1075 Rosewood Drive, Grapevine, TX 76051

NEA Association (1997)

ORIGINAL

040412-77

-5 MHIO: 2

Florida Public Service Commission 2540 Shumard Oak Blvd. Tallahassee, FL 32399

Re: IXC registration of UNLIMITED LONG DISTANCE, INC. D.B.A "VersaTalk"

Dear Sirs:

Enclosed you will find an original and three (3) copies of the registration and Tariff. If you have any questions regarding this filing please contact:

Mark J. Angell VLA Associates, LLC 1075 Rosewood Drive Grapevine, TX 76051 817-329-7424 – telephone 817-421-4789 – facsimile m.angell@comcast.net

Thank you for all your assistance concerning this filing.

Respectfully Submitted,

Anuc Mark J. Angell

Manager Member

Original Tariff forwardal to CUP 21:01 11 9- 141 70

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FPSC-COMMISSION CLERK

IXC REGISTRATION FORM

UNLIMITED LONG DISTANCE INC. Company Name				
		P04000032719		
Florida Secretary of Stat	e Registration No.			
Fictitious Name(s) as file State	ed at Fla. Sec. of	VersaTalk		
Company Mailing Name	5351 Harborside Drive, Tampa, FL 33615			
Mailing Address	5351 Harborside	Drive, Tampa, FL 33615		
Web Address				
E-mail Address				
Physical Address	5351 Harborside	Drive, Tampa, FL 33615		
Company Liaison	Hannah Dalegow	ski		
Title	President			
Phone	972-88 0-3192			
Fax	727-471-0256			
E-mail address	versatalk@yahoo	.com		
Consumer Liaison	Hannah Dalegow	ski		
Title	President			
Address	5351 Harborside Drive, Tampa, FL 33615			
Phone	972-880-3192			
	· · · · · · · · · · · · · · · · · · ·	727-471-0256		
H-mail address	Norestalk Auchan	Versatalk & Jahoo. com		

My company's tariff as required in Section 364.04, Florida Statutes, is enclosed with this form. I understand that my company must notify the Commission of any changes to the above information pursuant to Section 364.02, Florida Statutes. My company will owe Regulatory Assessment Fees for each year or partial year my registration is active pursuant to Section 364.336, Florida Statutes. My company will comply with Section 364.603, Florida Statutes, concerning carrier selection requirements, and Section 364.604, Florida Statutes, concerning billing practices.

Signature of Company Representative Date

Hannah Dalegowski

Printed/Typed Name of Representative

Effective: 07/15/2003

05191 HAY-5 5 FPSC-CONDUSSION CLEEN

FLORIDA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, rates and charges applicable to the furnishing of service and facilities for telecommunications service provided by Unlimited Long Distance, Inc. d.b.a. "VersaTalk" ("VersaTalk") with principal offices at 5351 Harborside Drive, Tampa, FL 33615. This tariff applies to the provision of service within the State of Florida. This tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at the company's principal place of business.

All material contained herein is new. Intrastate Operator Services and long distance are provided by means of wire, radio, satellite, fiber optics or other suitable technology or combination thereof.

Issued:

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SECTION 2.0 - Rules and Regulations
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SECTION 4.0 - Rates

Issued:

By:

CHECK LIST

Sheets 1 through 40 inclusive of this tariff are effective as of the date shown at the bottom of the respective page(s).

Sheet No.	Revision	Sheet No.	Revision
1	Original	21	Original
2	Original	22	Original
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SYMBOLS

The following are the only symbols used for the purposes indicated below:

- (D) Delete or Discontinue
- (I) Change Resulting In An Increase to A Customer's Bill
- (M) Moved From Another Tariff Location
- **(N)** New
- (R) Change Resulting In A Reduction to A Customer's Bill

Issued:

TARIFF FORMAT

A. Original Sheet Numbering - Original Sheet numbers appear in the upper right corner of the page. Original Sheets are numbered sequentially. However, new Original Sheets are occasionally added to the tariff. When a now Original Sheet is added between Original Sheets already in effect, a decimal is added. For example, a new Original Sheet added between Original Sheets 14 and 15 would be 14.1.

B. Original Sheet Revision Numbers - Revision numbers also appear in the upper right corner of each page. These numbers are used to determine the most current Original Sheet version on file with the FPSC. For example, the 4th revised Original Sheet 14 cancels the 3rd revised Original Sheet 14. Because of various suspension periods, deferrals, etc. the FPSC follows in their tariff approval process, the most current Original Sheet number on file with the Commission is not always the tariff page in effect. Consult the Check Original Sheet for the Original Sheet currently in effect.

C. Paragraph Numbering Sequence – Their are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

2. 2.1. 2.1.1. 2.1.1.A. 2.1.1.A.1 2.1.1.A.1.(a) 2.1.1.A.1.(a).I 2.1.1.A.1.(a).I.(i) 2.1.1.A.1.(a).I.(i).(1)

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

Issued:

By:

SECTION 1.0 - TERMS AND ABBREVIATIONS

Aggregator - Any person that, in the ordinary course of its operations, makes telephones available to the public or to transient users of its premises, for intrastate telephone calls using a provider of operator services or long distance service.

Automated Calling Card Call - A service whereby the consumer dials all of the digits necessary to route and bill the call, a robot then handles the call.

