EXHIBIT E

PROPOSED TARIFF

MISSOURI TELECOMMUNICATIONS TARIFF

Regulations and Schedule of Charges Applying to
Competitive Local Exchange
And Interexchange
Telecommunications Services
in the State of Missouri

iNetworks Group, Inc.

125 S. Wacker Drive, Suite 2510 Chicago, IL 606060

Underlying Carrier: Southwestern Bell Telephone, L.P. d/b/a AT&T Missouri and CenturyLink

Tariff ("Tariff") contains descriptions, regulations, and rates applicable to the furnishing of competitive, presubscribed local exchange and interexchange telecommunications Services provided by iNetworks Group, Inc. ("iNetworks" or "Company") within the State of Missouri. This Tariff is on file with the Missouri Public Service Commission ("Commission"). This Tariff may also be inspected during normal business hours at iNetworks' principal place of business at 125 S. Wacker Drive, Suite 2510, Chicago, IL 606060.

iNetworks Group, Inc. operates as a competitive telecommunications company within the State of Missouri.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

WAIVER OF RULES AND REGULATIONS

The following Rules and Regulations have been waived for purposes of offering network services as set forth herein:

Missouri Public Service Commission Rules

4 CSR 240-10.020	-	Depreciation and incor	ne	
4 CSR 240-30.040	-	Uniform system of accounts		
4 CSR 240-3.550(5)(C)	-	Telecommunications	Company	Records
` , ` ,		and Reports		

Missouri Statutes Laws (RSMo)

Section 392.210.2	-	Establish uniform system of accounts for annual reports
Section 392.240.1	-	Rates – reasonable average return on investment
Section 392.270	_	Property valuation
Section 392.280	-	Depreciation rates
Section 392.290	. .	Issuance of securities
Section 392.300.2	-	Acquisition of stock
Section 392.310	-	Issuance of stocks and debt
Section 392.320	-	Stock dividend payment
Section 392.330	-	Issuance of securities, debt, and notes
Section 392.340	-	Reorganization(s)

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

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Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

CONCURRING CARRIERS

None

CONNECTING CARRIERS

None

OTHER PARTICIPATING CARRIERS

None

Issued: July 27, 2010

Effective: September 10, 2010

EXPLANATION OF SYMBOLS

- (C) Change in the offering
- (D) To signify a discontinued regulation.
- (I) To signify increased rate.
- (M) To signify material relocated from or to another Tariff location.
- (N) To signify a new rate or regulation.
- (R) To signify a reduced rate.
- (T) To signify a change in text only.

Issued: July 27, 2010

Effective: September 10, 2010

TARIFF FORMAT

- A. Page Numbering Sheet numbers appear in the upper right corner of the Sheet. Sheets are numbered sequentially. However, occasionally, 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. Numbers Revision numbers also appear in the upper right corner of each Sheet. 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 its Tariff approval process, the most current Sheet number on file with the Commission is not always the Sheet 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 code is subservient to its next higher level:
 - 2. 2.1. 2.1.1. 2.1.1.A. 2.1.1.A.1.
- 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 Sheets are added, the Check Sheet is changed to reflect the revision. All revisions made in a given filing are designated by and asterisk (*). There will be no other symbols used on this Sheet if these are the only changes made to it (i.e., the format, etc., remains the same, just revised revision levels on some Sheets). The Tariff Authorized User should refer to the latest Check Sheet to find if a particular Sheet is the most current on file with the Commission.

Issued: July 27, 2010

Effective: September 10, 2010

Effective: September 10, 2010

APPLICATION OF TARIFF

This Tariff schedule sets forth the Service offerings, rates, terms and conditions applicable to the furnishing of competing local exchange Services offered by to Customers in the State of Missouri, subject to availability.

Company has been granted Commission authority to provide Local Exchange Service in the areas served by AT&T Missouri, Inc. and CenturyLink, Company's Local Exchange Service area is consistent with that of AT&T, Inc. as set forth in Section 1.3. et seq. of Southwestern Bell Telephone Company d/b/a AT&T Missouri P.S.C. Mo. - No. 24, Local Exchange Tariff, and Section 2 of CenturyTel of Missouri, LLC tariff PSC MO. NO. 1, which Company adopts as its own. Company has been granted Commission authority to provide Interexchange Service statewide.

The rates and regulations contained in this Tariff apply only to the intrastate telecommunications Services furnished by Company and do not apply, unless otherwise specified, to the lines, facilities, or the Services provided by a Local Exchange Carrier or other common Carrier for use in accessing the Services of Company. This Tariff does not cover any information service or other unregulated service offered by Company.

Company may not be deemed to have waived or impaired any right, power, requirement or option reserved by this Tariff (including, but not limited to, the right to demand exact compliance with every term and condition herein), by virtue of any custom or practice of Company at variance with the terms hereof, or any failure, refusal or neglect of Company to exercise any right under this Tariff or to insist upon exact compliance with its terms, or any waiver, forbearance, delay, failure or omission by Company to exercise any right, power or option hereunder.

The rates, rules, terms and conditions contained herein are subject to change pursuant to the rules and regulations of the Commission.

This Tariff is governed and interpreted according to the Laws of Missouri.

Issued: July 27, 2010

SECTION 1 - DEFINITIONS AND ABBREVIATIONS

Certain terms used generally throughout this Tariff are defined in this section. Other terms having reference only to a specific Service offered by Company may be defined in the sections applicable to that Service.

Access Line: A circuit providing Exchange Service between a Customer's standard network interface and a serving switching center.

Applicant: The individual, firm, partnership, association, corporation, municipality, cooperative organization, governmental agency, etc., which has applied to Company for Services provided as set forth in this Tariff.

Authorized User: A person, firm, corporation or other entity that either is authorized by the Customer to use Service or is placed in a position by the Customer, either through acts or omissions, to use Service. Also see "End-User."

Basic Local Exchange Service: Service that includes the following:

- * Single-party Service;
- * Voice grade access to the public switched network;
- * Support for local use;
- * Dual tone multifrequency signaling (touch-tone);
- * Access to emergency Services (911);
- * Access to operator Services;
- * Access to Interexchange Services;
- * Access to directory assistance; and
- * Toll limitation Services.

Business Customer: A Business Customer is a Customer who subscribes to Company's Service(s) and whose primary use of the Service is of a business, professional, institutional, or otherwise occupational nature. Please note, Company only offers Service(s) to business customers;

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

Carrier: An entity certified by the Commission to provide telecommunications Services within the State of Missouri.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

SECTION 1 - DEFINITIONS AND ABBREVIATIONS, Continued

Central Office: A switching unit, in one location of a telecommunications system providing Service to the general public, having the necessary equipment and operating arrangements for terminating and interconnecting lines.

Channel: A communications path between two or more points of termination.

Commission: The Missouri Public Service Commission

Company: iNetworks Group, Inc. ("iNetworks" or "Company"), the issuer of this Tariff.

Customer: The commercial individual, firm, partnership, association, corporation, municipality, cooperative organization, governmental agency, etc., which contracts for telephone Service and is responsible for the payment of charges and compliance with the rules and regulations of Company. Company offers Service(s) to exclusively to commercial customers within the State of Missouri.

Customer Premises: A location designated by the Customer for the purposes of connecting to Company's Services.

Directory Listing: The publication in alphabetical directory published by an incumbent local exchange carrier ("ILEC") of information relative to a subscriber's telephone number, by which telephone Authorized Users are enabled to ascertain the telephone number of a desired telephone.

Disconnect or Disconnection: The termination of a circuit connection between the Originating Station and the Called Station or Company's operator.

End User: Any person, firm, corporation, partnership or other entity that uses the Services of Company 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. Also see "Authorized User."

Exchange: A basic unit for the administration of communication Services in a specified area, called the Exchange Area. It usually consists of one or more Central Offices together with the associated plant used in furnishing communication Service in that area.

Facility or Facilities: Includes, in the aggregate or otherwise, but is not limited to, the following: Channels, Lines, Apparatus, Devices, Equipment, Accessories, Communications paths and Systems, which are provided by Company and utilized by it in the furnishing of telecommunications Services or which are provided by a Customer and used for telecommunications purposes.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

SECTION 1 - DEFINITIONS AND ABBREVIATIONS, Continued

Force Majeure: Causes beyond Company's control, including but not limited to: acts of God, fire, flood explosion or other catastrophes; any law, order, regulation, direction, action or request of the United States Government, or of any other government, including state and local governments having or claiming jurisdiction over Company, or of any department, agency, commission, bureau, corporation related thereto.

Holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Day, or any day which is a legally observed federal government holiday.

Installation Charges: Charges, which are assessed on a non-recurring basis at the establishment of a Service.

Interexchange: Telephone calls, Traffic, Facilities or other items that originate in one Exchange and terminate in another.

InterLATA: A term used to describe Services, functions, etc., that relate to telecommunications originating in one LATA and terminating outside of the originating LATA.

IntraLATA: A term used to describe Services, revenues, functions, etc., that relate to the telecommunications that originate and terminate within the same LATA.

Joint User: An individual, partnership, association or corporation sharing a Customer's Exchange Service according to the provisions of this Tariff for such shared use.

LATA (Local Access and Transport Area): A geographical area established by the U.S. District Court for the District of Columbia in Civil Action No. 82-0192 or any other geographical area designated as a LATA in the National Exchange Carrier Association, Inc. Tariff F.C.C. No. 4 or its successor Tariffs.

Local Calling Area: One or more rate centers within which a Customer can place calls without incurring long-distance (toll) charges.

Local Exchange Carrier ("LEC"): A company that furnishes Local Exchange telecommunications Service.

Local Exchange Service: The furnishing of telecommunications Service to individual and Business Customers within a specified geographical area for Basic Local Exchange Service.

Local Exchange Service Area: The area within which a Customer may make calls without payment of message toll charges. A Local Exchange Service Area may include one or more Exchange Areas of Company or of other telephone companies.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

SECTION 1 - DEFINITIONS AND ABBREVIATIONS, Continued

Premises: The building, or portion or portions of a building or structure, occupied at one time by a Customer either as a residence or for business use.

Service(s): The intrastate telecommunications Service(s) that Company offers as set forth in this Tariff.

Station: Telephone equipment from or to which calls are placed.

Telecommunications Relay Service (TRS): Enables the Deaf, hard-of-hearing, or speech-impaired who use a text telephone or similar devices, and non-impaired callers to freely communicate with each other.

Trunk: A communications path connecting two switching systems in a network used in the establishment of an end-to-end connection.

