

COMPETITIVE LOCAL CARRIER

SECTION 5 - CALLING CARD SERVICE

5.1 Prepaid Calling Card Service

Description of Service

Calls are real-time rated during call progression. The total price of each call, including applicable taxes, is calculated on the basis of usage and is deducted from the available account balance associated with each phone card. The Company debits the cardholder's account balance as the cardholder places a call. The cardholder receives a warning tone two minutes before the balance reaches zero. Calls in progress will be terminated when the balance reaches zero. The cardholder may access the network from anywhere in the United States by dialing a universal "toll free" number, a PIN, and the called telephone number.

Availability

Prepaid Calling cards are available to residential Customers and business Customers.

Features

(A) Instructions Available in Multiple Languages

The Company may make available to the cardholder different toll free access numbers for instructions in English or Spanish, or other languages as appropriate.

(B) Sequential Calling

Sequential Calling allows the cardholder to make several calls without disconnecting from the system after the completion of each call.

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SECTION 5 - CALLING CARD SERVICE (Continued)

5.1 Prepaid Calling Card Service (Continued)

5.1.1 Domestic Rates (calls within the United States)

The maximum usage rates for domestic calls are as follows:

Call Initiation.....	\$1.99 per call
Rate Per Minute.....	.50 per minute
Initial Call Period.....	15 minutes per call
Subsequent Call Periods.....	15 minute increments

5.1.2 International Rates (calls made from the United States)

The maximum usage rates for international calls are as follows:

Call Initiation.....	\$4.99 per call
Rate Per Minute.....	5.00 per minute
Initial Call Period.....	25 minutes per call
Subsequent Call Periods.....	25 minute increments

5.1.3 Maintenance Fee

A monthly or weekly maintenance fee applies to each prepaid calling card, and is identified on each specific calling card. The maximum rates for this monthly or weekly maintenance fee are as follows:

Monthly Fee.....	\$2.99
Weekly Fee.....	.75

5.1.4 Directory Assistance

The maximum charge is \$2.00 per minute

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