



ORIGINAL

December 12, 2012
Via Overnight Delivery

11:45 AM DEC 13 2012 PSC EXEC SEC DIV

Ms. Sandra Squire, Executive Secretary
Public Service Commission of West Virginia
201 Brooks Street
Charleston, WV 25301

UTILITIES DIVISION

DEC 14 2012

RECEIVED

Case No. 30G-121412-1

RE: **Working Assets Funding Service, Inc. d/b/a Credo Long Distance**
Tariff Revision - P.S.C. WV Tariff No. 1 (Interexchange)

Dear Ms. Squire:

Enclosed for filing please find the original and twelve (12) copies of the above referenced tariff filing and WV Tariff Form No. 2 submitted on behalf of Working Assets Funding Services, Inc. The purpose of this filing is to remove/delete services from the tariff which are no longer offered by the Company; specifically, business long distance service (including toll-free service), calling card service and operator services.

Included with this filing is a copy of the Applications filed with the Federal Communications Commission ("FCC") for authority to discontinue resold business services (Attachment A) and calling card services (Attachment B), along with the applicable customer notification(s) is also provided with this filing. The Company respectfully requests an effective date for this filing of January 8, 2013.

The following tariff pages are included with this filing:

2 nd Revised Check Sheet	Updates Check Sheet
1 st Revised Contents Page 1	Updates Table of Contents
1 st Revised Contents Page 2	Updates Table of Contents
1 st Revised Page 1	Deletes Commercial MTS definition
1 st Revised Page 3	Deletes 800 Services definition
1 st Revised Page 5	Deletes 800 Services reference
1 st Revised Page 6	Deletes Commercial reference, 800 Services and 800 Personal Identification Service
1 st Revised Page 7	Deletes Term Plans description
1 st Revised Page 12	Deletes Advance Payments language
1 st Revised Page 15	Deletes 800 and calling card language
1 st Revised Page 17	Deletes Calling Card and Operator Services references
1 st Revised Page 18	Deletes Commercial Service rates
1 st Revised Page 19	Deletes Operator Services rates
1 st Revised Page 20	Deletes Operator Services rates
1 st Revised Page 21	Deletes Calling Card Services
1 st Revised Page 22	Deletes commercial subscribers language
1 st Revised Page 23	Deletes 800 Service, Commercial Volume Discounts and Pin 800 Service rates
1 st Revised Pages 24-30	Deletes Business Advantage Term Plans

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Case No. 30G-121412-1

The following tariff pages are included with this filing: (continued)

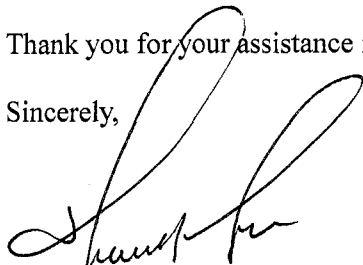
1 st Revised Page 31	Deletes Business Non-Term Plan
1 st Revised Page 32	Deletes Non-Profit Term Plan II
1 st Revised Page 33	Deletes Small Business Term Plan
1 st Revised Page 34	Deletes Calling Card rates
1 st Revised Page 37	Deletes Calling Card rates
1 st Revised Page 38	Deletes Calling Card rates
1 st Revised Page 40	Deletes Calling Card rates
1 st Revised Page 42	Deletes Calling Card rates
1 st Revised Page 43	Deletes Calling Card rates
1 st Revised Page 44	Deletes Calling Card rates
1 st Revised Page 45	Deletes Calling Plan No. 1 rates and Calling Plan No. 2 rates
1 st Revised Page 46	Deletes Calling Card Plan No. 3 rates
1 st Revised Page 47	Deletes Payphone Surcharge

Please acknowledge receipt of this filing by date-stamping the extra copy of this cover letter and returning it to me in the self-addressed, stamped envelope provided for that purpose.

Any questions you may have regarding this filing should be directed to my attention at 407-740-3001 or via email to tforte@tminc.com.

Thank you for your assistance in this matter.