Issued: July 27, 2010

Issued By:

Effective: September 10, 2010

SECTION 2 - RULES AND REGULATIONS

2.1. UNDERTAKING OF COMPANY

2.1.1. Scope

- A. Company undertakes to furnish competitive Local Exchange communications Services within the State of Missouri pursuant to the rates, terms and conditions set forth in this Tariff.
- B. Customers and Authorized Users may use Services and Facilities provided under this Tariff to obtain access to Services offered by other service providers. Company is responsible under this Tariff only for the Services and Facilities provided hereunder, and it assumes no responsibility for any service provided by any other entity that purchases access to Company network in order to originate or terminate its own services, or to communicate with its own customers.
- C. Company offers Services to Customers for the transmission and reception of voice, data, and other types of communications.
- D. Company does not transmit messages pursuant to this Tariff, but its Services may be used for that purpose.
- E. Company's Services are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven (7) days per week, and three-hundred and sixty-five (365) days per year.
- F. Company may, at Company's sole discretion, elect to employ third parties to perform any of its obligations under this Tariff.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.2. Shortage of Equipment or Facilities

- A. Company reserves the right to limit or to allocate the use of existing Facilities, or of additional Facilities offered by Company, when necessary because of lack of Facilities, or due to some other causes beyond Company's control.
- B. The furnishing of Service under this Tariff is subject to the availability on a continuing basis of all the necessary Facilities and is limited to the capacity of Company's Facilities as well as Facilities Company may obtain from other Carriers to furnish Service from time to time as required at the sole discretion of Company.
- C. Notwithstanding anything else in this Section, the quality of Service will meet or exceed the minimum standards set forth in Commission regulations as amended from time to time.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.3. Terms and Conditions

- A. Service is provided on the basis of a minimum period of at least one month, twenty-four (24) hours per day. For the purpose of computing charges in this Tariff, a month is considered to have thirty (30) calendar days.
- B. Customers may be required to enter into written Service orders, which shall contain or reference a specific description of the Service ordered, the rates to be charged, the duration of the Services, and the terms and conditions in this Tariff; further, Customers will also be required to execute any other documents as may be reasonably requested by Company.
- C. At the expiration of the initial term specified in each Service Order, or in any extension thereof, Service shall continue on a month-to-month basis at the then current rates unless terminated by either party upon thirty (30) calendar days' written notice. Any termination shall not relieve the Customer of its obligation to pay any charges incurred under the Service order and this Tariff prior to termination. The rights and obligations, which by their nature extend beyond the termination of the term of the Service order, shall survive such termination.
- D. No other telecommunications provider may interfere with the right of any person or entity to obtain Service directly from Company. Customers who have service with another carrier under contract may incur early termination fees to subscribe to Company's Services.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company

Because the Customer has exclusive control of its communications over the Services furnished by Company, and because interruptions and errors incident to these Services may be unavoidable, the Services Company furnishes are subject to the terms, conditions, and limitations specified in this Tariff and to such particular terms, conditions, and limitations as set forth in the special regulations applicable to the particular Services and Facilities furnished under this Tariff.

- A. Liability for Service Disruption The liability of Company for damages arising out of 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 arising out of the failure to furnish the Service, whether caused by act or omission, shall be limited to the proportionate charge (based on the rates then in effect) for the Service during the period of time in which the Service is affected. The extension of such allowances for interruption shall be the sole remedy of the Customer and the sole liability of Company. Company will not be liable for any direct, indirect, incidental, special, consequential, exemplary or punitive damages to Customer as a result of any Company Service, equipment, or Facilities, or the acts or omissions or negligence of Company's employees or agents.
- B. Indemnification Company will not be liable to the Customer or Authorized User for, and the Customer and any Authorized User, jointly and severally, will indemnify, defend and hold harmless Company from any allegation, claim, loss, damage, liability, defect, cost or expense resulting from or involving:
 - 1. Circumstances Beyond Company's Control Company shall not be liable for any delay or failure of performance or equipment due to causes beyond its control, including but not limited to: acts of God, fire, flood, explosion or other catastrophes; any law, order, regulation, direction, action or request of the Unites States government or of any other government, including state and local governments having or claiming jurisdiction over Company, or of any department, agency, commission, bureau, corporation or other instrumentality of any one or more of these federal, state, or local governments, or of any military Commission; preemption of existing Service in compliance with national emergencies; insurrections; riots; wars; unavailability of rights-of-way or materials, or strikes, lockouts, work stoppages, or other labor difficulties when it does not involve Company's employees.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- B. Indemnification, Continued
- 2. Acts of Other Entities Company shall not be liable for: (a) any act or omission of any entity furnishing Company or Company's Customers facilities or equipment used for or with the Services Company offers, or (b) for the acts or omissions of other Carriers.
- 3. Acts of the Customer Company shall not be liable for any damages or losses due to the fault of negligence of the Customer, its employees, agents, or suppliers, or due to the failure of malfunction of Customer-provided equipment or facilities. This limitation of liability also pertains to Customer Premises Equipment ("CPE") purchased or leased from Company by the Customer.
- 4. Damage to Customer's Premises Company shall not be liable for any defacement of or damage to Customer Premises resulting from the furnishing of Services or equipment on such Premises or the installation or removal thereof, unless such defacement or damage is caused by gross negligence or willful misconduct of Company's agents or employees.
- 5. Liability for Acts of Other Carriers or Companies Company shall not be liable for any act or omission of any other companies supplying a portion of the Service, or for damages associated with Service, Channels, or equipment which it does not furnish, or for damages which result from the operation of Customer-provided systems, equipment, facilities or services which are interconnected with Company Services.
- 6. Liability for Transmission Errors Company shall not be liable for damages arising out of mistakes, omissions, interruptions, delays, errors or defects in transmission or other injury, including but not limited to injuries to persons or property from voltages or currents transmitted over the Service of Company, (1) caused by Customer-provided equipment or (2) not prevented by Customer-provided equipment but which would have been prevented had Company provided equipment been used.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- B. Indemnification, Continued
 - 7. Disconnection of Service Company shall not be liable for the Disconnection of Service, including but not limited to, any direct, indirect, incidental, special consequential, exemplary or punitive damages, so long as such Disconnection of Service complied with the applicable rules and regulations; or
 - 8. Violations Company shall not be liable for violations of the obligations of the Customer under this Tariff; or
 - 9. Interruption Company shall not be liable for the interruption of a call to any party or any other person in conjunction with use of the Busy Line Verification and Interrupt Service; or
 - 10. Loss, Destruction or Damage Company shall not be liable for any loss, destruction or damage to property of the Customer, the Customer's agent, distributors, or any third party, or the death of or injury to persons, including, but not limited to, employees or invitees of either Company or the Customer, to the extent caused by or resulting from the negligent or unintentional act or omission of Company, Customer, Authorized User or their employees, agents representatives or invitees; or
 - 11. Unlawful Acts Company shall not be liable for unlawful acts of Company's agents and employees if committed beyond the scope of their agency or employment; or
 - 12. Disclosure Company shall not be liable for misrepresentation of, or the failure to disclose, the lawful rates and charges published in the Tariff, so long as Company has complied with any applicable rules and regulation related thereto; or

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- B. Indemnification, Continued
 - 13. Fees Company shall not be liable for fees Company delivered to a jurisdiction in question and not returned to Company; or
 - 14. Caller ID Blocking Company shall not be liable for any failures, errors malfunctions or omissions of Caller ID Blocking whether arising from or relating to any ordinary negligence of Company, or,
 - 15. Unauthorized Use Company shall not be liable for any unauthorized use of the Service provided to Customer.
- C. Limitations of Damages and of Period for Bringing Claims The entire liability of Company for any claim, loss, damage or expense from any cause whatsoever shall in no event exceed sums actually paid to Company by the Customer for the specific Services giving rise to the claim, and no action or proceeding against Company shall be commenced more than one (1) year after the Service related to the claim is rendered.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- Service Installation and Operation Company does not guarantee nor make D. any warranty with respect to Service installations at locations at which there is present an atmosphere that is explosive, prone to fire, dangerous or otherwise unsuitable for such installations. The Customer shall indemnify and hold Company harmless from any and all loss, claims, demands, suits or other action, or any liability whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party, for any personal injury to, harm, or death of, any person or persons, or for any loss, damage or destruction of any property, whether owned by the Customer or others, caused or claimed to have been caused, directly or indirectly, by the installation, operation, failure to operate, maintenance, removal, presence, condition, locations or use of Service furnished by Company at such locations. Company reserves the right to require each Customer to sign an agreement acknowledging acceptance of the provisions of this Section as a condition precedent to such installations.
- E. Notice of Temporary Disconnection Company will, where practicable, notify the Customer that temporary discontinuance of the use of a Service may be required; however, where prior notice is not practicable, nothing contained herein shall be deemed to impair Company's right to discontinue forthwith the use of a Service temporarily if such action is reasonable under the circumstances. In case of such temporary discontinuance, the Customer will be promptly notified and afforded the opportunity to correct the condition that gave rise to temporary discontinuance.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- Connection to Company's Network Company shall not be liable for the F. Customer's failure to fulfill its obligations to take all necessary steps including, without limitation, obtaining, installing and maintaining all necessary equipment, materials and supplies, for interconnecting the terminal equipment or communications system of the Customer, or any third party acting as its agent, to Company's network. The Customer shall secure all licenses, permits, rights of way, and other arrangements necessary for such interconnection. In addition, the Customer shall ensure that the Customer's or the Customer's agent's equipment and/or system is properly interfaced with Company's Service, that the signals emitted into Company's network are of the proper mode, band-width, power data speed, and signal level for the intended use of the Customer and that the signals do not damage Company equipment, injure its personnel or degrade Service to other Customers. If the Customer or its agent fails to maintain and operate its equipment and/or system or that of its agent properly, with resulting imminent harm to Company equipment, personnel,
- G. EXPRESS AND IMPLIED WARRANTIES 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.

THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. COMPANY EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, ACCURACY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT. COMPANY MAKES NO WARRANTY THAT SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE OR MEET ANY PARTICULAR PERFORMANCE LEVEL; NOR DOES COMPANY MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED THROUGH THE SERVICES OR THAT ANY DEFECT IN THE SERVICE WILL BE CORRECTED.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- H. Errors in Billing The liability of Company for errors in billing that result in overpayment by the Customer will 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.
- Provision of Service Company will not be liable for any refusals or failures to provide Service or delays in commencing Service to any Customer or for any failure to provide or maintain Service at any particular performance level.
- J. Emergency 911 Service

With respect to Emergency Number 911 Service:

- 1. Company is obligated to supply the E-911 service provider in Company service area with accurate information necessary to update the E-911 database at the time Company submits customer orders to the local exchange telecommunications company whose service is being resold pursuant to these tariffs.
- 2. At the time Company provides basic local service to a Customer by means of Company own cable pair, or over any other exclusively owned facility, Company will be obligated to make the necessary equipment or facility additions in order to accurately and properly update the database for E-911.
- 3. Company will be obligated to provide facilities to route calls from the end users to the proper Public Safety Answering Point. Company recognizes the authority of the E-911 customer to establish service specifications and grant final approval or denial of service configurations offered by Company.
- 4. Company will collect 911 surcharges and remit all surcharge revenue to the appropriate governmental entity pursuant to RSMo 190.310. Company will observe and adhere to the Commission's emergency telephone service rules in 4 CSR 240-34.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- 5. This Service is offered solely as an aid in handling assistance calls in connection with fire, police and other emergencies. Company is not responsible for any losses, claims, demands, suites or any liability whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party or person for any personal injury to or death of any person or persons, and for any loss, damage or destruction of any property, whether owned by the Customer or others, caused or claimed to have been caused by: (1) mistakes, omissions, interruptions, delays, errors or other defects in the provision of this Service, or (2) installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of any equipment and facilities furnishing this Service.
- 6. Neither is Company responsible for any infringement nor invasion of the right of privacy of any person or persons, caused or claimed to have been caused, directly or indirectly, by the installation, operation, failure to operate, maintenance, removal, presence, condition, occasion or use of emergency 911 Service features and the equipment associated therewith, or by any Services furnished by Company including, but not limited to, the identification of the telephone number, address or name associated with the telephone used by the party or parties accessing emergency 911 Service, and which arise out of the negligence or other wrongful act of Company, the Customer, its Authorized Users, agencies or municipalities, or the employees or agents of any one of them.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.4. Liability of Company, Continued

- K. Directory Listings Company has no liability for damages arising from errors, mistakes in or omissions of Directory Listings, or errors, mistakes or omissions of listings obtainable from the directory assistance operator, including errors in the reporting thereof.
 - 1. Cost and Time Company's liability arising from errors or omissions in Directory Listings shall be limited to the actual cost to the Customer for the Directory Listing during a given period of time. There is no liability to Company and there will be no recovery by a Customer for loss of business to a Customer for errors or omissions in Directory Listings.
 - 2. Private and Semi-Private Listings In conjunction with private and semi-private listing Services, Company will not be liable for failure or refusal to complete any call to such telephone when the call is not placed by dialing a number. Company will try to prevent the disclosure of the number of such telephone, but will not be liable in any manner should such number be divulged.
 - 3. Non-Published Listings and Emergency Calls When a Customer with a non-published telephone number, as defined herein, places a call to the Emergency 911 Service, Company will release the name and address of the calling party, where such information can be determined, to the appropriate local governmental Commission responsible for the Emergency 911 Service upon request of such government Commission. By subscribing to Service under this Tariff, the Customer acknowledges and agrees with the release of information under the provisions as described above.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.5. Service-Affecting Activities

Company will provide the Customer reasonable notification of Service-affecting activities that may occur in normal operation of its business. Such activities may include, but are not limited to, equipment or Facilities additions, removals or rearrangements and routine preventative maintenance.

