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**INTEREXCHANGE/NON-SWITCHED LOCAL EXCHANGE**

**TELECOMMUNICATIONS SERVICES TARIFF**

**FOR SERVICES PROVIDED BY**

**NORSTAR COMMUNICATIONS INC.**

**d/b/a BUSINESS SAVINGS PLAN INC.**

This Tariff contains the descriptions, regulations, and rates applicable to the furnishing of service and facilities for telecommunications services within the State of Missouri by NORSTAR COMMUNICATIONS INC. d/b/a BUSINESS SAVINGS PLAN INC. This Tariff is on file with the Missouri Public Service Commission, and copies may also be inspected, during normal business hours, at the following location: 5862 Bolsa Ave., Suite 103, Huntington Beach, CA 92649.

NORSTAR COMMUNICATIONS INC. d/b/a BUSINESS SAVINGS PLAN INC. has been classified as a "competitive" telecommunications company by the Missouri Public Service Commission.

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Issued: December 28, 2000

Effective: February 12, 2001

Issued By: Mark Ellis, President  
NORSTAR COMMUNICATIONS INC.  
d/b/a BUSINESS SAVINGS PLAN INC.  
5862 Bolsa Ave., Suite 103  
Huntington Beach, CA 92649

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WAIVER OF RULES AND REGULATIONS

The Missouri Public Service Commission has waived the following Rules and Regulations for the purpose of offering telecommunications services as set forth herein:

Statutory Provisions

392.210.2	-	Uniform System of Accounts
392.240(1)	-	Just and Reasonable Rates
392.270	-	Ascertain Property Values
392.280	-	Depreciation of Accounts
392.290	-	Issuance of Securities
392.300.2	-	Acquisition of Stock
392.310	-	Stock and Debt Issuance
392.320	-	Stock and Dividend Payment
392.330	-	Issuance of Securities
392.340	-	Reorganization(s)

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Commission Rules

4 CSR 240-10.020	-	Depreciation Fund Income
4 CSR 240-30.010(2)(C)	-	Rate Schedules
4 CSR 240-30.040	-	Uniform System of Accounts
4 CSR 240-33.030	-	Customer Notification
4 CSR 240-35	-	reporting of Bypass

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CONCURRING, CONNECTING AND OTHER PARTICIPATING CARRIERS

CONCURRING CARRIERS:

No Concurring Carriers

CONNECTING CARRIERS:

No Connecting Carriers

OTHER PARTICIPATING CARRIERS:

No Participating Carriers

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TARIFF FORMAT

Page Numbering - Page numbers appear in the upper right hand corner of the page. Pages are numbered sequentially and from time to time new pages may be added to the Tariff. When a new page is added between existing pages, a decimal is added to the preceding page number. For example, a new page added between Pages 3 and 4 would be numbered 3.1.

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

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

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APPLICABILITY

This Tariff contains the Service offerings, rates, terms and conditions applicable to the furnishing of intrastate interexchange and non-switched local exchange telecommunications Services to **business and non-residential** customers within the State of Missouri by NORSTAR COMMUNICATIONS INC. d/b/a BUSINESS SAVINGS PLAN INC. (hereinafter "Company"). The Missouri Public Service Commission has classified the services offered hereunder to be "competitive".

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EXPLANATION OF SYMBOLS

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- (D) To signify discontinued material
- (I) To signify a rate or charge increase
- (M) To signify material relocated without change in text or rate
- (N) To signify new material
- (R) To signify a reduction
- (T) To signify a change in text but no change in rate or regulation

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Missouri Public  
Service Commission  
XD-2006-0006

RECEIVED

TABLE OF CONTENTS

DEC 28 2000

Page

MISSOURI  
Public Service Commission

WAIVER OF RULES AND REGULATIONS .....	2
CONCURRING, CONNECTING AND OTHER PARTICIPATING CARRIERS .....	3
TARIFF FORMAT .....	4
APPLICABILITY .....	5
EXPLANATION OF SYMBOLS .....	6
TABLE OF CONTENTS .....	7
1. <u>DEFINITION OF TERMS</u> .....	10
2. <u>RULES AND REGULATIONS</u> .....	18
2.1. <u>Description and Limitations of Services</u> .....	18
2.2. <u>Other Terms and Conditions</u> .....	19
2.3. <u>Liability</u> .....	20
2.4. <u>Cancellation of Service by a Customer</u> .....	23
2.5. <u>Cancellation for Cause by the Company</u> .....	23
2.6. <u>Credit Allowance</u> .....	24
2.7. <u>Use of Service</u> .....	25
2.8. <u>Payment Arrangements</u> .....	26
2.9. <u>Assignment</u> .....	27
2.10. <u>Tax and Fee Adjustments</u> .....	27
2.11. <u>Method for Calculation of Airline Mileage</u> .....	28

FILED

01-377

FEB 12 2001

MISSOURI  
Public Service Commission

Issued: December 28, 2000

Effective: February 12, 2001

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

DEC 28 2000

2.12.	<u>Time of Day Rate Periods</u>	29
2.13.	<u>Special Construction</u>	29
2.14.	<u>Inspection</u>	30
2.15	<u>Deposits</u>	30
3.	<u>DESCRIPTION OF SERVICES</u>	31
3.1.	<u>Wide Area ("WATS") and Message ("MTS") Toll Services</u>	31
3.2.	<u>Switched Inbound Service</u>	31
3.3.	<u>Dedicated Inbound Service</u>	31
3.4.	<u>Switched Outbound Service</u>	31
3.5.	<u>Dedicated Outbound Service</u>	31
3.6.	<u>Calling Card Service</u>	31
3.7.	<u>Timing of Calls</u>	32
3.8.	<u>Minimum Call Completion Rate</u>	32
4.	<u>RATES AND CHARGES</u>	33
4.1.	<u>Usage Rates</u>	33
4.2.	<u>Switched Inbound Usage Rates</u>	34
4.3.	<u>Dedicated Inbound Usage Rates</u>	35
4.4.	<u>Switched Outbound Usage Rates</u>	36
4.5.	<u>Dedicated Outbound Usage Rates</u>	37
4.6.	<u>Calling Card Usage Rates</u>	38
4.7.	<u>Special Promotional Offering</u>	39

