

Teltalk, Inc.

TELTALK, INC.
580 Eureka Springs Drive
Lexington, Kentucky 40517

**RATES, RULES and REGULATIONS for FURNISHING
RESALE TELECOMMUNICATION SERVICES**

Filed with the
PUBLIC SERVICE COMMISSION OF KENTUCKY

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for long-distance telecommunication services provided by Teltalk, Inc. between points within the Commonwealth of Kentucky.

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

APR 26 1997

PURSUANT TO 807 KAR 5011,
SECTION 9 (1)

BY: Phyllis Lewis
DIRECTOR, RATES & RESEARCH DIV.

Issued: **MAR 27 1997**
Issued by authority of an order of
the Public Service Commission of
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Issued by Teltalk, Inc.

By: Richard M. Young
Richard M. Young, President

Check Sheet

Sheets 1 through 35, inclusive of this tariff, are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

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PURSUANT TO 807 KAR 5011,
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BY: Shirley Thomas
DIRECTOR, RATES & RESEARCH DIV.

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Tariff Format

A. Sheet Number - Sheet numbers appear in the upper right corner of the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between the sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14. 1. A second new sheet added between sheets 14 and 15 would be 14. 2.

B. Sheet Revision Numbers - Revision numbers also appear in the upper tight corner of each sheet. These number are used to determine the most current sheet version on file with the KY P.S.C. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the KY P.S.C. follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

C. Paragraph Numbering Sequence - There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level.

- 2.
- 2.1.
- 2.1.1.
- 2.1.1.A.
- 2.1.1.A.1.
- 2.1.1.A.1.(a).
- 2.1.1.A.1.(a).1.
- 2.1.1.A.1.(a).1.(i).
- 2.1.1.A.1.(a).1.(i).1.

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PURSUANT TO 007 KAR 5:011,
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Richard M. Young, President

D. Check Sheets - When filing a tariff with the KY P.S.C., an updated check sheet accompanies the tariff filing. The check sheet lists the sheets contained in the tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an Asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format etc. remains the same, just revised levels on some pages). The tariff should refer to the latest check sheet to find out if a particular sheet is the most current on file with the KY P.S.C.

E. Explanation of Symbols - When changes are made in any tariff sheet, a revised sheet will be issued canceling the tariff sheet affected. Changes will be identified on the revised page(s) through the use of the following symbols:

- (C) - To signify changed regulation.
- (D) - To signify discontinued rate or regulation.
- (I) - To signify increased rates.
- (M) - To signify material relocated from one page to another without change.
- (N) - To signify new rate, regulation or text.
- (R) - To signify reduced rate.
- (T) - To signify a change in text, but no change in rate or regulation.

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PURSUANT TO 807 KAR 5.011,
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BY: Allyson Lewis
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Section 1 - Technical Terms and Abbreviations

Access Line - An arrangement which connects the Customer's location to a Teltalk switching center.

Authorization Code - A numerical code available to a Customer to access the carrier, and which is used by the Carrier to prevent unauthorized access to its facilities and for billing purposes.

Authorized User - A person, firm, corporation, or any other entity authorized by the Customer to communicate utilizing the Carrier's service.

Available Usage Balance - The amount of usage remaining on a Debit Account at any particular point in time. Each Debit Account has an Initial Account Balance which is stated either in U.S. dollars or Call Units, depending upon the type of service. The Available Balance is depleted as services provided by the Company are utilized by the Customer.

Billed Party - The person or entity that accepts responsibility for the payment of charges for a call over the Company's service.

Collect Billing - A billing arrangement whereby the originating caller may bill the charges for a call to the called party, provided the called party agrees to accept the charges.

Commission - The Kentucky Public Service Commission.

Company or Carrier - Teltalk, Inc., "TelTalk," or "teltalk."

Customer or End User - The person, firm, corporation, association or other entity which orders, cancels, amends or uses service and is responsible for payment of charges due in compliance with the Company's tariff regulations.

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By: *Richard M. Young*
Richard M. Young, President

Section 1 - Technical Terms and Abbreviations (Cont.)

Day - From 8:00 AM up to but not including 5:00 PM local time Monday through Friday, hereinafter referred to as "Peak."

Debit Account - An account which consists of a pre-paid usage balance depleted on a real-time basis during each Debit Service call.

Debit Card - A card issued by the Company which provides the Customer with a Personal Account code and instructions for accessing the Carrier's network.

Debit Service Call - A service accessed via a "1-800" or other access code dialing sequence whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available usage balance on a Company issued Debit Account.

