

PT-1 Communications, Inc.

(Section 1 thru 3)

TITLE SHEET

RESOLD TELECOMMUNICATIONS SERVICES

This tariff applies to the Resold Telecommunications Services furnished by PT-1 Communications, Inc., formerly PhoneTime, Inc. ("PT-1" or "Company"), between one or more points in 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 Company's principal place of business, 30-50 Whitestone Expressway, Flushing, New York 11354, 718/839-9000.

This tariff, PT-1 Communications, Inc.'s Tariff No. 3, replaces in its entirety PHONETIME, Inc.'s Tariff No. 2.

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

NOV 07 1997

PURSUANT TO 807 KAR 5011,
SECTION 9 (1)

BY: Stephan D. Bell
SECRETARY OF THE COMMISSION

Issued: November 6, 1997

Effective: November 7, 1997

Issued by: Jerome Ginsberg, Vice President
PT-1 Communications, Inc.
30-50 Whitestone Expressway
Flushing, New York 11354

CHECK SHEET

The sheets of this tariff are effective as of the date shown at the bottom of the respective sheet or sheets. 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>	<u>SHEET</u>	<u>REVISION</u>
1	Original	21	Original
2	Original	22	Original
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8	Original	28	Original
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CHECK SHEET (Cont'd)

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41	Original	68	Original
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CHECK SHEET (Cont'd)

SHEET	REVISION	SHEET	REVISION
94	Original	116	Original
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97	Original	119	Original
98	Original	120	Original
99	Original	121	Original
100	Original	122	Original
101	Original	123	Original
102	Original	124	Original
103	Original	125	Original
104	Original	126	Original
105	Original	127	Original
106	Original	128	Original
107	Original	129	Original
108	Original	130	Original
109	Original	131	Original
110	Original		
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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

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 Commission. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14. Because of various suspension periods, deferrals, etc. the Commission follows in their tariff approval process, the most current sheet number on file with the Commission is not always the tariff page in effect.

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TARIFF FORMAT (Cont'd)

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 Commission, 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 the check sheet 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 leaf to find out if a particular sheet is the most current on file with the Commission.

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS

10XXX or ~~101XXXX~~ Access: A dialing method that enables a Customer to reach the interexchange carrier of the Customer's choice even if the Customer is not a regular Customer of that carrier. For example, to reach AT&T Communications of New England, Inc., the Customer dials "10288."

Applicant: Applicant is any entity or individual who applies for service under this Tariff.

Authorization Code: A pre-defined series of numbers to be dialed by the Customer or End-User upon access to the Company's system to notify the caller and validate the caller's authorization to use the assigned services provided. The Customer is responsible for charges incurred through the use of his or her assigned Authorization Code.

Authorized User: A person, firm or corporation, who is authorized by the Customer/Subscriber to utilize the services of the Customer/Subscriber.

Cardholder: Cardholder is the associate, member, Subscriber, Customer or other individual that uses the Company's Prepaid Calling Card service.

Commission : Commission refers to the Kentucky Public Service Commission or any succeeding agency.

Company: Company refers to PT-1 Communications, Inc.

Customer: The Customer is a person or legal entity which subscribes to the Company's services and thereby assumes responsibility for the payment of charges and compliance with the Company's Tariff regulations.

Dedicated Access: A method of reaching the Company's services whereby the Customer is connected directly to the Company's Point of Presence without utilizing the services of the local switched network.

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)

DUC: DUC stands for Designated Underlying Carrier.

End User: End User is the person or legal entity which uses the service provided by the Company.

Equal Access: A form of dialed access provided by local exchange companies whereby interexchange calls dialed by the Customer are automatically routed to the Company's network. Presubscribed Customers may also route interexchange calls to the Company's network by dialing an access code supplied by the Company.

Initial and Additional Period: The Initial Period denotes the interval of time allowed at the rate specified for a connection between given service points. The Additional Period denotes the interval of time used for measuring and charging time in excess of the Initial Period.

LEC: LEC stands for Local Exchange Carrier.

MRC: Monthly Recurring Charge

PIC: Primary Interexchange Carrier

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)

PIN: PIN stands for Personal Identification Number.

Platform: The Platform is the proprietary technology and associated computer equipment that is used in conjunction with Prepaid Calling service(s).

Prepaid Calling Card: Prepaid Calling Card service allows a Customer to purchase a predetermined amount of access to the Company's long distance services prior to the use of service. Prepaid Calling Cards are also called debit cards.

Reseller: Reseller denotes a Customer that resells the Company's service(s).

Special Access: See Dedicated Access

State: State refers to the state of Kentucky.

Subscriber: The Subscriber is a person or legal entity which subscribes to the Company's services and thereby assumes responsibility for the payment of charges and compliance with the Company's Tariff regulations.

Switched Access: A method of reaching the Company through the local switched network whereby the End User uses standard business or residential local lines.

Underlying Carrier: "Underlying Carrier" refers to any inter-exchange carrier that provides international services resold by the Company pursuant to this Tariff.

