Original Title Sheet No. 1

FEB 27 1998

TITLE SHEET

MO. PUBLIC SERVICE CO.....

LONG DISTANCE RESOLD TELECOMMUNICATIONS SERVICES

In the State of Missouri

by

SmartStop, INC.

This tariff applies to the Long Distance Telecommunications Services furnished by SmartStop, Inc. between one or more points in the State of Missouri. This tariff is on file with the Missouri Public Service Commission, and copies may be inspected, during normal business hours, at Carrier's principal place of business, 5440 SW Westgate Drive, Suite 217, Portland, Oregon 97221.

SmartStop, Inc. operates as a competitive telecommunications company within the state of Missouri.

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WAIVERS

4 CSR 240-10.020		Depreciation fund income		
4 CSR 240-30.010(2)(C)		Posting of exchange rates at central operating offices.		
4 CSR 240-30.040		Uniform system of account		
4 CSR 240-32.030(1)(B)		•		
and (C)		Exchange area maps and records of access lines		
4 CSR 240-32.030(2)		In-state record keeping		
4 CSR 240-32.050(3)				
through (6)		Information concerning local service tariffs, maps, directories, and telephone numbers		
4 CSR 240-32.070(4)		Coin telephones		
4 CSR 240-33.030		Minimum charge rules		
4 CSR 240-33.040(5)		Finance fee		
Section 392.240(1)		Ratesreasonable average return on investment		
Section 392.270		Property valuation		
Section 392.280		Depreciation rates		
Section 392.290		Issuance of securities		
Section 392.310	~=	Issuance of stocks and bonds		
Section 392.320		Stock dividends		
Section 392.330		Issuance of securities, debt and notes		
Section 392.340		Reorganization		

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SmartStop, Inc.

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TABLE OF CONTENTS

Title Sheet	1
Waivers	2
Table of Contents	3
Application of Tariff	5
Symbols	
Tariff Format	
Section 1. Technical Terms and Abbreviations	
Access Line	
Account Number	
AmBest Calling Card	
COCOT	
COPT	
Common Carrier	
Customer	
Debit Card Calls	
DriveLine Plus Calling Card	
IPP	
LEC	
Local Access and Transport Area (LATA)	
Measured Charge	
MPSC	
SmartStop Card Calls	
SmartStop	
Telecommunications	
TransCard Calling Card	

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- Castian C. Dulas and Dagulations
Section 2. Rules and Regulations
2.1 Terms of Tariff
2.2 Use of Services
2.3 Liability of SmartStop
2.4 Responsibilities of the Subscriber
2.5 Cancellation or Interruption of Services
2.6 Billing Arrangements
2.7 Billing of Calls
2.8 Validation of Credit
2.9 Contested Charges
2.10 Taxes
2.11 Deposits
· ·
2.12 Directory Assistance
Section 3. Description of Service
3.1 General Description of Services
3.2 Calling Card Service
3.3 Calculations of Usage Rates
3.4 Minimum Call Completion Rate
3.5 Service Offerings
Section 4 Rates and Charges
4.1 SmartStop Calling Card Rates
4.2 Charges Computation
4.3 Rate Schedules
4.3.1 Drive Line PLUS Calling Card
4.3.2 AmBest Calling Card Services
4.3.3 TransCard Calling Card Service
4.3.4 COCOT COPT and IPP Service

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This tariff contains the regulations and changes applicable to intrastate interexchange telecommunications resellers services provided by SmartStop, Inc. to customers within the State of Missouri.

APPLICATION OF TARIFF

SYMBOLS

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

- D Delete or Discontinue
- I Change Resulting In An Increase in Rates
- M Moved From Another Tariff Location
- N New

SmartStop, Inc.

- R Change Resulting In A Reduction in Rates
- T Change In Text or Regulation But No Change In Rate or Charge

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TARIFF FORMAT

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- A. <u>Sheet Numbering</u> Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. <u>Sheet Revision Numbers</u> Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the Missouri Public Service Commission ("MPSC"). For example, the 2nd revised Sheet 10 cancels the 1st revised Sheet 10. Because of various suspension periods, deferrals and other delays which may occur before the MPSC as it follows the normal tariff approval process, the most current sheet number on file with the Commission is not always the tariff pages in effect.
- C. <u>Paragraph Numbering Sequence</u> There are four levels of paragraph coding. Each level of coding is subservient to its next higher level.

