

**BUSINESS AND RESIDENTIAL SERVICES
PRICING AND SERVICE GUIDE**

SECTION 3 – GENERAL INFORMATION

3.1 Interstate Service Descriptions

3.1.1 Service Descriptions

- (A) The Company offers outbound direct dial (1+), inbound toll-free (*e.g.*, 800 or 888) number and operator assisted (0+) long distance services to its Customers. The Company's long distance service charges may vary based upon call duration, time of day rate period, day of week, mileage, call type, and or calling plan. Other services offered by the Company include, but are not limited to, directory assistance and Private Line services. All Company services are available 24 hours a day, seven days a week.
- (B) Outbound direct dial services are available from originating locations within the Mainland United States and Hawaii. Calls may be placed to locations within the United States.
- (C) Inbound toll-free service is available to Customers served from locations within the Mainland United States. Toll-free calls may be originated from locations within the United States.
- (D) Access to the Company's Services may be via Switched or Special Access. Outbound direct dial services are offered as Primary Carrier Service from locations served with equal access end offices.
- (E) Special Access Lines, if utilized, are provided and billed to the Customer by the Company or by another special access provider. Charges for Special Access Lines are determined by the special access provider.

3.1.2 Timing of Calls

Billing for calls placed over the Company's network is based in part on the duration of the call as follows, unless otherwise specified in this pricing and service guide:

- (A) Timing of each call begins when the called station is answered (*i.e.*, when two-way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- (B) Chargeable time for calls ends when one of the parties disconnects from the call.
- (C) The initial and additional timing periods for billing purposes vary by product and are specified in Sections 5, 6, 7, 8 and 12 of this pricing and service guide.
- (D) The Company will not knowingly bill for unanswered calls. When a Customer indicates that he/she was billed for an incomplete call, the Company will reasonably issue credit for the call.
- (E) Time of day designations are used in this pricing and service guide to indicate rate period boundaries. Rate periods begin at the first time of day designation and continue up to but not including the second time of day designation.
- (F) Calls will be billed at the rate in effect during the call, with two rates applied if the call spans over more than one billing rate period.

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SECTION 3 – GENERAL INFORMATION

3.1 Interstate Service Descriptions (continued)

3.1.3 Rate Periods and Holidays

- (A) Unless otherwise specified in this pricing and service guide, the appropriate rates apply for Day, Evening and Night/Weekend calls based on the following chart.

TIMES	MON	TUES	WED	THURS	FRI	SAT	SUN
8:00 AM to 5:00 PM*	Daytime Period						
5:00 PM to 11:00 PM*	Evening Period						
11:00 PM to 8:00 AM*	Night/Weekend Period						

*To, but not including

- (B) Unless otherwise specified in this pricing and service guide, the appropriate rates apply for Peak and Off-Peak calls based on the following chart.

TIMES	MON	TUES	WED	THURS	FRI	SAT	SUN
7:00 AM to 7:00 PM*	Peak Period						
7:00 PM to 7:00 AM*	Off-Peak Period						

*To, but not including

- (C) Holidays

For services subject to holiday discounts, the Night/Weekend or Off-Peak rate will apply to the holidays listed below unless a lower rate normally applies or unless otherwise specified in this pricing and service guide:

New Year's Day	January 1
Martin Luther King Day	Nationally Recognized Day
Presidents' Day	Nationally Recognized Day
Memorial Day	Nationally Recognized Day
Independence Day	July 4
Labor Day	Nationally Recognized Day
Columbus Day	Nationally Recognized Day
Veterans Day	Nationally Recognized Day
Thanksgiving Day	Nationally Recognized Day
Christmas Day	December 25

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3.1 Interstate Service Descriptions (continued)

3.1.4 Outbound Long Distance Services

The Company's outbound long distance services allow Customers to place calls to terminating locations on a direct dial basis. Customers must dial "1+" the destination telephone number, including area code to reach the called party. With outbound long distance services, the Customer as caller is billed for services provided.

Outbound long distance services are available to Customers who: 1) presubscribe their local access lines to the Company's network, or 2) dial the Company's access code (where available) to gain access to the network.