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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 Company for telecommunications between points within the State of Kentucky. Company's services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 Company's services are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services, but do involve the resale of the Message Toll Services (MTS), switch network services, private lines and Wide Area Telecommunications Services (WATS) of underlying common carriers.
- 2.1.3 The rates and regulations contained in this tariff apply only to the services furnished by Company 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 Company.
- 2.1.4 The Subscriber is entitled to limit the use of Company's services by Users at the Subscriber's facilities, and may use other common carriers in addition to or in lieu of Company.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.2 Use of Services

- 2.2.1 Company's 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.
- 2.2.2 The use of Company's 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, including the use of obscenity, profanity or lewdness, is prohibited.
- 2.2.3 The use of Company's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.2.4 Company's services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 Company does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 Company's services may be denied for nonpayment of charges or for other violations of this tariff.
- 2.2.7 A Customer of the Company's 800 service will provide not less than ten (10) business days' notice prior to implementation of special advertising or other new promotions likely to stimulate usage.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.2 Use of Services (Cont'd)

- 2.2.8 The Company shall not release a Customer's 800 number Responsible Organization until the Customer has paid for all charges due to the Company. The Customer remains responsible for and will indemnify the Company for any and all liability resulting from or in any way arising from the Company's retention of the 800 number assigned to the Customer.
- 2.2.9 If in the Company's reasonable opinion a Customer of the Company's 800 service fails to provide sufficient answer supervision, the Company reserves the right to suspend service temporarily and/or deny requests for additional service. The Company shall provide 24 hours written notice of intent to suspend or deny service due to such non-compliance.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.3 Limitations on Service

- 2.3.1. Service is offered by the Company subject to the availability of necessary facilities, equipment and/or billing arrangements with the DUC and/or LEC. Necessary facilities and equipment may include but is not limited to facilities or equipment to be provided by Company, connecting carriers, underlying carriers, owners and operators of transmission capacity leased to Company or the LEC.
- 2.3.2 The Company undertakes to use reasonable efforts to make available services to a customer on or before a particular date, subject to the provisions of and compliance by the Customer with the regulations contained in this tariff. The Company does not guarantee availability by any such date and shall not be liable for any delays in commencing services to any Customer.
- 2.3.3 The Customer obtains no property right or interest in any specific type of facility, service, connection, equipment, number process, credit card, travel card, debit card or code (except entitlement in certain circumstances to apply prepaid debit cards to devices provided by the Company). All right, title and interests to such items remain, at all times, solely with the Company.

2.4 Location of Service

- 2.4.1 Originating Areas - Areas in the State of Kentucky where service has been established by the Company.
- 2.4.2. Terminating Areas - All areas of the State of Kentucky.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company

2.5.1 Undertaking of the Company

Limitations on Liability

- A. Except as otherwise stated in this section, the liability of the Company for damages arising out of either: (1) the furnishing of its services, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, representations, or use of these services, or (2) the failure to furnish its service, whether caused by acts or omission, shall be limited to the extension of allowances to the Customer for interruptions in service as set forth in Section 2.8.
- B. Except for the extension of allowances to the Customer for interruptions in service as set forth in Section 2.8, the Company shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.
- C. The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed or, in the event that payment has been made and service has been discontinued, to a refund of the amount erroneously billed.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company (Cont'd)

2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

D. The Company shall not be liable for any claims for loss or damages involving:

1. Any act or omission of: (a) the Customer, (b) any other entity furnishing service, equipment or facilities for use in conjunction with services or facilities provided by the Company; or (c) common Companys or warehousemen;
2. Any delay or failure of performance or equipment due to causes beyond the Company's control, including but not limited to, acts of God, fires, floods, earthquakes, hurricanes, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Company; unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties including, but not limited to the DUC; and any law, order, regulation or other action of any governing authority or agency thereof;
3. Any unlawful or unauthorized use of the Company's facilities and services;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company (Cont'd)

2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

4. Libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights arising from or in connection with the transmission of communications by means of Company-provided facilities or services; or by means of the combination of Company-provided facilities or services with Customer-provided facilities or services;
5. Breach in the privacy or security of communications transmitted over the Company's facilities;
6. Changes in any of the facilities, operations or procedures of the Company that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance, except where reasonable notice is required by the Company and is not provided to the Customer, in which event the Company's liability is limited as set forth in paragraph A of this Subsection 2.5.1.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company (Cont'd)

2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

7. Defacement of or damage to Customer premises resulting from the furnishing of services or equipment on such premises or the installation or removal thereof;
8. Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities;
9. Any intentional, wrongful act of a Company employee when such act is not within the scope of the employee's responsibilities for the Company and/or is not authorized by the Company;
10. Any representations made by Company employees, agents or contractors that do not comport, or that are inconsistent, with the provisions of this tariff;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company (Cont'd)

2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

11. Any act or omission in connection with the provision of 911, E911, or similar services;
 12. Any noncompletion of calls due to network busy conditions;
 13. Any calls not actually attempted to be completed during any period that service is unavailable.
- E. The Company shall be indemnified, defended and held harmless by the Customer or end user from and against any and all claims, loss, demands, suits, expense, or other action or any liability whatsoever, including attorney fees, whether suffered, made, instituted, or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any Company or Customer equipment or facilities or service provided by the Company.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company (Cont'd)

2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

- F. The Company does not guarantee nor make any warranty with respect to installations provided by it for use in an explosive atmosphere. The Company shall be indemnified, defended and held harmless by the Customer from and against any and all claims, loss, demands, suits, or other action, or any liability whatsoever, including attorney fees, whether suffered, made, instituted or asserted by the Customer or by any other party, for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, including environmental contamination, whether owned by the Customer or by any other party, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, presence, condition, location, use or removal of any equipment or facilities or the service.

