

J D Services, Inc. d/b/a American
Freedom Network

J D Services, Inc.
d/b/a American Freedom Network

Telecommunications Service

Kentucky Public Service Commission Tariff No. 1
Original Cover Sheet

COVER SHEET

J D Services, Inc.

of

1844 South 3850 West
Salt Lake City, UT 84101

Rates, Rules and Regulations for Furnishing

Telecommunications

throughout the

State of Kentucky

FILED WITH PUBLIC SERVICE COMMISSION
OF KENTUCKY

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

SEP 08 1997

PURSUANT TO 807 KAR 5.011,
SECTION 9 (1)

BY: Stephan D. Bell
SECRETARY OF THE COMMISSION

Issued: February 9, 1996

Effective: January 23, 1996

Issued by:

Debra Ricks / President
J D SERVICES, INC.
1844 South 3850 West
Salt Lake City, UT 84104
(801) 972-4090
FAX: (801) 972-4487

Issued by:  , President, J D Services, Inc.

J D Services, Inc.
d/b/a American Freedom Network

Kentucky Public Service Commission Tariff No. 1

Telecommunications Service

RULES AND REGULATIONS

PUBLIC SERVICE COMMISSION
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Issued by: [Signature], President, J D Services, Inc.

Telecommunications Service

CLASSIFICATION OF SERVICE

APPLICABLE: Territory covered by tariff:



AVAILABILITY OF SERVICE: Classes of End Users affected: Domestic and commercial
RATES:

JDS offers Calling Card Services through the various products set forth herein. JDS may deduct additional time (which shall not exceed the rate allowed by the FCC) per card for calls made from payphones on all products contained herein.

1. JDS Calling Cards

Interstate, Intrastate prepaid phone card Service
Billing in 60-second Increments

JDS will enter into agreements with Retailers or other distributors of its prepaid phone card to discount the price of cards purchased by a particular Retailer or other distributor in order to induce the Retailer or other distributor to offer the cards to End Users. These distribution arrangements will not affect the rates charged to End Users of the cards. JDS may also enter into special arrangements with certain End Users who purchase cards in volume directly from JDS. Discounts on direct purchases will apply to intrastate rates.

a. Trucker's Choice Card Rates (Suggested Retail)*

<u>Rate Mileage</u> All Miles	<u>Each Minute (60 sec. increments)</u>
20 minute card	\$0.25
40 minute card	\$0.25
80 minute card	\$0.25
200 minute card	\$0.25

Monthly Service Fee \$0.25

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Telecommunications Service

Rates and Charges, continued

The Trucker's Choice Card is marketed on a retail and wholesale basis to truck stops and other convenient store outlets.

b. Quarter Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.25	\$0.25
Monthly Service Fee \$0.25		

N

c. American Freedom Network Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.33	\$0.33
Monthly Service Fee \$0.25		

d. AFN Premium Phone Card (Suggested Retail)*

<u>Number of Minutes</u>	<u>Each Minute (60 sec. increments)</u>
15 Minute Card	\$0.333
35 Minute Card	\$0.285
80 Minute Card	\$0.25
252 Minute Card	\$0.198
Monthly Service Fee	\$0.25

N

The AFN Premium Phone Card is sold exclusively to distributors.

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Telecommunications Service

Rates and Charges, continued

i. JDS Super Premium (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee \$0.49		

j. JDS Budget Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.398	\$0.199
Monthly Service Fee - None		

k. Super Saver Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.358	\$0.179
Monthly Service Fee \$0.49		

Similar to the JDS Budget Phone Card, the Super Saver Phone Card is marketed only to distributors.

l. Super Saver Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.198	\$0.099
Monthly Service Fee \$0.49		

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Telecommunications Service

Rates and Charges, continued

m. Super Cities Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
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60 sec. increment	\$0.469	\$0.079
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Monthly Service Fee \$0.49

n. JDS Call Connection Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
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60 sec. increment	\$0.199	\$0.199
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Monthly Service Fee \$0.49

The JDS Call Connection Phone Card is sold exclusively to distributors.

o. JDS Call Connection Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
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120 sec. increment	\$0.169	\$0.169
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Monthly Service Fee \$0.49

p. TCN Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
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60 sec. increment	\$0.250	\$0.250
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Monthly Service Fee \$0.25