MISSOURI  
Public Service Commission

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006



**RECEIVED**

DEC 28 2000

4.8.	<u>Emergency Calls</u>	MISSOURI Public Service Commission	39
4.9.	<u>Payphone Use Service Charge</u>		39
4.10.	<u>Long Distance Directory Assistance</u>		39
4.11.	<u>Other Recurring Charges</u>		40
4.12.	<u>Other Non-recurring Charges</u>		41

**FILED**  
**01-377**  
FEB 12 2001

MISSOURI  
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DEC 28 2000

Missouri P.S.C. Tariff No. 1  
Original Page No. 10

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1. DEFINITION OF TERMS

For the purpose of this Tariff, the following definitions will apply:

Access Coordination

Provides for the design, ordering, installation, coordination, pre-service testing, service turn-up and maintenance on a Company or Customer provided Local Access Channel.

Administrative Change

A change in Customer billing address or contact name.

Alternate Access

Alternate Access is a form of Local Access except that the provider of the Service is an entity, other than the Local Exchange Carrier, authorized or permitted to provide such Service. The charges for Alternate Access may be subject to private agreement rather than published or special tariff if permitted by applicable governmental rules.

Application for Service

A standard Company order form which includes all pertinent billing, technical and other descriptive information which will enable the Company to provide a communication Service as required.

ASR

ASR (Access Service Request) means an order placed with a Local Access Provider for Local Access.

Authorized User

A person, firm, corporation or other entity that either is authorized by the Customer to receive or send communications or is placed in a position by the Customer, either through acts or omissions, to send or receive communications.

Bandwidth

The total frequency band, in hertz, allocated for a channel.

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Service Commission  
XD-2006-0006

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Bill Date

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The date on which billing information is compiled and sent to the Customer.

Call

A completed connection between the Calling and Called Stations.

Called Station

The telephone number called.

Calling Station

The telephone number from which a Call originates.

Cancellation of Order

A Customer initiated request to discontinue processing a Service order, either in part or in its entirety, prior to its completion.

Channel or Circuit

A dedicated communications path between two or more points having a Bandwidth or Transmission Speed specified in this Tariff and selected by a Customer.

Commission

Missouri Public Service Commission

Company

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Missouri Public  
Service Commission  
XD-2006-0006

DEC 28 2000

Company Recognized National Holidays

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The following are Company Recognized National Holidays determined at the location of the originator of the Call. The Company observes the following federally recognized holidays: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving Day and Christmas Day. The evening rate is used unless a lower rate would normally apply. When a Call begins in one rate period and ends in another, the rate in effect in each rate period applies to the portion of the Call occurring within that rate period. In the event that a minute is split between two rate periods, the rate in effect at the start of that minute applies.

Customer

The person, firm, corporation or governmental unit which orders Service and which is responsible for the payment of charges and for compliance with the Company's Tariff regulations.

Customer Premises/Customer's Premises

Locations designated by a Customer where Service is originated/terminated whether for its own communications needs or for the use of its resale customers.

Dedicated Access/Special Access

Dedicated Local Access between the Customer's Premises or serving wire center and the Company's Point-of-Presence for origination or termination of Calls.

DS-0

DS-0 means Digital Signal Level 0 Service and is a 64 Kbps signal.

DS-1

DS-1 means Digital Signal Level 1 Service and is a 1.544 Mbps signal.

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01-377  
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Missouri P.S.C. Tariff No. 1  
Original Page No. 13

**DEC 28 2000**

DS-0 with VF Access

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DS-0 Service with VF Local Access facilities provides for the transmission of analog voice and/or data within 300 Hz to 3000 Hz frequency range.

DS-0 with DDS Access

DS-0 Service with DDS Access facilities provides for the transmission of digital data at speeds 2.4, 4.8, 9.6 or 56 Kbps.

Due Date

The Due Date is the date on which payment is due.

Expedite

A Service order initiated at the request of the Customer that is processed in a time period shorter than the Company's standard Service interval.

FCC

Federal Communications Commission

Individual Case Basis (ICB)

ICB provisioning is only available for Dedicated Access, Private Line and Centrex services. ICB rates will be structured to recover the Company's cost of providing the services and will be made available to customers in a non-discriminatory manner. Terms of specific ICB contracts will be made available to the Commission Staff upon request on a proprietary basis. ICB will not be used for switched services.

Installation

The connection of a Circuit, Dedicated Access line, or port for new, changed or an additional Service.

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Interexchange Service

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Interexchange Service means that portion of a communications channel between a Company-designated Point-of-Presence in one exchange and a Point-of-Presence in another exchange.

Interruption

Interruption shall mean a condition whereby the Service or a portion thereof is inoperative, beginning at the time of notice by the Customer to Company that such Service is inoperative and ending at the time of restoration.

Kbps

Kilobits per second.

LATA (Local Access and Transport Area)

A geographical area established for the provision and administration of communications Service of a local exchange company.

Local Access

Local Access means the Service between a Customer Premises and a Company designated Point-of-Presence.

