

Product Guide Applicable to
Facilities-Based Local Exchange
Telecommunications Services Furnished by

LUMOS NETWORKS, LLC D/B/A SEGRA (“Segra”)
Toll-Free No.: 1-833-GO-SEGRA

Between Points Within the State of Maryland

TABLE OF CONTENTS

1 GENERAL.....3
1.1 Explanation of Symbols.....3
1.2 Application of the Product Guide3
2 RATES AND CHARGES4
2.1 Dial-Around Compensation Surcharge for Payphones.....4
2.3 Service Charges and Surcharges.....5
2.4 Local Exchange Service.....8
2.5 Supplementary Services.....24

SECTION 1 - GENERAL, (CONT'D.)

1.1 Explanation of Symbols

- (C) – To signify a changed regulation
- (D) – To signify a discontinued rate or regulation
- (I) – To signify an increase in a rate
- (M) – To signify text or rates relocated without change
- (N) – To signify a new rate or regulation or other text
- (R) – To signify a reduction in a rate
- (S) – To signify reissued regulations
- (T) – To signify a change in text but no change in rate
- (Z) – To signify a correction

1.2 Application of the Product Guide

- 1.2.1 This Product Guide governs the Carrier's services that originate and terminate in Maryland. Specific services and rates are described elsewhere in this Product Guide.
- 1.2.2 The Company's services are available to business customers.
- 1.2.3 The Company's local exchange service territory is consistent with the areas currently served by Verizon Maryland, Inc.

SECTION 4 - RATES AND CHARGES

2.1 Dial-Around Compensation Surcharge for Payphones

2.1.1 A Dial-Around Compensation Surcharge applies to all completed consumer intrastate long distance calls placed from a public/semi-public payphone which are not paid on a sent paid basis. The Surcharge applies to:

- A. Calling card service
- B. Collect calls
- C. Third party billed
- D. Directory Assistance calls
- E. Pre-paid card service

2.1.2 The Surcharge does not apply to:

- A. Calls paid for by inserting coins
- B. Calls placed from stations other than public/semi-public payphones
- C. Calls placed to the Maryland Telecommunications Relay Service for the hearing impaired
- D. Any calls for which the payphone provider is otherwise compensated pursuant to contract with the carrier.

2.1.3 The Dial Around Compensation Surcharge rate is \$0.24 per call.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.2 Service Charges and Surcharges

Service Connection Charges are, one-time charges associated with a service or item of equipment which applies on a per-item basis each time the service or an item of equipment is provided and includes, but not limited to the following:

Service Connection Charge: A Service Connection Charge is a one-time charge, which applies for Company work associated with activities to set up/change accounts, including, but not limited to, service order issuance, programming, billing, etc. for installations, moves, changes, or rearrangements of services and/or equipment.

Subsequent Non-Recurring Charge: A non-recurring charge may apply to the installation, change, or move of services, as specified in Product Guides for each service or item of equipment, in addition to rates identified within this section of the Product Guide.

Premises Work Charges: Premises Work Charges apply for work done by the Company at the Customer's premises, at the Customer's request. There are two categories of premises work charges, standard and complex. Standard premises work charges apply for material (excluding jack equipment), and time spent by the Company performing standard billable premises work. Complex premises work charges apply for time spent by the Company performing complex billable premises work. Charges for both standard and complex work are incurred on an hourly basis for the first 60 minutes and on a quarterly hour basis thereafter.

2.2.1 General Terms and Conditions

- .1 The Service Connection Charges specified for the connection, move or change of service, contemplate work being performed by the Company, or on behalf of the Company, during normal working hours Monday through Friday from 8:00 AM to 5:00 PM. If the customer requests that overtime labor be performed at hours of the day or days of the week other than normal work hours or day, or on holidays, or interrupts work once begun, additional charges will apply as appropriate.
- .2 Service Connection Charges are in addition to other rates and charges normally applying under the Product Guides. They apply in addition to construction charges made because of unusual costs in establishing service.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.2 Service Charges and Surcharges, (Cont'd.)

2.2.2 Service Connection Charges Do Not apply To:

- .1 A move or a change of telephone services or equipment that is initiated by the Company and / or required for the proper maintenance of service.
- .2 Disconnection and / or removal of equipment listings, network access lines, and Custom Calling service features, provided that no other work subject to premises work charges is performed.
- .3 Changes of telephone numbers for company initiated reasons or service reasons (e.g.: change to Touch-tone service).

2.2.3 Service Connection Charge Applications

Non-recurring charges associated with specific services are identified under each Product Guide section where the rate is applied.

Additional Non-recurring charges may apply, as specified in each of the Product Guide sections. The following list identifies major service categories for Service Connection Charges and the associated rates.

	<u>Business</u>
Service Order Charge, per service order:	\$24.50
To install a network access line, per line:	\$24.50
To change the grade or class of service, per service order:	\$24.50
To change a telephone number, per service order:	\$24.50

2.2.4 Restoral of Service Charge

A restoral charge applies each time a service is reconnected after suspension or termination for nonpayment but before cancellation of service. A charge applies for restoring service for each account. An account may consist of a main telephone exchange line, all trunks of a PBX, or a private line channel or service.