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Telecommunications Service

Rates and Charges, continued

q.	<u>TCN Deluxe Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.169	\$0.169
	Monthly Service Fee \$0.25		
r.	<u>TCN Premium Phone Card</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.149	\$0.149
	Monthly Service Fee \$0.25		
s.	<u>JDS Connexion Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.809	\$0.119
	Monthly Service Fee \$0.49		
t.	<u>Connection JDS Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.809	\$0.119
	Monthly Service Fee \$0.48		

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Telecommunications Service

Rates and Charges, continued

u.	<u>JDS Carnival Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	120 sec. increment	\$0.888	\$0.198
	Monthly Service Fee - None		
v.	<u>Jamboree Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.589	\$0.099
	Monthly Service Fee \$0.49		
w.	<u>Jamboree Plus (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	120 sec. increment	\$0.589	\$0.099
	Monthly Service Fee \$0.49		
x.	<u>Ideal Call Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.579	\$0.089
	Monthly Service Fee \$0.49		
y.	<u>Aves Hermosas Phone Card (Suggested Retail)*</u>		
	<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
	60 sec. increment	\$0.789	\$0.099
	Monthly Service Fee \$0.49		

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Telecommunications Service

Rates and Charges, continued

z. <u>Aves Hermosas Plus Phone Card (Suggested Retail)*</u>			
<u>Billing</u>	<u>Initial Minute</u>		<u>Each Additional Minute</u>
120 sec. increment	\$0.789		\$0.099
Monthly Service Fee \$0.49			
aa. <u>Money Talks Phone Card (Suggested Retail)*</u>			
<u>Billing</u>	<u>Initial Minute</u>		<u>Each Additional Minute</u>
60 sec. increment	\$0.149		\$0.149
Monthly Service Fee \$0.49			
bb. <u>Money Talks Plus Phone Card (Suggested Retail)*</u>			
<u>Billing</u>	<u>Initial Minute</u>		<u>Each Additional Minute</u>
120 sec. increment	\$0.129		\$0.129
Monthly Service Fee \$0.49			
cc. <u>Connexion Plus Phone Card (Suggested Retail)*</u>			
<u>Billing</u>	<u>Initial Minute</u>		<u>Each Additional Minute</u>
120 sec. increment	\$0.826		\$0.136
Monthly Service Fee \$0.49			
dd. <u>Premium Deluxe Plus Phone Card (Suggested Retail)*</u>			
<u>Billing</u>	<u>Initial Minute</u>		<u>Each Additional Minute</u>
120 sec. increment	\$0.547		\$0.057
Monthly Service Fee \$0.49			

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Telecommunications Service

Rates and Charges, continued

ee. Valued Customer Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.125	\$0.125
Monthly Service Fee - None		

N

* All federal, state and local fees and taxes are calculated at the time of the call and included in the amount deducted for each call, in addition to the per minute rate charged for use of the JDS Calling Cards. JDS may charge additional time (which shall not exceed the rate allowed by the FCC) per card for calls made from payphones.

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Telecommunications Service

Rates and Charges, continued

ff.. Special Promotions

JDS, its agents and distributors may, from time to time, offer special promotions to End Users. End User credits may be issued for term commitments, special incentives and promotions, etc. Special promotions shall not be longer than 90 days for any 12- month period. Any special promotions otherwise subject to the jurisdiction of the KPSC will be filed with the Commission before implementation.

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MINIMUM CHARGE: There is no penalty.

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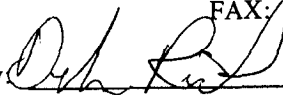
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Telecommunications Service

