

Navigation	Reports	PSC Home
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KY Public Service Commission

Utility Information

General	Address	Comments	Counties	Groups
<p>Comments for Utility ID: 13170 Capital Trade Group d/b/a CTG Telecommunications, Inc. Sold to Federal Discount Commission, Case #96-108, 7/12/96</p> <p style="text-align: right;">Last Changed: 7/16/1996</p>				

CTG Telecommunications, Inc.

CTG Telecommunications, Inc.

KY.P.S.C. TARIFF NO.1

SHEET NO.1

RESALE COMMON CARRIER SERVICE

TITLE SHEET

CTG TELECOMMUNICATIONS, INC. TARIFF NO.1

This tariff is issued pursuant to authority of PSC order # 91-286 and contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for only intrastate, interlata telecommunications services provided by CTG Telecommunications, Inc. (hereinafter CTG offices at 410 17th Street, Suite 2110, Denver, CO 80202. This tariff applies for services furnished within the state of Kentucky. This tariff is on file with the Kentucky Public Service Commission, and copies may be inspected, during normal business hours, at the Company's principal place of business.

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

Issued: July 22, 1991

Effective: 5/12/92
JUN 2 1 1992

by: *Vince Allen*

Vince Allen, President
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410 17th St., Suite 2110
Denver, CO 80202

BY: *Chau Helle*
PUBLIC SERVICE COMMISSION MANAGER

PUBLIC SERVICE COMMISSION
Pursuant to 807 KAR 5:011.
SECTION 9(1)

CTG Telecommunications, Inc.

KY.P.S.C. TARIFF NO. 1

ORIGINAL SHEET NO. 1.1

RESALE COMMON CARRIER SERVICE

CHECK SHEET

Sheets 1 through 32 inclusive of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

<u>SHEET</u>	<u>REVISION</u>
1	Original
1.1	Original
1.2	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original
16	Original
17	Original
18	Original
19	Original
20	Original
21	Original
22	Original
23	Original
24	Original
25	Original
26	Original
27	Original

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SECTION 9 (1)

BY: 
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CTG Telecommunications, Inc.

KY.P.S.C. TARIFF NO. 1

ORIGINAL SHEET NO. 1.2

RESALE COMMON CARRIER SERVICE

CHECK SHEET
(CONTINUED)

28	Original
29	Original
30	Original
31	Original
32	Original

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RESALE COMMON CARRIER SERVICE

TABLE OF CONTENTS

Title Page.....1

Check Sheet.....1.1

Table of Contents.....2

Symbols.....3

Tariff Format.....4

Section 1 - Technical Terms and Abbreviations.....5

Section 2 - Rules and Regulations.....16

Section 3 - Description of Service.....28

Section 4 - Rates31

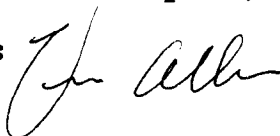
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ORIGINAL SHEET NO. 3

RESALE COMMON CARRIER SERVICE

SYMBOLS

The following are the only symbols used for the purposes indicated below:

- D - Delete or Discontinue
- I - Change Resulting In An Increase to A Customer's Bill
- M - Moved From Another Tariff Location
- N - New
- R - Change Resulting In A Reduction to A Customer's Bill
- T - Change In Text or Regulation But No Change In Rate or Charge

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RESALE COMMON CARRIER SERVICE

TARIFF FORMAT


- A. Sheet Numbering - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers 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).i.
 - 2.1.1.A.1.(a).i.(i).
 - 2.1.1.A.1.(a).i.(i).(1).
- D. Check Sheets - When a tariff filing is made 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 revision levels on some pages). The tariff user 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.

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RESALE COMMON CARRIER SERVICE

SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

"1+" DIALING: Dial "1" plus the long distance number for calls. With Equal Access, customer's interLATA calls are carried by CTG.

"10-XXX" DIALING: Dialing code to send calls over a carrier other than the one that would automatically get customer's "1+" calls, by dialing "10-XXX" then "1+" the long distance number. "XXX" is the 3-digit Carrier Code of the carrier. IntraLATA calls can be routed to or away from a customer's local telco, and interLATA calls can be routed away from a customer's primary long distance carrier this way.

800 SERVICE: Inbound WATS service. Connected to customer's phone at their expense.

900 SERVICE: Dial-It Service where caller pays the Toll charges.

976 NUMBERS: Dial-It service provided through local telcos.

"0" OR "0": Dial zero and wait for the Operator.

"0+": Dial "0 plus" the long distance number, get a tone and either enter a Calling Card number, or wait for an operator to come on the line for special handling of the call.

ANI: Automatic Number Identification. On long distance calls, the process where CTG passes a customer's local billing phone number to CTG when dialing long distance calls such as "1+" or "10-XXX" the long distance number. With ANI's, CTG knows what phone number to bill.

AT&T: Company that CTG buys services from to handle customer's long distance.

ABORTED CALL: A call which can not be terminated due to insufficient credit or credit information, or which is not terminated because Customer expresses a preference for a different carrier. In the case of any aborted call, the operator instructs customer regarding appropriate alternatives for completing the call.

ACCESS: How calls from customer's premises get to CTG.

ACCESS LINE: One of several types of circuits used to carry long distance calls all or part way between customer premises and long distance switches.

ACCOUNTING CODE: A number (usually 2-digit) entered when dialing a phone call that tells CTG to allocate and subtotal this call to a particular subaccount.

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ADDITIONAL PERIOD/S: The billing increment charged after the minimum period on a call.

AREA CODE: The 3-digit number designating particular geographical area of North America for long distance call routing purposes. Area Codes do not cross state boundaries.

AUTHORIZATION CODE: A 5- to 14-digit number used as a way to verify caller as a customer and bill calls.

