CHECK SHEET

Title Page and Original Pages 0-1 to 0-53; 1-1; 2-0 to 2-140; 3-0 to 3-24; 4-0 to 4-14; 5-0 to 5-40; 6-0 to 6-455; 7-0 to 7-867; 8-1 to 8-513; 9-0 to 9-26; 10-0 to 10-71; 11-0 to 11-14; 12-0 to 12-46; 13-0 to 13-94; 14-0 to 14-25; 15-0 to 15-157; 16-0 to 16-185; 17-0 to 17-569; 18-0 to 18-3; 19-0 to 19-7, 20-0 to 20-28; 21-1 to 21-52; 22-0 to 22-4; 23-0 to 23-28; 24-0 to 24-436 inclusive of this Tariff are effective as of November 11, 2003. Original and revised pages as named below and Supplement Nos. 1, 2, 3, 4 and 5 contain all changes from the original Tariff that are in effect on the date hereof.

PAGE	NUMBER OF REVISION EXCEPT AS INDICATED	PAGE	Number of Revision Except as Indicated	PAGE	Number of Revision Except as Indicated
Title	1st	0-1.25	27th	0-7	Original
0-1	424th *	0-1.26	39th	0-8	1st *
0-1.1	65th	0 - 1.27	35th	0-9	Original
0-1.2	39th	0-1.28	19th	0-10	Original
0-1.3	51st *	0-1.29	46th *	0-11	1st
0-1.4	21st	0-1.30	10th	0-12	Original
0-1.5	6th	0-1.31	5th	0-13	4th
0-1.6	8th	0-1.32	9th	0-14	6th
0-1.7	9th	0-1.33	12th	0-15	7th
0-1.8	9th	0-1.34	15th	0-15.1	4th
0-1.9	30th	0-1.35	12th	0-16	3rd
0-1.10	25th	0-1.36	14th	0-16.1	6th
0-1.11	16th	0-1.37	9th	0-17	6th
0-1.12	27th	0-1.38	16th	0-18	Original
0-1.13	17th	0-1.39	37th	0-19	Original
0-1.14	22nd	0-1.40	26th	0-20	1st
0-1.15	11th	0-1.41	9th	0-21	1st
0-1.16	21st	0-1.42	24th	0-22	Original
0-1.17	21st	0-1.43	36th	0-23	Original
0-1.18	25th	0-1.44	31st	0-24	2nd
0-1.19	64th	0-1.45	29th	0-25	1st
0-1.20	37th	0-2	1st	0-26	7th
0-1.21	11th	0-3	3rd	0-27	1st
0-1.22	11th	0-4	Original	0-28	1st
0-1.23	42nd	0-5	5th	0-29	2nd
0-1.24	14th	0-6	Original		

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^{*} New or Revised Page.

CHECK SHEET (Cont'd)

D. CF	NUMBER OF REVISION EXCEPT AS	D. CE	NUMBER OF REVISION EXCEPT AS	D . CE	NUMBER OF REVISION EXCEPT AS
PAGE	INDICATED	PAGE	INDICATED	PAGE	INDICATED
3-0	Original	4-8	1st *	5-19	2nd
3-1	Original	4-9	1st *	5-20	Original
3-2	Original	4-10	2nd *	5-21	Original
3-3	Original	4-11	28th *	5-22	1st
3-4	Original	4-11.1	25th *	5-23	2nd
3-5	1st	4-12	27th *	5-24	2nd
3-6	Original	4-12.1	25th *	5-25	1st
3-7	Original	4-13	27th *	5-26	Original
3-8	Original	4-14	16th	5-27	2nd
3-9	Original	4-15	Original *	5-28	4th
3-10	Original	4-16	Original *	5-29	2nd
3-11	Original	4-17	Original *	5-30	4th
3-12	Original	4-18	Original *	5-31	5th
3-13	Original	4-19	Original *	5-32	7th
3-14	Original	5-0	1st	5-33	5th
3-15	Original	5-1	Original	5-34	Original
3-16	Original	5-2	Original	5-35	7th
3-17	Original	5-3	Original	5-36	2nd
3-18	Original	5-4	Original	5-37	6th
3-19	Original	5-5	Original	5-38	5th
3-20	Original	5-6	Original	5-39	6th
3-21	Original	5-7	Original	5-40	Original
3-22	Original	5-8	Original	6-0	1st
3-23	Original	5-9	Original	6-0.1	1st
3-24	Original	5-10	Original	6-0.2	Original
4-0	1st *	5-11	Original	6-0.3	2nd
4-1	1st *	5-12	2nd	6-0.4	2nd
4-2	1st	5-13	Original	6-1	1st
4-3	3rd	5-14	Original	6-2	Original
4-4	2nd *	5-15	Original	6-3	Original
4-5	Original	5-16	Original	6-4	1st
4-6	1st *	5-17	Original	6-5	1st
4-7	3rd *	5-18	Original		