CHECK SHEET

The following sheets 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>PAGE</u>	<u>REVISION</u>	<u>PAGE</u>	<u>REVISION</u>
A	Original	14	First Revised*
B	First Revised*	15	Second Revised*
C	First Revised*	16	First Revised*
D	First Revised*	17	First Revised*
E	First Revised*	18	First Revised*
F	First Revised*	19	Second Revised*
G	Original*	20	First Revised*
H	Original*	21	Second Revised*
I	Original*	22	Second Revised*
J	Original*	22.1	First Revised*
K	Original*	22.2	First Revised*
1	Original	22.3	First Revised*
2	Second Revised*	22.4	First Revised*
3	Original	22.5	Original*
4	Original	22.6	Original*
5	Original	22.7	Original*
6	Original	22.8	Original*
7	Second Revised*	23	Second Revised*
8	Second Revised*		
9	Second Revised*		
10	First Revised*		
11	First Revised*		
12	First Revised*		
13	Second Revised*		

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Telecommunications Service

SECTION 1 TECHNICAL TERMS AND ABBREVIATIONS

Access Line: An arrangement which connects the calling End User's location to an interexchange switching center. | T

Authorization Code: A numerical code, one or more of which is available to an End User to enable him/her to access the Company, and which is used by the Company both to prevent unauthorized access to its Services and to identify the End User for billing purposes. | T

Called Station: The terminating point of a call (i.e., the called number).

Calling Station: The originating point of a call (i.e., the calling number).

Company: J D Services, Inc., d/b/a American Freedom Network ("JDS"), a Nevada corporation. | T

End User: Any person, firm, partnership, corporation, or other entity furnished telecommunications Services under the provisions and regulations of this tariff and that is responsible for payment of the charges and for compliance with the Company's tariff regulations. | T
D

Enhanced Service: Any for-profit telecommunications Service that adds value to users' voice and data messages during the course of transmission. Examples of Enhanced Services would include storage of a spoken message within the network for forwarding or retrieval at some future time, or processing data within the network and sending the results to the intended recipient. | N

Incomplete Call: Any calls where voice transmission between the calling and the called station is not established (i.e., busy, no answer, etc.)

Independent Representative: An entity who markets the Company's Services by acting as its agent or representative in dealing with users of said Service. An Independent Representative does not hold itself out as a provider of common carrier service, does not establish the rates for said Service, does not render bills to End Users, and is not required by the Company to offer Service subject to the regulatory authority of the Federal Communications Commission or any other competent governmental authority. | N

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SECTION 9 (1)

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Telecommunications Service

Technical Terms and Abbreviations, continued

JDS Calling Card Calls: Calls for which charges are billed to an American Freedom Network Phone Card, Trucker's Choice Phone Card, or any other prepaid product offerings set forth herein and not to the originating telephone number.

T

LATA: Local Access and Transport Area. A geographic area established as required by the modification of Final Judgment entered in *United States v. Western Electric Co., Inc.*, 552 F. Supp. 131 (D.D.C. 1982), within which a local exchange company provides communication service.

Local Exchange Company: A telephone company utility which provides local telecommunications Services to a specific geographical area for business and residential End Users.

T

Pay Telephone: A telephone instrument equipped with devices that permit the instrument to access the Company's Services and that is authorized to provide such Services and conforms with state and federal regulations governing such equipment.

D

Private Label: A name affixed to the Company's Service when that Service is provided to End Users by another entity, in its own name or cobranded, rather than exclusively in the name of JDS.

T

Retailer: Seller, whether individual or establishment, of JDS Calling Card products to End Users.

Service: All telecommunications Services provided by the Company for the benefit of End Users.

Unit: A measurement of telecommunications Service

Wholesale Calling Card Customers: A person, firm or corporation, or other legal entity which purchases prepaid Calling Cards from J D Services and resells the same to the End Users.

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Telecommunications Service

SECTION 2 RULES AND REGULATIONS

2.1 Application of Tariff

- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications Services provided by J D Services, Inc., d/b/a American Freedom Network ("JDS") for telecommunications between points within the state of Kentucky. JDS' Services are furnished subject to the availability of products or facilities and subject to the terms and conditions of this tariff. | T
- 2.1.1.A JDS may, from time to time, offer various Enhanced Services and information within the state of Kentucky. Such Enhanced Services will be provided pursuant to contract and will not be governed by this tariff. | T
- 2.1.1.B The Services of JDS are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or Services, but do involve the resale of Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers who may be subject to the jurisdiction of this Commission. | T
- 2.1.1.C The rates and regulations contained in this tariff apply only to the Services furnished by JDS 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 JDS. | T
- 2.1.1.D The Services of JDS are furnished to purchasers of JDS Calling Cards and authorized End Users. The purchase of a Calling Card or subscription to a Service makes available to the purchasing End User JDS' nationwide Services, including the intrastate Services offered under the terms and conditions of this tariff. | T