- G. The Company assumes no responsibility for the availability or performance of any cable, satellite, terrestrial or microwave systems or related facilities under the control of other entities, or for other facilities provided by other entities used for service to the Customer, even if the Company has acted as the Customer's agent in arranging for such facilities or services. Such facilities are provided subject to such degree of protection or nonpreemptibility as may be provided by the other entities.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.5 Liability of Company (Cont'd)

2.5.1 Undertaking of the Company (Cont'd)

Limitations on Liability (Cont'd)

- H. Any claim of whatever nature against the Company shall be deemed conclusively to have been waived unless presented in writing to the Company within thirty (30) days after the date of the occurrence that gave rise to the claim.

- I. THE COMPANY MAKES NO WARRANTIES OR REPRESENTATIONS, EXPRESS OR IMPLIED EITHER IN FACT OR BY OPERATION OF LAW, STATUTORY OR OTHERWISE, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE, EXCEPT THOSE EXPRESSLY SET FORTH HEREIN.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.6 Responsibilities of the Subscriber

- 2.6.1 The Subscriber, Customer or End-User is responsible for placing any necessary orders; for complying with tariff regulations; for the placement of any stickers or tent cards provided by Company or as required by law; and for assuring that Users comply with tariff regulations. The Subscriber shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Subscriber to Users. The Subscriber is also responsible for the payment of charges for calls originated at the Subscriber's telephone numbers, dedicated circuits, PIN, Authorization Code or card numbers which are not collect, third party, calling card, or credit card calls.
- 2.6.2 The Subscriber, Customer or End-User is responsible for charges incurred for special construction and/or special facilities which the Subscriber requests and which are ordered by Company on the Subscriber's behalf.
- 2.6.3 If in the sole judgment of Company, any equipment space, supporting structure, conduit or electrical power is required for the provision of Company's services, the Subscriber must provide the same without charge to Company.

PUBLIC SERVICE COMMISSION
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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.6 Responsibilities of the Subscriber (Cont'd)

2.6.4 The Subscriber is responsible for arranging access to its premises during normal business hours and at times mutually agreeable to Company and the Subscriber when required by Company personnel to install, repair, maintain, program, inspect or remove equipment with the provision of Company's services.

2.6.5 The Subscriber shall ensure that the equipment and/or system is properly interfaced with Company facilities or services, that the signals emitted into Company's network are of the proper mode, bandwidth, power, and signal level for the intended use of the Subscriber and in compliance with the criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Subscribers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, Company will permit such equipment to be connected with its channels without use of protective interface devices.

If the Subscriber fails to maintain the equipment and/or the system properly, with resulting imminent harm to Company equipment, personnel, or the quality of service to other Subscribers, Company may, without written notice, require the use of protective equipment at the Subscriber's expense. If this fails to produce satisfactory quality and safety, Company may immediately terminate or suspend the Subscriber's service.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.6 ~~Responsibilities~~ Responsibilities of the Subscriber (Cont'd)

- 2.6.6 The Subscriber must pay Company for replacement or repair of damage to the equipment or facilities of Company caused by negligence or willful act of the Subscriber, Users, or others, by improper use of the services, or by use of equipment provided by the Subscriber, Users, or others.
- 2.6.7 The Subscriber must pay for the loss through theft of any Company equipment installed at Subscriber's premises.
- 2.6.8 The Subscriber is responsible for payment of the charges set forth in this tariff.
- 2.6.9 The Subscriber is responsible for compliance with the applicable regulations set forth in this tariff.
- 2.6.10 The Subscriber shall indemnify and save Company harmless from all liability disclaimed by Company as specified in Section 2.5 above, arising in connection with the provision of service by Company, and shall protect and defend Company from any suits or claims against Company and shall pay all expenses and satisfy all judgments rendered against Company in connection herewith. Company shall notify the Subscriber of any suit or claim against Company of which it is aware.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.7 Cancellation or Interruption of Services

- 2.7.1 Without incurring liability, Company may discontinue services to a Subscriber or may withhold the provision of ordered or contracted services, subject to the procedures set forth in 2.7.2:
- A. For nonpayment of any sum due Company for more than thirty (30) days after issuance of the bill for the amount due,
 - B. For violation of any of the provisions of this tariff,
 - C. For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over Company's services, or
 - D. By reason of any order or decision of a court, Commission of Public Utilities or federal regulatory body or other governing authority prohibiting Company from furnishing its services.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.7 Cancellation or Interruption of Services (Cont'd)

2.7.2 Procedures for discontinuance of existing service:

- A. Company may discontinue service without notice for any of the following reasons:
 - 1. If a Subscriber or User causes or permits any signals or voltages to be transmitted over Company's network in such a manner as to cause a hazard or to interfere with Company's service to others.
 - 2. If a Subscriber or User uses Company's services in a manner to violate the law or the provisions of this tariff.
- B. In all other circumstances, Company will provide the Subscriber with written notice stating the reason for discontinuance, and will allow the Subscriber not less than five (5) days to remove the cause for discontinuance. In cases of non-payment of charges due, the Subscriber will be allowed at least five (5) days excluding Sundays and holidays, to make full payment of all undisputed charges, and in no event will service be discontinued on the day preceding any day on which Company is not prepared to accept payment of the amount due and to reconnect service.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.7 Cancellation or Interruption of Services (Cont'd)

- 2.7.3 Without incurring liability, Company 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 Subscriber and Company's equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.
- 2.7.4 Service may be discontinued by Company, without notice to the Subscriber, by blocking traffic to certain countries, cities, or NXX exchanges, or by blocking calls using certain Customer Authorization Codes, when Company deems it necessary to take such action to prevent unlawful use of its service or fraud or abuse of facilities or change in rule or regulation by any governmental or quasi-governmental body or agency. Company will restore service as soon as it can be provided without undue risk, and will, upon request by the Customer affected or on its own initiative, assign a new identification code, Authorization Code or PIN to replace the one that has been deactivated.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.8. Allowances for Interruptions in Service