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Section 1. TECHNICAL TERMS AND ABBREVIATIONS

<u>Access Line</u> - An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a customer's location to SmartStop's location or switching center.

<u>Account Number</u> - A numerical code, one or more of which may be assigned to a customer, to enable SmartStop to identify the service user so it may rate and process the call.

<u>AmBest Calling Card</u> - A prepaid calling card that offers speed dial and voicemail function.

COCOT - A Company Owned Coin Operated Telephone.

COPT - A Coin Operated Pay Telephone.

<u>Common Carrier</u> - A Company or entity providing telecommunications services to the public.

<u>Customer</u> - The calling party utilizing the services of SmartStop and responsible for the payment of charges.

<u>Debit Card Calls</u> - Calls for which charges are billed not to the originating telephone number but are deducted from the face value of the debit card. Company debit card calls do not result in a bill being sent to the customer.

<u>DriveLine Plus Calling Card</u> - A prepaid calling card that is specifically designed to be sold to truck drivers. It offers speed dial and voicemail functions, and provides other services unique to truck drivers.

IPP - An Independent Payphone Provider.

LEC - Used throughout this tariff to mean "Local Exchange Carrier."

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SECTION 1. TECHNICAL TERMS AND ABBREVIATIONS (Cont.) MO. PUBLIC SERVICE COMM

<u>Local Access and Transport Area</u> (LATA) - The term "Local Access Transport Area" denotes a geographical area established by the U.S. District Court for the District of Columbia in Civil Action No. 82-0192, within which a local exchange company provides communications services.

<u>Measured Charge</u> - A charge assessed on a per minute basis in calculating the charges due for a completed call.

MPSC - Used throughout this tariff to mean the Missouri Public Service Commission.

<u>SmartStop Card Calls</u>- Calls for which charges are billed not to the originating telephone number, but to a SmartStop Phone Card.

SmartStop - Used throughout this tariff to mean SmartStop, Inc.

<u>Telecommunications</u> - The transmission of voice communications or, subject to the transmission capabilities of the service, the transmission of data, facsimile, signaling, metering, or other similar communications.

<u>TransCard Calling Card</u> - - A prepaid calling card that offers speed dial and voicemail functions.

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SECTION 2. RULES AND REGULATIONS

MO. PUBLIC SERVICE COMM

2.1 Terms of Tariff

- 2.1.1 This tariff contains the regulations and rates applicable to intrastate resale telecommunications services provided by SmartStop for telecommunications between points within the State of Missouri. SmartStop's services are furnished subject to the availability of facilities and subject to the terms and conditions of this tariff.
- 2.1.2 The services of SmartStop are not part of a joint undertaking with any other entity providing telecommunications channels, facilities or services, but do involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers who may be subject to the jurisdiction of this commission.
- 2.1.3 The rates and regulations contained in this tariff apply only to the services furnished by SmartStop and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carrier for use in accessing the services of SmartStop.
- 2.1.4 The services of SmartStop are furnished to purchasers of SmartStop Phone cards. The purchase of a card makes available to the purchasing subscriber SmartStop's nationwide services, including the intrastate services offered under the terms and conditions of this tariff.

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Effective: Application MAY 2 5 1998 25 47

Original Sheet No. 10 FEB 2 7 1998

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SmartStop, Inc.

SECTION 2. RULES AND REGULATIONS (Cont.)

2.2 Use of Services

- 2.2.1 SmartStop's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services.
- 2.2.2 The use of SmartStop's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another, or in such a way as to unreasonably interfere with use by others, is prohibited.
- 2.2.3 The use of SmartStop's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, false calling or credit cards or false SmartStop Calling Cards or false numbers of such cards, is prohibited.
- 2.2.4 SmartStop's services are available for use twenty-four hours per day, seven days per week.
- 2.2.5 SmartStop does not transmit messages pursuant to this tariff, but its services may be used for that purpose.
- 2.2.6 SmartStop's services may be denied for nonpayment of undisputed charges or for other violations of this tariff.
- 2.2.7 If a SmartStop Card is inactive for any 6-month period, an inactivity fee of \$2.00 per month will be assessed against the remaining balance on the card on a monthly basis until the card exhausts or is reused.