The following optional features and services are available for an additional charge to Business Customers who subscribe to Business MTS or a direct dial outbound Business optional calling plan:

(A) Range Privileges - Allows the Customer to restrict certain types of outbound calling on a line or per account basis. Range Privileges may be standard or custom. Range privileges will not restrict access to dial-around (10-10-XXX) calls. Customer is responsible for such calls.

.1 Standard Range Privileges: Provides the Customer the ability to choose from predefined privileges as follows:

- No calls allowed except operator-assisted, toll-free and local calls
- No calls allowed except to domestic 50 states
- No calls allowed except domestic 50 states, Canada, Puerto Rico and/or U.S. Virgin Islands
- No calls allowed except to entire North American Dialing Plan locations

.2 Custom Range Privileges: Allows the Customer to restrict outbound calling by NPA, by NPA-NXX, by state and/or by international country code.

(B) Override Codes - Provides the Customer the ability to override range privileges by using a specific code.

Rates, billing increments, discounts and qualifications, if applicable, vary by service plan and are provided in later sections of this pricing and service guide.

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3.1 Interstate Service Descriptions (continued)

3.1.5 Inbound Long Distance Services

The Company's inbound long distance services are toll-free number (*e.g.*, 800, 888) services. Calls may originate from any valid exchange and terminate to the Customer's location at no charge to the calling party. With inbound long distance services, the Customer is billed for the call rather than the calling party.

Inbound long distance services may terminate to Customer local exchange access lines using Switched Access termination. Customers with larger call volumes may have inbound calls routed to Special Access facilities connecting the Customer's premises directly with the Company network.

The following standard features are available at no additional charge to Business Customers who subscribe to AT&T Long Distance Toll FreeSM Service.

- (A) On Demand Reroute - Allows the Customer to designate, upon demand, alternate routing of incoming toll-free calls to another location.
- (B) Vanity Numbers - Personalized toll-free number requested by the Customer, subject to the availability of the requested number.

The following optional features and services are available for an additional charge to Business Customers who subscribe to AT&T Long Distance Toll FreeSM Service.

- (A) Authorization Codes - Allows the Customer to limit unintentional or unauthorized calls placed on a toll-free number by requiring the caller to enter a specific code before the toll-free call can be completed.
- (B) Call Blocking - Allows the Customer to define specific geographic areas where calls cannot originate or allows blocking of calls that originate from a payphone.

(D)

(D)

Rates, billing increments, discounts and qualifications, if applicable, vary by service plan and are provided in later sections of this pricing and service guide.

(D)

(D)

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3.1 Interstate Service Descriptions (continued)

3.1.6 Operator Services

Operator Services are available on a presubscribed basis to Customers. Operator Services allow the Customer to place a call and arrange for billing to the presubscribed Business or Residential Access Line or to a commercial credit card. Calls are rounded up to the next whole minute for billing purposes.

Services provided to transient end users from Pay Telephones, Hotels, Motels or other Aggregator location are provided for under the Company's FCC OSP Informational Tariff on file with the FCC.

The following billing arrangement is available to Customers through the Company's Operator Services:

- Operator Station (Operator Assisted 0+-)

This is a Service whereby the Customer places a non-person-to-person call by dialing 0 + area code + station number and chooses to wait for the assistance of an operator (live or automated). When placing an operator station call, the caller is connected to a non-specified individual at the terminating end. Such calls may be billed to a credit card.

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3.2 International Service Descriptions

3.2.1 General

- (A) The Company offers international telecommunications services between points within the United States and foreign locations as specified in the following paragraphs. The Company's rates and charges may vary based upon service type, call duration, time of day rate period, day of week, mileage, call type, foreign location, and/or calling plan. All Company services are available 24 hours a day, seven days a week.
- (B) Outbound direct dial services are available from originating locations within the Mainland United States and Hawaii. Calls may be placed to locations between the United States and those countries listed in Sections 6, 7 and 12.
- (C) Access to the Company's Services may be via Switched or Special Access. Outbound direct dial services are offered as Primary Carrier Service from locations served with equal access end offices.
- (D) Special Access Lines, if utilized, are provided and billed to the Customer by the Company or by another special access provider. Charges for Special Access Lines are determined by the special access provider.