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CHECK SHEET (CONT'D)

PAGE	Number of Revision Except as Indicated	PAGE	NUMBER OF REVISION EXCEPT AS INDICATED	PAGE	NUMBER OF REVISION EXCEPT AS INDICATED
13-86	1st	14-21	1st	15-24	1st
13-87	Original	14-21	Original	15-25	1st
13-88	Original	14-23	Original	15-26	1st
13-89	1st	14-24	Original	15-27	1st
13-90	10th	14-25	Original	15-28	1st
13-91	40th *	15-0	2nd	15-29	1st
13-91.1	33rd *	15-0.1	1st	15-30	1st
13-92	Original	15-1	4th	15-31	1st
13-93	1st	15-2	2nd	15-32	1st
13-94	3rd	15-3	2nd	15-33	1st
14-0	Original	15-4	2nd	15-34	2nd
14-1	Original	15-5	2nd	15-35	1st
14-2	Original	15-6	2nd	15-36	2nd
14-3	Original	15-7	2nd	15-37	4th
14-4	Original	15-8	3rd	15-38	4th
14-5	Original	15-9	2nd	15-39	4th
14-6	Original	15-10	3rd	15-40	3rd
14-7	Original	15-11	4th	15-41	1st
14-8	Original	15-11.1	2nd	15-42	1st
14-9	Original	15-12	1st	15-43	1st
14-10	1st	15-13	1st	15-44	1st
14-11	1st	15-14	2nd	15-45	1st
14-12	2nd	15-15	1st	15-46	1st
14-13	2nd	15-16	2nd	15-47	1st
14-14	Original	15-17	1st	15-48	1st
14-15	Original	15-18	1st	15-49	1st
14-16	2nd	15-19	1st	15-50	2nd
14-17	2nd	15-20	1st	15-51	2nd
14-18	1st	15-21	1st	15-51.1	1st
14-19	1st	15-22	1st	15-52	1st
14-20	Original	15-23	1st	15-53	1st

(Filed under Transmittal No. 465.)

^{*} New or Revised Page.

(C)

(N)

TABLE OF CONTENTS (Cont'd)

		PAGE
4. E	END USER ACCESS SERVICE	4-1
4.1	GENERAL DESCRIPTION	4-1
4.2	LIMITATIONS	4-1
4.3	UNDERTAKING OF THE TELEPHONE COMPANY	4-2
4.4	OBLIGATIONS OF THE CUSTOMER	4-5
4.5	PAYMENT ARRANGEMENTS AND CREDIT ALLOWANCES	4-5
4.6	RATE REGULATIONS FOR EUCL, PICC AND ARC	4-6
4.7	RATES AND CHARGES	4-11
4.7.1	EUCL	4-11
4.7.2	PICC	4-14
4.7.3	ARC	4-15
5 0		5 1
5. C	ORDERING OPTIONS FOR ACCESS SERVICES	5-1
5.1	GENERAL	5-1
5.1.1	Ordering Conditions	5-1
5.1.2	PROVISION OF OTHER SERVICES	5-2
5.1.3	SPECIAL CONSTRUCTION	5-3
5.2	ACCESS ORDER	5-4
5.2.1	Access Order Service Date Intervals	5-16
5.2.2	ACCESS ORDER MODIFICATIONS	5-20
5.2.3	CANCELLATION OF AN ACCESS ORDER	5-27
5.2.4	SELECTION OF FACILITIES FOR ACCESS ORDERS	5-34
5.2.5	MINIMUM PERIOD.	5-35
5.2.6	MINIMUM PERIOD CHARGES	5-38
5.2.7	DISCONTINUANCE OF ACCESS SERVICE	5-40

