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TITLE SHEET

MISSOURI TELECOMMUNICATIONS TARIFF

This Tariff contains the description, regulations, and rates applicable to the furnishing of long distance telecommunications Service by TeleHub Network Services Corporation with principal offices located at 1375 Tri-State Parkway, Suite 250, Gurnee, Illinois 60031. This Tariff is on file with the Missouri Public Service Commission and copies may be inspected, during normal business hours, at the Company's principal place of business.

TeleHub Network Services Corporation is a competitive telecommunications company providing competitive services in the state of Missouri.

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Barry C. Lescher, Executive Vice President
TeleHub Network Services Corporation
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Waivers of Statutory and Regulatory RequirementsMISSOURI
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The following statutory and regulatory requirements have been waived for the Company:

Section 392.240(1)	Commission ratemaking
Section 392.270	Property valuation
Section 392.280	Depreciation accounts
Section 392.290	Issuance of securities
Section 392.310	Stock and debt issuance
Section 392.320	Stock dividend payment
Section 392.330	Issuance of securities, debt, and notes
Section 392.340	Reorganization (s)
4 CSR 240-10.020	Depreciation fund income
4 CSR 240-30.010(2)(C)	Copies of rate schedules
4 CSR 240-30.040	Uniform system of accounts
4 CSR 240-32.030(1)(B)	Exchange boundary maps
4 CSR 240-32.030(1)(C)	Access line and grade of service complaints
4 CSR 240-32.030(2)	In-state record keeping
4 CSR 240-32.050(3)	Information at business offices
4 CSR 240-32.050(4)	Telephone directories
4 CSR 240-32.050(5)	Call interception
4 CSR 240-32.050(6)	Telephone number changes
4 CSR 240-32.070(4)	Coin telephones
4 CSR 240-33.030	Minimum charge rules
	Waivers of Statutory and Regulatory Requirements
4 CSR 240-33.040(5)	Finance fee

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**CONCURRING, CONNECTING OR
OTHER PARTICIPATING CARRIERS**

None

SYMBOLS

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

- C - Changed regulation
- D - Discontinued rate or regulation
- I - Increase
- M - Matter relocated without change
- N - New rate or regulation
- R - Reduction
- S - Reissued matter
- T - Change in text, but no change in rate or regulation
- Z - Correction

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TARIFF FORMAT

A. Sheet Numbering - Sheet numbers appear in the upper right corner of the sheet. Sheets are numbered sequentially. However, new sheets are occasionally added to the Tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.

B. Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each 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.

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

2.

2.1

2.1.1

2.1.1 (A)

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SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS Public Service Commission

Add'l: Add'l is an abbreviation for additional.

Advanced Intelligent Network: An Advanced Intelligent Network ("AIN") is an evolving, service independent network architecture that provides important new capabilities for the rapid creation of customizable telecommunications services by network/service providers and their customers.

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

Automatic Number Identification: Automatic Number Identification ("ANI") is a series of digits that identifies the originator of the call.

Average Total Usage: Average Total Usage ("ATU") is calculated by averaging the most recent three months' interstate, intrastate, and international usage or other for all ANI's to be provisioned via a Service offered by the Company. For Customers with multiple locations, the usage for all locations will be included in the calculation. If the Customer's traffic volume varies significantly from month-to-month, the Company may determine ATU by averaging more than three months' bills.

Blocking: Blocking is a temporary condition that may be initiated by the Company or the DUC so that the Customer cannot complete a telephone call.

Business Affinity Group: A Business Affinity Group is a trade association representing business entities or individuals within an industry, profession, or business classification, or a commercial organization with affiliated franchises, independent agents, independent distributors, business in common or other multiple commercial representatives (e.g., an entity providing a reservation system and its users, an entity and its major suppliers, an entity and its independent dealerships, a service entity and the business to which it provides services under contract), a professional trade association representing state associations, or a buying group not organized for the purpose of qualifying for the discounts provided for herein. Unless otherwise specified in this Tariff or in the agreement with the Business Affinity Group, Customers who subscribe to service under this agreement are not entitled to any promotional discounts or credits described elsewhere in this tariff and their usage of the services under the agreement cannot be used to qualify for any other benefits under this Tariff or under contractual arrangements between the Company and third parties who have subscribed to service through the Affinity Group and later cease to be members.

Business Customer: A Business Customer is a Customer who subscribes to the Company's service(s) in the name of a business, trade, or profession.

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SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS Public Service Commission

Competitive Access Provider: Competitive Access Provider ("CAP") is any provider of local access service other than the Local Exchange Carrier.

Calling Card: A credit card issued and used for charging local and long distance calls.

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

Competitive Local Exchange Carrier: Competitive Local Exchange Carrier ("CLEC") is any carrier or reseller, other than the incumbent LEC, offering local exchange telecommunications services.

Company: Company refers to TeleHub Network Services Corporation.

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

Conference Bridge: Equipment which allows for three or more participants on the same call.

Coordinator: Coordinator is a term used in conjunction with the TeleHub Audioconferencing Service and is the operator responsible for a given conference call.

Credit Card: Credit Card refers to Visa®, MasterCard®, or other Credit Card companies as appropriate.

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

Debit Card: A debit card allows a Customer to purchase a predetermined amount of access to the Company's long distance and directory assistance Services prior to the use of Service(s). Also Called a Prepaid Calling Card.

Dedicated Access: If a Customer's location has a direct path to the TeleHub network, it is considered Dedicated Access. In telecommunications terminology, this is also referred to as "Special Access."

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SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS

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Designated Underlying Carrier: Designated Underlying Carrier ("DUC") refers to any interexchange carrier that provides long distance service resold by the Company pursuant to this tariff.

Employees: The term "Employees" refers to the active and retired employees of the Company and all subsidiaries, affiliates, and any other groups designated by the Company.

Exemption Certificate: An Exemption Certification is a written notification wherein the Customer certifies that its dedicated facility should be exempted from the monthly special access surcharge because, for example, the facility is associated with a Switched Access service that is subject to carrier common line charges.

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

Federal Communications Commission: The Federal Communications Commission ("FCC") is the U.S. federal agency responsible for the regulation of interstate and international communications by radio, television, wire, satellite and cable.

Host: The term Host is used in conjunction with TeleHub Audioconferencing Service and refers to the Customer's coordinator of a conference call.

Inbound Service: The Company's Inbound Service(s) permit calls to be completed to the Customer's location without charge to the calling party. Access to Inbound Service is gained by dialing a ten-digit telephone number, (800/888) NXX-XXXX, which terminates at the Customer's requested location.

Independent Platform Provider: The Independent Platform Provider ("IPP") is a third party service provider for a particular service.

Interexchange Carrier: An Interexchange Carrier ("IXC") is a provider of IntraLATA and InterLATA telephone service.

Joint User: A Joint User is a corporation, association, partnership, or individual that is permitted to use a Customer's Service by mutual agreement between the Customer and the Joint User in accordance with the terms and conditions of this Tariff.

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SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS

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Local Exchange Carrier: Local Exchange Carrier ("LEC") is the local phone company which can be either a Bell Operating Company or an independent (e.g. GTE) which provides local transmission services.

Letter of Agency: Letter of Agency ("LOA") is a letter sent by the Customer to the local or long distance telephone company, authorizing the local or long distance telephone company to act on the Customer's behalf to provide communication and network services.

Minutes of Use: Minutes of Use ("MOU") is a term used to denote the number of minutes that a circuit is in use.

Numbering Plan Area: Numbering Plan Area ("NPA") is more commonly referred to as an area code.

NPA Centroid: NPA Centroid is the rating center which is used to calculate mileage for inbound 800/888 calls and Calling Card calls. (See "Rate Center".)

NXX: NXX is the first three digits of the Customer's telephone number. N is a number between 2 and 9. X is a number between 0 and 9.

Private Branch Exchange: Private Branch Exchange ("PBX") is a private switch used to connect telephone lines to trunks for the completion of local and long distance telephone and data calls.

Person-to-Person: A Person-to-Person call is any operator-handled call whereby the person originating a call specifies a particular person to be reached, or a particular station, room number, department, or office to be reached through a PBX attendant.

Personal Identification Number: Personal Identification Number ("PIN") is a unique number assigned to each Calling Card or Prepaid Calling Card for the purpose of accessing Service.

Platform: Platform refers to the proprietary computer technology that provides TeleHub network services.

Point-of-Sale: Point-of-Sale is the location at which the Cardholder purchases the Prepaid Calling Card.

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SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS

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Point-of-Presence: A Point-of-Presence ("POP") may be (a) the central office of the DUC; (b) a location where the LEC, CLEC or CAP hands off the traffic of the Company's Customers to the DUC or the Company; or (c) the location where the Customer's facility interconnects with the DUC or the Company.

Postalized: Postalized services are services whose rates are structured so that they are not distance sensitive but depend on other factors such as the duration of the call.

Prepaid Calling Card: Prepaid Calling Card Service (also called a debit card) allows a Customer to purchase a predetermined amount of access to the Company's long distance and directory assistance services prior to the use of service(s).

Primary Interexchange Carrier: The Primary Interexchange Carrier ("PIC") is the long distance company to which traffic from a given location is automatically routed when dialing 1+ in equal access areas. The PIC is identified by a code number which is assigned by the local telephone company to the telephone numbers of all the subscribers to that carrier to ensure the calls are routed over the correct network.

P.S.C.: P.S.C. stands for Public Service Commission of Missouri.

Rate Center: A Rate Center is a specified geographical location used for determining mileage measurements. (See NPA Centroid.)

Reseller: Reseller denotes a Company that resells Service(s), usually by purchasing a block of long distance calling minutes for resale in smaller blocks to its customers.

