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SECTION 4.RATES (Contd.)

4.31 Prime Business Select III (Cont'd)

4.31.2 Monthly Recurring Fees

Toll Free Number (per number)	$ 3.00
Diskette Billing (monthly diskette)	$10.00
Magnetic Tape Billing (monthly tape)	$10.00
Optional Management Invoice Reports	$ 2.00

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4.32 Prime Business Select IV

Prime Business Select IV service is a term plan service available to all business customers who meet the Company's credit approval guidelines, but is designed for small to medium users. Customers are billed based upon the actual monthly usage. Customers must sign a twelve (12), twenty-four (24) or thirty-six (36) month term plan. Usage commitments will be set at the time of initiating the service The contract the Customer signs states the penalty for discontinuation of service. The Customer will be billed the minimum monthly commitment level if the actual monthly usage is below the commitment level. Customers will either be billed directly by the Company or by their local exchange telephone company. Prime Business Select IV rates apply to direct dial, toll free, and calling card calls. All calls are billed in six (6) second increments after an initial period, for billing purposes, of eighteen (18) seconds. Per minute, per call and monthly recurring charges may apply.

4.32.1 Access Methods and Usage Rates

(A) Direct Dial & Toll Free

MONTHLY TERM COMMITMENT	TERM PLAN (months)		
	12	24	36
$100.00	$0.0950	$0.0950	$0.0950
$200.00	$0.0950	$0.0950	$0.0950
$500.00	$0.0950	$0.0950	$0.0950
$1,000.00	$0.0950	$0.0950	$0.0950

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SECTION 4.RATES (Contd.)

4.32 Prime Business Select IV (Cont'd)

4.32.1 Access Mehtods and Usage Rates (Cont'd)

(B) Calling Card

Per Minute Rate:	$0.20
Per Call Surcharge:	$0.25

(C) Directory Assistance

Per Call:	$0.70

Monthly Recurring Fees

Toll Free Number (per number)	$ 3.00
Diskette Billing (monthly diskette)	$10.00
Magnetic Tape Billing (monthly tape)	$10.00
Optional Management Invoice Reports	$ 2.00

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4.33 Prime Business Select V

Prime Business Select V service is a term plan available to all business customers, who meet the Company's credit approval guidelines, but is designed for large end users. Customers are billed based upon the actual monthly usage. Customers must sign a twelve (12), twenty-four (24), or thirty-six (36) month term plan. Usage commitments will be set at the time of initiating service. The contract the customer signs states the penalty for discontinuation of service The Customer will be billed the minimum monthly commitment level if the actual monthly usage is below the commitment level. Customers will either be billed directly by the Company or by their local exchange telephone company. Prime Business Select V rates apply to direct dial, toll free, and calling card calls. All calls are billed in six (6) second increments after an initial period, for billing purposes, of eighteen (18) seconds. Per minute, per call and monthly recurring charges may apply.

4.33.1 Access Methods and Usage Rates

(A) Direct Dial & Toll Free

MONTHLY TERM COMMITMENT	TERM PLAN (months)		
	12	24	36
$2,500	$0.0900	$0.0900	$0.0900
$5,000	$0.0900	$0.0900	$0.0900
$10,000	$0.0900	$0.0900	$0.0900
$25,000	$0.0900	$0.0900	$0.0900
$50,000	$0.0900	$0.0900	$0.0900

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SECTION 4.RATES (Contd.)

4.33 Prime Business Select V (Cont'd)

4.33.1 Access Methods and Usage Rates (Cont'd)

(B) Calling Card

Per Minute Rate:	$0.2000
Per Call Surcharge:	$0.2000

(C) Directory Assistance

Per Call:	$0.65

4.33.2 Monthly Recurring Fees

Toll Free Number (per number)	$ 3.00
Diskette Billing (monthly diskette)	$10.00
Magnetic Tape Billing (monthly tape)	$10.00
Optional Management Invoice Reports	$ 2.00

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4.34 Prime Business Select Plan II - Special

Service Commission

Prime Business Select II - Special Pricing is a combined direct dial 1+ outbound and toll free inbound service. Customers commit to a thirty-six (36) month term with a minimum monthly usage commitments as indicated in Section 4.34.1 below. Calls are billed in six (6) second increment after an initial calling period, for billing purposes, of six (6) seconds. Any fractional portion of a call thereafter, will be rounded up to the next highest billing increment.

4.34.1 Access Methods and Usage Rates

A. Direct Dial and Toll Free

Monthly Usage	Per Minute Rate
$0 - 74,999	$0.1000
$75,000 - 99,999	$0.0800
$100,000 - 149,999	$0.0750
$150,000 +	$0.0725

4.34.2 Directory Assistance

(A) Per Call Charge: $0.75

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4.35 Prime Business Select II Dedicated - Special Pricing

Prime Business Select II Dedicated - Special Pricing is a combined direct dial 1+ outbound and toll free inbound service. Customers commit to a thirty-six (36) month term and a $75,000 monthly minimum. Calls are be billed in six (6) second increments after an initial calling period, for billing purposes, of six (6) seconds. Any fractional portion of a call thereafter, will be rounded up to the next highest billing increment.

4.35.1 Access Methods and Usage Rates

(A) Direct Dial and Toll Free

Per Minute Rate: $ 0.0550

4.35.2 Directory Assistance

(A) Per Call Charge: $0.75

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4.36 Prime Business Select II Dedicated - Special Pricing

Prime Business Select II Dedicated - Special Pricing is a combined direct dial 1+ outbound and toll free inbound service. Customers commit to a thirty-six (36) month term and a $35,000 monthly minimum. Calls are be billed in six (6) second increments after an initial calling period, for billing purposes, of six (6) seconds. Any fractional portion of a call thereafter, will be rounded up to the next highest billing increment.

4.36.1 Access Methods and Usage Rates

(A) Direct Dial and Toll Free

Per Minute Rate: $ 0.0550

4.36.2 Directory Assistance

(A) Per Call Charge: $0.75

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4.37 Prime Business Industry Program - Auto Dealer Program

Service Commission

Prime Business Industry Program is an affinity associated program for various business and social groups that either commit to or recommend Carrier's service to the association membership. The association membership will receive special term and rate conditions when they subscribe to Carrier's service. Auto Dealers Program is a Prime Business Industry Program designed for Factory Authorized Auto Dealers. Customers must commitment to a one year term and a monthly revenue usage of $250.00. Calls are billed in six (6) second increments after an initial calling period, for billing purposes, of eighteen (18) seconds. Per minute and per call charges apply based upon the call type.

4.37.1 Access Methods and Usage Rates

(A) Direct Dial

Per Minute Rate:	$0.0900

(B) Travel Card

Per Minute Rate	$0.20
Per Call Surcharge:	$0.25

4.37.2 Directory Assistance

(A) Per Call Charge:	$0.75

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4.38 COMTEL Prime Business

Service Commission

COMTEL Prime Business service is an inbound and outbound service offered to business Customers of through a master agent of the Company. Customers must sign twelve (12) month term plan with a monthly revenue commitment of $250.00 or $300.00. The Customer will be billed the minimum commitment if the actual monthly usage is below the commitment level. Calls are billed in six(6) second increments after an initial calling period, for billing purposes, of eighteen (18) seconds.

4.38.1 Access Methods and Usage Rates

(A) Direct Dial and Toll Free

Monthly Usage	Per Minute Rate
$250.00	$0.0925
$300.00	$0.0975

4.38.2 Directory Assistance

(A) Per Call Charge: $0.75

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4.39 Global Systems Prime Business

Service Commission

Global Systems Prime Business service is an outbound and inbound service offered to business Customers of through a master agent of the Company. Calls are billed in six(6) second increments after an initial calling period, for billing purposes, of eighteen (18) seconds.

4.39.1 Access Methods and Usage Rates

(A) Direct Dial and Toll Free

Per Minute Rate: $0.0975

4.39.2 Directory Assistance Rate

(A) Per Call Charge: $0.75

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4.40 Prime Business Select 3A Service

Service Commission

Prime Business Select 3A Service is a combined inbound, outbound and calling card service offered to business Customers. Customers are billed at per minute rates based on Combined Monthly Usage volumes, and discounted rates are applied based upon the Customer's billed monthly usage. Combined Monthly Usage is defined as the Customer's billed usage for a monthly billing period for the combined total of interstate, intrastate, international and service calling card usage for a month billing period. Directory Assistance charges, monthly recurring charges, service fees, surcharges and taxes are not included in the determination of the Customer's Combined Monthly Usage.

This service is offered on a month-to-month basis.

Usage Rates:

COMBINED MONTHLY USAGE	PER MINUTE RATES
$0 - 99.99	$0.1000
$100 - $199.99	$0.1000
$200 - $499.99	$0.1000
$500 - $999.99	$0.1000
Over $1000	$0.1000

Prime Business Select 3A Calling Card Usage Rates:

Per call surcharge: $0.2500
Per minute rates: $0.2500

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4.40 Prime Business Select 3A Service - (Continued)

Usage Rates: (Continued)

Monthly Recurring Service Charges and Fees:

Inbound Service Charge	$3.00 per 800/888#, per month
Directory Assistance Service:	$0.7500 per call
Diskette Billing	$10.00 per diskette, per month
Magnetic Tape Billing	$10.00 per tape, per month
Optional Management Invoice Reports	$2.00 per report, per month
Accounting Codes (Non-Verified Package)	$5.00 per package, per month
Accounting Codes (Verified Package)	$10.00 per package, per month
Customer Accounting Code Package	$45.00 per package, per month

Billing Increments:

Prime Business Select Service 3A:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Prime Business Select 3A Calling Card:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

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4.41 Prime Business Select 4A Service

Prime Business Select 4A Service is a combined inbound, outbound and calling card service offered to business Customers. Customers are billed at per minute rates based on Combined Monthly Usage volumes, and discounted rates are applied based upon the Customer's billed monthly usage. Combined Monthly Usage is defined as the Customer's billed usage for a monthly billing period for the combined total of interstate, intrastate, international and service calling card usage for a month billing period. Directory Assistance charges, monthly recurring charges, service fees, surcharges and taxes are not included in the determination of the Customer's Combined Monthly Usage.

