NEW YORK TELECOMMUNICATIONS TARIFF

Regulations and Schedule of Charges Applying to Competitive Interexchange Telecommunications Services in the State of New York

Business Discount Plan, Inc.

One World Trade Center Suite 800 Long Beach, CA 90831

This Tariff New York P.S.C. Tariff No. 2 Cancels and Replaces In Its Entirety Business Discount Plan, Inc. New York DPS Tariff No. 1 Which is Presently on File with the Commission

This Tariff contains the descriptions, regulations, and rates applicable to the furnishing of Long Distance interexchange telecommunications Services provided by Business Discount Plan, Inc. within the State of New York. This Tariff is on file with the New York Public Utilities Commission ("Commission"). Copies may be inspected during normal business hours at the Company's principal place of business; One World Trade Center, Suite 800, Long Beach, CA 90831.

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Effective Date: March 5, 2014

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Original Sheet No. 2 Revision: 0 Superseding Revision:

CHECK SHEET

The Title Sheet and Sheets inclusive of this Tariff are effective as of the date shown at the bottom of the respective sheet(s).

<u>SHEET</u>	REVISION	<u>SHEET</u>	REVISION
$ \begin{array}{c} 1\\2\\3\\4\\5\\6\\7\\8\\9\\10\\11\\12\\13\\14\\15\\16\\17\\18\\19\\20\\21\\22\\23\\24\\25\\26\\27\\28\\29\\30\\31\\32\\33\\34\\35\\36\\37\\38\\39\end{array} $	Original Original	$\begin{array}{c} 40\\ 41\\ 42\\ 43\\ 44\\ 45\\ 46\\ 47\\ 48\\ 49\\ 50\\ 51\\ 52\\ 53\\ 54\\ 55\\ 56\\ 57\\ 58\\ 59\\ 60\\ 61\\ 62\\ 63\\ 64\\ 65\\ 66\\ 67\\ 68\\ 69\\ 70\\ 71\\ 72\\ 73\end{array}$	Original Original

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CONCURRING CARRIERS

None

CONNECTING CARRIERS

None

OTHER PARTICIPATING CARRIERS

None

EXPLANATION OF SYMBOLS

- (C) To signify a **change** in regulation.
- (D) To signify a **deletion** rate.
- (I) To signify an **increased** rate.
- (M) To signify a **move** in the location of text.
- (N) To signify a **new** rate or regulation.
- (O) To signify **omissions**.
- (R) To signify a rate **reduction**
- (T) To signify **change in text**, **but no change in** rates or regulation.

Original Sheet No. 5 Revision: 0 Superseding Revision:

TARIFF FORMAT

- A. **Sheet Numbering** Sheet numbers appear in the upper right corner of the sheet. Sheets are numbered sequentially. However, occasionally, when a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between sheets 14 and 15 would be 14.1.
- B. Sheet Revision Numbers Revision numbers also appear in the upper right corner of each sheet. These numbers are used to determine the most current sheet version on file with the Commission. For example, the 4th revised Sheet 14 cancels the 3rd Revised Sheet 14. Because of various suspension periods, deferrals, etc. the Commission follows in their Tariff approval process, the most current sheet number on file with the Commission is not always the sheet in effect. Consult the Check Sheet for the sheet currently in effect.
- C. **Paragraph Numbering Sequence** There are four levels of paragraph coding. Each level of code is subservient to its next higher level:

2. 2.1. 2.1.1. 2.1.1.1.

D. **Check Sheets** - When a Tariff filing is made with the Commission, an updated Check Sheet accompanies the Tariff filing. The Check Sheet lists the sheets contained in the Tariff with a cross reference to the current revision number. When new sheets are added, the Check Sheet is changed to reflect the revision. All revisions made in a given filing are designated by and asterisk (*). There will be no other symbols used on this sheet if these are the only changes made to it (i.e., the format, etc., remains the same, just revised revision levels on some sheets). The Tariff user should refer to the latest Check Sheet to find if a particular sheet is the most current on file with the Commission.

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APPLICATION OF TARIFF

This Tariff contains the rates, terms and conditions applicable to the provision of intrastate resale common carrier telecommunications services by Business Discount Plan, Inc. between various locations within the State of New York. Intrastate Services are available only if the Customer Presubscribes or Subscribes to the Company's Long Distance interstate offerings.

This Tariff governs the relationship between Business Discount Plan, Inc. and its intrastate Long Distance interexchange telecommunications Customers, pursuant to applicable state regulation, federal and state law, and any client-specific arrangements. In the event one or more of the provisions contained in this Tariff shall, for any reason be held to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect any other provision hereof, and this Tariff shall be construed as if such invalid, illegal or unenforceable provision had never been contained herein. Should any provision contained in this Tariff which also applies to the provision of interstate Services, for any reason be held to be in conflict with a corresponding provision appearing in the Company's interstate Service Guide, the corresponding provision in the Company's interstate Service Guide shall be deemed prevailing, unless otherwise determined by the Commission or court of competent jurisdiction.

BY PRESUBSCRIBING, SUBSCRIBING, OTHERWISE UTILIZING, OR PAYING, DIRECTLY OR INDIRECTLY FOR BUSINESS DISCOUNT PLAN, INC.'S SERVICES, YOU HEREBY AGREE TO THE RATES, CHARGES, TERMS, AND CONDITIONS WHICH FOLLOW. IF YOU BELIEVE THAT YOUR USE OF BUSINESS DISCOUNT PLAN, INC.'S SERVICES HAS BEEN MADE IN ERROR, PLEASE CONTACT BUSINESS DISCOUNT PLAN, INC.'S CUSTOMER SERVICE DEPARTMENT IMMEDIATELY AT 800.680.1120.

Original Sheet No. 7 Revision: 0 Superseding Revision:

GENERAL INFORMATION REGARDING ORDERING, CHANGING AND TERMINATING SERVICE

Business Discount Plan, Inc. offers Long Distance interexchange telecommunications services to commercial and residential customers throughout New York utilizing the network services of one or more underlying carriers. The Company's Long Distance interexchange Service Plans may be offered independent of one another or in combination. Company's Subscribed and Presubscribed Long Distance Services are Automatically Bundled.

Prospective Customers may Presubscribe to the Company's Long Distance Services by undergoing the Local Exchange Carrier PIC change process. Prospective Customers may Subscribe to the Company's Long Distance services directly without undergoing the Local Exchange Carrier PIC change process. The Company can only accept a request for new Service from a Prospective Customer or change of Service from a Customer.

Company will subscribe Customer to its Subscribed Long Distance Services immediately. A separate Presubscribed Long Distance Service order is placed to determine Customer Presubscribed Service eligibility before Customer may access to Company's Presubscribed Long Distance Services.

To cancel Company's Long Distance Services, Customers must contact the Company and request that all Subscribed and/or Presubscribed Long Distance Services be cancelled, in accordance with the Customer's intent. The Company can only accept a request for Service cancelation from the Customer. The minimum service period for all services is one month, thirty (30) days. Customers who cancel service prior to the completion of the minimum service period will be billed all monthly recurring charges. Specific product descriptions are contained in Section 3 of this tariff, beginning on Sheet No. 23 and Rates and Charges are contained in Section 4 of this Tariff, beginning on Sheet No. 27. Specific terms and conditions of service are located in Section 2 of this Tariff, beginning on Sheet No. 8. The Customer may only cancel service, whether the Customer is presubscribed or has subscribed, to a Company switched access long distance plan, a casual calling plan, or a calling card, by the following means: (1) the Customer must call the Company's Customer Service Department at 800.680.1120 (2) write the Company's Customer Service Department at One World Trade Center, Suite 800, Long Beach, CA 90831. The Company cannot accept a request for cancellation of service from an agent or representative of a Customer. In addition to the Company's tariffed Long Distance Service rates, Customers are responsible for payment of all taxes and surcharges applicable to service provision in the State of New York.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Account Code:

A numerical code, one or more of which are available to a Customer to enable identification of individual users or groups of users on an account and to allocate costs of service.

Automatically Bundled

The Customer's ability to use corresponding bundled Presubscribed and Subscribed Long Distance Services without placing an additional Service Order, even if corresponding Service is not used by Customer.

Called Station:

The terminating point of a call (i.e., the called number).

Calling Card/Travel Card:

A card issued by Company containing such account numbers assigned to its Customer which enables the charges for calls made to be properly billed on a pre-arranged basis. Company's Calling Card Service is considered a Subscribed Service.

Company:

Business Discount Plan, Inc. ("BDP")

Commission:

The New York Public Service Commission.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Carrier Identification Code (CIC)

A code used to route and bill calls in the public switched telephone network. CICs are four-digit codes in the format XXXX, where X is any digit from 0 through 9. Company uses underlying CIC of its underlying carriers. Customers may access Company's Subscribed Services by dialing the Customer's assigned CIC and desired telephone number.

Customer:

The person, firm, corporation or other entity has affirmatively ordered or uses the Company's Long Distance Services offered in this Tariff and who is responsible for payment of charges in compliance with the regulations in this Tariff If an individual, a Customer may include a family member or person who has been entrusted for the care of the Customer and is explicitly authorized by the individual to act on the individual's behalf as the individual's agent. The person serving as the individual's agent may not act in the capacity of an employee or agent of a corporation, an institution or other legal entity with respect to the individual's Service under this Tariff. A Customer is the end user of Company's Services.

Dial Around

The ability of a Customer to access Subscribed Long Distance Services by dialing the Company's Carrier Identification Codes 1010-288, 1010-444 or 1010-432, or for Calling Card service, by dialing the toll free network access number.

Disconnect or Disconnection:

The termination of a circuit connection between the originating station and the called station or the Company's operator.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS

Measured Service:

The provision of Long Distance measured time interexchange communications telephone service to Customers who access the Company's Service at its contracted interexchange carriers' switching and call processing equipment by means of access facilities obtained from local exchange common carrier(s). Company contracted interexchange carrier is responsible for arranging the access lines.