Residential Affinity Group: A Residential Affinity Group is a group with a common employer whose employer agrees to meet a specific set of criteria within twelve (12) months of undertaking to qualify as an Affinity Group and thereafter maintains them, the alumni of a college, university, or other institution of higher learning who are members of an association, individuals who are members of any organization or association (e.g. a professional association, non-profit organization, or buying club) where the organization or association agrees to meet a specific set of criteria within twelve (12) months of undertaking to qualify as an affinity group and thereafter maintains them. Unless otherwise specified in this Tariff or in the agreement with the Residential Affinity Group, Customers who subscribe to service under this agreement are not entitled to any promotional discounts or credits described elsewhere in this Tariff and their usage of the services under the agreement cannot be used to qualify for any other benefits under this Tariff or under contractual arrangements between the Company and third parties who have subscribed to service through the affinity group and later cease to be members.

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SECTION 1- TECHNICAL TERMS AND ABBREVIATIONS, ~~Public Service Commission~~ MISSOURI

Residential Customer: A Residential Customer is a Customer who subscribes to a Service for a non-business, non-trade, or non-professional purpose.

Service: Service consists of any telecommunications Service provided by the Company pursuant to this Tariff.

Site: Site is a term used in connection with TeleHub Audioconferencing and refers to the telephone line connected to the Conference Bridge.

Special Access: See Dedicated Access.

State: State refers to the State of Missouri.

Station-to-Station: For the purposes of this Tariff, Station-to-Station is any operator-handled call which is not a Person-to-Person call.

Switched Access: If the Customer's location has a transmission line that is switched through the LEC, CLEC or CAP to reach the long distance network, the access is switched.

Vertical & Horizontal: Vertical & Horizontal ("V&H") grid coordinates are a pair of numbers on a grid of the North American Continent. The V&H coordinates are used to determine the "airline distance" between any two rate centers.

Virtual Service Management System: Virtual Service Management System ("VSMS") is the Company's proprietary AIN platform front-end database integrator for billing, management and control interfacing adjuncts.

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SECTION 2 - RULES AND REGULATIONS

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2.1 Undertaking of the Company

2.1.1 The Company's Services are offered for intrastate telecommunication Services originating and terminating within the State of Missouri under terms of this Tariff. This Tariff governs the provision of inbound and outbound long distance telecommunications Service, directory assistance Service, and calling card Services within the State of Missouri by resale of the services of facilities based carriers. The Company's Services are provided on a monthly basis and are available twenty-four hours per day, seven days per week. Service is provisioned via the Company's switch, or by the DUC, or both. The selection of the method of provisioning Service to the Customer is made by the Company. The selection of the DUC is made by the Company.

2.1.2 The Company shall not be deemed to have waived or impaired any right, power, requirement or option reserved by this Tariff (including, without limitation, the right to demand exact compliance with every term and condition herein), by virtue of any custom or practice of the 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.

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SECTION 2 - RULES AND REGULATIONS

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2.2 Limitations On Service

- 2.2.1 Service is offered subject to the availability of facilities, the Company's ability to provision the order, the provisions of this Tariff, and the rules of the Commission applying to long distance communications as published in 4 CRS 240-33. The Company reserves the right, without incurring liability, to refuse to provide Service to or from any location where the necessary facilities, equipment, systems, and/or switch software are not available. Initial and continuing Service is offered subject to the availability of necessary facilities and/or equipment, including those to be provided by the DUC(s), the Company, CLECs, CAPs, or the LEC.
- 2.2.2 Except for TeleHub Audioconferencing Service, all Services provided according to this Tariff are intrastate add-on Services available from the Company only if the Customer subscribes to the Company's comparable interstate Service offering or interstate promotional offering. Intrastate Service is not sold on a stand-alone basis. All Switched Access services are only available in equal access areas. All Dedicated Access services are available anywhere in the State. Calling Card and Prepaid Calling Card calls may originate anywhere in the State.
- 2.2.3 Without incurring liability, the Company reserves the right to discontinue Service or to limit the use of Service, when necessitated by conditions beyond the Company's control, or when the Customer or End User is using Service in violation of the law or in violation of the provisions of this Tariff.

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SECTION 2 - RULES AND REGULATIONS

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2.2 Limitations on Service (continued)

2.2.4 Conditions under which the Company may, without notice, suspend Service without liability include, but are not limited to:

- (A) Customer's or End User's use of the Service which constitutes a violation of any laws, government rules, regulations, or policies; or
- (B) Any order or decision of a court or other governmental authority which prohibits the Company from offering such Service; or
- (C) Termination necessary to protect the Company or third parties against unauthorized, fraudulent, or unlawful use of any Company Services, or to otherwise protect the Company's personnel, agents, or Service; or
- (D) Misuse of the Company's switch or DUC's network by Customers or End Users; or,
- (E) Use of the DUC's network for any fraudulent or unlawful purpose by Customers or End Users; or
- (F) Emergency, threatened, or actual disruption of Service to other Customers; or
- (G) Unauthorized or fraudulent procurement of Service, including a misrepresentation of fact relevant to the conditions under which the applicant or Customer obtains or continues to receive Service, or
- (H) Fraudulent billing information; or
- (I) Refusal by the Customer to allow the Company or representatives of the Company reasonable access to the Customer's facilities as required to provision Service.

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SECTION 2 - RULES AND REGULATIONS

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2.2 Limitations On Service (continued)

2.2.5 In the event the Company or the DUC learn of actual or possible unauthorized, fraudulent, or unlawful use of any Service(s), the Company will make an effort to contact the Customer, but Service may be suspended without notice and without liability to the Company. Service may be suspended by the Company without incurring liability by Blocking all calls or by Blocking calls to or from certain NPA-NXXs, certain countries, cities, or individual telephone stations for any Service offered under this Tariff. Service will be restored as soon as it can be provided without undue risk.

2.2.6 If the Company is notified by the DUC or otherwise reasonably concludes that Customer-provided equipment does not pass back appropriate answer supervision to the long distance network, the Company will notify the Customer. If the Customer cannot correct the problem and if Customer-provided equipment continues to provide inappropriate answer supervision to the long distance network, the Company reserves the right to suspend or terminate the Customer's Service. The Company will give the Customer five (5) days written notice of its intent to suspend Service.

2.2.7 Conditions under which the Company may, with notice, terminate Service without liability include, but are not limited to:

(A) Failure to pay for or provide assurances of, or security for, the payment of the Company's undisputed charges as per Section 2.8 of this Tariff; or

(B) Customer's or End User's use of the Service constituting a violation of the provisions of this Tariff; or

(C) Abandonment of the premises served; or

(D) Insufficient billing information; or

(E) Customer's check or draft is returned unpaid for any reason; or

(F) Customer failing to correct any condition listed in Sections 2.2.4, 2.2.5 or 2.2.6 of this Tariff.

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SECTION 2 - RULES AND REGULATIONS

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2.2 Limitations On Service (continued)

- 2.2.8 Calls that may not be completed using Prepaid Calling Card Service include long distance operator services such as person-to-person or collect calls, TeleHub Audioconferencing calls, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 500, 700, 900, or 800/888 number other than the universal 800/888 access number printed on the Cardholder's card.
- 2.2.9 The Company reserves the right to change DUCs at any time.
- 2.2.10 Recording of telephone conversations provided pursuant to Service under this Tariff is prohibited except as authorized by applicable federal, state, and local laws.
- 2.2.11 Service may not be transferred or assigned without the Company's written consent. All regulations and conditions contained in this Tariff and all other applicable Service conditions will apply to all such permitted assignees or transferees.
- 2.2.12 A third party call is any call charged to a number other than that of the called or calling party. The Company reserves the right to refuse to process a third party call when the Company cannot confirm acceptance of charges at the third number.
- 2.2.13 The Company's failure to give notice of default, to enforce or insist upon compliance with any of the terms or conditions herein, to grant a waiver of any term or conditions herein, or to grant the Customer an extension of time for performance, will not constitute the permanent waiver of any such term or condition herein. Each of the provisions of this Tariff will remain, at all times, in full force and in effect until modified in writing, signed by the Company and Customer.

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SECTION 2 - RULES AND REGULATIONS

Public Service Commission

2.2 Limitations On Service (continued)

2.2.14 Service is furnished subject to the condition that there will be no abuse or fraudulent use of the Service. Abuse or fraudulent use of Service includes, but is not limited to:

- (A) Service that is used by the Customer or End User to frighten, abuse, torment, or harass another; or
- (B) Service that is used by the Customer or End User in a manner which interferes with the use of Service by one or more other Customers; or
- (C) Service that is used by the Customer or End User to place calls by means of illegal equipment, service, or device; or
- (D) Service that is used by the Customer or End User to transmit a message or to locate a person or otherwise to give or obtain information, without payment of the applicable charge.

2.2.15 For Inbound Services, the Customer may select to receive calls from the (1) U.S. Mainland; (2) United States; or (3) United States, Puerto Rico, and Virgin Islands. The Customer may further restrict the receipt of inbound calls from within the United States by area code, LATA, NPA-NXX, or by RBOC territory.

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2.3 Limitation of Liability

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2.3.1 The Company will not be liable for:

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- (A) Any act or omission of any other company or companies furnishing a portion of the Service or facilities, equipment or Service associated with such Service.
- (B) Any defacement of, or damage to, the equipment or premises of a Customer resulting from the provision of Service when such defacement or damage is not the result of the Company's negligence.
- (C) Damages caused by the negligence or willful misconduct of the Customer.
- (D) Any failure to provide or maintain Service under this Tariff due to circumstances beyond the Company's reasonable control.
- (E) Failure or delay in the delivery of Prepaid Calling Cards or Calling Cards.
- (F) Any special or consequential damages or any lost revenues or lost profits of any kind or nature arising out of the furnishing of or interruption in Service contained in this Tariff, even if Company is advised of the possibility of the same.
- (G) The use or abuse of any Service described herein by any party including, but not limited to, the Customer's employees or members of the public. "Use or abuse" includes, but is not limited to, any calls placed by means of PBX-reorigination or any other legal or illegal equipment, service or device. In the case of 800/888 Service, this also applies to third parties who dial the Customer's inbound number by mistake.
- (H) Any claim where the Customer indemnifies the Company pursuant to Section 2.5 of this Tariff.

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2.3 Limitation of Liability (continued)

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2.3.1 (continued)

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- (I) Any action, such as Blocking or refusal to accept certain calls, that Company deems necessary in order to prevent unlawful use of its Service. Compensation for any injury the Customer may suffer due to the fault of parties other than the Company must be sought from such other parties. The liability provided for above, will, in each case, be in addition to any amounts that may otherwise be due the Customer under this Tariff as a credit allowance for the interruption of Service.

