SECTION 3 - INDIVIDUAL, PARTY AND PRIVATE BRANCH EXCHANGE SERVICE

J. CUSTOM CALLING SERVICES (Cont'd.)

5. Disaster Assistance Plan

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In the event that a natural disaster occurs in one of the Company's exchanges and destroys or partially destroys customers' premises, the Company may, at its sole discretion, elect to implement a Disaster Assistance Plan. Under the Plan, the Company may, for example, waive the installation fee and up to three months' recurring service charges for Call Forwarding, Call Forwarding Busy Line, Call Forwarding Don't Answer, Preferred Call Forwarding, Ring Plus Service, and/or other features the Company may deem appropriate. This Plan will only be available to residential and business customers whose premises are damaged to the point they are considered unsafe, unsuitable, or uninhabitable. Charges will only be waived with respect to existing local exchange service accounts which are not partially or fully suspended at the time of the offer. Charges will not be waived on service established at a new location.

Issued by: Vice President, State Government Affairs, Little Rock, Arkansas