(Filed under Transmittal No. 465.)

Alphabetical By SUBJECT	PAGE	
ARC Rates	4-15	(N)
End User Common Line (EUCL), Presubscribed Interexchange Carrier Charge (PICC) Rate Applications and Access Recovery Charge (ARC): Centrex Commercial Mobile Radio Service Digital Switched Service (DSS) ISDN-Basic Rate Interface ISDN-Primary Rate Interface Lifeline End Users Multiline Business Multiparty Public Access Line (PAL) Remote Call Forwarding Residence Single Line Business EUCL Rates	4-8 4-9 4-7 4-9 4-9 4-10 4-7 4-7 4-7 4-7 4-9 4-6 4-7 4-11	(T) (C)
General Description	4-1	
Limitations	4-1	
Obligations of the Customer	4-5	
Payment Arrangements and Credit Allowances	4-5 4-14	
Rates and Charges	4-11 4-6	(C)
Termination of Long Distance Service by Presubscribed Carrier	4-3	
Undertaking of the Company	4-2	

(Filed under Transmittal No. 465.)

(T) (C) (C)

4. END USER ACCESS SERVICE

End User Access Service provides for the use of Company common lines by end users and resellers (carriers that purchase subscriber lines for resale) who obtain local exchange service from the Company under its general and/or local exchange tariffs.

4.1 GENERAL DESCRIPTION

End User Access Service as described in this section consist of End User
Common Line (EUCL) charges, Presubscribed Interexchange Carrier Charges
(PICC) and Access Recovery Charges (ARC). Rate regulations for the EUCL,
PICC and ARC are described in 4.6, following, and the rates are set forth in 4.7,
following.

4.2 LIMITATIONS

- A. A telephone number is not provided with End User Access.
- B. Detail billing is provided to an interexchange carrier for PICC.
- C. Directory listings are not included with End User Access.
- D. Intercept arrangements are not included with End User Access.

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(N)

4. END USER ACCESS SERVICE

4.3 UNDERTAKING OF THE COMPANY

B.2. (Cont'd)

- d. The Company is not liable for any dispute resulting from the change to PIC NONE initiated by the presubscribed carrier's notification to the Company. The presubscribed carrier shall furnish the Company with a copy of its end user or reseller notification upon request in order to resolve any end user or reseller PIC disputes.
- e. In the event of a dispute over the PICC between the end user or reseller and the presubscribed carrier, the Company will bill the PICC to the end user or reseller when it has received notification as set forth in a., preceding. The end user or reseller should contact the formerly presubscribed carrier to attempt to resolve the dispute. The end user or reseller has the option of initiating an Interexchange Carrier Subscription termination complaint to the F.C.C. against its presubscribed carrier.

3. ARC (N)

The ARC is assessed when an end user or reseller obtains local exchange service from the Company, the ARC per month rate is assessed to the end user or reseller of the associated local exchange service.

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4.5 PAYMENT ARRANGEMENTS AND CREDIT ALLOWANCES (Cont'd)

D. Allowance for Interruptions

When there is an interruption to a common line, requested credit allowances for EUCL, PICC and ARC rates are provided as set forth for the local exchange service for end user and reseller billed rates only. No credit allowance is made for the PICC when the rate is assessed to the presubscribed carrier.