- (J) Any claim where the Reseller indemnifies the Company pursuant to Section 2.5 or Section 2.6 of this Tariff.

2.3.2 The Company will use its best efforts to provide Services consistent with industry standards. The Company will have no liability to the Customer for any loss of revenue or any other direct, special, incidental, consequential, or other damages the Customer may sustain resulting from the failure or inability of the Company to provide or maintain Service to its Customers; negligent or defective Services to Customers; equipment, computer, network, or electrical malfunctions of any kind, breakdowns, or outages; or any other cause, whether or not within the control of the Company.

2.3.3 The Company does not undertake to transmit messages but furnishes the use of its Services to its Customers for telecommunications. The Company is not liable for the content of the Customer's messages.

2.3.4 The liability of the Company for damages arising out of mistakes, omissions, interruptions, delays, errors or defects occurring in the course of providing Service hereunder, where such damages were not caused by the Company's willful misconduct, will in no event exceed an amount equivalent to the initial period charge to the Customer according to this Tariff for the call during which such mistake, omission, interruption, delay, error or defect occurred. The Company will not be liable for damages caused by the negligence or willful misconduct of the Customer.

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2.3 Limitation of Liability (continued)

2.3.5 The Company's will not be liable for any failure of performance hereunder due to causes beyond its control including, but not limited to:

- (A) Unavoidable interruption in the working of transmission facilities; or
- (B) Natural disasters such as storms, fire, flood, or other catastrophes; or
- (C) Any law, order, regulation, direction, action or request of the United States Government, or any other governmental entity having jurisdiction over the Company or of any department, agency, commission, bureau, corporation or other instrumentality of any one or more of such governmental entities, or of any civil or military authority; or
- (D) National emergencies, insurrections, riots, rebellions, wars, strikes, lockouts, work stoppages, or other labor difficulties; or
- (E) Notwithstanding anything in this Tariff to the contrary, the unlawful acts of individuals, including acts of the Company's agents and employees, if committed beyond the scope of their employment.

2.3.6 Without liability, the Company may rely on CLECs, LECs, DUCs, or other third parties to provide a portion of the Company's Service.

2.3.7 Interruptions, delays, errors, or defects caused by or contributed to, directly or indirectly, by act or omission of Customer or its customers, affiliates, agents, contractors, representatives, invitees, licensees, successors, or assignees or which arise from, or are caused by, the use of facilities or equipment of Customer or related parties, will not result in the imposition of any liability whatsoever upon the Company. In addition, a portion or all of the Service may be provided over facilities of third parties, and the Company will not be liable to Customer or any other person, firm, or entity in any respect whatsoever arising out of defects caused by such third parties.

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2.3 Limitation of Liability (continued)

- 2.3.8 With respect to Service provided hereunder, the Company hereby expressly disclaims, without limitation, all warranties, whether expressed, implied or statutory, and in particular disclaims all implied warranties of merchantability and of fitness for a particular purpose.
- 2.3.9 No contractors, agents or employees of connecting, concurring or other participating carriers or companies will be deemed to be contractors, agents or employees of the Company without the Company's written authorization.
- 2.3.10 Under no circumstances whatsoever will the Company's officers, agents, or employees be liable for any damages, including but not limited to direct, indirect, actual, consequential, special, or punitive damages, or lost profits.
- 2.3.11 If the Company chooses to subcontract the production of Prepaid Calling Cards, Calling Cards, Company cannot be held liable for delays of delivery or any other problem(s) that are directly related to the subcontractor.
- 2.3.12 If the Company issues Prepaid Calling Cards, or Calling Cards with PINs that will not access the Service, the Company's sole liability will be the manufacturing and shipping costs associated with replacing such cards. This obligation is exclusive and is in lieu of all other warranties, express or implied, including but not limited to, any warranty of merchantability or fitness for a particular purpose. In no event will the Company be liable for special or consequential damages arising from the relationship or the conduct of business contemplated herein.
- 2.3.13 The Company's liability will be limited to that expressly assumed in Section 2.3 of this Tariff. The Company will not be liable for any other direct, indirect, consequential, special, actual, or punitive damages, or for any lost revenues or lost profits of any kind or nature whatsoever arising out of any furnishing of, or interruption in, Service provided hereunder, absent a determination of willful misconduct by the Company through judicial or administrative proceedings. With respect to Service provided hereunder, the Company hereby expressly disclaims, without limitation, all warranties not stated in this Tariff, whether express, implied or statutory, and in particular disclaims all implied warranties of merchantability and of fitness for a particular purpose.

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2.4 Use of Service

- 2.4.1 The Company's Services are available for use twenty-four hours per day, seven days per week.
- 2.4.2 The Service offered herein may be used for any lawful purpose, including residential, business, governmental, or other use. The Customer is liable for all obligations under this Tariff notwithstanding any sharing or resale of Services and regardless of the Company's knowledge of same. The Company will have no liability to any person or entity other than the Customer and only as set forth herein. The Customer will not use nor permit others to use the Service in a manner that could interfere with Service provided to others or that could harm the switching facilities of the Company or the transmission/switching facilities of the DUC or others.
- 2.4.3 Service furnished by the Company will not be used for any unlawful or fraudulent purposes including but not limited to use of electronic devices, invalid numbers, and false credit devices to avoid payment for Service contained in this Tariff either in whole or in part. Service furnished by the Company may not be used to make calls which might reasonably be expected to frighten, abuse, torment, or harass another. The Service may not be used for any purpose for which any payment or other compensation is received by the Customer except when the Customer is a communications common carrier, a resale common carrier, or an enhanced or electronic service provider who has subscribed to Service. However, this provision does not preclude an agreement between the Customer, authorized user, or Joint User to share the cost of the Service as long as this arrangement generates no profit for anyone participating in a joint use or authorized use arrangement.

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2.4 Use of Service (continued)

2.4.4 Service furnished by the Company may be arranged for joint use or authorized use. The Joint User or authorized user will be permitted to use such Service in the same manner as the Customer, but subject to the following conditions:

- (A) The Customer must complete and provide to the Company all Service agreements and/or other documentation required by the Company to initiate Service.
- (B) One Joint User or authorized user must be designated as the Customer. The designated Customer does not necessarily have to have communications requirements of its own. The Customer must specifically name all Joint Users or authorized users in the application for Service. Service orders which involve the start, rearrangement or discontinuance of joint use or authorized use Service will be accepted by the Company only from that Customer and will be subject to all requirements of this Tariff.
- (C) All charges for the Service will be computed as if the Service were to be billed to one Customer. The Joint User or authorized user which has been designated as the Customer will be billed for all components of the Service and will be responsible for all payments to the Company. If designated Customer fails to pay the Company, each Joint User or authorized user will be liable to the Company for all charges incurred as a result of its use of Service. Each joint or authorized user must submit to the designated Customer a letter guaranteeing payment for the joint or authorized user's portion of all charges billed by the Company to the designated Customer. This letter must also specify that the joint or authorized user understands that the Company will receive a copy of the guaranty from the designated Customer. The designated Customer will be responsible for allocating charges to each Joint User or authorized user.
- (D) Joint use is a Service/billing allocation arrangement and not a resale arrangement. Neither the Customer nor any Joint User nor any third party engaged by either of them in connection with a joint use agreement or arrangement may mark up Service or otherwise profit from the joint use agreement or arrangement.

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2.5 Obligations of the Customer

2.5.1 The Customer will indemnify, defend, and hold the Company harmless from and against:

- (A) Any claim asserted against the Company (and all attorney fees and expenses incurred by the Company with respect thereto) arising out of or relating to the failure of the Company to provide Service to the Customer.
- (B) Any and all liabilities, costs, damages, and expenses (including attorneys' fees), resulting from Customer's and its Joint User's (or its employees', agents' or independent contractors') actions hereunder, including, but not limited to breach of any provision in this Tariff, misrepresentation of Company Services or rates, or unauthorized or illegal acts of the Customer, its employees, agents, or independent contractors.
- (C) Claims for libel, slander, infringement of patent or copyright, or unauthorized use of any trademark, trade name, or service mark arising out of Customer's or End User's material, data, information, or other content transmitted via Service.
- (D) Violation by Customer or End User of any other literary, intellectual, artistic, dramatic, or musical right.
- (E) Violations by Customer or End User of the right to privacy.
- (F) Any other claims whatsoever relating to or arising from message content or the transmission thereof.
- (G) All other claims arising out of any act or omission of the Customer or End User in connection with Service provided by the Company.

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2.5 Obligations of the Customer (continued)

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2.5.1 (continued)

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- (H) Any loss, claim, demand, suit, or other action, or any liability whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party or persons, 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 directly or indirectly by the provision or interruption of Service, whatever the cause and whether negligent or otherwise.
- (I) All claims related to lost or stolen Prepaid Calling Cards or Calling Cards.
- (J) Claims related to lost or stolen Calling Cards, except as described in Section 2.2.5.
- (K) Any and all liabilities, costs, damages, and expenses (including attorneys' fees), resulting (1) from Customer (or its employees's agents' or independent contractors', or Joint Users') actions hereunder, including, but not limited to breach of any provision in this Tariff, misrepresentation of Company services or prices, or unauthorized or illegal acts of the Customer, its employees, agents, or independent contractor or Joint user or (2) from claims by third parties that any Prepaid Calling Cards, Calling Cards or PINs have been lost, stolen, or fraudulently issued or used; provided, however, that the Company will have no liability hereunder for special or consequential damages incurred by the Company; (3) or in the event that the Company chooses to have another company produce their Prepaid Calling Cards or Calling Cards, Company cannot be held liable for delays of delivery or any other problem that are directly related to the third party. In no event will the Company be obligated to restore any Prepaid Calling Card account, Calling Card Account, or otherwise reimburse any Cardholder for any calls charged to the Prepaid Calling Card account, or Calling Card account, which such Cardholder denies having made.