To restore service, per account	\$ 49.50
---------------------------------	----------

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.2 Service Charges and Surcharges, (Cont'd.)

2.2.5 Temporary Suspension of Service

Upon the request of the Customer and where equipment arrangements permit, service may be temporarily suspended for a period not to exceed nine months. Suspension of service and restoral may begin or terminate on any day of the month provided notice is given sufficiently in advance for arrangements to be made. Service will be disconnected to the extent necessary to assure than no inward or outward service will be available during the period of suspension. The monthly rate for service during the period of the temporary suspension is dependent upon the service plan to which the Customer is subscribed.

2.2.6 Restoration of Service

A restoration charge applies to the restoration of suspended service and facilities because of nonpayment of bills and is payable at the time that the restoration of the suspended service and facilities is arranged. The restoration charge does not apply when, after disconnection of service, service is later re-installed.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line

2.3.1 General

NetServe Business Line is provided via one or more channels terminated at the Customer's premises. Each NetServe Business Line channel corresponds to one or more analog, voice-grade telephonic communications channels that can be used to place or receive one call at a time.

NetServe Business Line provides a Business Customer with a connection to the Company's switching network which enables the Customer to:

- A. originate and receive calls from other stations on the public switched telephone network;
- B. access the Company's local calling service;
- C. access the Company's operators and business office for service related assistance; access toll-free telecommunications service such as 800 NPA; and access 911 service for emergency calling; and
- D. access the service of providers of interexchange service. A Customer may subscribe to such provider's service to originate calls on a direct dialed basis or to receive toll-free service from such provider, or may access a provider on an ad hoc basis by dialing the provider's Carrier Identification Code (such as 10XXX or 101XXXX).

NetServe Business Line service is furnished subject to the availability of facilities.

2.3.1 Rate Structure

NetServe Business Line provides for calling within the local service area on measured or flat rate basis.

Accumulation of local usage time is done on six second increments. At the end of the Customer's billing period, the sum of accumulated seconds is rounded to the next higher minute.

The local service area* for NetServe Business Line Customers is the area within which measured service Customers make calls on a per message, per minute basis and may include one or more exchanges or zones.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.2 Touch Tone Calling

Touch tone calling, which is furnished subject to the availability of the central office facilities, allows calls to be originated from instruments equipped for tone-type address signaling over special central office facilities.

Telephones equipped for tone-type calling service can only be associated with, or have access to, lines equipped for this service.

Touch tone calling is furnished with NetServe Business Line.

2.3.3 Line Hunting

Line hunting, which is provided subject to the availability of suitable central office facilities is an arrangement that groups together two or more main telephone exchange lines from the same central office so that incoming calls are automatically switched from the initial line, if in use, to the first non-busy line.

Line Hunting is included with NetServe Business Line.

2.3.4 Pay-Per-Call Service Blocking

NetServe Business Line cannot be used to originate calls to Pay-Per-Call services (e.g.: 900 and 976). Calls to those numbers and other numbers used for caller paid information services will be blocked by the Company unless a written request to remove blocking is attached to the Service Agreement.

2.3.5 Exchange Classifications

Business service is provided to each exchange on a measured or flat rate basis and provides for calling within the local calling area and within municipalities as specified in Verizon - Maryland, Inc. Local Exchange Services Product Guide No. 202. Exchanges and zones may be found in Verizon's Local Exchange Services Product Guide, P.S.C. - MD - No. 202, Section 2.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.6 Payment Plans

The Basic Business payment plan offers the Customer two options for payment.

A. Fixed Monthly Rate Plan

Under this plan the Customer pays a fixed monthly rate for a specified contract term. The Customer may choose a 1, 2, 3 or 5 year contract. During the course of the contract, fixed rates (recurring and non-recurring) are not subject to Company initiated rate changes.

B. Month-to-Month Plan

Under this plan the Customer elects to pay month-to-month. Month-to-month rates (recurring and non-recurring) are subject to Company initiated rate changes.

2.3.7 Measured Business Exchange Service

Measured service provides for calling within the local calling area and within municipalities on a per minute basis. Monthly rates consist of the appropriate dial tone live rate and local usage charges.

2.3.8 Business Line Value Package

The following features are available to Customers who choose the optional Business Value Line Package with Business Exchange Service:

- Call Forward
- Hunting
- Fixed Call Forwarding Busy
- Fixed Call Forwarding No Answer
- Call Waiting
- Three-way Calling
- Changeable Speed Calling (8)

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.9 Security Package

The following features are available to Customers who choose the optional Security Package with NetServe Business Line:

- Ultra Call Forward
- Call Trace
- Priority Call
- Call Block
- Calling Line Identification

2.3.10 NetServe PBX Trunk

.1 Description

The Basic Business NetServe PBX Trunk, offered on a flat rate basis, provides a Customer with a single, analog, voice-grade telephonic communications channel which can be used to place or receive one call at a time.

NetServe PBX Trunk is furnished subject to the availability of facilities.