Evening/Night/Weekend - From 5:00 PM Monday Evening up to but not including 8:00 AM Friday Morning local time, and from 5:00 PM Friday Evening up to but not including 8:00 AM Monday Morning local time hereinafter referred to as "Off-Peak."

Flat Rate - The tariffed rate a Customer will be billed for each and every use of the Carrier's service where the Customer shall pay the same rate per minute/second without regard to the time of day the call is placed or the destination of the call. Flat rate sometimes hereinafter referred to as "Level Rate," "Even Rate," or "Same Rate."

Holidays - Teltalk, Inc. recognized holidays are New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, and Christmas Day. The applicable rate for holidays shall be "Off-Peak."

Initial Usage Balance - The amount of usage on a Debit Account upon issuance and before any depleting call activity.

Month to Month - The contract arrangement between the Carrier and a Customer where the Customer has no commitment to any term of usage of the Carrier's service.

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Richard M. Young, President

Section 1 - Technical Terms and Abbreviations (Cont.)

Monthly Volume - The total billing a Customer is responsible to the Company for payment of charges due in compliance with the Company's tariff regulations for a period of 30 days.

Personal Account Code - A numeric or alpha-numeric sequence unique to each Travel Card or Debit Card.

P.S.C. KY - Public Service Commission of Kentucky.

Renewal - A method of replenishing a Debit Account's Available Usage Balance with additional minutes of usage as authorized and paid for by the Customer.

Subscriber - The property or property owner to which Teltalk, Inc. provides its services.

Switched Access Origination/Termination - Where access between the Customer and the interexchange carrier is provided on a local exchange company Feature Group circuits and the connection to the Customer is a LEC-provide business and residential access line. The cost of switched Feature Group access is billed to the interexchange carrier.

Term - The contract arrangement between the Carrier and a Customer where the Customer has a commitment for a specified term of usage of the Carrier's service.

User - The person at the Subscriber's location who actually places the call over the Carrier's service.

Variable Flat Rate - A rate plan that contains a series of flat rates per minute/second. The Customer will be charged a level rate per minute/second for usage dependant upon the monthly volume of charges. The actual level rate charged per minute/second may vary from month to month.

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Phillip Lewis
DIRECTOR, RATES & RESEARCH

By:

Richard M. Young
Richard M. Young, President

Section 2 - Rules and Regulations

2.1. Application of Tariff

- 2.1.1. This tariff contains the regulations and rates applicable to intrastate long distance resale telecommunications services provided by Teltalk for telecommunications between points within the State of Kentucky.
- 2.1.2. The services of Teltalk are not part of a joint undertaking with any other telecommunications entity, but do involve the resale of the Intrastate Long Distance Message Toll Services (MTS) of underlying common carriers.
- 2.1.3. The rates and regulations contained in this tariff apply only to the services furnished by Teltalk and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of Teltalk.

2.2 Undertaking of Teltalk, Inc.

Teltalk services and facilities are furnished for communications originating at a specified point within the state of Kentucky under terms of this tariff.

Teltalk installs, operates and maintains the communications services provided herein in accordance with the terms and conditions set forth under this tariff. It may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities, as legally defined by the Kentucky Public Service Commission, when authorized by the Customer, to allow connection of a Customer's location to the Teltalk network. The Customer shall be responsible for all charges due for such service arrangement.

The Company's services and facilities are provided on a monthly basis unless otherwise indicated, and are available twenty-four hours per day, seven days per week.

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DIRECTOR, RATES & RESEARCH DIV.
By: Richard M. Young
Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.3. Limitations

- 2.3.1. Service is offered subject to the availability of facilities and equipment, and the provisions of this tariff.
- 2.3.2. Teltalk reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its control; or when the Customer is using service in violation of the law or the provisions of this Tariff.
- 2.3.3. The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.3.4. All facilities provided under this tariff are directly controlled by Teltalk, Inc. and the Customer may not transfer or assign the use of service or facilities, except with the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 2.3.5. Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall not apply to all such permitted assignees or transferees, as well as all conditions for service.

2.4 Use

Service provided under this tariff may be used for any lawful purpose for which the service is technically suited.

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By: *Richard M. Young*
Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.5. Liability of Teltalk

2.5.1. The Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors or defects in the transmission occurring in the course of furnishing service or facilities, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the aforementioned faults in transmission occur.

2.5.2. The Company shall not be liable for claim or loss, expense or damages (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, or transmission provided under this tariff, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.