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2.5 Obligations of the Customer (continued)

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2.5.1 (continued)

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(L) Any and all liability not expressly assumed by the Company in Section 2.3 of this Tariff and arising in connection with the provision of Service to the Customer, and will protect and defend the Company from any suits or claims alleging such liability, and will concurrently pay all expenses (including attorneys' fees) and satisfy all judgments which may be incurred by or rendered against the Company in connection therewith.

2.5.2 The Customer will be responsible for the payment of all charges for Service provided to Customer under this Tariff and for the payment of all excise, sales, use or other similar taxes that may be levied by a governing body or bodies in conjunction with or as a result of Service furnished to Customer under this Tariff. Also see Section 2.12 of this Tariff for additional information regarding the Customer's obligations concerning taxes.

2.5.3 The Customer is responsible for payment of all charges for Service provided by the Company and originating at Customer's number; accepted at Customer's number; billed to Customer's Calling Card or Prepaid Calling Card; or rendered at Customer's specific request, regardless of whether the Customer's facilities were fraudulently used or used without Customer's knowledge in full or in part; or in the case of inbound services, services terminating at customer's number.

2.5.4 The Company will not be required to consider any Customer claim for damages or statutory penalties, or adjustments, refunds, credits or cancellation of charges, unless the Customer has notified the Company of any dispute concerning charges, or the basis of any claim for damages, within the earlier of sixty (60) calendar days after an invoice is rendered or a debit is effected by the Company for the call giving rise to such dispute or claim. Any such notice must set forth sufficient facts to provide the Company with a reasonable basis upon which to evaluate the Customer's claim or demand. If the Customer is not satisfied with the Company's resolution of any dispute, the Customer may make application to the Commission for review and disposition of the matter.

2.5.5 Upon the Customer's receipt of Company Prepaid Calling Cards, or Calling Cards, the Customer will assume all risk of loss or misuse of such cards.

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2.5 Obligations of the Customer (continued)

- 2.5.6 The Customer will indemnify and hold the Company harmless against any and all liabilities, costs, damages, and expenses (including attorneys' fees), resulting from claims by third parties that any Prepaid Calling Card, Calling Card, or PIN having been lost, stolen, or fraudulently issued or used; provided, however, that the Company will have no liability hereunder for special or consequential damages incurred by the Customer.
- 2.5.7 For Customers subscribing to the Company's Prepaid Calling Card Service or Calling Card Service, the Customer is responsible for all costs incurred by the Company in production, design, and distribution of the cards. All customized designs will be subject to the Company's review and approval when the Customer specifies a customized design. The Company will deliver to the Customer a prototype of a customized card for Customer approval before actual production occurs. Prior to the Company's fulfillment of the Customer's order, the Customer will advise the Company, in writing, of its approval of, or request for revisions of, such prototype. Any such requested revisions to the customized design will be subject to the Company's approval.
- 2.5.8 The Customer will be liable for reimbursing the Company for damages to facilities or equipment caused by the negligence or willful acts of the Customer's officers, employees, agents, contractors, or authorized End User(s) or Joint User(s).
- 2.5.9 If a Customer directly or indirectly authorizes third parties to use the Service, the Customer will indemnify and hold the Company harmless against any and all claims, demands, suits, actions, losses, damages, assessments or payments which may be asserted or demanded by said parties or by others as a result of said parties' actions or omissions.
- 2.5.10 The Company's failure to provide or maintain Service under this Tariff will be excused by the Customer for all circumstances beyond the Company's reasonable control.

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2.5 Obligations of the Customer (continued)

- 2.5.11 The termination or disconnection of Service(s) by the Company pursuant to Sections 2.2.5, 2.2.6, and 2.19 of this Tariff 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 termination or disconnection. The remedies set forth herein will not be exclusive and the Company will at all times be entitled to all rights available to it under either law or equity.
- 2.5.12 If Service is terminated pursuant to Section 2.2.5 or Section 2.2.6 of this Tariff, or if the Customer cancels Service pursuant to Section 2.19 of this Tariff, the Customer will be deemed to have canceled Service as of the date of such termination or cancellation and will be liable for any cancellation charges set forth in this Tariff.
- 2.5.13 The Customer is responsible for taking all necessary legal steps for interconnecting Customer-provided terminal equipment with the long distance network. The Customer will ensure that the signals emitted into the long distance network do not damage equipment, injure personnel, or degrade Service to other Customers or other users of the network. The Customer is responsible for securing all licenses, permits, rights-of-way, and other arrangements necessary for such interconnection. In addition, the Customer will comply with applicable LEC, CLEC, or CAP signal power limitations.
- 2.5.14 A Customer of any of the Company's inbound Services must provide not less than ten (10) business days notice prior to implementation of special advertising or other new promotions likely to stimulate usage.
- 2.5.15 If a Prepaid Calling Card or Calling Card has a customized design, the design will be subject to the Company's review and approval, in the Company's sole discretion. The Company will deliver to the Customer a prototype of a customized Prepaid Calling Card or Calling Card. The Customer will advise the Company, in writing, of its approval of, or request for revisions of, such prototype prior to the Company's fulfillment of the Customer's order. Any such requested revisions to the customized design will be subject to the Company's approval. The Customer is responsible for all costs incurred by the Company in manufacturing a customized Prepaid Calling Card or Calling Card.

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2.5 Obligations of the Customer (continued)

- 2.5.16 Upon the Customer's receipt of Company Prepaid Calling Card and/or Calling Card, the Customer will assume all risk of loss or misuse of such Prepaid Calling Cards and/or Calling Card.
- 2.5.17 If Dedicated Access is a required condition for subscribing to one of the Company's services, the Customer is responsible for obtaining the Dedicated Access. However, the Company may offer to act as an agent for the Customer in ordering of the Dedicated Access arrangements.

2.6 Obligations of a Reseller

- 2.6.1 The terms and conditions of this Tariff, including but not limited to the obligations contained in Section 2.5 and in Sections 2.6.2 and 2.6.3 of this Tariff as well as Sections 2.6 of the Company's Tariff F.C.C. No.1 and Tariff F.C.C. No. 2, apply to Customers that are Resellers. Failure to comply with any term, rule, or regulation of this Tariff may result in the Company immediately and irrevocably terminating Service(s) without incurring any liability. Notification of termination of Service(s) may be in writing or in another expeditious manner selected by the Company.
- 2.6.2 In addition to the other provisions in this Tariff, Resellers must have the appropriate regulatory authority in all areas where the Reseller provides service. Resellers are responsible for maintaining all necessary state and F.C.C. tariffs for operating as a Reseller and for complying with all rules and regulations as set forth by the Commission. Further, the Reseller also assumes full responsibility for complying with the Communications Act of 1934, as amended; the Telecommunications Act of 1996; and the rules, regulations, and decisions of the F.C.C.
- 2.6.3 Resellers are responsible for paying all taxes, surcharges, and fees based upon the taxing jurisdiction's rules and regulations.

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2.7 Obtaining Service

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2.7.1 Application for Service

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(A) Prepaid Calling Card Service

.1 General

To obtain Service, the Customer must sign a sales agreement and prepay the charges for Service according to the rates included in Section 4 of this Tariff.

.2 Activation of PIN

Prior to activation of the PIN, the Cardholder must complete and return to the Company a registration form which includes the Cardholder's name and social security number, PIN, Prepaid Calling Card number, and Credit Card number (optional). The PIN will not be activated until the Company receives the registration form. The Company will accept a facsimile copy of the registration form. To help control fraud, the PIN may not be activated until the Cardholder's first use of the PIN. However, if the Customer paid by check, the card will not be activated until the check clears the bank regardless of the Customer's first use of the PIN.

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(B) All Other Services

To obtain Service, the Applicant must submit to the Company an application in the form of a completed service agreement and a LOA. Upon the Company's acceptance of this authorization, all applicable provisions in the Company's Tariff, as amended from time-to-time, become the agreement for Service between the Company and the Customer. Acceptance or use of Service by the Customer will be deemed an agreement by the Customer to subscribe to, use, and pay for such Service in accordance with the applicable Tariffs of the Company. The Applicant must also establish credit satisfactory to the Company as provided in Section 2.7.2 or must pay a deposit as provided in Section 2.7.3.

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2.7 Obtaining Service (continued)

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2.7.2 Establishment of Credit

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(A) Applicant

For all Services except the TeleHub Prepaid Calling Card, the Company may decline to accept an application for Service unless the Applicant submits references and authorizes the Company to perform a credit check on Applicant, and unless the Company is satisfied with the Applicant's creditworthiness. Upon receipt of the signed LOA and/or other authorization the Company deems appropriate, the Applicant will be deemed to have authorized the Company to obtain such routine credit information and verification as the Company requires.

- .1 For business account whose long distance usage over the last three months averages less than \$500 per month.

Credit is determined by reviewing the Customer's payment history with:

- current long distance carrier using the last three months bills
- three trade references

If the applicant pays on time without past due balances, credit is established.

- .2 For business accounts whose long distance usage over the last three months averages \$500 per month or greater.

In addition to meeting the requirements of Paragraph 2.7.2 (A) above, the Company runs a credit report. If the applicant has a satisfactory credit rating, credit is established.

- .3 Residential Customer's credit is checked according to Paragraph 2.7.2 (A).

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2.7.2 Establishment of Credit (continued)

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(B) Customer

If the conditions of Service or the basis on which credit was originally established have materially changed, an existing Customer may be required to establish additional credit. The Company reserves the right to examine the credit record, check the references of any Customer at any time and revise the credit requirements from time-to-time based upon payment patterns and other information the Company may utilize.

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2.7.3 Customer Deposits

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(A) General

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Any Applicant whose credit is not acceptable to the Company as provided in Section 2.7.2 hereof may be required to make a deposit to be held by Company as a guarantee of payment for Service provided under this Tariff. In addition, an existing Customer may be required to make a deposit or to increase a deposit presently held by the Company if the conditions of Service or the basis on which credit was originally established have materially changed.

(B) Amount of Deposit

The amount of any deposit will not exceed the estimated charges for two months' Service. The Company will determine the amount of the deposit.