Sincerely,



Thomas M. Forte
Consultant to Working Assets Funding Services, Inc.

cc: Nathanael Bryant - Working Assets
file: Working Assets - West Virginia - IXC
tms: WVi1201

Enclosures
TF/lw

Name of Utility: Working Assets Funding Service, Inc. d/b/a Credo Long Distance

Address Main Office: 101 Market Street, Suite 700
 San Francisco, CA 94105

Information compiled by: Thomas M. Forte, Consultant to Working Assets Funding Service, Inc.
 Technologies Management, Inc.
 2600 Maitland Center Parkway, Suite 300
 Maitland, FL 32751

Telecommunications Tariff PSC WV Tariff No. 1 (Interexchange)

Preface-	2 nd Revised Check Sheet	Section 2-	1 st Revised Pages 17 to 34
Preface-	1 st Revised Contents Page 1	Section 2-	1 st Revised Pages 37, 38
Preface-	1 st Revised Contents Page 2	Section 2-	1 st Revised Page 40
Section 1-	1 st Revised Page 1	Section 2-	1 st Revised Pages 42 to 47
Section 1-	1 st Revised Page 3		
Section 1-	1 st Revised Pages 5, 6, 7		
Section 1-	1 st Revised Page 12		
Section 1-	1 st Revised Page 15		

Change: Deletes Business resold long distance services (including toll-free service) and Calling Card services.

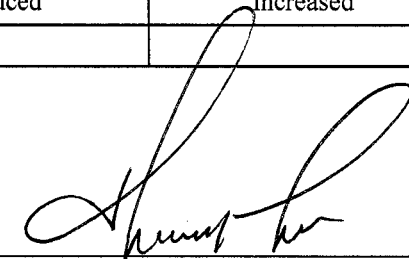
Reason for Change: Discontinuance / Abandonment of Services

Approximate annual reduction in revenue \$0.00

Approximate annual increase in revenue \$ de minimus

Points affected	Estimated number of customers whose cost of service will be		
	Reduced	Increased	Unchanged

Remarks:



Thomas M. Forte, Consultant to
 Working Assets Funding Service, Inc. d/b/a Credo Long Distance

December 12, 2012
 Date

FOR COMMISSION'S USE ONLY

	Formal Order in Case No.:	Dated:
Authority for filing:	Informal Order No.:	Dated:
	Statutory Notice <input type="checkbox"/> (Mark "X")	
	Date Filed:	

CHECK SHEET

Pages of this tariff are effective as of the date shown on each of the respective page(s). Original and revised pages as named below comprise all changes from the original Tariff and are currently in effect as of the date on the bottom of this page.

PAGE	REVISION	PAGE	REVISION
Title	Original	25	1 st Revised *
Check Sheet	2 nd Revised *	26	1 st Revised *
Contents Page 1	1 st Revised *	27	1 st Revised *
Contents Page 2	1 st Revised *	28	1 st Revised *
Reference Page	Original	29	1 st Revised *
1	1 st Revised *	30	1 st Revised *
2	Original	31	1 st Revised *
3	1 st Revised *	32	1 st Revised *
4	Original	33	1 st Revised *
5	1 st Revised *	34	1 st Revised *
6	1 st Revised *	35	Original
7	1 st Revised *	36	Original
8	Original	37	1 st Revised *
9	Original	38	1 st Revised *
10	Original	39	Original
11	1 st Revised	40	1 st Revised *
12	1 st Revised *	41	Original
13	Original	42	1 st Revised *
14	Original	43	1 st Revised *
15	1 st Revised *	44	1 st Revised *
16	1 st Revised	45	1 st Revised *
17	1 st Revised *	46	1 st Revised *
18	1 st Revised *	47	1 st Revised *
19	1 st Revised *	48	Original
20	1 st Revised *	49	Original
21	1 st Revised *	50	Original
22	1 st Revised *	51	Original
23	1 st Revised *		
24	1 st Revised *		

*New or revised pages

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Working Assets Funding Service, Inc.
101 Market Street, Suite 700
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Case No. 30G-121412-1

TABLE OF CONTENTS

Section 1 – General Regulations	1
Application of Tariff	1
Definitions	1
Description of Services	4
Undertaking of the Carrier	8
Limitations	9
Liabilities of the Carrier	10
Temporary Suspension for Repairs	11
Application for Service	11
Establishment and Reestablishment of Credit	11
Restoration of Service	11
Deposits	12
Taxes	(C)
Notices	12
Usage Charges	13
Billing Date	13
Bill Payment	13
Return Check Fee	14
Late Charges	14
Cancellation for Cause	15
Reconnection Fee	16

Issued: December 13, 2012

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WVi1201

Case No. 30G-121412-1

TABLE OF CONTENTS, (CONT'D.)