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Telecommunications Service

Rules and Regulations, continued

2.2 Use of Services

- 2.2.1 JDS' Services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of Services. | T
- 2.2.2 The use of JDS' Services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another, or in such a way as to unreasonably interfere with use by others, is prohibited. | T
- 2.2.3 The use of JDS' Services without payment for Service or attempting to avoid payment for Service by fraudulent means or devices, schemes, false or invalid numbers, false credit cards or false JDS Calling Cards or false numbers of such cards, is prohibited. | T
- 2.2.4 JDS' Service area is available for use twenty-four hours per day, seven days per week. | T
- 2.2.5 JDS does not transmit messages pursuant to this tariff, but its Services may be used for that purpose. | T
- 2.2.6 JDS' Services may be denied for nonpayment of charges or for other violations of this tariff. | T

2.3 Liabilities of the Company

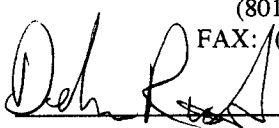
- 2.3.1 JDS shall not be liable for loss or damage sustained by reason of any failure in or breakdown of facilities associated with JDS' Services or for any interruption or delay of Services, whatever shall be the cause of such failure, breakdown, or interruption, and whether negligent or otherwise, and however long it shall last. In no event shall JDS' liability for any Service exceed the charges applicable under this tariff for such Service. | T

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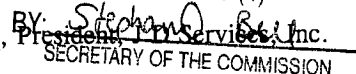
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Telecommunications Service

Rules and Regulations, continued

- 2.3.2 JDS shall be indemnified and saved harmless by any End User or by any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its Services; and against all other claims arising out of any act or omission of an End User or of any other entity in connection with the Services provided by JDS. T
- 2.3.3 JDS is not liable for any act or omission of any entity furnishing facilities or Services connected with or provided in conjunction with the Services of JDS. T
- 2.3.4 JDS shall not be liable for any personal injury, or death of any person or persons, nor for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its Services, whatever shall be the cause, and whether negligent or otherwise. Acceptance of this tariff does not constitute the Commission's agreement that the exculpatory provisions contained herein are, or should be, enforceable in a court of law. T
- 2.3.5 JDS shall not be liable for and shall be indemnified and saved harmless by any End User or other entity from any and all loss, claims, demands, suits, or other action or any liability whatever, whether suffered, made, instituted, or asserted by any End User or any other entity or any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any End User or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the End User or others or by any installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of Services, facilities or equipment provided by JDS which is not the direct result of JDS' negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of JDS. T
- 2.3.6 JDS shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof. T

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SECTION 9 (1)
BY: Stephan O. Bue
SECRETARY OF THE COMMISSION

Issued by: Debra Ricks, President

Telecommunications Service

Rules and Regulations, continued

2.4 Responsibilities of the End Users

- 2.4.1 The End User is responsible for payment for the use of JDS Calling Cards and for complying with tariff regulations. The End User is also responsible for the payment of charges for calls which the End User elects to continue following notification that the prepaid amount on the JDS Calling Card then in use has been fully used. | T
- 2.4.2 The End User must pay JDS for replacement or repair of damage to the equipment or facilities of JDS caused by negligence or willful act of the End User or others, by improper use of the Services, or by the use of equipment provided by the End User or others. | T
- 2.4.3 The End User is responsible for compliance with the applicable regulations set forth in this tariff. | T
- 2.4.4 The End User is responsible for establishing its identity as often as necessary during the course of the call. | T

2.5 Cancellation or Interruption of Service

- 2.5.1 Without incurring liability, JDS may immediately discontinue Services to an End User or may withhold Services to an End User or may withhold the provision of ordered or contracted Services: | T
 - 2.5.1.A For nonpayment of any sum due JDS for the use of JDS Calling Cards or the provision of any other communications Services to the End User. Suspension or termination of Service shall not be made without ten (10) working days' written notice to the End User; | T