AUTODIALER: Device programmed with frequently called numbers. This is a memory device.

AVERAGE WAIT TIME to OPERATOR: Interval from dialing of the last digit of a telephone number requiring operator intervention to answer by operator.

BAND: Refers to mileage or other distance measurement ranges over which various rates are charged.

BANDED WATS: WATS service to different parts of the US and purchased by buying different bands or coverage areas.

BASE RATES: The standard rates from which Volume Discounts or other discounts are taken.

BILLING and ON-LINE VALIDATION: Validation of customers' credit information and billing of customer charges to a calling card, credit card, or telephone number.

BILLING CARD NUMBER: The number provided by CTG to a customer to be used by the customer to provide a billing vehicle on calling card calls for calls placed by customers using long distance services provided by CTG and for no other purpose.

BOC: Bell Operating Company.

BTN: The billing telephone number to which a customer's long distance calls are billed.

CIC- CARRIER IDENTIFICATION CODE: The 3-digit code used to identify long distance companies.

CO- CENTRAL OFFICE: The building where a local telco has the switch that serves an area within the state.

CTG: Wherever used in this tariff refer to CTG Telecommunications, Inc.

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ORIGINAL SHEET NO. 7

RESALE COMMON CARRIER SERVICE

CALL AGGREGATORS: Any person that, in the ordinary course of operations, makes telephones available to the public or to transient users of its premises, for Long Distance Telephone Service.

CALLING CARD: A Credit Card issued by a local or major exchange carrier for the charging of telephone service.

CALLING CARD CALL: Call charged to a Calling, Travel, or Credit card supplied by CTG, a long distance or local phone company.

CALL DETAIL: Listing of individual calls and information about each i.e., time, place called, duration, rate period, number called, etc., appear on the monthly bill.

CALLED STATION: The phone number called. A station call is one to a particular phone number, as opposed to a Person call which is to a particular person.

CALL TERMINATION: Egress transmission of a call to the called party/facility.

CARRIER: Historically a long distance company which uses primarily its own transmission facilities, as opposed to resellers, which lease or buy most or all transmission facilities from carriers.

CENTRAL OFFICE CONNECTION: The function provided by a long distance company which connects two different billing elements - such as dedicated access and switched long distance service.

CHANNEL: A circuit, line or path over which communications can be carried.

CHANNEL BANK: Device that converts analog voice frequency channels into a digital format and a 1.544 Mbps digital signal. 1.544 Mbps is defined as T-1 or DS-1.

COLLECT CALL: A call paid for by the called party.

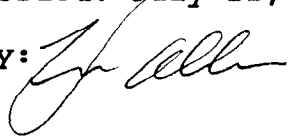
COMPANY or CARRIER: CTG

CREDIT CARD: A credit, charge or debit card such as Visa or Mastercard.

CTG CUSTOMERS: Persons using the facilities of CTG clients to place Long Distance Telephone Calls and/or using CTG as their Long Distance Service Provider.

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RESALE COMMON CARRIER SERVICE

CTG ORIGINATED TRAFFIC: Traffic originated from a CTG Client's facilities which are presubscribed to CTG.

CTG SWITCHED INTERCONNECTION MODE: An Interconnection Mode in which CTG owns and operates a switch to which all its interexchange Long Distance traffic is routed, and from which all its interexchange Long Distance traffic is routed, and from which CTG routes calls requiring operator intervention to an TSP Operator Center via a T-1 span, with primary customer and customer accounting by ANI.

CUSTOMER: the person, firm, corporation or other entity which orders service and is responsible for payment of charges due and compliance with the Company's tariff regulations.

CUSTOMER DIALED CARD CALL: A caller dials the destination number and a card number is entered by caller at a pushbutton phone or given to operator verbally for a billing purpose.

DAL - DEDICATED ACCESS LINE: A special access line going from customer's telephone equipment directly to a long distance switch.

DDD - DIRECT DISTANCE DIAL: User-dial-it long distance service.

DAY RATES: Rates in effect from 8 AM - 5 PM weekdays.

DIAL STATION CALL: A basic long distance call provided by CTG and other long distance companies.

DOMESTIC CALLS: Calls within the US Mainland, from/to the US Mainland and Alaska and Hawaii, and calls from the US to Puerto Rico and the US Virgin Islands.

EQUAL ACCESS: Area where LEC's allow any long distance companies besides AT&T to be a users long distance company.

EAS - EXTENDED AREA SERVICE: Expanded local calling areas to customer's basic local calling area.

ELECTRONIC SWITCH: Modern programmable switch (often denoted ESS, for Electronic Switching System) used in most BOC telcos, many independent telcos, and by virtually all new long distance companies. Completely solid state electronics, as opposed to older electro-mechanical switches.

EVENING: A rate period from 5 PM, up to but not including 11 PM Sunday through Friday.

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RESALE COMMON CARRIER SERVICE

FCC - FEDERAL COMMUNICATIONS COMMISSION: Regulates interstate long distance services.

FLAT RATE SERVICE: Service that is not measured in airline miles or bands. Pay a flat rate per minute during a given rate period, i.e. Evening.

FACILITIES: Typically refers to transmission lines or circuits, or long distance services. CTG facilities are the circuits customers have available to make calls.

HOLIDAY: CTG acknowledged national holidays where reduced rates are in effect are New Years Day, Independence Day, Thanksgiving Day and Christmas Day.

IC - INTEREXCHANGE CARRIER: Same as IXC. A long distance company (i.e. CTG), that sells calls between LATA's.

INITIAL PERIOD: The minimum billing period on a call for intrastate CTG calls, minimum billing is 18 seconds for all services.

INTERCONNECTION MODE: Method of call transport from the local exchange central office switch to the Operator Center.