Local Access Provider

Local Access Provider means an entity providing Local Access.

Local Exchange Carrier (LEC)

The local telephone utility that provides telephone exchange services.

Mbps

Megabits per second.

Multiplexing

Multiplexing is the sequential combining of lower bit rate Private Line Services onto a higher bit rate Private Line Service for more efficient facility capacity usage or vice versa.

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XD-2006-0006

DEC 28 2000

N/A

Not available.

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Nonrecurring Charges

Nonrecurring Charges are one-time charges.

Payment Method

The manner which the Customer designates as the means of billing charges for Calls using the Company's Service.

Physical Change

The modification of an existing Circuit, Dedicated Access line or port, at the request of the Customer, requiring some Physical Change or determination.

Point-of-Presence (POP)

A Company-designated location where a facility is maintained for the purpose of providing access to its Service.

Primary Route

The route which, in the absence of Customer-designated routing or temporary re-routing, would be used by the Company in the provision of Service.

Private Line

A dedicated transmission channel furnished to a customer without intermediate switching arrangements for full-time customer use.

Private Line Service

A dedicated full-time transmission Service utilizing dedicated access arrangements.

Rate Center

A specified geographical location used for determining mileage measurements.

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DEC 28 2000

Requested Service Date

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The Requested Service Date is the date requested by the Customer for commencement of Service and agreed to by the Company.

Restore

To make Service operative following an interruption by repair, reassignment, re-routing, substitution of component parts, or otherwise, as determined by the carrier(s) involved.

Route Diversity

Two channels which are furnished partially or entirely over two physically separate routes.

Service

Service means any or all Service(s) provided pursuant to this Tariff.

Service Commitment Period

The term elected by the Customer and stated on the Service order during which the Company will provide the Services subscribed to by the Customer. The term can be monthly or in the case of Private Line Services for a period of up to 5 years.

Special Promotional Offerings

Special trial offerings, discounts, or modifications of its regular Service offerings which the Company may, from time to time, offer to its Customers for a particular Service. Such offerings will be limited to certain dates, times, and locations. The Company may from time to time engage in special promotional offerings designed to attract new customers or to increase existing customers awareness of a particular tariff offering. These promotions will be subject to prior notification and approval by the Commission.

Start of Service Date

The Requested Service Date or the date Service first is made available by the Company whichever is later.

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Original Page No. 17

DEC 28 2000

Tariff

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The current Intrastate Services Tariff and effective revisions thereto filed by the Company with the Missouri Public Service Commission.

Transmission Speed

Data transmission speed or rate, in bits per seconds (bps).

Twelve O'Clock

In designated time, 12:00 a.m. refers to 12:00 Midnight and 12:00 p.m. refers to 12:00 Noon.

Two-Way Conversation

A Two-Way Conversation is a telephone conversation between or among two or more parties.

VF

VF is voice frequency or voice-grade Service designed for private-line Service. Normal transmission is in the 300 hertz to 3000 hertz frequency band.

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2. RULES AND REGULATIONS

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2.1. Description and Limitations of Services

- 2.1.1. Intrastate Telecommunications Service ("Service") is the furnishing of Company communication Services contained herein between specified locations under the terms of this Tariff.
- 2.1.2. Any business or non-residential customer is entitled to obtain Service under this Tariff, provided that the Company reserves the right to deny Service: (A) to any Customer that, in the Company's reasonable opinion, presents an undue risk of nonpayment and refuses to comply with the deposit requirements set forth in Section 2.15, (B) in circumstances in which the Company has reason to believe that the use of the Service would violate the provisions of this Tariff or any applicable law or if any applicable law restricts or prohibits provision of the Service, or (C) if insufficient facilities are available to provide the Service (in such cases Company shall make best efforts to accommodate the needs of all potential Customers by means of facility improvements or purchases, of capacity but only for so long as such unavailability exists.
- 2.1.3. Company, when acting at the Customer's request and as its authorized agent, will make reasonable efforts to arrange for Service requirements, such as special routing, Diversity, Alternate Access, or circuit conditioning.
- 2.1.4. Service is offered in equal access exchanges subject to the availability of facilities and the provisions of this Tariff. Company reserves the right to refuse to provide Service to or from any location where the necessary facilities and/or equipment are not available.
- 2.1.5. Service may be discontinued after five business days written notice to the Customer if:
- 2.1.5.A. the Customer is using the Service in violation of this Tariff; or
- 2.1.5.B. the Customer is using the Service in violation of the law or Commission regulation.
- 2.1.6. Service begins on the date that billing becomes effective and is provided on the basis of a minimum period of at least one month, 24 hours per day. For the purposes of computing charges in this Tariff, a month is considered to have 30 days.

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- 2.1.7. Service will be provided until canceled, by the Customer on not less than thirty (30) days' verbal or written notice from the date of postmark on the letter giving notice of cancellation.
- 2.1.8. The Company reserves the right to discontinue furnishing Services or billing options, upon written notice, when necessitated by conditions beyond its control. Conditions beyond the Company's control include, but are not limited to, a Customer's having Call volume or a calling pattern that results, or may result, in network blockage or other Service degradation which adversely affects Service to the calling party, the Customer, or other Customers of the Company.
- 2.1.9. Except as otherwise provided in this Tariff or as specified in writing by the party entitled to receive Service, notice may be given orally or in writing to the persons whose names and business addresses appear on the executed Service order and the effective date of any notice shall be the date of delivery of such notice, not the date of mailing. By written notice, Company or Customer may change the party to receive notice and/or the address to which such notice is to be delivered. In the event no Customer or Company address is provided in the executed Service order, notice shall be given to the last known business address of Customer or, as appropriate.
- 2.2. Other Terms and Conditions
- 2.2.1. The name(s) of the Customer(s) desiring to use the Service must be stipulated in the Application for Service.
- 2.2.2. The Customer agrees to operate the Company provided equipment in accordance with instructions of the Company or the Company's agent. Failure to do so will void the Company liability for interruption of Service and may make Customer responsible for damage to equipment pursuant to Section 2.2.3 below.
- 2.2.3. Customer agrees to return to the Company all Company-provided equipment delivered to Customer within five (5) days of termination of the Service in connection with which the equipment was used. Said equipment shall be in the same condition as when delivered to Customer, normal wear and tear only excepted. Customer shall reimburse the Company, upon demand, for any costs incurred by the Company due to Customer's failure to comply with this provision.
- 2.2.4. A Customer shall not use any service-mark or trademark of the Company or refer to the Company in connection with any product, equipment, promotion, or publication of the Customer without prior written approval of the Company.

