INTEREXCHANGE SERVICES TARIFF

SECTION 4 - RATES AND CHARGES (CONT'D.)

4.22 Pre-Paid Call Service

Pre-Paid Call Service is offered at flat, per-minute rates listed below, twenty-four (24) hours a day, seven days a week.

MAXIMUM Charges:

Denomination	Per Minute Rate	Per Call Surcharge
Various Increments	\$1.200	\$1.200

Company agrees to refund any amounts remaining on a Pre-paid Call Service calling card upon physical return of the card. Refund will only be issued upon a showing that the service provided by Company has failed to meet either the service requirements set forth in the Commission's rules and regulations, or the general standards of quality applicable to the industry. To qualify for a refund, a user must return the card to Company within 3 months of the original purchase and submit in writing detailed information on the basis for any requested refund. Company will promptly investigate and advise the user as to its findings and disposition.

For consideration of any disputed charges, a user may discuss the dispute with a Company representative, providing detailed information on the basis for any requested adjustment, either verbally or in writing, within 30 days of the date the disputed call is placed.

All federal, state and local taxes (e.g., excise tax, gross receipts tax, sales tax, municipal utilities taxes) are included in the tariffed rates above.

A wholesale discount applies for larger volume commitments, but the end user per minute rate will not exceed the rate specified in the table above.