2.3.11 Standard Features

Each NetServe PBX Trunk will be provided with the following standard features:

- In, Out, Two-Way
- Trunk Group Hunting

2.3.12 Security Package

The following features are available to Customers who choose the optional Security Package with NetServe PBX Trunk service.

- Ultra Call Forward
- Call Trace
- Priority Call
- Call Block
- Calling Line Identification

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.13 NetServe DID Trunk

.1 Description

The Basic Business NetServe DID Trunk provides a Customer with a single, analog, voice-grade telephonic communications channel which can be used to receive one call at a time .

NetServe DID Trunk is furnished subject to the availability of facilities.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.14 Standard Features

Each NetServe DID Trunk will be provided with the following standard features:

DID
TT, DD, MF signaling
Trunk Group Hunting

2.3.15 DID Telephone Numbers

Groups of 20, 50 or 100.

.1 Description

Netflex T-1 Service With DID (“Netflex”), offered on a measured basis, provides a digital path from a suitably equipped central office to a Customer’s digital PBX, allowing access to and from the exchange and toll network via exchange trunk lines, and other network access lines, including DID capability.

A 1.544 Mbps transmission channel providing two-way transmission for a capacity of up to 24 trunk connections connects a Customer’s premises with the switched public telephone network.

2.3.16 Netflex PRI

.1 Description

Netflex PRI is a service provided over T-1 line facilities. It enhances the capabilities of a basic digital trunk facility by allowing Customers to control the individual channels of the T1 pipe. Channels of the T1 pipe may be used as 23 voice grade product lines (B channels) plus one active D channel to control multiple 24-channel PRI’s, through the use of appropriate premises equipment. Customers can bond multiple channels together to create high bandwidth (384kb/s, 768Kb/s, etc.) dial-up data channels.

Netflex PRI is furnished subject to the availability of facilities.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.17 Netflex BRI

.1 Description

Netflex BRI is a stand alone service arrangement which uses ISDN architecture to provide the customer with the capabilities of simultaneous access, transmission and switching of voice, data, and image services. Customers shall configure individual line BRI through the use of one of the following service capabilities: (i) featured voice on the B Channel(s); (ii) circuit switched data on the B Channel(s) at speeds up to 64 kbps per B Channel; (iii) alternating circuit – switched voice and circuit – switched data on the same B Channel; or (iv) D Channel for signaling purposes only.

Netflex BRI is furnished subject to the availability of facilities.

ISDN compatible terminal equipment is required for operation. The customer is responsible to provide, power and set-up such equipment.

Netflex BRI is available only where facilities meet loop qualifications. Pre-qualification will be necessary in the event the customer is not currently subscribed to ISDN service with an alternative carrier, or in the event the customer desires to locate service at another location.

2.3.18 Netflex PRI Hub Service

.1 Description

Netflex PRI Hub Service provides Information Services Remote Access Providers (ISRAPs) and their end user customers with LATA-wide integrated voice/data communications capability for the transmission of circuit-switched voice and data signals. This service offers single, LATA-wide telephone number connectivity from Company switches on a dial-up basis for the ISRAP's end users with transport to a designated hub interconnection within the LATA. From there, the call continues to the ISRAP's premises location over dedicated high-speed access facilities purchased separately by the ISRAP. The ISRAP must purchase suitable access facilities from its premises location to the Company's designated point of interconnection to handle the call volume in the LATA. This service utilizes strategically located single-number-service hub offices to collect and route traffic using Advanced Intelligent Network (AIN) features to predetermined points of interconnection, from where the traffic is routed to the ISRAP's premises location over dedicated facilities.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.19 Rates

	Non - Recurring ChangeFs	Month to Month	1 Yr.	2 Yr.	3 Yr.	5 Yr.	
NetServe Business Line							
Measured/Message Monthly Rate	\$12.00	\$43.10	\$42.10	\$41.70	\$41.10	\$40.80	(I)
Per Minute Rate		\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	
Per Message Rate		\$0.06	\$0.06	\$0.06	\$0.06	\$0.06	
Flat Rate	32.50	\$58.50	\$57.50	\$57.00	\$56.00	\$54.50	(I)
Hunting		NC	NC	NC	NC	NC	
Business Line Value Pkg.	\$9.00	\$7.25	\$7.00	\$6.85	\$6.75	\$6.50	
<i>Call Forward</i>							
<i>Hunting</i>							
<i>Fixed Call Forwarding Busy</i>							
<i>Fixed Call Forwarding Don't Answer</i>							
<i>Three-Way Calling</i>							
<i>Call Waiting</i>							
<i>Changeable Speed Calling (8)</i>							
Security Package	\$12.00	\$10.10	\$9.85	\$9.75	\$9.60	\$9.50	
<i>Calling Line Identification</i>							
<i>Ultra Call Forward</i>							
<i>Call Trace</i>							
<i>Priority Call</i>							
<i>Call Block</i>							

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.19 Rates, (Cont'd.)