BOC - Bell Operating Company

Calling Card - A billing convenience where the consumer may bill the charges for a call to an approved telephone company issued calling card. The terms and conditions of the local telephone company will apply to payment arrangements.

Collect Billing - A billing convenience whereby the originating caller may bill the charges for a call to the called party, provided the called party agrees to accept such charges.

Commercial Credit or T&E Card - An additional billing convenience whereby a consumer may charge the zero (0) dialed long distance call to the bank or travel and entertainment card.

Commission - The Florida Public Service Communications.

Company or Carrier - Unlimited Long Distance, Inc. d.b.a. "VersaTalk" ("VersaTalk) unless otherwise clearly indicated by the context.

Consumer - A person initiating an intrastate telephone call using operator services or long distance service.

Customer - The person, firm, corporation or other entity that initiates a call on the company's network, or accepts billing for a call on the Company's network, subject to the terms and conditions of the Company's tariff regulations.

Issued:

SECTION 1.0 - TERMS AND ABBREVIATIONS, (CONT'D.)

VersaTalk- Unlimited Long Distance, Inc. d.b.a. "VersaTalk"

Day - From 8:00 AM up to but not including 5:00 PM local time Monday through Friday.

Equal Access - The switched access service provided by a local exchange company as trunk side switching through the use of an end office or access tandem switch equipment. Where no access code is required, the number dialed by the customer shall be a seven or ten digit number for calls in the North American Numbering Plan (NANP). For international calls outside the NANP, a seven to twelve digit number may be dialed. The form of the numbers dialed by the customer is NXX-XXXX, 0 or I + NXX - XXXX, NPA + NXX - XXXX, 0 or I + NPA + NXX - XXXX, and, when the end office is equipped for International Direct Distance Dialing (IDDD), 01 + CC + NN or 011 + CC + NN. Equal access is also known as Feature Group D.

Evening - From 5:00 PM up to but not including 11:00 PM local time Sunday through Friday.

Holidays - Holidays as observed by this carrier were specified in this tariff.

LEC - Local Exchange Company.

Night/weekend - From 11:00 PM up to but not including 8:00 AM Sunday through Friday, and all day Saturday, and Sunday from 8:00 AM, up to but not including, 5:00 PM Sunday.

Operator Services - Any intrastate telecommunications service initiated from an aggregator location that includes, as a component, any automatic or live assistance to a consumer to arrange for billing or completion, or both, of an intrastate telephone call through a method other than -

- (A) Automatic completion with billing to the telephone from which the call originated; or
- (B) Completion through an access code used by the consumer, with billing to an account, previously established with the carrier by the consumer.

Issued:

SECTION 1.0 - TERMS AND ABBREVIATIONS, (CONT'D.)

Operator-Station Call - A service whereby the originating consumer requests the assistance of a Company operator to place or bill the call.

Pay Telephone - A customer premise public telephone instrument equipped with a device that allows a charge to be made f or each call. Private pay telephones are owned and operated by non-LEC personnel. A LEC pay telephone is owned and operated by the telephone company.

Person- t o- Person Call - A service whereby the originating consumer specifies to the Company operator a particular person to be reached, or a particular station, room number, department, or office to be reached through a PABX attendant.

Rate Center - A geographic point from which the vertical and horizontal coordinate is used in calculation of airline mileage for the purposes of rating a call.

Third Party Billing - A billing convenience by which the charges for a call may be billed to a telephone number that is different from the calling number and the called number.

Long Distance Services - Any intrastate telecommunications service initiated by a consumer for automatic completion with billing to the telephone from which the call originated.

0+ - Operator Service call where consumer dials 0 or 00 plus area code plus number.

0-- Operator Service call where consumer dials 0 or 00 and waits for an operator to answer.

Issued:

SECTION 2.0 - RULES AND REGULATIONS

2.1 Contracts

Aggregators are required to contract for the various services offered by the Company. Contracts may be granted up to a term of sixty (60) months. All services offered are subject to the Florida Public Service Commission Rules and Regulations as they apply.

The Company may provide service in its own name over the lines and or switches of other certified carriers or LEC's with which it has contracts for the carrying of customer's traffic or handling of customer's operator assistance requirements.

2.2 Establishment and Re-establishment of Credit

- 1. In the event service is temporarily suspended for non-payment such service will be restored upon payment of all charges due.
- 2. A restoral of service charge will be applicable for each authorization code temporarily suspended. Where service is presubscribed to the Company service a restoral of service charge will be applicable for each line temporarily suspended. The restoral of service charge is set forth in 3.4 following.
- **3.** Aggregators not reestablished within five (5) days from date of suspension will be treated as a new customer and appropriate Nonrecurring Charges and an advance payment will apply.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.3 Advance Payments

- 1. For aggregators or customers whom the company feels in advance payment is necessary, the Company reserves the right to collect an amount not to exceed one (1) month's estimated charges as an advance payment for service. This will be applied against the next month's charges and if necessary a new advance payment will be collected for the next month. The Company waives the advance requirement for all customers except those that are notified by the Company that they have an unsatisfactory credit history.
- 2. For aggregators or customers that require to obtain travel cards with a prearranged dollar value of long distance calling credited to those cards, the Company reserves the right to collect an amount not to exceed the prearranged value as an advance payment for service. This will be applied against the actual usage on that card. Any balance of value remaining on cards may be transferred to new cards or new amounts credited to existing cards.