(C)

E. Temporary Suspension of Service

When a end user temporarily suspends its local exchange service, one-half of the EUCL, PICC and ARC per month rates are temporarily suspended for the time period the local exchange service is suspended for end user and reseller billed rates. If the PICC is assessed to the presubscribed carrier, the PICC is not reduced.

(C)

4.6 RATE REGULATIONS FOR EUCL, PICC AND ARC

(C)

The EUCL, PICC and ARC rate applications are described in A. through O., following. The rates are set forth in 4.7, following.

(C)

- A. The EUCL, PICC and ARC Residence Subscriber rates, as described in B., C., and I., following, are based on a Primary and Non-Primary basis. The Primary Residence rate is assessed for the first line provided at the residence. Each additional line at the same residence, regardless of the named subscriber, is assessed the Non-Primary Residence rate. If the primary line disconnects, the non-primary line with the greatest length of service becomes the primary line. A residence is defined as a self-contained housing unit that typically contains cooking and sleeping facilities.
- B. When a customer is provided local residence exchange service by the Company, the EUCL, PICC and ARC Residence Subscriber rates apply for such local residence exchange service on a Primary and Non-Primary basis as set forth in A, preceding.

(C)

(Filed under Transmittal No. 465.)

.6	RATE REGULATIONS FOR EUCL, PICC AND ARC (Cont'd)	(C)
C.	When a customer is provided local residence exchange service by the Company and when the local residence exchange service is provided as a multiparty service, the EUCL, PICC and ARC Residence Subscriber rates are assessed for each such party on a Primary and Non-Primary basis as set forth in A, preceding.	(C)
D.	When a customer is provided only a single local business exchange service (excluding PAL Service) by the Company, the EUCL, PICC and ARC Single Line Business Subscriber rates apply for each single business service.	(C)
E.	When a customer is provided only a single local business exchange service (excluding PAL Service) by the Company and when the local business exchange service is provided as a multiparty service, the EUCL, PICC and ARC Single Line Business Subscriber rates apply for each such party.	(C)
F.	When a customer is provided either single or multiple Public Access Lines (PAL) by the Company, the EUCL and ARC rates apply for each such PAL. As of October 1, 2003, the PICC will not apply to either single or multiple Public Access Lines (PAL).	(C)
G.	When a customer is provided more than one local business exchange service in a state by the same Company, the EUCL, PICC and ARC Multi-line Business Subscriber rates are assessed for each line.	(C)
H.	When a customer is provided DSS by the Company, the EUCL, PICC and ARC Multi-line Business Subscriber rates apply for every activated channel (maximum 24 channels) on the T-1 facility.	(C) (C)

(Filed under Transmittal No. 465.)

4.6 RATE REGULATIONS FOR EUCL, PICC and ARC (Cont'd)

(C) (C)

I. Centrex is a service that (1) utilizes a shared or dedicated common block in a Company switch located at the Company central office to meet the customer's internal needs and serves as the customer's interface with the local and interexchange networks, (2) links the customer's main stations to the Company central office with subscriber loops, (3) allows Network Access Registers (NARs) to be associated with the service and (4) allows abbreviated dialing within the common block.

(**C**)

For business Centrex station lines (excluding Integrated Services Digital Network Basic Rate Interface within a Centrex system), the EUCL and ARC Multiline Business Subscriber rate applies for each line. However the ARC charge will not be applied to Centrex Services that utilize a dedicated common block. The PICC is assessed on a per Centrex station line basis. (The Centrex per-line rate is 1/9 of the Multiline Business Subscriber PICC rate.)

(C) | (C)

Centrex Dormitory (Residential) Service is a service to a college, university or school that serves student or faculty dormitory (residential) quarters. Primary and Non-Primary Residential EUCL, PICC and ARC rates apply for the station lines that serve dormitory quarters, as set forth in A., preceding. EUCL and ARC Multiline Business Subscriber and PICC Centrex Subscriber rates apply to the station lines that serve the school offices as set forth above.

(C) (C)

(Filed under Transmittal No. 465.)