2.8.1. General

- A. A service is interrupted when it becomes unusable to the Customer, *e.g.*, the Customer is unable to transmit or receive, because of a failure of a component furnished by the Company under this tariff.
- B. An interruption period begins when a service, facility or circuit is declared by the Company to be inoperative and releases it for testing and repair. An interruption period ends when the service, facility or circuit is declared by the Company to be operative.
- C. If the Customer reports a service, facility or circuit to be inoperative but declines to release it for testing and repair, the service, facility or circuit is considered to be impaired but not interrupted. No credit allowances will be made for a service, facility or circuit considered by the Company to be impaired.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.8. Allowances for Interruptions in Service (Cont'd)

2.8.2. Limitations on Allowances

No credit allowance will be made for any interruption of service:

- A. due to the negligence of, or noncompliance with any provision of this tariff by, any person or entity other than the Company, including but not limited to the Customer or other common carriers connected to the service of the Company;
- B. due to the failure of power, equipment, systems, or services not provided by the Company;
- C. due to circumstances or causes beyond the reasonable control of the Company;
- D. during any period in which the Company is not given full and free access to its facilities and equipment for the purposes of investigating and correcting interruptions;
- E. during any period in which the Customer continues to use the service on an impaired basis;
- F. during any period when the Customer has released service to the Company for maintenance purposes or for implementation of a Customer order for a change in service arrangements;

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.8. Allowances for Interruptions in Service (Cont'd)

2.8.2. Limitations on Allowances (Cont'd)

- G. that occurs or continues due to the Customer's failure to authorize replacement of any element of special construction; and
- H. that was not reported to the Company within ten (10) days of the date that service was affected.

2.8.3 Application of Credits for Interruptions of Service

- A. Credits for interruptions of service, for which charges are specified on the basis of per minute of use, or on the usage of a fraction of a minute, shall in no event exceed an amount equal to the initial period of use charge provided for under this tariff.
- B. Interruptions over 24 hours and less than 72 hours will be credited 1/5 day for each 3-hour period or fraction thereof. No more than one full day's credit will be allowed for any period of 24 hours.
- C. Interruptions over 72 hours will be credited 2 days for each full 24-hour period. No more than 30 days credit will be allowed for any one month period.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.9 Billing Arrangements

- 2.9.1 Except for prepaid service, the Subscriber will be billed either directly by Company or its intermediary, or charges will be included in the Subscriber's regular telephone bill pursuant to billing and collection agreements established by Company or its intermediary with the applicable telephone company (LEC). The LEC shall have recourse including but not limited to disconnecting service where and when permitted.
- 2.9.2 Company will render bills monthly or at another interval. Payment is due upon the Subscriber's receipt of its bill.
- 2.9.3 Company may impose a late payment charge not to exceed 1.5% on any bill not paid within thirty (30) days of the receipt. A penalty may be assessed only once on any bill for rendered services. Any payment received shall first be applied to the bill for service rendered. Additional penalty charges shall not be assessed on unpaid penalty charges.
- 2.9.4 A charge of \$15 may be imposed for returned checks.

2.10 Validation of Credit

Company reserves the right to validate the credit worthiness of Subscribers or Users. The Company, in its sole discretion, reserves the right to reject any customer or Applicant's request for service if it believes such Customer or Applicant presents an unacceptable credit risk.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.11 Contested Charges

All bills are presumed accurate, and shall be absolutely binding on the Subscriber unless detailed written objection is received by Company within thirty (30) days after such bills are rendered. In the case of a billing dispute between the Subscriber and Company for service furnished to the Subscriber, which cannot be settled with mutual satisfaction, the Subscriber can take the following course of action within thirty (30) days of the billing date:

- 2.11.1 First, the Subscriber may request, and Company will provide, an in-depth review of the disputed amount. However, the undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnect.
- 2.11.2 Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of Company, the Subscriber may file an appropriate complaint with the Kentucky Public Service Commission. The Commission's address is:

Kentucky Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602
(502) 564-3940

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.12 Billing Entity Conditions

When billing functions on behalf of Company are performed by local exchange telephone companies, or others, the payment conditions and regulations of such companies apply, including any applicable interest and/or late payment charge conditions and/or discontinuance or suspension of service.

2.13 Deposits

2.13.1 Applicants or Customers whose financial condition is not acceptable to the Company may be required at any time, at Company's option, to make a deposit in the amount equaling up to two month's actual or estimated charges for the regulated and non-regulated services, equipment, and facilities to be provided. Deposits may be applied by Company to any amount owed by Customer, including but not limited to early cancellation or termination charges. In the case of a cash deposit, interest at the rate specified by the Commission will be accrued for the period during which the deposit is held by Company. At Company's option, the deposit may be refunded or credited to the Customer at any time prior to the termination of services.

2.13.2 Company may at any time increase the deposit to be posted by the Customer to reflect actual or anticipated increases in the Customer's billings.

2.13.3 In the case of a business Customer, Company may, at its discretion, require personal guarantees from the Customer's owners or officers of all Customer's liabilities and obligations to Company.

2.13.4 By applying for service from Company, Customer understands that Company may conduct an investigation, using commercial and other available sources, of Customer's credit and financial standing. Customer grants consent for such investigation.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.14 Advance Payments

The Company reserves the right to require an advance payment from the Customer instead of or in addition to a security deposit. The advance payment shall be in an amount equal or less than estimated installation charges plus two month's estimated billing.

