

PSC NO: 1 LOCAL EXCHANGE SERVICE
SBC Long Distance, LLC d/b/a SBC Long
Distance, d/b/a AT&T Long Distance
Initial Effective Date: February 9, 2006

Leaf: 42
Revision: 0

Superseding Revision:

2.4.5 Fraud and Unauthorized Use of the Network

(A) The Customer is liable for the unauthorized use of the network obtained through the fraudulent use of a Company calling card, if such a card is offered by the Company or the fraudulent use of an accepted credit card, provided that the unauthorized use occurred as a result of inadequate safekeeping by Customer.

(B) A Company calling card is a telephone calling card issued by the Company at the Customer's request, which enables the Customer or any Authorized User to place calls over the Network and to have the charges for such calls billed to the Customer's account.

(C) An accepted credit card is any credit card that a cardholder has requested or applied for and received, or has signed, used or authorized another person to use to obtain credit. Any credit card issued as a renewal or substitute in accordance with this paragraph is an accepted credit card when received by the cardholder.

(D) The Customer must give the Company written or oral notice that an unauthorized use of a Company calling card or an accepted credit card has occurred or may occur as a result of loss and/or theft promptly upon Customer's discovery of same.

(E) The Customer is responsible for payment of all charges for calling card Services furnished to the Customer or any Authorized User, unless due to the negligence of the Company. This responsibility is not changed due to any use, misuse or abuse of the Customer's Service by third parties, the Customer's employees or the public.

Issued by: Carol Paulsen, Director-Regulatory Relations, San Antonio, Texas 78215