Network Access Fee

A monthly recurring charge applicable to the Customer's ability to use Company's Services as set forth in this Tariff.

PIC (Primary Interexchange Carrier):

The long distance company to which intra and interLATA traffic is automatically routed based on the dialing customer's choice of carriers. The selection of a PIC or "PIC change" with respect to a particular telephone line is known as "presubscribing" to that carrier for that line. Once a PIC is designated, a caller who dials "1 + area code + number" or "0 + area code + number" is automatically routed to the interexchange carrier designated.

Presubscribe or Presubscription:

The Customer's order for Company's calling services through the Company, which involves the Local Exchange Carrier PIC change process.

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SECTION 1 - TECHNICAL TERMS AND ABBREVIATIONS, Continued

Prospective Customer:

A person, firm, corporation or other entity authorized order and use the Company's Services offered in this Tariff and who will be responsible for payment of charges in compliance with the regulations in this Tariff. If an individual, a Prospective Customer may include a family member or person who has been entrusted for the care of an individual and is duly authorized by the individual to act on the individual's behalf as the Prospective Customer's agent. The person acting as the individual's agent may not act in the capacity of an employee or agent of a corporation, an institution or other legal entity.

Point of Presence:

The point of physical interconnection between the local exchange company's local network and the interexchange carrier's network ("POP").

Service

Interexchange message telecommunications services provided by Company to commercial and residential Customers. Residential Service under this Tariff. Includes Automatically Bundled Presubscribed Long Distance interexchange, Subscribed Casual Calling Long Distance interexchange, Calling Card Service plans, and Directory Assistance .

Service Plan

Residential Service consisting of corresponding Automatically Bundled Presubscribed Long Distance interexchange, Subscribed Long Distance Casual Calling, Calling Card Service plans and Directory Assistance.

Subscribe or Subscription:

The Customer's order for Company's Subscribed Long Distance Services directly through the Company and not involving the Local Exchange Carrier PIC change process.

Subscriber:

See "Customer" definition.

SECTION 2 - RULES AND REGULATIONS

2.1. UNDERTAKING OF COMPANY

- 2.1.1. Company's services are furnished for telecommunications originating and/or terminating in any area between points within the State of New York.
- 2.1.2. Company is a provider of interexchange telecommunications to Customers for direct transmission and reception of voice, data, and other types of communications.
- 2.1.3. Company resells access, switching, transport and termination services provided by interexchange carriers.
- 2.1.4. Customer's monthly charges for Company's service are based on the Presubscribed/Subscribed Long Distance Services, which Customers may use.
- 2.1.5. The Company's Services are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven (7) days per week.

2.2. LIMITATIONS

- 2.2.1. Service is offered subject to availability of the necessary facilities and/or equipment and subject to the provisions of this Tariff.
- 2.2.2. Company reserves the right to immediately disconnect service when necessitated by conditions beyond the company's control or when the Customer is using the service in violation of either the provisions of this tariff or the laws, rules, regulations, or policies of the jurisdiction of the originating station or terminating station, or the laws of the United States including rules, regulations and policies of the Commission.

2.2. LIMITATIONS, Continued

- 2.2.3. The Company does not undertake to transmit messages, but offers the use of its facilities when available.
- 2.2.4. Title to all facilities provided by Company under these regulations remains in Company's name.
- 2.2.5. Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this Tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

2.3. USE

- 2.3.1. Service may be used for the transmission of communications by the Customer.
- 2.3.2. Service may not be used for any unlawful purpose or for any purpose for which any payment or other compensation is received by the Customer, except when the Customer is a duly authorized and regulated common carrier. This provision does not prohibit an arrangement between the Customer, authorized user or joint user to share the cost of service.
- 2.3.3. The Company strictly prohibits use of the Company's services offered in this Tariff without payment or an avoidance of payment by the Customer by fraudulent means or devices including, but not limited to, providing falsified calling card numbers or invalid calling card numbers to the Company, providing falsified or invalid credit card and numbers to the Company or in any way misrepresenting the identity of the Customer, or by any person, firm, corporation or entity whom the Company has not specifically solicited for the use of the Company's services offered in this tariff or who has not affirmatively consented to the use of the Company's services offered in this Tariff.

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SECTION 2 - RULES AND REGULATIONS, Continued

2.4. LIABILITIES OF THE COMPANY

- 2.4.1. The liability of the Company for damages arising out of mistakes, omissions, interruptions, delays, errors, or defects in transmission occurring in the course of furnishing service or other facilities and not caused by the negligence of the Customer, commences upon activation of service and in no event exceeds an amount equivalent to the proportionate charge to the Customer for the period of service during which such mistakes, omissions, interruptions, delays, errors, or defects in transmission occur. In no event will the Company be responsible for consequential damages for lost profits suffered by a Customer or end user as the result of interrupted or unsatisfactory service. For the purpose of computing such amount a month is considered to have 30 days.
- 2.4.2. Company shall be indemnified and held harmless by the Customer against:
 - 1. Claims for libel, slander, infringement of copyright or unauthorized use of any trademark, trade name or service mark arising out of the material, data, information or other content transmitted over company's facilities; and
 - 2. Claims for patent infringement arising from combining or connecting company's facilities with apparatus and systems of the Customer; and
 - 3. All other claims arising out of any act or omission of the Customer in connection with any service provided by Company.
- 2.4.3. The Company is not liable for any defacement of, or damage to, the equipment or premises of a Customer resulting from the furnishing of services when such defacement or damage is not the result of the Company's negligence.

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2.4. LIABILITIES OF THE COMPANY, Continued

- 2.4.4. Company shall not be liable for and the Customer indemnifies and holds harmless from any and all loss claims, demands, suits, or other actions or liabilities whatsoever, whether suffered, made, instituted or asserted by the Customer or by any other party or person, for any personal injury to, death of any person or persons, and for any loss, damage, defacement or destruction of the premises of the Customer or any other property, whether owned by the Customer or by others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of equipment or wiring provided by company where such installation, operation, failure to operate, maintenance, condition, location or use is not the direct result of the Company's negligence.
- 2.4.5. The Company is not liable for any failure of performance hereunder due to causes beyond its control, including, but not limited to, unavoidable interruption in the working of its circuits or those of another common carrier; acts of God, storms, fire, floods, or other catastrophes; any law, order, regulation, direction, action, or request of the United States Government, or any other governmental entity having jurisdiction over the company or of any department, agency, commission, bureau, corporation, or other instrumentality or any one or more of such instrumentality or any one or more of such governmental entities, or of any civil or military authority; national emergencies, insurrections, riots, rebellions, wars, strikes, lockouts, work stoppages, or other labor difficulties; or notwithstanding anything in this Tariff to the contrary, the unlawful acts of the Company's agents and employees, if committed beyond the scope of their employment.

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2.4. LIABILITIES OF THE COMPANY, Continued

- 2.4.6. The Company shall not be liable for damages or adjustments, refunds, or cancellation of charges unless the Customer has notified the Company, in writing, of any dispute concerning charges, or the basis of any claim for damages, after the invoice is rendered by the company for the call giving rise to such dispute or claim, unless ordered by the Commission. Any such notice must set forth sufficient facts to provide the Company with a reasonable basis upon which to evaluate the Customer's claims or demands.
- 2.4.7. The Company shall not be liable for any damages, including usage charges, that the Customer may incur as a result of the unauthorized use of its communications equipment. The unauthorized use of the Customer's communications equipment includes, but is not limited to, the placement of calls from the Customer's premises and the placement of calls through Customer-controlled or Customer-provisioned equipment that are transmitted or carried over the Company's network services without the authorization of the Customer. The Customer shall be fully liable for all such charges.
- 2.4.8. Limitations of Damages and of Period for Bringing Claims The entire liability of Company for any claim, loss, damage or expense from any cause whatsoever shall in no event exceed sums actually paid to Company by the Customer for the specific Services giving rise to the claim, and no action or proceeding against Company shall be commenced more than one (1) year after the Service related to the claim is rendered. Claims applicable to overbilling against Company shall be commenced no more than two (2) years after the Service related to the claim is rendered to the Service related to the Service related to the Service 415, U.S. Code, 47 U.S.C. §415.

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2.5. INTERRUPTION OF SERVICE

- 2.5.1. Credit allowance for interruptions of service which are not due to Company's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment and/or communications equipment provided by the Customer, are subject to the general liability provisions set forth in Section 2.4, herein. It shall be the obligation of the Customer to notify Company of any interruptions of service. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission of the Customer, not within the Customer's control.
- 2.5.2. No credit allowances will be allowed for an interruption of services for continuous duration of less than two hours.
- 2.5.3. For purposes of credit computation or leased facilities, every month shall be considered to have 720 hours.
- 2.5.4. The subscriber shall be credited for an interruption of two (2) hours or more at the rate of 1/720th of the monthly recurring charge, if any, for the facilities affected for each hour or major fraction thereof that the interruption continues.

Credit formula: Credit = $(A/720) \times B$ A = outage time in hours B = total monthly recurring charge for affected utility.

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2.6. **RESTORATION OF SERVICE**

- **2.6.1.** The use and restoration of Service in emergencies shall be in accordance with Part 64, Subpart D of the Federal Communications Commission's Rules and Regulations, which specifies the priority system for such activities.
- **2.6.2.** When a Customer's Service has been disconnected in accordance with this Tariff and the Service has been terminated through the completion of a Company service order, Service will be restored only upon the basis of application for new Service by Company's underlying facilities-based carrier.
- **2.6.3.** Emergency/Crisis/Disaster/Restoration and Provisioning Telecommunications Service Priority
 - A. General
 - 1. The Telecommunications Service Priority (TSP) Program is a federal program used to identify and prioritize telecommunications services that support national security or emergency preparedness (NS/EP) missions.

NS/EP services are defined as those telecommunications services which are used to maintain a state of readiness or respond to and manage any event or crisis which causes or could cause injury or harm to the population, damage or loss to property, or degrades or threatens the NS/EP posture of the United States.