2.5.3. The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer or Subscriber against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copy-right or patent, unauthorized use of any trademark, trade name, or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information, or other content revealed to, transmitted, or used by the Company under this tariff; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company, if not directly caused by negligence of the Company.

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By: *Richard M. Young*
Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

APR 26 1997

2.5 Liability of Teltalk

2.5.4. No agent or employee of any other carrier shall be deemed to be an agent or employee of the Company.

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SECTION 9 (1)
BY: Richard M. Young
DIRECTOR, RATES & RESEARCH DIV.

2.5.5. The Company shall not be liable for any defacement of or damages to the premises of a Customer or Subscriber resulting from the furnishing of service which is not the direct result of the Company's negligence.

2.6. Cancellation or Interruption of Service

2.6.1. Teltalk may discontinue service without incurring liability in accordance with 807 KAR 5:006, Section 14(1) under the conditions summarized below:

- (A) With ten days advance written notice to the Customer or Subscriber, pursuant to 807 KAR 5:006, Section 13(5), for noncompliance with utility or commission rules and regulations after a reasonable effort has been made to induce compliance.
- (B) Without prior notice when a dangerous condition exists on the Customer or Subscriber or applicant's premises. The Company must immediately notify the Customer or Subscriber of the reason(s) service was disconnected and the corrective action necessary for service restoral.
- (C) With fifteen days written notice when a Customer or Subscriber or applicant refuses or neglects to provide reasonable access to the premises pursuant to 807 KAR 5:006, Section 13(5).
- (D) The Company is not required to furnish service to any applicant when such applicant is indebted to the Company until such applicant pays the indebtedness.

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Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.6. Cancellation or Interruption of Service (cont.)

2.6.1. (cont.)

- (E) Service may be disconnected or refused if the customer or applicant does not comply with state, municipal, or other codes, rules, regulations applying to such service, after having been given at least ten (10) days written notice, pursuant to 807 KAR 5:006, Section 13(5), unless ordered to terminate immediately by a government official.
- (F) Service may be terminated with five days written notice for nonpayment of bills. The Company shall not cut-off service before twenty days after the mailing date of the original unpaid bill, pursuant to 807 KAR 5:006, Section 13(5).
- (G) Service may be terminated without advance notice upon evidence that a Customer or Subscriber has obtained unauthorized service by illegal use or theft. Within twenty-four hours after such termination, the Company shall send written notification to the Customer or subscriber of the reasons for termination or refusal of service, and of the Customer or Subscriber's right to file a formal complaint with the commission.

2.6.2. Without incurring liability, Teltalk may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of the Customer, Subscriber and Company's equipment and services and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.

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By: *Richard M. Young*
Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.6 Cancellation or Interruption of Service (cont.)

- 2.6.3. Service may be discontinued by Teltalk, without notice to the Customer or Subscriber, by blocking traffic to certain countries, cities, or NXX exchanges when Teltalk deems it necessary to take such action to prevent unlawful use of its service. Teltalk will restore service as soon as it can be provided without undue risk.
- 2.6.4. Credit allowance for the interruption of service which is not due to the Company's testing or adjusting, negligence of the Customer, or to the failure of channels or equipment provided by the Customer, is subject to the general liability provisions set forth in 2.5. herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired. Before giving notice, the customer shall ascertain that the trouble is not being caused by any action or omission by the Customer within his control, or is not in the wiring or equipment, if any, furnished by the Customer and connected to the company's facilities. The Company's service and facilities are provided on a monthly basis, unless ordered on a longer basis and are provided 24 hours per day, 7 days per week.
- 2.6.5. For purpose of credit computation, every month shall be considered to have 720 hours.
- 2.6.6. No credit shall be allowed for an interruption of a continuous duration of less than two hours.

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Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.6 Cancellation or Interruption of Service (cont.)

2.6.7. The Customer shall be credited for an interruption of two hours or more at the rate of 1/720th of the monthly charge for the facilities affected for each hour or major fraction thereof that the interruption continues.

Credit Formula:
$$\text{Credit} = \frac{A \times B}{720}$$

"A" - outage of time in hours
"B" - total monthly charge for affected facility

2.7. Installation

Service is installed upon mutual agreement between the Customer and the Company. The service agreement does not alter rates specified in this tariff.

2.8. Interruption of Service

Without restricting the provisions contained in 2.6.4. herein, interruptions caused by Customer-provided or Carrier-provided automatic dialing equipment are not deemed an interruption of service as defined herein since the Customer has the option of using the long distance network via local exchange company access.