2.4 Notices

1. Notices to the Customer

- A. Notices from the Company to a Customer normally will be given in writing, either delivered or mailed to the Customer's address of record.
- **B.** In emergencies, where delay may result in impaired service or in hazards to the Customer, the public, or the Company's facilities, the Company may resort to verbal notices given by telephone, radiotelephone, personal contact, or other means of communication.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.4 Notices, (Cont'd.)

2. Notices from the Customer

The Customer or the Customer's authorized agent at the Company's office, or may give notices from a Customer to the Company verbally by written communication mailed thereto. Written notice is required when specified in tariff schedules or in any written agreement.

2.5 Rendering and Payment of Bills

1. Returned Check Charge

When a payment for service is made by check, draft, or similar negotiable instrument, returned check charge of the greatest of \$20.00 or 5% will be billed by the Company for each such item returned unpaid by a bank to the Company for any reason. The acceptance of checks, drafts, or other negotiable instruments for the satisfaction of the customer's debts to the Company shall not constitute a waiver by the Company of its right to payment by legal tender.

2. Late Payment Charge

Bills for telephone service are due when they are rendered. A customer is in default unless payment is made on or before the (10th day following the date specified on the bill. If payment is not made within one (1) month of the date of the bill, a late payment charge of one and one-half percent (1-1/2%) per monthly billing period will be applied to all amounts previously billed under this company's tariff(s) including arrears and unpaid late payment charges.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.5 Rendering and Payment of Bills, (Cont'd.)

3. Extra Copies of Bill

The Carrier at the rate as set will provide extra Copies of a customer's monthly bill forth in 3.4 following of this tariff.

4. Third Party Billing

The Company reserves the right to refuse Third Party Billing at its sole discretion.

5. Credit Card or Calling Card calls

The Company reserves the right to refuse to process credit Card or Calling card billed calls when authorization for use of the card cannot be properly validated.

6. Fraudulent Use of Collect, card, Third Party Calls

In order to control fraud, the Company may refuse to permit Collect Calling, calling Card, Third Number Calling and calls which it determines to be fraudulent and/or it may limit the use of these billing options or services to or from certain countries or areas including all or part of the United States, Puerto Rico or the U.S. Virgin islands.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.6 Discontinuance and Restoration of Service

1. Fraud

The Company shall have the right to refuse or discontinue service if the acts of the customer, including furnishing false credit information or the conditions upon their premises are such as they indicate intention to defraud the Company.

2. Non Compliance with the Company's Rules

The company may discontinue service if a customer fails to comply with any of the rules herein.

3. Telephone Calls with Intent to Annoy

- A. The Company may discontinue service of any customer who, with intent to annoy, telephones another and addresses to or about such other person any obscene language or addresses to such other person any obscene language or addresses to such other person any threat to inflict injury to the person or property of the person addressed or any family member.
- **B.** The Company may discontinue service of any customer who, with intent to annoy, repeatedly telephones another without disclosing his true identity to the person answering the telephone, whether or not conversation ensues during the telephone calls.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.6 Discontinuance and Restoration of Service, (Cont'd.)

4. Intentional Abuse of Service

The Company has the right to refuse the telephone service for any premise and at any time to discontinue telephone service, if it finds it necessary to do so to protect itself against intentional abuse. Intentional abuse of service includes, without limiting the generality of the foregoing; the use of service or facilities of the Company to transmit a message or to locate a person or otherwise to give or obtain information, without payment of a message toll charge or an exchange service charge. Another form of such abuse is an intentional interrupted connection of one exchange station to another station, excluding those connections that permit the use of the facilities in a manner similar to private line service. It also includes intentional receiver off hook conditions.

5. Disconnection of Service for Cause

A. Upon non-payment of any sum due the Company or upon a violation of any of the conditions governing the furnishing of service as provided in this tariff, the Company may by notice in writing mailed to the Customer, without incurring any liability, temporarily discontinue the furnishing of service to the Customer. Telephone Services may be discontinued fifteen (15) days after mailing notice of intention to discontinue service and a service order charge will be made by the Company for restoration of such authorization Code and/or line. If the Company elects to discontinue service the Customer shall be responsible for all charges through the date of termination.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.6 Discontinuance and Restoration of Service, (Cont'd.)

5. Disconnection of Service for Cause, (cont'd.)

- **B.** If any customer-provided, or aggregator provided, equipment is used with Facilities provided by the company is in violation of any law or any of the provisions in this tariff, the Company will take such action as is necessary for the protection of its Facilities or the service of its other Customers and other persons provided with Telephone Services. The customer and/or aggregator shall discontinue such use of the equipment or correct the violation immediately upon actual or constructive knowledge of a violation and shall confirm in writing to the Company within fifteen (15) calendar days that such use has ceased or that the violation, has been corrected. Customer and/or aggregator to discontinue such use or correct the violation, and to give the required written confirmation to the Company within the time stated above shall result in interruption of the service of the Customer and/or aggregator creating the violation.
- C. Telephone Services may be refused, reduced, or partially or completely discontinued without notice in the event the Company is informed that the service is used in such a manner that will adversely affect the company's services to others.
- **D.** The Company may disconnect the Telephone Services in accordance with the terms hereof without any liability except for an appropriate refund of prepaid charges and any service deposit with accrued interest.