InterLATA: Calls (or circuits) between different Local Access and Transport Areas, i.e. calls within the same state.

IntraLATA: Calls totally within the same Local Access and Transport Area.

INTERNATIONAL CALLS: Calls made from the US to points not classified as domestic are international. Domestic calls include calls to the US Mainland, and to US Offshore locations (Alaska, Hawaii, Puerto Rico, and US Virgin Islands). International calls include Canada and Mexico, and all other non-domestic calls.

INTERSTATE CALLS: Calls from one state to another.

INTRASTATE CALLS: Calls between points within the same state.

IXC - INTEREXCHANGE CARRIER: A long distance company, i.e. CTG.

LDA - LOCAL DISTRIBUTION AREA: The geographical area over which a local telco carries and bills calls as local calls. Local calls can be either flat rate, measured service, or Extended Area calls.

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LDTS - LONG DISTANCE TELEPHONE SERVICE: The name AT&T now calls their basic long distance service in promotions, instead of the more generic MTS or DDD.

LEC - LOCAL EXCHANGE CARRIER: The local telephone company.

LOC - LOCAL OPERATING COMPANY: A local telephone company (telco); same as LEC.

JURISDICTION: Refers to the classification of a call (or circuit) as interstate (subject to FCC regulation) or intrastate (subject to state PUC regulation). Jurisdiction is a matter of law, not of phone company discretion, policy, or customer preference. The law describing what constitutes interstate jurisdiction is the Communications Act of 1934, as amended.

LATA - LOCAL ACCESS AND TRANSPORT AREA: LATA's represent the area within which local telephone companies provide telephone service--calls. IntraLATA calls can be either local or long distance.

LEAST COST ROUTING (LCR): Automatic or manual selection of cheapest way to place particular long distance call at particular time from all long distance options available to caller.

LINE-SIDE CONNECTION: A circuit connected to a local telco switch through a port programmed to treat the circuit as a regular local line.

LOCAL ACCESS CHANNEL: A dedicated line, connecting the customers premise to a long distance carrier's POP (Point of Presence).

LONG DISTANCE TELEPHONE SERVICE: Interexchange Voice Message Telephone Service, regardless of whether the interexchange carrier is a facilities-based carrier, a switched reseller or a switchless reseller.

MLS: See Measured Local Service

MTS - MESSAGE TELECOMMUNICATIONS SERVICE: Regular telephone service comprised of DDD and Operator-Assisted calls, when available. MTS was originally an AT&T term, but has been adopted by other services and now applies generically to basic long distance service.

MAIN BILLED ACCOUNT (NUMBER): The account (or main telephone number) to which a customer's local and long distance service is billed. May include one or more local exchange telephone numbers.

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RESALE COMMON CARRIER SERVICE

MAINLAND: Long distance service tariff within the 48 contiguous states and Washington, DC.

MEGACOM: An AT&T service for large users, (800-1,000 hours per month or more).

MILEAGE: Airline miles between calling points.

NXX CODES: The current general configuration for Exchange Codes within each Area Code.

NIGHT/WEEKEND: The rate period from 11 PM, up to but not including 8 AM all days, plus all day Saturday and all day Sunday until 5 PM.

OFFSHORE CALLS: Calls from the US mainland to Alaska, Hawaii, Puerto Rico, and the US Virgin Islands and are domestic calls.

"1+" DIALING: Dialing long distance calls by dialing "1 plus" the long distance number.

ON-LINE CUSTOMER BILLING INQUIRY: Advising customer of actual charge for just-completed Long Distance Call.

OPERATOR ASSISTED CALLS: Station-to-Station (Calling Card, Third Number Billing, Collect, Time and Charges, Hotel/Motel, Coin) calls and Person-to-Person calls requiring Operator assistance to complete.

OPERATOR CENTER: A facility which provides Operator Services.

PIC CODE: Position Independent Code.

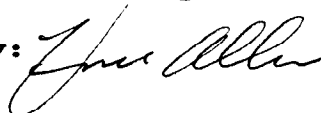
PEAK PERIOD: The Day rate period.

PERSON-TO-PERSON: An Operator Assisted call where the caller specifies a particular person, department, extension, etc., to speak with.

PIN - PERSONAL IDENTIFICATION NUMBER: The last 4 digits of a telephone credit card. PIN is sometimes used to refer to Authorization Code used in 7-digit Dial-Up access to long distance companies.

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POP - POINT OF PRESENCE: The physical location where the long distance terminates its long distance circuits in customer's area.

PRIVATE LINE (PL): A full-time leased line directly connecting two points.

PSC - PUBLIC SERVICE COMMISSION: One of the names used in some states for the state commission regulating intrastate long distance.

PREMIUM ACCESS: AT&T FGC and FGD, as opposed to non-premium Feature Group A and Feature Group B and provides 4 wire, Automatic Number Identification, true hardware Answer Supervision, and others.

PRESUBSCRIPTION: The process of signing up for a primary long distance company before CTG is certified to provide service in a state.

PREMISES: A customer's location.

RBOC or RBHC: Regional Bell Operating Company, or more properly a Regional Bell Holding Company.

RPS PRICING: Rate Period Specific pricing. Each minute of usage is billed according to rate period it occurs in, not the rate period in effect when the call was connected. International calling is billed by time of connection.

RATE CENTER: A specific geographic point used in determining mileage.

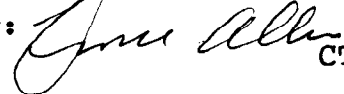
RATED or RATING: Rating a call means to use a pricing system to cost out the call.

RATE PERIOD: Day, Evening, or Night/Weekend periods that have different usage rates for long distance calls.

REDUNDANCY: Provision of alternate services, one or more acting as a backup, using more than one routing, circuit, and/or additional equipment.