Section 2 – Rates	17
Message Telecommunications Service	17
Directory Assistance	18
.....	(C)
.....	(C)
Intranetwork Discount.....	22
Other Discounts.....	22
Application of Discounts.....	22
Hearing Impaired Discount	22
.....	(C)
.....	(C)
.....	(C)
.....	(C)
.....	(C)
.....	(C)
.....	(C)
Peak Rate Plans	34
One Rate Plans	40
Miscellaneous Charges.....	47
Promotional Offerings.....	48

Issued: December 13, 2012

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WVi1201

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SECTION 1 – GENERAL REGULATIONS

1.1 Application of Tariff

- 1.1.1 This Tariff contains the descriptions, regulations, and rates applicable to the furnishing of telecommunications services provided by Working Assets Funding Service, Inc. d/b/a Credo Long Distance, with principal offices at 101 Market Street, Suite 700, San Francisco, California 94105.
- 1.1.2 This Tariff applies to services furnished within the state of West Virginia. This Tariff is on file with the West Virginia Public Service Commission, and copies may be inspected during normal business hours, at the Company's principal place of business.

1.2 Definitions

Certain terms used generally throughout this tariff for communications services furnished by the Carrier over its facilities are defined below.

Automatic Number Identification (ANI) - The calling telephone number identification that will be forwarded to the Carrier's network by the Local Exchange Company (LEC) as a call is placed. ANI is provided by the LEC only when LEC switch access Feature Group B direct or Feature Group D interconnections are used to gain access to Carrier's switched telecommunications service.

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Company or Carrier - Working Assets Funding Services, Inc. d/b/a Credo Long Distance.

Day - From 8:00 AM up to, but not including, 5:00 PM local time on Monday through Friday, excluding Carrier-specified holidays.

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Case No. 30G-121412-1

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.2 Definitions, (Cont'd.)

Other Common Carrier (OCC) – A specialized or other type of common carrier authorized to provide domestic or international communications service.

Rate Center - A geographically specified point used to determine mileage dependent rates.

Regular Billing - A standard bill sent in the normal Carrier Billing cycle. This billing consists of one bill for each amount assigned to the subscriber together with explanatory detail showing the derivation of the charges.

Subscriber - The person, firm, company or corporation, or other entity, having a communication requirement of its own, which contracts for service under this tariff and is responsible for the payment of charges as well as compliance with the Carrier's regulations pursuant to this tariff.

WVPSC – West Virginia Public Service Commission.

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Case No. 30G-121412-1

SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services, (Cont'd.)

1.3.4 Minimum Call Completion Rate

A Subscriber can expect a call completion rate of not less than 99.6% during peak use periods for all Feature Group D services (1+ dialing).

1.3.5 Service Hours

Service is available 24 hours a day, seven days a week. Rate periods are applicable as indicated in the chart below and are based on the time at the point of origin of the call. The night/weekend rate shall also apply for 24 hours on Carrier-specified holidays as defined in Section 1.2.

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Calls that begin in one rate period and terminate in another will be prorated accordingly.

Rate Period Chart

	Monday - Friday	Sat.	Sun.
8:00 a.m. to 5:00 p.m.*	Daytime Rate		Evening Rate
5:00 p.m. to 11:00 p.m.*	Evening Rate		
11:00 p.m. to 8:00 a.m.*	Night/Weekend Rate		

*To, but not including

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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services, (Cont'd.)

1.3.6 Service Offerings

A. Message Telecommunications Services (MTS)

Residential Message Telecommunications Service (MTS) are intercity services available for use by subscribers 24 hours a day. The subscriber's telephone line(s) are programmed by the local telephone company to automatically route "1+" and/or "10XXX" calls to the network.

Subscribers may originate MTS from all locations and may terminate calls in all locations within the State of West Virginia.

Case No. 30G-121412-1

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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.3 Description of Services, (Cont'd.)

1.3.6 Service Offerings, (Cont'd.)

D. [Reserved For Future Use]

E. Peak Rate Calling Plans

These calling plans have flat rates in peak and non-peak time periods. They are available only to residential customers.

F. One Rate Calling Plans

These calling plans have a 24 hour flat rate. They are available only to residential customers.

Case No. 30G-121412-1
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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.12 Deposits

The Carrier requires no deposit from the subscriber.