2.1.6. Provision of Equipment and Facilities

- A. Company shall 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. Company does not guarantee availability by any such date and shall not be liable for any delays in commencing Service to any Customer.
- B. Company shall use reasonable efforts to maintain only the Facilities and equipment that it furnishes to the Customer. The Customer may not, nor may the Customer permit others to, rearrange, Disconnect, remove, and attempt to repair, or otherwise interfere with any of the Facilities or equipment installed by Company, except upon the written consent of Company.
- C. Company may substitute, change any equipment or Facility at reasonable times, but shall not thereby alter the technical parameters of the Service provided the Customer.
- D. Equipment Company provides or installs at the Customer Premises for use in connection with the Services Company of fers shall not be used for any purpose other than that for which it was provided by Company.
- E. The Customer shall be responsible for the payment of Service charges as set forth herein for visits by Company's agents or employees to the Premises of the Customer when the Service difficulty or trouble report results from the use of equipment or Facilities provided by any party other than Company, including but not limited to the Customer.

Issued: July 27, 2010

Effective: September 10, 2010

2.1. UNDERTAKING OF COMPANY, Continued

2.1.6. Provision of Equipment and Facilities, Continued

- F. Company shall not be responsible for the installation, operation, or maintenance of any Customer-provided communications equipment. Where such equipment is connected to the Facilities furnished pursuant to this Tariff, the responsibility of Company shall be limited to the furnishing of Facilities offered under this Tariff and to the maintenance and operation of such Facilities. Subject to this responsibility, Company shall not be responsible for:
 - 1. The transmission of signals by Customer-provided equipment or for the quality of, or defects in, such transmission; or
 - 2. The reception of signals by Customer-provided equipment.

2.1.7. Non-Routine Installation

At the Customer's request, installation and/or maintenance may be performed outside Company's regular business hours or in hazardous locations. In such cases, charges based on cost of the actual labor, material, or other costs incurred by or charged to Company will apply. If installation is started during regular business hours but, at the Customer's request, extends beyond regular business hours into time periods including, but not limited to, weekends, Holidays, and/or night hours, additional charges may apply.

2.1.8. Special Construction

Subject to the agreement of Company and to all of the regulations contained in this Tariff, special construction of Facilities may be undertaken on a reasonable efforts basis at the request of the Customer. Special construction is that construction undertaken:

- A. where Facilities are not presently available, and there is no other requirement for the Facilities so constructed;
- B. of a type other than that which Company would normally utilize in the furnishing of its Services;
- C. over a route other than that which Company would normally utilize in the furnishing of its Services;
- D. in a quantity greater than that which Company would normally construct;

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

2.1. UNDERTAKING OF COMPANY, Continued

2.1.8. Special Construction, Continued

- E. on an expedited basis;
- F. on a temporary basis until permanent Facilities are available;
- G. involving abnormal costs; or
- H. in advance of its normal construction.

2.1.9. Ownership of Facilities

Title to all Facilities in accordance with this Tariff remains in Company, its agents, wholesale partners or contractors.

Issued: July 27, 2010

Effective: September 10, 2010

2.2. PROHIBITED USES

2.2.1. No Unlawful Purpose

The Services Company offers shall not be used for any unlawful purpose or for any use as to which the Customer has not obtained all required governmental approvals, authorizations, licenses, consents and permits.

2.2.2. Compliance Letter Required

Company may require Applicants for Service who intend to use Company's offerings for resale and/or for shared use to file a letter with Company confirming that their use of Company's offerings complies with relevant laws and Commission regulations, policies, orders, and decisions.

2.2.3. No Interference

Service may not be used in any manner, which interferes with other persons in the use of their Service, prevents other persons from using their Service, otherwise impairs the quality of Service to other Customers, or impairs the privacy of any communications over any Service provided by Company. Company may require a Customer to immediately shut down its transmission of signals if said transmission is causing interference to others.

2.2.4. Assignment Provisions

A Customer, Joint User, or Authorized User may not assign, or transfer in any manner, the Service or any rights associated with the Service without the written consent of Company. Company will permit a Customer to transfer its existing Service to another entity if the existing Customer has paid all charges owed to Company for regulated communications Services. Such a transfer will be treated as a Disconnection of existing Service and installation of new Service, and non-recurring Installation Charges as stated in this Tariff will apply.

Issued: July 27, 2010

Effective: September 10, 2010

2.2. PROHIBITED USES, Continued

2.2.5. Company - Provided Equipment

Equipment Company provides or installs at the Customer's Premises for use in connection with the Services Company offers may not be used for any other purpose other than for which Company provided it. Customer may not, and may not permit others to, rearrange, Disconnect, remove, attempt to repair, or otherwise interfere with any of the Services or equipment installed by Company or Company's agent, except upon the consent of Company.

2.2.6. Service Used for Compensation

Service may not be used for any purpose for which the Customer receives any payment or other compensation, except when the Customer is a duly authorized and regulated common Carrier. This provision does not prohibit an arrangement between the Customer and Authorized User to share the cost of Service.

2.2.7. Service Used to Annoy or Harass

Service may not be used in any manner so as to annoy, abuse, threaten, or harass other persons.

2.2.8. Service Used for Impersonation or Lewd or Obscene Purposes

Service shall not be used to impersonate another person with fraudulent or malicious intent. Service shall not be used to make any oral or written comment, request, suggestion or proposal, or to transmit any nonverbal material, which is obscene, lewd, lascivious, filthy, or indecent, regardless of the format or avenue of transmitting the indecent or obscene material (e.g., 900 or 999 service).

2.2.9. Service Used Without Payment

The use of Company's Services either 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.

Issued: July 27, 2010

Effective: September 10, 2010

2.2. PROHIBITED USES, Continued

2.2.10. Rights and Titles Remain with Company

Except as provided by law, Commission regulations or the Federal Communications Commission's regulations, the Customer obtains no property right or interest in the use of any specific type of Facility, Service, equipment, telephone number, process or code. All rights, titles and interests remain, at all times, solely with Company.

2.2.11. Use of Resold Services from Other Providers

Customer's use of any resold service obtained from other service providers is also subject to any applicable restrictions in the underlying provider's "service agreements" including, but not limited to, price lists, tariffs, and/or individual customer agreements.

2.2.12. Use for Solicitation by Recorded Messages

Service shall not be used for the purpose of solicitation by recorded messages when such solicitation occurs as a result of unrequited or unsolicited calls initiated by the solicitor by means of automatic dialing devices. Such devices, with storage capability of numbers to be called or a random or sequential number generator that produces numbers to be called and having the capability, working alone or in conjunction with other equipment, of disseminating a prerecorded message to the number called and which are calling party or called party controlled, are expressly prohibited in accordance with state and federal laws.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER

2.3.1. Payment of Bills and Charges

- A. The Customer shall be responsible for the payment of all applicable charges for Services rendered pursuant to this Tariff and/or contract;
- B. Customer is responsible for the payment of any bills for Services and for the resolution of any disputes or discrepancies with Company. Company has no responsibility with respect to billing, charges or disputes related to services used by Customer which are not included in Services herein including, without limitation, any local, regional and long distance services not provided by Company.
- C. A charge of \$25.00 will be assessed for checks with insufficient funds or non-existing accounts, unless waived by Company for good cause shown.
- D. If the Customer chooses to place information services provider ("ISP") calls or receives calls via a non-Company affiliated carrier, the Customer will be liable for all charges related to such calls; including without limitation, charges billed to Company or Customer by ISP or other carriers, and any applicable rebilling charge and charges for any service provided by Company or its affiliates.

2.3.2. Unauthorized Use

The Customer is responsible for any damages, including usage charges that the Customer may incur as a result of the unauthorized use of its communications equipment. The unauthorized use of the Customer's communications equipment includes, but is not limited to, the placement of calls from the Customer's Premises and the placement of calls through Customer-controlled or Customer-provisioned equipment that are transmitted or carried over Company's network without the authorization of the Customer.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER, Continued

2.3.3. Compliance with Regulations

The Customer is responsible for compliance with applicable regulations set forth in this Tariff.

2.3.4. Compliance with Law

The Customer shall be responsible for complying with all laws and regulations applicable to use of services provided under this tariff and any Services contract between Customer and Company.

2.3.5. Identification

The Customer is responsible for verifying the name(s) of the Authorized Users allowed to request and use the Customer's Service, upon Company request, and for establishing identity as often as is necessary during the course of a call to Company or when seeking credits from Company.

2.3.6. Relationship

A Customer or Authorized User may not represent in any way that the relationship between Customer or Authorized User and Company is anything other than one of customer and supplier, respectively. Nothing in this Tariff gives Customer or Authorized Users any authority to bind or otherwise incur liability on behalf of Company. Nothing in this Tariff constitutes an endorsement by Company of any activity, service or product of Customer or Authorized Users.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER, Continued

- 2.3.7. Claims With respect to any Service or Facility provided by Company, the Customer shall indemnify, defend and hold harmless Company from all claims, actions, damages, liabilities, costs and expenses, including reasonable attorneys' fees for:
 - A. Any loss, destruction or damage to the property of Company or any third party, or the death of or injury to persons, including, but not limited to, employees or invitees of either Company or the Customer, to the extent caused by or resulting from the negligent or intentional act or omission of the Customer, its employees, agents, representatives or invitees; or
 - B. Patent or trademark infringement or other infringement of intellectual property rights including, but not limited to, copyrights, trademarks, and trade secrets, from (1) combining Company -provided Services and equipment with any facilities, Services, or products provided by the Customer or Authorized User or (2) use of Services, functions, or products which Company furnished in a manner Company did not contemplate and over which Company exercises no control; or
 - C. Any claim for breach in the privacy or security of communications transmitted over Company's Services; or
 - D. Any and all other claims arising out of any act or omission of the Customer or others, in connection with any Service provided by Company pursuant to this Tariff.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER, Continued

2.3.8. Company -Provided Equipment and Facilities

- A. Damage to Company Facilities or Equipment The Customer shall be responsible for reimbursing Company for damage to, or loss of, Company's Facilities or equipment caused by the acts or omissions of the Customer; or the failure of the Customer to comply with these regulations; or by fire or theft or other casualty on the Customer's Premises, unless caused by the negligence or willful misconduct of the employees or agents of Company, beyond the scope of their employment or agency. Company will, upon reimbursement for damages, cooperate with the Customer in prosecuting a claim against the person causing such damage and the Customer shall have no claim to Company's right of recovery of damages to the extent of such payment made.
- B. Return of Equipment Customer will return to Company within five (5) business days of termination of Service all Company -provided equipment. All returned equipment must be in the same condition as when delivered to the Customer by Company. Upon demand, Customer will reimburse Company for any costs incurred by Company due to Customer's failure to comply with this Section.

2.3.9. Resources and Rights of Way

- A. The Customer must make arrangements or obtain permission for safe, reasonable and continuous access and right-of-way for Company employees or agents of Company to enter the Premises of the Customer or any Authorized User of the Customer at any reasonable hour for the purpose of performing Company's obligations under this Tariff.
- B. The Customer shall be responsible for obtaining, maintaining, and otherwise having full responsibility for all rights-of-way and conduits necessary for installation of fiber optic cable and associated equipment used to provide Communication Services to the Customer from the cable building entrance or property line to the location of the equipment space described in Subsection (A) above. Company may require the Customer to demonstrate its compliance with this Section prior to accepting an order for Service.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER, Continued

2.3.9. Resources and Rights of Way, Continued

C. The Customer shall be responsible for making Company Facilities and equipment available periodically for maintenance purposes at a time agreeable to both Company and the Customer. No allowance for interruptions in Service will be made for the period during which Service is interrupted for such purposes.