REMOTE CALL FORWARDING (RCF): Customer buys local phone service in a distant city and doesn't have a physical presence or a phone system hooked up to this local number.

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RESELLER: A long distance company that does not own (or have long term leases) on any of its own circuits, but instead resells switched services (like AT&T SDN, MCI V-Net, or Sprint VPN) of long distance carriers. CTG is a reseller.

SAL (SPECIAL ACCESS LINE): An analog DAL or digital T-1 access line direct to the customer's long distance company.

SDN (SOFTWARE DEFINED NETWORK): A service of AT&T which CTG resells. It is a switched long distance service for the larger users. Calls can be made to both on-net and off-net locations, but on-net locations with dedicated access get lower rates.

SERVICE AREA: An area that can be called on an OutWATS of a specific band number, or the area from which callers can call an 800 number.

SHARED TRANSPORT: Utilization of a carrier's switched network for the long haul portion of calls made by customers.

SIGNALING: The process of transferring information between two parts of a telephone network to control the establishment of communications.

SPECIAL ACCESS: A dedicated communications circuit connecting a customer's phone system to a long distance company's switch or POP.

STATION CALL: A caller will speak with anyone at the number being called.


SWITCHED ACCESS: Connection between a phone system and a long distance company's switch provided by the local telco when a regular long distance call using a regular local line is made. The switch in the distant city and the phone number called.

T-1: 24 voice channels digitized at 64,000 bps, combined into a single 1.544 Mbps digital stream (8,000 bps signaling), and used for dedicated local access to long distance facilities, long haul private lines, and for regular local service.

TARIFF: The set of rules, procedures, services, and prices a carrier is licensed to operate under by either the FCC or state regulatory agency. Must be approved by either FCC or state agency to go into effect.

TELCO: Any Bell or other operating company providing local service in a given area.

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TIE LINE: A private leased line linking two phones or phone systems directly.

TRAFFIC: A synonymous word for calling.

TROUBLE TICKETS: Written report of suspected or reported equipment malfunction or damage or other facility failure generated upon receipt of customer complaint, report or other indication.

TRUNK: Telephone circuit or path between 2 switches, one of which is a telephone company Central Office or switching center.

TRUNK-SIDE CONNECTION: A circuit connected to a port on a local telco switch that has been programmed to treat this circuit like it is connected to another telephone company switch.

US MAINLAND: District of Columbia and the 48 contiguous states.

USS: U.S. Sprint

VPN (VIRTUAL PRIVATE NETWORK): Sprint's software defined network, which CTG resells.

V-NET: MCI's software defined network service; a service which CTG resells.

VIRTUAL BANDING: Two facets of virtual banding. 1)Each line used for long distance calling (special access or regular local lines) can carry any call; and 2)Each call is priced by how far it goes.

VIRTUAL PRIVATE NETWORK: See VPN, SDN, and V-Net.

WAL (WATS ACCESS LINE): A dedicated special access line from a phone system to a nearby local telco office.

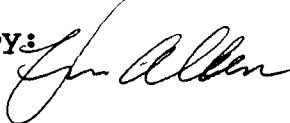
WATS (WIDE AREA TELECOMMUNICATIONS SERVICE): A long distance service.

XC - EXCHANGE CARRIER: A local telco or Local Exchange Carrier, either Bell Operating Company or independent company.

"XXX": Common designation for Carrier Identification Code (CIC), i.e. AT&T, MCI, Sprint, a unique 3-digit code used by each of the long distance companies. It can be used as part of a "10-XXX" Secondary or Casual call dialing procedure, like Sprint's "10-777 plus" dialing.

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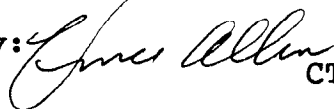
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RESALE COMMON CARRIER SERVICE

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RESALE COMMON CARRIER SERVICE

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of CTG

CTG as a non-facilities reseller provides services that are furnished for communications originating at specified points within the state of Kentucky under terms of this Tariff. This Tariff contains the rules and regulations applicable to resale of interexchange telecommunication services provided by CTG for the use of subscribers/customers in the state of Kentucky.

CTG installs, operates, and maintains the communication services provided hereunder in accordance with the terms and conditions set forth under this Tariff as set forth in KPSC rules and regulations. It may act as the customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the customer, to allow connection of a customer's location to the CTG, Inc. network. The customer shall be responsible for all charges due for such service arrangement. CTG offers its services to any business, in Kentucky who desires to be a subscriber/customer subject to the provision of this Tariff and the laws of the state of Kentucky.

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

2.2 Limitations


2.2.1 Service is offered subject to the availability of facilities and the provisions of this Tariff.

2.2.2 CTG 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.

2.2.3 All facilities provided under this Tariff are provided by other carriers or entities, and when ordered to be connected by CTG, 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.

2.2.4 Prior written permission from The Company is required before any assignment or transfer. All regulations and conditions contained in this Tariff shall apply to all such permitted assignees or transferees, as well as all conditions for service.

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2.2 Limitations (Cont.)

2.2.5 Services provided under this Tariff may be used for any lawful purpose for which the service is technically suited.

2.3 Liabilities of the Company (CTG)

2.3.1 The Company shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility 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. In any event, the Company's liability to an End User or customer is limited to the charges for services rendered to the End User or customer.

2.3.2 The Company shall not be liable for, and shall be fully indemnified and held harmless by the End User and customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, tradename 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 End User or 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.

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

2.3.4 No agent, independent contractor, or employee of any other carrier shall be deemed to be an agent, independent contractor, or employee of the Company.

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2.3 Liabilities of The Company (CTG) (Cont.)

2.3.5 The customer is required to notify Company of any changes to customer's equipment, including software controlling the equipment. Company is not liable for interruptions in service caused by customer's failure to notify Company prior to any change.