(C) Interest on Deposits

The Company will pay interest on deposits at the rate of 9% to be credited annually upon the account of the Customer or paid upon the return of the deposit whichever comes first.

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2.7 Obtaining Service (continued)

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2.7.3 Customer Deposits (continued)

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(D) Return of Deposit

A deposit will be returned:

- When an application for Service has been canceled prior to the establishment of Service, unless changes have been incurred by the company to provide such service. The charges incurred will be applied against the deposit and any remaining balance will be refunded to the customer.
- At the end of one year of satisfactory payments for Service if a credit review of the account is satisfactory for the ability of the Customer to pay future charges.
- Upon discontinuance of Service.

Notwithstanding the foregoing, prior to the return, deposits will be applied to any outstanding charges to the Customer for Service, discontinuance penalties, and only the excess, if any, will be returned.

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2.8 Rendering and Payment of Bills

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2.8.1 General

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All charges are payable only in United States currency and drawn on a U.S. Banking Institution. Payment may be made by check, money order, or cashier's check.

2.8.2 Payment For Prepaid Calling Card Services

When the Customer initially orders TeleHub Prepaid Calling Card Service, the Customer must prepay the charges for Service according to the rates included in Section 4 or Section 6 of this Tariff and as per Section 2.8.1 of this Tariff. No Prepaid Calling Card PIN will be activated until payment, in U. S. Dollars and in full, has been received by the Company. If the Customer pays via check, the PIN is activated after the check clears the bank.

2.8.3 Payment For All Other Services

(A) General

Bills are sent to the Customer's current billing address no later than thirty (30) days following the close of billing. The due date is disclosed on the bill. Payment in full is due twenty-one (21) days from the invoice date printed on the bill. The bill will be mailed on or before the invoice date printed on the bill. Checks should be made payable as named on the bill and should be sent to the address listed on the bill.

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2.8 Rendering and Payment of Bills (continued)

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2.8.3 Payment For All Other Services (continued)

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(B) Billing Period

The Company uses cycle billing. The initial billing period may be less than one month depending upon the billing cycle to which the Customer is assigned. The cut-off date for billing cycles and the date invoices will be rendered is solely at the discretion of the Company. No Customer has any right to request or require a billing cycle or billing date. The billing period is one month. Except for fraud, charges may be assessed for unbilled traffic up to two years in arrears. The Company uses direct billing by the Company or an authorized billing agent.

(C) Late Charge

The Company will not assess a late charge for Services in this Tariff.

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2.8 Rendering and Payment of Bills (continued)

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2.8.3 Payment For All Other Services (continued)

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(D) Billing For Dedicated Access Arrangements

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The Customer may be billed directly by the Company, LEC, CLEC, or CAP or any other authorized access provider for the Dedicated Access arrangements selected by the Customer for the provisioning of certain Services. The Company may act as an agent for the Customer in ordering Dedicated Access arrangements.

(E) Other Charges

If a Customer presents an undue risk of nonpayment at any time, the Company may require the Customer to pay its bills in cash or the equivalent of cash. In the event the Company incurs fees or expenses, including attorneys' fees, in collecting, or attempting to collect, any charges owed the Company, the Customer will be liable to the Company for the payment of all such fees and expenses reasonably incurred.

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2.8 Rendering and Payment of Bills (continued)

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2.8.4 Contested Charges

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The Company will not be required to consider any Customer claim for damages or statutory penalties, or adjustments, refunds, credits or cancellation of charges, unless the Customer has notified the Company, in writing, of any dispute concerning charges, or the basis of any claim for damages, within the lesser of sixty (60) calendar days after an invoice is rendered or a debit is effected by the Company for the call giving rise to such dispute or claim. Any such notice must set forth sufficient facts to provide the Company with a reasonable basis upon which to evaluate the Customer's claim or demand. Such notice must be sent to the Company's Customer Service Department as per Section 2.9.1 of this Tariff. If the Customer is not satisfied with the Company's resolution of a billing inquiry, the Customer may make application to the Commission for review and disposition of the matter.

2.8.5 Past Due Payments

In the event the Company incurs fees or expenses, including attorneys' fees, in collecting, or attempting to collect, any charges owed the Company, the Customer will be liable to the Company for the payment of all such fees and expenses reasonably incurred.

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2.9 Customer Service

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2.9.1 General

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The Company's name and toll free number appear on the bill. Customer Service may be contacted in writing at 1375 Tri-State Parkway, Suite 250, Gurnee, Illinois 60031. Customers may also contact Customer Service by dialing a toll-free 800/888 number. Customer Service representatives are available from 7 a.m. to 7 p.m. for normal billing and service questions. For call connection or Service problems after business hours, a customer may call the same toll-free number twenty-four hours a day, seven days a week, 365 days a year. For Cardholders subscribing to Prepaid Calling Card Service or Calling Card Service, the 800/888 number is printed on the card. For Customers subscribing to all other Services, the 800/888 number is printed on the Customer's bill.

2.9.2 Billing Inquiries

Billing inquiries may be referred to the Company's Customer Service organization as indicated in Section 2.9.1 above. If the Customer is not satisfied with the Company's resolution of a billing inquiry, the Customer may make application to the Commission for review and disposition of the matter.

2.9.3 Service Difficulties

Service difficulties may be referred to the Company's Customer Service organization, as indicated in Section 2.9.1 above.

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2.10 Cancellation of Service By Customer

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2.10.1 General

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Except for Prepaid Calling Card Service and Service(s) provided under a term plan agreement, a Customer may cancel Service by giving thirty (30) days written notice to the Company. Such notice should be addressed to the Company's Customer Service organization at the address specified in Section 2.9.1.

2.10.2 Customer With Switched Access

(A) Customer Provisioned Via The DUC

Cancellation of the Customer's Service will be effective when the LEC or CLEC changes the PIC code, or when the DUC moves the Service to another long distance company. The Customer will remain liable for all services provided after notice of cancellation of service and until the LEC or CLEC changes the PIC Code.

(B) Customer Provisioned Via The Company

Cancellation of the Customer's Service will be effective when the LEC or CLEC changes the PIC code, or when the Company cancels the Service.

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2.10 Cancellation of Service By Customer (continued)

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2.10.3 Customer With Dedicated Access

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(A) Customer Provisioned Via The DUC

Public Service Commission

Cancellation of the Customer's Service will be effective when the DUC cancels the Service offered by the Company, or when the Customer's Dedicated Access facilities are moved to a POP of another long distance company.

(B) Customer Provisioned Via The Company

Cancellation of the Customer's Service will be effective when the Company cancels the Service offered by the Company to the Customer, or when the Customer's Dedicated Access facilities are moved to a POP of another long distance company.

2.11 Termination of Service By Company

2.11.1 The Company may terminate Service to the Customer upon five (5) days written notice to the Customer for any condition listed in Section 2.2.7 of this Tariff. If the Company delivers the notice to the Customer's premises, it will be left in a conspicuous place. When notice is mailed, the notice will be addressed to the Customer's last known billing address and mailed prepaid first class mail or prepaid by private express overnight delivery courier. The selection of the method of delivery of the notice is made by the Company.

2.11.2 The termination 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 termination, including charges for any services provided until the Customers' service is changed to another carrier. The remedies set forth herein will not be exclusive and the Company will at all times be entitled to all rights available to it under either law or equity.

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2.12 Taxes

MAY 29 1997

2.12.1 TeleHub Prepaid Calling Card

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Public Service Commission

The usage rates in Section 4 and Section 6 of this Tariff are inclusive of all surcharges, taxes, and fees except for point-of-sales ("sales and excise") taxes.

2.12.2 All Other Services

- (A) For all Services other than the TeleHub Prepaid Calling Card, the usage rates in Section 4 and Section 6 of this Tariff are exclusive of all applicable surcharges, taxes, and fees.
- (B) In addition to the charges specifically pertaining to Services, certain federal, state, and local surcharges, taxes, and fees apply to Services. These taxes, surcharges, and fees are calculated based upon the point of origination of the call, the point of termination of the call, the length of each call, and the taxing jurisdiction's rules and regulations.
- (C) All federal, state, and local taxes, surcharges, and fees (i.e., sales tax, gross receipts tax, excise tax, municipal utilities tax, etc.) are listed on the Customer's invoices, and unless otherwise specified herein, are not included in the rates listed in Section 4 and Section 6 of this Tariff.

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2.12 Taxes (continued)

MAY 29 1997

2.12.3 Tax Exempt Status

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In order to be granted tax exempt status, a Customer claiming tax exempt status must provide the Company with copies of all tax exemption certificates and documents required by the Company at the time Service is ordered. Failure to provide the required documentation at the time Service is ordered will result in all taxes as noted herein being levied by the Company on the Customer's Service, and the Customer will be responsible for the payment of all such charges. At the Company's option, the Company may accord the Customer tax exempt status upon receipt of the required documentation after Service is ordered. However, the Customer will be billed for all applicable taxes and responsible for the payment of same until such time as the Company has ceased billing the applicable taxes. The Company is not liable for refunding the amount of the taxes paid by the Customer. The Customer is responsible for seeking refunds for such taxes from the appropriate taxing authority. Failure to pay the appropriate taxes prior to tax exempt status being accorded by the Company will result in termination of Service.

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2.13 Transfer or Assignment

After obtaining the Company's written consent, the Customer of record may assign or transfer the use of Service where there is no interruption or physical relocation. All terms and provisions contained in this Tariff will apply to any assignee or transferee. Services provided by the Company may not be transferred or assigned to a new Customer unless the following conditions have been met:

- (1) The Customer of record (assignor Customer) requests such assignment or transfer in writing at least forty-five (45) days prior to the effective date of any requested assignment or transfer; and
- (2) Prior written consent of the Company is secured. The Company agrees to respond to a request to assign or transfer to another Customer within thirty (30) days of receipt of notification; and
- (3) New Customer's (assignee Customer) credit is approved by the Company; and
- (4) The new Customer (assignee Customer) notifies the Company in writing that it agrees to assume all outstanding obligations of the former Customer for use of the Company's Services. These obligations include all outstanding indebtedness for the use of the Company's Service. Consent to such assignment or transfer will not be unreasonably withheld.
- (5) Any permitted assignment or transfer of the Company's Service will not relieve or discharge any Customer from remaining jointly and severally liable with the new Customer for any obligations existing at the time of transfer or assignment.