4.6 RATE REGULATIONS FOR EUCL, PICC AND ARC(Cont'd)

(C)

J. When a customer is provided Integrated Services Digital Network Basic Rate Interface (ISDN-BRI) that permits the provision of two voice-grade-equivalent channels and a signaling/data channel over a single facility, the ISDN-BRI EUCL Subscriber rate, the ISDN-BRI PICC and the ISDN-BRI ARC rates are assessed for each such facility. When ISDN-BRI is provided within a Centrex system, the ISDN-BRI rate applications apply.

(C)

K. When a customer is provided Integrated Services Digital Network Primary Rate Interface (ISDN-PRI) that permits the provision of up to 24 voice-grade-equivalent channels over a single T-1 facility, the EUCL and ARC Multiline Business Subscriber rate is multiplied by five for each such T-1 facility. The ISDN-PRI PICC rate is assessed once for each such T-1 facility.

(C)

L. When a customer is provided a local exchange service which is not identified as Business, Centrex, DSS, ISDN or Residence service (e.g., Farm Service, Local Service), the Company will designate the service as either Business, Centrex, DSS, ISDN or Residence Service per 4.4.B., preceding. The rates, as set forth in 4.7, following, for EUCL, PICC and ARC will apply in accordance with the designation.

(C)

M. For each local exchange service provided as Remote Call Forwarding (RCF) residential or Remote Call Forwarding business service, under the general and/or local exchange service tariffs, EUCL, PICC and ARC rates do not apply.

(C)

(C)

N. EUCL, PICC and ARC rates are assessed for each local exchange service provided under the general and/or local exchange service tariffs to Commercial Mobile Radio Service providers which are used for administrative purposes.

(Filed under Transmittal No. 465.)

4.6 RATE REGULATIONS FOR EUCL, PICC AND ARC (Cont'd)

(C)

(C)

(C)

(C)

O. When an end user is provided a local residence exchange service by the Company and if the residential local exchange service rate for such end user is a reduced residential local exchange rate based upon a state-established means test that is subject to verification, the applicable EUCL and ARC Primary Residence Subscriber line rate as set forth in 4.7, following, shall be reduced to the extent of the state assistance or waived in full if the state assistance equals or exceeds the Primary Residence EUCL and ARC rate. In states that do not provide matching funds, the applicable EUCL and ARC Primary Residence Subscriber line rate shall be waived in full if the named subscriber is eligible for federal Lifeline support. A named subscriber is deemed eligible for federal Lifeline support based on that end user's participation in Medicaid, food stamps, Supplementary Security Income, federal public housing assistance or Section 8 programs, or Low Income Home Energy Assistance Program. In addition, subscribers living on tribal lands are deemed eligible for federal Lifeline support based on that end user's participation in Bureau of Indian Affairs general assistance, Temporary Assistance for Needy Families tribally-administered block grant program, Head Start programs (under income qualifying eligibility provision only) or National School Lunch Program (free meals program only). In such states, the end user must sign, under penalty of perjury, on a document certifying: (1) that the customer is receiving benefits from one of these programs; (2) the name of the program form which the customer receives benefits; and (3) that the customer agrees to notify the Company if the customer ceases to participate in the program identified in the certification.

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES

4.7.1 EUCL

	USOC	MONTHLY RATE
• Residence Subscriber[1]		
- Primary Residence-Per State, Per individual line or trunk		
 Arizona Colorado Idaho (Boise LATA) Montana New Mexico Utah Wyoming 	9LM 9LM 9LM 9LM 9LM 9LM 9LM	\$6.04 (R) 6.38 6.38 (R) 6.50 6.50 6.31 6.50
 Iowa Minnesota Nebraska North Dakota South Dakota Idaho (Spokane LATA) 	9LM 9LM 9LM 9LM 9LM 9LM	4.79 4.92 (R) 4.30 (R) 6.50 6.44 (R)
OregonWashington	9LM 9LM	6.45 (R) 5.75 (R)

[1] Includes Centrex Dormitory (Residential) Service.