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- 2.2.5. The provision of Service will not create a partnership or joint venture between the Company and the Customer nor result in joint Service offerings to their respective Customers.
- 2.2.6. The rate or volume discount level applicable to a Customer for a particular Service or Services shall be the rate or volume discount level in effect as of the effective date of the applicable tariff. When a Service is subject to a minimum monthly charge, account charge, port charge or other Recurring Charge or Nonrecurring Charge for both intrastate and interstate Service, only one such charge shall apply per account and that charge shall be the interstate charge.
- 2.2.7. Service requested by Customer and to be provided pursuant to this Tariff shall be requested on Company Service Order forms in effect from time to time or Customer's forms accepted in writing by an authorized headquarters representative of the Company (collectively referred to as "Service Orders").
- 2.2.8. [Reserved for future use]
- 2.2.9. [Reserved for future use]
- 2.3. Liability
- 2.3.1. Except as provided otherwise in this Tariff, the Company shall not be liable to Customer or any other person, firm or entity for any failure of performance hereunder if such failure is due to any cause or causes beyond the reasonable control of the Company. Such causes shall include, without limitation, acts of God, fire, explosion, vandalism, cable cut, storm or other similar occurrence, any law, order, regulation, direction, action or request of the United States government or of any other government or of any civil or military authority, national emergencies, insurrections, riots, wars, strikes, lockouts or work stoppages or other labor difficulties, supplier failures, shortages, breaches or delays, or preemption of existing Services to restore service in compliance with Part 64, Subpart D, Appendix A, of the FCC's Rules and Regulations.

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August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

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DEC 28 2000

MISSOURI  
Public Service Commission

- 2.3.2. With respect to the Services contained herein and except as otherwise provided herein, the Company's liability shall not exceed an amount equal to the charge applicable to a one minute Call to the Called Station at the time the affected Call was made. If the initial minute rate is higher than the additional minute rate, the higher rate shall apply. For those Services with monthly recurring charges, the Company's liability is limited to an amount equal to the proportionate monthly recurring charges for the period during which Service was affected.
- 2.3.3. The Company is not liable for any act or omission of any other company or companies (including any Company affiliate that is a participating or concurring carrier) furnishing a portion of the Service or facilities, equipment, or Services associated with such Service.
- 2.3.4. The Customer is responsible for taking all necessary legal steps for interconnecting the Customer provided terminal equipment with the Company facilities. The Customer shall ensure that the signals emitted into the Company's network do not damage Company equipment, injure personnel or degrade Service to other Customers. The Customer is responsible for securing all licenses, permits, rights-of-way, and other arrangements necessary for such interconnection. In addition, the customer shall comply with applicable LEC signal power limitations.
- 2.3.5. The Company may rely on Local Exchange Carriers or other third parties for the performance of other Services such as Local Access. Upon Customer request and execution and delivery of appropriate authorizing documents, the Company may act as agent for Customer in obtaining such other Services. Customer's liability for charges hereunder shall not be reduced by untimely Installation or non-operation of Customer provided facilities and equipment.
- 2.3.6. The failure to give notice of default, to enforce or insist upon compliance with any of the terms or conditions herein, or the granting of an extension of time for performance by the Company or the Customer shall not constitute the permanent waiver of any term or condition herein. Each of the provisions shall remain at all time in full force and effect until modified in writing.

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August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

RECEIVED

DEC 28 2000

MISSOURI  
Public Service Commission

2.3.7. The Company shall not be liable to the Customer or any other person, firm or entity in any respect whatsoever as a result of mistakes, accidents, errors, omissions, interruptions, delays, or defects in Service (collectively "Defects"). Defects caused by or contributed to, directly or indirectly, by any act or omission of Customer or its customers, affiliates, agents, representatives, invitees, licensees, successors or assigns or which arise from or are caused by the use of facilities or equipment of Customer or related parties shall not result in the imposition of any liability whatsoever upon the Company, and Customer shall pay to the Company any reasonable costs, expenses, damages, fees or penalties incurred by the Company as a result thereof, including penalties incurred by the Company as a result thereof, including costs of Local Access Providers' labor and materials. In addition, all or a portion of the Service may be provided over facilities of third parties, or sold by third parties, and the Company shall 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. THE COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL, PUNITIVE OR ANY OTHER DAMAGES, OR BUSINESS INTERRUPTION, FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER ARISING OUT OF ANY DEFECTS OR ANY OTHER CAUSE. THE COMPANY'S LIABILITY, IF ANY, WITH REGARD TO THE DELAYED INSTALLATION OF THE COMPANY'S FACILITIES OR COMMENCEMENT OF SERVICE SHALL NOT EXCEED \$1,000. THIS WARRANTY AND THESE REMEDIES ARE EXCLUSIVE AND IN LIEU OF ALL OTHER WARRANTIES OR REMEDIES, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT OF AN INTERRUPTION IN SERVICE OR ANY DEFECT IN THE SERVICE WHATSOEVER, NEITHER COMPANY NOR ANY AFFILIATED OR UNAFFILIATED THIRD PARTY, THIRD PARTY PROVIDER OR OPERATOR OF FACILITIES EMPLOYED IN THE PROVISION OF THE SERVICE SHALL BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL, PUNITIVE OR ANY OTHER DAMAGES, OR FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER.