Customers subscribing to this service must commit to a term of 12, 24 or 36 months. A service term begins on the first day of the month following service enrollment. When the Customer's Term Commitment Period expires, the Customer's service will automatically renew for another 12-month, 24-month or 36 month period, whichever is applicable, unless the Company receives in writing a notice of non-renewal during the period between 60 and 30 days prior to the end of the Customer's Term Commitment Period.

In the event a Customer terminates service with the Company prior to the end of the Customer's Term Commitment Period, or in the event that the Company terminates service based on the Customer's default, the Customer will be responsible for paying a Termination Charge equal to $100.00 multiplied by the number of months remaining in the Customer's agreed Term Commitment period.

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4.41 Prime Business Select 4A Service - (Continued)

Usage Rates:

COMBINED MONTHLY USAGE	PER MINUTE RATES	PER MINUTE RATES	PER MINUTE RATES
	12-Month Term	24-Month Term	36-Month Term
$0 - $199.99	$0.0950	$0.0950	$0.0950
$200 - $499.99	$0.0950	$0.0950	$0.0950
$500 - $999.99	$0.0950	$0.0950	$0.0950
Over $1000	$0.0950	$0.0950	$0.0950

Prime Business Select 4A Calling Card Usage Rates:

Per call surcharge: $0.2500

Per minute rates: $0.2000

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4.41 Prime Business Select 4A Service - (Continued)

Usage Rates: (Continued)

Monthly Recurring Service Charges and Fees:

Inbound Service Charge	$3.00 per 800/888#, per month
Directory Assistance Service:	$0.7000 per call
Diskette Billing	$10.00 per diskette, per month
Magnetic Tape Billing	$10.00per tape, per month
Optional Management Invoice Reports	$2.00 per report, per month
Accounting Codes (Non-Verified Package)	$5.00 per package, per month
Accounting Codes (Verified Package)	$10.00 per package, per month
Customer Accounting Code Package	$45.00 per package, per month

Billing Increments:

Prime Business Select Service 4A:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Prime Business Select 4A Calling Card:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

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4.42 **Prime Business Communications Service** is a customized telecommunications service offering combining inbound, outbound and calling card services offered to business customers. Customers are billed at per minute rates based on a Minimum Monthly Usage Commitment Option for switched or dedicated access services for origination and termination of calls. Monthly Usage includes combined interstate, intrastate, international and calling card usage for a month billing period. Directory Assistance charges, monthly recurring charges, service charges, and taxes are not included in the determination of the Customer's Monthly Usage. Customers subscribing to this service must commit to a term of 12 months. A service term begins on the first day of the month following service enrollment. When the Customer's 12-month service term expires, the Customer's service will automatically renew for another 12-month period, unless the Company receives in writing a notice of non-renewal during the period between 60 and 30 days prior to the end of the 12-month Term Commitment Period, or in the event that the Company terminates service based on the Customer's default, the Customer will be responsible for paying a Termination Charge equal to the Customer's Minimum Monthly Usage Commitment Option, multiplied by the number of months remaining in the Customer's agreed 12-month Term Commitment Period.

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For dedicated access, dedicated facilities between the Customer's premises and the Company's terminal location(s) are required. The Company will arrange for the installation of all required connecting facilities via a Local Exchange Carrier or other access provider. The installation and monthly recurring charges for any interface equipment associated with such access that is provided by the Company shall be calculated on an individual case basis, in accordance with the charges assessed by the Local Exchange Carrier or other access provider.

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4.42 Prime Business Communications Service - (Continued)

4.42.1 Per Minute Usage Rates: (Switched & Dedicated Access Service)

Minimum Monthly Usage Commitment Options (Switched Access)		Switched Access	Minimum Monthly Usage Commitment Options (Dedicated Access)		Dedicated Access
OPTION 1	$25	$0.1050	OPTION 1	$1,500	$0.0650
OPTION 2	$50	$0.1000	OPTION 2	$2,000	$0.0650
OPTION 3	$75	$0.0975	OPTION 3	$2,500	$0.0650
OPTION 4	$100	$0.0950	OPTION 4	$4,000	$0.0600
OPTION 5	$125	$0.0925	OPTION 5	$5,000	$0.0600
OPTION 6	$150	$0.0900	OPTION 6	$10,000	$0.0550
OPTION 7,8,9,10,11	$175	$0.0900	OPTION 7	$15,000	$0.0550

4.42.2 Travel Card Usage Rates:

	Per Minute Rate	Per Call Surcharge
Options 1,2,3	$0.2000	$0.2500
Options 4,5	$0.2000	$0.1500
Options 6,7,8,9,10,11	$0.1800	$0.1500

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4.42 Prime Business Communications Service - (Continued)

4.42.3 Monthly Recurring Service Charges:

Inbound Service Charge	$3.00 per 800/888#, per month
Directory Assistance Service	$0.6500 per call
Diskette Billing	$10.00 per diskette, per month
Magnetic Tape Billing	$10.00 per tape, per month
Optional Management Invoice Reports	$2.00 per report, per month
Accounting Codes (Non-Verified Package)	$5.00 per package, per month
Accounting Codes (Verified Package)	$10.00 per package, per month
Customer Accounting Code Package	$45.00 per package, per month

4.42.4 Billing Increments:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.42.5 Service Hours:

Rates apply 24 hours a day, 7 days a week

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4.43 Dial & Save Flat Rate Program III

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4.43.1 Dial & Save Flat Rate Program III is a one-way, dial-out multi point service designated for presubscribed residential customers. The service has a flat per minute rate structure for all time-of-day rate periods. Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute.

Per Minute Rate	$0.1500
Monthly Recurring Charge:	None

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4.44 Prime Business Select Plan II-A Service

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The Prime Business Select Plan II-A is available to business Customers who meet the Company's credit approval guidelines. Customers may select a Month-to-Month or Term Commitment Option. Customers selecting the Term Commitment Option must sign an agreement with the Company. Customers will either be billed directly by the Company or by their local exchange telephone company. Prime Business Select Plan II-A rates apply to direct dialed, toll free (800/888) and calling card calls. A monthly recurring charge may also apply.

Account Codes are available under the Prime Business Select Plan II-A. Account Codes assist Customers in managing and tracking their long distance usage. Customers may select validated account codes which are specific, pre-defined combinations of digits registered in the Company's switch database or non-validated codes which are a certain quantity of digits.

4.44.1 Month-to-Month Service Option Plan

Calls will be rated at the rates indicated below with a volume discount applied in accordance with the Customer's monthly revenue level. The Customer's monthly revenue level consists of all intrastate, interstate and international outbound, inbound and calling card usage including surcharges. The monthly revenue level does not include any monthly recurring fees or directory assistance changes. The Customer will receive the applicable discount percentage which corresponds with the Customer's monthly revenue level as determined by the discount schedule shown below. The discount percentage will be applied to intrastate and interstate outbound and inbound usage only. The discount will not be applied to international usage, calling card usage and surcharges or other fees.

Calls for outbound, inbound and calling card service will be billed in six (6) second increments after an initial period, for billing purposes, of eighteen (18) seconds.

(A) Direct Dialed and Toll Free Per Minute Rates

Base Rate	$0.1600

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4.44 Prime Business Select Plan II-A Service - (Continued)

4.44.1 Month-to-Month Service Option Plan - (Continued)

(B) Discount Schedule

Monthly Revenue Level	Per Minute Rate
$0.00 - $99.99	$0.1600
$100.00 - $249.99	$0.1550
$250.00 - $499.99	$0.1500
$500.00 - $749.99	$0.1450
$750.00 - $999.99	$0.1400
$1,000.00 - $2,499.99	$0.1350
$2,500.00 - $4,999.99	$0.1300
$5,000.00 - $9,999.99	$0.1250
$10,000.00 - $24,999.99	$0.1200
$25,000.00 - $49,999.99	$0.1150
$50,000.00 +	$0.1100

(C) Travel Card Service

(1) Standard Issue
Per Minute Rate: $0.25
Per Call Surcharge: $0.50

(2) Premium Issue II
Per Minute Rate: $0.25
Per Call Surcharge: $0.00

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4.44 Prime Business Select Plan II-A Service - (Continued)

4.44.1 Month-to-Month Service Option Plan - (Continued)

(D) Monthly Recurring Charges - (Optional)

The following monthly recurring charges apply for the Prime Business Select Plan II-A:

(1)	Toll Free Numbers (800/888) (Per 800/888 number	$ 3.00
(2)	Account Codes	
	Validated	$10.00
	Non-Validated	$ 5.00

(E) Directory Assistance (Per Call) $0.75

(F) 100% Satisfaction Guarantee

Customers subscribing to the Prime Business Select Plan II-A Month-to-Month Option are eligible for the Company's 100% Satisfaction Guarantee. This guarantee is valid for 90 days from the date the Customer starts utilizing the Company's service.

If the Company fails to correct the Customer's valid complaint regarding network quality or service support or if the Company fails to deliver the stated rate plan within 15 days of the Company receiving written notification regarding the problem, the Company will 1) refund to the Customer all PIC change charges assessed by the Customer's LEC as a result of the Company switching its long distance service to the Company from the Customer's previous long distance carrier; and 2) refund to the Customer all PIC change charges assessed by the Customer's LEC in order to switch the Customer's long distance service back to their previous carrier. The Customer shall not be entitled to the refunds described above if Customer has an account balance with the Company which has aged beyond net 30 days or if Customer's complaint is not attributable to facilities of causes within the Company's reasonable control.

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SECTION 4.RATES (Contd.)

4.44 Prime Business Select Plan II-A Service - (Continued)

4.44.2 Term Commitment Option Plan

Users subscribing to this option will select a Term Commitment Period. Calls wil be rated at the rates provided below which correspond with the Term Commitment Period selected by the Customer as well as a Monthly Revenue Usage Level. The Customer's Monthly Revenue Usage Level consists of all intrastate, interstate and international outbound, inbound and calling card usage including surcharges. The Monthly Revenue Usage Level does not include any monthly recurring fees or directory assistance changes. Calls for outbound, inbound and calling card service will be billed in six (6) second increments after an initial period, for billing purposes, of six (6) seconds. Monthly Recurring Charges, as defined earlier in this section of the tariff, also apply for Term Commitment Customers.