	Non - Recurring Changes	Month to Month	1 Yr.	2 Yr	3 Yr.	5 Yr.	
NetServe PBX Trunk							
Flat Rate	\$32.50	\$63.50	\$62.50	\$62.00	\$61.00	\$60.00	(I)
Touchtone		NC	NC	NC	NC	NC	
Security Package							
<i>Calling Line Identification</i>	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	\$9.00	
<i>Ultra Call Forward</i>							
<i>Call Trace</i>							
<i>Priority Call</i>							
<i>Call Block</i>							
NetServe DID Trunk							
Standard Measured	\$17.00	\$51.30	\$50.05	\$48.80	\$48.10	\$47.80	(I)
DID Group of 20	\$5.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	
DID Group of 50	\$5.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
DID Group of 100	\$5.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	
Netflex T-1 Service With DID							
Flat Rate Service		\$675.00	\$650.00	\$640.00	\$625.00	\$620.00	
Measured/Message Monthly Svc		\$400.00	\$390.00	\$385.00	\$375.00	\$370.00	
Per Minute Rate		\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	
Per Message Rate		\$0.060	\$0.060	\$0.060	\$0.060	\$0.060	
DID Group of 20	\$5.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	
DID Group of 50	\$5.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
DID Group of 100	\$5.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.19 Rates, (Cont'd.)

	Non - Recurring Changes	Month to Month	1 Yr.	2 Yr.	3 Yr.	5 Yr.	
Netflex PRI							
Flat Rate Service		\$750.00	\$690.00	\$685.00	\$675.00	\$670.00	
Measured/Message Monthly Svc		\$500.00	\$450.00	\$435.00	\$425.00	\$420.00	
Per Minute Rate		\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	
Per Message Rate		\$0.060	\$0.060	\$0.060	\$0.060	\$0.060	
DID Group of 20	\$5.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	
DID Group of 50	\$5.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	
DID Group of 100	\$5.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	
Caller ID		\$90.00	\$85.00	\$83.00	\$80.00	\$78.00	
Caller ID w/name		\$135.00	\$130.00	\$125.00	\$120.00	\$115.00	
Netflex BRI							
Measured Service	\$24.50	\$53.00	\$50.50	\$50.00	\$49.00	\$48.00	(I)
Per Minute Rate		\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	
Per Message Rate		\$0.060	\$0.060	\$0.060	\$0.060	\$0.060	
Flat Rate Service	\$24.50	\$73.00	\$73.00	\$73.00	\$73.00	\$73.00	(I)
Netflex PRI Hub Service	\$500.00	\$475.00	\$470.00	\$465.00	\$460.00	\$455.00	

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.20 NetServe Centrex

.1 Description

NetServe Centrex is a Centrex service that provides the Customer with multiple individual voice upgrade telephone communications channels, each of which can be used to place or receive one call at a time. Custom Exchange Service Station Lines are provided for connection of Centrex-compatible, Customer-provided station sets to the public switched telecommunications network.

NetServe Centrex is furnished subject to the availability of facilities.

2.3.21 General Regulations

.1 NetServe Centrex is provided in combination with other Company-provided services..

.2 Station Line Charges

NetServe Centrex Station Lines are charged on a monthly basis.

.3 Usage Charges

Measured service rates in Section 5 apply.

.4 Service includes Touch Tone capability.

.5 Pay-Per-Call Service Blocking

Basic Exchange Service cannot be used to originate calls to Pay-Per-Call services (e.g.: 900 and 976). Calls to those numbers and other numbers used for caller paid information services will be blocked by the Company unless a written request to remove blocking is attached to the Service Order.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.2.22 System Features

.1 Standard System Features

The following call processing features are standard in NetServe Centrex and are provided under control of the common equipment of the central office switching system.

Touch Tone: Provides for the origination of calls by means of instruments equipped for tone-type address signaling over special central office facilities.

Full Network Access (Squared System): There is no pre-defined limit on the number of exchange access or intercom calls active at any one time.

Free Calling within Group

Direct Inward Dialing: Arrangement which allows an incoming call to reach a CES station without attendant assistance.

Individual Dialing Plan: Provides the ability to interpret dialed digits according to Customer specific dialing sequences.

Intercom Dialing: Permits the customer to dial an access code to reach another CES station without having to dial 7 digits.

Full Semi, Un-restricted Stations

Fully Restricted: Allows only station-to-station (intercom) calling capabilities.

Semi-Restricted: Allows access to the exchange network only for local calling.

Unrestricted: Allows access to the exchange network, the toll network or any service accessible by dialing.

Access Treatment Screening: Stations can be individually allowed or disallowed access to system features.

Attendant Capabilities: Attendants may be designated to handle incoming, internal, and other call types with various special telephone consoles.

Centralized Attendant Services: For multi-location customers, the attendants can be located in only one location.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.22 System Features, (Cont'd.)

.1 Standard System Features, (Cont'd.)

Flexible Night Service: Provides the ability to forward each listed directory number to a unique customer changeable night directory number.

Call Forward: Allows a station line to have incoming calls forwarded to another line within the system or to telephone numbers outside the system.