Effective:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.6 Discontinuance and Restoration of Service, (Cont'd.)

5. Disconnection of Service for Cause, (cont'd.)

- E. Except as provided in this tariff, the company shall refuse service to a new applicant and shall disconnect existing service to a customer and/or aggregator upon receipt from any authorized official of a law enforcement agency of a writing, signed by a magistrate, as defined by State and Federal laws, finding that probable cause exists to believe that the use made or to be made of the service is prohibited by law, or that the service is being or is to be used as an instrumentality directly or indirectly, to violate or to assist in the violation of the law. included in the magistrate's writing shall be a finding that there, is probable cause to believe not only that the subject telephone facilities have been or are to be used in the commission or facilitation of illegal acts, but that the character of such acts is such that, absent immediate and summary action in the premises, significant dangers to public health, safety, or welfare will result.
- **F.** The Company, immediately upon refusal or disconnection of service in accordance with this tariff, shall give written notice to the persons suffering such action that such refusal or disconnection has been made pursuant to a request by a law enforcement agency, naming the agency, and shall include with said notice a copy of this rule.
- **G.** At the expiration of fifteen (15) days after refusal or disconnection of service pursuant to this tariff, the Company, upon written request of the Customer, shall provide or restore such service unless the law enforcement agency concerned shall have notified the Company in writing of its objection to such provision or restoration of service.

Effective:

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.7 Limitations

- 1. Service is offered subject to the availability of the necessary facilities and equipment, or both facilities and equipment, and subject to the provisions of this tariff.
- 2. The Company reserves the right to discontinue or limit service when necessitated by conditions beyond its control. or when the aggregator and/or Customer is using service in violation of provisions of this tariff or in violation of the law.
- 3. The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 4. All services and facilities provided under this tariff are directly controlled by the Company. The aggregator and/or customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.
- 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.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.8 Liabilities of the Company

- 1. The Company liability for any claim or loss, expenses or damage (including indirect, special or consequential damage) arising out of mistakes for any interruption, delay, error, omissions, or defects in any service, facility or transmission provided under this tariff shall not exceed an amount equivalent to the proportionate monthly subscription fee charged to the customer and/or aggregator for the period of service or the facility provided during which such interruption, delay, error, omission or defect occurs. Any adjustment shall apply only to the period the interruption, delay, error, omission or defect continues beyond twenty-four hours after the Company receives notice of the interruption, delay, error, omission or defect. No other liability shall in any case attach to the Company on account of interruptions, delay, error, omission or defect of service. For the purpose of computing a credit month is considered to have thirty (30) days.
- 2. The company shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff, if caused by any person or entity other than the company, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.

Issued:

By:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.8 Liabilities of the Company, (Cont'd.)

- 3. The company shall not be liable for, and shall be fully indemnified and held harmless by the customer and/or aggregator against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, and invasion of privacy, infringement of copyright or patent. Unauthorized use of any trademark trade name or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information or other content revealed to, transmitted, processed, handled, or used by the Company under this tariff; for connecting, combining or adapting Company's facilities with the aggregator's apparatus or systems, or; for any act or omission of the customer and/or aggregator; or for any persona) injury or death of any person or for any loss of or damage to the aggregator's premises or any other property, whether owned by the aggregator or others, caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Carrier, if not directly caused by negligence of the Carrier, or; liability for failure to provide service.
- 4. No agent or employee of any other carrier shall be deemed to be an agent or employee of the company, except independent sales agents who may from time to time be employed by another carrier.
- 5. The Company shall not be liable for any defacement of or damages to the premises of an aggregator resulting from the furnishing of service that is not the direct result of the Company's negligence.

Issued:

By:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.9 Service Connections and Facilities on Customer's Premises

1. Terminal Equipment

The Company's facilities and service may be used with or terminated in aggregator-provided terminal equipment or aggregator-provided communications systems, such as a global change PABX or Pay Telephone. Such terminal equipment shall be furnished and maintained at the expense of the aggregator, except as otherwise mutually agreed upon by both parties in writing. The aggregator is responsible for all costs at his or her premises, including personnel, customer's inside wiring, electrical power, and the like incurred in the use of the Company service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry as endorsed by the Federal Communications Commission.

2. Installation and Termination

Service is installed upon mutual agreement between the aggregator and the Company. The agreement will determine terms and conditions of installation, termination of service; any applicable sales commission structure, and sales commission payment schedule. The service agreement does not alter rates specified in the tables and schedules contained in this tariff.

3. Ownership of Equipment

Equipment furnished by the Company on the premises of an aggregator is the property of the Company.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.10 Use of Service

Service provided under this tariff may be used for any lawful purpose for which the service is technically suited.

The Company reserves the right to discontinue service, limit service, or to impose requirements on aggregators as required to meet changing regulatory rules and standards of the Florida Public Service Commission.