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3.2 International Service Descriptions (continued)

3.2.2 Timing of Calls

Billing for calls placed over the Company's network is based in part on the duration of the call as follows, unless otherwise specified in this pricing and service guide:

- (A) Timing of each call begins when the called station is answered (*i.e.*, when two-way communications are established.) Answer detection is based on standard industry answer detection methods, including hardware and software answer detection.
- (B) Chargeable time for calls ends when one of the parties disconnects from the call.
- (C) The initial and additional timing periods for billing purposes vary by product and are specified in Section 6, Section 7 and Section 12 of this pricing and service guide.
- (D) The Company will not knowingly bill for unanswered calls. When a Customer indicates that he/she was billed for an incomplete call, the Company will reasonably issue credit for the call.
- (E) Time of day designations are used in this pricing and service guide to indicate rate period boundaries. Rate periods begin at the first time of day designation and continue up to but not including the second time of day designation.
- (F) A call will be billed for its entire duration at the rate in effect when the call began.

3.2.3 Rate Periods and Holidays

For services subject to time of day discounts, the following rate periods unless otherwise specified in this pricing and service guide. Time-of-day periods are based on the local time of the originating location within the United States.

(A) Rate Periods for Service to Canada

Times	Mon	Tues	Wed	Thur	Fri	Sat	Sun
8:00 AM to 6:00 PM*	Standard Period						
6:00 PM to 8:00 AM*	Economy Period						

*To, but not including

(B) Rate Periods for Service to Mexico

Times	Mon	Tues	Wed	Thur	Fri	Sat	Sun
7:00 AM to 7:00 PM*	Standard Period						
7:00 PM to 7:00 AM*	Economy Period						

*To, but not including

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3.2 International Service Descriptions (continued)

3.2.3 Rate Periods and Holidays (continued)

(C) Rate Periods for Service to Other Countries

Country	Standard	Economy
Afghanistan	6p-11a	11a-6p
Albania	7a-6p	6p-7a
Algeria	6a-5p	5p-6a
American Samoa	10a-11p	11p-10a
Andorra	7a-6p	6p-7a
Angola	6a-5p	5p-6a
Anguilla	7a-10p	10p-7a
Antarctica	10a-11p	11p-10a
Antarctica-Scott	10a-11p	11p-10a
Antigua	7a-10p	10p-7a
Argentina	8a-12m	12m-8a
Armenia	7a-2a	2a-7a
Aruba	7a-10p	10p-7a
Ascension Island	6a-5p	5p-6a
Australia (includes Christmas and Cocos Islands)	2p-3a	3a-2p
Austria	7a-6p	6p-7a
Azerbaijan	7a-2a	2a-7a
Bahamas	8a-11p	11p-8a
Bahrain	9p-3p	3p-9p
Bangladesh	6a-6p	6p-6a
Barbados	7a-10p	10p-7a
Belarus	7a-2a	2a-7a
Belgium	7a-6p	6p-7a
Belize	8a-11p	11p-8a
Benin	6a-5p	5p-6a
Bermuda	8a-11p	11p-8a
Bhutan	6a-6p	6p-6a
Bolivia	7a-12m	12m-7a
Bosnia-Herzegovina	7a-12m	12m-7a
Botswana	6a-5p	5p-6a
Brazil	8a-12m	12m-8a
British Virgin Islands	8a-11p	11p-8a
Brunei	10a-11p	11p-10a
Bulgaria	7a-2a	2a-7a
Burkina Faso	6a-5p	5p-6a
Burundi	6a-5p	5p-6a
Cambodia	5p-11a	11a-5p
Cameroon	6a-5p	5p-6a
Cape Verde Islands	6a-5p	5p-6a
Cayman Islands	8a-11p	11p-8a
Central African Rep.	6a-5p	5p-6a
Chad	6a-5p	5p-6a
Chile	8a-12m	12m-8a
China	5p-11a	11a-5p