Call Forward Busy: Allows for the automatic routing of incoming calls to a preselected station line when the called station line is busy.

Call Forward No Answer: Allows for the automatic routing of incoming calls to a preselected station line when the called telephone does not answer within a predetermined number of rings.

Call Waiting/Cancel Call Waiting: Provides a tone signal to indicate to a user already engaged in a telephone call that a second caller is attempting to dial in. Cancel Call Waiting allows for disabling of Call Waiting for the duration of an outgoing telephone call.

3-Way Conference Calling: Allows the station user to place an existing call on hold and dial the telephone number of a third-party, and then connect all parties.

Speed Dial 8: Allows a user to dial an abbreviated code to originate a call to any of 8 programmed telephone numbers.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.22 System Features, (Cont'd.)

.2 Centrex Value Package

Ultra Forward: Combines call forwarding with remote access capability.

System Speed Calling (30): Allows a user to dial a two-digit code to originate a call to any of 30 programmed telephone numbers.

Auto Recall: Automatically redials the last incoming call.

Individual Access Screening: Each station is assigned its own access treatment code for call screening.

Auto Call Back: Allows a Centrex station user who encounters a busy condition when calling another station to be automatically notified (called back) when the station becomes idle.

Caller ID: Provides the station user with the telephone number of the calling party before answering the phone.

Call Trace: Allows the station user to dial a code to automatically request a record of the caller's origination telephone number, the date and time of the call. The information is disclosed only to a law enforcement agency for investigation purposes.

.3 Centrex Premium Bundle

Selective Call Acceptance: Allows the Customer to create a list of telephone numbers from which the Customer is willing to accept calls. List parameter is 31.

Selective Call Rejection: Allows the Customer to create a list of telephone numbers from which the Customer does not wish to receive calls. Calls from telephone numbers on the Customer's list are sent to an announcement that informs the caller that the Customer is not receiving calls at this time. List parameter is 16.

Select Forward: Allows the Customer to create a list of "selected" telephone numbers that the Customer wants to be forwarded to another number. Calls from the telephone numbers on the Customer's list will be forwarded to the number the Customer has designated. List parameter is 16.

Selective Distinctive Ring: Differentiates incoming calls by signaling the Customer with a distinctive ringing pattern.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.23 Rates

	Non- Recurrin g Charge	Month To Month	1 Yr.	2 Yr.	3 Yr.	5 Yr.	
Standard System							
Measured Service	\$23.30	\$51.30	\$51.30	\$50.50	\$49.30	\$48.95	(I)
Includes:							
<i>Touch Tone</i>							
<i>Full Network Access</i>							
<i>Free Calling Within Group</i>							
<i>Direct Inward Dialing</i>							
<i>Individual Dialing Plan</i>							
<i>Intercom Dialing</i>							
<i>Full, Semi, Un-Restricted Stations</i>							
<i>Access Treatment Screening</i>							
<i>Attendant Capabilities</i>							
<i>Centralized Attendant Services</i>							
<i>Flexible Night Service</i>							
<i>Call Forward</i>							
<i>Call Forward Busy</i>							
<i>Call Forward No Answer</i>							
<i>Call Waiting/Cancel Call Waiting</i>							
<i>3 Way Conference Calling</i>							
<i>Speed Dial 8</i>							
Per Minute Rate		\$0.015	\$0.015	\$0.015	\$0.015	\$0.015	
 Centrex Flat Rate Service	 \$31.50	 \$69.40	 \$58.50	 \$58.00	 \$57.00	 \$51.00	 (I)

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.3 NetServe Business Line, (Cont'd.)

2.3.24 Rates

	Non- Recurring Charge	Month To Month	1 Yr.	2 Yr.	3 Yr.	5 Yr.
Centrex Value Package		\$12.50	\$12.20	\$12.00	\$11.95	\$11.60
Includes:						
<i>Ultra Forward</i>						
<i>System Speed Calling (30)</i>						
<i>Auto Recall</i>						
<i>Individual Access Screening</i>						
<i>Auto Call Back</i>						
<i>Caller ID</i>						
<i>Call Trace</i>						
Centrex Premium Bundle		\$16.00	\$15.75	\$15.75	\$15.75	\$15.75
Includes:						
<i>Selective Call Acceptance</i>						
<i>Selective Call Rejection</i>						
<i>Selective Call Forward</i>						
<i>Selective Distinctive Ring</i>						

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services

2.4.1 Optional Calling Features

Optional Calling Features are services offered as additions to regular telephone exchange service.

.1 Feature Descriptions

Call Forward: Allows the Customer to automatically transfer all incoming calls to a telephone number at another local or toll location.

Call Waiting: Permits the Customer engaged in a call to receive a tone signal indicating a second call is waiting and, by operation of the switchhook, to place the first call on hold and answer the waiting call. The Customer may alternate between the two calls by operation of the switchhook, but a three-way conference cannot be established.

Call Waiting ID: Includes all the features of Call Waiting and additionally provides for the display of the second caller's name and telephone number on Caller ID compatible Customer premises equipment.