TSP restoration and/or provisioning shall be provided in accordance with Part 64, Appendix A of the Federal Communications Commission's Rules and Regulations (47 C.F.R.), and the "Service Vendor Handbook For The Telecommunications Service Priority (TSP) Program" and the "Service User Manual for the Telecommunications Service Priority (TSP) System" (NCS Manual 3-1-1) (Service User Manual) issued and updated as necessary by the Office of Priority Telecommunications (OPT) of the National Communications System. Any changes to or reissuance of these regulations or manuals supersede tariff language contained herein.

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2.6. **RESTORATION OF SERVICE**, Continued

- **2.6.3.** Emergency/Crisis/Disaster/Restoration and Provisioning Telecommunications Service Priority, Continued
 - B. TSP Program Components

The TSP program has two components, restoration and provisioning.

- A restoration priority is applied to new or existing telecommunications services to ensure restoration before any other services during a service outage. TSP restoration priorities must be requested and assigned before a service outage occurs.
- 2. A provisioning priority is obtained to facilitate priority installation of new telecommunications services during a service outage. Provisioning on a priority basis becomes necessary when an end-user has an urgent requirement for a new NS/EP service that must be installed immediately or by a specific due date that can be met only by a shorter than standard or expedited Company provisioning time frame. As a matter of general practice, existing TSP services will be restored before provisioning new TSP services.
- C. TSP Request Process Restoration

To request a TSP restoration priority assignment, a prospective TSP user must:

- 1. determine that the user's telecommunications service supports an NS/EP function under one of the following four TSP categories.
 - a. National Security Leadership
 - 1. National Security Posture and U.S. Population Attack Warning
 - 2. Public Health, Safety, and Maintenance of Law and Order;
 - 3. Public Welfare and Maintenance of National Economic Posture.

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SECTION 2 - RULES AND REGULATIONS, Continued

2.6. **RESTORATION OF SERVICE**

- **2.6.3.** Emergency/Crisis/Disaster/Restoration and Provisioning Telecommunications Service Priority, Continued
 - C. TSP Request Process Restoration, Continued
 - 2. identify the priority level to be requested for the telecommunications service. The priority level is determined by the end-user's TSP category and service profile. The service profile defines the user's level of support to the portion of the telecommunications service that the user owns and operates, such as Customer Premises Equipment or wiring. The five levels of priority and seven element groups that define the service profile are contained in the Service User Manual.
 - 3. Complete the TSP Request for Service Users form (SF 315) available on the National Communications System (NCS) website (http://tsp.ncs.gov/).
 - 4. For non-federal users, have their TSP requests approved by a federal agency sponsor. Non-federal users should contact the OPT, at the NCS website (http://tsp.ncs.gov/), for information on identifying a sponsor for TSP requests.
 - 5. Submit the SF 315 to the OPT.
 - 6. Upon receipt of the TSP Authorization Code from the OPT, notify the Company, and include the TSP Authorization Code in any service order to the Company requesting restoration of NS/EP services.

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SECTION 2 – RULES AND REGULATIONS, Continued

2.6. RESTORATION OF SERVICE, Continued

- **2.6.3.** Emergency/Crisis/Disaster/Restoration and Provisioning Telecommunications Service Priority, Continued
 - D. TSP Request Process Provisioning
 - 1. To request a TSP provisioning priority assignment, a prospective TSP user must follow the same steps listed in 2.6.A.2(A)(1) above for restoration priority assignment except for the following differences. The user should:
 - a. certify that its telecommunications service is an Emergency service. Emergency services are those that support one of the NS/EP functions listed in 2.6.A.2(A)(1) above <u>and</u> are so critical that they must be provisioned at the earliest possible time, without regard to cost to the user.
 - b. verify that the Company cannot meet the service due date without a TSP assignment.
 - c. obtain approval from the end-user's invocation official to request a provisioning priority. Invocation officials are designated individuals with the authority to request TSP provisioning for a telecommunications service, and include the head or director of a federal agency, commander of a unified/specified military command, chief of a military service, commander of a major military command, or state governor.
 - E. Responsibilities of the End-User

End-users or entities acting on their behalf must perform the following:

- 1. Identify telecommunications services requiring priority.
- 2. Request, justify, and revalidate all priority level assignments. Revalidation must be completed every 2 years, and must be done before expiration of the end-user's TSP Authorization Code(s).
- 3. Accept TSP services by the service due dates.

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2.6. RESTORATION OF SERVICE, Continued

- **2.6.3.** Emergency/Crisis/Disaster/Restoration and Provisioning Telecommunications Service Priority, Continued
 - E. Responsibilities of the End-User, Continued
 - 4. Have Customer Premises Equipment(CPE) and Customer Premises Wiring (CPW) available by the requested service due date and ensure (through contractual means or otherwise) priority treatment for CPE and CPW necessary for end-to-end service continuity.
 - 5. Pay the Company any authorized costs associated with priority services.
 - 6. Report to the Company any failed or unusable services with priority levels.
 - 7. Designate a 24-hour point of contact for each TSP request and apprise the OPT.
 - 8. Cooperate with the OPT during reconciliation (comparison of NS/EP service information and resolution of any identified discrepancies) and revalidation.
 - F. Responsibilities of the Company

The Company will perform the following:

- 1. Provide TSP service only after receipt of a TSP authorization code.
- 2. Revoke TSP services at the direction of the end-user or OPT.
- 3. Ensure that TSP Program priorities supersede any other telecommunications priority that may be provided (other than control services and order wires).
- 4. Designate a 24-hour point of contact to receive reports of TSP service outages from TSP service users.
- 5. Designate a 24-hour point of contact to coordinate TSP processes with the OPT.

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2.6. RESTORATION OF SERVICE, Continued

- **2.6.3.** Emergency/Crisis/Disaster/Restoration and Provisioning Telecommunications Service Priority, Continued
 - F. Responsibilities of the Company, Continued
 - 6. Confirm completion of TSP service order activity to the OPT.
 - 7. Participate in reconciliation of TSP information at the request of the OPT.
 - 8. Ensure that all subcontractors complete reconciliation of TSP information with the service vendor.
 - 9. Ensure that other carriers supplying underlying facilities are provided information necessary to implement priority treatment of facilities that support NS/EP services.
 - 10. Assist in ensuring that priority level assignments of NS/EP services are accurately identified "end-to-end" by providing to subcontractors and interconnecting carriers the restoration priority level assigned to a service.
 - 11. Disclose content of the NS/EP TSP database only as may be required by law.
 - 12. Comply with regulations and procedures supplemental to and consistent with guidelines issued by the OPT.
 - G. Preemption

When spare facilities are not available, it may be necessary for the Company to preempt the facilities required to provision or restore a TSP service. When preemption is necessary, non-TSP services may be preempted based on the Company's best judgment. If no suitable spare or non-TSP services are available, the Company may preempt an existing TSP service to restore a TSP service with a higher restoration priority assignment. When preemption is necessary, prior consent of the service user whose service will be preempted is not required; however, the Company will make every reasonable effort to notify the preempted Customer of the action to be taken.

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2.7. MINIMUM SERVICE PERIOD

The minimum service period for all services, unless otherwise stated is one month (30 days). Service retained for less than the minimum service period will be billed for a full month of service.

2.8. PAYMENTS AND BILLING

- 2.8.1. The Company will comply with the billing and collection practices set forth in Commission rules.
- 2.8.2. Charges for service are applied on a recurring and nonrecurring basis. Service is provided and billed on a monthly (30 day) basis. The billing date is dependent on the billing cycle assigned to the subscriber. Service continues to be provided until canceled by the Customer with no less than thirty (30) days notice.
- 2.8.3. The Customer is responsible for the payment of all charges for services furnished to the Customer. Charges are based on actual usage and are billed monthly in arrears.
- 2.8.4. Billing will be payable upon receipt and deemed past due thirty (30) days after issuance and posting of invoice. Bills not paid within thirty-one (31) days after the date of posting are subject to a 1.5% late payment charge for the unpaid balance when the previous month's bill has not been paid in full by the billing date. The late payment charge can only be assessed on balances greater than \$20.00.
- 2.8.5. The name(s) of the Customer(s) desiring to use the service must be set forth in the application for service.
- 2.8.6. Residential and Commercial Customer application for Long Distance Service may be made verbally or in writing.
- 2.8.7. Customer shall be responsible for verifying the name(s) of the Authorized Users allowed to request and use the Customer's Service, upon request, and for establishing identity as often as is necessary during the course of a call to Company or when seeking credits from Company.

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2.9. BILLING DISPUTES

- 2.9.1. The Customer is responsible for notifying Company within ninety (90) days of the date of mailing of each bill, of any charges in dispute and the specific basis of such dispute. Any such dispute must be initiated by the Customer either in writing directly to the Company or by way of a call into the Company's toll free customer service number. The failure of Customer to dispute a charge within the dispute period shall be deemed a waiver of any and all rights to dispute the charges of the Company and all such charges shall be deemed valid and binding on the Customer. Billing disputes should be addressed to Company's customer service organization via telephone to 800.680.1120. Customer service representatives are Monday through Friday, from 5:00 AM to 7:00 PM Pacific Time.
- 2.9.2. In the case of a dispute between the Customer and the Company for service furnished to the Customer, which cannot be settled with mutual satisfaction, the Customer may take the following course of action:
 - 2.9.2.1. First, the Customer may request the Company perform an in-depth review of the disputed amount. (The undisputed portion and subsequent bills must be paid on a timely basis or the service may be subject to disconnection).
 - 2.9.2.2. Second, if there is still a disagreement about the disputed amount after the investigation and review by a manager of the Company, the Customer may appeal to the Commission for its investigation and decision. The address of the Commission is:

Consumer Services Division New York Public Service Commission Three Empire State Plaza Albany, New York 12223 Telephone: 800.342.3377

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2.10. CANCELLATION BY CUSTOMER