2.11 Conditions of Service

- 1. The aggregator agrees to route and deliver to the Company all 1+ long distance and or operator service telephone traffic that is legally permissible from the location(s) facilities covered under the aggregator's approved agreement with the Company except where consumers designate alternate carriers by dialing Carrier access codes or otherwise request such access.
- 2. The aggregator shall implement consumer notice and posting programs is may be reasonably adopted by the Company, including posting in plain view at each terminal equipment location at identifies the provider of operator services as the Company. The aggregator shall provide such additional notice to consumers as may be prescribed by regulatory authorities.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.11 Conditions of Service, (Cont'd.)

- 3. In the case of the provision of operator services each aggregator shall post on or near the telephone instrument, in plain view of consumers, the following information:
 - A. The name, address, and toll-free telephone number of the Company;
 - **B.** A written disclosure that the rates for all operator assisted calls are available on request, and that consumers have a right to obtain access to the interstate common carrier of their choice and may contact their preferred interstate common carriers for information on accessing that carrier's service using that telephone and;
 - **C.** The name and address of the enforcement division of the Common Carrier Bureau of the commission to which the consumer may direct complaints regarding operator services. (Unless the State regulatory authority requires substantially the same requirement at the State level.)
- 2. Each aggregator shall ensure that each of its telephones presubscribed to the Company allow the consumer to use "800" and "950" and 10XXX where mandatory access code numbers to obtain access to the provider of operator services desired by the consumer.
- 3. Each aggregator shall ensure that no charge by the aggregator to the consumer for using an "800" or "950" and 10XXX where mandatory access code number, or any other access code number, is greater than the amount the aggregator charges for calls placed using the Company operator services.

Issued:

SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.12 Taxes

1. All Federal. State and local taxes (i.e., excise tax, gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items and are not included in the quoted rates.

2. Adjustments for Municipality Payments

If at any time in the future a municipality acquires the legal right to impose an occupation tax, license tax, permit fee, franchise fee or other similar charge upon the Carrier, and imposes the same by ordinance or otherwise, such taxes, fees or charges shall be billed to the customers receiving service within the territorial limits of such municipality. Such billing shall allocate the tax, fee or charge among customers uniformly on the basis of each customer's monthly charges for the types of service made subject to such tax, fee or charge.

3. Adjustments for County or Other Local Taxing Authority Payments

If at any time in the future a county or other local taxing a authority acquires the legal right to impose an occupation tax, license tax, permit fee, franchise fee or other similar charge upon the Carrier, and imposes the same by ordinance or otherwise, such taxes, fees or charges shall be billed to the customers receiving service within the territorial limits of such county or other taxing authority. Such billing shall allocate the tax, fee or charge among customers uniformly on the basis of each customer's monthly charges for the types of service made subject to such tax, fee or charge.

Issued:

SECTION 3.0 - DESCRIPTION OF SERVICE

3.1 Application of Tariff

This tariff contains the regulations and charges applicable to the provision of Intrastate Operator Services and 1+ Intrastate Long Distance by Unlimited Long Distance, Inc. d.b.a. "VersaTalk" ("VersaTalk") (hereinafter referred to as the Company and/or "VersaTalk") from its operating locations throughout the State of Florida.

3.2 Aggregators Agents & Organizations

The Company products and services may be provided to or through various individuals or interest groups for resale. No arrangement with any such entity will alter rates specified in the tables and schedules contained in this tariff.

3.3 Operator Services To FL Rate Plans

Operator Services are those telephone services that allow consumers to originate intrastate calls from an aggregator location that includes, as a component, any automatic or live assistance to a consumer to arrange for billing or completion of a call. Operator Services does not include automatic completion with billing to the originating telephone or billing to an account previously established by the consumer with the Company.

Charges for these calls vary by type of call, distance, time of day and call duration. Calls may be billed to the station originating the call, the called station (i.e., charges may be reversed), to a third party number, or to a credit card, calling card or other financial card that the Company deems appropriate.

3.4 Minimum Call Completion Ratio

A customer can expect a call completion rate of not less than 90% during peak use periods for all FG D service.

Issued:

Effective:

SECTION 3.0 - DESCRIPTION OF SERVICE, (CONT'D.)

3.5 Discounts For Hearing Impaired Users

Telephone telemessage, that is communicating using a telecommunications device for the deaf (TDD), are properly certified hearing or speech impaired persons or properly certified business establishments or individuals equipped with TDD for communicating with hearing or speech impaired persons will receive upon request credit for charges on certain intrastate toll calls places between TDD's the credit to be given on a subsequent bill for such calls placed between TDD's will be equal to applying the evening rate during business day hours and the night weekend rate during the evening rate period. Discounts do not apply to surcharges or per call add on charges for operator services when the call is placed by a method that would normally incur surcharges.

3.6 Timing of Calls

- 1. Long distance usage charges are based on the actual usage of the Company and or it's service providers. The Company will determine that a call has been established by either a signal from the local telephone company or, for collect and person to person calls as stated below. Where such signaling is unavailable, The Company will determine that an initiated call has been answered after 30 seconds or ring time. Collect call timing begins when the called party accepts the responsibility for payment. Person-to-Person call timing begins when the calling party is connected to the designated called party or to an agreed alternate. A call is terminated when either party disconnects from the call.
- 2. The Company will not bill for unanswered telephone calls in areas where equal access is available. Where equal access is not available, the Company will not knowingly bill for unanswered telephone calls.
- 3. Unless otherwise specified in this tariff, the minimum call duration for billing purposes is one (1) minute.