Three-Way Calling: Permits the Customer to add a third party to an established connection. When the third party answers, a two-way conversation can be held before adding the original party for a three-way conference. The Customer initiating the conference controls the call and may disconnect the third party to reestablish the original connection or establish a connection to a different third party. The feature may be used on both outgoing and incoming calls.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.1 Optional Calling Features, (Cont'd.)

.1 Feature Descriptions, (Cont'd.)

Speed Dialing 8 Code: Allows the Customer to dial an abbreviated code to originate a call to any of 8 programmed telephone numbers.

Auto Redial: Automatically redials a busy number for up to 30 minutes until line is available..

Call Screen: Provides the Customer with the ability to prevent repeated calls from an unwanted caller whose number may or may not be known. In addition, the Customer has the ability to create a list of telephone numbers from which the Customer may not wish to receive calls. Calls from these telephone numbers will be sent an appropriate announcement indicating that the call cannot be completed because the Customer has activated Call Screening.

Anonymous Call Rejection (ACR): Allows a customer to reject calls from callers who are using a blocking option to prevent display of their telephone number. The Customer activates or deactivates ACR by dialing a preassigned code.

Auto Call Back (*69): Allows the Customer to return a call to the last incoming call whether answered or not. Upon activation, it will redial the number automatically and continue to check the number every 45 seconds for up to 30 minutes, if the number is busy. The Customer is alerted with a distinctive ringing pattern when the busy number is free. When the Customer answers the ring, the call is then completed.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.1 Optional Calling Features, (Cont'd.)

.1 Feature Descriptions, (Cont'd.)

Caller ID with Name: Displays the name and telephone number of an incoming call on a specially designed telephone or device that the Customer attaches to their existing telephone. Obtaining and maintaining the display device is the responsibility of the Customer.

Distinctive Ring: Allows Customers to designate up to two additional telephone numbers from which incoming calls will have a distinctive ring.

Per-Call Blocking: Allows the name and number of the calling party to be blocked from being transmitted when placing outbound calls. To activate per-call blocking, a Customer dials a special code prior to placing a call. Blocking will be activated for that outgoing call only. There is no charge for using per call blocking, and it is provided on an unlimited basis.

Call Trace: Allows a Customer to initiate an automatic trace of the last call received. After receiving the call that is to be traced, the Customer dials a code and the traced telephone number is automatically sent to the Company. The Customer using Call Trace is required to contact the Company for further action. The Customer originating the trace will not receive the traced telephone number. The results of a trace will be furnished only to legally constituted authorities upon proper request by them.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.1 Optional Calling Features, (Cont'd.)

.2 Rates

.A Rates Per Month

The following optional calling features are offered to Customers on a monthly basis. Customers are allowed unlimited use of each feature. No usage sensitive charges apply. Multi-line Customers must order the appropriate number of features based on the number of lines that will have access to the feature.

Optional Calling Feature	Residence	Business
Call Forwarding		\$3.20
Call Waiting		\$3.20
Call Waiting ID		\$3.20
Three Way Calling		\$3.20
Speed Dialing - 8 Codes		\$3.20
Auto Redial		\$3.20
Auto Call Back (*69)		\$7.00
Caller ID with Name		\$7.00
Distinctive Ring		\$5.20

SECTION 4 - RATES AND CHARGES, (CONT'D.)

4.5 Supplementary Services, (Cont'd.)

2.4.1 Optional Calling Features, (Cont'd.)

.2 Rates, (Cont'd.)

.B Rates Per Use

The following features are offered on a per use basis.

Optional Calling Feature	Residence	Business
Auto Call Back (*69)		\$0.75
Auto Redial		\$0.75
Call Trace		\$1.00
Per Call Blocking		NC

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.2 Directory Assistance Services

.1 Local Directory Assistance

A. General

A Customer may obtain Directory Assistance in determining telephone numbers by calling the Directory Assistance operator. The Customer may request a maximum of two (2) telephone numbers per call to Directory Assistance service without additional charges.

B. Regulations

A Directory Assistance Charge applies for each telephone number, area code, and/or general information requested from the Directory Assistance operator except as follows:

- (1) Residential customers shall receive six (6) free directory assistance calls, per telephone line per month with two requests per call.
- (2) Charges will not apply for calls placed from hospital services or from business or residence main telephone exchange line registered for exemption from Directory Assistance charges where one of the users of the line is considered to be legally blind, visually or physically handicapped, or where the user's handicap prevents the dialing of a telephone in a conventional manner or permits only the dialing of "0." Requests for exemption must be accompanied by certification of the handicap. Acceptable certifications include those signed by a physician, issued by a state agency qualified to certify such handicaps or pre-existing certifications establishing visual or physical inability to use a directory such as those which qualify the handicapped person for an income tax exemption or social security benefits on the basis of blindness or physical disability or for use of the facilities of an agency for the blind.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.2 Directory Assistance Services, (Cont'd.)

.1 Local Directory Assistance, (Cont'd.)

C. Rates

Unless one of the exceptions listed above applies, the charges as shown below apply for each request made to the Directory Assistance operator:

	Residence	Business
Local and intraLATA Toll, Per Call:	\$0.25	\$0.40

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.2 Directory Assistance Services, (Cont'd.)

