

Telephone Company of Central Florida,
Inc.

RESALE TELECOMMUNICATIONS SERVICE TARIFF
OF

TELEPHONE COMPANY OF CENTRAL FLORIDA, INC.
3575 W. Lake Mary Boulevard, Suite 107
Lake Mary, Florida 32746

Toll Free (800) 660-1640

For Customer Service:

Telephone Company of Central Florida
3575 W. Lake Mary Boulevard, Suite 107
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This tariff contains the descriptions, regulations, and rates applicable to the furnishing of resold telecommunications services provided by The Telephone Company of Central Florida, Inc. ("TCCF") within the Commonwealth of Kentucky. This tariff is on file with the Kentucky Public Service Commission. Copies may also be inspected during normal business hours at the Company's principal place of business.

PUBLIC SERVICE COMMISSION
OF KENTUCKY
EFFECTIVE

ISSUED: March 16, 1998

EFFECTIVE: FEB 04 1998

ISSUED BY: Elder N. Ripper, President & CEO
Telephone Company of Central Florida
3575 W. Lake Mary Boulevard, suite 107
Lake Mary, Florida 32746

PURSUANT TO 807 KAR 5.011,
SECTION 9 (1)
BY: Stephan D. Bell
SECRETARY OF THE COMMISSION
KY19806

CHECK SHEET

This tariff contains pages each of which is effective as of the date shown on the bottom of each page. Original and revised pages as listed below comprise all changes from the original tariff.

<u>SHEET</u>	<u>REVISIONS</u>	<u>SHEET</u>	<u>REVISIONS</u>
Title Page	Original *	21	Original *
1	Original *	22	Original *
2	Original *	23	Original *
3	Original *	24	Original *
4	Original *	25	Original *
5	Original *	26	Original *
6	Original *	27	Original *
7	Original *	28	Original *
8	Original *	29	Original *
9	Original *	30	Original *
10	Original *	31	Original *
11	Original *	32	Original *
12	Original *	33	Original *
13	Original *	34	Original *
14	Original *	35	Original *
15	Original *		
16	Original *		
17	Original *		
18	Original *		
19	Original *		
20	Original *		

* Included with this filing

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TABLE OF CONTENTS

Title Sheet Cover

Check Sheet 1

Table of Contents 2

Symbols 3

Tariff Format 4

Section 1 - Terms and Abbreviation 5

Section 2 - Rules and Regulations 8

Section 3 - Service Descriptions and Rates 18

Section 4 - Contracts and Promotions 35

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SYMBOLS

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

- C - Changed regulation.
- 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.

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TARIFF FORMAT

A. Page 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. Page 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 most current sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Sheet for the sheet currently in effect.

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

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

D. Check Sheets - When a tariff filing is made with the 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 this page if these are the only changes made to it (i.e., the format, etc. remain the same, just revised revision levels on some pages.) The tariff user should refer to the latest Check Sheet to find out if a particular page is the most current on file with the Commission.

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SECTION 1 - TERMS AND ABBREVIATIONS

Access Line

An arrangement which connects the Subscriber's or Customer's location to the Carrier's designated point of presence or network switching center.

Authorized User

A person, firm, corporation, or other entity authorized by the Customer to be connected to the service of the Customer under the terms and regulations of this tariff.

Available Usage Balance

The amount of usage remaining on a Debit Account at any particular point in time. Each Debit Account begins with an initial usage amount which is depleted as services provided by the Company are utilized by the Customer.

Carrier or Company

Telephone Company of Central Florida, Inc. ("TCCF") unless otherwise indicated by the context.

Casual Calling

The access of TCCF's network and the use of Service through the dialing of an access code in the format of 10XXX or 101XXXX, where the three (3) digits or the four (4) digits represented by "X" are the unique Carrier Identification Code (CIC) assigned to Carrier.

Commission

Used throughout this tariff to refer to the Kentucky Public Service Commission.

Customer or Subscriber

The person, firm, partnership, corporation, or other entity which orders, cancels, amends or uses the service and is responsible for payment of charges and compliance with the Company's tariff.