(A) Direct Dialed and Toll Free Calling

PER MINUTE RATES				
Monthly Revenue Usage Level	12 Month Term	18 Month Term	24 Month Term	36 Month Term
$0.00 - $99.99	$0.1375	$0.1325	$0.1275	$0.1200
$100.00 - $249.99	$0.1375	$0.1325	$0.1275	$0.1200
$250.00 - $499.99	$0.1325	$0.1275	$0.1225	$0.1150
$500.00 - $749.99	$0.1275	$0.1225	$0.1175	$0.1100
$750.00 - $999.99	$0.1225	$0.1175	$0.1125	$0.1050
$1,00$0.00 - $2,499.99	$0.1175	$0.1125	$0.1075	$0.1025
$2,500.00 - $4,999.99	$0.1125	$0.1075	$0.1025	$0.0975
$5,000.00 - $9,999.99	$0.1075	$0.1025	$0.0975	$0.0925
$10,000.00 - $24,999.99	$0.1025	$0.0975	$0.0950	$0.0900
$25,000.00 - $49,999.99	$0.0975	$0.0950	$0.0925	$0.0875
$50,000.00 +	$0.0950	$0.0925	$0.0900	$0.0850

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SECTION 4.RATES (Contd.)

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4.44 Prime Business Select Plan II-A Service - (Continued)

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4.44.2 Term Commitment Option Plan - (Continued)

(B) Calling Card Rates

(1) Term Commitment up to $74,999
Per Minute Rate: $0.25
Per Call Surcharge: $0.10

(2) Term Commitment from $75,000 to $100,000
Per Minute Rate: $0.20
Per Call Surcharge: $0.25

(3) Term Commitment from $100,000 to $125,000
Per Minute Rate: $0.15
Per Call Surcharge: $0.25

(4) Term Commitment over $125,000
Per Minute Rate: $0.20
Per Call Surcharge: $0.10

(C) Directory Assistance (Per Call) $0.75

(D) Termination Penalty

In the event the Customer terminates service with the Company prior to the end of the Term Commitment Period or in the event that Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to $100.00 multiplied by the number of months remaining in the Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. The Customer will be made aware of the Termination Penalty as it will be described in the term agreement signed by the Customer at the initiation of service.

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4.44 Prime Business Select Plan II-A Service - (Continued)

4.44.2 Term Commitment Option Plan - (Continued)

(E) 100% Satisfaction Guarantee

Customers subscribing to the Prime Business Select Plan II-A Term Commitment Option are eligible for the Company's 100% Satisfaction Guarantee. This guarantee is valid for the length of the Term Commitment from the date the Customer starts utilizing the Company's service. If the Company fails to correct the Customer's valid complaint regarding network quality or service support or if the Company fails to deliver the stated rate plan within 15 days of the Company receiving written notification regarding the problem, the Company will 1) refund to the Customer all PIC change charges assessed by the Customer's LEC as a result of the Company switching its long distance service to the Company from the Customer's previous long distance carrier; 2) refund to the Customer all PIC change charges assessed by the Customer's LEC in order to switch the Customer's long distance service back to their previous carrier; 3) cancel Customer's term agreement without liability for the Termination Penalty; and 4) if the above conditions apply within the first ninety (90) days of service, the Company will refund to the Customer, the amount of their first Prime Business Select Plan II-A invoice.

The Customer shall not be entitled to the refunds described above if Customer has an account balance with the Company which has aged beyond net 30 days or if Customer's complaint is not attributable to facilities of causes within the Company's reasonable control.

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4.45 Employee Long Distance Service Program

Employee Long Distance Service Program is a one-way dial-out multi point residential presubscribed service designated only for employees of the Company"), its parent company, affiliates and subsidiaries. This service has a flat per minute rate structure for all time-of-day rate periods. Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute.

4.45.1 Rates:

Per Minute
$0.1500

4.45.2 Monthly Recurring Charge: None

4.45.3 Calling Card Per Minute Rates

Employees subscribing to this service will be provided with a calling card that allows them to make long distance calls while away from home. The following per minute rates apply for all calling card calls placed within the state of Missouri.

Initial Minute	Each Additional Minute
$0.1800	$0.1800

4.45.4 Calling Card Per Call Service Charge: None

4.45.5 Calling Card Billing Increments:

Calls will be billed at an initial minimum of sixty (60) seconds, and anytime beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

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4.46 Simply 7 Service

Simply 7 Service is a one way, dial-out multipoint service designated for residential and small business customers and is limited to three (3) telephone numbers per customer account. The service has a flat rate per minute structure for all time-of-day rate periods. Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute.

4.46.1 Rates

Per Minute
$0.1200

4.46.2 Monthly Recurring Charge: $4.95

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4.47 Dial & Save Flat Rate Program IV

Dial & Save Flat Rate Program IV is a one-way, dial-out multi point service designated for presubscribed residential customers. The service has a flat per minute rate structure for all time-of-day rate periods. Each call completed will have an initial minimum of one minute and any time beyond that minimum will be billed in addition using one minute increments, rounded up to the next whole minute.

4.47.1 Rates

Per Minute Rate: $0.1500

4.47.2 Monthly Recurring Charge: $1.00

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4.48 Winback Program I

Winback Program I is a direct-dial outbound 1+, inbound and travel card telecommunications service offering available to presubscribed/switched business customers. Customers must commit to a 24 Month Term Commitment Period.

Inbound and outbound calls will be billed in six (6) second increments, after an initial period, for billing purposes, of eighteen (18) seconds, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.48.1 Per Minute Rates

Monthly Term Commitment Period	Per Minute Rate
24	$0.0900

4.48.2 Travel Card Usage Rates

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

4.48.3 Travel Card Billing Increments

Each travel card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed inaddition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.48.4 Monthly Recurring Charge $3.00 per 800/8XX number

4.48.5 Directory Assistance Per Call Charge $1.40/per call charge

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4.49 Winback Program II

Winback Program II is a direct-dial outbound 1+, inbound and travel card telecommunications service offering available to presubscribed/switched business customers. Customers must commit to a 36 Month Term Commitment Period.

Inbound and outbound calls will be billed in six (6) second increments, after an initial period, for billing purposes, of eighteen (18) seconds, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.49.1 Per Minute Rates

Monthly Term Commitment Period	Per Minute Rate
36	$0.0900

4.49.2 Travel Card Usage Rates

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

4.49.3 Travel Card Billing Increments

Each travel card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed inaddition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.50. 4 Monthly Recurring Charge $3.00 per 800/8XX number

4.50.5 Directory Assistance Per Call Charge $1.40/per call charge

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4.50 Winback Program III

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Winback Program III is a direct-dial outbound 1+, inbound and travel card telecommunications service offering available to presubscribed/switched business customers. Customers must commit to a 12 Month Term Commitment Period anda Monthly Usage Commitment Level of $1,000.00.

Inbound and outbound calls will be billed in six (6) second increments, after an initial period, for billing purposes, of eighteen (18) seconds, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.50.1 Per Minute Rates

Monthly Term Commitment Period	Monthly Usage Commitment Level	Per Minute Rate
12	$1,000.00	$0.0900

4.50.2 Travel Card Usage Rates

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

4.50.3 Travel Card Billing Increments

Each travel card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed inaddition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.50.4 Monthly Recurring Charge $3.00 per 800/8XX number

4.50.5 Directory Assistance Per Call Charge $1.40/per call charge

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4.51 Affinity Association Program - ASTA Special Contract II

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Affinity Association Program - ASTA Special Contract II is a prescribed/switched business service offering that combines outbound 1+, toll free inbound and travel card services. Customer must commit to a Monthly Usage Level. All calls will be billed in six (6) second increments, after an initial period, for billing purposes, of eighteen (18) seconds. Interstate service is associated with intrastate services and must be ordered together.

Customer requesting to sign up for this service must provide documentation to the Company, showing the Customer is a member in good standing with the ASTA association.

4.51.1 Per Minute Rates (Inbound and Outbound)

MONTHLY USAGE LEVEL	PER MINUTE RATE
$0.01 - $49.99	$0.0900
$50.00 - $499.99	$0.0900
$500.00/OVER	$0.0900

4.51.2 Directory Assistance
Per Call Charge $0.7500

4.51 3 Monthly Recurring Account Charge $5.00/per account

4.51.4 Monthly Recurring 800/8XX Charge $3.00/per 800/8XX number

4.51.5 Travel Card Service
Customer subscribing to this program will be provided with a travel card that allows them to make calls while away from the home or office. Travel Card calls will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments. Per call surcharge apply for Travel Card calls originating and terminating within the State of Missouri.

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

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4.52 Affinity Association Program - ASTA Special Contract III

Affinity Association Program - ASTA Special Contract III is a presubscribed switched business service offering that combines outbound 1+, toll free inbound and travel card services. Customer(s) need only sign up for this service and they do not have to make any minimum monthly or term commitments. All calls will be billed in six (6) second increments, after an initial period, for billing purposes, of eighteen (18) seconds. Interstate service is associated with intrastate services and must be ordered together.

Customer requesting to sign up for this service must provide documentation to the Company, showing the Customer is a member in good standing with the ASTA association.

4.52.1 Per Minute Rates (Inbound and Outbound)

PER MINUTE RATE
$0.0900

4.52. 2 Directory Assistance
Per Call Charge $0.7500

4.53.3 Monthly Recurring Account Charge $5.00/per account

4.52.4 Monthly Recurring 800/8XX Charge $3.00/per 800/8XX number

4.52.5 Travel Card Service

Customer subscribing to this program will be provided with a travel card that allows them to make calls while away from the home or office. Travel Card calls will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments. Per call surcharge apply for Travel Card calls originating and terminating within the State of Missouri

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

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4.53 Prime Business Select II Switched Special Pricing

Prime Business Select II Switched Special Pricing is a presubscribed switched outbound 1+, inbound and travel card telecommunications service offering available only to business customers. Customers must commit to a 12 month Term Commitment Period in order to receive the following per minute rates:

4.53.1 Per Minute Rates (Inbound and Outbound)

Monthly Term Commitment Period	Per Minute Rate
12	$0.0800

4.53.2 Billing Increments

Each direct-dialed and inbound 800 number call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.53.3 Travel Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

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4.53 Prime Business Select II Switched Special Pricing - (Cont'd)

4.53.4 Travel Card Billing Increments

Calls will be billed at an initial minimum of thirty (30) seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.53.5 Monthly Recurring Charge:	$3.00/per 800/8XX number
4.53.6 Directory Assistance	$1.40/per call charge

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4.54 Brand Equity Dedicated Service - I

Brand Equity Dedicated Service - I is a dedicated outbound 1+, inbound and travel calling card telecommunications service offering available only to customers subscribing to associated Brand Equity Service offerings. This service offering is to be branded or co-branded under the trade and/or service marks owned by the brand equity participant(s) and the Company. A Brand Equity participant is defined as any business entity or individual within an industry, professional orbusiness classification, or a commercial organization with affiliate franchisees, independent agents, independent distributors or other multiple commercial representatives who enterinto an agreement with the Company for the marketing of this service. This service as offered in this tariff is an add-on to the interstate Brand Equity Service II provided in the Company's FCC TariffNo. 1. Customers must commit to a Monthly Usage Level of $2,500.00, $5,000.00, or $7,500.00. The Customer's Monthly Usage Level is based on combined intrastate, interstate and international usage.