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES 4.7.1 EUCL (Cont'd)

	USOC	MONTHLY RATE
- Non-Primary Residence-Per State, Per individual line or trunk		
 Arizona Colorado Idaho (Boise LATA) Montana New Mexico Utah Wyoming 	9ZRMR 9ZRMR 9ZRMR 9ZRMR 9ZRMR 9ZRMR 9ZRMR	\$6.04 (R) 6.38 6.38 (R) 7.00 7.00 6.31 7.00
IowaMinnesotaNebraskaNorth DakotaSouth Dakota	9ZRMR 9ZRMR 9ZRMR 9ZRMR 9ZRMR	4.79 4.92 (R) 4.30 (R) 7.00 6.44 (R)
Idaho (Spokane LATA)OregonWashington	9ZRMR 9ZRMR 9ZRMR	7.00 6.48 (R) 5.75 (R)

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES 4.7.1 EUCL (Cont'd)

	USOC	MONTHLY RATE
 Single Line Business Subscriber-F Per individual line or trunk 	Per State,	
 Arizona Colorado Idaho (Boise LATA) Montana New Mexico Utah Wyoming 	9LM 9LM 9LM 9LM 9LM 9LM 9LM	\$6.04 (R) 6.38 6.38 (R) 6.50 6.50 6.31 6.50
 Iowa Minnesota Nebraska North Dakota South Dakota Idaho (Spokane LATA) 	9LM 9LM 9LM 9LM 9LM	4.79 4.92 (R) 4.30 (R) 6.50 6.44 (R)
OregonWashington	9LM 9LM	6.45 (R) 5.75 (R)

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES

4.7.1 EUCL (Cont'd)

	USOC	MONTHLY RATE
• ISDN-BRI Subscriber[1]- Per State, Per facility		
 Arizona Colorado Idaho (Boise LATA) Montana New Mexico Utah Wyoming 	9ZRB1 9ZRB1 9ZRB1 9ZRB1 9ZRB1 9ZRB1 9ZRB1	\$6.04 (R) 6.38 6.38 (R) 7.00 7.00 6.31 7.00
 Iowa Minnesota Nebraska North Dakota South Dakota Idaho (Spokane LATA) 	9ZRB1 9ZRB1 9ZRB1 9ZRB1 9ZRB1	4.79 4.92 (R) 4.30 (R) 7.00 6.44 (R)
- Oregon - Washington	9ZRB1 9ZRB1	6.48 (R) 5.75 (R)

[1] For ISDN-PRI, see Page 4-13.

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES

4.7.1 EUCL (**Cont'd**)

	USOC	MONTHLY RATE
• Multi-line Business Subscriber, Per individual line or trunk[1]		
 Arizona Colorado Idaho (Boise LATA) Montana New Mexico Utah Wyoming 	9ZR 9ZR 9ZR 9ZR 9ZR 9ZR 9ZR	\$6.04 (R) 6.38 6.38 (R) 9.20 9.20 6.31 9.20
 Iowa Minnesota Nebraska North Dakota South Dakota Idaho (Spokane LATA) 	9ZR 9ZR 9ZR 9ZR 9ZR	4.79 4.92 (R) 4.30 7.07 6.44 (R)
OregonWashington	9ZR 9ZR	6.48 (R) 5.75 (R)

[1] For ISDN-PRI, multiply the EUCL rate times five for each T-1 facility.