1.13 [Reserved For Future Use]

1.14 Taxes

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

1.15 Notices

Any notice Carrier may give to a subscriber supplied with communications service by Carrier may be given orally, unless otherwise required by these Rules, to the subscriber, or his authorized representative, or by written notice, either delivered at the address hereinafter described in this rule or properly deposited in any United State Post Office in the territory served by Carrier, postage prepaid, addressed to the subscriber at the subscriber's place of address specified in the subscriber's application for service, or at such address as may subsequently be given by the subscriber to Carrier at its local Business Office.

Any notice from any subscriber to Carrier may be given orally, unless otherwise provided by these Rules, to Carrier by the subscriber, or any authorized representative, at Carrier's local Business Office where service is rendered to the subscriber, or by written notice properly addressed and mailed to Carrier.

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WVi1201

Case No. 30G-121412-1

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SECTION 1 – GENERAL REGULATIONS, (CONT'D.)

1.21 Cancellation for Cause

The Carrier, by written notice to the subscriber or applicant, may immediately cancel the application for or discontinue service without incurring any liability for any of the following reasons:

- a) Non-payment of any sum due to the Carrier for service for more than 30 days beyond the date of rendition of the bill for such services,
- b) A violation of, or failure to comply with, any regulation governing the furnishing of service,
- c) A violation of any law, rule, regulation or policy of any governing authority having jurisdiction over Carrier's services,
- d) The Carrier is prohibited from furnishing service by order of a court or other government authority having jurisdiction,
- e) Abandonment of premises served, which includes but is not limited to, three consecutive billing periods in which no direct dial calls are billed on the line to be disconnected,
- f) Upon request of the subscriber;
- g) Use of the service to injuriously affect the efficiency of the Company's personnel, plant, property, or service, including use of profane or obscene language intended to harass, frighten, or abuse Company's personnel, or
- h) For fraudulent use of service. Upon evidence of fraudulent use of the service the Company may discontinue service without notice. However, if the subscriber makes immediate payment for the estimated amount of service as has been fraudulently taken, the Company shall restore service in a manner consistent with the rates, charges, terms and conditions of this tariff. If a second offense is detected, the Company may refuse to reestablish service, subject to appeal to the Commission. The burden of proof of such fraudulent use will be upon the Company in case of an appeal to the Commission. This rule shall not be interpreted as relieving the subscriber or any other person of civil or criminal responsibility.

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Case No. 30G-121412-1

SECTION 2 – RATES

2.1 Message Telecommunications Service (MTS)

Dial-1 service is available for origination from Feature Group D end offices within the State of West Virginia.

Residential Service Rates

Residential service is billed by whole minutes, with partial minutes of usage rounded up to the next whole minute. These rates also apply to calls placed by casual callers. Rates are as follows:

InterLATA

Mileage	Day	Initial		Day	Additional	
		Evening	Night/Wkend		Evening	Night/Wkend
0-10	.2600	.1749	.1249	.1499	.1049	.0749
11-22	.3400	.2349	.1649	.1999	.1399	.0999
23-55	.4100	.2813	.2000	.2799	.1959	.1399
56-124	.4800	.3291	.2349	.3399	.2379	.1699
125-292	.5200	.3572	.2549	.3799	.2659	.1899

IntraLATA

Mileage	Day	Initial		Day	Additional	
		Evening	Night/Wkend		Evening	Night/Wkend
0-10	.1000	.1000	.1000	.1000	.1000	.1000
11-22	.1000	.1000	.1000	.1000	.1000	.1000
23-55	.1000	.1000	.1000	.1000	.1000	.1000
56-124	.1000	.1000	.1000	.1000	.1000	.1000
125-292	.1000	.1000	.1000	.1000	.1000	.1000

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Case No. 30G-121412-1

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SECTION 2 – RATES, (CONT'D.)

2.1 Message Telecommunications Service (MTS), (Cont'd.)

Case No. 30G-121412-1
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2.2 Directory Assistance (Available to MTS Subscribers)

Subscribers will be billed \$.60 per call for directory assistance calls, except for the first two such calls in a given billing period of one month's duration, which shall be free of charge.

A credit allowance for Directory Assistance will be provided on request if subscriber experiences poor transmission quality, is cut-off, receives an incorrect telephone number, or misdials the intended Directory Assistance number.

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SECTION 2 – RATES, (CONT'D.)

2.3 [Reserved For Future Use]

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SECTION 2 – RATES, (CONT'D.)

2.3 [Reserved For Future Use], (Cont'd.)

Case No. 30G-121412-1
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Issued: December 13, 2012

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SECTION 2 – RATES, (CONT'D.)

2.4 [Reserved For Future Use]

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SECTION 2 – RATES, (CONT'D.)