2.3.8. With respect to the routing of Calls by the Company to public safety answering points or municipal Emergency Service providers, Company liability, if any, will be limited to the lesser of: (a) the actual monetary damages incurred and proved by the Customer as the direct result of the Company's action, or failure to act, in routing the Call, or (b) the sum of \$1,000.00.

FILED  
01-377  
FEB 12 2001

MISSOURI  
Public Service Commission

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006



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DEC 28 2000

MISSOURI  
Public Service Commission

- 2.3.9. In the event parties other than Customer (e.g., Customer's customers) shall have use of the Service directly or indirectly through Customer, then Customer agrees to forever indemnify and hold Company and any affiliated or unaffiliated third-party, third-party provider or operator of facilities employed in provision of the Service harmless from and against any and all claims, demands, suits, actions, losses, damages, assessments or payments which may be asserted by said parties arising out of or relating to any Defects.
- 2.3.10. In the event that Company is required to perform a Circuit redesign due to inaccurate information provided by the Customer; or, circumstances in which such costs and expenses are caused by the Customer or reasonably incurred by the Company for the benefit of the Customer, the Customer is responsible for the payment of all such charges.
- 2.4. Cancellation of Service by a Customer
- 2.4.1. If a Customer cancels a Service Order before the Service begins a charge will be levied upon the Customer for the nonrecoverable portions of expenditures or liabilities incurred expressly on behalf of the Customer by the Company and not fully reimbursed by Installation and monthly charges. If, based on a Service order by a Customer, any construction has either begun or been completed, but no Services provided, the nonrecoverable costs of such construction shall be borne by the Customer.
- 2.4.2. Upon thirty (30) days' prior verbal or written notice, either Customer or Company shall have the right, without cancellation charge or other liability, to cancel the affected portion of the Service, if the Company is prohibited by governmental authority from furnishing said portion, or if any material rate or term contained herein and relevant to the affected Service is substantially changed by order of the highest court of competent jurisdiction to which the matter is appeal, the Federal Communications Commission, or other local, state or federal government authority.
- 2.5. Cancellation for Cause by the Company
- 2.5.1. Upon nonpayment of any undisputed past due amount owed to the Company, or upon a violation of any of the provisions governing the furnishing of Service under this Tariff, the Company may, upon five business days written notification to the Customer, without incurring any liability, immediately discontinue the furnishing of such Service. The written notice may be separate and apart from the regular monthly bill for service.

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01-377

FEB 12 2001

MISSOURI  
Public Service Commission

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

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DEC 28 2000

MISSOURI  
Public Service Commission

2.5.2. Without incurring any liability, and upon five days written notice, the Company may discontinue the furnishing of Service(s) to a Customer immediately and without notice if the Company deems that such action is necessary to prevent or to protect against fraud or to otherwise protect its personnel, agents, facilities or Services under the following circumstances:

2.5.2.A. if the Customer refuses to furnish information to the Company regarding the Customer's credit-worthiness, its past or current use of common carrier communications Services or its planned use of Service(s);

2.5.2.B. if the Customer provides false information to the Company regarding the Customer's identity, address, credit-worthiness, past or current use of Customer communications Services, or its planned use of the Company Service(s);

2.5.2.C. if the Customer states that it will not comply with a request of the Company for reasonable security for the payment for Service(s) as set forth in 2.15;

2.5.2.D. if the Customer has been given five business days written notice in a separate mailing by the Company of any past due amount (which remains unpaid in whole or in part) for any of the Company's communications Services to which the Customer either subscribes or had subscribed or used;

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

2.6. Credit Allowance

2.6.1. Credit allowance for the interruption of Service is subject to the general liability provisions set forth in this Tariff. Customers shall receive no credit allowance for the interruption of service which is due to the Company's testing or adjusting, negligence of the Customer, or to the failure of channels or equipment provided by the Customer. The Customer should notify the Company when the Customer is aware of any interruption in Service for which a credit allowance is desired. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission within Customer's control, or is not in wiring or equipment, if any, furnished by the Customer in connection with the Company's Services.

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**FILED**  
**01-377**  
**FEB 12 2001**

CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

MISSOURI  
Public Service Commission



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DEC 28 2000

MISSOURI  
Public Service Commission

- 2.6.2. No credit is allowed in the event service must be interrupted in order to provide routine service quality or related investigations.
- 2.6.3. No credit shall be allowed:
- 2.6.3.A. For failure of services or facilities of Customer; or
- 2.6.3.B. For failure of services or equipment caused by the negligence or willful acts of Customer.
- 2.6.4. Credit for an interruption shall commence after Customer notifies Company of the interruption and ceases when services have been restored.
- 2.6.5. Credits are applicable only to that portion of Service interrupted.
- 2.6.6. For purposes of credit computation, every month shall be considered to have 720 hours.
- 2.6.7. No credit shall be allowed for an interruption of a continuous duration of less than two hours.
- 2.6.8. The Customer shall be credited for an interruption of two hours or more at a rate of 1/720th of the monthly recurring charge for the service affected for each hour or major fraction thereof that the interruption continues. Calculations of the credit shall be made in accordance with the following formula.