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Telecommunications Service

Rules and Regulations, continued

2.5.1.B For violation of any of the provisions of this tariff. No utility shall terminate or refuse Service to any End User for non-compliance with its tariffed rules or commission regulations without first having made a reasonable effort to obtain customer compliance. After such effort by the utility, Service may be terminated or refused only after the customer has been given at least ten (10) days' written termination notice; | T

2.5.1.C For non-compliance with and/or violation of the Commission's regulations or the Company's rules and regulations on file with the Commission, provided ten (10) working days' written notice is given before termination; or

2.5.1.D By reason of any order or decision of a court, public Service commission or federal regulatory body or other governing authority prohibiting JDS from furnishing its Services. | T

2.5.2 Without incurring liability, JDS 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 JDS' equipment and facilities and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified. | T

2.5.3 JDS Calling Card Services expire at a predefined period of time after the last use. | T

2.6 Billing of Calls

All charges due by the End User are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to End User's bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate. | T

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Telecommunications Service

Rules and Regulations, continued

2.7 Billing Arrangements

2.7.1 JDS Calling Card Charges

Charges for calls of this type will be prepaid upon purchase by the End User of a JDS Calling Card.

T
T

2.7.2 Wholesale Calling Card Customers

2.7.2.A Late Payment Charges. Charges for these accounts will be invoiced on a monthly basis. Invoices will be due upon receipt, and delinquent 25 days thereafter. Delinquent accounts will accrue interest at the rate of 1.5% per month, or the highest rate authorized under Kentucky law. A penalty will be assessed only once on any bill for Service rendered.

2.7.2.B Return Check Charges. A return check charge of \$20.00 or 5% of the amount of the check (whichever is greater) will be assessed for checks returned for insufficient funds. In the event of suit for payment, J D Services may recover all its costs expended therein, including reasonable attorneys' fees.

2.8 Restoration of Service

A reconnection fee of \$25.00 per occurrence is charged when Service is reestablished for End Users who had been disconnected for nonpayment.

T

2.9 Validation of Credit

JDS reserves the right to validate the creditworthiness of users through available verification procedures. Where a requested billing method cannot be validated, the End User may be required to provide an acceptable alternative billing method or JDS may refuse to place the call.

T

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JUN 30 1999

PURSUANT TO 807 KAR 5011,
SECTION 9 (1)

Telecommunications Service

Rules and Regulations, continued

2.10 Termination, Denial or Suspension of Service by Company | T

2.10.1 Reasons for Termination

The Company may deny, terminate, or suspend Service to any End User in the event that any of the following circumstances occur: | T

2.10.1.A without notice, if an End User uses the Service in such a manner as to adversely affect the Company's network or the Company's Service of others; | T

2.10.1.B without notice, if an End User tampers with equipment owned and furnished by Company; | T

2.10.1.C with notice, if an End User violates any statute, law, municipal ordinance, or any rule or regulation of any state or federal regulatory agency relating to communications, or otherwise fails to comply with this tariff; | T

2.10.1.D with notice, if an End User fails to permit Company reasonable access to such locations as may be necessary for maintenance or repair of facilities used by Company to provide Service to End User; or | T

2.10.1.E with notice, if an End User fails to pay Company's bill when due, subject to the provisions of 2.10.2.B, below. | T

2.10.2 Termination for Nonpayment

JDS reserves the right to terminate Service to End Users in the event the Retailer responsible for payment for End User network costs to JDS does not make proper and timely payment under the terms of the Agreement with the retailer. In such event, the End User will be notified and directed, via prerecorded message, to seek a refund from the retail establishment. The End User's Service may, at Company's sole discretion, be reinstated upon receipt of full payment of the undisputed portion of the balance due. Service shall not be terminated for nonpayment of a bill rendered unless: | T

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JUN 30 1999

PURSUANT TO 807 KAR 5.011,
SECTION 9 (1)
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Telecommunications Service

Rules and Regulations, continued

2.10.2.A The Company shall have verified that payment has not been received at any office of the Company, or at any office of an authorized collection agent, through the end of the period indicated in the notice; and | T