2.5 Intranetwork Discount

For residential subscribers, a 25% discount will be applied to those calls that terminate to other subscribers of the Company's communications services.

2.6 Other Discounts

For residential subscribers, calls made to political leaders who are the subjects of an action alert in the subscriber's previous monthly invoice will be free of charge. Two such calls per day of up to five minutes in duration can be made. Calls in excess will receive a discount of 30%.

For residential subscribers, whose total usage charges exceed \$25.00 per month a 15% discount shall be applied to all of their intrastate usage.

2.7 Application of Discounts

When traffic qualifies for both the Intranetwork and volume discounts, only the greater of the two discounts will apply.

2.8 Hearing Impaired Discount

MTS Service calls from hearing-impaired Company customers using teletypewriters for residential telecommunications will be discounted by 20%. This discount is in addition to any other applicable discount. Customer must provide the Company with a medical doctor's signed statement verifying his or her impairment prior to receiving discount.

Case No. 30G-121412-1
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SECTION 2 – RATES, (CONT'D.)

2.9 [Reserved For Future Use]

Case No. 30G-121412-1
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2.10 [Reserved For Future Use]

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2.11 [Reserved For Future Use]

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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use]

Case No. 30G-121412-1
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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use], (Cont'd.)

Case No. 30G-121412-1

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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use], (Cont'd.)

Case No. 30G-121412-1
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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use], (Cont'd.)

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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use], (Cont'd.)

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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use], (Cont'd.)

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SECTION 2 – RATES, (CONT'D.)

2.12 [Reserved For Future Use], (Cont'd.)

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SECTION 2 – RATES, (CONT'D.)

2.13 [Reserved For Future Use]

Case No 30G-121412-1
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SECTION 2 – RATES, (CONT'D.)

2.14 [Reserved For Future Use]

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SECTION 2 – RATES, (CONT'D.)

2.15 [Reserved For Future Use]

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SECTION 2 – RATES, (CONT'D.)

2.16 Peak Rate Calling Plans

2.16.1 Peak Rate Calling Plan No. 1

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following rates:

Dial 1		Peak	Off-Peak
	InterLATA	\$0.30 per minute	\$0.15 per minute
	IntraLATA	\$0.10 per minute	\$0.10 per minute

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Where peak is 7am to 7pm and off-peak is 7pm to 7am.

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.1.

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

Case No. 30G-121412-1

SECTION 2 – RATES, (CONT'D.)

2.16 Peak Rate Calling Plans, (Cont'd.)

2.16.4 Peak Rate Calling Plan No. 3

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following rates:

Dial 1		Peak	Off-Peak
	InterLATA	\$0.10 per minute	\$0.10 per minute
	IntraLATA	\$0.10 per minute	\$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.7.

Issued: December 13, 2012

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Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

Case No. 30G-121412-1

SECTION 2 – RATES, (CONT'D.)

2.16 Peak Rate Calling Plans, (Cont'd.)

2.16.5 Peak Rate Calling Plan No. 4

Customers selecting this Peak Rate Plan receive direct dial MTS service at the following rates:

	Peak	Off-Peak
Dial 1		
InterLATA	\$0.12 per minute	\$0.12 per minute
IntraLATA	\$0.10 per minute	\$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with, the interstate Peak Rate Plan contained in FCC No. 1, Section 21.8.

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

Case No. 30G-121412-1

SECTION 2 – RATES, (CONT'D.)

2.17 One Rate Calling Plans

2.17.1 Calling Plan No. 1

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate, regardless of the time of day or day of week of the call:

Dial 1:

InterLATA	\$0.15 per minute
IntraLATA	\$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, the interstate One Rate Plan contained in FCC No. 1, Section 20.1.

2.17.2 Calling Plan No. 2

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate:

Dial 1:

InterLATA	\$0.15 per minute
IntraLATA	\$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with, the interstate One Rate Plan contained in FCC No. 1, Section 20.2.

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

Case No. 30G-121412-1

11:49 AM DEC 13 2012 PSC EXEC SEC DIV

Case No. 30G-121412-1

SECTION 2 – RATES, (CONT'D.)