- 2.10.1 The Company's Long Distance Services consist of Presubscribed interstate and intrastate Long Distance Services Automatically Bundled with corresponding Subscribed, Calling Card and other Services as set forth in this Tariff.
- 2.10.2 The Customer may only cancel Long Distance Service, whether the Customer is Presubscribed or has Subscribed, to a Company switched access long distance plan, a casual calling plan, or a calling card, by the following means: (1) the Customer must call the Company's Customer Service Department at 800.680.1120 or (2) write the Company's Customer Service Department at One World Trade Center, Suite 800, Long Beach, CA 90831. The Company cannot accept a request for cancellation of Service from an agent or representative of a Customer. Cancellation by the Customer of Presubscribed intrastate and interstate Long Distance Services will not automatically result in the cancellation of Subscribed services. the Customer must also notify the Company of the cancellation of Presubscribed and Subscribed Long Distance Services.
- 2.10.3 The Customer will remain responsible to pay for all monthly fees and charges incurred through the date that the Customer first directly notifies the Company of his or her desire to cancel Presubscribed and Subscribed service(s). Failure to cancel all services will result in the imposition of a monthly fees and charges for the services not cancelled.
- 2.10.4 If a Customer either voluntarily cancels Company's Long Distance Services or if the Company cancels the Customer's Presubscribed Long Distance Services for any reason set forth in this Tariff, the Company will have no obligation whatsoever to assist the Customer in any respect in switching from the Company to another carrier or to no PIC if the Customer does not elect to be served by another carrier. The Company will assist new Customers to cancel services provided by the new Customer's former long distance provider prior to Presubscribing and/or Subscribing to Company's Long Distance Services, at the new Customer's request.

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2.10. CANCELLATION BY CUSTOMER, Continued

- 2.10.5. Any non-recoverable cost of company expenditures shall be borne by the Customer if:
 - 2.10.5.1. The Customer orders service requiring special facilities dedicated to the Customer's use and then cancels the order before such service begins, before completion of the minimum period or before completion of some period mutually agreed with the Customer for the non-recoverable portions of expenditures; or
 - 2.10.5.2. Liabilities are incurred expressly on behalf of the Customer by Company and not fully reimbursed by installation and monthly charges; and
 - 2.10.5.3. Based on an order for service and construction has either begun or has been completed, but no service provided.

2.11. CANCELLATION BY COMPANY

- 2.11.1. Company reserves the right to immediately discontinue furnishing the service to Customers:
 - 1 In the event of a condition determined to be hazardous to the Customer, to other Customers of the utility, to the utilities equipment, to the public or to employees of the utility; or
 - 2 By reason of any order or decision of a court or any other governmental authority which prohibits the Company from furnishing such service; or
 - 3 If the Company deems such refusal necessary to protect itself or third parties against fraud or to otherwise protect its personnel, agents, facilities or services without notice; or
 - 4 For unlawful use of the service or use of the service for unlawful purposes; or
 - 5 If the Customer provides false information to the Company regarding the Customer's identity, address, credit-worthiness, past, current or planned use of Company's services.
- 2.11.2. Company may discontinue service according to the following conditions upon fifteen (15) days written notice via first-class U.S. mail, followed by a second written notice five (5) days prior to discontinuance of service, under the following circumstances:
 - 1. For violation of Company's filed Tariff.
 - 2 For the non-payment of any proper charge as provided by Company's tariff.
 - 3 For Customer's breach of the contract for service between the utility and Customer.
 - 4 When necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.

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SECTION 2 - RULES AND REGULATIONS, Continued

2.11. **CANCELLATION BY COMPANY, Continued**

- 2.11.3. The discontinuance of service(s) by the Company pursuant to this section does not relieve the Customer of any obligations to pay the Company for charges due and owing for service(s) furnished up to the time of discontinuance. The remedies set forth herein shall not be exclusive and the company shall at all times be entitled to all the rights available to it under law or equity.
- 2.11.4. The Company may refuse to permit collect calling, calling card, third number billing which it determines to be fraudulent and/or may limit the use of these billing options or services.

2.12. **INTERCONNECTION**

- 2.12.1. Service furnished by Company may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to the technical limitations established by Company. Any special interface of facilities necessary to achieve compatibility between the facilities of Company and other participating carriers shall be provided at the Customer's expense.
- 2.12.2. Interconnection between the facilities or services of other carriers shall be under the applicable terms and conditions of the other carriers' Tariffs. The Customer is responsible for taking all necessary legal steps for interconnecting Customer provided terminal equipment or communications equipment with Company's facilities. The Customer shall secure all licenses, permits, rights-of-way, and other such arrangements necessary for interconnection.

2.13. DEPOSITS

The Company does not require a deposit from the Customer.

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2.14. TAXES

The Customer is responsible for payment of all federal, state and local taxes, franchise, excise and other fees applicable to Company's Long Distance Services, including, but not limited to: sales, use, excise, franchise, access, universal service, 911 services and handicapped services. Municipal taxes are billed as a separate line item and are not included in the quoted rates.

When Company's tariffed Long Distance Service charges are billed through an incumbent local exchange carrier's local invoice under a billing arrangement, the Company cannot assume responsibility for assessment of federal, state and local taxes, franchise, excise and other fees applicable to Company's Long Distance Services that are assessed and collected by the incumbent local exchange carrier.

2.15. **PROMOTIONAL OFFERINGS**

Company may, from time to time, make promotional offerings of its Services, which may include waiving or reducing the applicable charges for the promoted Service. The promotional offerings will have an ending, date within one year. All promotional offerings will be filed with the Commission for Tariff approval. The Commission will be provided seven (7) days advance notice of a promotional offering, along with the beginning and ending dates.

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Craig Konrad, President Business Discount Plan, Inc. One World Trade Center, Suite 800 Long Beach, CA 90831

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SECTION 3 - DESCRIPTION OF SERVICE

3.1. TIMING OF CALLS

- 3.1.1. The Subscriber's Long Distance usage charge is based on the actual usage of Company's Long Distance Service. Usage begins when the receiver of the called number is answered. The moment of the called party's answer is determined by hardware supervision in which the local telephone company sends a signal to the underlying carrier's switch or the software utilizing audio tone detection. The timing of the call occurs when called party answers and terminates when either party hangs up.
- 3.1.2. The minimum call duration for billing purposes differs between rate plans.
- 3.1.3. Usage is measured and rounded up to the next billing increment.
- 3.1.4. There is no billing for incomplete calls.

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SECTION 3 - DESCRIPTION OF SERVICE, Continued

3.2. TELECOMMUNICATIONS SERVICES

- 3.2.1. Company provides switched access Long Distance interexchange Services which allow commercial and residential Customers to establish a communications path between two stations by using uniform dialing plans. Services are Presubscribed and Subscribed. The minimum service period for all services is one (1) month (30 days). Quoted rates excludes calling cards, taxes, fees, surcharges, installation charges, universal service charges and other charges including a monthly Carrier Cost Recovery Fee.
- 3.2.2 Commercial Long Distance Service Switched

Commercial Long Distance Service is a switched access Service, offering commercial users outbound interLATA "1 plus" long distance telecommunications services from points originating and terminating within the State.

3.2.3 Residential Long Distance Service

Residential Long Distance Service is provided to Customers who have elected the Company's interstate Long Distance Telecommunications Services. Presubscribed Service is Automatically Bundled with the Company's corresponding Subscribed Services as set forth in this Tariff. Plans are offered only in locations where billing and technical resources are available. Customers should contact Company's Customer Service Department at 800.680.1120 to determine eligibility. Customers who are 1) no longer, or have not been Presubscribed to a Residential Long Distance Service Calling Plan; or 2) no longer Presubscribed to a Residential Long Distance Service Calling Plan and/or cancelled their Travel Card Service, will continue to be Subscribed to the corresponding Residential Subscribed Services. Unless stated otherwise, calls are billed in sixty second increments and carry an initial sixty second duration. Calls are rounded to up to the next sixty second increment.

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Craig Konrad, President Business Discount Plan, Inc. One World Trade Center, Suite 800 Long Beach, CA 90831

SECTION 3 - DESCRIPTION OF SERVICE, Continued

3.2. TELECOMMUNICATIONS SERVICES, Continued

3.2.3 Residential Long Distance Service, Continued

Company's **Unlimited Saver** Long Distance plans are available exclusively to residential Customers for non-business use. **Unlimited Saver** plans cannot be used for long distance or local toll access to the Internet, or for business purposes including, but not limited to, telemarketing, auto-dialing, or commercial or broadcast facsimile (FAX). If a plan is used for unauthorized purposes, or if qualifying Services are removed from the account, the Company may immediately suspend, restrict or cancel the Customer's Service as a violation of this Tariff, as set forth in termination of service provisions.

Residential Casual Calling Long Distance Service – is a switched Long Distance Service permitting Customers access to casual calling via the Company's Carrier Identification Codes (CIC), 1010-444 or 1010-432, assigned to Customer at the time of Subscription. Customers must register all applicable telephone numbers with the Company to Subscribe to this service. The minimum service period for all services is one (1) month (30 days). Residential Casual Calling Service is Automatically Bundled with each corresponding Residential Long Distance Service and Residential Calling Card Service.

Residential Calling Card Long Distance Service permits residential Customers to charge a principal location for interLATA and intraLATA long distance calls placed while the caller is away from the principal location. The Customer may place calls from any dual tone multi-frequency phone in the United States by dialing a toll free number and entering a personal identification code, followed by the desired telephone number. Calling Card calls appear on the Customer's monthly long-distance bill. The minimum service period is one (1) month (30 days). Residential Calling Card Service is Automatically Bundled with the corresponding Residential Long Distance Service and Residential Calling Service.

Directory Assistance enables Customers to obtain commercial and residential telephone numbers by name for any commercial enterprise or individual whose name appears in a directory assistance database and who has not otherwise requested that the assigned telephone number be unlisted. Directory Assistance may be accessed by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212 if Presubscribed to Company's Services, or after dialing Company's Carrier Identification Code, 1010-444 or 1010-432, depending on the underlying carrier network designated at the time the Customer selects Company's Service as designated by the Company. Charges associated with connecting Subscribers to requested numbers are not waived.