2.10.2.B The Company shall have checked the End User's payment record on the day termination occurs. | T

Service shall not be terminated on account of nonpayment of any amount that is subject to bona fide dispute pursuant to the provisions of this tariff, but any such dispute shall not relieve the End User of the obligation of paying all undisputed amounts in a timely manner. | T

2.10.3 Termination for Cause Other Than Nonpayment

In the event the Company terminates Service for any reason other than nonpayment of bills, it may be done so with notice to the End Users, except in the circumstances listed in 2.10.1.A and 2.10.1.B above, in which case the Company may terminate Service immediately. | T

2.11 Termination by End User | T

Except as otherwise agreed between the End User and Company, Service may be terminated by the End User at any time, subject to payment in full of all charges that are due and are undisputed for the period Service is rendered. | T

2.12 Payment and Billing

Paragraphs 2.12.1 through 2.12.6, below, apply only to Services for which Company bills directly. | T

2.12.1 Service is provided and billed on a monthly basis, beginning on the date that Service becomes effective. Payment is due thirty (30) days after the postmarked date of the End User's bill. | T

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Telecommunications Service

Rules and Regulations, continued

- 2.12.2 Accounts shall be delinquent when payment is not received by thirty (30) days after the postmarked date of the End User's invoice. Discounts for prompt payment are not offered by the Company. | T
 - 2.12.3 The End User is responsible for payment of all charges for Services furnished to the End User or the End User's authorized users. Nonrecurring charges will appear on the first monthly bill rendered after Service is initiated. Recurring charges are billed monthly in advance. Charges based on actual usage during a month and any accrued interest will be billed monthly in arrears. | T
 - 2.12.4 Company will provide a toll free telephone number (800) 204-4749, for inquiries regarding bills or Service. Company may change the toll free number by a notice appearing on End User's bill. | T
 - 2.12.5 Billing disputes: All bills are presumed accurate. In the case of a billing dispute between the End User and the Company for Service furnished to the End User, which cannot be settled with mutual satisfaction by a telephonic inquiry, the End User may request in writing, and the Company will provide, an in depth review of the disputed amount. If the End User is dissatisfied with this review, the End User may file a complaint with the Federal Communications Commission and the Public Service Commission (call toll free 1-800-772-4636). | T
 - 2.12.6 Re-establishment of credit: An End User whose Service has been discontinued for non payment of bills will be required to pay the unpaid balance due the Company for the premises for which Service is to be restored. Restoration of Service will be subject to all applicable installation charges. | T
- 2.13 Deposits
- The Company does not require a deposit from the End User. | T

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Telecommunications Service

Rules and Regulations, continued

2.14 Advance Payments

For End Users whom the Company feels an advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for Service. This will be applied against the next month's charges and, if necessary, a new advance payment will be collected for the next month.

T

2.15 Contested Charges

For consideration of any disputed charge, an End User may discuss the dispute with a End User service agent, who may adjust the JDS Calling Card balance as necessary. Alternatively, an End User may submit in writing to JDS, within thirty (30) days of the date the call is placed, detailed information on the basis for any requested adjustment. JDS will promptly investigate and advise the End User as to its findings and disposition.

T

Company will provide a toll free telephone number, (800) 204-4749, for inquiries regarding bills or Service. Company may change the toll free number by a notice appearing on End User's bill. This toll free number will be answered approximately 20 hours per day. Voice Mail messages may be left during the down time in which a live voice does not answer and will be responded to in a prompt manner.

T

If an End User is not satisfied with JDS' resolution of a disputed charge, the End User may contact the KPSC at the following address:

T

Kentucky Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602

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Telecommunications Service

Rules and Regulations, continued

2.16 Refunds

JDS agrees to refund any amounts remaining on a JDS Calling Card upon physical return of the card. Refund will only be issued upon a showing that the Service provided by JDS has failed to meet either the Service requirements set forth in this tariff, the requirements set forth in the Commission's Rules and Regulations, or the general standards of quality applicable to the industry. To qualify for a refund, an End User must return the Calling Card to JDS within three (3) months of the original purchase and submit in writing detailed information on the basis for any requested refund. JDS will promptly investigate and advise the End User as to its findings and disposition.