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SECTION 3.0 - DESCRIPTION OF SERVICE, (CONT'D.)

3.6 Timing of Calls, (Cont'd.)

- 4. Unless otherwise specified in this tariff, operator service and travel card usage is measured and rounded to next higher full minute for billing purposes.
- 5. When a call is established in one rate period and ends in another rate period, the rate in effect at the calling station applies to the portion of the call occurring within that rate period. When a unit of time is split between two rate periods, the rate applicable to that unit of time is based on the rate period in which it began.

3.7 Mileage Measurement

- 1. Usage charges for all mileage sensitive products are based on the airline distance between rate centers associated with the originating and terminating points for the call. The Rate Centers for a call are determined by area codes and exchanges of the origination and destination points. The distance between the Rate Center of the aggregator's equipment and that of the destination point is calculated by using the "V" and "H" coordinates found in AT&T FCC Tariff No. 1, in the following manner:
 - Step 1 Obtain the "V" and "H" coordinates for the Rate Centers of the Subscriber's switch and destination point.
 - Step 2 Obtain the difference between the "V" coordinates of each of the Rate Centers. Obtain the difference between the "H" coordinates.
 - Step 3 Square the differences obtained in Step 2.
 - Step 4 Add the squares of the "V" difference and "H" difference obtained in Step 3.

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SECTION 3.0 - DESCRIPTION OF SERVICE, (CONT'D.)

3.7 Mileage Measurement, (Cont'd.)

Step 6 Obtain the square root of the whole number obtained in Step 5. Round to the next higher whole number if any fraction is obtained. This is the distance between the

Rate Centers.

Step 5 Divide the sum of the square obtained in Step 4 by ten (10). Round to the next higher whole number if any fraction results from the division.

2. The Company will not engage in call splashing, if the consumer requests to be transferred to another provider of operator services, the consumer is informed prior to incurring any charges that the rates for the call may not reflect the rates from the actual originating location of the call, and the consumer consents to be transferred. Call splashing involves the transfer of the telephone call from one provider of operator services to another provider in such a manner that the subsequent provider is unable or unwilling to determine the location of the origination of the call and, because of such inability or unwillingness, is prevented from billing the call on the basis of such location.

3.8 Long Distance Service

3.8.1 TA FL Banded Rate Plan

Charges for these calls vary by distance, time of day and call duration.

3.8.2 TL FL Flat Rate Plans

Charges for these calls vary by time of day and call duration. TL FL Rates 5 down through 1 represent progressive discounts from the base rate, TL6. These rates may be offered to selected customers of the Company based on volume, credit history, use of other services offered by the Company, and on commissions offered to agents and organizations.

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SECTION 3.0 - DESCRIPTION OF SERVICE, (CONT'D.)

3.8 Long Distance Service, (Cont'd.)

3.8.3 TE PL 800 Flat Rate Plans

Charges for these calls vary by time of day and call duration. TE FL Rates 3 down through 1 represent progressive discounts from the base rate TE4 FL. These rates may be offered to selected customers of the Company based on volume, credit history, use of other services offered by the Company, and on commissions offered to agents and organizations.

3.8.4 TC FL Travel Card Service

Charges for these calls vary by call duration. There is a range of setup and service charges that may be added on a one time only or a per call basis depending upon the requirements of the agency or organization promoting and or using these cards, and on commissions offered to agents and organizations. Time credited to cards when issued or reloaded will be based on net funds received in relation to the rate plan used less any collection costs, taxes or charges.

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SECTION 4.0 - RATES AND CHARGES

Operator Service 4.1

4.1.1	4.1.1 To FL Rates			Customer Dialed Calling Card		
	D	AY	EVE	NING	NIGHT/WEEKEND	
Mileage Band	l st Minute	Each Add'l Minute	lst Minute	Each Add'l Minute	1st Minute	Each Add'l Minute
0-10	\$0.1900	\$0.0900	\$0.1425	\$0.0675	\$0.0950	\$0.0450
11-22	\$0.2600	\$0.1600	\$0.1950	\$0.1200	\$0.1350	\$0.0800
23-55	\$0.2700	\$0.2180	\$0.2025	\$0.1635	\$0.1550	\$0.1140
56-124	\$0.2700	\$0.2200	\$0.2025	\$0.1650	\$0.1585	\$0.1185
125-292	\$0.2700	\$0.2275	\$0.2025	\$0.1700	\$0.1610	\$0.1235
293-430	\$0.2700	\$0.2300	\$0.2025	\$0.1725	\$0.1625	\$0.1235
431-624	\$0.2700	\$0.2350	\$0.2025	\$0.1725	\$0.1660	\$0.1285

Operator Station

	DAY		EVENING		NIGHT/WEEKEND	
Mileage Band	lst Minute	Each Add'l Minute	lst Minute	Each Add'l Minute	1st Minute	Each Add'l Minute
0-10	\$0.1900	\$0.0900	\$0.1425	\$0.0675	\$0.0950	\$0.0450
11-22	\$0.2600	\$0.1600	\$0.1950	\$0.1200	\$0.1350	\$0.0800
23-55	\$0.2700	\$0.2180	\$0.2025	\$0.1635	\$0.1550	\$0.1140
56-124	\$0.2700	\$0.2200	\$0.2025	\$0.1650	\$0.1585	\$0.1185
125-292	\$0.2700	\$0.2275	\$0.2025	\$0.1700	\$0.1610	\$0.1235
293-430	\$0.2700	\$0.2300	\$0.2025	\$0.1725	\$0.1625	\$0.1235
431-624	\$0.2700	\$0.2350	\$0.2025	\$0.1725	\$0.1660	\$0.1285