2.3.6 CTG shall be indemnified and held harmless by the customer against:

- (A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information, or other content transmitted over The Company's facilities.
- (B) All other claims arising out of any act or omission of the customer in connection with any service or facility provided by CTG.
- (C) In no event shall CTG be liable to customer for any general, indirect, special, incidental, consequential or punitive loss or damage of any kind, or character including lost profits (whether or not CTG has been advised of the possibility of such loss or damage), by reason of any act or omission in CTG's performance under this agreement.

2.4 Interruption of Service

2.4.1 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, are subject to the general liability provisions set forth in 2.3.1 herein. It shall be obligation of the customer to notify The Company immediately of any interruption in service for which a credit allowance is desired. Before giving such 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 wiring or equipment, if any, furnished by the customer and connected to The Company's facilities.

2.4.2 For purposes of credit computation, every month shall be considered to have 720 hours.

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2.4 Interruption of Service (Cont.)

2.4.3 No credit shall be allowed for an interruption of a continuous duration of less than two hours.

2.4.4 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 time in hours

"B" - total monthly charge for affected facility

2.5 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.

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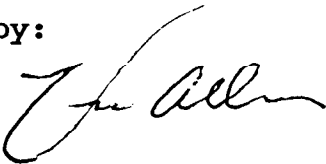
2.6 Payment of Charges for Services

2.6.1 Payment of all long distance charges is due upon receipt by customer of a CTG bill. Payments not received within thirty (30) days after billing date will accrue interest from the date of the bill until payment is received at the rate of two and one-half percent per month or the maximum rate permitted by Kentucky law, whichever is less. Such charges will be billed to the customer on a single bill. If so instructed, CTG will bill a customer's specific locations.

- (A) Discontinue or termination for non payment of charges for services shall conform to KPSC rules and regulations.
- (B) Company shall notify customer in writing of its intent to discontinue or block the continued use of its services provided to customer for non-payment of billing for the services used by the customer. The customer will also be notified by phone during normal business hours of CTG's intent to discontinue or block the use of CTG services if bill payments are not collected. Under normal circumstances the customer will be given five days from notification to bring his account current before service is discontinued or blocked. CTG shall have the right to terminate its agreement and/or service without additional notice should customer not bring his account current as outlined above.
- (C) Under circumstances where the company has reason to believe CTG's customer is being victimized by call fraud, a hacker, or other unauthorized use of the customer's long distance services, CTG may block or deactivate a customer's long distance services without notification. This regulation is designed to protect the CTG customers and the customer will be notified within 24 hours of the reason for the termination.

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RESALE COMMON CARRIER SERVICE

2.6 Payment for Charges of Services (Cont.)

(D) If CTG 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 or endorsement, or for any other reason, CTG shall apply a service charge as follows:

Per Returned Check \$20.00

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.

2.7 Calling Card Billings

2.7.1 Responsibility for CTG issued calling cards and billing card numbers will pass to customers upon receipt by customer. CTG will not know that a calling card and/or billing card number has been compromised or its use is unauthorized until notified. Customer and CTG agree that CTG will treat all calls made using the billing numbers in question as valid call. Individual calling card and/or billing card numbers may be deactivated without notice if such numbers are believed to being used fraudulently.

2.7.2 In order to properly allocate the risk of unauthorized use of the billing card numbers created by customer's responsibility for, and release of, such numbers: (1) Customer's agree to be liable for all charges to the billing card numbers issued hereunder after receipt by CTG of customer's request for activation of the involved number and prior to the customer's notification to CTG that the billing card number in question should be invalidated; (2) Customer agrees that all charges to such billing card numbers issued hereunder after customer's request for activation of the involved number and prior to customer's notification to CTG that the billing card number should be invalidated shall be conclusively and irrebuttably presumed to be authorized charges; and (3) to the extent such provisions are applicable, customer hereby waives the provisions contained in Section 226.12(b) of Regulation Z (12 C.F.R. & 226.12(b)) regarding limitation of cardholder liability for unauthorized use.

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RESALE COMMON CARRIER SERVICE

2.7 Calling Card Billings (Cont.)

2.7.3 Timing of a call commences and charges shall accrue when the called party picks up the receiver, and shall cease when the calling party hangs up.

2.7.4 Each calling card call will be billed an access or surcharge of \$.40 per call.

2.8 Deposits

The Company does not require a deposit from the customer.

2.9 Advance Payments

The Company does not require advance payments.

2.10 Taxes

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

2.11 Residential Service

The company will not knowingly provide service to residential customers or users. CTG will focus its activity on business users.

2.12 Locations of Service

2.12.1 Company will provide service to customers and their End Users at customer's premises within the State of Kentucky.

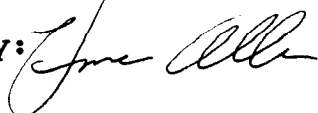
2.13 Service Area

2.13.1 Carrier shall provide intrastate and interstate service within the State of Kentucky.

2.13.2 The End User or customer shall execute appropriate order forms and agency to the local telephone company and carrier of its choice to commence using CTG services or facilities.

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2.14 Terminal Equipment

2.14.1 Carrier's facilities and service may be used with or terminated in customer-provided communications systems, such as a PBX or AT-1. Such terminal equipment may be furnished and maintained at the expense of the providing customer, except as otherwise agreed in advance and in writing. The customer is responsible for all costs at their premises, including personnel, wiring, electrical power, and the like, incurred in the use of Carrier's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry.

2.15 CTG Long Distance Service Agreement

2.15.1 Service is installed upon agreement between the customer and the Company. The agreement specifies the terms and conditions of installation, termination of service, and services requested to be activated for the customer. The service contract does not alter rates specified in the tables and schedules contained in this Tariff. Deposits are not required to establish service.