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Issued: February 26, 1998

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SECTION 2. RULES AND REGULATIONS (Cont.)

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- 2.2.8 A purchaser of a SmartStop card may obtain a refund of any unused portion of a card by returning the card to the company, with a written request for such refund.
- 2.2.9 A purchaser of a SmartStop Card is responsible for all losses in the event that the card is lost, stolen, or used by an unauthorized person. In the event a card is lost or stolen, a purchaser may contact Customer Relations and have the unused portion of a card balance transferred to a new card and identification number.
- 2.2.10 SmartStop may refuse or terminate service to customers in violation of State of Missouri statutes or Missouri Public Services Commission rules.

2.3 Liability of SmartStop

- 2.3.1 SmartStop shall not be liable for loss or damage sustained by reason of any failure in or breakdown of facilities associated with SmartStop or for any interruption or delay of services, whatever shall be the cause of such failure, breakdown, or interruption, and whether negligent or otherwise, and however long it shall last. In no event shall SmartStop's liability for any service exceed the charges applicable under this tariff to such service.
- 2.3.2 SmartStop shall be indemnified and saved harmless by any subscriber, user or by any other entity against claims for libel, slander or the infringement of copyright arising from the material transmitted over its services; and against all other claims arising out of any act or omission of a subscriber or of any other entity in connection with the services provided by SmartStop.

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SmartStop, Inc.

Original Sheet No. 12 FEB 2 7 1998

MO. PUBLIC SERVICE COMM

SECTION 2. RULES AND REGULATIONS (Cont.)

- 2.3.3 SmartStop is not liable for any act or omission of any entity furnishing facilities or services connected with or provided in conjunction with the services SmartStop.
- 2.3.4 SmartStop shall not be liable for any personal injury, or death of any person or persons, nor for any loss or damage sustained by reason of acts, mistakes, omissions, errors or defects in providing its services, whatever shall be the cause, and whether negligent or otherwise.
- 2.3.5 SmartStop shall not be liable for and shall be indemnified and saved harmless by any subscriber, user or other entity from any and all loss, claims, demands, suits, or other action or any liability whatever, whether suffered, made, instituted, or asserted by any subscriber, user or any other entity or any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any subscriber, user or any other entity of any other property whether owned or controlled by the subscriber, user or others, caused or claimed to have been caused, directly or indirectly, by any act or omission of the subscriber, user or others or by any installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of services, facilities or equipment provided by SmartStop which is not the direct result of SmartStop's negligence. No agents or employees of any other entity shall be deemed to be the agents or employees of SmartStop.

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Issued: February 26, 1998

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SECTION 2. RULES AND REGULATIONS (Cont.)

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2.3.6 SmartStop shall not be liable for any failure of performance due to causes beyond its control, including, without being limited to, acts of God, fires, floods or other catastrophes, national emergencies, insurrections, riots or wars, strikes, lockouts, work stoppage or other labor difficulties, acts or omissions of other carriers, and any law, order, regulation or other action of any governing authority or agency thereof.

2.4 Responsibilities of the Subscriber

- 2.4.1 The subscriber is responsible for payment for use of SmartStop Calling Card Cards and for complying with tariff regulations. The subscriber is also responsible for the payment of charges for calls which the subscriber elects to continue following notification that the prepaid amount on the SmartStop calling card then in use has been fully used. The subscriber is responsible for payment of all card calls on direct and LEC-billed cards.
- 2.4.2 The subscriber must pay SmartStop for replacement or repair of damage to the equipment or facilities of SmartStop caused by negligence or willful act of the subscriber or others, by improper use of the services, or by use of equipment provided by the subscriber or others.
- 2.4.3 The subscriber is responsible for compliance with the applicable regulations set forth in this tariff.

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SmartStop, Inc.

Original Sheet No. 14

MO. PUBLIC SERVICE COMM

SECTION 2. RULES AND REGULATIONS (Cont.)