2.3.10. Working Conditions

- A. The Customer shall be responsible for providing, at no charge to Company and as specified from time to time by Company, any needed personnel, equipment, space and power to operate Company Facilities and equipment installed on the Premises of the Customer, and the level of heating and air conditioning necessary to maintain the proper operating environment on such Premises.
- B. The Customer shall be responsible for providing a safe place to work and complying with all laws and regulations regarding the working conditions on the Premises at which Company employees and agents shall be installing or maintaining Company's Facilities and equipment. The Customer may be required to install and maintain Company Facilities and equipment within a hazardous area if, in Company's opinion, injury or damage to Company's employees or property might result from installation or maintenance by Company. The Customer shall be responsible for identifying, monitoring, removing and disposing of any hazardous material (e.g. friable asbestos) prior to any construction or installation work.

2.3.11. Liens or Encumbrances

The Customer shall be responsible for not creating or allowing to be placed or maintained any liens or other encumbrances on Company's equipment or Facilities or Customer-Premises equipment leased by the Customer from Company.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER, Continued

2.3.12. Station Equipment

- A. The Customer is responsible for providing and maintaining any terminal equipment on the Customer Premises. The electric power consumed by such equipment shall be provided by, and maintained at the expense of, the Customer. All such terminal equipment must be registered with the FCC under the FCC's rules and all wiring must be installed and maintained in compliance with those regulations.
- B. Company will, where practicable, notify the Customer that temporary discontinuance of the use of a Service may be required; however, where prior notice is not practicable, nothing contained herein shall be deemed to impair Company's right to discontinue forthwith the use of a Service temporarily if such action is reasonable under the circumstances.
- C. In case of such temporary discontinuance, the Customer will be promptly notified and afforded the opportunity to correct the condition that gave rise to the temporary discontinuance. During such period of temporary discontinuance, credit allowance for Service interruptions as set forth in Section 2.6 following is not applicable.
- D. The Customer is responsible for ensuring that Customer-provided equipment connected to Company equipment and Facilities is compatible with such equipment and Facilities. The magnitude and character of the voltages and currents impressed on Company -provided equipment and wiring shall be such as not to cause damage to Company -provided equipment and wiring or injury to Company's employees or other persons. Any additional protective equipment required to prevent such damage or injury shall be provided by Company at the Customer's expense.

Issued: July 27, 2010

Effective: September 10, 2010

2.3. OBLIGATIONS OF THE CUSTOMER, Continued

- 2.3.13. Interconnection of Facilities Any special interface equipment necessary to achieve compatibility between the Facilities and equipment of Company used for furnishing Local Exchange Service and the Channels, facilities, or equipment of others may be provided at the Customer's expense. Company's Services (as detailed in Section 3 of this Tariff) may be connected to the services or facilities of other communications Carriers only when authorized by, and in accordance with, the terms and conditions of the Tariffs of the other communications Carriers that are applicable to such connections. Facilities furnished under this Tariff may be connected to Customer-provided terminal equipment in accordance with the provisions of this Tariff.
- Inspections Upon reasonable notification to the Customer, and at a reasonable 2.3.14. time, Company may make such tests and inspections as may be necessary to determine that the Customer is complying with the requirements set forth in this Tariff for the installation, operation, and maintenance of Customer-provided facilities and equipment to Company -owned Facilities and equipment. No credit will be allowed for any interruptions occurring during such inspections. If the protective requirements for Customer-provided equipment are not being complied with, Company may take such action as it deems necessary to protect its Facilities, equipment and personnel. Company will notify the Customer promptly if there is any need for further corrective action. Within ten (10) business days of receiving this notice the Customer must take this corrective action and notify Company of the action taken. If the Customer fails to do this, Company may take whatever additional action is deemed necessary, including the suspension of Service, to protect it s Facilities, equipment and personnel from harm. Company will, upon request 24 hours in advance, provide the Customer with a statement of technical parameters that the Customer equipment must meet.

Issued: July 27, 2010

Effective: September 10, 2010

2.4. CUSTOMER EQUIPMENT AND CHANNELS

2.4.1. General

An Authorized User may transmit or receive information or signals via the Facilities of Company. Company's Services are designed primarily for the transmission of voice-grade or data telephonic signals, except as otherwise stated in this Tariff. An Authorized User may transmit any form of signal that is compatible with Company's equipment, but Company does not guarantee that its Services will be suitable for purposes other than voice-grade telephonic and data communication except as specifically stated in this Tariff.

Issued: July 27, 2010

Issued By:

Effective: September 10, 2010

Raymond L Cowley Senior VP & General Manager iNetworks Group, Inc. 125 S. Wacker Drive, Suite 2510 Chicago, IL 60606

2.5. PAYMENT ARRANGEMENTS

2.5.1. Establishment of Service

A. Application for Service

- 1. An Applicant for Service may be required by Company in its sole discretion to sign an application form requesting Company to furnish Facilities or Service in accordance with the rates, charges, rules and regulations as set forth in this Tariff. This application for Service, where required by Company, together with the provisions of this Tariff, establishes the Contract between Company and the Customer, which may not be assigned or transferred in any manner, without the written consent of Company.
- 2. If Customer's Service has been terminated or suspended and the Customer wishes to reestablish Service, payment of all unpaid, pending and undisputed charges, as well as a Deposit and or Advance Payment for all connection charges, may be required prior to re-establishing Service, pursuant to rules of the Commission and state laws, if any.
- 3. Company may refuse to establish Service if any of the following conditions exist:
 - (a) The Applicant has an outstanding amount due for similar Services and is unwilling to make acceptable arrangements with Company for payment; or
 - (b) A condition exists which in Company s judgment is unsafe or hazardous to the Applicant, the general population, or Company's personnel or facilities; or
 - (c) Refusal by the Applicant to provide Company with a Deposit when the Customer has failed to meet the credit criteria for waiver of Deposit requirements; or
 - (d) The Applicant is known to be in violation of Company's Tariffs filed with the Commission; or

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.1. Establishment of Service, Continued

- A. Application for Service, Continued
 - 3. Company may refuse to establish, Continued
 - (e) Failure of the Applicant to furnish such funds, suitable facilities, and/or rights-of-way necessary to serve the Applicant and which have been specified by Company as a condition for providing Service; or
 - (f) Applicant falsifies his or her or its identity for the purpose of obtaining Service; or
 - (g) Company may refuse to provide Service at an address where Service has been discontinued for non-payment of bills for any Service subject to this Tariff if it is determined that the non-payment Customer or real users of the Service still reside at the address; or
 - (h) The Service requested is not expressly offered under this Tariff.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.1. Establishment of Service, Continued

B. Establishment of Credit

- 1. Request for Service under this Tariff will authorize Company to conduct a credit search on the Customer. Company may refuse Service on the basis of credit history and to refuse further Service due to late payment or nonpayment by the Customer.
- 2. In order to assure the proper payment of all Customer-incurred charges for Service, Company will require Applicants for Service and Customers to establish and maintain acceptable credit.
- 3. The establishment or re-establishment of credit by an Applicant or Customer will not relieve the Applicant or Customer from compliance with other responsibilities, including the payment of advance payments or bills, and in no way modifies the provisions concerning disconnection and termination of Service for failure to pay Customerincurred charges for Service rendered by Company.
- 4. Company may refuse to furnish Service to an Applicant that has not paid charges for Service of the same classification previously furnished by Company until, at the option of Company, the Applicant pays any past due bill and/or makes deposit arrangements suitable to Company.
- 5. If the verification of credit results in unsatisfactory credit information, the Applicant will be informed of the reason or reasons for denial of credit, after which Company may refuse to provide or continue Service pursuant to applicable Commission regulations or State law.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.1. Establishment of Service, Continued

- B. Establishment of Credit, Continued
 - 6. An existing Customer may be required to reestablish when any of the following conditions occur:
 - (a) During the first twelve (12) months that a Customer receives Service, the Customer pays late three (3) times or has Service disconnected by Company for nonpayment two (2) times; or
 - (b) After the first twelve (12) months that the Customer has received Service, the Customer has had Service disconnected two (2) times by Company or Company provides evidence that the Customer used a device or scheme to obtain Service without payment; or
 - (c) After the first twelve (12) months that a Customer has received Service, the Customer pays late at least three (3) times during any twelve (12) month period; or
 - (d) At any time during the term of the agreement the customers exceeds the established credit limit.
 - 7. Payment by a Customer of past-due bills will not, of itself, relieve the Customer from the obligation of establishing credit.
 - 8. A Customer may be required to reestablish credit when the nature of Service furnished or the basis on which credit was established has significantly changed.
 - 9. If a Customer fails to reestablish credit as required by Company, Service may be disconnected pursuant to Commission rule(s) and state laws, if applicable.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.2. Payment for Service

- A. Facilities and Service Charges The Customer is responsible for the payment of all charges for Facilities and Services furnished by Company to the Customer and to all Authorized Users authorized by the Customer, regardless of whether those Services are used by the Customer itself or are resold to or shared with other persons.
- B. Taxes The Customer is responsible for payment of any sales, use, excise, access or other local, state and federal taxes, charges or surcharges imposed on or based upon the provision, sale or use of Company's Services.
- C. Changes in Service Requested If the Customer makes or requests material changes in circuit engineering, equipment specifications, Service parameters, Premises locations, or otherwise materially modifies any provision of the application for Service, the Customer's installation fee shall be adjusted accordingly.
- D. Return Check Charge Checks presented in payment for Services and subsequently returned to Company by the Customer's financial institution for "Non-Sufficient Funds" or other reasons will incur a nonrecurring charge per Customer, per check in accordance with Section 2.3.1.C. of this Tariff.

2.5.3. Billing and Collection of Charges

- A. Recurring charges are billed monthly in arrears. Usage charges, if applicable, are billed in arrears. Usage charges may apply for calls placed from the Customer's line. No usage charges will apply to calls received by the Customer.
- B. Billing is payable upon receipt and past due thirty (30) calendar days following the billing date. Where any undercharge in billing of a Customer is the result of a Company mistake, Company will backbill Customer for applicable charges up to six (36) months.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.3. Billing and Collection of Charges, Continued

- C. Company, after the initial bill for new service is rendered, shall render a bill during each billing period except when the bill has a "00" balance.
- D. Except where otherwise authorized by Commission rules, a telecommunications company may render bills on a cyclical basis if the bill is rendered on or about the same day or each month or as otherwise agreed to by the customer.
- E. If a telecommunications company does not expressly offer a preferred payment date plan, a customer shall have at least twenty-one (21) days from the rendition of a bill to pay the charges stated. If the charges remain unpaid for twenty-one (21) days from rendition of the bill such charges will be deemed delinquent.
- F. The first bill for which a customer receives service shall include a bill insert or other written notice than contains an itemized account of the charges for the equipment and service for which the customer has contracted. If a telecommunications company has a preferred payment date plan which it has expressly offered to all its customers, the charges are due on or before the due date under the plan. Charges not paid by the due date may be deemed delinquent.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.3. Billing and Collection of Charges, Continued

- F. Every bill shall clearly state:
 - 1. The number of access lines for which charges are stated;
 - 2. The beginning or ending dates of the billing period for which charges are stated:
 - 3. A statement of the date the bill becomes delinquent if not paid;
 - 4. Penalty fees and advance payments, if any;
 - 5. The unpaid balance, if any;
 - 6. The amount due for basic service;
 - 7. An itemization of the amount due for all other regulated or nonregulated service including the date and duration (in minutes or seconds) of each toll call if such service is provided as an individual service:
 - 8. The amount due for all other regulated or nonregulated services offered at a packaged rate and an itemization of each service included in the package;
 - 9. An itemization of the amount due for taxes, franchise fees and other fees and/or surcharges which the telecommunications company, pursuant to its tariffs, bills to customers;
 - 10. The total amount due;
 - 11. A toll free telephone number where inquires and/or dispute resolutions may be made for each company with charges appearing on the customer's bill;
 - 12. The amount of any deposit, advance payments and/or interest accrued on a deposit which has been credited to the charges stated; and
 - 13. Any other credits and charges applied to the account during the current billing period.
- G. The amount of any deposit held by the company and the interest accrual rate shall be stated on the bill.
- H. During the first billing period in which a customer receives service, a customer must receive a bill insert or other written notice that contains an itemized account of the charges for the equipment and service for which the customer has contracted. This notice is in addition to the notice required in 4 CSR 240-33.045.