2.17 One Rate Calling Plans, (Cont'd.)

2.17.4 Combination Plan

Those Company Customers who subscribe to the Company Internet service; receive bills via e-mail; and who pay their bills via automatic deduction from a checking account may receive interstate telephone service at the rates listed below:

Dial 1:

InterLATA: \$0.10 per minute

IntraLATA: \$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

Customers must comply with all three eligibility requirements to be able to choose this plan. If after enrolling in this calling plan the customer discontinues any one of the qualifying requirements, the customer is subject to removal from the plan, at which time s/he will automatically be returned to her/his previous Company billing arrangement. If the customer enrolled in the plan at the initiation of Company service, the customer will be transferred to the Peak Rate Calling Plan No. 1.

This plan is a complement to, and is only available in combination with, the interstate calling plan in the Company's interstate tariff, FCC No. 1, Section 22.8.

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

SECTION 2 – RATES, (CONT'D.)

2.17 One Rate Calling Plans, (Cont'd.)

2.17.5 Calling Plan No. 3

This Calling Plan is the intrastate add-on to, and is only available in combination with the interstate calling plan located in the Company Tariff F.C.C. No. 1, Section 22.9 and 22.10.

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate:

Dial 1:

InterLATA	\$0.10 per minute
IntraLATA	\$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

Case No. 30G-121412-1

SECTION 2 – RATES, (CONT'D.)

2.17 One Rate Calling Plans, (Cont'd.)

2.17.6 Calling Plan No. 4

Customers selecting this One Rate Plan receive direct dial MTS service at the following rate:

Dial 1:

InterLATA	\$0.10 per minute
IntraLATA	\$0.10 per minute

(C)
(C)

Volume and Friendship discounts do not apply to traffic priced at these rates.

This Plan is the intrastate complement to, and is only available in combination with the interstate One Rate Plan contained in FCC. No. 1, Section 22.11.

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

Case No. 30G-121412-1

SECTION 2 – RATES, (CONT'D.)

2.17 One Rate Calling Plans, (Cont'd.)

2.17.7 [Reserved For Future Use]

2.17.8 [Reserved For Future Use]

Case No. 30G-121412-1

(C)

(C)

(C)

(C)

(C)

(C)

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

11:49 AM DEC 13 2012 PSC EXEC SEC DIV

SECTION 2 – RATES, (CONT'D.)

2.17 One Rate Calling Plans, (Cont'd.)

2.17.9 [Reserved For Future Use]

Case No. 30G-121412-1

(C)

(C)

(C)

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

SECTION 2 – RATES, (CONT'D.)

2.18 Miscellaneous Charges

Case No. 30G-121412-1
(C)

(C)

Issued: December 13, 2012

Effective: January 8, 2013

Issued by:

Stephen Gunn, Vice President of Operations
Working Assets Funding Service, Inc.
101 Market Street, Suite 700
San Francisco, California 94105

WVi1201

11:49 AM DEC 13 2012 PSC EXEC SEC DIV

WORKING ASSETS FUNDING SERVICE, INC.
d/b/a Credo Long Distance

ATTACHMENT A-1

Application of
Working Assets Funding Service, Inc.

For Authority Pursuant to Section 214 of
The Communications Act of 1934, as Amended,
To Discontinue the Provision of

RESOLD BUSINESS LONG DISTANCE SERVICE

Case No. 30G-121412-1

Before the
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C.

Case No. 30G-121412-1

_____)	
In the Matter of)	
Section 63.71 Application of)	File No.
Working Assets Funding Service, Inc. offered as)	
Working Assets Business Long Distance)	
)	
For Authority Pursuant to Section 214 of)	
The Communications Act of 1934, as Amended,)	
To Discontinue the Provision of Service)	
_____)	

SECTION 63.71 APPLICATION OF
WORKING ASSETS FUNDING SERVICE, INC.
OFFERED AS WORKING ASSETS BUSINESS LONG DISTANCE

Working Assets Funding Service, Inc. offered as Working Assets Business Long Distance ("Working Assets") submits this Application for authority under Section 214(a) of the Communications Act of 1934, as amended, and Section 63.71 of the Commission's rules, to discontinue its resold business long distance service (including toll-free service) to approximately 854 business customers whose services are supported by a billing platform that Working Assets intends to decommission. Effective December 31, 2012, when the billing platform is decommissioned, affected business customers will no longer receive business long distance service (including toll-free service) from Working Assets.