- 2.4.4 The subscriber is responsible for establishing its identity as often as necessary during the course of a call.
- 2.4.5 The subscriber is responsible for identifying the station, party, or person with whom communication is desired and/or made at the called number.

2.5 Cancellation or Interruption of Services

- 2.5.1 SmartStop may immediately discontinue services to a subscriber or may withhold the provision of ordered or contracted services:
 - (A) After a five (5) day's written notice to the Customer for nonpayment of any undisputed sum due SmartStop for the use of SmartStop Calling Card Cards, or for nonpayment of any sum due SmartStop following full use of the prepaid amount on a SmartStop calling card.
 - (B) For violation of any of the provisions of this tariff,
 - (C) For violation of any law, rule, regulation or policy of any governing authority having jurisdiction over SmartStop's services, or
 - (D) By reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting SmartStop from furnishing its services.

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SmartStop, Inc.

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MO. PUBLIC SERVICE COMM

SECTION 2. RULES AND REGULATIONS (Cont.)

- 2.5.2 SmartStop may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of SmartStop's equipment and facilities and may continue such interruption until any items of non-compliance or improper equipment operation so identified are rectified.
- 2.5.3 Service may be discontinued by SmartStop, without notice to the subscriber, by blocking traffic to certain countries, cities, or exchanges, or by blocking calls using certain customer authorization code, when SmartStop deems it necessary to take such action to prevent unlawful use of its service. SmartStop will restore service as soon as it can be provided without undue risk, and will, upon request by the customer affected, assign a new account number to replace the one that has been deactivated.

2.6 <u>Billing Arrangements</u>

2.6.1 SmartStop Card Calls: Charges for calls of this type will be prepaid upon purchase by the subscriber of a SmartStop Calling Card. SmartStop customer service agents will have itemized call detail information on-line in order to answer customers' questions. Upon verification that the caller is a SmartStop customer, written itemization of charges can be obtained from customer service.

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SECTION 2. RULES AND REGULATIONS (Cont.)

- 2.6.2 <u>Credit Card Call</u>: Itemization of charges posted to credit cards will be included on the subscriber's regular monthly statement from the cardissuing company, or a monthly statement in the case of LEC and direct billed Cards.
- 2.7 <u>Billing of Calls</u>: All charges due by the subscriber are payable at any agency duly authorized to receive such payments. Any objection to billed charges should be promptly reported to the Company. Adjustments to customers' bills should be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.
- 2.8 <u>Validation of Credit</u>: SmartStop reserves the right to validate the credit worthiness of users through available verification procedures. Where a requested billing method cannot be validated, the user may be required to provide an acceptable alternate billing method or SmartStop may refuse to place the call.
- 2.9 <u>Contested Charges</u>: All bills are presumed accurate, and shall be absolutely binding on the Subscriber unless objection is received by SmartStop thirty (30) days after such bills are rendered. In the case of a billing dispute between the Subscriber and SmartStop for service furnished to the Subscriber, which cannot be settled with mutual satisfaction, the Subscriber can take the following course of action:
 - 2.9.1 First, the Subscriber may request, and Carrier will provide, an indepth review of the disputed amount by contacting customer service at: 1-800-717-5485. The undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnect.

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SECTION 2. RULES AND REGULATIONS (Cont.)

MO. PUBLIC SERVICE COMM

2.9.2 If a user is not satisfied with SmartStop's resolution of a disputed the disputed amount after the investigation and review by a manager of SmartStop, the Subscriber may file an appropriate complaint with the MPSC. The Commission's address is:

Missouri Public Service Commission PO Box 360 Jefferson City, MO 65102 (573) 751-3234

- 2.10 <u>Taxes</u>: All federal, state and local taxes (e.g., excise tax, gross receipts tax, sales tax, municipal Service tax) are included in the amount deducted for each call that is placed through a prepaid telephone calling card.
- 2.11 <u>Deposits</u>: SmartStop does not require a deposit from the Subscriber.
- 2.12 <u>Directory Assistance</u>: SmartStop does not provide Directory Assistance.