Country	Standard	Economy
Colombia	7a-12m	12m-7a
Comoros	6a-5p	5p-6a
Congo	6a-5p	5p-6a
Cook Islands	10a-11p	11p-10a
Costa Rica	8a-11p	11p-8a
Croatia	7a-12m	12m-7a
Cuba	7a-10p	10p-7a
Cyprus	7a-6p	6p-7a
Czech Republic	7a-12a	12a-7a
Denmark	7a-6p	6p-7a
Diego Garcia	6a-6p	6p-6a
Djibouti	6a-5p	5p-6a
Dominica	7a-10p	10p-7a
Dominican Republic	7a-10p	10p-7a
East Timor	10a-11p	11p-10a
Easter Island	8a-12m	12m-8a
Ecuador	7a-12m	12m-7a
Egypt	7a-2a	2a-7a
El Salvador	8a-11p	11p-8a
Eq Guinea	6a-5p	5p-6a
Eritrea	7a-2a	2a-7a
Estonia	7a-2a	2a-7a
Ethiopia	7a-2a	2a-7a
Faeroe Islands	7a-6p	6p-7a
Falkland Islands	8a-12m	12m-8a
Fiji Islands	9a-2a	2a-9a
Finland	7a-6p	6p-7a
France	7a-6p	6p-7a
French Antilles	8a-11p	11p-8a
French Guiana	8a-12m	12m-8a
French Polynesia	10a-11p	11p-10a
Gabon	6a-5p	5p-6a
Gambia	6a-5p	5p-6a
Georgia	7a-2a	2a-7a
Germany	7a-6p	6p-7a
Ghana	6a-5p	5p-6a
Gibraltar	7a-6p	6p-7a
Greece	7a-6p	6p-7a
Greenland	7a-6p	6p-7a
Grenada	7a-10p	10p-7a
Guadeloupe	8a-11p	11p-8a
Guatemala	8a-11p	11p-8a
Guinea	6a-5p	5p-6a
Guinea Bissau	6a-5p	5p-6a

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SECTION 3 – GENERAL INFORMATION

3.2 International Service Descriptions (continued)

3.2.3 Rate Periods and Holidays (continued)

(C) Rate Periods for Service to Other Countries (continued)

Country	Standard	Economy
Guyana	8a-12m	12m-8a
Haiti	7a-10p	10p-7a
Honduras	8a-11p	11p-8a
Hong Kong	10a-11p	11p-10a
Hungary	7a-6p	6p-7a
Iceland	7a-8p	8p-7a
India	6a-6p	6p-6a
Indonesia	5p-11a	11a-5p
Iran	7a-2a	2a-7a
Iraq	7a-2a	2a-7a
Ireland	7a-6p	6p-7a
Israel	12m-5p	5p-12m
Italy	7a-6p	6p-7a
Ivory Coast	6a-5p	5p-6a
Jamaica	7a-10p	10p-7a
Japan	2p-3a	3a-2p
Jordan	12m-5p	5p-12m
Kazakhstan	7a-2a	2a-7a
Kenya	7a-1a	1a-7a
Kiribati	10a-11p	11p-10a
Korea, North	2p-3a	3a-2p
Korea, South	2p-3a	3a-2p
Kosovo	7a-6p	6p-7a
Kuwait	7a-1a	1a-7a
Laos	5p-11p	11p-10a
Latvia	7a-2a	2a-7a
Lebanon	9p-3p	3p-9p
Lesotho	7a-1a	1a-7a
Liberia	6a-5p	5p-6a
Libya	6a-5p	5p-6a
Liechtenstein	7a-6p	6p-7a
Lithuania	7a-2a	2a-7a
Luxembourg	7a-6p	6p-7a
Macao	5p-11a	11a-5p
Macedonia	7a-12m	12m-7a
Madagascar	6a-5p	5p-6a
Malawi	6a-5p	5p-6a
Malaysia	5p-11a	11a-5p
Maldives	6p-11a	11a-6p
Mali	6a-5p	5p-6a
Malta	7a-6p	6p-7a
Marshall Islands	10a-11p	11p-10a
Mauritania	6a-5p	5p-6a
Mauritius	6a-5p	5p-6a
Laos	5p-11p	11p-10a
Latvia	7a-2a	2a-7a
Kyrgyzstan	7a-2a	2a-7a