4.54.1 Per Minute Rates

OPTIONS	Monthly Usage Level	Per Minute Rate
1	$2,500.00	$0.0550
2	$5,000.00	$0.0550
3	$7,500.00	$0.0550

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4.54 Brand Equity Dedicated Service - I, (Cont'd.)

4.54.2 Billing Increments:

Each direct-dialed and inbound 800 number call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.54.3 Travel Calling Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.1800	$0.1000

4.54.4 Travel Calling Card Billing Increments

Calls will be billed at an initial minimum of thirty (30) seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.54.5 Monthly Recurring Charge: $3.00/per 800/8XX number

4.54.6 Directory Assistance $0.75/per call charge

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4.55 Brand Equity Dedicated Service - II

Brand Equity Dedicated Service - II is a dedicated outbound 1+, inbound and travel calling card telecommunications service offering available only to customers subscribing to associated Brand Equity Service offerings. This service offering is to be branded or co-branded under the trade and/or service marks owned by the brand equity participant(s) and the Company. A Brand Equity participant is defined as any business entity or individual within an industry, professional orbusiness classification, or a commercial organization with affiliate franchisees, independent agents, independent distributors or other multiple commercial representatives who enterinto an agreement with the Company for the marketing of this service. This service as offered in this tariff is an add-on to the interstate Brand Equity Service II provided in the Company's FCC TariffNo. 1. Customers must commit to a Monthly Usage Level of $10,000.00, $15,000.00, $25,000.00 or $50,000.00. The Customer's Monthly Usage Level is based on combined intrastate, interstate and international usage.

4.55.1 Per Minute Rates

OPTIONS	Monthly Usage Level	Per Minute Rate
1	$10,000.00	$0.0550
2	$15,000.00	$0.0550
3	$25,000.00	$0.0550
4	$50,000.00	$0.0550

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4.55 Brand Equity Dedicated Service - II, (Cont'd.)

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4.55.2 Billing Increments:

Each direct-dialed and inbound 800 number call completed will have an initial minimum of six (6) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.55.3 Travel Calling Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.1800	$0.1000

4.55.4 Travel Calling Card Billing Increments

Calls will be billed at an initial minimum of thirty (30) seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.55.5 Monthly Recurring Charge: $3.00/per 800/8XX number

4.55.6 Directory Assistance $0.75/per call charge

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4.56 1Q Prime Business Dedicated Service

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1Q Prime Business Dedicated Service is a dedicated telecommunications service offering inbound, outbound and travel card services to business customers only. Customers are billed at per minute rates based on a Monthly Usage Commitment Level for dedicated access services for origination and termination of long distance calls. Customers subscribing to this service must commit to a minimum term of 12 months and a Monthly Usage Commitment of $2500, $5000, or $7500. In the event a Customer terminates service with the Company prior to the end of the 12-month Term Commitment Period, or in the event that the Company terminates service based on the Customer's default, the Customer will be responsible for paying a Termination Charge equal to the Customer's Monthly Usage Commitment Option, multiplied by the number of months remaining in the Customer's agreed 12-month Term Commitment period.

In the event Customer's Monthly Revenue Level does not meet the Monthly Revenue Commitment selected by the Customer in any invoice period during the Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Monthly Revenue Commitment and the actual Monthly Revenue Level. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. Deficiency charges will not be assessed prior to the third invoice period.

Dedicated facilities between the Customer's premises and the Company's terminal location(s) are required. At the customer's request, the Company will install or arrange for the installation of all required connecting facilities via a Local Exchange Carrier or other access provider. The installation and monthly recurring charges for any interface equipment associated with such access that is provided by the Company shall be calculated on an individual case basis, in accordance with the charges assessed by the Local Exchange Carrier or other access provider. Service orders are subject to network availability.

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SECTION 4.RATES (Contd.)

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4.56 1Q Prime Business Dedicated Service, (Cont'd.)

4.56.1 Outbound and Inbound Per Minute Rates:

	PER MINUTE RATES
Monthly Revenue Commitment	**12 Month Term**
$ 2,500	$0.0550
$ 5,000	$0.0550
$ 7,500	$0.0550

4.56.2 Billing Increments:

Each direct-dialed call and inbound toll free call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.56.3 Travel Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.1800	$0.1000

4.56.4 Travel Card Billing Increments

Calls will be billed at an initial minimum of thirty (30)seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

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4.56 1Q Prime Business Dedicated Service, (Cont'd.)

4.56.5 Monthly Recurring Charge: $3.00/per 800 number

4.56.6 Directory Assistance $0.75/per call charge

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SECTION 4.RATES (Contd.)

4.57 **1Q99 - Prime Business Select 2000** is a telecommunications service offering inbound outbound and travel card services to new eMeritus Communications, Inc. commercial Prime Business Service customers only. Customers are billed at per minute rates based on a Monthly Usage Commitment Level for switched access services for origination and termination of long distance calls. Customers subscribing to this service must commit to a minimum term of 12 months and choose from the Monthly Usage Commitment Levels indicated on the following page. In the event a Customer terminates service with the Company prior to the end of the 12-month Term Commitment Period, or in the event that the Company terminates service based on the Customer's default, the Customer will be responsible for paying a Termination Charge equal to the Customer's Monthly Usage Commitment Option, multiplied by the number of months remaining in the Customer's agreed 12-month Term Commitment period. In the event Customer's Monthly Revenue Level does not meet the Monthly Revenue Commitment selected by the Customer in any invoice period during the Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Monthly Revenue Commitment and the actual Monthly Revenue Level. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. Deficiency charges will not be assessed prior to the third invoice period.

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4.57.1 **Outbound and Inbound Per Minute Rates:**

	PER MINUTE RATES
Monthly Revenue Commitment	**12 Month Term**
$0 - $500.00	$0.0900
$501.00 - $1,000.00	$0.0900
$1,001.00 - $2,500.00	$0.0900
Over $2,500.00	$0.0900

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4.57 1Q99 - Prime Business Select 2000-(Cont'd)

4.57.2 Billing Increments:

Each direct-dialed call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.57.3 Travel Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

4.57.4 Travel Card Billing Increments

Calls will be billed at an initial minimum of thirty (30) seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.57.5 Monthly Account Charge: $5.00

4.57.6 Monthly Recurring Charge: $3.00/per 800/8XX

4.57.7 Directory Assistance $0.65/per call charge

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4.58 Prime Business Switched/Dedicated Special Pricing

Prime Business Switched/Dedicated Special Pricing is an outbound 1+, inbound and calling card service available to presubscribed/switched or dedicated business customers. Dedicated Customers must commit to a 36 Month Term Commitment Period and a minimum Monthly Usage Commitment Level of $100,000.00.

4.58.1 Per Minute Rates

Switched Service	
1+ Outbound Service	$0.0750
Toll Free Inbound Service	$0.0750
Dedicated Service	
1+ Outbound Service	$0.0450
Toll Free Inbound Service	$0.0450

4.58.2 Billing Increments

All outbound 1+ and inbound toll free calls will be billed in six (6) second increments, after an initial period, for billing purposes, of six (6) seconds, rounded up to the next whole six second increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.58.3 Termination Penalty

In the event the Customer terminates service with the Company prior to the end of the Monthly Term Commitment Period or in the event that Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to the Monthly Usage Commitment Level multiplied by the number of months remaining in the Monthly Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. The Customer will be made aware of the Termination Penalty as it will be described in the term agreement signed by the Customer at the initiation of service.

4.58.4 Deficiency Charge

In the event Customer's Monthly Usage Commitment Level does not meet the Monthly Usage Commitment Level selected by the Customer in any invoice period during the Monthly Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Monthly Term Commitment Level and the actual Monthly Usage Commitment Level. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. Deficiency charges will not be assessed prior to the third invoice period.

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SECTION 4.RATES (Contd.)

4.58 Prime Business Switched/Dedicated Special Pricing (Cont'd)

4.58.5 Travel Card Service

Customers subscribing to this program will be provided with a travel card that allows them to make calls while away from home or office. Per minute rates and a per call surcharge apply.

Travel Card Service Type	Per Minute Rate	Per Call Surcharge
Switched Customer	$0.1800	$0.1000
Dedicated Customer	$0.1800	$0.1000

4.58.6 Billing Increments

All calling card calls will be billed in six (6) second increments, after an initial period, for billing purposes, of thirty (30) seconds, rounded up to the next whole six second increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.58.7 Monthly Recurring Charge $3.00/per 800/8XX number

4.58.8 Directory Assistance

Switched $0.7500/per call charge

Dedicated $0.7500/per call charge

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4.59 Prime Business Select Switched Service

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Prime Business Select Switched Service is a presubscribed/switched outbound 1+, inbound and travel card telecommunications service offering available to business customers. Customers must commit to a 12 month Term Commitment Period and select one of following Options listed below:

4.59.1 Per Minute Rates (Outbound and Inbound)

Option	Monthly Term Commitment Period	Monthly Usage Level	Per Minute Rate
1	12	$0 - $499.99	$0.0900
2	12	$500.00 - $999.99	$0.0900
3	12	$1000.00 - $2,499.99	$0.0900
4	12	$2,500.00/Over	$0.0900

4.59.2 Termination Penalty

In the event the Customer terminates service with the Company prior to the end of the Monthly Term Commitment Period or in the event that Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to $100.00 multiplied by the number of months remaining in the Monthly Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. The Customer will be made aware of the Termination Penalty as it will be described in the term agreement signed by the Customer at the initiation of service.