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SECTION 3. DESCRIPTION OF SERVICE

- 3.1 <u>General Description of Services:</u> SmartStop provides interexchange telecommunications services, including switched and dedicated access long distance communications service. Calls are rated based on the duration of the call. SmartStop also provides COCOT, COPT and IPP services.
- 3.2 <u>Calling Card Service</u>: Calling Card Service is a product that is neither time of day nor distance sensitive while calling within the United States, that provides prepaid calling card service (see "Service Offerings" below).
- 3.3 <u>Calculation of Usage Rates:</u> Billing for a call placed over the SmartStop network is based on the duration of the call. Billing is in increments set forth in the rate schedules. Calls are rounded up to the next full increment. Timing of each call begins as specified below, and ends when either the calling party or the called party hangs up.
 - 3.3.1 When Billing Charges Begin and End for Phone Calls: The Customer's long distance usage charge is based on the actual usage of the Company's network. Usage begins when the called party picks up the receiver, (i.e. when 2-way communication, often referred to as "conversation time" is possible.). When the called party picks up it is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. When software answer supervision is employed up to 60 seconds of ringing is allowed before it is billed as usage of the network. A call is terminated when the calling or called party hangs up.

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SECTION 3. DESCRIPTION OF SERVICE (Cont.)

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3.4 <u>Minimum Call Completion Rate:</u> A customer can expect a call completion rate of not less than 99% during peak use periods for all FG D services ("1+" dialing).

3.5 Service Offerings

- 3.5.1 SmartStop Calling Card Service: This service permits use of a prepaid SmartStop Calling Card for placing long distance calls. Users may purchase these cards at a variety of retail outlets or through other distribution channels. SmartStop Calling Cards are available at face values of \$5.00 to \$50.00. A call is placed by dialing an 800 number to obtain access to SmartStop's network. The caller is prompted by an automated voice response system to enter his/her account number, and then to enter the terminating telephone number.
 - 3.5.1.A SmartStop's processor tracks the call duration and destination on it's calling card products for rating purposes on a real time basis. The total price of each call, including applicable taxes, is deducted from the prepaid amount on the caller's SmartStop card. Should the balance on the card approach zero, the caller is so advised, and, if desired, the caller may follow voice prompts to reach a live operator who will aid the user in accomplishing a recharge.
 - 3.5.1.B Special features are available for use with some SmartStop cards. These features include speed-calling capability for two-digit dialing of up to ninety numbers. In addition, multiple calls can be made without re-dialing an access number or account number.

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SmartStop, Inc.

SECTION 3. DESCRIPTION OF SERVICE (Cont.)

3.5.1.D

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3.5.1.C SmartStop offers universal origination from anywhere in the United States and termination both domestically and internationally. Availability of termination may be limited by SmartStop's operating authority limits, or by service availability for international direct dialing. Not all of SmartStop's cards will have international termination ability.

services, operator services and directory services shall be provided by SmartStop's underlying carrier. Intrastate calls are charged in full

Customers reselling or rebilling telecommunication services must have a certificate of Public Convenience and Necessity as an interexchange

carrier from the Missouri Public Service Commission
SmartStop provides COCOT, COPT and IPP services. All interstate

minute increments, with a four (4) minute minimum.

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SECTION 4. RATES AND CHARGES

MO. PUBLIC SERVICE COMM

4.1 <u>SmartStop Calling Card Rates</u>

- 4.1.1 SmartStop will enter agreements with retailers or other distributors of a SmartStop card to discount the price of cards purchased by a particular retailer or other distributor in order to induce the distributor to offer the cards to end users. These distribution arrangements will not affect the rates charged to end users of the cards.
- 4.1.2 SmartStop may enter special arrangements with certain customers who purchase cards in volume directly from SmartStop. The discount will consist of reductions of price for the denomination of card or cards being purchased.

4.2 Charges Computation

4.2.1 Calls processed by SmartStop are rated and charged in accordance with the rate schedules set forth herein.

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SECTION 4. RATES AND CHARGES (Cont.)

SmartStop, Inc.