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BY: *Phillip Lewis*
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Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.9. Payment for Service

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by Teltalk. All charges due by the Customer are payable to the Company or to any agency duly authorized to receive such payments. The billing agency may be a local exchange telephone company, interexchange carrier, or other billing service. Terms of payment shall be according to the rules and regulations of the agency and subject to the rules of regulatory agencies, such as the Kentucky Public Service Commission. Any objections to billed charges must be promptly reported to the Company or the Company's billing agent. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

2.10. Cancellation by Customer

Unless covered by a term agreement, Customer may cancel service by providing 30 days written notice to the Company.

2.11. Interconnection

Service furnished by Teltalk may be connected with the services or facilities of other carriers or enhanced service providers. The Customer is responsible for all charges billed by these entities for use in connection with Teltalk's service. Any special equipment or facilities necessary to achieve compatibility between these entities is the responsibility of the Customer.

2.12. Deposits

The Company does not require a deposit from the Customer or Subscriber in accordance with 807 KAR 5:006, Section 7(6) and Section 7(7).

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By: *Richard M. Young*
Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.13. Advance Payments

For Customers from whom the Company feels advance payment is necessary, Teltalk reserves the right to collect an amount not to exceed two months' estimated charges as an advance payment for service. This will be applied against the next one or two months, charges and a new advance payment may be collected for the next one or two month period.

2.14. Taxes

All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are billed as separate line items and are not included in the quoted rates.

2.15. Terminal Equipment

The Company's facilities and service may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems, such as PBX, key systems or Pay Telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her or its premises, including personnel, wiring, electrical power, and the like incurred in the use of the Company's service.

2.16. Late Payments

In accordance with 807 KAR 5:006, Section 8(3)(h), a late fee of 1.5% may be charged only once on any bill for rendered services on any past due balances beginning 30 days from the mailing date of the bill. Any payment received by the Customer will first be applied to the bill for services rendered. **Additional penalty charges will not be assessed on unpaid penalty charges.**

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BY: *Richard M. Young*
DIRECTOR, RATES & RESEARCH DIV.
By: *Richard M. Young*
Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.17. Return Check Charges

If Company receives a check from a Customer in payment for service rendered or for any other reason of indebtedness and which is returned from the bank due to insufficient or uncollected funds, closed account, apparent tampering, missing signature of endorsement, or any other reason, the company shall apply a service charge of \$15.00 or five percent of the amount of the check, whichever is greater.

The charge shall be applied to Customer's monthly billing in addition to any other charges which may apply under this Tariff. Payment rendered by check, which is subsequently dishonored shall not constitute payment until such time as repayment is made by valid means.

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2.18. Reconnection Charge

A reconnection fee of \$25.00 per occurrence may be charged when service is re-established for customers who have been disconnected for non-payment.

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2.19. Tests, Pilots, Promotional Campaigns and Contests

The Carrier may conduct special tests or pilot programs and promotions at its discretion to demonstrate the ease of use, quality of service and to promote the sales of its services. The Carrier may also waive a portion or all processing fees or installation fees for winners of contests and other occasioned promotional events sponsored or endorsed by the Carrier from time to time, the Company may waive all processing for a Customer.

BY: *Phillip Harris*
DIRECTOR OF RATES & RESEARCH

2.20. Inspection, testing and Adjustment

Upon reasonable notice, the facilities provided by the Carrier shall be made available to the Carrier for tests and adjustments as may be deemed necessary by the Carrier for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made.

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Section 2 - Rules and Regulations (Cont.)

2.21. Cost of Collection and Repair

PURSUANT TO 807 KAR 5.011,
SECTION 9 (1)

BY Phillip Lewis
SECRETARY

The Customer is responsible for reasonable costs incurred in the collection of monies due the Carrier including legal and accounting expenses. Customer is also responsible for recovery costs of Carrier-provided equipment and any expenses required for repair or replacement of damaged equipment.

2.22. Restoration of Service

The use and restoration of service shall be in accordance with the priority system specified in part 64, subpart D of the Rules and Regulations of the Federal Communications Commission. If Customer seeks reinstatement of service following disconnection of service by Carrier, Customer shall pay to Carrier prior to the time service is reinstated (1) all accrued and unpaid charges and (2) all installation charges, that may apply, with KY P.S.C. rules and regulations.

2.23. Contested Charges

For consideration of any disputed charge, a subscriber must submit the nature of his complaint in writing to Teltalk, Inc. within ninety (90) days of the date the bill is issued. The subscriber should provide the call details and basis for any requested adjustment. Teltalk will promptly investigate and advise the subscriber as to its findings and disposition. Any undisputed charges must be paid on a timely basis. Any disputed charges that cannot be resolved between a subscriber and Teltalk may be appealed to the Commission.