Issued: July 27, 2010

Effective: September 10, 2010

issued By:

Raymond L Cowley Senior VP & General Manager iNetworks Group, Inc. 125 S. Wacker Drive, Suite 2510 Chicago, IL 60606

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.4. Advance Payments

The Company does not require Advance Payments.

2.5.5. Deposits

- A. Company may require a deposit from an applicant for new Service. A deposit may be waived if, according to Company's assessment, the applicant is a satisfactory credit risk.
- B. Company may require a deposit from an existing Customer as a condition to the further provision of Service if, according to Company's assessment, the Customer has become a credit risk.
- C. Company may calculate the maximum deposit required from an applicant for Service or an existing customer by estimating the expected charges for Service for a two (2) month period. Company may adjust the amount of deposit to be held in order to maintain a two (2) month estimated amount when, according to Company's assessment, such adjustment is deemed necessary to adequately secure the account.
- D. Customer's may satisfy deposit requirements as follows:
 - 1. In cash;
 - 2. By an acceptable bank letter of credit; or
 - 3. Other forms of security acceptable to Company.
- E. Deposits will be refunded to Business Service Customers upon Service termination, following reconciliation of amounts due and a review of the Customer's account payment history.
- F. When Service has been terminated or disconnected, Company will deduct any and all unpaid amounts from the deposit, and the difference will be refunded, if applicable.

Issued: July 27, 2010

Effective: September 10, 2010

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SECTION 2 - RULES AND REGULATIONS, Continued

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.5. Deposits, Continued

- G. The Company will pay interest on all deposits made for the purpose of establishing credit at the percentage rate determined by the Commission, as follows:
 - 1. Deposits shall bear interest at a rate which is equal to one percent (1%) above the prime lending rate as published in *The Wall Street Journal*. This rate shall be adjusted annually on December 1 using the prime lending rate, as published in *The Wall Street Journal* on the last business day of September of each year plus one percent (1%). The interest shall be credited annually upon the account of the customer or paid upon the return of the deposit, whichever occurs first. Interest shall not accrue on any deposit after the date on which a reasonable effort has been made to return it to the customer. Records shall be kept of efforts made to return a deposit;
 - 2. Upon discontinuance or termination, it shall be credited, with accrued interest, to the charge stated on the final bill and the balance, if any, shall be returned to the customer within twenty-one (21) days of the rendition of such final bill;
 - 3. Upon satisfactory payment of all undisputed charges during the last twelve (12) billing periods, it shall with accrued interest be promptly refunded or credited against charges stated on subsequent bills. Company may withhold refund of a deposit pending the resolution of a dispute with respect to charges secured by such deposit;
 - 4. A telecommunications company shall maintain records, which show the name of each customer who has posted a deposit, the current address of such customer, the date and amount of deposit, the date and amount of interest paid and the earliest possible refund date;

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.5. Deposits, Continued

G. Continued

- 5. A telecommunications company shall upon request provide within ten (10) days a receipt that contains the following information:
 - 1. Name of customer;
 - 2. Address where the service for which the deposit is required will be provided;
 - 3. Place where deposit was received or a designated code which identifies the location;
 - 4. Date when the deposit was received;
 - 5. Amount of the deposit; and
 - 6. The terms which govern retention and refund of the deposit.
- 6. A telecommunications company shall maintain a record of the deposit refunded and interest paid on such deposit for a period of at least two (2) years after the refund is made; and;
- 7. A telecommunications company shall permit a customer to post a deposit required as a condition of continued service in two (2) equal monthly installments or as otherwise agreed upon. A company may bill these installments as a line-item on customer bills.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.6. Disputed Bills

The Customer is responsible for notifying Company in writing, within twenty-one (21) calendar days of the date of mailing of the bill, of any charges in dispute and the specific basis of such dispute by the date on the invoice.

In case of a billing dispute between Customer and Company as to the correct amount of a bill which cannot be adjusted with mutual satisfaction. Customer may enter the following arrangement if confirmed by Company:

- A. Customer requests and Company will comply with the request for an investigation and review of the disputed amount.
- B. The Customer pays the undisputed portion of the bill by the invoice Due Date shown on the bill. Otherwise the Service will be subject to Disconnection if Company has notified Customer by written notice of such delinquency and impending termination.

If there is still disagreement after the investigation and review by a manager of Company, Customer may appeal to the Commission for its investigation and decision.

Company will respond to the Commission requests for information within the timeframe specified by the Commission.

The Commission will review the claim regarding the disputed amount and communicate the results of its review to Customer and Company. Following staff review, the disputed amount becomes due and payable, unless either party files a formal complaint with the Commission.

In order to avoid Disconnection of Service, such amount must be paid within seven (7) calendar days after the date Company notifies Customer that the investigation and review are completed and that such payment must be made or Service will be interrupted. However, the Service will not be disconnected prior to the Due By Date shown on the bill.

Issued: July 27, 2010

Effective: September 10, 2010

2.5. PAYMENT ARRANGEMENTS, Continued

2.5.6. **Disputed Bills**, (Continued)

Customer inquiries or complaints regarding Service or accounting may be made in writing or by telephone to the Company at:

iNetworks Group, Inc. 125 S. Wacker Drive, Suite 2510 Chicago, IL 60606 Telephone: 866.363.6387

Any objection to billed charges should be reported promptly to the Company. If after investigation and review by the Company, a disagreement remains as to the disputed amount, the Customer may file an appropriate complaint with:

Missouri Public Service Commission Governor Office Building 200 Madison Street PO Box 360 Jefferson City, MO 65102-0360 PSC Main Line: 1.573.751.3234 Main Toll Free: 1.800.392.4211

Utility Consumer Hotline: 1.800.392.4211

2.5.7. Late Payment Charges

Collection procedures and the requirement for a Deposit or Advance Payment are not affected by the application of a late payment charge.

2.5.8. Credit Limit

Company may, at any time and at its sole discretion, set a credit limit for any Customer's consumption of Services for any monthly period.

2.5.9. The Issuance of Credit or Payments

Customers may contact Company for resolution of billing disputes by telephone to Company's Customer Service Commission at 866.363.6387 or in writing addressed to the attention of Company Customer Service at 125 South Wacker Drive, Suite 2510, Chicago, IL 60606. Customer Service representatives are available to address inquiries during company business hours from Monday through Friday 8 a.m. to 5 p.m. (CST).

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

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2.6. INTERRUPTIONS OF SERVICE

2.6.1. **General**

- A. Company may temporarily interrupt Service when necessary to affect repairs or maintenance; to eliminate an imminent threat to life, health, safety or substantial property damage; or for reasons of local, State or National emergency. Company shall establish procedures to be followed by its employees to prevent or mitigate interruption or impairment and provide prompt oral or written notification to affected Customers.
- B. It is the obligation of the Customer to notify Company of any interruptions in Service. Before giving such notice, the Customer will ascertain that the trouble is not being caused by any action or omission of the Customer, is not within the Customer's control, and is not in wiring or equipment connected to the terminal of Company.
- C. A credit allowance will not be given unless otherwise specified in this Tariff. A Service is interrupted when it becomes inoperative to the Customer, e.g., the Customer is unable to transmit or receive calls because of a failure of a component furnished by Company under this Tariff.
- D. If the Customer reports to Company that a Service, facility or Circuit is inoperative but declines to release it for testing and repair, or refuses access to Customer Premises for test and repair by Company or an agent of Company, the Service, facility or Circuit is considered to be impaired but not interrupted. No credit allowance will be made for a Service, facility or Circuit considered by Company to be impaired. The Customer will be responsible for the payment of Service charges as set forth herein when the Service difficulty or trouble report results from the use of equipment or facilities provided by any party other than Company, including, but not limited, to the Customer.

Issued: July 27, 2010

Effective: September 10, 2010

2.6. INTERRUPTIONS OF SERVICE, Continued

2.6.2. Limitations of Allowances

No credit allowance will be made for any interruption in Service:

- A. Due to the negligence of, willful act of, or noncompliance with the provisions of this Tariff by, the Customer; or
- B. Due to the malfunction of Customer-owned telephone equipment; or
- C. Due to a Force Majeure; or
- D. During any period in which Company is not given full and free access to Company -provided facilities and equipment for the purposes of investigating and correcting interruptions; or
- E. During any period when the Customer has released Service to Company for maintenance purposes or for implementation of a Customer order for a change in Service arrangements; or
- F. That occurs or continues due to the Customer's failure to authorize placement of any element of special construction; or
- G. That occurs when Company, under the terms of the Contract for Service, suspends or terminates Services for nonpayment of charges; or
- H. For the unlawful or improper use of the facilities or Service.

2.6.3. Use of Another Means of Communications

If the Customer elects to use another means of communications during the period of interruption, the Customer must pay the charges for the alternative Service used.

Issued: July 27, 2010

Effective: September 10, 2010

2.6. INTERRUPTIONS OF SERVICE, Continued

2.6.4. Application of Credits for Interruptions in Service

- A. Credits for interruptions in Service that is provided and billed on a flat rate basis for a minimum period of at least one (1) month, beginning on the date that billing becomes effective, will in no event exceed an amount equivalent to the proportionate charge to the Customer for the period of Service during which the event that gave rise to the claim for a credit occurred. A credit allowance is applied on a pro rata basis against the rates specified hereunder and is dependent upon the length of the interruption. Credit will be given only for that portion of the Customer's Service affected by the interruption.
- B. For calculating allowances, every month is considered to have thirty (30) calendar days.

2.6.5. Credit Allowance for Interruptions in Service

If the interruption is for more than twenty four (24) hours, an allowance, at the rate for that portion of the Customer's Service affected by the interruption, will be made upon request for the time such interruption continues after the fact is reported by the Customer or detected by Company as follows:

- A. If the interruption is for twenty four (24) hours or less, no allowance will be made.
- B. If the interruption continues for more than twenty-four (24) hours, the allowance will be equal to one thirtieth (1/30th) of the monthly rates for the first full twenty four (24) hour period and for each succeeding twenty four (24) hour period or fraction thereof.

Issued: July 27, 2010

Effective: September 10, 2010

2.7. RESTORATION OF SERVICE

- 2.7.1. The use and restoration of Service in emergencies shall be in accordance with part 64, Subpart D of the Federal Communications Commission's Rules and Regulations on file with the Commission, which specifies the priority system for such activities.
- 2.7.2. At the Customer's request Service shall be restored when the causes of suspension or discontinuance have been removed and when payment or satisfactory arrangements for payment of all proper charges due from the Customer or Applicant, including any proper Deposit, have been made as provided for in the Tariff; or as the Commission may order pending resolution of any bona fide dispute between Company and the Customer or Applicant over the Disconnection.
- 2.7.3. When a Customer's Service has been disconnected in accordance with this Tariff and the Service has been terminated through the completion of a Company Service order, Service will be restored only upon the basis of application for new Service.
- 2.7.4. A Customer whose Service has been discontinued for failure to establish credit or for nonpayment of bills will be required to pay the unpaid balance due Company before Service is restored.
- 2.7.5. Whenever Service has been discontinued for fraudulent or other unlawful use, Company may, before restoring Service, require the Customer to make, at its own expense, all changes in facilities or equipment necessary to eliminate such fraudulent or otherwise unlawful uses and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use.
- 2.7.6. Any Customer whose Service has been disconnected may be required to pay Service reconnection charges equal to the initial Service Connection Charge before Service is restored.