.2 Call Completion

The charges as shown below apply for each request made to the Directory Assistance Operator in which the operator completes the call to the desired number.

There are no allowances for Directory Assistance Call Completion, however, the Directory Assistance portion of the call is still governed by the appropriate call allowances and exemptions as stated in Section 4.5.2.1.B of this Product Guide.

The rates set forth below for Directory Assistance Call Completion are in addition to the Directory Assistance rate, as well as the local or toll usage, if applicable.

Local and intraLATA Toll, Per Call Completed:	\$0.30
---	--------

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.2 Directory Assistance Services, (Cont'd.)

.3 National Directory Assistance

National 411 Service provides Customers with the listing of individuals or businesses located outside the Customer's local service area or NPA, but within the United States. Requests for listing that are within the local service area or NPA are provided and billed pursuant to Basic Directory Assistance Service in this Product Guide. National 411 is subject to the availability of facilities.

The rates specified below will apply for all National 411 requests, including requests for listing that are nonpublished, nonlisted or not found.

A maximum of two requests for listings will be allowed per call.

For residential services where National 411 (N411) Services is offered, the call allowance, specified in Section 4.5.2..1.B of this Product Guide is applicable to any combination of Directory Assistance and N411 listing requests within the state of Maryland.

Charges for N411 Services are not applicable to calls from telephones where the Customer or, in the case of residence service, where the Customer or a member of the Customer's household has been affirmed as being unable to use a directory because of a visual or physical disability.

	Residence	Business
Direct Dialed:	\$0.95	\$0.95

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.3 Operator Service

.1 General

Company operator services, available to presubscribed Customers, are accessible on a twenty-four (24) hour per day seven (7) days per week basis. In addition to the per call service charge, usage rates apply. The types of calls handled are as follows:

Customer Dialed Calling/Credit Card Call: This charge applies in addition to usage charges for station to station calls billed to an authorized Calling Card or Commercial Credit Card. The Customer must dial the destination telephone number where the capability exists for the Customer to do so. A separate rate applies in the event operator assistance is requested for entering the Customer's card number for billing purposes.

Operator Dialed Calling/Credit Card Call: This charge applies in addition to usage charges for station to station calls billed to an authorized telephone Calling Card or Commercial Credit Card and the operator dials the destination telephone number at the request of the Customer.

Operator Station: These charges apply in addition to usage charges for non-Person-to-Person calls placed using the assistance of a Company operator and billed Collect, to a Third Party, by deposit of coins in Pay Telephones, or via some method other than a Calling Card or Commercial Credit Card.

Person-to-Person: This charge applies in addition to usage charges for calls placed with the assistance of a Company operator to a particular party at the destination number. This charge applies regardless of billing method, including but not limited to billing to a Calling Card, Commercial Credit Card, Collect, by deposit of coins in Pay Telephones, or to a Third Party. Charges do not apply unless the specified party or an acceptable substitute is available.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.3 Operator Service, (Cont'd.)

.2 Local and IntraLATA Rates

.A Usage Charges

Usage charges will be billed at the rate in effect for the presubscribed service plan purchased by the Customer.

.B Per Call Service Charges

Customer Dialed/Automated: \$1.75
Customer Dialed Calling Card Station: \$5.50

	Automated	Operator Assisted
Collect	\$1.55	\$1.85
Third Party Billed	\$1.55	\$1.85
Person-to-Person	\$3.00	\$3.00

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service

- .1 General Terms and Conditions
 - .A The Company shall provide for a single directory listing, termed the primary listing, in the telephone directory published by the dominant exchange service provider in the Customer's exchange areas of the Station number which is designated as the Customer's main billing number. Directory listings of additional Company Station numbers, other than the Customer's main billing number, associated with a Customer's service will be provided for a monthly recurring charge per listing.
 - .B The Company reserves the right to limit the length of any listing in the directory by the use of abbreviations when, in its judgment, the clearness of the listing, or the identification of the Customer is not impaired thereby. Where more than one line is required to properly list the Customer, no additional charge is made.
 - .C The Company may refuse a listing which is known not to constitute a legally authorized or adopted name, obscenities in the name, or any listing which, in the opinion of the Company, is likely to mislead or deceive calling persons as to the identity of the listed party, or is a contrived name used for advertising purposes or to secure a preferential position in the directory or is more elaborate than is reasonably necessary to identify the listed party. The Company, upon notification to the Customer, will withdraw any listing that is found to be in violation of its rules with respect thereto.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service, (Cont'd.)