2.24. Termination of Service

The Company shall have the right to terminate service on the grounds of late payment for invoices past thirty (30) days of the due date. Customer will receive a five (5) day written notice of cancellation after the 30th day following the invoice date.

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Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.25. Customer Complaints

A Customer may complain to the Company in person, by telephone, or in writing. Upon receipt of a Customer complaint, the Company will promptly investigate the matter. Company records shall be maintained two (2) years from the date of resolution of the complaint. If a complaint is not resolved, the Company will inform the complainant of his right to file a complaint with the Commission and will give the complainant the address and telephone number of the Commission in accordance with 807 KAR 5:006, Section 9.

2.26. Customer Contact of Teltalk's Designated Representative

The Company will permit all Customers to contact the Company's designated representative without charge in accordance with 807 KAR 5:006, Section 13.

2.27. Toll-Free Numbers

2.27.1. The Company will make every effort to reserve "800/888" toll-free numbers on behalf of Customers, but will not guarantee or warrant that the requested "800/888" number(s) will be available or assigned to the Customer requesting the number.

2.27.2. If a Customer accumulates undisputed past-due charges, the Company reserves the right not to honor the Customer's request for a change in 800/888 service to another carrier (e.g., "porting" of the toll-free number), including a request for a Responsible Organization (Resp Org) change, until such time as all charges are paid in full.

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Richard M. Young, President

Section 2 - Rules and Regulations (Cont.)

2.27. Toll-Free Numbers (cont.)

2.27.3. 800/888 numbers shared by more than one Customer, whereby individual customers are identified by a unique Personal Identification Number, may not be assigned or transferred for use with service provided by another carrier. Subject to the limitations provided in Section 2.27.2., the Company will only honor Customer requests for change in Resp Org or 800/888 service provider for 800/888 numbers dedicated to the sole use of that single Customer.

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Richard M. Young (President)

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Section 3 - Description of Service

3.1. Timing of Calls

- 3.1.1. Long distance usage charges are based on actual usage of Teltalk's network. The Company will determine that a call has been established through industry standard answer detection methods, determined by hardware answer supervision in which the local telephone company sends a signal to the switch or software by audio tone detection, including, where available, by signal from the local telephone company.
- 3.1.2. Minimum billed call duration and billing increments differ from product to product. Product-specific information is included 4.0 Rate Schedules.
- 3.1.3. Usage is measured in one (1) minute increments for some rate programs and six (6) second increments for others, rounded to the next higher increment for billing purposes.
- 3.1.4. There is no billing applied for incomplete calls.
- 3.1.5. Chargeable time ends when either party "hangs up" thereby releasing the network connection.

3.2. Teltalk Service

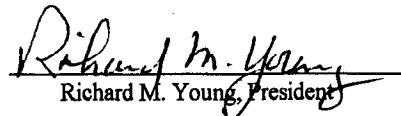
Teltalk is a resale common carrier providing intrastate intraLATA and interLATA communications long distance message toll telephone service to Customers for their direct transmission and reception of voice, data, and other types of communications.

Long distance usage charges are based on the actual usage of Teltalk's network. Chargeable time begins when a connection is established between the calling station and the called station. Incomplete calls are not billed.

All services are offered in conjunction with interstate service.

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Section 3 - Description of Service (Cont.)

3.3. Product Descriptions

Teltalk offers outbound long distance, inbound 800, travel card, and debit card services to its Customers. Rates for these services vary based on product type and call duration.

3.3.1. Teltalk Rate Plan 1 ("Miser") Switched Service

Teltalk Rate Plan 1 (Miser) is a pre-subscribed flat rate service available to residential Customers for outbound calling via Customer-provided local exchange company provided switched access. The minimum call duration for billing purposes is one (1) minute with additional usage measured and billed in one (1) minute increments. Rates are not mileage sensitive. There is no minimum monthly commitment. The Customer will be charged a \$2.00 monthly service fee. The Customer may elect to subscribe to the Economy 800 service described in 3.3.5. herein. This service is contracted by Customers on a month-to-month basis.

