

**LDMI Telecommunications, LLC**  
New York P.S.C. No. 1 - Telephone

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**TELECOMMUNICATIONS SERVICES TARIFF**

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**SECTION 3 - SERVICE DESCRIPTIONS AND RATES, (CONT'D.)**

**3.9 Option 4**

**3.9.1 General Description**

Option 4 is a Debit Card Service which allows Customers to place direct dialed calls between locations within the state of New York. Customers access the Company's network by dialing an 800 number or other access dialing sequence and entering a Personal Account Code. The Company's system informs the Customer of the Available Usage Balance remaining in his/her Debit Account and prompts the Customer to place a call by entering a destination telephone number. Network usage for calls placed is deducted from the Available Usage Balance in the Customer's account on a real time basis as the call progresses. Customers purchase a Debit Card which assigns each Customer a Debit Account, provides each Customer with a Personal Account Code and lists instructions for accessing and using Carrier's service. Debit Cards are available in varying denominations.

Purchase of a Debit Card entitles the Customer to use the Company's network for a number of minutes equivalent to the card denomination divided by the effective per minute rate. The Customer's right to utilize network usage within a given Debit Account expires one year after issuance and activation of the Debit Card associated with that Debit Account number. No minimum service period applies. Any unused balances will be applied toward renewal value of the card account.

Debit Card service rates are not distance or time of day sensitive. Network usage for Debit Card Calls is deducted from the Available Usage Balance in Customer's Debit Account in full minute increments. For debiting purposes, the minimum call usage is one (1) minute; one domestic minute is equal to one unit.

**3.9.2 Rates**

	<u>Minimum</u>	<u>Maximum</u>
Intrastate, per minute:	\$0.1300	\$0.5000

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