Issued: July 27, 2010

Effective: September 10, 2010

2.8. USE OF CUSTOMER'S SERVICE BY OTHERS

Joint use arrangements will be permitted for all Services provided under this Tariff. From each joint use arrangement, one member will be designated as the Customer responsible for the manner in which the joint use of the Service will be allocated. Company will accept orders to start, rearrange, relocate, or discontinue Service only from the designated Customer. Without affecting the Customer's ultimate responsibility for payment of all charges for the Service, each Joint Authorized User shall be responsible for the payment of the charges billed to it.

Issued: July 27, 2010

Effective: September 10, 2010

2.9. CANCELLATION OF SERVICE BY CUSTOMER

- 2.9.1. Customer may cancel local Service by providing notice to Company thirty (30) calendar days prior to cancellation.
- 2.9.2. Customer is responsible for usage charges while still connected to Company's Service and for the payment of associated local Exchange Company charges, if any, for Service charges.
- 2.9.3. Any cost of Company expenditures shall be borne by the Customer if:
 - A. The Customer orders Service requiring special Facilities dedicated to the Customer's use and then cancels the order before such Service begins, before completion of the minimum period or before completion of some the period mutually agreed with the Customer for the non-recoverable portions of expenditures; or
 - B. Liabilities are incurred expressly on behalf of the Customer by Company and not fully reimbursed by installation and monthly charges; and
 - C. If based on an order for Service and construction has either begun or has been completed, but no Service provided.

Issued: July 27, 2010

Effective: September 10, 2010

2.10. CANCELLATION OF SERVICE BY COMPANY

2.10.1. Refusal or Cancellation of Service by Company

A. Refusal of Service

The Company may refuse to establish Service if any of the following conditions exist:

- 1. The Applicant has an outstanding amount due for similar Services and is unwilling to make acceptable arrangements with the Company for payment; or
- 2. A condition exists which in the Company's judgment is unsafe or hazardous to the Applicant, the general population, or the Company's personnel or facilities; or
- 3. The Applicant is known to be in violation of the Company's Tariffs filed with the Commission; or
- 4. The Applicant has failed to furnish such funds, suitable facilities, and/or rights-of-way necessary to serve the Applicant and which have been specified by the Company as a condition for providing Service;
- 5. Applicant falsifies his or her identity for the purpose of obtaining Service; or
- 6. Service is requested at an address where Service has been discontinued for non-payment of bills for any service subject to this Tariff and it is determined that the non-payment Customer or real users of the previously discontinued Service still reside at the address; or
- 7. The Service requested is not available for reasons cited elsewhere in this Tariff.

Issued: July 27, 2010

Effective: September 10, 2010

2.10. CANCELLATION OF SERVICE BY COMPANY, Continued

2.10.1. Refusal or Cancellation of Service by Company, Continued

- B. Discontinuance or Termination of Service, Business Customers
 - 1. Company reserves the right to immediately discontinue furnishing Service to Customer for the following reasons:
 - (a) nonpayment of billed and delinquent charges, deposits, deferred payments owed to the telecommunications corporation;
 - (b) abusive use of the telephone services in a manner that interferes with the service of another person;
 - (c) intentionally using the service in a manner that causes wrongful billing charges to another person;
 - (d) intentionally using the service to transmit messages or to locate a person to give or obtain information, without payment of appropriate message charges;
 - (e) using the service with fraudulent intent by impersonating someone else;
 - (f) using the service for unlawful purposes;
 - (g) tampering with or destroying company lines, equipment or other properties;
 - (h) subterfuge or deliberately furnishing false information when applying for and obtaining telephone services;

Issued: July 27, 2010

Effective: September 10, 2010

2.10. CANCELLATION OF SERVICE BY COMPANY, Continued

2.10.1. Refusal or Cancellation of Service by Company, Continued

- B. Discontinuance or Termination of Service, Business Customers, Continued
 - Company may discontinue service according to the following conditions upon five (5) days written notice:
 - (a) For violation of Company's filed tariffs; or
 - (b) For the non-payment of any proper charge as provided by Company's tariff, including one for the same class of service furnished to the applicant or Customer at the same or another location, or where the applicant or Customer voluntarily assumed, in writing, responsibility for the bills of another applicant or Customer; or
 - (c) When the Company has reason to believe that a Customer has used a device or scheme to obtain service without payment and where the Company has so notified the Customer prior to disconnection; or
 - (d) Failure to meet or maintain the Company's credit requirements; or
 - (e) If the Customer provides false information to the Company regarding the Customer's identity, address, credit-worthiness, past, current or planned use of Company's services; or
 - (f) For Customer's breach of the contract for service between the Company and Customer; or
 - (g) Unauthorized resale of equipment or service.

Issued: July 27, 2010

Effective: September 10, 2010

2.10. CANCELLATION OF SERVICE BY COMPANY, Continued

2.10.1. Refusal or Cancellation of Service by Company, Continued

C. Discontinuance or Termination of Service, Residential Customers

Telecommunications service may be discontinued for any of the following reasons:

- Nonpayment of a delinquent charge;
- 2. Failure to post a required deposit or guarantee;
- Unauthorized use of telecommunications company equipment in a manner which creates an unsafe condition or creates the possibility of damage or destruction to such equipment;
- 4. Failure to comply with terms of a settlement agreement;
- 5. Refusal after reasonable notice to permit inspection, maintenance or replacement of telecommunications company equipment;
- 6. Material misrepresentation of identity in obtaining telecommunications company service; or
- 7. As provided by state of federal law.

Prior to discontinuance, Company will send written notice by first-class mail notifying Customer of the impending discontinuance at least ten (10) days prior to the discontinuance of service. Service shall not be discontinued until ten (10) days after such notice, and basic local telephone service may not be discontinued for failure to pay charges other than basic local telephone service, nor may basic local telephone service be discontinued for failure to pay charges not subject to the jurisdiction of the Commission. Additionally, Company will make reasonable efforts to contact the customer at least 24 hours in advance prior to discontinuance of telephone service. Service may be discontinued during normal business hours on or after the date specified in the notice of discontinuance, but service may not be continued on a day when the offices of Company are not available to facilitate reconnection or on a day immediately proceeding such day.

Residential Medical Emergency. Moreover, Applicant will postpone a discontinuance for a time not in excess of 21 days if the telephone is necessary to obtain emergency medical assistance for a person who is a member of the household where the service is provided and where such a person is under the care of a physician. Any person who alleges such an emergency shall, if requested, provide Applicant with reasonable evidence of such necessity.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

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2.10. CANCELLATION OF SERVICE BY COMPANY, Continued

2.10.1. Refusal or Cancellation of Service by Company, Continued

- D. Notice of disconnection will be conducted according to the procedures of 4 CSR 240-33.070.
- E. The discontinuance of service(s) by the Company pursuant to this section does not relieve the Customer of any obligations to pay the Company for charges due and owing for service(s) furnished up to the time of discontinuance. The remedies available to the Company set forth herein shall not be exclusive and the Company shall at all times be entitled to all the rights available to it under law or equity.

Issued: July 27, 2010

Effective: September 10, 2010

2.10. CANCELLATION OF SERVICE BY COMPANY, Continued

2.10.3. Payment Obligation up to Discontinuance of Service

The discontinuance of Service(s) by Company pursuant to this Section does not relieve the Customer of any obligations to pay Company for charges due and owing for Service(s) furnished up to the time of discontinuance. The remedies available to Company set forth herein shall not be exclusive and Company shall at all times be entitled to all the rights available to it under law or equity.

2.11. NOTICES AND COMMUNICATIONS

- 2.11.1. The Customer will designate an address to which Company will mail or deliver all notices and other communications. The Customer may also designate a separate address to which Company's bills for Service will be mailed.
- 2.11.2. Company will designate on the bills an address to which the Customer will mail or deliver all notices and other communications. Company may designate a separate address on each bill for Service to which the Customer will mail payment on that bill.
- **2.11.3.** All notices or other communications required to be given pursuant to this Tariff will be in writing, unless otherwise provided.
- 2.11.4. Company or the Customer will advise the other party of any changes to the addresses designated for notices, other communications or billing, by following the procedures for giving notice set forth herein.
- **2.11.5.** All notices or other communications required to be given pursuant to this Tariff will be in writing, unless otherwise provided.

2.12. FULL FORCE AND EFFECT

Should any provision or portion of this Tariff be held by a court or administrative agency of competent jurisdiction to be illegal, invalid or unenforceable, the remaining provisions of this Tariff will remain in full force and effect.

2.13. TAXES, FEES AND SURCHARGES

The Company reserves the right to bill any and all applicable taxes, fees and surcharges in addition to normal rates and charges for Services provided to the Customer. Taxes and fees include, but are not limited to: Federal Excise Tax, State Sales Tax, and Municipal Tax. Unless otherwise specified in this Tariff, such taxes, fees and surcharges are in addition to rates as quoted in this Tariff and will be itemized separately in Customer invoices.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

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2.14. MISSOURI UNIVERSAL SERVICE FUND

- 2.14.1. Company will place on each retail end-user customer's bill a surcharge equal to the Missouri Universal Service fund percentage assessment ordered by the Commission.
- 2.14.2. The surcharge will appear as a separate line item detailed as "Missouri Universal Service Fund"
- 2.14.3. The surcharge percentage will be applied to the total of each customer's charges for intrastate regulated telecommunications services that meet the definition of net jurisdictional revenues at 4 CSR 240-31.010(12).

Issued: July 27, 2010

Effective: September 10, 2010

SECTION 3 – DESCRIPTION OF SERVICE

3.1. APPLICATION OF RATES AND CHARGES

All Services offered in this Tariff are subject to Service order and change charges where the Customer requests new Services or changes in existing Services, as well as indicated Non-Recurring and Monthly Recurring Charges.

3.1.1. General

- A. The following sections set forth the rules and regulations governing the application of rates for Company Services, including the following general rate categories:
 - 1. Nonrecurring Charges for installation of Facilities and Services;
 - 2. Monthly Recurring Charges for availability and use of Facilities and Services; and
 - 3. Usage or Transaction Charges (where applicable).

B. Services Offered

The following Network Services are available to Customers where provisioning is technically possible; further, Standard Line and Intrastate Long Distance Services are offered on a dedicated or switched access basis.

Business Basic Service
Business Basic Service Packages

Dedicated Services: ISDN / PRI, Local DS1

Issued: July 27, 2010

Effective: September 10, 2010

3.1. APPLICATION OF RATES AND CHARGES, Continued

3.1.2. Service Connection and Maintenance Charges

A. Service Connection Charges

- 1. Service Connection Charges are Nonrecurring Charges for establishing or modifying Services. Unless specifically exempted in this or other Sections of this Tariff, Service Connection Charges apply to all Customer-initiated requests, and are in addition to all other scheduled rates and charges.
- 2. Charges for installation or rearrangement of Service are billed on the next month's bill immediately following work performed by Company.
- 3. The charges specified in this Tariff reflect Service provided during regularly scheduled work hours, at current installation intervals and without work interruptions by the Customer.
- 4. Customer requests for expedited Services that require installations on a date that is offered on a later date may result in an increase in applicable Service Connection Charges.
- 5. Customers that request service connection to be performed outside of normal business hours shall also incur an additional Service Connection Charge (excluding the Service Ordering Charge) as well as any additional costs attendant to the request.

Issued: July 27, 2010

Effective: September 10, 2010

3.2. EXCHANGE SERVICES

3.2.1 Basic Local Coverage Area

Company's service area within the State of Missouri mirrors that of its underlying local exchange carrier AT&T Missouri and CenturyLink. Company's description of service area in no way compels Company to provide any Service in an area where facilities or other extenuating factors limit Company's ability to provide Service.