3.3.2. Teltalk Rate Plan 2 ("Variable Rate Discount Plan" or "VRDP") Switched Service

Teltalk Rate Plan 2 (Variable Rate Discount) is a pre-subscribed variable flat rate service available to residential and business Customers for outbound calling via Customer-provided local exchange company provided switched access. The minimum call duration for billing purposes is thirty (30) seconds. Additional usage is measured in six (6) second increments for billing purposes. The Customer will be charged a level flat rate per minute/second for usage dependent upon the monthly volume of charges encompassing seven (7) different flat rates and monthly volume is established and computed monthly. Rates are not mileage sensitive. There is no minimum monthly commitment and no monthly service charge. The Customer may elect to subscribe to the Advantage 800 service described in 3.3.6. herein. This service may be contracted on a month-to-month or one year term basis.

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Richard M. Young, President

Section 3 - Description of Service (Cont.)

3.3. Product Descriptions (cont.)

3.3.3. Teltalk Rate Plan 3 ("Flattalk") Switched Service

Teltalk Rate Plan 3 (Flattalk) is a pre-subscribed flat rate service available to residential Customers for outbound calling via Customer-provided local exchange company provided switched access. The minimum call duration for billing purposes is one (1) minute with additional usage measured and billed in one (1) minute increments. Rates are not mileage sensitive. There is no minimum monthly commitment. The Customer will be charged a \$1.00 monthly service fee. The Customer may elect to subscribe to the Economy 800 service described in 3.3.5. herein. This service is contracted by Customers on a month-to-month basis.

3.3.4. Teltalk Rate Plan 4 ("Preferred") Switched Service

Teltalk Rate Plan 4 (Preferred) is a pre-subscribed flat rate service available to residential and business Customers for outbound calling via Customer-provided local exchange company provided switched access. The minimum call duration for billing purposes is thirty (30) seconds. Additional usage is measured in six (6) second increments for billing purposes. The Customer will be charged a level flat rate per minute/second for usage. Rates are not mileage sensitive. There is no minimum monthly commitment and no monthly service charge. The Customer may elect to subscribe to the Advantage 800 service described in 3.3.6. herein. This service may be contracted on a month-to-month or one year term basis.

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Section 3 - Description of Service (Cont.)

3.3. Product Descriptions (cont.)

3.3.5. Teltalk Economy Switched 800 Service Plan 1

Teltalk Economy Switched 800 Service Plan 1 is available to residential Customers for incoming calls. Calls originate from any interstate or intrastate location over an 800 number and terminate to a Customer-provided residential switched access line. Call charges are billed to the Subscriber rather than to the originating caller. The minimum Economy Switched 800 call duration for billing purposes is one (1) minute with additional usage measured and billed in one (1) minute increments. Rates are not mileage sensitive. There will be a monthly service charge of \$5.00.

3.3.6. Teltalk Advantage Switched 800 Service Plan 2

Teltalk Advantage Switched 800 Service Plan 2 is available to residential and business Customers for incoming calls. Calls originate from any interstate or intrastate location over an 800 number and terminate to a Customer-provided residential or business switched access line. Call charges are billed to the Subscriber rather than to the originating caller. The minimum Advantage Switched 800 call duration for billing purposes is thirty (30) seconds with additional usage measured and billed in six (6) second increments. The Customer will be charged a level flat rate per minute/second for usage dependent upon the monthly volume of charges encompassing three (3) different flat rates and monthly volume is established and computed monthly. Rates are not mileage sensitive. There will be a monthly service charge of \$3.00.

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Section 3 - Description of Service (Cont.)

3.3. Product Descriptions (cont.)

3.3.7. Teltalk Travel Card Services Plan 1

Teltalk Travel Card Service is available to business and residential Customers. Calls are originated by dialing a 1-800 access number, followed by the terminating telephone and personal identification number. Calls may originate from standard residential, business, hotel or pay telephone access lines and may terminate to any interstate or intrastate locations. Calls are billed in one (1) minute and additional one (1) minute increments. The minimum call duration for billing purposes is one minute. There is no monthly service fee. There is no domestic surcharge, however Canadian, international termination and origination surcharges are as set forth in Section 4. All calls are billed in one (1) increments.

3.3.9. Teltalk Debit Card Service

Teltalk Debit Card Service is a Debit Card service available to residential and business Subscribers for placing call while away from home or office. Calls are originated by dialing the 800 access number printed on the card, followed by an account identification number and personal identification number. Debit card accounts maintain a balance which is depleted on a real-time basis as calls are placed. Customers are notified of their remaining account balance at the beginning of each call. Call may originate from standard residential, business or pay telephone access lines and may terminate to any interstate or intrastate location. Calls are billed in one (1) minute increments. The minimum call duration for billing purposes is one (1) minute. Teltalk Debit Card Service is available twenty-four (24) hours a day, seven (7) days per week. The number of available cards is subject to technical limitations. Cards will be offered to Customers on a first come, first served basis.

