

**FREQUENTLY ASKED QUESTIONS
REGARDING DETARIFFING OF STATE-TO-STATE
AND INTERNATIONAL LONG DISTANCE SERVICES**

1. What is a tariff? A tariff is a detailed, regulatory document a company files with a regulatory agency describing the rates, terms and conditions of the services it provides. In the past, companies that provided interstate (state-to-state) and international long distance services had to file these tariffs with the Federal Communications Commission (FCC). Because state-to-state and international long distance calling is now a competitive service, the FCC has eliminated the requirement for filing state-to-state and international tariffs.

2. What does detariffing mean? Beginning July 31, 2001, state-to-state and international toll service will be provided without filing tariffs with the FCC. Each long distance company must provide service details available to the public by posting its rates, terms and conditions on their website (if the company has a website) and at their place of business. Generally, long distance services will now be provided on the basis of a contract or agreement similar to the provision of other business services.

3. Will I need to take any action to accept the new Agreement? No. You will receive a Long Distance Services Agreement, which in brief, layperson-language sets forth the current rates, terms and conditions of providing your state-to-state and international long distance toll services. The Long Distance Services Agreement will have no impact on your service, the price you pay, or your ability to make changes. You do not have to take any action. Use of and payment for the service confirms your acceptance of the Agreement. The copy you receive is provided for informational purposes only to confirm the rates, terms and conditions under which service is provided.

4. Is there any term in the Agreement that differs from the current terms and conditions filed with the FCC? There is no change in the Agreement from the current terms and conditions filed with the FCC with the exception of the requirement in the Agreement for advance notification of increases in rates and changes in terms and conditions.

5. Why does the Agreement reference a more comprehensive Rates, Terms and Conditions Guidelines and what is it? The Rates, Terms and Conditions Guidelines is a detailed document describing all of the company's state-to-state and international service offerings and the related rates, terms and conditions for those services from which the Long Distance Services Agreement was prepared. Because the Agreement is a summary document providing administrative convenience to the consumer, it incorporates the Rates, Terms and Conditions Guidelines by reference. Consumers may review the Rates, Terms and Conditions at the company's website, www.homesc.com, or at 579 Stony Landing Rd, Moncks Corner, should it be desired. Your account representative can make the Rates, Terms and Conditions available.

6. Will all of my long distance services be provided under the new Agreement? No, the Agreement only applies to state-to-state and international long distance toll services. The toll services for calling within a state are still covered by tariffs filed at the state utility commissions

that govern rules for rates, terms and conditions. The new detariffing approach only applies to state-to-state and international toll services.

7. What are the benefits of the new approach? The new Long Distance Service Agreement provides protection under the full range of state laws, including those governing contracts, consumer protection and deceptive practices. One example would be that your long distance company would be required to provide prior notice before it changes any rates. You are assured a long distance company will make its rates, terms and conditions available for your information on a continuing basis.

8. What protection do I have, now that companies do not have to file state-to-state and international tariffs with the FCC? You are protected by the new Long Distance Services Agreement and the state contract laws that apply as noted in the previous item.

9. What if I have a question that isn't covered here? You may call your account representative, who is most familiar with your specific services, or you may call our office at 1-888-746-4482 and our personnel will help by answering any questions you have.