Customer Premises Equipment

Terminal equipment, as defined herein, which is located on the Customer's premises.

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SECTION 1 - TERMS AND ABBREVIATIONS, CONT'D.

Debit Account

An account which consists of a prepaid usage balance depleted on a real time basis during each Debit Service Call.

Debit Card

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

Debit Service Call

A service accessed via a Toll Free (i.e. 800/888) number or other access code dialing sequence whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available usage balance on a Company-issued Debit Account.

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 services of the local switched network. The cost of these dedicated circuits is billed by the access provider directly to the end user.

End User

Any person, firm, corporation, partnership or other entity which uses the services of the Carrier under the provisions and regulations of this tariff. The End User is responsible for payment unless the charges for the services utilized are accepted and paid by another Customer.

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

LATA

Local access and transport area. A geographic area established by the US District Court for the District of Columbia in Civil Action No. 17-49, within which a local exchange company provides communications services.

Marks - A collective term to mean such items as trademarks, service marks, trade names and logos; copyrighted words, artwork, designs, pictures or images; or any other device or merchandise to which legal rights or ownership are held or reserved by an entity.

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SECTION 1 - TERMS AND ABBREVIATIONS, CONT'D.

Personal Account Code

A pre-defined series of numbers to be dialed by the Customer or Authorized User upon access to the Carrier's network which identifies the Debit Account from which charges for service shall be debited and which validates the caller's authorization to use the services provided.

Presubscribe

A method used to identify TCCF as the Customer's primary interexchange carrier and provides the Customer with direct dial "1+" long distance calling on TCCF's network.

Renewal

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

Sponsor - A corporation or other legal entity that exclusively permits the use of its Marks to the Company for use with telephone cards or other merchandise, and contracts with the Company for the marketing of the services described herein.

Switched Access

A method for reaching the Company through the local switched network whereby the Customer uses standard business or residential local lines.

TCCF - Refers to Telephone Company of Central Florida, Inc.

Terminal Equipment - Telecommunications devices, apparatus and associated wiring on the Premises of the Customer.

Travel Card - A billing mechanism which enables the Customer to access the service of the Company while away from home or office.

V & H Coordinates

Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage is used for the purpose of rating calls.

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SECTION 2 - RULES AND REGULATIONS**2.1 Undertaking of TCCF**

TCCF is primarily a switchless reseller of telecommunications service. The Company's services and facilities are furnished to End Users for communications originating within the State of Kentucky under regulations of this tariff. The Company's service is available twenty-four (24) hours per day, seven (7) days per week. Intrastate service is offered via switched or dedicated access facilities.

TCCF arranges for installation, operation, and maintenance of the communications service provided in this tariff for the Customer in accordance with the terms and conditions set forth under this tariff. The Customer shall be responsible for all charges due for such service arrangement.

2.2 Limitations

2.2.1 Service is offered subject to the availability of the necessary facilities and equipment, or both facilities and equipment, and subject to the provisions of this tariff.

2.2.2 TCCF reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this tariff, or in violation of the law.

2.2.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.

2.2 Limitations, (Cont'd.)

2.2.4 All facilities provided under this tariff are directly or indirectly controlled by TCCF and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

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

2.3 Use

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

2.4 Liabilities of the Company

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

2.4.2 TCCF's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission which occur in the course of furnishing service or facilities, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the faults in transmission occur.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.

2.4 Liabilities of Company, Cont'd.

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

2.4.4 In no event shall the Company be liable for any incidental, indirect, special, or consequential damages (including lost revenue or profits) of any kind whatsoever regardless of the cause or foreseeability thereof.

2.4.5 The Company shall not be liable for any claim, loss, or refund as a result of loss, theft or fraudulent use of Account Codes and access numbers issued for use with the Company's services.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.

2.5 Deposits

The Company does not collect deposits.

2.6 Advance Payments

The Company does not collect advanced payments. Establishment of a Debit Account is not an advance payment. Unlike a deposit or advance payment, a Debit Account balance is not held against future payment as all service is available for immediate consumption.