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Section 3 - Description of Service (Cont.)

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3.3. Product Descriptions (cont.)

3.3.9. Teltalk Debit Card Service (cont.)

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(A) Exclusions

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- 1. Calls to 500, 700, 800 and 900 numbers
- 2. Calls requiring the quotation of time and charges
- 3. Air to ground and High seas services

BY: Phillip Lammie
DIRECTOR, RATES & RESEARCH D"

(B) Service Availability

- 1. All cards must be charged against a Teltalk Debit Card that has sufficient available balance.
- 2. A Customer's call will be interrupted with an announcement when the balance is about to be depleted. Such announcement will occur one minute before the balance will be depleted, based on the terminating location of the call. The Customer will be requested to enter a valid Debit Card number in order to continue the call or the Customer can recharge their current card.
- 3. Calls in progress will be terminated by the Company if the balance on the Teltalk Debit Card is insufficient to continue the call and the Customer fails to recharge their card number or enter another valid Teltalk Debit Card prior to termination.
- 4. Payment for the Teltalk Debit Card and any available Usage in a Customer's Debit Account is non-refundable.

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Section 3 - Description of Service (Cont.)

3.3. Product Descriptions (cont.)

3.3.9. Teltalk Debit Card Service (cont.)

- (C) The Teltalk Debit Card Service will be offered to organizations and commercial entities for distributions to their respective members and patrons through a Sponsoring Program.
 1. The marketing vehicle and expiration period is selected by the Sponsor upon joint agreement between the Company and the Sponsor.
 2. The Sponsor is responsible for obtaining all necessary permissions for the use of any trade mark, trade name, service mark or other image on the card.
 3. The Sponsor may distribute the Carrier's debit card accounts at reduced rates or free of charge to end users for promotional purposes.
 4. At the option of the Sponsor these cards may not be replenishable.
 5. The Company reserves the right to approve or reject any image and to specify the Customer's information language and use of the Carrier's trade mark, trade name, service mark or other image on the card.

- (D) Customers will purchase the Teltalk Debit Cards from the Company, the Company's licensed sales representatives, Sponsors and pre-selected vendors in denominations of \$10.00, \$20.00 and \$50.00.

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Richard M. Young, President

Section 3 - Description of Service (Cont.)

3.4. Teltalk "Thirty (30) Minutes Free"

For every five hundred (500) minutes of Teltalk network time used and paid for by any Teltalk Customer of any plan set forth and described above, who has continually paid all charges by the due date set forth on the Customer's bills, the Customer will receive thirty minutes of free Off-Peak time to be captured and credited on succeeding months' billings until such credit is consumed.

3.5. Minimum Call Completion Rate

A Customer can expect a call completion rate of not less than 99% during peak use periods for all Teltalk services.

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Section 4 - Rates

4.1. General

Each Customer is charged individually for each call placed through the Carrier. Rates do not vary by time of day. Customers are billed based on their use of Teltalk's long distance service.

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4.2. Teltalk Rate Plan 1 ("Miser") Switched Service

0.135 per minute

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Installation Charge: None
Monthly Minimum: None
Monthly Service Charge: \$ 2.00
One (1) minute billing

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4.3. Teltalk Rate Plan 2 ("Variable Rate Discount Plan") Switched Service

<u>Monthly Volume(\$)</u>	<u>Month-to-Month</u>	<u>One (1) Year Term</u>
\$0.00 - \$24.99	0.159 per minute (p/m)	0.154 p/m
\$25.00 - \$49.99	0.154 p/m	0.149 p/m
\$50.00 - \$99.99	0.149 p/m	0.144 p/m
\$100.00 - \$199.99	0.144 p/m	0.139 p/m
\$200.00 - \$749.99	0.139 p/m	0.134 p/m
\$750.00 - \$1,999.99	0.134 p/m	0.129 p/m
\$2,000.00 - PLUS	0.129 p/m	0.124 p/m

Installation Charge: None
Monthly Service Charge: None
Thirty (30) second/six (6) second billing: (i.e., 0.159 per minute /0.0159 per six seconds)

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Section 4 - Rates (Cont.)

4.4. Teltalk Rate Plan 3 ("Flattalk") Switched Service

0.149 per minute

Installation Charge: None
Monthly Minimum: None
Monthly Service Charge: \$ 1.00
One (1) minute billing

4.5. Teltalk Rate Plan 4 ("Preferred") Switched Service

0.12 per minute
0.012 per six second

Installation Charge: None
Monthly Minimum: None
Monthly Service Charge: None
Thirty (30) second/six (6) second billing

4.6. Teltalk Economy Switched 800 Service Plan 1

0.15 per minute

Installation Charge: None
Monthly Minimum: None
Monthly Service Charge: \$ 5.00
One (1) minute billing

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Richard M. Young, President

Section 4 - Rates (Cont.)