3.2.2 Basic Local Exchange Service

- A. Local Exchange Service provides the Customer with a single, analog, voice-grade telephonic communications Channel, which can be used to place or receive one call at a time. Local Exchange Service lines are provided for the connection of Customer-provided wiring, telephones, facsimile machines or other Station equipment.
- B. Local Exchange Services provide a Customer connection to Company's network, enabling the Customer, among other things, to:
 - 1. Originate communications to other points on Company's underlying network;
 - Receive communications from other points on Company's underlying network:
 - 3. Access Company's Services as set forth in this and other Company Tariffs;
 - 4. Access local, interexchange and international telecommunications services provided by other authorized Carriers and the customers of such Carriers to the extent such Carriers are interconnected with Company's underlying network;
 - 5. Access Company's customer service for Service-related assistance;
 - 6. Access 911 or E911 services, where available, operator services, directory assistance, and telecommunications relay services;
 - 7. Access Operator-Assisted Calling Services; and
 - 8. Access Directory Assistance.

Issued: July 27, 2010

Effective: September 10, 2010

3.2. **EXCHANGE SERVICES**, Continued

3.2.1 Basic Local Exchange Service, Continued

- C. Local Exchange Services may not be available to originate calls to other telephone companies' caller-paid information services (e.g., NPA 900-NXX, 976-NXX, etc.). Calls to those numbers and other numbers used for caller-paid information services are blocked by Company.
- D. Local Exchange Customers receive one listing per assigned telephone number in the local White Pages Directory and receive a copy of the White Pages Directory at no additional charge.

3.2.2 Dedicated Service

- A. Company provides a discretionary 1.544 Mbps DS1 Dedicated Digital transmission connection that may either be a connection between a Customer's Premises or Point of Presence ("POP") and the Company's Premises or POP or a connection between two (2) Customer Premises or POPs.
- B. Company provides a discretionary local Integrated Services Digital Network (ISDN) Primary Rate Interface (PRI) The ISDN PRI Port provides a DS1 level electrical interface to the local switch for the provision of 24 DS0 64 Kbps channels. The base configuration consists of 23 64 Kbps B channels for end user voice and/or data traffic and one 64 D channel for out of band signaling control of the B channels. The Primary Rate ISDN Port provides access to the functions and capabilities of the local switch data functions. The full complement of channels will always be present at the physical network interface. All channels can simultaneously support independent applications. B channels are capable of supporting Voice and Circuit Switched Data. The D channel controls all B channels Voice and Circuit Switched Data. Long distance usage generated from a Local ISDN PRI will be considered switched.
- C. Dedicated Services are individually designed for each Customer's unique application. A number of factors including, but not limited to, bandwidth, number of facilities, distances between connecting points, specialized equipment, and design characteristics necessitate development of individual case basis ("ICB") pricing for each Customer.

Issued: July 27, 2010

Effective: September 10, 2010

3.3. OPTIONAL CALLING FEATURES

3.3.1. Company offers the Custom Calling features listed in Section 3.3.2.

3.3.2. Custom Calling Feature Descriptions

- A. Call Block: Allows the End-User to automatically block incoming calls from up to six End-User pre-selected telephone numbers programmed into the feature's screening list. Callers whose numbers have been blocked will hear a recorded message stating that their call has been blocked. The End-User controls when the feature is active, and can add or remove calling numbers from the feature's screening list.
- B. Caller ID Name and Number: Permits the End-User to view a Directory Name and Directory Number of the calling party on incoming telephone calls. Information is displayed on specialized Customer Provided Equipment. The feature also provides the date and time of each incoming call. It is the responsibility of the Customer to provide the necessary equipment. In some situations, the calling party's city and state may be displayed, rather than a Directory Name, depending on available call data.
- C. Call Forward: Forwards all calls immediately upon reaching the End-User's line to a number of the End-User's choice. The forward-to number can be changed anytime from the line equipped with this feature.
- D. Call Forward Busy Line: Permits the forwarding of incoming calls when the End-User's line is busy. The forwarded number is fixed by the End-User Service order.
- E. Call Forward Don't Answer: Permits the forwarding of incoming calls when the End-User's line remains unanswered after a pre-designated ringing interval. The ringing interval before forwarding and the forward-to number are fixed by the Service order.
- F. Call Forward Variable: Forwards all calls immediately upon reaching the End-User's line to a number of the End-User's choice. The forward-to number can be changed anytime from the line equipped with this feature.

Issued: July 27, 2010

Effective: September 10, 2010

3.3. OPTIONAL CALLING FEATURES, Continued

3.3.2. Custom Calling Feature Descriptions, Continued

- G. Call Return Allows the Customer to return a call to the last incoming call, whether answered or not. Upon activation, it will redial the number automatically, and continue to check the number every 45 seconds for up to 30 minutes, if the number is busy. The Customer is alerted with a distinctive ringing pattern when the busy number is free. When the Customer answers the ring, the call is then completed. The calling party's number will not be delivered or announced to the call recipient under any circumstances.
- H. Call Selector Allows a Customer to assign a maximum of six (6) telephone numbers to a special list. The Customer will hear a distinctive ring when calls are received from telephone numbers on that list.
- 1. Call Trace Allows the tracing of nuisance calls to a specified telephone number suspected of originating from a given local office. The tracing is activated upon entering the specified dial code. The originating telephone number, outgoing Trunk number or terminating number, and the time and date, are generated for every call to the specified telephone number, which can then be identified.G. Call Waiting: Call Waiting provides a tone signal to indicate to a Customer already engaged in a telephone call that a second caller is attempting to dial in. It permits the Customer to place the first call on hold, answer the second call and then alternate between both callers. Cancel Call Waiting is provided with the feature and allows a Call Waiting End-User to disable the Call Waiting feature for the duration of a single outgoing telephone call. Cancel Call Waiting is activated by dialing a special code prior to placing a call, and is automatically deactivated when the Customer disconnects from the call.
- J. Speed Call Permits the Customer to place calls to other telephone numbers by dialing a one or two digit code rather than the complete telephone number. The feature is available as either an eight (8) code list or a thirty (30) code list. Code lists may include local and/or toll telephone numbers. The Customer has the ability to add or remove telephone numbers and codes to/from the speed- calling list without assistance from Company.
- 1. Three Way Calling Permits the End-User to add a third party to an established connection. When the third party answers, a two-way conversation can be held before adding the original party for a three-way conference. The End-User initiating the conference controls the call and may disconnect the third party to reestablish the original connection or establish a connection to a different third party. The feature may be used on both outgoing and incoming calls.

Issued: July 27, 2010

Effective: September 10, 2010

3.4. DIRECTORY LISTING SERVICE

- The Company will provide Customer a single directory listing consisting of the Customer's name, Customer's street address, and Customer's telephone number which is designated as the Customer's main billing number, in the telephone directory published by the dominant exchange service provider in the Customer's exchange area.
- The Company may limit the length of any listing in the directory by the use of abbreviations when in its sole discretion, the clearness of the listing or the identification of the Customer is not impaired thereby.
- The Company may, in its sole discretion, refuse a listing (i) that does not constitute Customer's legally authorized or adopted name, (ii) that contains obscenities in the name, (iii) that is likely to mislead or deceive calling persons as to the identify of the listed party, (iv) that is a contrived name used for advertising purposes or used to secure a preferential position in the directory, or (v) that is more elaborate than reasonably necessary to identify the listed party. The Company will notify the Customer prior to withdrawing any listing which is found to be in violation of this subpart.
- In order for listings to appear in a directory, a Customer must furnish the listing to the Company in time to meet the directory publishing schedule.

Issued: July 27, 2010

Effective: September 10, 2010

3.5. INTEREXCHANGE SERVICES

- 3.5.1. Company provides Toll Free Inbound Service and "1+" Outbound interexchange long distance Services.
 - A. Toll Free Inbound Service. Company's Toll Free Inbound Service enables callers to place interexchange toll calls to Customers without incurring toll charges. Toll charges are assumed by Customers at the rates appearing in Section 4 below. Company's Toll Free Inbound Service is provided on a switched access basis or via Customer-provided dedicated, non-switched facilities, which connect Customer's premises to Company's network.
 - B. "1+" Outbound Service. Company's "1+" Outbound Service enables Customers to originate and terminate intrastate calls. The Customer dials "1+" followed by the desired ten digit telephone number, or, if not presubscribed to Company's service, dials "1010XXX" followed by "1+" followed by the desired ten digit telephone number. Further, Company's "1+" Outbound Service permits a international interstate and Company's Customer connection to telecommunications services. Company's "1+" Outbound Service is provided on switched access basis, or via dedicated, non-switched facilities, which connect Customer's premises to Company's network. "1+" Outbound Service is also offered on an enhanced basis that provides additional reporting features. "1+" Outbound Service Customers also have access to Company's Operator-Assisted Calling Services; and access to Directory Assistance.
 - C. Enhanced options may not be combined with non-enhanced Service offerings.
- 3.5.2. Local Integrated Services Digital Network (ISDN) Primary Rate Interface (PRI) The ISDN PRI Port provides a DS1 level electrical interface to the local switch for the provision of 24 DS0 64 Kbps channels. The base configuration consists of 23 64 bps B channels for end user voice and/or data traffic and one 64 D channel for out of band signaling control of the B channels. The Primary Rate ISDN Port provides access to the functions and capabilities of the local switch data functions. The full complement of channels will always be present at the physical network interface. All channels can simultaneously support independent applications. B channels are capable of supporting Voice and Circuit Switched Data. The D channel controls all B channels Voice and Circuit Switched Data. Local ISDN PRI's are a local exchange service offering provisioned by the Company in jurisdictions where local exchange authority has been secured. Long distance usage generated from a Local ISDN PRI will be considered switched.

Issued: July 27, 2010

Effective: September 10, 2010

- 3.5. INTEREXCHANGE SERVICES, Continued
- 3.5.3. Travel Cards The Customer utilizes an 11 digit "Toll Free" access number established by the Company to access a terminal. Upon receiving a voice prompt, the Customer uses push button dialing to enter an identification code assigned by the Company, and the ten digit number of the called party.
- 3.5.4. Toll Free Service This service is inbound calling only where an 800, 888 or other Toll Free prefix number rings into a Customer's premise routed to a specific telephone number or terminated over a dedicated facility.
- 3.5.5. Directory Assistance Access to long distance directory assistance is obtained by dialing 1 + 555-1212 for other listings. When more than one number is requested in a single call, a charge will apply for each number requested. A charge will be applicable for each number requested, whether or not the number is listed or published.
- 3.5.6. Account Codes Allows Customers to protect against telephone abuse and track calls back to the person or project originating the calls. A unique code must be entered before a long distance call will complete. As such, Account Codes provide an ideal way to prevent unauthorized long distance charges while tracking expenses and billing back to departments or other clients.

Issued: July 27, 2010

Effective: September 10, 2010

3.6. SERVICE PROVIDER OPTIONS

3.6.1. No Primary Interexchange Carrier (PIC) Option

Customers have the option of not selecting a toll provider as the primary Carrier for intraLATA and/or interLATA toll traffic, thus requiring the Customer to use an access code to obtain toll providers' Services (i.e., 1010-XXX).

3.6.2. Two PIC Option

Customers will be able to select one toll provider for intraLATA toll calls and, if so desired, the same or another toll provider for interLATA toll calls.

3.6.3. Preferred Carrier Freeze (PCF)

Company offers a free Service called Preferred Carrier Freeze. This Service is available to all Customers. PCF allows Customers to designate their local long distance (intraLATA) provider, long distance (interLATA) provider, and a local exchange Service provider, as permanent choices, which may not be changed absent further authorization from the Customer. Company will send a letter to each Customer upon initiation or transfer of Service, which informs the Customer of the option to freeze his/her intraLATA, interLATA and local Service provider choice(s). At the time a Customer contacts Company to establish a freeze, a representative will advise him/her on how to facilitate a change of provider(s) on a frozen account.