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

Operator Service, (Cont'd.) 4.1

4.1.1	To FL Rates, (cont'd.)		, (cont'd.) Person to Person			
	D	AY	EVE	NING	NIGHT/W	VEEKEND
Mileage Band	lst Minute	Each Add'l Minute	lst Minute	Each Add'l Minute	lst Minute	Each Add'l Minute
0-10	\$0.1900	\$0.0900	\$0.1425	\$0.0675	\$0.0950	\$0.0450
11-22	\$0.2600	\$0.1600	\$0.1950	\$0.1200	\$0.1350	\$0.0800
23-55	\$0.2700	\$0.2180	\$0.2025	\$0.1635	\$0.1550	\$0.1140
56-124	\$0.2700	\$0.2200	\$0.2025	\$0.1650	\$0.1585	\$0.1185
125-292	\$0.2700	\$0.2275	\$0.2025	\$0.1700	\$0.1610	\$0.1235
293-430	\$0.2700	\$0.2300	\$0.2025	\$0.1725	\$0.1625	\$0.1235
431-624	\$0.2700	\$0.2350	\$0.2025	\$0.1725	\$0.1660	\$0.1285

	Real Time Rated						
	D	DAY		Y EVENING		NIGHT/WEEKEND	
Mileage Band	lst Minute	Each Add'l Minute	lst Minute	Each Add'l Minute	lst Minute	Each Add'l Minute	
0-10	\$0.1900	\$0.0900	\$0.1425	\$0.0675	\$0.0950	\$0.0450	
11-22	\$0.2600	\$0.1600	\$0.1950	\$0.1200	\$0.1350	\$0.0800	
23-55	\$0.2700	\$0.2180	\$0.2025	\$0.1635	\$0.1550	\$0.1140	
56-124	\$0.2700	\$0.2200	\$0.2025	\$0.1650	\$0.1585	\$0.1185	
125-292	\$0.2700	\$0.2275	\$0.2025	\$0.1700	\$0.1610	\$0.1235	

\$0.2025

431-624	\$0.2700	\$0.2350	\$0.2025	\$0.1725	\$0.1660	\$0.1285
	4.1.1.2 Oper	rator Service	Charges (Per	Call)	0+	0-
	-	omer Dialed C	• •	,	\$0.80	\$0.80
Operator Station*					1.00	1.75
Person to Person*					2.50	3.25
Travel and Entertainment					1.00	1.75
ncludes rea	l time rated ca	alls.				

\$0.1725

\$0.1625

*includes

\$0.2700

\$0.2300

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293-430

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\$0.1235

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.1 Operator Service, (Cont'd.)

4.1.1 To FL Rates (cont'd.)

4.1.1.3 Pay Telephone Option

For as long as the rules of the FPSC allow the Company offers an optional plan on calls originating from payphones whereby the applicable end user rates are those contained in section 4.1.1 above for day rate period regardless of the time of day or day of week or holiday. In addition a \$.25 set fee per call for calls originating from payphones may be added.

4.1.1.4 Hospitality Option

For as long as the rules of the FPSC allow the Company offers an optional plan on calls originating from non coin phones whereby the applicable end user rates are those contained in section 4.1.1 above for day rate period regardless of the time of day or day of week or holiday.

4.1.1.5 Directory Assistance

Long distance directory assistance is offered to all the Company customers. when operator assistance is provided to complete or bill the directory assistance charges appropriate operator service charges apply in addition to the directory assistance usage charge. Directory Assistance charges do not apply for calls from handicapped persons.

Directory assistance usage Charge

Per Inquiry \$0.60

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.2 Long Distance Service

	DAY		EVENING		NIGHT/WEEKEND	
Mileage Band	lst Minute	Each Add'l Minute	lst Minute	Each Add'l Minute	1st Minute	Each Add'l Minute
0-10	\$0.1900	\$0.0900	\$0.1425	\$0.0675	\$0.0950	\$0.0450
11-22	\$0.2600	\$0.1600	\$0.1950	\$0.1200	\$0.1350	\$0.0800
23-55	\$0.2700	\$0.2180	\$0.2025	\$0.1635	\$0.1550	\$0.1140
56-124	\$0.2700	\$0.2200	\$0.2025	\$0.1650	\$0.1585	\$0.1185
125-292	\$0.2700	\$0.2275	\$0.2025	\$0.1700	\$0.1610	\$0.1235
293-430	\$0.2700	\$0.2300	\$0.2025	\$0.1725	\$0.1625	\$0.1235
431-624	\$0.2700	\$0.2350	\$0.2025	\$0.1725	\$0.1660	\$0.1285

4.2.1 TLA FL Banded Rates (Full Minute Billing)

4.2.2 TL FL Flat Rates and 800 Flat Rates (6 second Billing 18 second Minimum)

4.2.2.ATL6 FL Rate and TL6 FL 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.1000	\$0.1000

4.2.2.B TL5 FL Rate and TL5 FL 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0900	\$0.0900

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.2 Long Distance Service, (Cont'd.)