2.7 Taxes and Fees

The Company shall charge the Customer an amount sufficient to recover any governmental assessments, fees, license, or other similar taxes or fees imposed upon the Company.

2.7.1 For Debit Service, taxes or fees shall be included in the rates and charges in the Company's rate schedule for this service.

2.7.2 For all other services offered by the Company, taxes and fees shall be added pro-rate, insofar as practical, to the rates and charges in the Company's rate schedules and listed as separate line items on the Customer's bill for services provided.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.**2.8 Terminal Equipment**

The Company's facilities and service may be used with Customer-provided terminal equipment or Customer-provided telecommunications systems, such as a telephone set, PBX or key system. Such terminal equipment shall be furnished and maintained at the expense of the Customer, except as otherwise provided. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry as endorsed by the Federal Communications Commission.

2.9 Installation and Termination

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

2.10 Payment for Service

The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by TCCF. All charges due by the Customer are payable to the Company or to the Company's authorized billing agent. Terms of payment shall be according to the rules and regulations of the billing agent and subject to the rules of regulatory agencies. Any objections to billed charges must be reported to the Company or its billing agent. Adjustments to Customer's bills shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

The Company reserves the right to assess a return check charge of \$15.00 whenever a check or draft presented for payment of service is not accepted by the institution upon which it is written.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.**2.11 Cancellation by Customer**

Customer may cancel non-prepaid services by providing written or verbal notice to the Company.

2.12 Interconnection

Service furnished by TCCF may be used with or connected to the services or facilities of other carriers. Such service or facilities, if used, are provided under the terms, rates and conditions of the other carrier. The Customer is responsible for all charges billed by other carriers for use in connection with TCCF's service. Any special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.**2.13 Refusal or Discontinuance by Company**

TCCF may refuse or discontinue service under the following conditions. Unless otherwise specified, the Customer will be given five (5) days written notice and allowed a reasonable time to comply with any rule or remedy any deficiency.

2.13.1 For non-compliance with and/or violation of any State or municipal law, ordinance or regulation pertaining to telephone service.

2.13.2 For the use of telephone service for any other property or purpose other than that described in the application.

2.13.3 For neglect or refusal to provide reasonable access to the Company for the purpose of inspection and maintenance of equipment owned by the Company.

2.13.4 For non-compliance with and/or violation of the Commission's regulations or the Company's rules and regulations on file with the Commission.

2.13.5 For non-payment of bills for telephone service.

2.13.6 Without notice in the event of Customer use of equipment in such a manner as to adversely affect the Company's equipment or the Company's service to others.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.

2.13 Refusal or Discontinuance by Company, Cont'd.

- 2.13.7 Without notice in the event of tampering with the equipment furnished and owned by the Company.
- 2.13.8 Without notice in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, the Company may, before restoring service, require the Customer to make, at his own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.
- 2.13.9 For failure of the Customer to make proper application for service.
- 2.13.10 For Customer's breach of the contract for service between the Company and the Customer.
- 2.13.11 When necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.

2.14 Inspection, Testing and Adjustment

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

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SECTION 2 - RULES AND REGULATIONS, CONT'D.**2.15 Tests, Pilots, Promotional Campaigns and Contests**

The Carrier may conduct special tests, pilot programs, waivers and promotions to demonstrate the ease of use, quality of service and to promote the sale of its services.

2.16 Interruption of Service

Credit allowances for interruptions of service which are not due to the Carrier's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or telecommunications systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.4 herein. It shall be the obligation of the Customer to notify Carrier immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by Customer and connected to Carrier's terminal. Interruptions caused by Customer-provided or Carrier-provided automatic dialing equipment or access-code programmed telephone systems are not deemed an interruption of service as defined herein since the Customer has the option of using the long distance network via local exchange company access.

2.17 Miscellaneous Rates and Charges

The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others in support of statutory or regulatory programs. Examples of such programs include, but are not limited to, the Universal Service Fund, the Primary Interexchange Carrier Charge, and compensation to payphone service providers for the use of their payphones to access the Company's service.

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SECTION 2 - RULES AND REGULATIONS, CONT'D.