Country	Standard	Economy
Laos	5p-11p	11p-10a
Latvia	7a-2a	2a-7a
Lebanon	9p-3p	3p-9p
Lesotho	7a-1a	1a-7a
Liberia	6a-5p	5p-6a
Libya	6a-5p	5p-6a
Liechtenstein	7a-6p	6p-7a
Lithuania	7a-2a	2a-7a
Luxembourg	7a-6p	6p-7a
Macao	5p-11a	11a-5p
Macedonia	7a-12m	12m-7a
Madagascar	6a-5p	5p-6a
Malawi	6a-5p	5p-6a
Malaysia	5p-11a	11a-5p
Maldives	6p-11a	11a-6p
Mali	6a-5p	5p-6a
Malta	7a-6p	6p-7a
Marshall Islands	10a-11p	11p-10a
Mauritania	6a-5p	5p-6a
Mauritius	6a-5p	5p-6a
Micronesia	10a-11p	11p-10a
Moldova	7a-2a	2a-7a
Monaco	7a-6p	6p-7a
Mongolia	10a-11p	11p-10a
Montserrat	4p-10p	10p-4p
Morocco	6a-5p	5p-6a
Mozambique	6a-5p	5p-6a
Myanmar	10a-11p	11p-10a
Namibia	6a-5p	5p-6a
Nauru	10a-11p	11p-10a
Nepal	6a-6p	6p-6a
Netherlands	7a-6p	6p-7a
Netherland Antilles	8a-11p	11p-8a
Nevis	7a-10p	10p-7a
New Caledonia	10a-11p	11p-10a
New Zealand	10a-11p	11p-10a
Nicaragua	8a-11p	11p-8a
Niger	6a-5p	5p-6a
Nigeria	7a-1a	1a-7a
Niue	10a-11p	11p-10a
Norfolk Islands	10a-11p	11p-10a
Norway	7a-6p	6p-7a
Oman	9p-3p	3p-9p
Pakistan	5a-6p	6p-6a
Palau	10a-11p	11p-10a
Palestinian Authority	12a-5p	5p-12a
Panama	8a-11p	11p-8a

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3.2 International Service Descriptions (continued)

3.2.3 Rate Periods and Holidays (continued)

(C) Rate Periods for Service to Other Countries (continued)

Country	Standard	Economy
Papua New Guinea	10a-11p	11p-10a
Paraguay	8a-12m	12m-8a
Peru	7a-12m	12m-7a
Philippines	5p-11a	11a-5p
Pitcairn	10a-11p	11p-10a
Poland	7a-12m	12m-7a
Portugal	7a-8p	8p-7a
Qatar	7a-1a	1a-7a
Reunion Island	6a-5p	5p-6a
Papua New Guinea	10a-11p	11p-10a
Paraguay	8a-12m	12m-8a
Peru	7a-12m	12m-7a
Philippines	5p-11a	11a-5p
Pitcairn	10a-11p	11p-10a
Poland	7a-12m	12m-7a
Portugal	7a-8p	8p-7a
Qatar	7a-1a	1a-7a
Reunion Island (includes Mayotte Island)	6a-5p	5p-6a
Romania	7a-2a	2a-7a
Russia	7a-2a	2a-7a
Rwanda	6a-5p	5p-6a
San Marino	7a-6p	6p-7a
Sao Tome	6a-5p	5p-6a
Saudi Arabia	7a-1a	1a-7a
Senegal	6a-5p	5p-6a
Serbia	7a-12m	12m-7a
Seychelles	6a-5p	5p-6a
Sierra Leone	6a-5p	5p-6a
Singapore	10a-11p	11p-10a
Slovakia	7a-12m	12m-7a
Slovenia	7a-12m	12m-7a
Solomon Islands	10a-11p	11p-10a
Somalia	6a-5p	5p-6a
South Africa	6a-5p	5p-6a
South Sudan	7a-2a	2a-7a
Spain	7a-6p	6p-7a
Spanish Sahara	6a-5p	5p-6a
Sri Lanka	6a-6p	6p-6a
St Helena	6a-5p	5p-6a