2.15.2 The CTG long distance service agreement may be terminated by CTG, the End User, or customer upon 60 days written notice. Customer is responsible for notifying the LEC should he discontinue CTG service.

2.15.3 The customer represents in signing the CTG service agreement that the location(s) where service or facilities, are installed or initiated is owned, leased and/or operated by customer and that is or represents the agent of record with the local telephone company with respect to phones and that it, he or she is authorized to enter into and bind the customer and/or location to CTG Long Distance Service Agreement.

2.16 Letter of Agency

2.16.1 A letter of agency is required in writing, and will be signed by the customer naming CTG as the customer's agent to provide, before any service authorized by these Tariffs can be initiated. CTG will retain a copy of customer's Letters of Agency. Copy attached hereto as Addendum #1.

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RESALE COMMON CARRIER SERVICE

2.17 Timing of Calls

2.17.1 Time duration of calls is measured and billed in increments of minutes as follows:

<u>Minimum</u>	<u>Thereafter Additional</u>
Initial 18 Seconds	6 Seconds at Fractional Rate

2.17.2 Timing of a call commences and charges accrue when the called party picks up the receiver, and ceases when the calling party hangs up.

2.18 Termination of Services

2.18.1 CTG shall have the right to terminate its agreement to provide communications, facilities, or service without notice, if End User or customer bills become delinquent three (3) successive billing periods.

2.18.2 The CTG service agreement may be terminated by either party upon a 60 day written notice. Customer is responsible for notifying the LEC should he discontinue service.

2.18.3 CTG services and facilities may be terminated should CTG be notified by any State or Federal Regulatory agency of its illegal use or in the conduct of any illegal business. The customer will be provided with written notice 10 days in advance of intent to terminate service unless termination is ordered immediately by a government official.

2.19 Credits

2.19.1 To receive a credit, the End User or customer must notify CTG in writing within 30 days from receipt of CTG's bill, by phone or by fax, accompanied by a copy of the billing page for which a credit is desired, if so requested by CTG. Once the request for a credit is investigated and if the charge, rate, or time is found as incorrect or a problem has been verified, the appropriate credit will be rendered.

2.19.2 Appropriate credit for service will be given for wrong number dialed, if CTG is notified within 7 business days in writing, by phone or fax of the date and time of the call and if the duration of the call did not exceed one (1) minute.

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2.20 Charges

- 2.20.1 Customer will provide any on premise equipment required to connect with CTG facilities or network(s), at its cost.
- 2.20.2 Any other charges such as dedicated line installation, monthly access fee, local exchange carrier charges, equipment costs, etc. shall be paid by the End User or customer.
- 2.20.3 The customer shall be responsible for all charges utilizing an authorization code issued in its name at its request.
- 2.20.4 Travel/Calling Card user will be charges an access or surcharge of \$.40 per call.
- 2.20.5 CTG shall charge customers for the amount of any outstanding bill for services or facilities provided the End User or customer 30 days following the date of billing at the rate of interest of 2.5% per month or the maximum rate provided for under State, whichever is less. The Company may collect attorney fee and any other expenses incurred in collecting past due amounts owed it.

2.21 Employee Concessions

Any Independent Agent or employee of the Company in good standing for three months or longer may receive any of the Company's services up to 20% below the tariffed rates as a concession.

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RESALE COMMON CARRIER SERVICE

2.23 Holidays

CTG recognized National Holidays where reduced rates are in effect are:

New Years Day
Independence Day

Christmas Day
Thanksgiving Day

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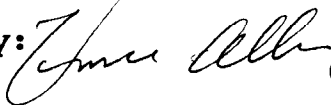
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SECTION 3 - DESCRIPTION OF SERVICE

3.1 Timing of Calls

The Customer's long distance usage is based on 18 seconds minimum and 6 second increments thereafter for domestic calls and 30 seconds minimum and 6 second increments thereafter for international calls. Usage begins when the called party picks up the receiver. When the called party picks up, is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed, up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling party hangs up.

3.2 Calculation of Distance

Usage charges for all intrastate calls are based on flat rates and are not mileage sensitive. However, all usage charges for interstate calls are mileage sensitive products and are based on the airline distance between rate centers associated with the originating and terminating points of the calls.

The airline mileage between rate centers is determined by applying the formula below to the vertical and horizontal coordinates associated with the rate centers involved. The company uses the rate centers and associated vertical and horizontal coordinates that are produced by Bell Communications Research in their NPA-NXX V & H Coordinates Tape and Bell's NECA Tariff No. 4.

FORMULA:

$$\frac{(V1 - V2) + (H1 - H2)}{10}$$

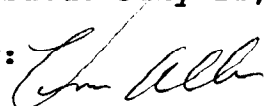
3.3 Minimum Call Completion Rate

A customer can expect a call completion rate EXPRESSED AS A PERCENTAGE (number of calls completed / number of calls attempted) of not less than 90% during peak use periods for all FG D services ("1+" dialing).

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3.4 Service Offerings

3.4.1 CTG's Switched Service

CTG's SDN Switched Service is a usage sensitive offering utilizing regular local business lines (Local Exchange Company Switched Access). Calls are carried over the AT&T, MCI or USS public switched network, with CTG providing all service, customer service, billing and collections.

3.4.2 CTG's Dedicated Service

CTG's SDN Dedicated Service is a usage sensitive offering utilizing Analog Dedicated Access Line(s) or Digital T-1(s) tied directly to an AT&T Point of Presence. All calls will be carried over the AT&T, MCI or USS public switched network, with CTG providing all service, customer service, billing and collections.