2.18 Reconnection Charge

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

2.19 Commercial Credit Card Payment Option

Customers may choose to pay monthly bills via certain commercial credit cards accepted by the Company. Credit card billed Customers will receive monthly call detail statements, which are separate from the credit card bills. If the Customer's credit card company rejects billing, the Company will make three attempts - two by telephone and one by mail - to contact the Customer for alternative payment arrangements. If alternative payment arrangements are not made in seven days, the Customer's long distance service is discontinued.

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SECTION 3 - SERVICE DESCRIPTIONS AND RATES

3.1 General

The Company provides intrastate, interexchange switched telecommunications services between locations in Louisiana. All services are offered in conjunction with interstate services. TCCF offers direct dialed, inbound toll free service, travel card, debit card and casual calling services with charges based upon call duration and/or total volume.

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.2 Calculation of Distance

Usage charges for all mileage sensitive products are based on the airline distance between serving wire centers associated with the originating and terminating points of the call.

The serving wire centers of a call are determined by the area codes and exchanges of the origination and destination points.

The distance between the Wire Center of the Customer's equipment and that of the destination point is calculated by using the industry standard "V" and "H" coordinates.

Step 1 - Obtain the "V" and "H" coordinates for the Wire Centers serving the Customer and the destination point.

Step 2 - Obtain the difference between the "V" coordinates of each of the Wire Centers. Obtain the Difference between the "H" coordinates.

Step 3 - Square the differences obtained in Step 2.

Step 4 - Add the squares of the "V" difference and "H" difference obtained in Step 3.

Step 5 - Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.

Step 6 - Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the Wire Centers.

Formula:

$$\sqrt{\frac{(V_1 - V_2)^2 + (H_1 - H_2)^2}{10}}$$

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.**3.3 Timing of Calls**

Billing for calls placed over the network is based in part on the duration of the call.

- 3.3.1** Timing for all calls begins when the called party answers the call (i.e. when two way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- 3.3.2** Chargeable time for all calls ends when one of the parties disconnects from the call.
- 3.3.3** Minimum call duration and call timing increments for billing purposes is specified on a per-product basis in this tariff.
- 3.3.4** Usage charges are computed and rounded up to the nearest penny on a per call basis.
- 3.3.5** There is no billing applied for incomplete calls.

3.4 Time of Day Rate Periods

TCCF's services are not time of day sensitive. The same rate applies 24 hours per day, 7 days per week.

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.5 Direct Dial 1+ Service

Direct Dial 1+ Service allows Customers to make 1+ direct dialed calls from presubscribed switched or dedicated access lines. This service is available from equal access end offices only.

3.5.1 Direct Dial Switched Silver Service

Direct Dial Switched Silver Service allows Customers to make 1+ direct dialed calls from presubscribed switched access lines. This service is available from equal access end offices only. Customers access the service via switched access lines. All Customers are eligible to subscribe to this service.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of eighteen (18) seconds.

Per minute rate \$ 0.139

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.5 Direct Dial 1+ Service, Cont'd.

3.5.2 Direct Dial Switched Gold Service

Direct Dial Switched Gold Service allows Customers to make 1+ direct dialed calls from presubscribed switched access lines. This service is available from equal access end offices only. Customers access the service via switched access lines. All TCCF local exchange Customers are eligible to subscribe to this service.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of eighteen (18) seconds.

Per minute rate \$ 0.139

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.**3.5 Direct Dial 1+ Service, Cont'd.****3.5.3 Dedicated Direct Dial Service**

Dedicated Direct Dial Service allows Customers to make 1+ direct dialed calls. Customers access the service via dedicated or special access T-1 (1.544 Mbps) lines. Service is available only where T-1 access is available. The Customer is responsible for payment charges associated with the dedicated T-1 circuit. Such charges are normally billed by and paid directly to the access provider (i.e. local exchange carrier). All Customers are eligible to subscribe to this service.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of six (6) seconds.