Country	Standard	Economy
St Kitts	7a-10p	10p-7a
St Lucia	7a-10p	10p-7a
St Pier	7a-10p	10p-7a
St Vincent/Grenada	7a-10p	10p-7a
Sudan	7a-2a	2a-7a
Suriname	8a-12m	12m-8a
Swaziland	6a-5p	5p-6a
Sweden	7a-6p	6p-7a
Switzerland	7a-6p	6p-7a
Syria	7a-2a	2a-7a
Taiwan	10a-11p	11p-10a
Tajikistan	7a-2a	2a-7a
Tanzania	7a-2a	2a-7a
Thailand	5p-11a	11a-5p
Togo	6a-5p	5p-6a
Tokelau	6a-5p	5p-6a
Tonga	9a-2a	2a-9a
Trinidad/Tobago	7a-10p	10p-7a
Tunisia	6a-5p	5p-6a
Turkey	7a-6p	6p-7a
Turks/Caicos	8a-11p	11p-8a
Turkmenistan	7a-2a	2a-7a
Tuvalu	10a-11p	11p-10a
Uganda	7a-2a	2a-7a
Ukraine	7a-2a	2a-7a
United Arab Emir.	9p-3p	3p-9p
United Kingdom	7a-6p	6p-7a
Uruguay	7a-12m	12m-7a
Uzbekistan	7a-2a	2a-7a
Vanuatu	10a-11p	11p-10a
Vatican City	7a-6p	6p-7a
Venezuela	8a-12m	12m-8a
Vietnam	5p-11a	11a-5p
Wallis	10a-11p	11p-10a
West Samoa	10a-11p	11p-10a
Yemen	9p-3p	3p-9p
Zaire	6a-5p	5p-6a
Zambia	6a-5p	5p-6a
Zimbabwe	6a-5p	5p-6a

(D) Holidays

For services subject to holiday discounts, the Evening or Economy rate will apply to the holidays listed below unless a lower rate normally applies or unless otherwise specified in this pricing and service guide.

These holiday rates only apply to operator service calls terminating to Canadian locations.

New Year's Day
Christmas Day

January 1
December 25

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3.2 International Service Descriptions (continued)

3.2.4 International Outbound Long Distance Services

International Outbound Long Distance services are offered to Customers for origination of calls from locations within the Mainland United States and Hawaii to foreign destinations. Calls may be placed on a direct dial basis to foreign locations as specified by service type in Section 4 of this pricing and service guide. Customers must dial the destination telephone number, including country code and/or area code to reach the called party. With outbound long distance services, the Customer as caller is billed for services provided. Outbound long distance services are available to Customers who; 1) presubscribe their local access lines to Company's network.

3.2.5 International Inbound Long Distance Service

See Sections 4.4, 6, 7 and 12 for a description of Inbound Long Distance Service.

3.2.6 International Operator Services

See Section 8 for a description of Operator Services.

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3.3 Calculation of Distance

For mileage sensitive services, the distance between originating and terminating points of a call are determined using vertical ("V") and horizontal ("H") coordinates for the serving wire center(s) or the Company access point(s) associated with the call. For purposes of determining the airline mileage of a call the Company references the V and H coordinates as found in Telcordia's V&H Tape and NECA FCC Tariff No. 4. The use of coordinates for wire centers versus access points and the method for calculating actual distances varies based on the type of service and the form of access used to reach the Company network.

For outbound and inbound switched long distance services utilizing Switched Access Origination, mileage measurements are based on the airline distance between serving wire centers associated with the originating and terminating points of the call. The serving wire centers of a call are determined by the area codes and exchanges of the origination and terminating points. Distance measurements are determined using the mileage calculation method shown in this section.

Certain services provided to Mexico utilize Rate Bands associated with terminating locations for determining rates and charges for each call. For purposes of determining Rate Bands for calls to Mexico, the Company references industry standard Rate Bands.