Pursuant to Sections 63.71 (a) and (b) of the Commission's rules, Working Assets provides the following information:

1. Name and Address of Carrier (47 C.F.R. §§ 63.71(a)(1), (b)(2)):

Working Assets Funding Service, Inc. offered as Working Assets Business Long Distance

101 Market Street, Suite 700
San Francisco, CA 94105

2. Date of Planned Service Discontinuance (47 C.F.R. §§ 63.71(a)(2), (b)(2)):

Subject to the Commission's authorization to discontinue service pursuant to Section 63.71(c) of the Commission's rules, effective December 31, 2012, Working Assets will cease providing business long distance service (including toll-free service) to affected business customers.

3. Geographic Areas of Service Affected (47 C.F.R. §§ 63.71(a)(3), (b)(2)):

Subject to the Commission's authorization, Working Assets will discontinue business long distance service (including toll-free service) to business customers located in all states (except Alaska where Working Assets does not currently offer service) and the District of Columbia.

4. Brief Description of Type of Service Affected (47 C.F.R. §§ 63.71(a)(4), (b)(2)):

Working Assets' Business Long Distance offers long distance and toll-free service to business customers as a reseller. Working Assets currently has approximately 854 Business Long Distance customers. Effective December 31, 2012, however, Working Assets will have to decommission its billing platform that has supported business long distance (including toll-free) service, and will be unable to provide this service to the affected customers once that billing platform is decommissioned.

Working Assets has informed its business customers that they may select a different provider for business long distance (including toll-free) service, and these customers have other options. Affected business customers will have the opportunity to switch to other facilities-based providers, such as Sprint, that offer business long distance service at competitive rates. In addition, Working Assets will aid its business customers with the transition of their toll-free

numbers to minimize any disruption. As a result, the public convenience and necessity should not be impaired by this discontinuance.

5. Brief Description of the Dates and Methods of Notice to All Affected Customers (47

C.F.R. § 63.71 (b)(3)):

Working Assets sent notices to affected business customers by first class United States mail, postage pre-paid, on November 21, 2012. A copy of the notice is attached as Exhibit A.

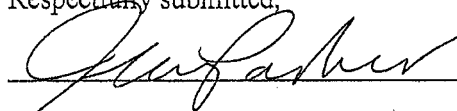
Working Assets is sending copies of this Application by first class United States mail to the governor and public utilities commission for each affected state, as well as to the Special Assistant for Telecommunications to the Secretary of Defense, as required by Section 63.71(a) of the Commission's rules.

6. Regulatory Classification of Carrier (47 C.F.R. § 63.71 (b)(4)):

Working Assets is considered non-dominant with respect to the services to be discontinued.

Working Assets respectfully requests that the Commission approve this Application. Additional questions regarding this Application may be addressed to the undersigned.

Respectfully submitted,



Jean Parker, Legal Director
Working Assets Funding Service, Inc.
offered as Working Assets Business Long Distance
101 Market Street, Suite 700
San Francisco, CA 94105
(415) 369-2053

November 21, 2012

11:50 AM DEC 13 2012 PSC EXEC SEC DIV

WORKING ASSETS FUNDING SERVICE, INC.
d/b/a Credo Long Distance

ATTACHMENT A-2

CUSTOMER NOTICE

Case No. 30G-121412-1

11:50 AM DEC 13 2012 PSC EXEC SEC DIV



101 Market Street, Suite 700, San Francisco, CA 94105
credomobile.com • credolongdistance.com

Working Assets Business Long Distance
101 Market St., Suite 700
San Francisco, CA 94105

November 21, 2012

Case No. 30G-121412-1

Re: Account number

Dear Working Assets Business Long Distance Member,

I'm writing to let you know that we'll be ending the specific business long distance service for which you are a customer on December 31, 2012. We're sending this notice to our business customers nationwide. Please rest assured that Working Assets/CREDO is not leaving the telecommunications business – we are simply consolidating all of our long distance plans onto a new billing platform which does not support business long distance services.

As part of this transition, we'll be ending the following services:

- *Toll-free numbers and 800 numbers
- *Validation codes and accounting codes
- *Conference calling
- *Calling cards and travel cards
- *Billing in 6-second increments

To avoid loss of these services, please contact an alternative long distance provider before December 31, 2012, and transfer your service from Working Assets/CREDO to your new provider.

If you do not move your services to an alternative provider before December 31, 2012, you will be switched to a residential plan and will lose access to the business services described above. On January 1, 2013, you will be automatically switched to our \$5.95, 5-cent residential long distance plan. All interstate calls will be billed at 5 cents a minute and calls will be rounded up to the minute, not billed in six-second increments as before.