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2.14 Timing of Calls

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2.14.1 TeleHub Audioconferencing

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For the standard and premium TeleHub Audioconferencing Services, Calculation of usage begins at the start of the conference as initiated by the Coordinator. All calls end when either the last party disconnects or the Coordinator terminates the call. For automated Services, calculation of usage begins when the first party enters the Conference Bridge. All calls end when either the last party disconnects or the Coordinator terminates the call.

2.14.2 Prepaid Calling Cards

- (A) Timing begins when the called station answers and the Company's switch detects hardware answer supervision. Timing ends when the calling party hangs up. If the called station hangs up and the calling station does not hang up, the Cardholder is prompted to enter (X) which enables the Cardholder to use the sequential calling feature and place another call without re-entering the PIN. If the Cardholder does not enter (X), timing is disconnected in fifteen (15) seconds. If the Customer enters (X) and places another call, each completed call is timed with a start time and an end time. The Cardholder's account is debited for usage based on call duration of each call, not the total amount of time the Cardholder was connected to the Platform.
- (B) If the End User of the Prepaid Calling Card uses the conference calling feature, the third leg of the call is timed separately. Timing of the third leg of the call begins when the called station answers and terminates when the called station hangs up.

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2.14 Timing of Calls (continued)

MAY 29 1997

2.14.3 Operator Toll Assistance

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- (A) On Station-to-Station calls chargeable time begins when the called station answers and the connection is established between the calling station and the called station, miscellaneous common carrier, mobile radio system, or PBX system. Answer detection is determined based on standard industry answer detection methods, including hardware and software answer detection.
- (B) On Person-to-Person calls, chargeable time begins when connection is established between the calling person and the particular person or station specified or an agreed alternate.
- (C) Chargeable time ends when the calling station hangs up thereby releasing the network connection. If the called station hangs up but the calling station does not, chargeable time ends when the network connection is released either by the automatic timing equipment in the telecommunications network or by the operator.

2.14.4 Calling Card Calls

Calling Card calls are timed according to Section 2.14.5 of this Tariff. However, if the End User of a Calling Card uses the conference calling feature of the card, the third leg of the call is timed separately. Timing of the third leg of the call begins when the called station answers and terminates when the called station hangs up.

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2.14 Timing of Calls (continued)

MAY 29 1997

2.14.5 All Other Usage Sensitive Services

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(A) General

Conversation time is defined as when two way communications between the calling and called party is possible.

(B) Calls Timed By The DUC

For Customers whose Services are provisioned via the DUC's switching equipment, calls are timed and measured according to the DUC's tariff on file with the Commission.

(C) Calls Timed By Company

For Customers whose Service(s) are provisioned via the Company's switching equipment, chargeable time begins when the connection is established between the calling station and the called station. Chargeable time ends when the calling station "hang up". If the called station "hangs up" but the calling station does not, chargeable time ends when the connection is released by the automatic timing equipment. When the Company's services are directly connected to a Customer-provided communications system at the Customer's premises, chargeable time begins when a call terminates in, or passes through, the first Customer equipment on that Customer provided communications system.

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2.15 Rate Period

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2.15.1 General

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Different rates may be applicable to a call at a different time of the day and on certain days of the week, as specified in the appropriate rate schedule for that call. The rate periods shown below apply. All times shown are local time at the calling station in case of an outbound call, and at the called station in case of an inbound call.

2.15.2 Day, Evening, and Night Rate Periods

Rate Period	Times Applicable		Days Applicable
	From	To, But Not Including	
Day	8:00 AM	5:00 PM	Mon - Fri
Evening	5:00 PM	11:00 PM	Sun - Fri
Night	11:00 PM	8:00 AM	All days
	8:00 AM	11:00 PM	Saturday
	8:00 AM	5:00 PM	Sunday

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2.16 Mileage Measurements

MAY 29 1997

2.16.1 General

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Calculation of mileage is in accordance with the V&H coordinate system.

2.16.2 Inbound And Calling Card Services

The Company uses the V&H coordinates associated with the Rate Center of the NPA Centroid.

2.16.3 Other Mileage-Sensitive Services

The distance is measured using the V&H coordinates associated with either the Rate Centers of the originating and terminating stations, or the V&H coordinates associated with the originating and terminating POP. The type of access determines which V&H coordinates are used.

If a call is originated or terminated via Switched Access, the distance is measured using the V&H coordinates associated with the Rate Centers of the originating or terminating station. If the call is originated or terminated via Dedicated Access, the distance is measured using the V&H coordinates associated with the originating or terminating POP.

The rate for a call between access lines associated with stations that use the same central office is the rate for zero miles.

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2.17 Determination of Airline Mileage

Calculation of distance is in accordance with the V&H coordinate system. The airline mileage between Rate Centers is determined by applying the formula below to the V&H coordinates associated with the Rate Centers involved. The Company uses the Rate Centers and associated V&H coordinates that are produced by Bell Communications Research in its NPA-NXX V&H Coordinates Tape and in NECA Tariff No. 4.

FORMULA:

$$\sqrt{\frac{(V1-V2)^2 + (H1-H2)^2}{10}}$$

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2.18 Determining Rate In Effect

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2.18.1 General

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For outbound Services that are time-of-day sensitive, the time of day at the central office or POP associated with the calling station determines the rate in effect. For Inbound Services that are time-of-day sensitive, the time of day at the central office or POP associated with the called station determines the rate in effect. Time of day will be determined in accordance with Section 2.15.

2.18.2 1+ Calls Originating Via Switched Access

When a unit of time is split between two rate periods, each rate period applies to the portion of the call that occurred during that rate period.

2.18.3 1+ Call Originates Via Dedicated Access

When a unit of time is split between two rate periods, each rate period applies to the portion of the call that occurred during that rate period.

2.18.4 Call Completed By An Operator

The time at the beginning of each minute of connection determines the applicable rate period. When a message spans more than one rate period, total charges for the minutes in each rate period are calculated and the results for each rate period are totaled to obtain the total message charge.

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2.18 Determining Rate In Effect (continued)

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2.18.5 Holiday Rates

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(A) Holiday rates apply to Operator Toll Assistance.

(B) The term holiday denotes the following holidays:

- New Year's Day#
- Independence Day#
- Labor Day
- Thanksgiving Day
- Christmas Day#
- President's Day*

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(C) For services with a day, evening, and night rate period, the evening rate applies on a holiday unless a lower rate would normally apply. For services with a peak and off-peak rate period, the off-peak rate applies on a holiday. If the holiday is followed by "*", the holiday applies to the Federally observed day only. If the holiday is followed by "#", the following rules apply. When this holiday falls on a Sunday, the holiday is observed on the following Monday. When this holiday falls on a Saturday, the holiday is observed on the preceding Friday.

(D) For all other time-of-day sensitive Services, the rate periods specified in Section 2.15 of this Tariff apply.

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2.19 Interruption of Service

MAY 29 1997

2.19.1 Prepaid Calling Card and Calling Cards

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Credits will not be issued for cut-offs, poor transmission, or wrong numbers.

2.19.2 All Other Usage Sensitive Services

- (A) Without incurring liability, the Company may interrupt the provision of Services at any time in order for tests and inspections to be performed to assure compliance with Tariff regulations and the proper installation and operation of Customer's equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.
- (B) To prevent possible unauthorized, fraudulent, or unlawful use of Service, the Company may initiate Blocking all calls or Blocking calls to or from certain NPA-NXXs, cities, or individual telephone stations for any Service offered under this Tariff. Service will be restored as soon as it can be provided without undue risk and only after accounts have been brought current.
- (C) No credit for recurring monthly charges will be issued for outages less than twenty-four consecutive hours in duration. For Customers with Service subject to a monthly recurring charge, Service interruptions of greater than twenty-four (24) consecutive hours duration will receive a credit equal to the number of hours of Service interruption divided by 720 hours (30 Days) times the monthly recurring charge for the Service.

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2.19 Interruption of Service (continued)

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2.19.2 All Other Usage Sensitive Services (continued)

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- (D) Credit allowances for cutoffs, wrong numbers, or poor transmission are subject to the general liability provisions set forth in Section 2.3.11 of this Tariff. It will be the obligation of the Customer to notify the Company immediately of any interruption in Service for which a credit allowance is desired. Before giving such notice, the Customer will ascertain that the trouble is not being caused by any action or omission by the Customer within his control, or is not in wiring or equipment, if any, furnished by the Customer or by the LEC.

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2.20 Calculation of Usage Charges

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2.20.1 TeleHub Audioconferencing

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For TeleHub Audioconferencing, usage charges are calculated based on the sum of actual, not reserved, individual line usage. For example, if three people conduct a conference call for an hour and one conference participant hangs up ten minutes early, the conference charges are 170 minutes (60 + 60 + 50).

2.20.2 Rounding

(A) Billing Increments

Each usage sensitive Service has its own specific initial period and additional period (collectively referred to as billing increments) as specified in Section 3 and Section 6 of this Tariff. For all Services, fractions of a billing increment are rounded up to the next higher increment for billing purposes.

(B) Per Call charge

The usage charges for each completed call during a billing month will be computed. If the charge for the call includes a fraction of a cent of \$.005 or more, the fraction of such charge is rounded up to the next higher whole cent. Otherwise, the charge is rounded down to the next lower whole cent. Rounding for charges for Service(s) is on a call-by-call basis.

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SECTION 2 - RULES AND REGULATIONS

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2.21 Lost Or Stolen Calling Cards, Prepaid Calling Card, Or PIN

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2.21.1 General

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Upon knowledge of facts which would alert a reasonable person to the possibility of unauthorized use of the Customer's Calling Card, Prepaid Calling Card, or PIN, the Customer will alert and give notice to the Company of such facts. Upon receipt of notice, the Company will deactivate the PIN associated with the card.