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SECTION 4. RATES (Contd.)

4.59 Prime Business Select Switched Service, (Cont'd.)

4.59.3 Billing Increments

Each direct-dialed and inbound 800 number call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.59.4 Travel Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.2000	$0.0000

4.59.5 Travel Card Billing Increments

Calls will be billed at an initial minimum of thirty (30) seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.59.6 Monthly Account Charge $5.00/per month

4.59.7 Monthly Recurring Charge $3.00/per 800/8XX number

4.59.8 Directory Assistance $0.7500/per call charge

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SECTION 4.RATES (Contd.)

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4.60 ASTA Select Dedicated Program

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ASTA Select Dedicated Program is a dedicated outbound 1+, inbound and travel card telecommunications service offering available to members of the ASTA Association. Customers must commit to a 12 month Term Commitment and a minimum MonthlyUsage Commitment Level of $2,500. The Customer's minimum Monthly Usage Commitment is based on combined intrastate, interstate and international usage, excluding surcharges, monthly recurring charges and directory assistance charges.

4.60.1 Per Minute Rate

Monthly Term Commitment Period	Monthly Usage Commitment Level	Per Minute Rate
12	$2,500	$0.0550
Switched Access Overflow Rate - utilized when dedicated traffic overflows to the switched network. The Switched Access Overflow per minute rate is $0.0950.		

4.60.2 Termination Penalty

In the event the Customer terminates service with the Company prior to the end of the Monthly Term Commitment Period or in the event that Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to the Monthly Usage Commitment Level multiplied by the number of months remaining in the Monthly Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. The Customer will be made aware of the Termination Penalty as it will be described in the term agreement signed by the Customer at the initiation of service.

4.60.3 Deficiency Charge

In the event Customer's actual Monthly Usage does not meet the minimum Monthly Usage Commitment Level in any invoice period during the Monthly Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Customer's actual Monthly Usage and the Monthly Usage Commitment Level indicated above. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. Deficiency charges will not be assessed prior to the third invoice period.

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4.60 ASTA Select Dedicated Program, (Cont'd.)

4.60.4 Billing Increments:

Each direct-dialed and inbound 800 number call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.60.5 Travel Card Service

Customer subscribing to this program will be provided with a travel card that allows them to make calls while away from the home or office. Per minute rates and a per call surcharge apply for Travel Card calls originating and terminating Within the State of Missouri:

Per Minute Rate	Per Call Surcharge
$0.1800	$0.1000

4.60.6 Travel Card Billing Increments

Each travel card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed inaddition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.60.7 Monthly Recurring Charge: $3.00/per 800/8XX number

4.60.8 Directory Assistance: $0.75/per call charge

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4.61 Hearth Products Association Dedicated Program

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Hearth Products Association Dedicated Program is a dedicated outbound 1+, inbound and travel card telecommunications service offering available to members of the Hearth Products Association. This service allows the Customer to place long distance calls between points Within the State of Missouri. Customers must commit to a 12 Month Term Commitment Period and a minimum Monthly Usage CommitmentLevel. The Customer's Monthly Usage Commitment Level is based on combined intrastate, interstate and international usage, excluding surcharges, monthly recurring charges and directory assistance charges.

4.61.1 Per Minute Rates

Monthly Term Commitment Period	Monthly Usage Commitment Level	Per Minute Rate
12	$2,500.00	$0.0550

4.61.2 Termination Penalty

In the event the Customer terminates service with the Company prior to the end of the Monthly Term Commitment Period or in the event that Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to the Monthly Usage Commitment Level multiplied by the number of months remaining in the Monthly Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. The Customer will be made aware of the Termination Penalty as it will be described in the term agreement signed by the Customer at the initiation of service.

4.61.3 Deficiency Charge

In the event Customer's actual Monthly Usage does not meet the minimum Monthly Usage Commitment Level in any invoice period during the Monthly Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Customer's actual Monthly Usage and the Monthly Usage Commitment Level indicated above. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. Deficiency charges will not be assessed prior to the third invoice period.

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SECTION 4.RATES (Contd.)

4.61 Hearth Products Association Dedicated Program, (Cont'd.)

4.61.4 Billing Increments:

Each direct-dialed call and inbound 800/8XX call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.61.5 Travel Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed Within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

4.61.6 Travel Card Billing Increments

Calls will be billed at an initial minimum of thirty (30)seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.61.7 Monthly Recurring Charge: $3.00/per 800/8XX number

4.61.8 Directory Assistance $0.75/per call charge

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SECTION 4.RATES (Contd.)

4.62 Hearth Products Association Switched Program

Hearth Products Association Switched Program is a presubscribed/switched outbound 1+, inbound and travel card telecommunications service offering available to members of the Hearth Products Association. This service allows the Customer to place longdistance calls between points Within the State ofMissouri. The Customer's Monthly Usage Commitment Level is based on combined intrastate, interstate and international usage, excluding surcharges, monthly recurring charges and directory assistance charges. The Customer's Monthly Usage Commitment Level is based on combined intrastate, interstate and international usage, excluding surcharges, monthly recurring charges and directory assistance charges.

4.62.1 Per Minute Rates

Monthly Usage Commitment Level	Per Minute Rate
$0 - $499.99	$0.0900
$500.00 - $999.99	$0.0900
$1,000.00 - $2,499.99	$0.0900
$2,500.00/Over	$0.0900

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4.62 Hearth Products Association Switched Program, (Cont'd.)

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4.62.2 Billing Increments:

Each direct-dialed call and inbound 800/8XX call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

4.62.3 Travel Card Per Minute Rates

Customers subscribing to this service will be provided with a travel calling card that allows them to make long distance calls while away from the home or office. The following per minute rates apply for all travel card calls placed Within the State of Missouri in addition to the per call surcharge listed below:

Per Minute Rate	Per Call Surcharge
$0.2000	$0.2500

4.62.4 Travel Card Billing Increments

Calls will be billed at an initial minimum of thirty (30)seconds, and anytime beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction will be rounded up to the next whole cent.

4.62.5 Monthly Recurring Charge: $3.00/per 800/8XX number

4.62.6 Monthly Account Charge: $5.00

4.62.7 Directory Assistance $0.75/per call charge

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4.63 Excel Prime Business Select 3 Service

Excel Prime Business Select 3 Service is a combined inbound, outbound and calling card service offered to business Customers. Customers are billed at per minute rates based on Combined Monthly Usage volumes, and discounted rates are applied based upon the Customer's billed monthly usage. Combined Monthly Usage is defined as the Customer's billed usage for a monthly billing period for the combined total of interstate, intrastate, international and service calling card usage for a month's billing period. Directory Assistance charges, monthly recurring charges, service fees, surcharges and taxes are not included in the determination of the Customer's Combined Monthly Usage.

Customers to this service offering commit to Combined Monthly Usage of $100.00, hereinafter referred to as the $100.00 Monthly Minimum Commitment. In the event Customer does not meet the $100.00 Monthly Minimum Commitment during any monthly invoice period, the Customer will be responsible for paying a deficiency charge for that invoice period. The Customer's deficiency charge will be the difference between the Customer's $100.00 Monthly Minimum Commitment and the Customer's actual Combined Monthly Usage.

This service is offered on a month-to-month basis.

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SECTION 4.RATES (Contd.)

4.63 Excel Prime Business Select 3 Service - (Continued)

4.63.1 Usage Rates:

COMBINED MONTHLY USAGE COMMITMENT	PER MINUTE RATES
$0 - $99.99	$0.1000
$100 - $199.99	$0.1000
$200 - $499.99	$0.1000
$500 - $999.99	$0.1000
Over $1000	$0.1000

Excel Prime Business Select 3 Calling Card Usage Rates:

Per call surcharge: $0.2500

Per minute rates: $0.2500

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SECTION 4.RATES (Contd.)

4.63 **Excel Prime Business Select 3 Service** - (Continued)

4.63.1 **Usage Rates:** (Continued)

Monthly Recurring Service Charges and Fees:

Inbound Service Charge	$3.00 per 800/888#, per month
Directory Assistance Service:	$0.7500 per call
Optional Management Invoice Reports	$2.00 per report, per month
Accounting Codes (Non-Verified Package)	$5.00 per package, per month
Accounting Codes (Verified Package)	$10.00 per package, per month

Billing Increments:

Excel Prime Business Select Service 3:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Excel Prime Business Select 3 Calling Card:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

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4.64 Excel Prime Business Select 4 Service

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Excel Prime Business Select 4 Service is a combined inbound, outbound and calling card service offered to business Customers. Customers are billed at per minute rates based on Combined Monthly Usage volumes, and discounted rates are applied based upon the Customer's billed monthly usage. Combined Monthly Usage is defined as the Customer's billed usage for a monthly billing period for the combined total of interstate, intrastate, international and service calling card usage for a month billing period. Directory Assistance charges, monthly recurring charges, service fees, surcharges and taxes are not included in the determination of the Customer's Combined Monthly Usage.

Customers to this service offering commit to Combined Monthly Usage of $100.00, hereinafter referred to as the $100.00 Monthly Minimum Commitment. In the event Customer does not meet the $100.00 Monthly Minimum Commitment during any monthly invoice period, the Customer will be responsible for paying a deficiency charge for that invoice period. The Customer's deficiency charge will be the difference between the Customer's $100.00 Monthly Minimum Commitment and the Customer's actual Combined Monthly Usage.

Customers subscribing to this service must commit to a term of 12 months. A service term begins on the first day of the month following service enrollment. When the Customer's 12-month service term expires, the Customer's service will automatically renew for another 12-month period, unless the Company receives in writing a notice of non-renewal during the period between 60 and 30 days prior to the end of the Customer's 12-month term period.

In the event a Customer terminates service with the Company prior to the end of the 12-month Term Commitment Period, or in the event that the Company terminates service based on the Customer's default, the Customer will be responsible for paying a Termination Charge equal to the Customer's $100.00 Monthly Minimum Commitment, multiplied by the number of months remaining in the Customer's agreed 12-month Term Commitment period.

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4.64 Excel Prime Business Select 4 Service - (Continued)

4.64.1 Usage Rates:

COMBINED MONTHLY USAGE	PER MINUTE RATES
$0 - $99.99	$0.0950
$100 - $199.99	$0.0950
$200 - $499.99	$0.0950
$500 - $999.99	$0.0950
Over $1000	$0.0950

Excel Prime Business Select 4 Calling Card Usage Rates:

Per call surcharge: $0.2500

Per minute rates: $0.2000

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SECTION 4.RATES (Contd.)