\$1.70

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.1. Commercial Long Distance Service, Continued

1. Commercial Rate Plan III

This plan is offered to Customers with call volumes of less than \$200.00 per month and provides for one (1) minute billing increments.

	DAY		EVENING		NIGHT	
	Initial Minute	Add'l Minute	Initial Minute	Add'l Minute	Initial Minute	Add'l Minute
Maximum	\$0.808	\$0.808	\$0.726	\$0.726	\$0.726	\$0.726
Minimum	\$0.202	\$0.202	\$0.1815	\$0.1815	\$0.1815	\$0.1815
Network	Access Fe Access Fe covery Cha	e. Minimum	1			\$13.90 \$3.45 \$6.78

2. Commercial Rate Plan IV

Cost Recovery Charge Minimum

This plan is offered to Customers with call volumes of more than \$200.00 per month and provides for one (1) minute billing increments.

	DAY		EVENING		NIGHT	
	Initial Minute	Add'l Minute	Initial Minute	Add'l Minute	Initial Minute	Add'l Minute
Maximum	\$0.666	\$0.666	\$0.598	\$0. 598	\$0. 598	\$0. 598
Minimum	\$0.666	\$0.666	\$0.150	\$0. 150	\$0. 150	\$0. 150
Network Access Fee. Maximum Network Access Fee. Minimum Cost Recovery Charge. Maximu Cost Recovery Charge Minimum			um			\$13.90 \$3.45 \$6.78 \$1.70

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service

1. 10 Minute Chat Value Plan

10 Minute Chat Value Plan Customers receive 10 minutes of intrastate interLATA and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 11th minute of calling each month. Minutes are not carried forward. Company's 10 Minute Chat Value Casual Calling Plan and Calling Card 10EP Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges. The 10 Minute Chat Value Plan is available only to Customers who qualify for the Company's corresponding 10 Minute Chat Value Plan interstate plan.

Maximum

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$3.30
Per minute rate after 10 minutes	\$0.32
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$0.825
Per minute rate after 10 minutes	\$0.08
Cost Recovery Charge, per line, per month	\$0.72

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service

2. 30 Minute Chat Value Plan

30 Minute Chat Value Plan Customers receive 30 minutes of intrastate interLATA and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 31st minute of calling each month. Minutes are not carried forward. Company's 30 Minute Chat Value Casual Calling Plan and Calling Card 30EP Plan are automatically included with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$5.90
Per minute rate after 30 minutes	\$0.128
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:
30 minutes of intrastate interLATA
and interstate long distance calling per month\$1.475Per minute rate after 30 minutes\$0.107Directory Assistance calls, first five calls per monthN/CDirectory Assistance calls, beginning with the 6th call, per call, per month\$0.275Cost Recovery Charge, per line, per month\$0.72

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

3. 10 Minute Chat Value Plus Plan

10 Minute Chat Value Plus Plan Customers receive 10 minutes of intrastate interLATA and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 11th minute of calling each month. Minutes are not carried forward. Company's 10 Minute Chat Value Plus Casual Calling Plan and Calling Card 10EP Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges. The 10 Minute Chat Value Plus Plan is available only to Customers who qualify for the Company's corresponding 10 Minute Chat Value Plus Plan is

Maximum

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$3.90
Per minute rate after 10 minutes	\$0.32
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$0.975
Per minute rate after 10 minutes	\$0.08
Cost Recovery Charge, per line, per month	\$0.72

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

4. 10 Minute Total Chat Value Plan

10 Minute Total Chat Value Plan Customers receive 10 minutes of intrastate interLATA, intraLATA, and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 11th minute of calling each month. Minutes are not carried forward. Company's 10 Minute Total Chat Value Casual Calling Plan and Calling Card 10VP Plan are Automatically Bundled with this Plan. Customers also qualify for Company's International Long Distance Telecommunications Service Plus Plans. Customers who cancel service prior to the end of a month will be billed the full monthly recurring charge. The 10 Minute Total Chat Value Chat Value Plan is available only to Customers who qualify for the Company's corresponding 10 Minute Total Chat Value Plan interstate Service Plan.

Maximum

Network Access Fee:	
10 Minutes of intrastate interLATA and intraLATA	
and Interstate long distance calling, per month	\$7.30
Per minute rate after 10 minutes	\$0.32
Cost Recovery Charge, per line, per month	\$6.78

Network Access Fee:	
10 Minutes of intrastate interLATA and intraLATA	
and Interstate long distance calling, per month	\$1.825
Per minute rate after 10 minutes	\$0.08
Cost Recovery Charge, per line, per month	\$1.695

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

5. 30 Minute Total Chat Value Plan

30 Minute Total Chat Value Plan Customers receive 30 minutes of intrastate interLATA, intraLATA, and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 31st minute of calling each month. Minutes are not carried forward. Company's 30 Minute Total Chat Value Casual Calling Plan and Calling Card 30VP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel service prior to the end of a month will be billed the full monthly recurring charge.

Maximum

Network Access Fee:	
30 minutes of intrastate interLATA, intraLATA,	
and interstate long distance calling per month	\$9.90
Per minute rate after 30 minutes	\$0.28
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$6.78

Network Access Fee:	
30 minutes of intrastate interLATA, intraLATA,	
and interstate long distance calling per month	\$2.4750
Per minute rate after 30 minutes	\$0.07
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$1.695

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

6. 30 Minute Chat Value Connect Plan

30 Minute Value Connect Plan Customers receive 30 minutes of intrastate interLATA and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 31st minute of calling each month. Minutes are not carried forward. Company's 30 Minute Chat Value Connect Casual Calling Plan and Calling Card 30VP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$9.90
Per minute rate after 30 minutes	\$0.28
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$6.78

Network Access Fee:	
30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$2.4750
Per minute rate after 30 minutes	\$0.07
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$1.695

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

7. 60 Minute Ultimate Chat Value Connect Plan

60 Minute Ultimate Connect Chat Value Connect Plan Customers receive 60 minutes of intrastate interLATA and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 61st minute of calling each month. Minutes are not carried forward. Company's 60 Minute Ultimate Chat Value Connect Casual Calling Plan and Calling Card 60VP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee: 60 minutes of intrastate interLATA	
and interstate long distance calling per month	\$13.90
Per minute rate after 60 minutes	\$0.28
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 9 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$6.78

Network Access Fee:	
60 minutes of intrastate interLATA	
and interstate long distance calling per month	\$3.475
Per minute rate after 60 minutes	\$0.07
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 9 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$1.695

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

8. **Unlimited Saver Elite 600 Calling Plan**

Company's Unlimited Saver Elite 600 Calling Plan is available to current Company Customers who utilize 400 or less in combined intrastate and/or interstate minutes under an existing calling plan each month. To qualify for the intrastate Unlimited Saver Elite 600 Calling Plan, Customers must Presubscribe to the Company's interstate Unlimited Saver 600 Connect Plans.

Customers receive an unlimited amount of calling time up to 600 minutes of intrastate interLATA and interstate calling under a single monthly recurring charge, and discounted intrastate per minute rate beginning with the 601st minute of calling each month. The monthly 600 minute Unlimited Saver Elite 600 Calling Plan usage allocation applies exclusively to each calendar month. Unused minutes are non-transferable, nonrefundable, and may not be transferred to the following month. Company's Unlimited Saver Elite 600 Casual Calling Plan and Calling Card Unlimited Saver Elite 600 Plan are Automatically Bundled with this Plan.

Maximum

Network Access Fee: 600 minutes of intrastate interLATA and interstate long distance calling per month Per minute rate after 600 minutes Cost Recovery Charge, per line, per month	\$43.90 \$0.06 \$2.88
Minimum	
Network Access Fee: 600 minutes of intrastate interLATA and interstate long distance calling per month Per minute rate after 600 minutes Cost Recovery Charge, per line, per month	\$10.975 \$0.015 \$0.72

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

9. Unlimited Saver Silver 300 Calling Plan

Company's Unlimited Saver Silver 300 Calling Plan is available to current Company Customers who utilize 250 or less in combined intrastate and/or interstate minutes under an existing calling plan each month. To qualify for the intrastate Unlimited Saver Silver 300 Calling Plan, Customers must Presubscribe to the Company's interstate Unlimited Saver 300 Connect Plans.

Customers receive an unlimited amount of calling time up to 300 minutes of intrastate interLATA and interstate calling under a single monthly recurring charge, and discounted intrastate per minute rate beginning with the 301st minute of calling each month. The monthly 300 minute Unlimited Silver 300 Calling Plan usage allocation applies exclusively to each calendar month. Unused minutes are non-transferable, non-refundable, and may not be transferred to the following month. Unlimited Saver Silver 300 Calling Plan Customers may also place up to ten Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," *e.g.* NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Company's Unlimited Saver Silver 300 Casual Calling Plan and Calling Card Unlimited Saver Silver 300 Plan are Automatically Bundled with this Plan.

Maximum

Network Access Fee: 300 minutes of intrastate interLATA	
	© 04.00
o o i	•
Per minute rate after 300 minutes	\$0.08
Directory Assistance calls, first ten calls per month	\$0.50
Directory Assistance calls, beginning with the 11 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$2.88
Directory Assistance calls, beginning with the 11 th call, per call, per month	\$1.10

Minimum

Network Access Fee:	
300 minutes of intrastate interLATA	
and interstate long distance calling per month \$7.	.975
Per minute rate after 300 minutes \$0.	02
Directory Assistance calls, first ten calls per month N/	C
Directory Assistance calls, beginning with the 11 th call, per call, per month \$0.	275
Cost Recovery Charge, per line, per month \$0.	72

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Craig Konrad, President Business Discount Plan, Inc. One World Trade Center, Suite 800 Long Beach, CA 90831

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.2. Residential Long Distance Service, Continued

10. Unlimited Calling Plan

Company's Unlimited Calling Plan is available to former Company Customers or Customers who have indicated their intent to discontinue Company's service. Company's Unlimited Calling Plan cannot be used for long distance or local toll access to the Internet or for business purposes such as telemarketing, auto-dialing, or commercial or broadcast facsimile (FAX) where any of these calls would be long distance or local toll calls. If this plan is used for unauthorized purposes, the Company may immediately suspend, restrict or cancel the Customer's Service. To qualify for the intrastate Unlimited Calling Plan, Customers must Presubscribe to the Company's interstate Unlimited Calling Plan.