3.4.3 CTG's Dedicated to Dedicated Service

CTG's SDN Dedicated to Dedicated Service is a usage sensitive offering for companies utilizing Analog Dedicated Access Lines or Digital T-1's at the originating and terminating ends of a call. All calls will be carried over the AT&T, MCI or USS public switched network, with CTG providing all service, customer service, billing and collections.

3.4.4 CTG's Travel/Calling Card Service

This service allows the customer to call an 800 access number and dial in an authorization code to gain access to CTG's networks from anywhere in the U.S.A.

3.4.5 CTG's Switched 800 Service

CTG's Switched 800 Service is a usage sensitive 800 offering whereby customer receives 800 interstate, intrastate and Canadian calls on regular local business lines (Local Exchange Company Switched Access). Calls are carried over the AT&T, MCI or USS public switched networks, with CTG providing all services, customer service, billing and collections.

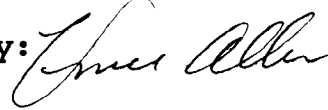
3.4.6 CTG's Dedicated 800 Service

CTG's Dedicated 800 Service is a usage sensitive 800 offering utilizing Analog Dedicated Access Line(s) or Digital T-1(s) tied directly to an AT&T, MCI or USS Point of presence. All calls will be carried over the AT&T, MCI or USS public switched networks, with CTG providing all service, customer service, billing and collections.

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SECTION 4 - RATES

4.1 CTG's Services

4.1.1 Schedule 1A: Applies to intrastate calls 1) Between two stations on CTG (AT&T, MCI or USS) that both use Local Exchange company Switched Access, or 2) Between a CTG (AT&T, MCI or USS) station with Local Exchange Company Switched Access and a station off CTG.

RATES PER MINUTE

RATE	<u>DAY</u>	<u>EVENING</u>	<u>NIGHT</u>
<u>MILEAGE</u>			
0+	.225	.178	.178

Calls are billed in 6 second increments, with 18 seconds minimum.

4.1.2 Schedule 1B: Applies to intrastate calls between a station on CTG (AT&T, MCI or USS) which uses dedicated access and either a

- a. Station on CTG that uses Local Exchange Co. Switched Access or,
- b. Station off CTG

RATES PER MINUTE

RATE	<u>DAY</u>	<u>EVENING</u>	<u>NIGHT</u>
<u>MILEAGE</u>			
0+	.146	.124	.124

Calls are billed in 6 second increments, with 18 seconds minimum.

4.1.3 Schedule 1C: Applies to call's between two stations on CTG (AT&T, MCI or USS) which both use dedicated access (AT&T, MCI or USS) using same carrier.

RATES PER MINUTE

RATE	<u>DAY</u>	<u>EVENING</u>	<u>NIGHT</u>
<u>MILEAGE</u>			
0+	.092	.064	.064

Calls are billed in 6 second increments, with 18 seconds minimum.

Issued: July 22, 1991

by: *Vince Allen* Vince Allen, President
 CTG Telecommunications, Inc.
 410 17th St., Suite 2110
 Denver, CO 80202

PUBLIC SERVICE COMMISSION
 OF KENTUCKY
 EFFECTIVE
 Effective: 5/5/92
 JUN 21 1992

PURSUANT TO 807 KAR 5:011,
 SECTION 9 (1)
 BY: *Shirley Hella*
 PUBLIC SERVICE COMMISSION MANAGER

RESALE COMMON CARRIER SERVICE

4.2 CTG's Travel/Calling Card Service

RATE				
<u>MILEAGE</u>	<u>DAY</u>	<u>EVENING</u>	<u>NIGHT</u>	
0+	.225	.178	.178	

\$.40 Surcharge per call for domestic calls.

Calls are billed in 6 second increments, with 18 seconds minimum.

4.3 CTG's 800 Service

4.3.1 Switched Service

RATE				
<u>MILEAGE</u>	<u>DAY</u>	<u>EVENING</u>	<u>NIGHT</u>	
0+	.24	.24	.24	

Monthly Service Fee \$20.

Calls billed in 6 second increments, with 18 seconds minimum.

4.3.2 Dedicated Service

RATE				
<u>MILEAGE</u>	<u>DAY</u>	<u>EVENING</u>	<u>NIGHT</u>	
0+	.205	.184	.173	

Monthly Service Fee \$50 per service group.

Call billed in 6 second increments, with 18 seconds minimum.

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

Issued: July 22, 1991

Effective: 5/1/92
~~JUN 1 1992~~

by: *Vince Allen*

Vince Allen, President
CTG Telecommunications, Inc.
410 17th St., Suite 2110
Denver, CO 80202

PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)

BY: *Charles Della*
PUBLIC SERVICE COMMISSION MANAGER

ADDENDUM 1

**PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE**

JUN 21 1992

**PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)**

BY: *Glenn Haller*
PUBLIC SERVICE COMMISSION MANAGER

CTG TELECOMMUNICATIONS, INC.

LONG DISTANCE ORDER FORM

Please complete this entire form, sign and return to CTG.

If you have more than one location, fill out and sign one form for each location.

Identify fax, data, computer and 800 lines on each form for each location.

PLEASE INCLUDE A COPY OF THE FRONT PAGE OF EACH AND EVERY LOCAL TELEPHONE BILL SERVING EACH LOCATION.

**CTG TELECOMMUNICATIONS, INC.
410 17TH STREET, SUITE 2110
DENVER, COLORADO 80202**

COMPANY NAME _____	
BY _____	TITLE _____
LOCATION ADDRESS _____	BILLING ADDRESS _____
CITY _____	CITY _____
STATE _____ ZIP _____	STATE _____ ZIP _____
TELEPHONE _____	TELEPHONE _____

PLEASE LIST ALL TELEPHONE NUMBERS ASSOCIATED WITH THIS LOCATION AND IDENTIFY FAX, DATA, COMPUTER AND 800 LINES, IF APPLICABLE. ATTACH ADDITIONAL PAGES IF NECESSARY.