4.64 Excel Prime Business Select 4 Service - (Continued)

4.64.1 Usage Rates: (Continued)

Monthly Recurring Service Charges and Fees:

Inbound Service Charge	$3.00 per 800/888#, per month
Directory Assistance Service:	$0.7000 per call
Optional Management Invoice Reports	$2.00 per report, per month
Accounting Codes (Non-Verified Package)	$5.00 per package, per month
Accounting Codes (Verified Package)	$10.00 per package, per month

Billing Increments:

Excel Prime Business Select Service 4:

Each call completed will have an initial minimum of eighteen (18) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Excel Prime Business Select 4 Calling Card:

Each calling card call completed will have an initial minimum of thirty (30) seconds and any time beyond that minimum will be billed in addition using six (6) second increments, rounded up to the next whole six second (1/10 of one minute) increment. If the computed charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Service Hours:

Rates apply 24 hours a day, 7 days a week

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SECTION 4.RATES (Contd.)

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4.65 Excel Prime Select 5

Service Commission

Excel Prime Select 5 Service is a combined inbound, outbound and calling card service offered to business Customers of eMeritus Communications, Inc. Excel Prime Select 5 service is a term plan service available to all business customers but is designed for large end users. Customers are billed based upon the actual monthly usage. Customers must sign a twelve (12), twenty-four (24) or thirty-six (36) month term plan. Usage commitments will be set at the time of initiating the service. The contract the Customer signs states the penalty for discontinuation of service. The Customer will be billed the minimum monthly commitment level if the actualmonthly usage is below the commitment level. In the event the Customer terminates service with the Company prior to the end of the Term Commitment Period or in the event that the Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to the Customer's Monthly Revenue Commitment multiplied by the number of months remaining in the Term Commitment Period. The Termination Penalty will be due immediately upon termination of service All calls are billed in six (6) second increments after an initial period, for billing purposes, of eighteen (18) seconds. Per minute charges, per call surcharge and monthly recurring charges apply to each service.

A. Per Minute Rates

MONTHLY TERM COMMITMENT	TERM PLAN (Months)		
	12	24	36
$ 2,500 - $4,999.99	$0.0900	$0.0900	$0.0900
$ 5,000 - $9,999.99	$0.0900	$0.0900	$0.0900
$10,000 - $24,999.99	$0.0900	$0.0900	$0.0900
$25,000 - $49,999.99	$0.0900	$0.0900	$0.0900
$50,000 +	$0.0900	$0.0900	$0.0900
	Directory Assistance	$0.75 Per Call	

B. Calling Card

Per Minute Rate: $0.20

Per Call Surcharge: $0.20

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Optional Services	Monthly Fee
Toll Free Number (per number)	$3.00
Diskette Billing (monthly diskette)	$10.00
Magnetic Tape Billing (monthly tape)	$10.00
Optional Management Invoice Reports	$2.00

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SECTION 4.RATES (Contd.)

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4.66 Excel Prime Select 5A

Service Commission

Excel Prime Select 5A service is a term plan service available to all business customers but is designed for large end users. Customers are billed based upon the actual monthly usage. Customers must sign a twelve (12), twenty-four (24) or thirty-six (36) month term plan. Usage commitments will be set at the time of initiating the service. The contract the Customer signs states the penalty for discontinuation of service. The Customer will be billed the minimum monthly commitment level if the actual monthly usage is below the commitment level. In the event the Customer terminates service with the Company prior to the end of the Term Commitment Period or in the event that the Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to the Customer's Monthly Revenue Commitment multiplied by the number of months remaining in the Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. Excel Prime Select 5A service are billed in six (6) second increments after an initial period, for billing purposes, of six (6) seconds.

A. Per Minute Rates

MONTHLY TERM COMMITMENT	TERM PLAN (Months)		
	12	24	36
$ 2,500 - $4,999.99	$0.0900	$0.0900	$0.0900
$ 5,000 - $9,999.99	$0.0900	$0.0900	$0.0900
$10,000 - $24,999.99	$0.0900	$0.0900	$0.0900
$25,000 - $49,999.99	$0.0900	$0.0900	$0.0900
$50,000 +	$0.0900	$0.0900	$0.0900
	Directory Assistance $0.75 Per Call		

B. Calling Card

Per Minute Rate: $0.25

Per Call Surcharge: $0.25

Optional Services	Monthly Fee
Toll Free Number (per number)	$3.00
Diskette Billing (monthly diskette)	$10.00
Magnetic Tape Billing (monthly tape)	$10.00
Optional Management Invoice Reports	$2.00

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (N)

VSI Switched Business Services offer switched outbound, inbound and travel card telecommunications service offerings to business customers in the State of Missouri. Certain service options may require Customers to commit to a Term Commitment and a minimum Monthly Usage Commitment. Certain rates and charges, including intrastate and interstate toll rates, vary based on the Term Commitment and/or minimum Monthly Usage Commitment selected by the Customer. In addition to the service descriptions and rates below, all terms and conditions of service set forth in the Service Agreement or individual customer contracts apply to the services described herein.

Unless otherwise indicated, an eighteen (18) second minimum will apply to each completed call, and thereafter, Customers will be billed at six (6) second increments.

4.67.1 Monthly Recurring Charges

Customers will be billed the following fees for optional services associated with the VSI Switched Business Services:

Toll Free Number	$3.00 per month/per number
Verified Account Codes	$10.00 per month
Non-verified Account Codes	$5.00 per month
Optional Management Invoice Reports	$2.00 per month/per report (N)

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued) (N)

4.67.2 Monthly Usage Commitment Levels

In the event Customer's actual Monthly Usage does not meet the Minimum Monthly Usage Commitment Level in any invoice period during the Monthly Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Minimum Monthly Usage Commitment Level and the Customer's Actual Monthly Usage Level. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. The following Monthly Usage Commitment Levels apply:

Commitment Level	Monthly Usage Minimum
I	$0.00
II	$25.00
III	$50.00
IV	$75.00
V	$100.00
VI	$200.00
VII	$250.00
VIII	$500.00
IX	$750.00
X	$1,000.00
XI	$1,500.00

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued) (N)

4.67.3 Service Options – Rates and Charges

a. Business Plan AGH

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	V, VII, VIII, X	$0.1000	$0.1000	See Section 4.70.1

b. Business Plan W99

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	VIII, IX, X, XI	$0.1000	$0.1000	See Section 4.70.2

c. Savings Plan W52

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	II, III, IV, V, VII, VIII, IX, X, XI	$0.1000	$0.1000	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued) (N)

4.67.3 Service Options – Rates and Charges (Continued)

d. Business Plan W62

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	V, VII, VIII	$0.1000	$0.1000	See Section 4.70.2

e. ASTA Platinum Plan (ASP)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	III	$0.1100	$0.1100	See Section 4.70.3
12 months	I	$0.1100	$0.1100	See Section 4.70.3

ASTA Platinum Plan is only available to members of the American Society of Travel Agents.

f. ASTA Preview Program (ZB1)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	II	$0.0900	$0.0900	See Section 4.70.2

ASTA Preview Program is only available to members of the American Society of Travel Agents. (N)

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued) (N)

4.67.3 Service Options – Rates and Charges (Continued)

g. Business Plan W47

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	V, VI, VIII, IX, X, XI	$0.1000	$0.1000	See Section 4.70.2

h. Switched Advantage (STG)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	III	$0.1100	$0.1100	See Section 4.70.3

i. Switched Advantage Plus (ESA)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	VI	$0.1100	$0.1100	See Section 4.70.3

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued) (N)

4.67.3 Service Options – Rates and Charges (Continued)

j. Business Plan SI3

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	V, VIII, IX, X	$0.1000	$0.1000	See Section 4.70.2
24 months	V	$0.1000	$0.1000	See Section 4.70.2

k. Business Plan SI2

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	I, VIII, IX, X	$0.1000	$0.1000	See Section 4.70.2
24 months	I	$0.1000	$0.1000	See Section 4.70.2

l. ePartners Switched Preview Program (W59)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
6 months	I	$0.1000	$0.1000	See Section 4.70.2
12 months	III	$0.1000	$0.1000	See Section 4.70.2 (N)

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued) (N)

4.67.3 Service Options – Rates and Charges (Continued)

m. ePartners Switched Program (SI3)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	V	$0.1000	$0.1000	See Section 4.70.2

n. ePartners Switched Program II (SI2)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	I	$0.1000	$0.1000	See Section 4.70.2

o. Business Plan W45

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	VI, VIII, IX, X, XI	$0.1000	$0.1000	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.67 VSI Switched Business Services (Continued)

4.67.3 Service Options – Rates and Charges (Continued)

p. Business Plan E47

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	V	$0.0900	$0.0900	See Section 4.70.2

q. Business Plan W49

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Calling Card Product Availability
12 months	III, V, VII, VIII, IX, X, XI	$0.1000	$0.1000	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (N)

VSI Dedicated Business Services offer dedicated outbound and inbound telecommunications service offerings to business customers in the State of Missouri. Certain service options may require Customers to commit to a Term Commitment and a minimum Monthly Usage Commitment. Certain rates and charges, including intrastate and interstate toll rates, vary based on the Term Commitment and/or minimum Monthly Usage Commitment selected by the Customer. In addition to the service descriptions and rates below, all terms and conditions of service set forth in the Service Agreement or individual customer contracts apply to the services described herein.

Services are provided over dedicated facilities between the Customer's premises and the Company's terminal location(s). The Company will arrange for the installation of all required connecting facilities via a Local Exchange Carrier or other access provider. The installation and monthly recurring charges for any interface equipment associated with such access that is provided by the Company shall be calculated on an individual case basis, in accordance with the charges assessed by the Local Exchange Carrier or other access provider. In addition, calls will be subject to a Switched Overflow Rate when dedicated traffic overflows to the switched network.

Unless otherwise indicated, an eighteen (18) second minimum will apply to each completed call, and thereafter, Customers will be billed at six (6) second increments.