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES (Cont'd)

4.7.3 ARC

(N)

	USOC	MONTHLY RATE
• Residence Subscriber[1]		
- Primary Residence-Per State, Per individual line or trunk		
 Arizona Colorado Idaho (Boise LATA)[2] Montana New Mexico Utah Wyoming[3] 	9ZRR2 9ZRR2 9ZRR2 9ZRR2 9ZRR2 9ZRR2	\$0.50 0.50 0.50 0.50 0.50 0.50
IowaMinnesota[4]NebraskaNorth Dakota[5]South Dakota	9ZRR2 9ZRR2 9ZRR2 9ZRR2 9ZRR2	0.50 0.50 0.50 0.50 0.50
Idaho (Spokane LATA)[6]OregonWashington	9ZRR2 9ZRR2 9ZRR2	0.50 0.50 0.50

- 1] Includes Centrex Dormitory (Residential) Service.
- The following Idaho Exchanges (Boise LATA) will be exempt from this charge: American Falls, Bancroft, Blackfoot, Bliss, Boise, Buhl, Caldwell, Castleford, Dietrich, Downey, Eden-Hazelton, Emmett, Gooding, Grace, Hagerman, Idaho City, Idaho Falls, Jerome, Kimberly, Kuna, Lava Hot Springs, McCammon, Middleton, Mountain Home, Melba, Montpelier, Meridian, Murtaugh, Nampa, New Plymouth, Payette, Pocatello, Preston, Rexburg, Rigby, Ririe, Roberts, Shelley, Shoshone, Soda Springs, Star, Twin Falls, Weiser and Wendell.
- [3] All Wyoming Exchanges are exempt.
- [4] The following Minnesota Exchanges will be exempt from this charge: Buffalo, Cambridge, Le Sueur and North Branch.
- [5] The following North Dakota Exchange will be exempt from this charge: Leonard.
- [6] The following Idaho Exchanges (Spokane LATA) will be exempt from this charge: Craigmont, Cottonwood, Grangeville, Kamiah, Kooskia, Lapwai, Lewiston and Nez Perce.

(N)

(Filed under Transmittal No. 465.)

(N)

4. END USER ACCESS SERVICE

4.7 RATES AND CHARGES 4.7.3 ARC (Cont'd)

	USOC	MONTHLY RATE	(N)
- Non-Primary Residence-Per State, Per individual line or trunk			
- Arizona	9ZRR2	\$0.50	
- Colorado	9ZRR2	0.50	
- Idaho (Boise LATA)[1]	9ZRR2	0.50	
- Montana	9ZRR2	0.50	
- New Mexico	9ZRR2	0.50	
- Utah	9ZRR2	0.50	
- Wyoming[2]			
- Iowa	9ZRR2	0.50	
- Minnesota[3]	9ZRR2	0.50	
- Nebraska	9ZRR2	0.50	
- North Dakota[4]	9ZRR2	0.50	
- South Dakota	9ZRR2	0.50	
- Idaho (Spokane LATA)[5]	9ZRR2	0.50	
- Oregon	9ZRR2	0.50	
- Washington	9ZRR2	0.50	
<u>C</u>			

- [1] The following Idaho Exchanges (Boise LATA) will be exempt from this charge: American Falls, Bancroft, Blackfoot, Bliss, Boise, Buhl, Caldwell, Castleford, Dietrich, Downey, Eden-Hazelton, Emmett, Gooding, Grace, Hagerman, Idaho City, Idaho Falls, Jerome, Kimberly, Kuna, Lava Hot Springs, McCammon, Middleton, Mountain Home, Melba, Montpelier, Meridian, Murtaugh, Nampa, New Plymouth, Payette, Pocatello, Preston, Rexburg, Rigby, Ririe, Roberts, Shelley, Shoshone, Soda Springs, Star, Twin Falls, Weiser and Wendell.
- [2] All Wyoming Exchanges are exempt.
- [3] The following Minnesota Exchanges will be exempt from this charge: Buffalo, Cambridge, Le Sueur and North Branch.
- [4] The following North Dakota Exchange will be exempt from this charge: Leonard.
- [5] The following Idaho Exchanges (Spokane LATA) will be exempt from this charge:

Craigmont, Cottonwood, Grangeville, Kamiah, Kooskia, Lapwai, Lewiston and Nez Perce.

(Filed under Transmittal No. 465.)

