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AT&T Communications of New York, Inc. P.S.C. No. 23 -- Telephone Message Telecommunications Service Effective Date: July 21, 2010

Section 6 Leaf No. 51 Revision: 0 Superseding Revision:

SECTION 6-OPTIONAL CALLING PLANS

6.39 AT&T USA DIRECT® CREDIT CARD CALLING

6.39.1 GENERAL

This plan offers customers a per minute rate for calls placed on the AT&T network and billed to the customer's commercial credit card.

To participate in this plan, customers must

- Currently have or obtain a commercial credit/charge card that is accepted by AT&T to complete calls through the AT&T network, and billed directly to customer by a participating financial institution via commercial credit/charge card.
- Be affiliated with consumer programs of companies that have entered into an AT&T
 Consumer Services (ACS) joint marketing arrangement. Qualifications and/or requirements
 for Customer participation in this plan are identified in the AT&T ACS joint marketing
 arrangement and are administered by the company with whom AT&T has a joint marketing
 arrangement.
- Have AT&T charges paid via a method accepted by AT&T.
- Be enrolled in this plan by meeting the qualifications and/or requirements for participation in this Plan as identified in the AT&T ACS joint marketing arrangement.

This plan includes AT&T customer-dialed calls that are placed on the AT&T network and billed to a commercial credit/charge card that is accepted by AT&T.

All other types of calls are rated at basic rates unless the customer is enrolled in another AT&T plan that covers these other types of calls.

This plan is available in locations where billing and technical resources are available.

6.39.2 RATES AND CHARGES

AT&T will rate eligible interLATA calls placed on the AT&T network and billed to the customer's commercial credit card at a max rate of 60¢ per minute, 24 hours a day, seven days a week. IntraLATA calls will be rated will be rated at a max rate of 40¢ per minute, 24 hours a day, seven days a week. A max Service Charge rate of 1.60¢ applies per call.

This offer is an add-on to AT&T interstate offer located at http://serviceguide.att.com.

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