4.68.1 Monthly Recurring Charges

Customers will be billed the following fees for optional services associated with the VSI Dedicated Business Services:

Toll Free Number	$3.00 per month/per number
Verified Account Codes	$10.00 per month
Non-verified Account Codes	$5.00 per month
Optional Management Invoice Reports	$2.00 per month/per report (N)

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued) (N)

4.68.2 Monthly Usage Commitment Levels

Certain service options require Customers to commit to a minimum Monthly Usage Commitment. In the event Customer's actual Monthly Usage does not meet the Minimum Monthly Usage Commitment Level in any invoice period during the Monthly Term Commitment Period, the Customer will pay a Deficiency Charge, for that invoice period, which is equal to the difference between the Minimum Monthly Usage Commitment Level and the Customer's Actual Monthly Usage Level. The Deficiency Charge will be due at the same time that the payment is due from the Customer for service provided on the invoice. The following Monthly Usage Commitment Levels apply:

Commitment Level	Monthly Usage Minimum
I	$0.00
II	$1,000.00
III	$1,500.00
IV	$2,500.00
V	$5,000.00
VI	$10,000.00
VII	$15,000.00
VIII	$20,000.00
IX	$7,500.00

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued) (N)

4.68.3 Service Options – Rates and Charges

a. Business Plan DI3

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	IV, V	$0.0690	$0.1115	$0.1320	See Section 4.70.2
36 months	I	$0.0690	$0.1115	$0.1320	See Section 4.70.2

b. Business Plan DI4

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	II, IV, V	$0.0595	$0.1070	$0.1320	See Section 4.70.2
24 months	II	$0.0595	$0.1070	$0.1320	See Section 4.70.2
36 months	II	$0.0595	$0.1070	$0.1320	See Section 4.70.2 (N)

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued) (N)

4.68.3 Service Options – Rates and Charges (Continued)

c. Business Plan DI5

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	III, IV, V IX	$0.0550	$0.1125	$0.1320	See Section 4.70.2
24 months	III	$0.0550	$0.1125	$0.1320	See Section 4.70.2
36 months	III	$0.0550	$0.1125	$0.1320	See Section 4.70.2

d. Dedicated Freedom Plan (DFP)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	I	$0.0600	$0.0600	$0.0900	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued) (N)

4.68.3 Service Options – Rates and Charges (Continued)

e. Dedicated Preview Program (DDP)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
6 months	I	$0.0600	$0.0600	$0.0900	See Section 4.70.2
12 months	V, VI, VIII	$0.0600	$0.0600	$0.0900	See Section 4.70.2

f. Dedicated Premier Program (DP1)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	II, V, VI, VIII	$0.0600	$0.0600	$0.0900	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued) (N)

4.68.3 Service Options – Rates and Charges (Continued)

g. ePartners Business Plan DI3

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	I, II, III	$0.0690	$0.1115	$0.1320	See Section 4.70.2
24 months	I, II, III	$0.0690	$0.1115	$0.1320	See Section 4.70.2
36 months	I, II, III	$0.0690	$0.1115	$0.1320	See Section 4.70.2

h. ePartners Business Plan DI4

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	I, II, III	$0.0595	$0.1070	$0.1320	See Section 4.70.2
24 months	I, II, III	$0.0595	$0.1070	$0.1320	See Section 4.70.2
36 months	I, II, III	$0.0595	$0.1070	$0.1320	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued) (N)

4.68.3 Service Options – Rates and Charges (Continued)

i. ePartners Business Plan DI5

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
12 months	I, II, III	$0.0550	$0.1125	$0.1320	See Section 4.70.2
24 months	I, II, III	$0.0550	$0.1125	$0.1320	See Section 4.70.2
36 months	I, II, III	$0.0550	$0.1125	$0.1320	See Section 4.70.2

j. ePartners Dedicated Preview Program (EPA)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
6 months	I	$0.0600	$0.0600	$0.0900	See Section 4.70.2
12 months	IV, V, VI	$0.0600	$0.0600	$0.0900	See Section 4.70.2

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SECTION 4 - RATES (Continued)

4.68 VSI Dedicated Business Services (Continued)

4.68.3 Service Options – Rates and Charges (Continued)

k. ASTA Dedicated Preview Program (ZA1)

Term Commitment Period	Monthly Usage Commitment Levels	Outbound Per Minute Rate	Inbound Per Minute Rate	Switched Overflow Per Minute Rate	Calling Card Product Availability
6 months	I	$0.0600	$0.0600	$0.0900	See Section 4.70.2
12 months	V, VI, VII	$0.0600	$0.0600	$0.0900	See Section 4.70.2

ASTA Dedicated Preview Program is only available to members of the American Society of Travel Agents.

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SECTION 4 - RATES (Continued)

4.69 Audioconferencing Service (N)

Audioconferencing Service allows a Customer to hold conversations and/or meetings with two (2) or more other involved parties. Customers of this service are able to establish simultaneous telephone contact with multiple callers by each of the involved parties dialing an access number predetermined by the Company. Toll Meet Me rates apply when the Customer accesses the conference using a standard toll call. 800 Meet Me rates apply when the Customer accesses the conference using a toll-free access number. Operator-Dialed rates apply to Operator Attended calls when the Conference Coordinator dials out to each participant to connect the conference.

A sixty (60) second minimum will apply to each call, and thereafter, Customers will be billed at sixty (60) second increments. The per minute rates set forth herein apply to each participant accessing Audioconferencing Service

The following Audioconferencing Service options are available:

4.69.1 Operator Attended

Operator Attended Audioconferencing Service is initiated when the host dials into the conference operator. A Conference Coordinator assembles the audioconference, ensuring that all invited participants are connected to the call and providing other support during the call. Operator Attended conferences must be scheduled in advance, and a cancellation charge applies if cancellation occurs on less than twenty-four (24) hours notice.

Switched Access Rates	Per Minute Rate
Toll Meet Me	$0.25
800 Meet Me	$0.36
Operator-Dialed	$0.36

Dedicated Access Rates	Per Minute Rate
Toll Meet Me	$0.23
800 Meet Me	$0.34
Operator-Dialed	$0.34

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SECTION 4 - RATES (Continued)

4.69 Audioconferencing Service (Continued) (N)

4.69.2 Quick Call

Quick Call Audioconferencing Service is initiated when each participant dials directly into the conference by using a predetermined access number and passcode. A Conference Coordinator is available to provide support during the call. Quick Call conferences must be scheduled in advance, and a cancellation charge applies if cancellation occurs on less than twenty-four (24) hours notice.

Switched Access Rates	Per Minute Rate
Toll Meet Me	$0.18
800 Meet Me	$0.29

Dedicated Access Rates	Per Minute Rate
Toll Meet Me	$0.16
800 Meet Me	$0.27

4.69.3 Conference On-Demand

Conference On-Demand Audioconferencing Service provides instant, on-demand conferencing capability for up to fifty (50) participants. No reservations or Conference Coordinators are required for Conference On-Demand calls.

Switched Access Rates	Per Minute Rate
Toll Meet Me	$0.18
800 Meet Me	$0.29

Dedicated Access Rates	Per Minute Rate
Toll Meet Me	$0.16
800 Meet Me	$0.27

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SECTION 4 - RATES (Continued)

4.69 Audioconferencing Service (Continued) (N)

4.69.4 Other Charges

Cancellation Charge – A cancellation charge of $100.00 applies to each reservation if not cancelled twenty-four (24) hours prior to the scheduled conference.

Overbooking Charge – An overbooking charge of $5.00 per port applies to each unused port on a conference bridge. (N)

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SECTION 4 - RATES (Continued)

4.70 Calling Card Service

Calling Card Service permits Customers to make calls from any non-rotary dialed telephone within Missouri to any other location by dialing 1 + 8XX + XXX + XXXX, receiving a prompting tone, then dialing in the Customer's personal identification number (PIN) assigned by the Company followed by the telephone number of the called party.

Eligibility for Calling Card Programs is determined by the long distance calling option selected by the Customer. Calling card calls placed from a public pay telephone are subject to an additional per-call surcharge. Rates and charges for the Company's Calling Card Services are set forth below.

4.70.1 Calling Card Program A (YBL)

Customers of Calling Card Program A will be billed at the following rates and charges:

Intrastate per minute rate $0.1000 (D)

A thirty (30) second minimum will apply to each completed call, and thereafter, Customers will be billed at six (6) second increments.

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SECTION 4 - RATES (Continued)

4.70 Calling Card Service (Continued)

4.70.2 Calling Card Program B (Y08)

Customers of Calling Card Program B will be billed at the following rates and charges:

Intrastate per minute rate $0.1500 (D)

A thirty (30) second minimum will apply to each completed call, and thereafter, Customers shall be billed at six (6) second increments.

4.70.3 Calling Card Program C (Y18)

Customers of Calling Card Program C will be billed at the following rates and charges:

Intrastate per minute rate $0.1800 (D)

A thirty (30) second minimum will apply to each completed call, and thereafter, Customers will be billed at six (6) second increments.

4.71 Payphone Surcharge (N)

A $0.60 per call charge is applicable to completed calls that originate from any payphone within Missouri and access the Company's services via 800/888 numbers. This charge is in addition to the tariffed per minute usage rates and any applicable monthly service fees and surcharges associated with utilizing the Company's service and is unrelated to the specific service accessed from the payphone. (N)

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SECTION 4 - RATES (Continued)

4.72 Switched Product (N)

Switched Product is available to business Customers who meet the Company's credit approval guidelines and are served by the following incumbent local exchange company: AT&T. Customers of this service must sign a customer acceptance form with the Company which requires a $100 minimum monthly usage commitment and a 12-month term commitment. Switched Product rates. apply to direct dial, toll free (800/8XX) and calling card calls. A monthly recurring charge may also apply to certain features as noted below.

Account Codes are available under the Switched Product to assist Customers in managing and tracking their long distance usage. Customers may select validated account codes which are specific, pre-defined combinations of digits registered with Company's switch database, and only those pre-defined codes can be used to complete a call, or Customers may select non-validated codes of a specific length and any code of that specific length can be used to complete a call.