2.15 Costs of Collection and Enforcement Proceedings

In the event Company is required to initiate legal proceedings to collect any amounts due to Company for services, equipment, or facilities, or to enforce any judgment obtained against the Customer, or for the enforcement of any other provision of the tariff or applicable law, Customer shall, in addition to all amounts due, be liable to Company for all reasonable costs incurred by Company in such proceedings and enforcement actions, including reasonable attorney's fees, collection agency fees or payments, and court costs. In any such proceeding, the amount of collection costs (including attorney's fees) due the Company will be determined by the Court.

2.16 Promotions

Company may from time to time offer promotions on both existing and new services. Company will notify the Commission of the rates, terms, conditions and time intervals applicable to each promotional offering.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.17 Call Rounding

2.17.1 All calls are billed in the billing increments as set forth in the description for each service. Calls that terminate between increments will be rounded to the next highest increment. For example, a call with a 6 second increment lasting 35 seconds will be rounded to 36 seconds, while a 37 second long call will be rounded to 42 seconds.

2.17.2 Once the call duration, in billing increments is computed, the appropriate per minute charges, as listed in the rate schedules will be applied to the call. Calls with charges that include a fraction of a cent will be rounded to the next highest cent. For example, a Customer making a call with a computed charge of \$1.434 will be charged \$1.44.

2.18 Taxes

All federal excise taxes, state and local sales, use, and similar taxes, are not included in the quoted rates, unless otherwise specified. Except for debit cards and pre-paid primary service, all federal excise taxes, and state and local sales, use, and similar taxes, are billed as separate items. Taxes for pre-paid debit services are embedded in the rates.

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SECTION 2. RULES AND REGULATIONS (Cont'd)

2.19 Method of Serving Notices

Any notice the Company may give to a Customer may be given orally to the Customer, or his authorized representatives, or written notice faxed or mailed to the Customer's last known fax number or billing address or to such address as may be subsequently provided by the Customer to the Company.

2.20 Rate Periods

Unless otherwise specified by individual Service Description, all rates set forth in this tariff are based on the following rate periods:

2.20.1 Day: The daytime rate period is in effect 8:00 AM local time through 4:59:59 PM local time, Monday through Friday.

2.20.2 Evening: The evening rate period is in effect 5:00 PM through 10:59:59 PM local time, Sunday through Friday, and all day on the following holidays (unless a lower rate would normally apply):

- | | |
|------------------------|------------------|
| New Year's Day | Labor Day |
| Martin Luther King Day | Columbus Day |
| Presidents' Day | Veterans' Day |
| Memorial Day | Thanksgiving Day |
| Independence Day | Christmas Day |

2.20.3 Nights and Weekends: 11:00 PM through 7:59:59 AM local time, Sunday through Saturday, plus all day Saturday and Sunday until 4:59:59 PM.

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SECTION 3. DESCRIPTION OF SERVICES

3.1 Inbound 800 Services

3.1.1 General

Company provides inter-LATA and intra-LATA telecommunications services, including switched and dedicated access telephone service. Calls are rated based on the duration of the call.

3.1.2 Services Terminating Via Switched Access

(A) PT-1 800

PT-1 800 service is an inbound only telephone service. Calls are originated from any point in the state on switched or dedicated access and are terminated via Switched Access lines in the terminating city. Calls are toll free to the calling party. PT-1 800 service is available to Business Customers. PT-1 800 service is billed in increments of one (1) minute.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.1 Inbound 800 Services (Cont'd)

3.1.3 Services Terminating Via Dedicated Access

(A) PT-1 Direct 800

PT-1 Direct 800 service is an inbound only, long distance pricing plan. Calls are originated from any point in the state on switched or dedicated access and are terminated via Dedicated Access lines between the Customer's premises and the Company's switch or the DUC's Point of Presence. Calls are toll free to the calling party. PT-1 Direct 800 service is available to Business Customers. PT-1 Direct 800 service is billed in initial increments of eighteen (18) seconds with additional billing increments of six (6) seconds.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.2 ~~Directory~~ Assistance

3.2.1 Description of Service

Intrastate Directory Assistance involves the supplying of assistance in determining or attempting to determine the telephone number of a party.

3.2.2 Availability of Service

Directory Assistance is available to any Customer that has access to the directory assistance bureau of the DUC. If a Customer with Switched Access calls directory assistance for a call within its LATA, the call is handled by the LEC. If a Customer with Switched Access calls directory assistance for a call within the State but outside of its LATA, the call is either routed to the DUC for handling or handled by the Company.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services

3.3.1 General

- (A) All Prepaid Calling Cards remain valid until the last day of the month printed on them. Customers agree to forfeit any remaining Prepaid Calling Card balances as of that date. Any card with an active balance becomes eligible for a recurring monthly \$0.25 service fee 30 days after initial use.
- (B) Certain calls may not be completed using the Company's Prepaid Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and may include calls placed via dialing a 700, 800 or 900 number.
- (C) All Prepaid Calling Cards are billed in full minute increments.
- (D) All Prepaid Calling Cards are billed at the rates specified within their respective rate schedules, twenty four (24) hours a day, 365 days a year. However, some Prepaid Calling Cards have initial minute charges that are higher than the additional minute charges.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.2 PT-1 Card

(A) Description of Service

The PT-1 Card service is a prepaid long distance service that allows Customer's to obtain a predetermined amount of access to the Company's long distance services. The card is a dollar based service, meaning there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

PT-1 Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.2 PT-1 Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each PT-1 Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination, one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. PT-1 Cards are not reusable once the usage has been exhausted.