Credit Formula:      Credit =  $\frac{A \times B}{720}$

"A" = outage time in hours

"B" = total monthly charge for affected facility

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01-377

FEB 12 2001

MISSOURI  
Public Service Commission

2.7. Use of Service

- 2.7.1. The Services offered herein may be used for any lawful purpose, including business, governmental, or other non-residential use. There are no restrictions on sharing or resale of Services. However, the Customer remains liable for all obligations under this Tariff notwithstanding such sharing or resale and regardless of the Company's knowledge of same. The Company shall have no liability to any person or entity other than the Customer and only as set forth in Section 2.3. The Customer shall not use nor permit others to use the Service in a manner that could interfere with Services provided to others or that could harm the facilities of the Company or others.

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August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

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DEC 28 2000

MISSOURI  
Public Service Commission

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

2.7.2.A. One joint user or Authorized User must be designated as the Customer.

2.7.2.B. 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. In the event that the designated Customer fails to pay the Company, each joint user or Authorized User shall be liable to the Company for all charges incurred as a result of its use of the Company's Service.

2.7.3. In addition to the other provisions in this Tariff, Customers reselling Company Services shall be responsible for all interaction and interface with their own subscribers or customers. The provision of the Service will not create a partnership or joint venture between Company and Customer nor result in a joint communications Service offering to the Customers of either the Company or the Customer.

2.7.4. Service furnished by the Company shall not be used for any unlawful or fraudulent purposes.

2.7.5. The Customer will be billed directly by the LEC for certain Dedicated Access arrangements selected by the Customer for the provisioning of direct access arrangements. In those instances where the Company at the Customer's request may act as agent in the ordering of such arrangements, the Company will bill the Customer Local Access charges on an ICB basis pursuant to section 1, Individual Case Basis (ICB).

2.8. Payment Arrangements

2.8.1. The Customer is responsible for payment of all charges for Services furnished to the Customer or its joint or Authorized Users. This responsibility is not changed due to any use, misuse, or abuse of the Customer's Service or Customer provided equipment by third parties, the Customer's employees, or the public.

2.8.2. The Customer shall have 21 days from the rendition of a bill to pay the charges stated. Amounts not paid within for 21 days from the rendition of the bill shall be deemed delinquent. Customers will be assessed a late fee on past due amounts in the amount equal to 1 ½ % per month.

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01-377  
FEB 12 2001

CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

MISSOURI  
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DEC 28 2000

MISSOURI  
Public Service Commission

2.8.3. In determining whether a Customer presents an undue risk of nonpayment, the Company shall consider the following factors: (A) the Customer's payment history (if any) with the Company and its affiliates, (B) Customer's ability to demonstrate adequate ability to pay for the Service, (C) credit and related information provided by Customer, lawfully obtained from third parties or publicly available, and (D) information relating to Customer's management, owners and affiliates (if any). For end users or Customers whom the Company believes an advance payment is necessary, Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service which will be applied to Customer's subsequent bill(s) until paid down.

2.8.4. If a LEC has established or establishes a Special Access surcharge, the Company will bill the surcharge beginning on the effective date of such surcharge for Special Access arrangements presently in Service. The Company will cease billing the Special Access surcharge upon receipt of an Exemption Certificate or if the surcharge is removed by the LEC.

2.9. Assignment

2.9.1. The obligations set forth in this Tariff shall be binding upon and inure to the benefit of the parties hereto and their respective successors or assigns, provided, however, the Customer shall not assign or transfer its rights or obligations without the prior written consent of the Company.

2.10. Tax and Fee Adjustments

2.10.1. All state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates. All non-tax surcharges or fees shall be subject to prior Commission approval.

2.10.2. If at any future time a municipality acquires the legal right to impose an occupation tax, license tax, or other similar charge upon the Carrier, and imposes the same by ordinance or otherwise, such taxes shall be billed to the end users receiving service within the territorial limits of such municipality. Such billing shall allocate the tax among end users uniformly on the basis of each end user's monthly charges for the types of service made subject to such tax.

FILED

01-377

FEB 12 2001

MISSOURI  
Public Service Commission

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

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DEC 28 2000

MISSOURI  
Public Service Commission

- 2.10.3. If at any future time a county or other local taxing authority acquires the legal right to impose an occupation tax, license tax or other similar tax upon the Carrier, and imposes the same by ordinance or otherwise, such taxes shall be billed to the end users receiving service within the territorial limits of such county or other taxing authority. Such billing shall allocate the tax among end users uniformly on the basis of each end user's monthly charges for the types of service made subject to such tax.
- 2.10.4. When utility or telecommunications assessments, occupational, excise, or other similar taxes, based on interstate or intrastate receipts are imposed by certain taxing jurisdictions upon the Company or upon local exchange companies and passed on to the Company through or with interstate or intrastate access charges, the amounts of such taxes will be billed to Customers in such a taxing jurisdiction on a prorated basis. The amount of tax that is prorated to each Customer's bill is determined by the interstate or intrastate telecommunications service provided to and billed to an end user/customer service location in such a taxing jurisdiction with the aggregate of such tax equal to the amount of the tax imposed upon or passed on to the Company.
- 2.10.5. When any municipality, or other political subdivision, local agency of government, or department of public utilities imposes upon and collects from the Company a gross receipts tax, occupation tax, license tax, permit fee, franchise fee or regulatory fee, such taxes and fees shall, insofar as practicable, be billed pro rata to the Company's Customers receiving service within the territorial limits of such municipality, other political subdivision, local agency of government, or public utility commission, provided that all such non-tax surcharges are first approved by the Commission.
- 2.10.6. The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amount it is required by governmental or quasi-government authorities to collect from or pay to others in support of statutory or regulatory programs. Examples of such programs include, but are not limited to, the Universal Service Fund, the Primary Interexchange Carrier Charge, and compensation to payphone service providers for use of their payphones to access the Company's services.
- 2.10.7. All assessments other than taxes will be filed with the Commission for approval.
- 2.11. Method for Calculation of Airline Mileage
- 2.11.1. The airline mileage between two cities can be calculated using the Vertical (V) and Horizontal (H) coordinates of the serving wire centers associated with the Company's POP locations. The method for calculating the airline mileage is obtained by reference to AT&T's Tariff F.C.C. No. 10 according to the following formula:

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

**FILED**  
01-377  
FEB 12 2001  
MISSOURI  
Public Service Commission

the square root of: 
$$\frac{(V1-V2)^2 + (H1-H2)^2}{10}$$

where V1 and H1 correspond to the V&H coordinates of City 1 and V2 and H2 correspond to the V&H coordinates of City 2.

Example:

	<u>V</u>	<u>H</u>
City 1	5004	1406
City 2	5987	3424

the square root of: 
$$\frac{(5004-5987)^2 + (1406-3424)^2}{10}$$

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DEC 28 2000

**MISSOURI  
Public Service Commission**

The result is 709.83 miles. Any fractional miles are rounded to the next higher whole number; therefore, the airline mileage for this example is 710 miles.

2.12. Time of Day Rate Periods

2.12.1. Time of Day Rate Periods are determined by the time of day at the location of the Calling Station.

The rates shown in Section 4 apply as follows:

DAY: From 8:01 AM to 5:00 PM Monday - Friday

EVENING: From 5:01 PM to 11:00 PM Monday - Friday and Sunday

NIGHT/

WEEKEND: From 11:01 PM to 8:00 AM Everyday  
From 8:01 AM to 11:00 PM Saturday  
From 8:01 AM to 5:00 PM Sunday

2.13. Special Construction

2.13.1. Special Construction is that construction undertaken:

- 1- where facilities are not presently available, and there is no other requirement so constructed
- 2- of a type other than that which the company would normally utilize in the furnishing of its services
- 3- over a route other than that which the Company would normally utilize in the furnishing of its services

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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

**FILED**  
01-377  
FEB 12 2001

**MISSOURI  
Public Service Commission**

- 4- in a quantity greater than that which the Company would normally construct
- 5- on an expedited basis
- 6- on a temporary basis until permanent facilities are available
- 7- in advance of its normal construction

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**DEC 28 2000**

**MISSOURI  
Public Service Commission**

2.14. Inspection

- 2.14.1. The Company may, upon notice, make such tests and inspections as may be necessary to determine that the requirements of this Tariff are being complied with in the Installation, operation or maintenance of Customer or the Company equipment. The Company may interrupt the Service at any time, without penalty to the Company, should Customer violate any provision herein.

2.15 Deposits

- 2.15.1 The Company does not normally require customers to pay deposits. Should a customer be disconnected for non-payment of a bill, the Company reserves the right in a situation where the account appears to be a high risk to collect a deposit pursuant to 4 CSR 240.33.050 of the Commission's rules before reconnecting the account. The maximum amount of any deposit shall not exceed the equivalent of the Customer's estimated liability for two months usage.

Payment of a deposit by the Customer does not relieve the Customer of the responsibility to make timely payments on the account with the company.

The Company will pay interest on deposits, to accrue from the date the deposit is made until it has been refunded. When the Company requires a deposit from a Customer, interest will be paid to the Customer at the prevailing rate set by the Commission.

The company shall annually make either direct payment to the Customer of all accrued interest, or shall credit same to the Customer's account. The Company will refund, with accrued interest, all deposits promptly if the Customer pays all undisputed charges for twelve (12) billing cycles.

The Company will allow a Customer who is charged a deposit to pay it in two (2) consecutive equal monthly installments. The amount of the deposit shall appear on the Customer's monthly bill.

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Huntington Beach, CA 92649

**FILED**  
**01 - 377**  
**FEB 12 2001**

CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006

**MISSOURI  
Public Service Commission**

DEC 28 2000

3. DESCRIPTION OF SERVICES **MISSOURI  
Public Service Commission**

3.1. Wide Area ("WATS") and Message ("MTS") Toll Services

3.1.1. The Company offers WATS and MTS intrastate interexchange long distance service utilizing switched or dedicated access arrangements between the Customers Premises and the Company's facilities for call origination. Call termination is completed through a combination of Company facilities and LEC switched access arrangements.

3.2. Switched Inbound Service

3.2.1. Switched inbound service permits inward calling (via 800 codes) to a specific location utilizing premium switched, Feature Group D access on both ends.

3.3. Dedicated Inbound Service

3.3.1. Dedicated inbound service permits inward calling (via 800 codes) to a specific location featuring the use of a dedicated, special access type connection on the terminating end. The Customer shall be responsible for all LEC charges in addition to the Recurring, Non-recurring and Usage charges set forth hereinafter.

3.4. Switched Outbound Service

3.4.1. Switched outbound services permits outward calling utilizing premium switched Feature Group D access on both the originating and terminating ends.

3.5. Dedicated Outbound Service

3.5.1. Dedicated outbound service permits outward calling to stations in diverse service areas. Dedicated outbound service is distinguished from other services by the existence of a dedicated, special access connection on one end. The Customer shall be responsible for all LEC charges in addition to the Recurring, Non-recurring and Usage charges set forth hereinafter.