4.72.1 Per Minute Rates

Customers of the Switched Product will be billed at the following per minute usage rate regardless of mileage and/or time of day:

Direct-Dial Outbound	-	$ .1190
Inbound 800/8XX	-	$ .1190

An (eighteen) 18 second minimum will apply to each completed direct-dial outbound call, and thereafter, Customers will be billed in 6 second increments. A thirty (30) second minimum will apply to each inbound 800/8XX completed call, and thereafter, Customers will be billed in 6 second increments. (N)

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SECTION 4 - RATES (Continued)

4.72 Switched Product (Continued) (N)

4.72.2 Termination Penalty

In the event the Customer terminates service with the Company prior to the end of the Term Commitment Period or in the event that the Company terminates service based upon Customer's default, Customer will pay a Termination Penalty to the Company equivalent to the Customer's Monthly Revenue Commitment multiplied by the number of months remaining in the Term Commitment Period. The Termination Penalty will be due immediately upon termination of service. The Customer will be made aware of the Termination Penalty as it will be described in the term contract signed by the Customer at the initiation of service.

4.72.3 Deficiency Charge

In the event Customer's Monthly Revenue Level does not meet the Monthly Revenue Commitment in any invoice period during the Term Commitment Period, for that invoice period Customer will pay a Deficiency Charge which is equal to the difference between the Monthly Revenue Commitment and the actual Monthly Revenue Level. The Deficiency Charge will be due at the same time payment is due for service provided to the Customer.

4.72.4 Calling Card

Customers of the Switched Product will be billed at the following rate for calling card calls:

Per minute rate: $0.1200

A thirty (30) second minimum will apply to each completed calling card call, and thereafter, Customers will be billed at six (6) second increments. (N)

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SECTION 4 - RATES (Continued)

4.72 Switched Product (Continued) (N)

4.72.5 Non-Recurring and Monthly Recurring Charges

Customers will be billed the following fees for optional services:

Toll Free Numbers (800/888)	$ 1.00 per month, per number
Establish New Toll-Free Number	$ 5.00 per number
Non-Verified Account Codes	$ 5.00 per month, per code
Verified Account Codes	$10.00 per month, per code
Optional Management Invoice Reports	
Paper	$ 2.00 per month, per report
Electronic	$10.00 per month, per report

4.72.6 Directory Assistance $ 1.40 per call (N)

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SECTION 5 CONTRACT SERVICES

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SECTION 5.CONTRACT SERVICES (contd.)

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5.1 Carrier Intrastate Domestic Termination Service

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Carrier Intrastate Domestic Termination Service is available only to Other Certificated Carriers ("OCC") who wish to utilize the Dial & Save network to terminate intrastate traffic. The OCC must meet certain Company specified credit evaluations in order to purchase this service offering. In addition, the OCC must have obtained the required operating authority. The OCC must have use of their own Primary Interexchange Carrier Code. OCCs who qualify for this service will receive call termination at the rates specified below. Rates are based on the Customer's Monthly Minimum Minutes of Use Commitment.

Traffic provided under this service offering must meet the following specifications:

5.1.1 A minimum of 80% of the OCC's total minutes of use which terminate on the Dial & Save network under this service offering must be during the times of 8:00 AM to but not including, 5:00 PM Monday through Friday. If the minutes of use terminating during this time frame drops below the 80% threshold, Dial & Save reserves the right to discontinue the service upon written notice to the OCC or intrastate domestic minutes at $0.065 per minute.

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SECTION 5.CONTRACT SERVICES (contd.)

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5.1 Carrier Intrastate Domestic Termination Service (contd.)

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5.1.2 Calls will be billed in six (6) second increments after an initial calling period of six (6) seconds. Any fractional portion of a call thereafter will be rounded up to the next highest billing increment.

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SECTION 5.CONTRACT SERVICES (contd.)

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5.1. Carrier Intrastate Domestic Termination Service (Contd.)

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5.1 3. Rate Level Definitions:

Per Minute Termination Rates listed below are available in four (4) different Rate Levels, determined by the Customer's Monthly Minimum Minutes of Use Commitment. A Customer's domestic interstate, intrastate, and international minutes of use under this service offering will be counted toward the Monthly Minimum Minutes of Usage Commitment. At the Company's sole discretion, minutes of use under other Company service offerings, term commitments, revenue commitments, ramp-up periods, or other criteria may be used in combination with minutes of use in order to determine whether or not a Customer is eligible for a particular Rate Level.

(A) Per Minute Rates:

Rate Level	Monthly Minutes Commitment Level	Per Minute Rate
1	Less than 1,000,000 minutes per month	$ 0.0500
2	1,000,000 to 4,999,999 minutes per month	$ 0.0480
3	5,000,000 to 9,999,999 minutes per month	$ 0.0465
4	Greater than 10,000,000 minutes per month	$ 0.0450

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SECTION 5.CONTRACT SERVICES (contd.)

5.1 Carrier Intrastate Domestic Termination Service (Contd..)

5.1.4 Directory Assistance Rate:

Per call charge $.50

Rate Level	Per Call Charge
1	$0.44
2	$0.42
3	$0.40
4	$0.38

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SECTION 5.CONTRACT SERVICES (contd.)

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5.2 Carrier 800 Origination - Dedicated

Service Commission

Carrier 800 Origination Dedicated Service is available only to Other Certificated Carriers ("OCC"). The OCC must meet certain Company specified credit evaluations in order to purchase this service offering. In addition, the OCC must have obtained the required operating authority. The OCC must have use of their own Primary Interexchange Carrier Code. Company may also, at its sole discretion, require that subscribers to this service offering have an existing billing or data processing arrangement with the Company. OCCs who qualify for this service will receive 800 origination at the rates specified below. Rates are based on the Customer's Monthly Minimum Minutes of Use Commitment. OCCs must also pay for facility installation and monthly recurring dedicated access fees which will be determined on an individual case basis.

Traffic provided under this service offering must meet the following specifications:

5.2.1 A minimum of 80% of the OCCs total minutes of use must originate on the Company's network under this service offering and must be during the times of 8:00 a.m. up to, but not including, 5:00 PM Monday through Friday. If the minute of use terminating during this time frame drops below the 80% threshold, Dial & Save reserves the right to discontinue the service upon written notice to the OCC or rate intrastate minutes at 0.065 per minute.

5.2.2 Calls will be billed in initial and additional six (6) second increments. Any fractional portion of a call thereafter, will be rounded up to the next highest billing increment.

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SECTION 5.CONTRACT SERVICES (contd.)

5.2 Carrier 800 Origination - Dedicated (Contd..)

5.2.4 Rate Level Definitions

Per Minute Origination Rates listed below are available in four (4) different Rate Levels, determined by the Customer's Monthly Minimum Minutes of Use Commitment. A Customer's domestic interstate, intrastate, and international minutes of use under this service offering will be counted toward the Monthly Minimum Minutes of Usage Commitment. At the Company's sole discretion, minutes of use under other Company service offerings, term commitments, revenue commitments, ramp-up periods, or other criteria may be used in combination with minutes of use in order to determine whether or not a Customer is eligible for a particular Rate Level.

(A) Per Minute Rates:

Rate Level	Monthly Minutes Commitment Level	Per Minute Rate
1	Less than 1,000,000 minutes per month	$0.0650
2	1,000,000 to 4,999,999 minutes per month	$0.0630
3	5,000,000 to 9,999,999 minutes per month	$0.0615
4	Greater than 10,000,000 minutes per month	$0.0600

5.2.5 Directory Assistance Rate:

Per call charge: $0.50

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5.3 CIC Association Service II

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CIC Association Service II available only to Other Certificated Carriers ("OCC"). The OCC must meet certain Company specified credit evaluations in order to purchase this service offering. In addition, the OCC must have obtained the required reporting authority. The OCC must have use of their own Primary Interexchange Carrier Code. OCCs subscribing to this service offering must pay for their own originating access service. Company may also, at its sole discretion, require that subscribers to this service offering have an existing billing or data processing arrangement with the Company. OCCs who qualify for this service will receive call termination at the rates specified in Section 5.3.3(A) of this tariff.

Traffic provided under this service offering must meet the following specifications:

5.3.1 A minimum of 80% of the OCCs total minutes of use which terminates on the Dial & Save network under this service offering must be during the times of 8:00 AM to but not including, 5:00 PM Monday through Friday. If the minutes of use terminating during this time frame drops below the 80% threshold, Dial & Save reserves the right to discontinue the service upon written notice to the OCC or rate intrastate minutes at $0.065 per minute.

5.3.2 Calls will be billed in six (6) second increments after an initial calling period of six (6) seconds. Any fractional portion of a call thereafter will be rounded up to the next highest billing increment.

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SECTION 5.CONTRACT SERVICES (contd.)

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5.3 CIC Association Service II (contd.)

5.3.3. Rate Level Definitions:

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Per Minute Termination Rates listed below are available in four (4) different Rate Levels, determined by the Customer's Monthly Minimum Minutes of Use Commitment. A Customer's domestic interstate, intrastate, and international minutes of use under this service offering will be counted toward the Monthly Minimum Minutes of Usage Commitment. At the Company's sole discretion, minutes of use under other Company service offerings, term commitments, revenue commitments, ramp-up periods, or other criteria may be used in combination with minutes of use in order to determine whether or not a Customer is eligible for a particular Rate Level.

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5.3 CIC Association Service II (contd.)

5.3.3. Rate Level Definitions (contd.)

(A) Per Minute Rates:

Rate Level	Monthly Minutes Commitment Level	Per Minute Rate
1	Less than 1,000,000 minutes per month	$0.0500
2	1,000,000 to 4,999,999 minutes per month	$0.0480
3	5,000,000 to 9,999,999 minutes per month	$0.0465
4	Greater than 10,000,000 minutes per month	$0.0450

5.3.4 Directory Assistance Rate:

Per call charge $.50

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5.4 Switchless 1+ and Toll Free Resale Service

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Switchless 1+ and Toll Free Resale Service is available only to Other Certificated Carriers ("OCC") who wish to utilize the Dial & Save network to originate, switch, and terminate domestic traffic. The OCC must meet certain Company specified credit evaluations in order to purchase this service offering. In addition, the OCC must have obtained the required operating authority. The OCC must have use of their own Primary Interexchange Carrier Code. The Company may also, at its sole discretion, require that subscribers to this service offering have an existing billing or data processing arrangement with the Company.

OCCs who qualify for this service will receive the rates specified in Section 5.4.1(A).

Calls will be billed in six (6) second increments after an initial calling period of eighteen (18) seconds. Any fractional portion of a call thereafter will be rounded up to the next highest billing increment.

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