T
T

If an End User is not satisfied with JDS' resolution of a claim for refund, the End User may contact the KPSC at the following address:

T

Kentucky Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602

JDS will not be held responsible to the original purchaser for any lost, stolen, or expired JDS Calling Cards. JDS will not be responsible for ensuring that any individual applying for a refund gained possession of the JDS Calling Card through legitimate means.

T

2.17 Taxes

All state and local taxes (e.g., gross receipts tax, sales tax, municipal utilities tax) and applicable foreign taxes are listed as separate line items and are not included in tariffed rates for such Services.

T

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SECTION THREE DESCRIPTION OF SERVICE

3.1 Timing of Calls

Billing for calls placed over the JDS network is based in part on the duration of the call. Timing of each call begins as specified below, and ends when the calling or called party hangs up. | T

3.1.1 Timing on calls begins when the End User connects to the JDS network. Timing terminates on all calls when the calling party goes to the on-hook mode. | T

3.2 Minimum Call Completion Rate

An End User can expect a call completion rate of not less than 90% during peak use periods for all FGD Services ("1+" dialing). | T

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Telecommunications Service

Description of Service, continued

3.3 Service Offerings

3.4.1 JDS Calling Card Service is a prepaid long distance Service offered to all End Users. Service is available twenty-four (24) hours per day, seven (7) days a week. Users may purchase JDS Calling Cards at a variety of retail outlets or through other distribution channels. Retailers may purchase direct from JDS or through wholesale distributors of JDS' products. A call is placed by dialing a 1-800 number to obtain access to JDS' network. The caller is prompted by an automated voice response system to enter his/her account number, and then to enter the terminating telephone number. | T

JDS' processor tracks the call duration and destination for rating purposes on a real time basis. The total price of each call, including applicable taxes, is deducted from the prepaid amount on the caller's JDS Calling Card. When the balance on the card approaches zero, the caller is so advised, and, if desired, the caller may "recharge" the phone card by using a valid commercial credit card number. | T

JDS also offers private labeling to its Retailers that allows such businesses to purchase cards with custom designs, logos or print. These private label cards are used by the End User in exactly the same manner as other JDS Calling Cards. | T

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SECTION 4 RATES AND CHARGES

JDS offers Calling Card Services through the various products set forth herein. JDS may deduct additional time (which shall not exceed the rate allowed by the FCC) per card for calls made from payphones on all products contained herein.

4.1. JDS Calling Cards

Interstate, Intrastate prepaid phone card Service
Billing in 60-second Increments

T

JDS will enter into agreements with Retailers or other distributors of its prepaid phone card to discount the price of cards purchased by a particular Retailer or other distributor in order to induce the Retailer or other distributor to offer the cards to End Users. These distribution arrangements will not affect the rates charged to End Users of the cards. JDS may also enter into special arrangements with certain End Users who purchase cards in volume directly from JDS. Discounts on direct purchases will apply to intrastate rates.

T

4.1.1 Trucker's Choice Card Rates (Suggested Retail)*

<u>Rate Mileage</u> All Miles	<u>Each Minute (60 sec. increments)</u>
20 minute card	\$0.25
40 minute card	\$0.25
80 minute card	\$0.25
200 minute card	\$0.25

T

Monthly Service Fee \$0.25

N

The Trucker's Choice Card is marketed on a retail and wholesale basis to truck stops and other convenient store outlets.

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Telecommunications Service

Rates and Charges, continued

4.1.2. Quarter Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.25	\$0.25
Monthly Service Fee \$0.25		

N

4.1.3. American Freedom Network Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.33	\$0.33
Monthly Service Fee \$0.25		

4.1.4. AFN Premium Phone Card (Suggested Retail)*

<u>Number of Minutes</u>	<u>Each Minute (60 sec. increments)</u>
15 Minute Card	\$0.333
35 Minute Card	\$0.285
80 Minute Card	\$0.25
252 Minute Card	\$0.198
Monthly Service Fee	\$0.25

N

The AFN Premium Phone Card is sold exclusively to distributors.