4.7 RATES AND CHARGES

4.7.3 ARC (Cont'd)

	USOC	MONTHLY RATE	(N)
• Single Line Business Subscriber-l Per individual line or trunk	Per State,		
- Arizona	9ZR23	\$0.50	
- Colorado	9ZR23	0.50	
- Idaho (Boise LATA)	9ZR23	0.50	
- Montana	9ZR23	0.50	
- New Mexico	9ZR23	0.50	
- Utah	9ZR23	0.50	
- Wyoming	9ZR23	0.50	
- Iowa	9ZR23	0.50	
- Minnesota	9ZR23	0.50	
- Nebraska	9ZR23	0.50	
- North Dakota	9ZR23	0.50	
- South Dakota	9ZR23	0.50	
- Idaho (Spokane LATA)	9ZR23	0.50	
- Oregon	9ZR23	0.50	
- Washington	9ZR23	0.50	(N)

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4.7 RATES AND CHARGES

4.7.3 **ARC** (Cont'd)

USOC	MONTHLY RATE	(N)
9ZR42	\$1.00	
9ZR42	1.00	
	9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42 9ZR42	9ZR42 \$1.00 9ZR42 1.00 9ZR42 1.00

[1] For ISDN-PRI, see Page 4-19.

(N)

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(N)

4. END USER ACCESS SERVICE

4.7 RATES AND CHARGES 4.7.3 ARC (Cont'd)

	USOC	MONTHLY RATE	(N)
• Multi-line Business Subscriber, Per individual line or trunk[1][2]			
- Arizona	9ZR42	\$1.00	
- Colorado	9ZR42	1.00	
- Idaho (Boise LATA)	9ZR42	1.00	
- Montana	9ZR42	1.00	
- New Mexico	9ZR42	1.00	
- Utah	9ZR42	1.00	
- Wyoming	9ZR42	1.00	
- Iowa	9ZR42	1.00	
- Minnesota	9ZR42	1.00	
- Nebraska	9ZR42	1.00	
- North Dakota	9ZR42	1.00	
- South Dakota	9ZR42	1.00	
- Idaho (Spokane LATA)	9ZR42	1.00	
- Oregon	9ZR42	1.00	
- Washington	9ZR42	1.00	

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^[1] For ISDN-PRI, multiply the ARC rate times five for each T-1 facility.

^[2] Where available, the following Centrex Services are Exempt from the ARC Multi-line Business Subscriber Charge: Centrex *PRIME*, Centrex Plus, *CENTRON*, *CENTRON* 50 and *CENTRON* XL.

CHARGE

13. MISCELLANEOUS SERVICES

13.20 FEDERAL UNIVERSAL SERVICE FUND CHARGE

13.20.2 CHARGE FACTORS

	CHARGE FACTOR
Centrex Factor[1], Per individual station line:	
ArizonaColoradoIdaho (Boise LATA)	0.017629 (R) 0.017704 0.018228
MontanaNew MexicoUtahWyoming	0.017619 0.017825 0.020172 0.017833
IowaMinnesotaNebraskaNorth DakotaSouth Dakota	0.017645 0.022208 0.021026 0.019023 0.027295
Idaho (Spokane LATA)OregonWashington	0. 018228 0.018259 0.019416 (R)

[1] Excludes ISDN on Centrex and Centrex Dormitory (Residential) Service.

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CHARGE

13. MISCELLANEOUS SERVICES

13.20 FEDERAL UNIVERSAL SERVICE FUND CHARGE 13.20.2 CHARGE FACTORS (Cont'd)

	FACTOR
Multiline Business Fa Per individual line or	
ArizonaColoradoIdaho (Boise LATA	O.158658 (R) 0.159332 0.164050
MontanaNew MexicoUtahWyoming	0.158573 0.160429 0.181552 0.160499
IowaMinnesotaNebraskaNorth DakotaSouth Dakota	0.158805 0.199868 0.189237 0.171206 0.245653
Idaho (Spokane LAOregonWashington	ATA) 0.164050 0.164332 0.174747 (R)
General Factor, Per Account	0.157 (R)

13.21 RESERVED FOR FUTURE USE

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