3.6. Calling Card Service

3.6.1. The Company's Calling Card Service permits Customers to place long distance calls utilizing Company issued Calling Cards for billing purposes.

FILED  
01-377  
FEB 12 2001

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**MISSOURI  
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CANCELLED  
August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006



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Missouri P.S.C. Tariff No. 1  
Original Page No. 32

DEC 28 2000

3.7. Timing of Calls

MISSOURI  
Public Service Commission

3.7.1. Long distance usage charges are based on the actual usage of the Company network. Chargeable time begins when a connection is established between the Calling Station and the Called Station. Chargeable time ends when either party "hangs up" thereby releasing the network connection.

3.7.2. Unless otherwise specified in this Tariff, the minimum call duration for billing purposes is sixty (60) seconds. In addition, unless otherwise specified in this Tariff, usage is measured thereafter in sixty (60) second increments and rounded to the next higher sixty (60) second period.

3.8. Minimum Call Completion Rate

3.8.1. A Customer can expect a call completion rate of not less than 98% during peak use periods for all services.

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01-377  
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MISSOURI  
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August 6, 2005  
Missouri Public  
Service Commission  
XD-2006-0006



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4. RATES AND CHARGES

DEC 28 2000

4.1. Usage Rates

**MISSOURI  
Public Service Commission**

- 4.1.1. The following are the per minute usage charges which apply to all calls. These charges are in addition to the Non-recurring Charges and Recurring Charges referred to herein.

**FILED**  
**01-377**  
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**MISSOURI  
Public Service Commission**

Issued: December 28, 2000

Effective: February 12, 2001

Issued By: Mark Ellis, President  
NORSTAR COMMUNICATIONS INC.  
d/b/a BUSINESS SAVINGS PLAN INC.  
5862 Bolsa Ave., Suite 103  
Huntington Beach, CA 92649

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4.2. Switched Inbound Usage Rates

**MISSOURI**  
**Public Service Commission**  
BUSINESS DAY  
EVENING/NIGHT/WEEKEND

Mileage	Initial 60 Seconds	Additional 60 Seconds
All	\$0.25	\$0.25

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4.3. Dedicated Inbound Usage Rates

**MISSOURI**  
**Public Service Commission**  
**BUSINESS DAY**  
**EVENING/NIGHT/WEEKEND**

Mileage	Initial 60 Seconds	Additional 60 Seconds
All	\$0.09	\$0.09

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4.4. Switched Outbound Usage Rates

MISSOURI  
Public Service Commission

BUSINESS DAY  
EVENING/NIGHT/WEEKEND

Mileage	Initial 60 Seconds	Additional 60 Seconds
All	\$0.25	\$0.25

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4.5. Dedicated Outbound Usage Rates

MISSOURI  
Public Service Commission  
BUSINESS DAY  
EVENING/NIGHT/WEEKEND

Mileage	Initial 60 Seconds	Additional 60 Seconds
All	\$0.09	\$0.09

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4.6. Calling Card Usage Rates

**MISSOURI**  
**Public Service Commission**  
**BUSINESS DAY**  
**EVENING/NIGHT/WEEKEND**

Mileage	Initial 60 Seconds	Additional 60 Seconds
All	\$0.25	\$0.25

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4.7. Special Promotional Offerings **MISSOURI  
Public Service Commission**

4.7.1. Upon seven (7) days prior notice to the Commission and upon receiving Commission approval, the Company may from time to time engage in Special Promotional Offerings or Trial Service Offerings limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage when approved by Commission. Company will not have special promotional offerings for more than 90 days in any 12 month period. In all such cases, the rates charged will not exceed those specified in Section 4 hereof. Company will provide written notice to the Commission at least seven (7) days prior to the commencement of a promotional program specifying the terms of the promotion, the specific services offered, the location and the beginning and ending dates of the promotional period.

4.8. Emergency Calls

4.8.1. Customer shall configure its PBX or other switch vehicle from which a customer places a call so that 911 emergency calls, where available, and similar emergency calls will be automatically routed to the emergency answering point for the geographical location where the call originated without the intervention of Company.

4.9. Payphone Use Service Charge

4.9.1. A Payphone Use Service Charge applies to each completed interLATA and intraLATA non-sent paid message made over a pay phone owned by a utility or Customer Owned Pay Telephone (COPT) Service. This includes calling card service, collect calls, calls billed to a third number, completed calls to Directory Assistance and Prepaid Card Service calls. This charge is collected on behalf of the pay phone owner. All Customers will pay the Company a per call service charge of \$0.25.

4.10. Long Distance Directory Assistance

4.10.1. The Company charges \$0.75 per call for long distance directory assistance.

4.11. Other Recurring Charges

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**MISSOURI**  
**Public Service Commission**

4.11.1. Customers will incur the following monthly Recurring Charges:

	<u>SWITCHED ACCESS</u>	<u>DEDICATED ACCESS</u>
Per 800/888 Number	0	0
Accounting Codes(non-verified)	0	0
Authorization Codes/BTN (verified)	0	0
Authorization Code change/add/delete	\$5.00	\$5.00
Monthly Recurring Charge Per T-1	\$495.00	\$495.00
Billing Fee	\$5.00	\$5.00

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4.12. Other Non-recurring Charges

MISSOURI

Public Service Commission

4.12.1. Customers will incur the following Non-recurring Charges:

	<u>SWITCHED ACCESS</u>	<u>DEDICATED ACCESS</u>
Per 800/888 Number	0	0
Accounting Codes(non-verified)	0	0
Authorization Codes/BTN (verified)	0	0
Authorization Code change/add/delete	\$25.00	\$25.00
Set and Installation Charge	0	0

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