- .1 General Terms and Conditions, (Cont'd.)
 - .D Each listing must be designated Government or Business to be placed in the appropriate section of the directory. In order to aid the user of the directory, and to avoid misleading or deceiving the calling party as to the identity of the listed party, only business listings may be placed in the Business Section and only residential listings in the Residential section. The Company, upon notification to the Customer, will withdraw any listing which is found to be in violation of its rules with respect thereto.
 - .E In order for listings to appear in an upcoming directory, the Customer must furnish the listing to the Company in time to meet the directory publishing schedule.
 - .F Rates and regulations for listing service are applicable only to listings in the alphabetical directories.
 - .G Directory listings are limited to such information as is essential to the identification of the listed party. The listing of a service, commodity, or trade name is not permitted unless it is the name, or an integral part of the name, under which the Customer does business.
 - .H A listing is limited to one line in the directory, except where in the judgment of the Company, more than one line is required to identify the Customer properly. In such cases, the additional lines required are provided at no extra charge.
 - .I Listing services are available with all classes of main telephone exchange service.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service, (Cont'd.)

.2 With respect to errors or omissions in Directory Listings:

- A. The Company's liability arising from errors or omissions in Directory Listings, other than charged listings, shall be limited to the amount of actual impairment to the Customer's service and in no event shall exceed one-half the amount of the fixed monthly charges applicable to exchange service affected during the period covered by the directory in which the error or omission occurs. In cases of charged Directory Listings, the liability of the Company shall be limited to an amount not exceeding the amount of charges for the charged listings involved during the period covered by the directory in which the error or omission occurs.
- B. In conjunction with a nonpublished telephone number, as described in Paragraph 4.5.2.3, the Company will not be liable for failure or refusal to complete any call to such telephone when the call is not placed by number. The Company will try to prevent the disclosure of the number of such telephone, but will not be liable should such number be divulged.
- C. When a Customer with a nonpublished telephone number, as defined herein, places a call to the Emergency 911 or E911 Service, the Company will release the name and address of the calling party, where such information can be determined, to the appropriate local governmental authority. By subscribing to service under this Product Guide, Customer acknowledges and agrees with the release of information as described above.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service, (Cont'd.)

.3 Listings

.A Primary Listing

One listing, termed the initial listing is included with each Customer's service, and with the initial line of a line hunting group.

.B Additional Listings

At a charge, additional listings may be included in the alphabetical directory and on directory assistance records, or appear on directory assistance records only. The monthly rate for additional listings apply when the listings appear in Directory Assistance records in accordance with the date requested by the Customer.

If an additional listing is ordered discontinued by the Customer after the closing of the directory, the monthly rate continues through that issue of the directory and up to the date for rates to be effective for the next directory. If the additional listing is ordered discontinued before the closing date of the directory in which it would first appear the monthly rate continues only to the date of cancellation by the Customer, with a minimum service period of one month.

.C Foreign Listing

Where available, a listing in a telephone directory which is not in the Customer's immediate calling area. The Customer will be charged the rates specified in the Product Guide published by the specific local exchange carrier providing the Foreign Listing.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service, (Cont'd.)

.3 Listings, (Cont'd.)

.D Nonpublished Service

Nonpublished service means that the Customer's telephone number is not listed in the directory, nor does it appear in the Company Directory Assistance Records. However, such information may be displayed on a call-by-call basis at Public Safety Answering Point locations where Enhanced Universal Emergency Number service is provided (E911).

The Company will complete calls to a non-published number only when the caller dials direct or gives the operator number. No exceptions will be made, even if the caller says it is an emergency.

When the Company agrees to keep a number unlisted, it does so without any obligation. Except for cases of gross negligence or willful misconduct, the Company is not liable for any damages that might arise from publishing a non-published number in the directory or disclosing it to some. If, in error, the telephone number is published in the directory, the only obligation of the Company is to credit or refund any monthly charges the Customer paid for non-published service.

The subscriber indemnifies (i.e., promises to reimburse the Company for any amount the Company must pay as a result of) and save the Company harmless against any and all claims for damages caused or claimed to have been caused, directly or indirectly, by the publication of a non-published service or the disclosing of said number to any person.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service, (Cont'd.)

.3 Listings, (Cont'd.)

.E Nondirectory Listed Service

Nondirectory listed service means that the Customer's telephone number is not listed in the directory, but does it appear in the Company Directory Assistance Records.

This service is subject to the rules and regulations for E911 service, where applicable.

The Company will complete calls to a non-listed number.

When the Company agrees to keep a number unlisted, it does so without any obligation. Except for cases of gross negligence or willful misconduct, the Company is not liable for any damages that might arise from publishing a non-listed number in the directory or disclosing it to some. If, in error, the telephone number is listed in the directory, the only obligation of the Company is to credit or refund any monthly charges the Customer paid for non-listed service.

The subscriber indemnifies (i.e., promises to reimburse the Company for any amount the Company must pay as a result of) and save the Company harmless against any and all claims for damages caused or claimed to have been caused, directly or indirectly, by the publication of a nondirectory listed service or the disclosing of said number to any person.

SECTION 4 - RATES AND CHARGES, (CONT'D.)

2.4 Supplementary Services, (Cont'd.)

2.4.4 Directory Listing Service, (Cont'd.)

.4 Monthly Rates

	<u>Business</u>
Primary Listings	NC
Additional Listings, per listing	\$1.05
Non-Listed Service, per line	\$1.10
Non Published Service, per account	\$1.45
Foreign Listing	\$1.05