(B) Availability

PT-1 Cards are available to Residential Customers and Business Customers.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.2 PT-1 Card (Cont'd)

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder different domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.3 World Card

(A) Description of Service

World Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

World Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.3 World Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each World Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State when such access is available from the DUC by dialing a domestic toll-free number, PIN, and the called telephone number. World Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.3 World Card (Cont'd)

(B) Availability

World Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.4 Diamond Card

(A) Description of Service

Diamond Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Diamond Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.4 Diamond Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Diamond Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Diamond Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.4 Diamond Card (Cont'd)

(B) Availability

Diamond Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.5 Cross and Anchor Card

(A) Description of Service

Cross and Anchor Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Cross and Anchor Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 ~~Prepaid~~ Calling Card Services (Cont'd)

3.3.5 Cross and Anchor Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Cross and Anchor Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Cross and Anchor Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.5 Cross and Anchor Card (Cont'd)

(B) Availability

Cross and Anchor Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)**3.3 Prepaid Calling Card Services (Cont'd)****3.3.6 TeleMoney Card****(A) Description of Service**

TeleMoney Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

TeleMoney Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.6 TeleMoney Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each TeleMoney Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. TeleMoney Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.6 TeleMoney Card (Cont'd)

(B) Availability

TeleMoney Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.7 Pay Less Card

(A) Description of Service

Pay Less Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Pay Less Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.7 Pay Less Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Pay Less Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Pay Less Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.7 Pay Less Card (Cont'd)

(B) Availability

Pay Less Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.8 TSI Card

(A) Description of Service

TSI Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

TSI Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.8 TSI Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each TSI Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. TSI Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.8 TSI Card (Cont'd)

(B) Availability

TSI Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.9 PPC Card

(A) Description of Service

PPC Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

PPC Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.9 PPC Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each PPC Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. PPC Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.9 PPC Card (Cont'd)

(B) Availability

PPC Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.10 Dialcom Card

(A) Description of Service

Dialcom Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Dialcom Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.10 Dialcom Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Dialcom Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Dialcom Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.10 Dialcom Card (Cont'd)

(B) Availability

Dialcom Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.11 Worldwide Telecom Card

(A) Description of Service

Worldwide Telecom Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Worldwide Telecom Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.11 Worldwide Telecom Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Worldwide Telecom Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Worldwide Telecom Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.11 Worldwide Telecom Card (Cont'd)

(B) Availability

Worldwide Telecom Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.12 New Star Card

(A) Description of Service

New Star Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

New Star Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.12 New Star Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each New Star Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. New Star Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.12 New Star Card (Cont'd)

(B) Availability

New Star Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.13 Union Card

(A) Description of Service

Union Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Union Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.13 Union Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Union Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Union Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.13 Union Card (Cont'd)

(B) Availability

Union Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.14 Alo Brazil Card

(A) Description of Service

Alo Brazil Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Alo Brazil Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.14 Alo Brazil Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Alo Brazil Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Alo Brazil Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.14 Alo Brazil Card (Cont'd)

(B) Availability

Alo Brazil Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.15 Hola Mexico Card

(A) Description of Service

Hola Mexico Card service is a prepaid telephone service that allows Customer's to obtain a predetermined amount of access to the Company's telephone services. The card is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases a card.

Hola Mexico Card service is offered via domestic toll-free access numbers and is available to a Cardholder from a touchtone phone. The Cardholder dials a domestic toll-free number. The Cardholder hears recorded messages that guide the Cardholder through the Platform. The Platform validates the Cardholder's PIN, determines whether sufficient time or value remains on the card and, if so, completes the call to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance of the Prepaid Calling Card account.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.15 Hola Mexico Card (Cont'd)

(A) Description of Service (Cont'd)

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each Hola Mexico Card. The Platform decrements the Cardholder's account balance as the Cardholder conducts a call. The Cardholder receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

The Cardholder may access the network from anywhere in the State where such access is available through the DUC by dialing a domestic toll-free number, a PIN, and the called telephone number. Hola Mexico Cards are not reusable once the usage has been exhausted.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.3 Prepaid Calling Card Services (Cont'd)

3.3.15 Hola Mexico Card (Cont'd)

(B) Availability

Hola Mexico Cards are available to Residential Customers and Business Customers.

(C) Features

1. Instructions Available In Multiple Languages

The Company may make available to the Cardholder separate domestic toll-free access numbers for instructions in English or Spanish, or other languages as appropriate.

2. Sequential Calling

Sequential calling allows the Cardholder to make several calls without disconnecting from the Platform after the completion of each call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.4 Primary Interexchange Carrier Service

Primary Interexchange Carrier Service is a non-prepaid inter-LATA and intra-LATA toll service available to business accounts, except hospitals, pay phones, hotels and inmate only facilities, that demonstrate sufficient credit-worthiness which is billed on the LEC bill. The Company serves as the Customer's Primary Interexchange Carrier ("PIC") for inter-LATA and intra-LATA toll service. Primary Interexchange Carrier Service customers are billed in arrears on a monthly basis. The Company offers twelve different Primary Interexchange Carrier Service products.

The Customer may place calls only from a presubscribed switched access working telephone number where such access is made available at the sole discretion of the Carrier.

3.4.1 Primary Interexchange Carrier Service - Plan A.

Customers who select Primary Interexchange Carrier Service - Plan A are billed in increments of one (1) minute.

3.4.2 Primary Interexchange Carrier Service - Plan B.

Customers who select Primary Interexchange Carrier Service - Plan B are billed in initial increments of thirty (30) seconds, with additional billing increments of six (6) seconds.