2.21.2 Calling Card Service

If requested by the Customer, a new Calling Card and PIN will be issued to the Customer. The Customer will be excused from liability only with respect to unauthorized calls placed after receipt of such notice by the Company. The time of Customer Calls requesting replaced cards due to events described in Section 2.21.1 are noted in customer service records which the company will use to administer Calling Card services.

2.21.3 Prepaid Calling Card Service

The Company will have no liability to the Customer or any third party for any claims that a Prepaid Calling Card, Calling Card, or its PIN, has been lost, stolen, or fraudulently used. In no event will the Company be obligated to restore any Prepaid Calling Card, or Calling Card account usage or otherwise reimburse any Cardholder for any calls charged to the Prepaid Calling Card, or Calling Card account which such Cardholder denies having made.

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2.22 Terminal Equipment

Service(s) may be used with or terminated in Customer-provided terminal equipment or Customer-provided communications systems such as a telephone set, PBX or key system. Such terminal equipment will be furnished and maintained at the expense of the Customer. The Customer is responsible for all costs at the Customer's premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's Service. When such terminal equipment is used, the equipment will comply with applicable rules and regulations of the Federal Communications Commission, including but not limited to, Part 68. In addition, equipment must comply with generally accepted minimum protective criteria standards and engineering requirements of the telecommunications industry and must not be barred by the Federal Communications Commission.

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2.23 Fraud Control

MAY 29 1997

2.23.1 General

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To control fraud, Service may be discontinued by the Company without incurring liability by blocking all traffic or by blocking traffic to or from certain NPA-NXXs, certain countries, cities, or individual telephone stations for any Service offered under this Tariff. Service will be restored as soon as it can be provided without undue risk. The Company has no responsibility to detect fraudulent usage. The Customer is responsible for all usage.

2.23.2 Prepaid Calling Card Service and Calling Card Service

(A) Prior to Activation of PIN

- .1 The Company determines when the PIN will be activated. To help control fraud, the PIN may not be activated until the Cardholder's first utilization of the PIN.
- .2 If the Customer notifies the Company that a particular Prepaid Calling Card or Calling Card has been lost or stolen prior to the activation of its PIN, the Company will use its best efforts to ensure that such PIN is not activated.

(B) After Activation of PIN

Only one call per Prepaid Calling Card or Calling Card account will be processed at any given time.

2.24 Notices

Any notices provided by Company pursuant to this Tariff are deemed given and effective upon the earlier of (a) actual receipt by Customer or (b) three days after mailing if sent by mail, the day after express overnight delivery, or the day the notice is left at the Customer's premises.

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2.25 Changes to Service Offerings

The Company reserves the right to add, change, or delete DUCs at any time.

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2.26 Restoration of Service

The use and restoration of Service in emergencies will be in accordance with the priority system specified in Part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission.

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2.27 Minimum Call Completion Rate

A Customer can expect a call completion rate (number of calls completed/number of calls attempted) of not less than 98% during peak use periods.

2.28 Promotions

From time-to-time, the Company may offer special promotions to its Customers waiving certain charges, offering Service(s) at special rates, and/or offering promotional discounts. Promotional discounts include but are not limited to reduced monthly rates or charges for an existing Service, incentive subscription bonuses, free Service periods, full or partial waivers of installation charges or optional feature charges, full or partial waivers of PIC charges, or any combination thereof. Terms and conditions of promotions may be limited to certain dates, times, market segments, and/or locations. The Company may engage in national and/or intrastate special promotional offerings or trial Service offerings designed to attract new customers, retain existing customers, win back former customers, or stimulate customer usage. The terms of national promotional offerings are set forth in the applicable interstate tariffs governing such programs. To the extent these programs may extend to intrastate Services, the terms of these national offerings are incorporated by reference herein. The Company may require an advance payment as a condition of a promotional offering. Promotional offerings are subject to the prior approval of the Missouri P.S.C.

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SECTION 3 - DESCRIPTION OF TELEHUB SERVICES

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3.1 Optional Calling Plans

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3.1.1 TeleHub Consumer One Plus Plan

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TeleHub Consumer One Plus Plan is an outbound only, postalized, long distance pricing plan. The initial period is eighteen (18) seconds. The additional period is each six (6) seconds or fractions thereof rounded up to the next six (6) second increment. There are two rate options.

(A) Rate Option 1

Rate Option 1 is available to Residential Customers and Business Customers that utilize Switched Access to reach the long distance network.

(B) Rate Option 2

Rate Option 2 is available to Residential Affinity Groups, Business Affinity Groups, or affinity groups whose membership would be classified as Residential Customers and Business Customers. To qualify for Rate Option 2, (1) the total membership of the affinity group must be in excess of 1,000 members, and (2) the members must use Switched Access to reach the long distance network. Each member location is solely responsible for its bill, and the member location is a Customer of the Company. Each member location will be billed separately for its services.

3.1.2 TeleHub Dedicated Plan

TeleHub Dedicated is an outbound only, postalized, long distance pricing plan available to Business Customers that utilize Dedicated Access to reach the long distance network. The initial period is six (6) seconds. The additional period is each six (6) seconds or fractions thereof rounded up to the next six (6) second increment.

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3.2 Inbound Services

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3.2.1 TeleHub Inbound 800/888

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TeleHub Inbound 800/888 is an inbound only, postalized, long distance pricing plan. Calls may originate from any point in the state on any type of access but terminates via Switched Access lines between the Customer's premises and the long distance network. TeleHub 800/888 is available to Residential Customers and Business Customers that utilize Switched Access to reach the long distance network. The initial period is eighteen (18) seconds. The additional period is each six (6) seconds or fractions thereof rounded up to the next six (6) second increment.

3.2.2 TeleHub Dedicated 800/888

TeleHub Dedicated 800/888 is an inbound only, postalized, long distance pricing plan available to Business Customers that utilize Dedicated Access to reach the long distance network. Calls may originate from any point in the state on any type of access but terminate via Dedicated Access lines between the Customer's premises and the Company's or the DUC's POP in the terminating location. The initial period is six (6) seconds. The additional period is each six (6) seconds or fractions thereof rounded up to the next six (6) second increment.

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3.3 Calling Card Services

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3.3.1 General

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Calling Card services are available to Customers for use when Customers are away from their established primary service location. Calling Card rates and charges apply to all Calling Card calls originating and terminating in the State regardless of the billing location of the Customer account.

Access to the long distance network for the purpose of billing a call to the Customer's Calling Card can be from tone-generating or rotary-dial instruments. The Customer may access the long distance network and bill a call to their card by dialing any of the following:

- (A) 1, plus an 800/888 number, plus a valid PIN Number, and the called telephone number, or
- (B) 1, plus an 800/888 number, plus 0 to reach an operator, to complete a Calling Card call, the End User must provide the operator the called number, Calling Card number, and a valid PIN.

3.3.2 TeleHub Calling Card Services

The TeleHub Calling Card is available to Residential Customers, Business Customers, Residential Affinity Groups, Business Affinity Groups, and affinity groups whose members would be classified as Residential Customers and Business Customers. Calling Card Service is available on a stand-alone basis. The initial period is thirty (30) seconds. The additional period is each six (6) seconds or fractions thereof rounded up to the next six (6) second increment.

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3.4 Operator Services

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3.4.1 General

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- (A) Operator Services is any variety of telephone services which require the assistance of a long distance operator. Examples include collect calls and Person-to-Person calls. All operator services are provided by the IPP.
- (B) A collect call is a call for which applicable charges are billed to the telephone number of the called station of the Customer. Charges for collect calls will not be accepted if the called party to whom the charges are to be billed is at a payphone or institutional phone.
- (C) There are two rate elements. There is a usage charge and a surcharge. The operator dialed surcharge applies in addition to all Station-to-Station and Person-to-Person operator surcharges when the Customer has the ability to dial all the digits necessary for call completion but instead dials 00 to reach the operator to have the operator complete the call. A handicapped Customer who is unable to dial the call because of his or her handicap may request credit for the surcharge from the operator.
- (D) For all calls, the initial and additional periods are billed in increments of one (1) minute.

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3.4 Operator Services (continued)

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3.4.2 Availability of Services

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(A) Switched Access

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Customers subscribing to one of the Company's outbound Services that require the Customer to utilize Switched Access to reach the long distance network can reach the operator by dialing 0 plus the called number or by dialing 00. The IPP provides the operator services through a contractual arrangement. However, the IPP operator will answer the call using the Company's name pursuant to the contractual arrangement. The Company will bill usage charges and surcharges for operator handled calls according to the rates in Section 4 of this Tariff.

(B) Dedicated Access

Operator toll assistance is available to a Customer subscribing to Dedicated Access.

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3.4 Operator Services (continued)

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3.4.3 General Regulations

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- (A) The Company will not bill for incomplete calls where answer supervision is available. The Company will not bill for incomplete calls and will remove any charge(s) for incomplete calls upon (i) subscriber notification or (ii) the Company's knowledge.
- (B) Only tariffed rates approved by the Missouri Public Service Commission for the Company shall appear on any Company billings.
- (C) The Company will employ reasonable calling card verification procedures which are acceptable to the companies issuing the calling cards.
- (D) The Company will advise the caller and billed party if different from caller that the Company is the operator service provider at the time of the initial contact.
- (E) The Company will provide rate quotes, upon request, at no charge, including all rate components and any additional charges.
- (F) The Company will direct all "0" or "00-" in the quickest possible manner to the appropriate local emergency provider, at no charge.

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3.5 Prepaid Calling Card

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3.5.1 Description of Prepaid Calling Card Services

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Prepaid Calling Card Service is a prepaid long distance Service that allows Customers to obtain a predetermined amount of access to the Company's long distance, directory assistance Services or other Ancillary Services. The Company offers a time based Prepaid Calling Card meaning there is a fixed amount of time (i.e., minutes of 5, 10, 30, 60, or some other period of time) available to the Customer who purchases a card.