3.6.4. Carrier Change Charge

After the initial thirty (30) day period, or at any time after an initial Carrier selection has been made, any Carrier selection or change is subject to a Non-Recurring Charge, per change, per line, as set forth in Section 4.5.

Issued: July 27, 2010

Effective: September 10, 2010

SECTION 4 - RATES

4.1. SERVICE CONNECTION AND MAINTENANCE CHARGES

4.1.1. Service Order and Change Charges

Non-recurring charges may apply to processing Service Orders for new accounts, and for changes in Service.

Line Connection Charge	Service Charge
Add/Change/Delete Features	\$15.00
Caller ID Setup Fee	\$10.00
Change Name	\$15.00
Change Telephone Number	\$25.00
Non-Productive Trip Charge	\$90.00
Move Order	\$50.00

4.1.2. Restoration of Service Charge

A non-recurring charge may be assessed in instances where consumers request service restoration.

Restoration of Service Charge	Service Charge	
Per restoration – Switched Services	\$ 50.00	

Issued: July 27, 2010

Effective: September 10, 2010

4.2. EXCHANGE SERVICE RATES AND CHARGES

4.2.1. Business Basic Service

Business Basic Service Call Restriction Directory Listing \$59.99 Included Included

4.2.2. Business Basic Service Packages

A. Package A

Package A includes unlimited local calling and 100 minutes of interexchange calling per month. Minutes are not transferrable to the following month. Subscribers may purchase additional interexchange minutes in increments of 100, 200, and 500 minutes, per month. Additional interexchange minutes are not prorated, and are not transferable to the following month.

Package A, monthly recurring charge	\$55.99
Each additional line, per month	\$55.99
Additional 100 Minutes, per month	\$6.99
Additional 200 Minutes, per month	\$11.99
Additional 500 Minutes, per month	\$26.99

B. Package B

Package B includes unlimited local calling and 100 minutes of interexchange calling per month, Caller ID, Call Waiting, and Three-Way Calling custom calling features. Allocated interexchange minutes are not transferrable to the following month. Subscribers may purchase additional interexchange minutes in increments of 100, 200, and 500, minutes per month. Additional interexchange minutes are not prorated, and are not transferable to the following month.

Package B, monthly recurring charge		\$59.99
Each additional line		\$59.99
Additional 100 Minutes, per month	•	\$6.99
Additional 200 Minutes, per month		\$11.99
Additional 500 Minutes, per month		\$26.99

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

Raymond L Cowley Senior VP & General Manager iNetworks Group, Inc. 125 S. Wacker Drive, Suite 2510 Chicago, IL 60606

4.2. EXCHANGE SERVICES RATES AND CHARGES, Continued

4.2.2. Business Basic Service Packages, Continued

C. Package C

Package C includes unlimited local calling and unlimited interexchange calling per month, Caller ID, Call Waiting, and Three-Way Calling custom calling features. Allocated interexchange minutes are not transferrable to the following month.

Package B, monthly recurring charge	\$69.99
Each additional line	\$69.99

D. Package D

Package D includes unlimited local calling and unlimited interexchange calling per month, Caller ID, Call Waiting, Three-Way Calling, Call Return, Call Block, Call Forwarding Variable, Call Forwarding Don't Answer, and Call Forwarding Busy Line-Baseic custom calling features. Allocated interexchange minutes are not transferrable to the following month.

Package B, monthly recurring charge	\$79.99
Each additional line	\$79.99

4.2.3. Custom Calling Features

The following recurring charges apply to custom calling features if not included in a service package and ordered separately.

Call Block	\$6.99
Call Forwarding	\$6.99
Call Return	\$7.99
Call Trace	\$11.99
Call Waiting	\$6.99
Caller ID	\$9.99
Speed Dial	\$5.99
Three-Way	\$6.99
Unpublished Number	\$5.99
Voice Mail	8.99

4.2.4. Directory Assistance

Local directory assistance, per call	\$1.29
Intrastate directory assistance, per call	\$0.99

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

Raymond L Cowley Senior VP & General Manager iNetworks Group, Inc. 125 S. Wacker Drive, Suite 2510 Chicago, IL 60606

4.2. EXCHANGE SERVICES RATES AND CHARGES, Continued

4.2.5. Dedicated Services

- A. Rates are developed on a case-by-case basis in response to a bona fide request from a Customer or prospective Customer for service which vary from tariffed arrangements. Rates quoted in response to such requests are Customer-specific. ICB rates will be offered to customers in writing and will be made available to similarly situated customers.
- B. Pricing is based on the following factors:
 - 1) LATA and type of switch
 - 2) The V&H distance from the central office to the customer's premises
 - 3) Service description
 - 4) Rates and charges
 - 5) Quantity of circuits
 - 6) Length of the agreement.

4.2.6. Regulatory Fees

Subscriber line charge, per multiline commercial number, per month
Local Number Portability Surcharge, per number, per month
\$ 6.50

Issued: July 27, 2010

Effective: September 10, 2010

4.3. INTEREXCHANGE SERVICE RATES AND CHARGES

4.3.1. Call Duration

Customers will be charged a minimum amount for all completed calls equivalent to six (6) seconds of their subscribed rate plan.

4.3.2. RBOC – ITC Surcharge

Dedicated rates pursuant to this Tariff are based upon the condition that the Customer will terminate at least 80% of Customer's total termination usage and originate at least 85% of the Customer's total origination usage in a tandem owned and operated by a Regional Bell Operating Company ("RBOC"). The Company shall apply a surcharge of three cents (\$0.03) per minute of use to the number of minutes that exceed 20% of the total Non-RBOC termination minutes and four cents (\$0.04) per minute of use to the number of minutes that exceed 15% of the total Non-RBOC origination minutes.

4.3.3. Charge for Non-Billable Toll Free Calls

If a Customer's usage of a toll-free number results in the non-billable (non-completed) calls for such toll-free number in any month to be greater than 7% of the billable (completed) calls for such toll-free number in that month, the Company may charge Customer a non-discountable \$0.02 charge for each non-billable call.

4.1.3 Toll Free Minimum Usage Charge

If a customer does not use \$100.00 of switched inbound toll free usage in a billing month, a \$15.00 minimum usage charge will be billed for each toll free number terminating to switched local telephone line(s) reserved by the Customer.

Issued: July 27, 2010

Effective: September 10, 2010

Effective: September 10, 2010

SECTION 4 - RATES, Continued

4.3.	INTEREXCHANGE SERVICE RATES AND CHARGES, Continued	
4.3.4.	Inbound Switched Service	
	Inbound Switched Service, per minute	\$0.089
4.3.5.	Outbound Switched Service	
	Outbound Switched Service, per minute	\$0.059
4.3.6.	Inbound Dedicated Service	
4.3.7 .	Inbound Dedicated Service, per minute Outbound Dedicated Service	\$0.059
	Outbound Dedicated Service, per minute	\$0.039

Issued: July 27, 2010

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4.4. ANCILLARY INTEREXCHANGE CHARGES

	Monthly Recurring Charge	Non Recurring Charge
Outbound Account Codes (non-verified) Outbound Account Codes (verified) Inbound Account Codes (non-verified) Inbound Account Codes (verified) Monthly CDR per CD ROM	\$10.00 \$10.00 \$60.00 \$60.00 \$75.00	\$ 25.00 \$ 25.00 \$ 85.00 \$ 85.00
PICC Surcharge: Business Multi-Line Centrex ISDN Line/BRI ISDN/PRI	\$1.50 \$ 0.53 \$ 2.81 \$23.92	
Direct termination Overflow (per order) 8YY SMS Fee (per active 8YY) 8YY Directory Assistance (per 8YY listed) 8YY Area Code Blocking 8YY DNIS Deliver (per order) 8YY ANI Delivery (per trunk group) Unauthorized PIC (per ANI) Network Interconnection Charge	\$90.00 \$ 0.80 \$35.00 \$75.00 \$0.00	\$75.00 \$ 0.50 \$35.00 \$30.00 \$700.00 \$150.00 \$25.00 \$0.00

Direct Termination Overflow – Allows a dedicated access line customer to control potential congestion of calls placed on an 8YY number by sending overflow calls to another 8YY trunk group, WATS access line, dedicated access line or business line.

Dialed Number Identification – Allows a dedicated access customer to receive calls from multiple 8YY numbers on the same terminating trunk group by sending special identification digits along with the 8YY call to the customer site. Customer must have proper equipment to receive Real Time ANI.

Real Time ANI – Allows a dedicated customer to receive the ANI of the calling party if the call originates from an equal access end office. Real Time ANI is currently provided via in-band signaling. Terminating equipment must accept FGD signaling. Special Routing Features – Special Routing features such as Day of Week Routing, Holiday Routing, Time of Day Routing and Percentage Allocation Routing are not available.

Issued: July 27, 2010

Effective: September 10, 2010

Issued By:

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4.5. INTERLATA AND INTRALATA PRESUBSCRIPTION

4.5.1. InterLATA and IntraLATA presubscription is a procedure whereby a subscriber designates Company as the carrier which the subscriber wishes to be the carrier of choice for interLATA and intraLATA toll calls. Such calls are directed to the designated carrier, without the need to use carrier access codes or additional dialing. InterLATA and IntraLATA presubscription does not prevent a subscriber who has presubscribed to the same interLATA and intraLATA toll carrier from using carrier access codes or additional dialing to direct calls to an alternative interLATA and intraLATA carrier on a per call basis.

4.5.2. InterLATA and IntraLATA Presubscription Offerings:

- A. Option A: Subscriber may select Company as the presubscribed carrier for intraLATA toll calls subject to presubscription;
- B. Option B: Subscriber may select his/her interLATA and intraLATA toll carrier as the presubscribed carrier for intraLATA toll calls subject to presubscription;
- C. Option C: Subscriber may select a carrier other than Company for the subscriber's interLATA toll carrier as the presubscribed carrier for intraLATA toll calls subject to presubscription; or
- D. Option D: Subscriber may select no presubscribed carrier for intraLATA toll calls subject to presubscription which will require the subscriber to dial a carrier access code to route all intraLATA toll calls to the carrier of choice for each call.

4.5.3. Rules and Regulations

- A. Subscribers will retain their current dialing arrangements until they request that their dialing arrangements be changed.
- B. Subscribers may select either Options A, B, C or D, above, for intraLATA presubscription.
- C. Subscribers may change their selected Option and/or their presubscribed intraLATA toll carrier at any time.

Issued: July 27, 2010

Effective: September 10, 2010

4.5. INTERLATA AND INTRALATA PRESUBSCRIPTION, Continued

4.5. Rules and Regulations, Continued

D. New subscribers will be asked to select an intraLATA toll carrier(s) at the time the subscriber places an order to establish local exchange service with Company. Company will process the subscriber's order for interLATA and intraLATA service. The selected carrier(s) will confirm their respective subscriber's verbal selection by third-party verification or return written confirmation notices. All new subscribers' requests for interLATA and intraLATA toll service presubscription shall be provided free of charge.

Service Charge

Per line, per change

\$5.00

4.6. PROMOTIONS

The Company may conduct special tests or pilot programs and promotions at its discretion to demonstrate the ease of use, quality of service and to promote the sale of its services. The Company may also waive a portion or all processing fees or installation fees for qualifying Customers and other occasional promotional events sponsored or endorsed by the Company. From time to time, the Company may waive all processing fees for a Customer. All promotional offerings will be filed with the Commission.

4.7. INDIVIDUAL CASE BASIS AGREEMENTS

Pursuant to Section 392.200.8 RSMO. Customer-specific ICB pricing is authorized only for: (1) dedicated, nonswitched, private line, and special access services, (2) central office based switching systems which substitute for customer premise, private branch exchange (PBX) services and (3) any retail business service. Company will provide copies of its Customer contracts to the Staff, upon request, on a proprietary basis.

Issued: July 27, 2010

Effective: September 10, 2010