Customers receive an unlimited amount of intrastate interLATA and interstate calling under a single monthly recurring charge. Company's Unlimited Casual Calling Plan and Unlimited Calling Card Premier Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges. Company's Unlimited Calling Plan and Calling Card Unlimited Plan are Automatically Bundled with this Plan.

Maximum

Network Access Fee: Unlimited intrastate interLATA and interstate long distance calling per month Cost Recovery Charge, per line, per month	\$19.90 \$2.88
Minimum	
Network Access Fee: Unlimited intrastate interLATA and interstate long distance calling per month Cost Recovery Charge, per line, per month	\$4.975 \$0.72

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Long Distance Calling Service

1. 10 Minute Chat Value Casual Calling Plan

10 Minute Chat Value Casual Calling Plan Customers receive 10 minutes of intrastate interLATA and interstate long distance casual calling per month for a flat fee and discounted intrastate per minute rate beginning with the 11th minute of calling each month. Minutes are not carried forward. The Customer must contact the Company to register all applicable telephone numbers. The minimum service period is one (1) month (30 days). To access the Company's casual calling Service, the Customer must dial the Company's Carrier Identification Code 1010-444 or 1010-432. Company's 10 Minute Chat Value Plan and Calling Card 10EP Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

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Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$3.30
Per minute rate after 10 minutes	\$0.32
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:
10 minutes of intrastate interLATA
and interstate long distance calling, per month\$0.825Per minute rate after 10 minutes\$0.08Cost Recovery Charge, per line, per month\$0.72

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

2. 30 Minute Chat Value Casual Calling Plan

30 Minute Chat Value Casual Calling Plan Customers receive 30 minutes of intrastate interLATA and interstate long distance casual calling per month for a flat fee and discounted intrastate per minute rate beginning with the 31st minute of calling each month. Minutes are not carried forward. Customer must contact the Company to register all applicable telephone numbers. The minimum service period is one (1) month (30 days). To access the Company's casual calling Service, the Customer must dial the Company's Carrier Identification Code 1010-444 or 1010-432. Company's 30 Minute Chat Value Plan and Calling Card 30EP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:

30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$5.90
Per minute rate after 30 minutes	\$0.128
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:	
30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$1.475
Per minute rate after 30 minutes	\$0.107
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$0.72

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

3. 10 Minute Chat Value Plus Casual Calling Plan

10 Minute Chat Value Plus Casual Calling Plan Customers receive 10 minutes of intrastate interLATA and interstate long distance casual calling per month for a flat fee and discounted intrastate per minute rate beginning with the 11th minute of calling each month. Minutes are not carried forward. The Customer must contact the Company to register all applicable telephone numbers. The minimum service period is one (1) month (30 days). To access the Company's casual calling Service, the Customer must dial the Company's Carrier Identification Code 1010-444 or 1010-432. Company's 10 Minute Chat Value Plus Plan and Calling Card 10EP Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$3.90
Per minute rate after 10 minutes	\$0.32
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:10 minutes of intrastate interLATAand interstate long distance calling, per month\$0.975Per minute rate after 10 minutes\$0.08Cost Recovery Charge, per line, per month\$0.72

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

4. 10 Minute Total Chat Value Casual Calling Plan

10 Minute Total Chat Value Casual Calling Plan Customers receive 10 minutes of intrastate interLATA, intraLATA, and interstate long distance casual calling per month for a flat fee, and discounted intrastate per minute rate beginning with the 11th minute of calling each month. Minutes are not carried forward. The Customer must contact the Company to register all applicable telephone numbers. The minimum service period is one (1) month (30 days). To access the Company's casual calling Service, the Customer must dial the Company's Carrier Identification Code 1010-444 or 1010-432. Company's 10 Minute Total Chat Value Plan and Calling Card 10VP Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
10 Minutes of intrastate interLATA and intraLATA	
and Interstate long distance calling, per month	\$7.30
Per minute rate after 10 minutes	\$0.32
Cost Recovery Charge, per line, per month	\$6.78

Minimum

Network Access Fee:	
10 Minutes of intrastate interLATA and intraLATA	
and Interstate long distance calling, per month	\$1.825
Per minute rate after 10 minutes	\$0.08
Cost Recovery Charge, per line, per month	\$1.695

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

5. 30 Minute Total Chat Value Casual Calling Plan

30 Minute Total Chat Value Casual Calling Plan Customers receive 30 minutes of intrastate interLATA, intraLATA, and interstate long distance casual calling per month for a flat fee, and discounted intrastate per minute rate beginning with the 30th minute of calling each month. Minutes are not carried forward. The Customer must contact the Company to register all applicable telephone numbers. The minimum service period is one (1) month (30 days). Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges. To access the Company's casual calling Service, the Customer must dial the Company's Carrier Identification Code 1010-444 or 1010-432. Company's 30 Minute Total Chat Value Calling Plan and Calling Card 30VP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:
30 minutes of intrastate interLATA, intraLATA,
and interstate long distance calling per month\$9.90Per minute rate after 30 minutes\$0.28Directory Assistance calls, first five calls per month\$0.50Directory Assistance calls, beginning with the 6th call, per call, per month\$1.10Cost Recovery Charge, per line, per month\$6.78

Minimum

Network Access Fee:	
30 minutes of intrastate interLATA, intraLATA,	
and interstate long distance calling per month	\$2.4750
Per minute rate after 30 minutes	\$0.07
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$1.695

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

6. 30 Minute Chat Value Connect Casual Calling Plan

30 Minute Chat Value Connect Casual Calling Plan Customers receive 30 minutes of intrastate, interLATA, and interstate long distance casual calling per month for a flat fee, and discounted intrastate per minute rate beginning with the 31st minute of calling each month. Minutes are not carried forward. The Customer must contact the Company to register all applicable telephone numbers. The minimum service period is one (1) month (30 days). To access the Company's casual calling Service, the Customer must dial the Company's Carrier Identification Code 1010-444 or 1010-432. Company's 30 Minute Chat Value Connect Calling Plan and Calling Card 30VP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers also qualify for Company's International Message Telecommunications Service Plus Plans. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$9.90
Per minute rate after 30 minutes	\$0.28
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$6.78

Minimum

Network Access Fee:
30 minutes of intrastate interLATA
and interstate long distance calling per month\$2.4750Per minute rate after 30 minutes\$0.07Directory Assistance calls, first five calls per monthN/CDirectory Assistance calls, beginning with the 6th call, per call, per month\$0.275Cost Recovery Charge, per line, per month\$1.695

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

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Craig Konrad, President Business Discount Plan, Inc. One World Trade Center, Suite 800 Long Beach, CA 90831

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

7. 60 Minute Ultimate Chat Value Connect Casual Calling Plan

60 Minute Ultimate Chat Value Connect Casual Calling Plan Customers receive 60 minutes of intrastate interLATA and interstate long distance calling per month for a flat fee and discounted intrastate per minute rate beginning with the 61st minute of calling each month. Minutes are not carried forward. Company's 60 Minute Ultimate Connect Chat Value Connect and Calling Card 60VP Plan are Automatically Bundled with this Plan. Customers may also place up to five Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," e.g. NPA-555-1212. Unused Directory Assistance calls during the month do not transfer to the following month. Customers who cancel service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
60 minutes of intrastate interLATA	
and interstate long distance calling per month	\$13.90
Per minute rate after 60 minutes	\$0.28
Directory Assistance calls, first five calls per month	\$0.50
Directory Assistance calls, beginning with the 9 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$6.78

Minimum

Network Access Fee:	
60 minutes of intrastate interLATA	
and interstate long distance calling per month	\$3.475
Per minute rate after 60 minutes	\$0.07
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 9 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$1.695

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

Original Sheet No. 52 Revision: 0 Superseding Revision:

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

8. Unlimited Saver Elite 600 Casual Calling Plan

Company's Unlimited Elite Premier 600 Casual Calling Plan is available to current Company Customers who utilize 400 or less in combined intrastate interLATA and interstate minutes of calling each month. Customers may access the Unlimited Saver Elite 600 Casual Calling Plan via the Company's Carrier Identification Code, 1010-444 or 1010-432.

Customers receive an unlimited amount of calling time up to 600 minutes of intrastate interLATA and interstate calling under a single monthly recurring charge, and discounted intrastate per minute rate beginning with the 601st minute of calling each month. The monthly 600 minute Unlimited Saver Elite 600 Calling Plan usage allocation applies exclusively to each calendar month. Unused minutes are non-transferable, non-refundable, and may not be transferred to the following month. Company's Unlimited Saver Elite 600 Plan and Calling Card Unlimited Saver Elite 600 Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
600 minutes of intrastate interLATA	
and interstate long distance calling per month	\$43.90
Per minute rate after 600 minutes	\$0.06
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:	
600 minutes of intrastate interLATA	
and interstate long distance calling per month	\$10.975
Per minute rate after 600 minutes	\$0.015
Cost Recovery Charge, per line, per month	\$0.72

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

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4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

9. Unlimited Saver Silver 300 Casual Calling Plan

Company's Unlimited Saver Silver 300 Casual Calling Plan is available to current Company Customers who utilize 250 or less in combined intrastate and interstate minutes of calling each month. Customers may access the intrastate Unlimited Saver Gold 300 Casual Calling Plan via the Company's Carrier Identification Code, 1010-444 or 1010-432.