Per minute rate \$ 0.059

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.**3.6 Inbound Toll Free (i.e. 800/888) Service**

Inbound Toll Free Service provides an inbound toll free calling service to TCCF Customers. The TCCF Customer is billed for each toll free call, rather than the call originator. Toll free calls may be originated from any location throughout the continental United States. Calls terminate to the TCCF toll free Customer via switched or dedicated access lines.

3.6.1 Inbound Switched Silver Service

Inbound Switched Silver Service provides an in-bound toll free calling service to TCCF Customers. Calls terminate to the TCCF Toll Free Customer via switched access lines. All Customers are eligible to subscribe to this service.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of eighteen (18) seconds.

Per minute rate \$ 0.139

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.**3.6 Inbound Toll Free (i.e. 800/888) Service, Cont'd.****3.6.2 Inbound Switched Gold Service**

Inbound Switched Silver Service provides an in-bound Toll Free calling service to TCCF Customers. Calls terminate to the TCCF Toll Free Customer via switched access lines. All TCCF local exchange Customers are eligible to subscribe to this service.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of eighteen (18) seconds.

Per minute rate \$ 0.139

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.6 Inbound Toll Free (i.e. 800/888) Service, Cont'd.

3.6.3 Dedicated Toll Free Service

Dedicated Toll Free Service calls terminate to the TCCF Toll Free Customer via dedicated T-1 (1.544) access lines. Service is available only where T-1 access is available. The Customer is responsible for payment charges associated with the dedicated T-1 circuit. Such charges are normally billed by and paid directly to the access provider (i.e. local exchange carrier). All TCCF Customers are eligible to subscribe to this service.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of six (6) seconds.

Per minute rate \$ 0.059

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.7 Travel Card

TCCF's Travel Card provide telecommunications services and optional enhanced service to customers while traveling away from the office or home. Customers must dial a Toll-Free (i.e. 800/888) access number followed by their authorization code to make a call or use the service. A monthly credit limit will be assigned to each card for fraud protection. Customers have the option of raising or lowering the limit amount to best suit their calling practices.

For billing purposes, call timing is rounded up to the nearest one (1) minute increment after the initial minimum period of one (1) minute.

Per minute rate \$ 0.189

A \$0.25 per call surcharge applies to each call.

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.8 Debit Card Service

The Company offers four (4) different types of debit cards. The 4 debit cards are the Basic Card, the Florida Card, the Mexico Card and the Asia Card. The difference in the cards are the rates as some cards provide better rates to a specific region of the world.

Debit Card Service permits Customers to purchase a debit card to which call charges are consumed on a real-time basis. Customers access the service by dialing a Company-specified access code. All calls must be charged against a prepaid card that has a sufficient available balance. Customers will be provided with a "Usage Remaining" message each time they utilize the card. They will also receive a reminder message when the card has \$2.00 and \$5.00 of value remaining on the card. Calls in progress will be terminated if the balance on the prepaid card is insufficient to cover the charges associated with the call. The card value expires six (6) months after first use of the new card or of the replenished card, whichever is applicable.

For debiting purposes, call timing is rounded up to the nearest one (1) minute increment after the initial minimum period of one (1) minute. Usage charges are computed and rounded up to the nearest penny on a per call basis.

Charges per minute are as follows:

	Per Minute Rate	
	1st Minute	Add'l Minute
Basic Debit Card Rate	\$ 0.380	\$ 0.190
Florida Card Rate	1.110	0.110
Mexico Card Rate	0.250	0.250
Asia Card Rate	0.250	0.250

Monthly Service Charge - See FCC Tariff #3.

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.9 Debit Card Sponsor Program

The Debit Card Sponsor Program is offered to individuals, organizations or commercial entities for distribution to their members, patrons, or customers. The marketing channel, marketing vehicle and expiration period is selected by the Sponsor upon joint agreement between the Company and the Sponsor. The Sponsor is responsible for obtaining all necessary permissions for the use of any trade mark, trade name, service mark or other image on the card. The Sponsor may distribute the Carrier's Sponsor Program debit card accounts at reduced rates or free of charge to end users for promotional purposes. At the option of the Sponsor, these cards may not be replenishable.