Prepaid Calling Card service is offered via "800/888" access numbers and is available to a Cardholder from any touchtone device. The Cardholder may access the Platform from anywhere in the State by dialing a universal "800/888" number plus a PIN and the called telephone number. The Cardholder hears recorded messages that guide the Cardholder through the call. The Platform validates the Cardholder's PIN and determines whether time remains on the card. If time is available on the Cardholder's account, the call is completed to the called telephone number dialed by the Cardholder. The Cardholder is verbally informed of the available balance in the Cardholder's Prepaid Calling Card account.

Calls are real-time rated during call progression. The total price of each call is calculated on the basis of time and is deducted from the available account balance associated with each Prepaid Calling Card. The Platform debits the Cardholder's account balance upon completion of each call. The Cardholder receives a warning tone one minute before the Cardholder's account balance reaches zero. Calls in progress will be terminated when the balance reaches zero.

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3.5 Prepaid Calling Card Service (continued)

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3.5.2 Service Offerings

(A) TeleHub Prepaid Calling Card

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The TeleHub Prepaid Calling Card is a time-based Prepaid Calling Card available to Residential Customers and Business Customers. The card is available in different periods of time from ten (10) minutes and up or in a period of time that is mutually agreed to by the Company and the Customer. The reseller is responsible for all costs associated with production and distribution of the Prepaid Calling Card to the Customer.

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3.6 TeleHub Audioconferencing Service

MAY 29 1997

3.6.1 General

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TeleHub Audioconferencing is a Service furnishing long distance voice telecommunications between a calling station and two or more called stations. The Service requires a teleconferencing bridge port for each called station. At any time prior to the conference call, a conference call is initiated by calling the 800/888 reservation number provided by the Company.

3.6.2 Conference Entry Options

- (A) Call-In is a conference entry option which allows conference call participants to dial a prearranged telephone number to reach the Conference Bridge and join the conference call. Each conference call participant furnishes its own long distance to reach the Conference Bridge. The Call-In conference entry option is available on all TeleHub Audioconferencing Services.
- (B) 800/888 Call-In is a conference entry option which enables conference call participants to reach the Conference Bridge and join the conference call by calling a toll-free 800/888 number provided by the Company. The 800/888 Call-In conference entry option is available on all TeleHub Audioconferencing Services.
- (C) Call-Out is a conference entry option, where the Coordinator calls the conference call participants to connect them to the conference call. The Call-Out conference entry option is available to Customers subscribing to TeleHub Standard Audioconferencing and TeleHub Premium Audioconferencing.

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3.6 TeleHub Audioconferencing Service (continued)

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3.6.3 Service Description

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(A) Automated

Conference call participants are admitted to the conference call by using a predetermined code. Entry and exit tones announce arrival/departure of participants. The Service provides the capability to connect a multiple number of conference call participants in a single call. The conference entry options available are call-in and 800/888 call-in.

(B) Standard

The Coordinator announces each conference call participant and scans the call during the conference. For further assistance, a conference call participant can recall the Coordinator by signaling with the key pad. The Service provides the capability for multiple call participants on a single call.

(C) Premium

The Coordinator greets conference call participants, takes roll call, and calls back disconnected conference call participants, and is on-line throughout the entire call from set-up through completion. Constant monitoring by multiple Coordinators are assigned by the Company based on the number of participants on the call. The Service provides the capability to connect a multiple number of conference call participants on a single call.

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3.7 Directory Assistance

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3.7.1 General

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Intrastate Directory Assistance involves the supplying of assistance to a calling party in the State in determining or attempting to determine the telephone number of a party who is outside the calling party's LATA, but within the State. Calls for directory assistance within the calling party's area code are routed to and handled by the LEC or CLEC. If a Customer calls directory assistance for a call within the State but outside of the calling party's area code, the call is routed to and handled by the IPP. Person-to-Person and collect calls to directory assistance are not permitted.

3.7.2 Availability of Service

Intrastate directory assistance is available if the Customer subscribes to any outbound Service.

3.7.3 Application of Charges

The Directory Assistance charge applies whether or not the directory assistance bureau furnished the requested telephone number(s). Where the requested telephone number is unlisted, non-published or no record can be found, the customer is advised of this status.

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SECTION 4 - TELEHUB RATES AND CHARGES

4.1 Optional Calling Plans

4.1.1 TeleHub Consumer One Plus Plan

(A) Rate Option 1

The per minute rate is \$0.2900

(B) Rate Option 2

The per minute rate is \$0.2300

4.1.2 TeleHub Direct

The per minute rate is \$0.1200

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SECTION 4 - TELEHUB RATES AND CHARGES

4.2 Inbound Services

4.2.1 TeleHub Inbound 800/888

The per minute rates is \$0.2900.

4.2.2 TeleHub Dedicated 800/888

The per minute rates is \$0.1200.

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SECTION 4 - TELEHUB RATES AND CHARGES

4.3 Calling Card Services

4.3.1 TeleHub Calling Card

The per minute rate is \$0.2900.

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4.4 Operator Services

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4.4.1 Operator Toll Assistance

(A) Call Placement Charges

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The following call placement charges apply to the initial minute of each operator services call placed within the State:

Station-to-Station sent-paid	\$0.85
Station-to-Station collect	\$0.85
Station-to-Station third number	\$0.85
Person-to-Person (all type calls)	\$0.85
Operator dialed surcharge*	\$1.15
Directory Assistance Call Completion	\$0.50
LEC Calling Card** Station-to-Station	
-Customer Dialed	\$0.85
-Operator Dialed	\$2.15

- * This call placement charge applies in addition to all other Station-to-Station or Person-to-Person call placement charges when the Customer has the ability to dial all the digits necessary for call completion but dials instead "0" or "00" to reach the operator to have the operator complete the call. The call placement charge will be applied to all operator service calls completed by an operator except for calls which cannot be completed by the Customer due to equipment failure or trouble on the IPP's network or trouble with the Company's switch.

- ** The Company only accepts cards which it can identify as valid.

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4.4 Operator Services (continued)

4.4.1 Operator Services (continued)

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(B) Usage Rates

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Rate Mileage	Initial Period			Additional Period		
	Day	Evening	Night	Day	Evening	Night
1 - 10	\$0.1265	\$0.1012	\$0.0822	\$0.1035	\$0.0828	\$0.0673
11 - 14	\$0.1725	\$0.1380	\$0.1121	\$0.1495	\$0.1196	\$0.0972
15 - 18	\$0.2039	\$0.1656	\$0.1346	\$0.1840	\$0.1472	\$0.1196
19 - 23	\$0.2326	\$0.1794	\$0.1645	\$0.1955	\$0.1564	\$0.1271
24 - 28	\$0.2473	\$0.1955	\$0.1898	\$0.1955	\$0.1673	\$0.1449
29 - 33	\$0.2473	\$0.1978	\$0.1955	\$0.2013	\$0.1794	\$0.1599
34 - 40	\$0.2795	\$0.2070	\$0.2047	\$0.2415	\$0.1875	\$0.1748
41 - 50	\$0.2795	\$0.2070	\$0.2047	\$0.2438	\$0.1891	\$0.1748
51 - 60	\$0.2910	\$0.2162	\$0.2053	\$0.2553	\$0.1961	\$0.1794
61 - 80	\$0.3025	\$0.2168	\$0.2059	\$0.2668	\$0.2047	\$0.1817
81 - 100	\$0.3140	\$0.2323	\$0.2064	\$0.2731	\$0.2076	\$0.1829
101 - 125	\$0.3485	\$0.2381	\$0.2076	\$0.2904	\$0.2329	\$0.1909
126 - 150	\$0.3600	\$0.2530	\$0.2105	\$0.3134	\$0.2507	\$0.2053
151 - 190	\$0.3715	\$0.2611	\$0.2162	\$0.3249	\$0.2593	\$0.2110
191 - 300	\$0.3830	\$0.2703	\$0.2248	\$0.3364	\$0.2680	\$0.2197
301 - 430	\$0.4405	\$0.3393	\$0.2881	\$0.3939	\$0.3025	\$0.2570
430 +	\$0.4405	\$0.3393	\$0.2881	\$0.3939	\$0.3025	\$0.2570

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4.5 Prepaid Calling Cards

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4.5.1 TeleHub Prepaid Calling Card

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The rate is \$.29 per minute or fraction thereof.

4.6 Audioconferencing Service

4.6.1 Application of Charges

There are two rate elements for TeleHub Audioconferencing Service. They are usage rates and set-up charges. The per minute usage rates set forth in Section 4.6.2 apply when all legs of a conference call originate and terminate within the State. The usage rates are per minute per Site.

4.6.2 Usage Rates

(A) Automated

	Initial 1 Minute or Fraction	Additional 1 Minute or Fraction
Call-In	\$.40	\$.40
800/888 Call-In	\$.60	\$.60

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4.6 TeleHub Audioconferencing Service (continued)

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4.6.2 Usage Rates (continued)

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(B) Standard

	Initial 1 Minute or Fraction	Additional 1 Minute or Fraction
Call-In	\$.40	\$.40
800/888 Call-In	\$.60	\$.60
Call-Out	\$.60	\$.60

(C) Premium

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	Initial 1 Minute or Fraction	Additional 1 Minute or Fraction
Call-In	\$.50	\$.50
800/888 Call-In	\$.80	\$.80
Call-Out	\$.80	\$.80

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4.6.3 Set-up Charge

The set-up charge is \$5.00 per site per call. The set-up charge applies to TeleHub Standard Audioconferencing and TeleHub Premium Audioconferencing.

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4.7 Directory Assistance Services

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Direct dialed calls to directory assistance will be billed at \$.50 per call. Any calls to directory assistance utilizing an operator will be billed the directory assistance charge plus the applicable operator services charges(s) pursuant to Section 4.4.1 (A) of this Tariff.

4.9 Miscellaneous Charges

4.9.1 Payphone Surcharge

Pursuant to the FCC's Order in CC Docket 96-128, this surcharge applies only to dial-around calls, i.e., calls originating using a carrier's access code, a Customer's 800 and other toll-free numbers Calling Cards and debit card calls, from payphone instruments. This surcharge does not apply for 0+ call for which the payphone provider would otherwise receive compensation. The Customer shall pay the Company a per call surcharge of \$0.35 per call for all such traffic.

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