Customers receive an unlimited amount of calling time up to 300 minutes of intrastate interLATA and interstate calling under a single monthly recurring charge, and discounted intrastate per minute rate beginning with the 301st minute of calling each month. The monthly 300 minute Unlimited Saver Silver 300 Calling Plan usage allocation applies exclusively to each calendar month. Unused minutes are non-transferable, non-refundable, and may not be transferred to the following month. Unlimited Saver Silver 300 Casual Calling Plan Customers may also place up to six Directory Assistance calls at no additional charge, by dialing the area code ("NPA") of the requested number and "555-1212," *e.g.* NPA-555-1212 after dialing Company's Carrier Identification Code, 1010-444 or 1010-432.1 Unused Directory Assistance calls during the month do not transfer to the following month. Unlimited Saver Silver 300 are Automatically Bundled with this Plan. Customers also qualify for Company's International Message Telecommunications Service Plus Plans. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee:	
300 minutes of intrastate interLATA	
and interstate long distance calling per month	\$31.90
Per minute rate after 300 minutes	\$0.08
Directory Assistance calls, first ten calls per month	\$0.50
Directory Assistance calls, beginning with the 11 th call, per call, per month	\$1.10
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Network Access Fee:	
300 minutes of intrastate interLATA	
and interstate long distance calling per month	\$7.975
Per minute rate after 300 minutes	\$0.02
Directory Assistance calls, first ten calls per month	N/C
Directory Assistance calls, beginning with the 11 th call, per call, per month	\$0.275
Cost Recovery Charge, per line, per month	\$0.72

The Network Access Feeand Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

 1 Charges associated with connecting Subscribers to requested numbers are not waived.

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Craig Konrad, President Business Discount Plan, Inc. One World Trade Center, Suite 800 Long Beach, CA 90831

4.1. SERVICE CHARGES, Continued

4.1.3. Residential Casual Calling Long Distance Service, Continued

10. Unlimited Casual Calling Plan

Company's Unlimited Casual Calling Plan is available to former Company Customers or Customers who have indicated their intent to discontinue Company's service. Company's Unlimited Calling Plan cannot be used for long distance or local toll access to the Internet or for business purposes such as telemarketing, auto-dialing, or commercial or broadcast facsimile (FAX) where any of these calls would be long distance or local toll calls. If this plan is used for unauthorized purposes, the Company may immediately suspend, restrict or cancel the Customer's Service. Customers may access the Unlimited Casual Calling Casual Calling Plan via the Company's Carrier Identification Code, 1010-444 or 1010-432.

Customers receive an unlimited amount of intrastate interLATA and interstate calling under a single monthly recurring charge. Company's Unlimited Calling Plan and Unlimited Calling Card Plan are Automatically Bundled with this Plan. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges. Customers who cancel Service prior to the end of a month will be billed for all monthly recurring fees and charges.

Maximum

Network Access Fee: Unlimited intrastate interLATA	
and interstate long distance calling per month	\$19.90
Cost Recovery Charge, per line, per month	\$2.88
Minimum	
Network Access Fee:	
Unlimited intrastate interLATA	
and interstate long distance calling per month	\$4.975

and interstate long distance calling per month	ψ 4 .970
Cost Recovery Charge, per line, per month	\$0.72

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

\$0.72

SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service

Cost Recovery Charge, per line, per month

1. Calling Card Service 10EP Plan

10 Minute Chat Value and Value Plus Plan and 10 Minute Chat Value and Value Plus Plan Casual Calling Customers also receive the Company's Calling Card Service 10EP Plan under the following rates and charges:

Maximum

Rate per minute, all time periods	\$0.24
Network Access Fee:	\$3.30
Cost Recovery Charge, per line, per month	\$2.88
Minimum	
Rate per minute, all time periods	\$0.06
Network Access Fee:	\$0.825

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

2. Calling Card Service 30EP Plan

30 Minute Chat Value Plan and 30 Minute Chat Value Plan Casual Calling Plan Customers also receive the Company's Calling Card Service 30EP Plan under the following rates and charges

Maximum

Rate per minute, all time periods	\$0.24
Network Access Fee	\$5.90
Cost Recovery Charge, per line, per month	\$2.88

Minimum

Rate per minute, all time periods	\$0.06
Network Access Fee	\$1.475
Cost Recovery Charge, per line, per month	\$0.72

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

3. Calling Card Service 10VP Plan

10 Minute Chat Value Plus and 10 Minute Chat Value Casual Calling Plus Customers also receive the Company's Calling Card Service 10VP Plan under the following rates and charges:

Maximum

Minimum	
Cost Recovery Charge, per line, per month	\$5.76
Network Access Fee:	\$7.30
Rate per minute, all time periods	\$0.24

Minimum

Rate per minute, all time periods	\$0.06
Network Access Fee:	\$1.825
Cost Recovery Charge, per line, per month	\$1.695

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

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SECTION 4 - RATES AND CHARGES, Continued

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

4. Calling Card Service 30VP Plan

30 Minute Chat Value Plan or 30 Minute Value Choice Plan and 30 Minute Chat Value Casual Calling Plan or 30 Minute Value Choice Casual Calling Plan Customers also receive the Company's Calling Card Service 30VP Plan under the following rates and charges:

Maximum

Rate per minute, all time periods	\$0.24
Network Access Fee:	\$9.90
Cost Recovery Charge, per line, per month	\$6.78

Minimum

Rate per minute, all time periods	\$0.06
Network Access Fee:	\$2.475
Cost Recovery Charge, per line, per month	\$1.695

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

Business Discount Plan, Inc.
New York P.S.C. Tariff No. 2
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4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

5. Calling Card Service 60VP Plan

60 Minute Ultimate Chat Value Connect Plan or 60 Minute Ultimate Chat Value Connect Casual Calling Plan Customers also receive the Company's Calling Card Service 60VP Plan under the following rates and charges:

Maximum

Rate per minute, all time periods:	\$0.24	
Network Access Fee:	\$13.90	
Cost Recovery Charge, per line, per month	\$6.78	
Minimum		
Rate per minute, all time periods:	\$0.06	
Network Access Fee:	\$3.475	

 Network Access Fee:
 \$3.475

 Cost Recovery Charge, per line, per month
 \$1.695

 A surcharge is added to Customer bills when calling card calls are place using pay

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

Business Discount Plan, Inc.
New York P.S.C. Tariff No. 2
Initial Effective Date: March 5, 2014

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

6. Calling Card Unlimited Saver Elite 600 Plan

Unlimited Saver Elite 600 Calling Plan and Unlimited Saver Elite 600 Casual Calling Plan Customers receive the Company's Calling Card Unlimited Saver Elite 600 Plan under the following rates and charges:

Maximum

Cost Recovery Charge, per line, per month	\$3.90
Rate per minute, all time periods:	\$0.24
Network Access Fee:	\$43.90

Rate per minute, all time periods:	\$0.06
Network Access Fee:	\$10.975
Cost Recovery Charge, per line, per month	\$0.975

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

Business Discount Plan, Inc.	
New York P.S.C. Tariff No. 2	
Initial Effective Date: March 5, 2014	

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

7. Calling Card Unlimited Saver Silver 300 Plan

Unlimited Saver Silver 300 Calling Plan Unlimited Saver Silver 300 Casual Calling Customers receive the Company's Calling Card Unlimited Silver 300 Plan under the following rates and charges:

Maximum

Rate per minute, all time periods:	\$0.24
Network Access Fee:	\$31.90
Cost Recovery Charge, per line, per month	\$3.90

Minimum

Rate per minute, all time periods:	\$0.06
Network Access Fee:	\$7.975
Cost Recovery Charge, per line, per month	\$0.975

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

Business Discount Plan, Inc.	
New York P.S.C. Tariff No. 2	
Initial Effective Date: March 5, 2014	

4.1. SERVICE CHARGES, Continued

4.1.4. Residential Calling Card Long Distance Service, Continued

8. Unlimited Calling Card Service Plan

Unlimited Calling Plan and Unlimited Casual Calling Plan Customers also receive the Company's Unlimited Calling Card Service Plan under the following rates and charges:

Maximum

Rate per minute, all time periods:	\$0.24
Network Access Fee:	\$19.90
Cost Recovery Charge, per line, per month	\$7.80

Minimum

Rate per minute, all time periods:	\$0.06
Network Access Fee:	\$4.975
Cost Recovery Charge, per line, per month	\$0.72

A surcharge is added to Customer bills when calling card calls are place using pay telephones. The pay telephone surcharge is in addition to the calling card service per call access charge and per minute rate.

Pay telephone access charge, maximum	\$1.12
Pay telephone access charge, minimum	\$0.28

The Network Access Fee and Cost Recovery Charges set forth above are billed only to Customers who are no longer Presubscribed to the Company's interstate and interstate Long Distance Services.

4.1.5. Directory Assistance

A per call Directory Assistance charge applies to all Directory Assistance calls unless Directory Assistance is bundled with a Service Plan and the call is within the allocated number of Directory Assistance calls in that Service Plan for which no charge applies.

Directory Assistance, per call, maximum	\$1.10
Directory Assistance, per call, maximum	\$0.275

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SECTION 4 – RATES AND CHARGES, Continued

4.2. TIME PERIODS

	MON	TUE	WED	THUR	FRI	SAT	SUN
8:00 AM to 4:59 PM	Day	Day	Day	Day	Day	Night	Night
5:00 PM to 10:59 PM	Evening	Evening	Evening	Evening	Evening	Night	Evening
11:00 PM to 7:59 AM	Night	Night	Night	Night	Night	Night	Night

Calls are billed at the rate in effect for the actual time period(s) during which the call occurs. Calls that cross rate period boundaries are billed at the rates in effect for each portion of the call.

4.3. **RECONNECTION FEE**

At the Customer's request, and upon payment of all outstanding non-disputed amounts owed by Customer to the Company for Service, Company will reconnect Customer whose Service has been disconnected for non-payment.

Service Reconnection Fee (per occurrence), maximum	\$60.00
Service Reconnection Fee (per occurrence), minimum	\$15.00

4.4. INTRASTATE CONNECTION FEE

A monthly service charge as set forth below will be applied to Customers to recover the costs charged by the local telephone company to carry in-state long distance calls over its lines.