4.7. Teltalk Advantage Switched 800 Service Plan 2

<u>Monthly Volume(\$)</u>	<u>Rate Per Minute(p/m)</u>
\$ 0.00 - \$ 99.99	0.159 per minute
\$ 100.00 - \$ 249.99	0.149 p/m
\$ 250.00 - PLUS	0.139 p/m

Installation Charge: None
Monthly Minimum: None
Monthly Service Charge: \$ 3.00
Thirty (30) minute/six (6) second billing

4.8. Teltalk Travel Card Services Plan 1

0.22 per minute

Installation: None
Monthly Service Charge: None
Domestic Surcharge: None
International Termination Surcharge: \$1.25
International Origination Surcharge: \$2.00
Enhanced Services: None
One (1) minute billing

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Section 4 - Rates (Cont.)

4.9. Teltalk Debit Card Service

0.40 per minute

Denominations: \$ 10.00, \$ 20.00, and \$ 50.00

Per Call Surcharge: None

Per Call Minimum Billing: \$ 0.40

One (1) minute billing

4.10. Teltalk Flat Rates and Variable Flat Rates

Teltalk Rates for Rate Plans 1, 3, 4, 800 Service Plan 1, Travel Card Services Plan 1 and Debit Card Service are flat rate 24 hours, 7 days per week. One flat rate.

Teltalk Rates for Rate Plan 2 and 800 Service Plan 2 are variable and these rate plans contain a series of flat rates per minute/six seconds 24 hours, 7 days per week. The Customer will be charged a level rate per minute/six seconds for usage dependant upon the monthly volume of charges. The actual level rate charged per minute/six seconds may vary from month to month. Total monthly volume includes all Teltalk services billed to Customer during the applicable 30 day period.

4.11. Teltalk's "Thirty (30) Minutes Free"

As an added benefit to all Teltalk Customers, the Company will provide a continuous credit against all calls made in Off-Peak periods of thirty (30) minutes for every five hundred (500) minutes of Teltalk network time used by each Customer and paid for by the Customer. This credit will be applied against Off-Peak usage by the Customer in billings for succeeding months after qualification.

Off-Peak periods refer to Evenings, Nights, Weekends and Holidays

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By: Richard M. Young
Richard M. Young, President

Section 4 - Rates (Cont.)

4.12. Special Promotions and Discounts

The Company will, from time to time, offer special promotions to its Customers, waiving certain charges. These promotions will be for the purpose of bettering the overall service to the Customer. These promotions require KY P.S.C. approval, and will not run longer than 90 days per individual Customer in any twelve (12) month period,

4.13. Exemptions and Special Rates

4.13.1. Discounts for Hearing Impaired Customers

Intrastate toll message rates for TDD users, which is communicated using a telecommunications device for the deaf (TDD) by properly certified hearing or speech impaired persons or properly certified TDD users for communication with hearing or speech impaired persons shall always be at Off-Peak rates. These discounts shall be offered by all interexchange carriers and LECs.

4.13.2. Directory Assistance

(A) Handicapped

The Company will not charge directory assistance calls made by verified handicapped persons.

(B) All other Customers

Rates for all other directory assistance calls will be billed at \$ 0.75 per call.

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Section 4 - Rates (Cont.)

4.14. Exemptions and Special Rates (cont.)

4.14.3. Operation of Telecommunications Relay Service

For intrastate toll calls received for the relay service, the Company will, when billing relay calls, discount relay service calls by 50 percent off of the otherwise applicable rate for a voice non-relay call, except that where either the calling or called party indicates that either party is hearing or visually impaired, the call shall be discounted 60 percent off of the otherwise applicable rate for a voice non-relay call. The above discounts apply only to time-sensitive elements of a charge for the call and shall not apply to per call charges such as credit card surcharge.

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Section 5 - Billing Contents

5.1. Teltalk Billing Contents

Teltalk's Customer bills contain the following information:

- Name and address of Company (in accordance with 807 KAR 5:006, Admin. 306)
 - Address for Correspondence
 - Address for Remittance
- Customer Service/Billing Inquiry toll-free telephone number
- Name and address of Customer
- Bill Date
- All Account Numbers
- Invoice Number
- Summary of Charges
- Detail of Charges.

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