4.2.2 TL FL Flat Rates and TL 800 Flat Rate (cont'd.)

4.2.2.CTL8 FL Rate and TL8 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0800	\$0.0800

4.2.2.DTL7 FL Rate and TL7 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0700	\$0.0700

4.2.2.E TL6 FL Rate and TL6 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0600	\$0.0600

4.2.2.F TL5 FL Rate and TL5 800 Flat Rate

	DAY	EVENING/NIGHT/WKND	
	All Minutes	All Minutes	
All Distances	\$0.0500	\$0.0500	

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.2 Long Distance Service, (Cont'd.)

4.2.2 TL FL 800 Service Rates (6 second Billing 18 second Minimum)

4.2.2.F TL4.5 FL Flat Rate and TL4.5 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0450	\$0.0450

4.2.2.G TL4 FL Flat Rate and TL4 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0400	\$0.0400

4.2.2.H TL3.5 FL Flat Rate and TL3.5 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0350	\$0.0350

4.2.2.I TL3 FL Flat Rate and TL3 800 Flat Rate

	DAY	EVENING/NIGHT/WKND
	All Minutes	All Minutes
All Distances	\$0.0300	\$0.0300

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.2 Long Distance Service, (Cont'd.)

4.2.3 TC FL Travel Card Rates (Full Minute Billing)

4.2.3.ATC FL Rates

All Distances and Time Periods	
Maximum Rate Per Minute	\$0.25
Minimum Rate Per Minute	\$.049

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.2 Long Distance Service, (Cont'd.)

4.2.3 TC FL Travel Card Rates, (cont'd.)

4.2.3.BSetup and Service Charges for TC FL Rates

Optional One Time Charges	
Maximum Card Set Up Fee	\$2.50
Minimum Card Set Up Fee	\$0.00
Reload Fee	\$0.50
Optional Surcharges	
Maximum Surcharge	\$0.75
Minimum Surcharge	\$0.00
Operator Assisted Surcharges	
Maximum Surcharge	\$1.50
Minimum Surcharge	\$0.00

4.2.3.COther Services and Charges

Other non- regulated services such as fax mail, voice mail and message forwarding, sports, weather and other information services, as well as connections to travel services and other facilities may be made using a travel card. These services may be charged for on a per call or per minute basis in addition to the normal time usage charges.

4.2.3.DExpiry on Unused Travel Cards

Six (6) months after the date of last use (or twelve 12 months after the date of issue in the case of unused cards) any card may be erased from the company's system and any remaining value will be lost. Cards that have expired may on enquiry be reactivated at company's sole discretion.

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.3 Discount Periods

The Rates in 4. 2. 1, 4. 2. 1 and 4. 2. 3 are subject to the following time-of-day and day-of-week discount periods:

- 1. **EVENING PERIOD** The evening period applies to a call originating at a time from 5:00 PH to, but not including 11:00 PH on Sunday through Friday.
- 2. NIGHT AND WEEKEND PERIOD The night and weekend period applies to a call originating at a time from 11:00 PH to, but no including, 8:00 AM on Sunday through Thursday. The night and weekend period also applies to a call originating at a time from 11:00 PH Friday to, but not including, 5:00 PH Sunday.
- **3.** All times in Paragraph one and two above refer to local time in the area in which the call originates.

4. Holidays

Rates Applicable on certain Holidays:

On Christmas Day (December 25), New Year's Day (January 1), Independence Day (July 4), Thanksgiving Day and Labor Day the Rate applicable is the Evening rate unless a lower rate would normally apply.

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.4 Restoral of Service Charge

In the event service is temporarily suspended for non-payment such service will be restored upon payment of all charges due.

A restoral of service charge will be applicable for each authorization code temporarily suspended. Where service is presubscribed to the Company's service a restoral of service charge will be applicable for each line temporarily suspended.

Aggregators and/or customers not reestablished with five (5) days from date of suspension will be treated as a new customer and appropriate Nonrecurring Charges appearing below and an advance payment equal to one (1) month's estimated charges will apply.

<u>Rates</u>

Business	\$50.00
Residence	\$25.00

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SECTION 4.0 - RATES AND CHARGES, (CONT'D.)

4.5 Returned Check Charge

A customer charge will be assessed for all checks returned by drawer bank for: insufficient or uncollected funds, closed account, apparent tampering, missing signature or endorsement, or any other insufficiency or discrepancy necessitating return of the instrument at the discretion of the drawer bank.

Per Returned Check \$20.00 or 5% whichever is the greater.

4.6 Extra Copies of Bill

Extra copies of a customer's monthly bill will be provided by the Carrier at the rate of \$.25 per copy, per page.

4.7 Monthly Service Charges

For monthly long distance and 800 number accounts under \$50.00 company will charge a monthly fee of \$5.00 per billing location.

4.7 Special Promotions

The Carrier may from time to time, with the approval of the Florida Public Service Commission, engage in special promotional trial service offerings of limited duration, (not to exceed ninety (90) days on a per aggregator basis, for non-optional, recurring charges), designed to attract new aggregators or to increase aggregator awareness of a particular tariff offering.

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