Monthly Intrastate Connection Fee, maximum	\$4.98
Monthly Intrastate Connection Fee, minimum	\$1.245

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4.5. COST RECOVERY CHARGE

Customers will be assessed a monthly Cost Recovery Fee. The Cost Recovery Fee permits the Company to recover the costs associated with interstate access charges, property taxes, and the expenses associated with regulatory proceedings and compliance and are applied each month in which the Customer has interstate or international calling charges. The fee is applied in full whether or not the Customer's billing period covers an entire month. The amount of the fee varies by Subscribed or Presubscribed Service in accordance with the Company's costs. The Cost Recovery Fee is applied in full whether or not the Customer's billing period covers an entire month.

4.6. ILEC STATEMENT FEE

Unless the Customer desires direct billing by the Company, Customers may elect to have the convenience of Company billing appearing on the Customer's incumbent local exchange carrier invoice. If customer does not elect to receive incumbent local exchange carrier billing, no ILEC Statement Fee applies.

ILEC Statement Fee, Residential, maximum	\$3.96
ILEC Statement Fee, Commercial, maximum	\$1.49
ILEC Statement Fee, Residential, minimum	\$0.99
ILEC Statement Fee, Commercial, minimum	\$1.49

4.7. UNIVERSAL SERVICE FUND ASSESSMENT

The Customer will be assessed a monthly Universal Service Fund contribution charge on all telecommunications services, which shall not be less than the prevailing contribution percentage rate charged the Company on intrastate traffic by the Universal Service Administrative Company (or any successor) or any state agency or its administrator.

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SECTION 5 – EFFECTIVE RATES AND CHARGES

5.1. SERVICE CHARGES, Continued

5.1.1. Commercial Long Distance Service, Continued

1. Commercial Rate Plan III

DAY		EVENING		NIGHT		
Initial Minute	Add'l Minute	Initial Minute	Add'l Minute	Initial Minute	Add'l Minute	
\$0.404	\$0.404	\$0.363	\$0.363	\$0.363	\$0.363	
 Access Fe overy Cha	-				\$6.9 \$3.3	

2. Commercial Rate Plan IV

	DAY		EVENING		NIGHT	
Initial Minu		Initial Minute	Add'l Minute	Initial Minute	Add'l Minute	
\$0.33	33 \$0.33	\$0.299	\$0.299	\$0.299	\$0.299	
Network Access Cost Recovery					\$6.95 \$3.39	

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5.1. SERVICE CHARGES, Continued

5.1.2. Residential Long Distance Service

1. 10 Minute Chat Value Plan

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$1.65
Per minute rate after 10 minutes	\$0.16
Cost Recovery Charge, per line, per month	\$1.44

2. 30 Minute Chat Value Plan

Network Access Fee:	
30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$2.95
Per minute rate after 30 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$1.44

3. 10 Minute Chat Value Plus Plan

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$1.95
Per minute rate after 10 minutes	\$0.16
Cost Recovery Charge, per line, per month	\$1.44

4. 10 Minute Total Chat Value Plan

Network Access Fee:	
10 Minutes of intrastate interLATA and intraLATA	
and Interstate long distance calling, per month	\$3.65
Per minute rate after 10 minutes	\$0.16
Cost Recovery Charge, per line, per month	\$3.39

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5.1. SERVICE CHARGES, Continued

5.1.2. Residential Long Distance Service, Continued

5. 30 Minute Total Chat Value Plan

Network Access Fee:	
30 minutes of intrastate interLATA, intraLATA,	
and interstate long distance calling per month	\$4.95
Per minute rate after 30 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$3.39

6. 30 Minute Chat Value Connect Plan

	Network	Access	Fee:
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30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$4.95
Per minute rate after 30 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$3.39

7. 60 Minute Ultimate Chat Value Connect Plan

Network Access Fee:

60 minutes of intrastate interLATA	
and interstate long distance calling per month	\$6.95
Per minute rate after 60 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 9 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$3.39

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5.1. SERVICE CHARGES, Continued

5.1.2. Residential Long Distance Service, Continued

8. Unlimited Saver Elite 600 Calling Plan

Network Access Fee:600 minutes of intrastate interLATAand interstate long distance calling per month\$21.95Per minute rate after 600 minutes\$0.03Cost Recovery Charge, per line, per month\$1.44

9. Unlimited Saver Silver 300 Calling Plan

Network Access Fee:

300 minutes of intrastate interLATA	
and interstate long distance calling per month	\$15.95
Per minute rate after 300 minutes	\$0.04
Directory Assistance calls, first ten calls per month	N/C
Directory Assistance calls, beginning with the 11 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$1.44

10. Unlimited Calling Plan

Network Access Fee:	
Unlimited intrastate interLATA	
and interstate long distance calling per month	\$9.95
Cost Recovery Charge, per line, per month	\$1.44

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5.1. SERVICE CHARGES, Continued

5.1.3. Residential Casual Calling Long Distance Service

1. 10 Minute Chat Value Casual Calling Plan

Network Access Fee:

10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$1.65
Per minute rate after 10 minutes	\$0.16
Cost Recovery Charge, per line, per month	\$1.44

2. 30 Minute Chat Value Casual Calling Plan

Network Access Fee:

30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$2.95
Per minute rate after 30 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$1.44

3. 10 Minute Chat Value Plus Casual Calling Plan

Network Access Fee:	
10 minutes of intrastate interLATA	
and interstate long distance calling, per month	\$1.95
Per minute rate after 10 minutes	\$0.16
Cost Recovery Charge, per line, per month	\$1.44

4. 10 Minute Total Chat Value Casual Calling Plan

Network Access Fee:	
10 minutes of intrastate interLATA, intraLATA,	
and interstate long distance calling per month	\$3.65
Per minute rate after 10 minutes	\$0.16
Cost Recovery Charge, per line, per month	\$3.39

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5.1. SERVICE CHARGES, Continued

5.1.3. Residential Casual Calling Long Distance Service, Continued

5. 30 Minute Total Chat Value Casual Calling Plan

Network Access Fee:	
30 minutes of intrastate interLATA and intraLATA,	
and interstate long distance calling per month	\$4.95
Per minute rate after 30 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$3.39

6. 30 Minute Chat Value Connect Casual Calling Plan

Network Access Fee:

30 minutes of intrastate interLATA	
and interstate long distance calling per month	\$4.95
Per minute rate after 30 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 6 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$3.39

7. 60 Minute Ultimate Chat Value Connect Casual Calling Plan

Network Access Fee:

60 minutes of intrastate interLATA	
and interstate long distance calling per month	\$6.95
Per minute rate after 60 minutes	\$0.14
Directory Assistance calls, first five calls per month	N/C
Directory Assistance calls, beginning with the 9 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$3.39

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5.1. SERVICE CHARGES, Continued

5.1.3. Residential Casual Calling Long Distance Service, Continued

8. Unlimited Saver Elite 600 Casual Calling Plan

Network Access Fee:	
600 minutes of intrastate interLATA	
and interstate long distance calling per month	\$21.95
Per minute rate after 600 minutes	\$0.03
Cost Recovery Charge, per line, per month	\$1.44

9. Unlimited Saver Silver 300 Casual Calling Plan

Network Access Fee:	
300 minutes of intrastate interLATA	
and interstate long distance calling per month	\$15.95
Per minute rate after 300 minutes	\$0.04
Directory Assistance calls, first six calls per month	N/C
Directory Assistance calls, beginning with the 7 th call, per call, per month	\$0.55
Cost Recovery Charge, per line, per month	\$1.44

10. Unlimited Casual Calling Plan

Network Access Fee:	
Unlimited intrastate interLATA	
and interstate long distance calling per month	\$9.95
Cost Recovery Charge, per line, per month	\$1.44

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SECTION 5 – EFFECTIVE RATES AND CHARGES, Continued

5.1. SERVICE CHARGES, Continued

5.1.4. **Residential Calling Card Long Distance Service**

1. Calling Card Service 10EP Plan

\$0.12 \$1.65 \$1.44 \$0.56
\$0.12 \$2.95 \$1.44 \$0.56

3. Calling Card Service 10VP Plan

Per minute, all time periods	\$0.12
Network Access Fee	\$3.65
Cost Recovery Charge, per line, per month	\$3.39
Pay telephone access charge	\$0.56

4. **Calling Card Service 30VP Plan**

Per minute, all time periods	\$0.12
Network Access Fee	\$4.95
Cost Recovery Charge, per line, per month	\$3.39
Pay telephone access charge	\$0.56

5. **Calling Card Service 60VP Plan**

Rate per minute, all time periods:	\$0.12
Network Access Fee:	\$6.95
Cost Recovery Charge, per line, per month	\$3.39
Pay telephone access charge	\$0.56

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5.1. SERVICE CHARGES, Continued

5.1.4. Residential Calling Card Long Distance Service

6. Calling Card Unlimited Saver Elite 600 Plan

	Rate per minute, all time periods: Network Access Fee Cost Recovery Charge, per line, per month Pay telephone access charge	\$0.12 \$21.95 \$1.95 \$0.56
	7. Calling Card Unlimited Saver Silver 300 Plan	
	Rate per minute, all time periods: Network Access Fee Cost Recovery Charge, per line, per month Pay telephone access charge	\$0.12 \$15.95 \$1.95 \$0.56
	8. Unlimited Calling Card Service Plan	
	Rate per minute, all time periods Network Access Fee Cost Recovery Charge, per line, per month Pay telephone access charge	\$0.12 \$9.95 \$1.44 \$0.56
5.1.5.	Directory Assistance	
	Directory Assistance, per call	\$0.55
5.1.6.	Reconnection Fee	
	Service Reconnection Fee (per occurrence)	\$30.00
5.1.7.	Intrastate Connection Fee	
	Monthly Intrastate Connection Fee	\$2.49
5.1.8.	ILEC Statement Fee	
	ILEC Statement Fee, Residential ILEC Statement Fee, Commercial	\$1.98 \$2.98

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