The service permits Customers to purchase a prepaid card to which call charges are consumed on a real-time basis. Customers access the service by dialing a Company-specified access code. All calls must be charged against a prepaid card that has a sufficient available balance. Customers will be provided with a "Usage Remaining" message each time they utilize the card. They will also receive a reminder message when the card has \$2.00 and \$5.00 of value remaining on the card. Calls in progress will be terminated if the balance on the prepaid card is insufficient to cover the charges associated with the call.

For debiting purposes, call timing is rounded up to the nearest one (1) minute increment after the initial minimum period of one (1) minute. Usage charges are computed and rounded up to the nearest penny on a per call basis.

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.9 Debit Card Sponsor Program

Option 1: Non-renewable Sponsor Account bearing the Sponsor's Marks with an expiration date set for the latter of six months after issuance or six months after the card's last use. The Initial Account Balance of each Customer Account is set by the Sponsor in conjunction with the Company's technical capabilities.

Option 2: Renewable Sponsor Account bearing the Sponsor's Marks with expiration at the latter of six months after issuance or six months after the card's last use. The Initial Account Balance and the minimum Renewal amount are set by the Sponsor in conjunction with the Company's technical capabilities.

3.9.1 Debit Card Sponsor Program

Sponsor Service may be provided to Customers as a no-charge complimentary item at the direction and expense of the sponsor.

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.10 Casual Calling Service

Casual Calling Service allows end users to obtain TCCF service and become Customers of TCCF without the necessity of presubscription of their local lines. Customers utilizing Casual Calling Service shall access TCCF by dialing an access code in the form of 10XXX or 101XXXX, where "X" is a 3 or 4 digit Carrier Identification Code (CIC) assigned to Carrier and provided to Customer. When dialing, the access code shall be followed by the normal sequence of 1+Area Code+Number. Calls placed using Casual Calling Service are billed to Customer through the serving Local Exchange Carrier.

3.10.1 Casual Calling Silver Service

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of eighteen (18) seconds.

Charges per minute are as follows:

	Per Minute Rate
All calls 20 minutes or more in duration	\$ 0.149
All calls less than 20 minutes in duration	\$ 0.199

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.

3.10 Casual Calling Service, Cont'd.

3.10.2 Casual Calling Gold Service

All TCCF local exchange Customers making Casual Calls receive the rates noted below.

For billing purposes, call timing is rounded up to the nearest six (6) second increment after the initial minimum period of eighteen (18) seconds.

Charges per minute are as follows:

	Per Minute Rate
All calls 20 minutes or more in duration	\$ 0.129
All calls less than 20 minutes in duration	\$ 0.159

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.**3.11 Directory Assistance**

A Directory Assistance charge applies per intrastate directory assistance calls made from points within the State of Kentucky. The customer may make two (2) requests for a telephone number per call. The Directory Assistance Charge applies regardless of whether the operator is able to supply the requested number. Discounts are not applicable to Directory Assistance Charges. Directory Assistance Charges are not included in usage commitments or computed in any discount calculations.

Per call to directory assistance: \$0.85

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SECTION 3 - SERVICE AND RATE DESCRIPTIONS, CONT'D.**3.12 Public Telephone Surcharge**

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all interstate, intrastate and international calls that originate from any domestic pay telephone used to access the Company's services. This surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with the Company's service, applies for the use of the instrument used to access the Company service and is unrelated to the Company's service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol).

Whenever possible, the Public Pay Telephone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Public Pay Telephone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The Public Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

Per call surcharge \$0.50

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SECTION 4 - CONTRACTS AND PROMOTIONS

4.1 Promotional Offerings - General

From time to time the Company shall, at its option, promote subscription or stimulate network usage by offering to waive some or all of the nonrecurring or recurring charges for the Customer (if eligible) of target services for a limited duration, not to exceed 90 days, or by offering premiums or refunds of equivalent value. Such promotions shall be made available to all similarly situated Customers in the target market area. The Company shall notify the Commission, in writing, 30 days prior to the start of a promotion.

4.2 Demonstration of Calls

From time to time the Company shall demonstrate service by providing free test calls of up to four minutes duration over its network.

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