3.4.3 Primary Interexchange Carrier Service - Plan C.

Customers who select Primary Interexchange Carrier Service - Plan C are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.4 Primary Interexchange Carrier Service (Cont'd)

3.4.4 Primary Interexchange Carrier Service - Plan D.

Customers who select Primary Interexchange Carrier Service - Plan D are billed in increments of one (1) minute, in addition to a monthly service charge.

3.4.5 Primary Interexchange Carrier Service - Plan E.

Customers who select Primary Interexchange Carrier Service - Plan E are billed in initial increments of thirty (30) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.4.6 Primary Interexchange Carrier Service - Plan F.

Customers who select Primary Interexchange Carrier Service - Plan F are billed in initial increments of six (6) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.4.7 Primary Interexchange Carrier Service - Plan G

Customers who select Primary Interexchange Carrier Service - Plan G are billed in increments of one (1) minute, in addition to a monthly service charge.

3.4.8 Primary Interexchange Carrier Service - Plan H

Customers who select Primary Interexchange Carrier Service - Plan H are billed in initial increments of thirty (30) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.4 Primary Interexchange Carrier Service (Cont'd)

3.4.9 Primary Interexchange Carrier Service - Plan I

Customers who select Primary Interexchange Carrier Service - Plan I are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.4.10 Primary Interexchange Carrier Service - Plan J

Customers who select Primary Interexchange Carrier Service - Plan J are billed in increments of one (1) minute, in addition to a monthly service charge.

3.4.11 Primary Interexchange Carrier Service - Plan K

Customers who select Primary Interexchange Carrier Service - Plan K are billed in initial increments of thirty (30) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.4.12 Primary Interexchange Carrier Service - Plan L

Customers who select Primary Interexchange Carrier Service - Plan L are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)**3.5 Prepaid Primary Interexchange Carrier Service**

Prepaid Primary Interexchange Carrier Service is inter-LATA and intra-LATA toll service available to residential and business accounts, except hospitals, pay phones, hotels and inmate only facilities. The Company serves as the Customer's Primary Interexchange Carrier ("PIC") for inter-LATA and intra-LATA toll service.

Prepaid Primary Interexchange Carrier Service is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's telephone services. The service is a dollar based service, meaning that there is a fixed amount of dollars (i.e., \$5, \$10, \$20, \$50, or some other denomination) available to the Customer who purchases the service.

The Customer dials a domestic terminating number and hears recorded messages that guide the Customer through the Platform. The Platform validates the Customer's PIN, determines whether sufficient time or value remains on the account and, if so, completes the call to the called telephone number dialed by the Customer. The Customer is verbally informed of the available balance of the account.

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each account. The Platform decrements the Customer's account balance as the Customer conducts a call. The Customer receives a warning tone in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.5 Prepaid Primary Interexchange Carrier Service (Cont'd)

The Customer may place calls only from a presubscribed switched access working telephone number where such access is made available at the sole discretion of the Carrier.

Customer account balances may be increased at any time during business hours or via an alternate automated system if and when such a system becomes available. Once an account is exhausted, however, the Customer cannot complete intra-LATA or inter-LATA toll calls using the Company's Primary Interexchange Carrier Service until additional service is purchased. The Company offers twelve different Prepaid Primary Interexchange Carrier Service payment plans.

Rate schedules for this service are based on the following rate periods:

Day: 7:00 A.M. through 6:59:59 P.M.
Night: 7:00 P.M. through 6:59:59 A.M.

3.5.1 Prepaid Primary Interexchange Carrier Service - Plan A.

Customers who select Prepaid Primary Interexchange Carrier Service - Plan A are billed in increments of one (1) minute.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.5 Prepaid Primary Interexchange Carrier Service (Cont'd)

3.5.2 Prepaid Primary Interexchange Carrier Service - Plan B.

Customers who select Prepaid Primary Interexchange Carrier Service - Plan B are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds.

3.5.3 Prepaid Primary Interexchange Carrier Service - Plan C.

Customers who select Primary Interexchange Carrier Service - Plan C are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds.

3.5.4 Prepaid Primary Interexchange Carrier Service - Plan D.

Customers who select Prepaid Primary Interexchange Carrier Service - Plan D are billed in increments of one (1) minute, in addition to a monthly service charge.

3.5.5 Prepaid Primary Interexchange Carrier Service - Plan E.

Customers who select Prepaid Primary Interexchange Carrier Service - Plan E are billed in initial increments of thirty (30) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.5 Prepaid Primary Interexchange Carrier Service (Cont'd)

3.5.6 Prepaid Primary Interexchange Carrier Service - Plan F.

Customers who select Primary Interexchange Carrier Service - Plan F are billed in initial increments of six (6) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.5.7 Prepaid Primary Interexchange Carrier Service - Plan G

Customers who select Prepaid Primary Interexchange Carrier Service - Plan G are billed in increments of one (1) minute, in addition to a monthly service charge.

3.5.8 Prepaid Primary Interexchange Carrier Service - Plan H

Customers who select Prepaid Primary Interexchange Carrier Service - Plan H are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.5 Prepaid Primary Interexchange Carrier Service (Cont'd)

3.5.9 Prepaid Primary Interexchange Carrier Service - Plan I

Customers who select Primary Interexchange Carrier Service - Plan I are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.5.10 Prepaid Primary Interexchange Carrier Service - Plan J

Customers who select Prepaid Primary Interexchange Carrier Service - Plan J are billed in increments of one (1) minute, in addition to a monthly service charge.