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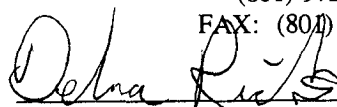
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Telecommunications Service

Rates and Charges, continued

4.1.5 JDS Prem/Tex Mex (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee - None		

4.1.6 JDS Mexico Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.38	\$0.19
Monthly Service Fee - None		

4.1.7. JDS Premium (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee \$0.49		

4.1.8. JDS Premium Deluxe (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.609	\$0.119
Monthly Service Fee \$0.49		

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Rates and Charges, continued

4.1.9. JDS Super Premium (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.539	\$0.149
Monthly Service Fee \$0.49		

4.1.10. JDS Budget Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.398	\$0.199
Monthly Service Fee - None		

4.1.11. Super Saver Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.358	\$0.179
Monthly Service Fee \$0.49		

Similar to the JDS Budget Phone Card, the Super Saver Phone Card is marketed only to distributors.

4.1.12. Super Saver Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.198	\$0.099
Monthly Service Fee \$0.49		

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Telecommunications Service

Rates and Charges, continued

4.1.13. Super Cities Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.469	\$0.079
Monthly Service Fee \$0.49		

4.1.14. JDS Call Connection Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.199	\$0.199
Monthly Service Fee \$0.49		

The JDS Call Connection Phone Card is sold exclusively to distributors.

4.1.15. JDS Call Connection Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.169	\$0.169
Monthly Service Fee \$0.49		

4.1.16. TCN Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.250	\$0.250
Monthly Service Fee \$0.25		

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1844 South 3850 West
Salt Lake City, UT 84104
(801) 972-4090
FAX: (801) 972-4487

Issued by: Debra Ricks, President, J D Services, Inc.

Telecommunications Service

Rates and Charges, continued

4.1.17. TCN Deluxe Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.169	\$0.169
Monthly Service Fee \$0.25		

4.1.18. TCN Premium Phone Card

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.149	\$0.149
Monthly Service Fee \$0.25		

4.1.19. JDS Connexion Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.809	\$0.119
Monthly Service Fee \$0.49		

4.1.20. Connection JDS Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.809	\$0.119
Monthly Service Fee \$0.48		

PUBLIC SERVICE COMMISSION
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EFFECTIVE

JUN 30 1999

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SECRETARY OF THE COMMISSION
Effective: June 29, 1999

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4.1.21. JDS Carnival Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.888	\$0.198
Monthly Service Fee - None		

4.1.22. Jamboree Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.589	\$0.099
Monthly Service Fee \$0.49		

4.1.23. Jamboree Plus (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.589	\$0.099
Monthly Service Fee \$0.49		

4.1.24. Ideal Call Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.579	\$0.089
Monthly Service Fee \$0.49		

4.1.25. Aves Hermosas Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.789	\$0.099
Monthly Service Fee \$0.49		

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Rates and Charges, continued

4.1.26. Aves Hermosas Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.789	\$0.099
Monthly Service Fee \$0.49		

4.1.27. Money Talks Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
60 sec. increment	\$0.149	\$0.149
Monthly Service Fee \$0.49		

4.1.29. Money Talks Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.129	\$0.129
Monthly Service Fee \$0.49		

4.1.30. Connexion Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.826	\$0.136
Monthly Service Fee \$0.49		

4.1.31. Premium Deluxe Plus Phone Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.547	\$0.057
Monthly Service Fee \$0.49		

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Rates and Charges, continued

4.1.32. Valued Customer Card (Suggested Retail)*

<u>Billing</u>	<u>Initial Minute</u>	<u>Each Additional Minute</u>
120 sec. increment	\$0.125	\$0.125
Monthly Service Fee - None		

N

* All federal, state and local fees and taxes are calculated at the time of the call and included in the amount deducted for each call, in addition to the per minute rate charged for use of the JDS Calling Cards. JDS may charge additional time (which shall not exceed the rate allowed by the FCC) per card for calls made from payphones.

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Rates and Charges, continued

4.1.33. Special Promotions

JDS, its agents and distributors may, from time to time, offer special promotions to End Users. End User credits may be issued for term commitments, special incentives and promotions, etc. Special promotions shall not be longer than 90 days for any 12- month period. Any special promotions otherwise subject to the jurisdiction of the KPSC will be filed with the Commission before implementation.

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