1 _____	9 _____	17 _____
2 _____	10 _____	18 _____
3 _____	11 _____	19 _____
4 _____	12 _____	20 _____
5 _____	13 _____	21 _____
6 _____	14 _____	22 _____
7 _____	15 _____	23 _____

CURRENT LONG DISTANCE CARRIER _____

ESTIMATED MONTHLY LONG DISTANCE VOLUME \$ _____

ACCOUNTING CODES (YES) _____ (NO) _____ # DIGITS 2 3 4

FORCED ACCOUNTING CODES (AUTHORIZATION CODES) (YES) _____ (NO) _____

NUMBER OF TRAVEL CARDS REQUESTED FOR THIS LOCATION _____

SPECIAL BILLING REQUESTS FOR MULTI-LOCATION OFFICES:

Bills sent to individual locations _____	BILLING LOCATION: _____
One bill for all locations (please designate location) _____	_____
Individual bills sent to central office (please designate location) _____	_____
Other (attach explanation) _____	_____

LETTER OF AGENCY

This is to advise you that we have selected AT&T as our long distance carrier for the above listed location. This authorization shall remain in effect until cancelled by us in writing. It does not preclude our ability to act on our behalf when we deem it necessary. You are authorized to deal with our agent(s), CTG Telecommunications, Inc. in these matters until further written notice from us.

We authorize CTG to obtain copies of all documents and make arrangements related to service initiation or disconnection, network services, equipment installation, and billing on our account.

All recurring and nonrecurring charges made by the Local Exchange Carrier for service orders on our behalf are not the responsibility of AT&T, CTG. We will not hold AT&T, or CTG responsible for any delays on the part of the Local Exchange Carrier in providing any services or equipment by a specified date. However, please notify our Agent of any potential delays.

We have read and agree to the terms of the long distance service agreement, terms of which are specified on the back of this page.

COMPANY NAME _____

JUN 21 1992

PURSUANT TO 807 KAR 5:011,
SECTION 9 (1)

DATE _____

BY _____

TITLE _____

BY: *Sharon Stetter*
PUBLIC SERVICE COMMISSION MANAGER

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

CTG LONG DISTANCE SERVICE AGREEMENT

This agreement is entered into between CTG Telecommunications Inc. (CTG), a Nevada corporation, and the party whose name appears below (CUSTOMER), with respect to the property noted on the reverse side of this agreement (LOCATION). CTG is in the business of providing a NETWORK CONNECTION of phones (voice, data and video) to the AT&T long distance network through CTG's service known as SDN (Software Defined Network). CUSTOMER currently has PHONES at the LOCATION and desires to have CTG make arrangements for a NETWORK CONNECTION to handle the CALLS. The parties agree as follows:

1. CUSTOMER hereby grants CTG the right to arrange a NETWORK CONNECTION for the PHONES currently on its LOCATION and for any other PHONES which may be installed during the term of this Agreement.
2. CUSTOMER shall execute appropriate order forms and agency letters to the local telephone utility and to AT&T to establish a NETWORK CONNECTION as directed by CTG from time to time during the term of this Agreement.
3. CUSTOMER hereby represents that the LOCATION is owned, leased, and/or operated by it, that is or represents the agent of record with the local telephone company with respect to the PHONES, and that it is authorized to enter into and to bind the LOCATION to this Agreement.
4. CTG shall arrange for customer to become user of CTG's SDN service. CUSTOMER shall receive detailed call accounting reports. Billing inquiries and customer service shall be handled by CTG.
5. CTG shall coordinate all network design, cutover, testing and maintenance. CUSTOMER shall provide any premises equipment which is required to make the NETWORK CONNECTION. Initiation of service is expected to take up to 90 days from the date hereof.
6. Any other charges, such as dedicated line installation, monthly access fees, local exchange carrier charges, equipment costs, etc. shall be paid by CUSTOMER. CUSTOMER shall be responsible for all charges utilizing an authorization code issued in its name at its request.
7. CUSTOMER will receive a monthly bill directly from CTG and agrees to pay it on or before the due date. CTG shall have the right to terminate this Agreement following written notice from CTG of its intent to discontinue service should the bill for services remain delinquent. In such instance, CUSTOMER shall be liable to CTG for the amount of the outstanding bill, plus reasonable attorney's fees plus any and all other appropriate costs of collection. CUSTOMER authorizes CTG to make appropriate credit inquiries.
8. This Agreement may be terminated by either party upon 60 days written notice.
9. The parties understand that the subject matter of this Agreement is affected by state and federal regulations. If those regulations change in the future, CTG reserves the right to reform this Agreement to conform with the requirements of those changes and to carry out the intent of the parties as expressed herein.
10. This Agreement shall be construed and enforced under the laws of the State of Colorado and shall be binding upon the parties hereto their successors and assigns. If CUSTOMER sells or otherwise disposes of its interest in the Location, it agrees to notify its successor of this Agreement, and to provide for its assumption.
11. CTG SHALL NOT BE LIABLE FOR ANY GENERAL, SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY CHARACTER AS A RESULT OF THE SERVICES PROVIDED OR THE FAILURE TO PROVIDE THE SERVICES DESCRIBED HEREIN.
12. This is the entire Agreement between the parties; there are no oral arrangements of any kind; any further modification be in writing signed by the parties. This agreement shall not be binding until signed by an officer of CTG. If legal enforcement of this Agreement is required, the prevailing party shall be entitled to reasonable attorney's fees and costs.

ACCEPTED

CTG TELECOMMUNICATIONS, INC.

DATE ACCEPTED _____

BY _____

TITLE _____