3.5.11 Prepaid Primary Interexchange Carrier Service - Plan K

Customers who select Prepaid Primary Interexchange Carrier Service - Plan K are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.5.12 Prepaid Primary Interexchange Carrier Service - Plan L

Customers who select Primary Interexchange Carrier Service - Plan L are billed in initial increments of six (6) seconds, with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.6 Non-Primary Interexchange Carrier Service

Non-Primary Interexchange Carrier Service is inter-LATA and intra-LATA toll service available to businesses, except hospitals, payphones, hotels and in-mate only facilities, and residences that demonstrate credit-worthiness. Non-Primary Interexchange Carrier Service is available via a 10XXX or 101XXXX access code. Billing for Non-Primary Interexchange Carrier Service is completed through the Customer's LEC. Non-Primary Interexchange Carrier Service Customers are billed in arrears. If the Customer uses a calling plan with a monthly recurring charge, that monthly charge is charged for every billing or calendar month in which a customer uses the service as defined by placing a call from a working telephone number. The Company offers thirteen different Non-Primary Interexchange Carrier Service payment plans.

The Customer may place calls only from a presubscribed switched access working telephone number where such access is made available at the sole discretion of the Carrier.

Rate schedules for this service are based on the following rate periods:

Day: 7:00 A.M. through 6:59:59 P.M.
Night: 7:00 P.M. through 6:59:59 A.M.

3.6.1 Non-Primary Interexchange Carrier Service - Plan A.

Customers who select Non-Primary Interexchange Carrier Service - Plan A are billed in increments of one (1) minute.

3.6.2 Non-Primary Interexchange Carrier Service - Plan B.

Customers who select Non-Primary Interexchange Carrier Service - Plan B is billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.6 Non-Primary Interexchange Carrier Service (Cont'd)

3.6.3 Non-Primary Interexchange Carrier Service - Plan C.

Customers who select Non-Primary Interexchange Carrier Service - Plan C is billed in initial increments of six (6) seconds with additional billing increments of six (6) seconds.

3.6.4 Non-Primary Interexchange Carrier Service - Plan D.

Customers who select Non-Primary Interexchange Carrier Service - Plan D are billed in increments of one (1) minute, in addition to a monthly service charge.

3.6.5 Non-Primary Interexchange Carrier Service - Plan E.

Customers who select Non-Primary Interexchange Carrier Service - Plan E are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.6.6 Non-Primary Interexchange Carrier Service - Plan F.

Customers who select Non-Primary Interexchange Carrier Service - Plan F are billed in initial increments of six (6) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.6 Non-Primary Interexchange Carrier Service (Cont'd)

3.6.7 Non-Primary Interexchange Carrier Service - Plan G

Customers who select Non-Primary Interexchange Carrier Service - Plan G are billed in increments of one (1) minute, in addition to a monthly service charge.

3.6.8 Non-Primary Interexchange Carrier Service - Plan H

Customers who select Non-Primary Interexchange Carrier Service - Plan H are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.6.9 Non-Primary Interexchange Carrier Service - Plan I

Customers who select Non-Primary Interexchange Carrier Service - Plan I are billed in initial increments of six (6) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.6.10 Non-Primary Interexchange Carrier Service - Plan J

Customers who select Non-Primary Interexchange Carrier Service - Plan J are billed in increments of one (1) minute, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.6 Non-Primary Interexchange Carrier Service (Cont'd)

3.6.11 Non-Primary Interexchange Carrier Service - Plan K

Customers who select Non-Primary Interexchange Carrier Service - Plan K are billed in increments of one (1) minute, in addition to a monthly service charge.

3.6.12 Non-Primary Interexchange Carrier Service - Plan L

Customers who select Non-Primary Interexchange Carrier Service - Plan L are billed in initial increments of thirty (30) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

3.6.13 Non-Primary Interexchange Carrier Service - Plan M

Customers who select Non-Primary Interexchange Carrier Service - Plan M are billed in initial increments of six (6) seconds with additional billing increments of six (6) seconds, in addition to a monthly service charge.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.7 T-1 Service

The Company offers inter-LATA and intra-LATA dedicated trunk line services on a resold basis for Customers billing a minimum of 100,000 minutes per month to Customers that demonstrate credit-worthiness. Customers wishing to purchase T-1 Service must provide a channel bank or other digital interface acceptable to the Company. Customers must also obtain interconnecting T-1 facilities and carrier point of presence from an entity providing such service in a fashion acceptable to the Company. Two types of T-1 service are available.

3.7.1 T-1 Service - Plan A

T-1 Service - Plan A is billed on a weekly basis. Customers purchasing this service are required to make advance payment based on Company's estimate of one month's usage with the Company.

3.7.2 T-1 Service - Plan B

T-1 Service - Plan B is billed on a monthly basis. Customers purchasing this service are required to make advance payment based on Company's estimate of one month's usage with the Company.

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SECTION 3. DESCRIPTION OF SERVICES (Cont'd)

3.8 Calling Center PIN Program

The Calling Center PIN Program is available to Customers who sell inter-LATA and intra-LATA toll calls. The Company sells service to such Customers through Pre-Programmed Identification Numbers ("PIN") which are issued in denominations of \$500 and \$1,000. The Company's network automatically bills the Customer's account as the service is used. Once the dollar amount of the individual PINs are exhausted, the service is blocked. Payment for the PINs must be accomplished through cash payment at PTI's offices, direct cash deposit to Chase Manhattan Bank, or Electronic Funds Transfer (EFT).

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