MO. PUBLIC SERVICE COMM

- 4.2.2 Chargeable time begins when the called party answers and a connection has been established. Chargeable time ends when either party "hangs up" thereby releasing the network connection. Calls are measured and billed in increments set forth in the rate table for each service offering; fractional minutes of use are rounded up to the next full increment. Calls beginning in one rate period and ending in another will be billed at the rate applicable at the beginning of the call. Consumers using SmartStop will not be charged for unanswered or uncompleted calls.
- 4.2.3 All Calling Card Cards other than LEC billed, Credit billed cards and direct billed cards expire six (6) months after the date of last use, or last recharge, whichever is later. Credit calling cards (LEC and direct billed) and those continually recharged would not expire.
- 4.2.4 Call detail history is available on any particular card for a charge of \$5.00 per request; provided however, detail is not available for periods in excess of nines months from the date of request.
- 4.2.5 <u>Hearing and Speech Impaired Persons:</u> Intrastate toll message rates for TDD users shall be evening and night calls.

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Original Sheet No. 23 FEB 2 7 1998

SmartStop, Inc.

SECTION 4. RATES AND CHARGES (Cont.)

4.2.6

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Telecommunications Relay Service: For intrastate toll calls received from the relay service, the Company will, when billing relay calls, discount relay service calls by 50 percent of the otherwise applicable rate for a voice nonrelay call except that where either the calling or called party indicates that either party is both hearing and visually impaired, the call shall be discounted 60 percent off the otherwise applicable rate for the voice nonrelay call. The above discounts apply only to time sensitive elements of a charge for the call and shall not apply to per call charges such as a credit card surcharge.

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SECTION 4. RATES AND CHARGES (Cont.)

4.3 Rate Schedules

4.3.1:

"DriveLine PLUS" Calling Card Service: A prepaid calling card service that is offered to truck drivers. The service includes access to special services that are uniquely useful to truck drivers, including voice mail, load services and road condition information. Customers will reach SmartStop's network via a toll free number. A customer who elects to use this service will pay the tariffed rates for calls charged to the card. Card calls are billed in one-minute initial and additional increments.

Per Minute Rates:

Card cost \$10.00	<u>Rate</u>
Cara Cost	\$0.33
Card Cost \$20.00	\$0.33
Card Cost \$40.00	\$0.31

All cards recharge at the rate of \$0.25 per minute.

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Public Service Commission

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SECTION 4. RATES AND CHARGES (Cont.)

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4.3.2 "AmBest Calling Card" Service: Prepaid card service is a prepaid long distance calling card service. As Users access the service their usage is automatically deducted from the remaining card balance. These prepaid cards are decremented in 1 minute increments.

Per Minute Rates:

	<u>Face</u>		<u>Rate</u>
Card cost ,	\$5.00	\$0.33	
Card cost	\$10.00		\$0.33
Card cost	\$20.00		\$0.25

Recharges are available in \$10.00 and \$20.00 increments with recharges being at the rate of \$0.25

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SmartStop, Inc.

MO. PUBLIC SERVICE COMM

SECTION 4. RATES AND CHARGES (Cont.)

4.3.3 "TransCard Calling Card" Service: Prepaid card service is a prepaid long distance calling card service. As Users access the service their usage is automatically deducted from the remaining card balance. These prepaid cards are decremented in 1 minute increments.

Per Minute Rates:

	<u>Face</u>	<u>Rate</u>
Card cost	\$5.00	\$0.33
Card cost	\$10.00	\$0.33
Card cost	\$20.00	\$0.31
Card cost	\$30.00	\$0.28
Card cost	\$40.00	\$0.28
Card cost	\$50.00	\$0.28

Recharges are available with recharges being at the rate of \$0.25 per minute

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SECTION 4. RATES AND CHARGES (Cont.)

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4.3.4 COCOT, COPT AND IPP Service: - SmartStop is in the business of providing Company Owned Coin Operated Telephones, Coin Operated Pay Telephones and Independent Payphone Provider services. All interstate services, operator services and directory services shall be provided by SmartStop's underlying carrier. Intrastate long distance calls are charged in full minute increments, with a four (4) minute minimum.

Intrastate long distance flat rate, for all periods: Local Calls:

\$0.25 per minute.

\$0.35

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