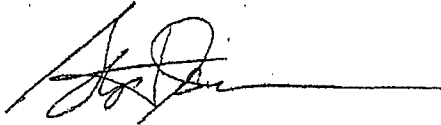
(over, please)

11:50 AM DEC 13 2012 PSC EXEC SEC DIV

You can also switch any landline number (except 800 numbers) to mobile service with CREDO Mobile. CREDO Mobile voice plans include free domestic long distance and start at just \$29.99 a month. And we'll waive the activation fee for any Working Assets business long distance customer who signs up for CREDO Mobile service. To learn more, or to sign up for CREDO Mobile, give us a call at 888-800-4336 or visit us online at credomobile.com.

We value your connection to Working Assets/CREDO and to the progressive causes we support. Over the years, you have made a real difference in the world through our donations program. I realize that you may need long distance services that we will no longer provide and that you might move to another provider. If so, thank you for your loyalty over the years. It's my hope that we will be able to continue providing you service with CREDO Mobile service.

Sincerely,



Stephen Gunn
VP of Customer Relations
Working Assets/CREDO

FCC required notice: The FCC will normally authorize this proposed discontinuance of service (or reduction or impairment) unless it is shown that customers would be unable to receive service or a reasonable substitute from another carrier or that the public convenience and necessity is otherwise adversely affected. If you wish to object, you should file your comments as soon as possible but no later than 15 days after the commission releases public notice of the proposed discontinuance. Address them to the Federal Communications Commission, Wireline Competition Bureau, Competition Policy Division, Washington, DC 20554, and include in your comments a reference to the Section 63.71 Application of Working Assets Funding Service Inc. offered as Working Assets Business Long Distance. Comments should include specific information about the impact of this proposed discontinuance (or reduction or impairment) upon you or your company, including any inability to acquire reasonable substitute service.

Case No. 30G-121412-1



101 Market Street, Suite 700, San Francisco, CA 94105
credomobile.com • credolongdistance.com

11:50 AM DEC 13 2012 PSC EXEC SEC DIV

Working Assets Business Long Distance
101 Market St., Suite 700
San Francisco, CA 94105

November 21, 2012

Case No. 30G-121412-1

Re: Account number:

Dear Working Assets Business Long Distance Member,

I'm writing to let you know that we'll be ending the specific business long distance service for which you are a customer on December 31, 2012. We're sending this notice to our business customers nationwide. Please rest assured that Working Assets/CREDO is not leaving the telecommunications business – we are simply consolidating all of our long distance plans onto a new billing platform which unfortunately does not support business long distance services.

On January 1, 2013, you will be automatically switched to our \$5.95, 5-cent residential long distance plan and your long distance service will not be interrupted. All interstate calls will be billed at 5 cents a minute and calls will be rounded up to the minute, not billed in six-second increments as before.

If you prefer not to have your service switched from business to residential, please contact an alternative long distance provider before December 31, 2012, and transfer your service from Working Assets/CREDO to your new provider.

You can also switch any landline number (except 800 numbers) to mobile service with CREDO Mobile. CREDO Mobile voice plans include free domestic long distance and start at just \$29.99 a month. And we'll waive the activation fee for any Working Assets business long distance customer who signs up for CREDO Mobile service. To learn more, or to sign up for CREDO Mobile, give us a call at 888-800-4336 or visit us online at credomobile.com.

(over, please)

11:50 AM DEC 13 2012 PSC EXEC SEC DIV

We value your connection to Working Assets/CREDO and to the progressive causes we support. Over the years, you have made a real difference in the world through our donations program. I realize that you may need long distance services that we will no longer provide and that you might move to another provider. If so, thank you for your loyalty over the years. It's my hope that we will be able to continue providing you service with our residential long distance or CREDO Mobile service.

Sincerely,



Stephen Gunn
VP of Customer Relations
Working Assets/CREDO

FCC required notice: The FCC will normally authorize this proposed discontinuance of service (or reduction or impairment) unless it is shown that customers would be unable to receive service or a reasonable substitute from another carrier or that the public convenience and necessity is otherwise adversely affected. If you wish to object, you should file your comments as soon as possible but no later than 15 days after the commission releases public notice of the proposed discontinuance. Address them to the Federal Communications Commission, Wireline Competition Bureau, Competition Policy Division, Washington, DC 20554, and include in your comments a reference to the Section 63.71 Application of Working Assets Funding Service Inc. offered as Working Assets Business Long Distance. Comments should include specific information about the impact of this proposed discontinuance (or reduction or impairment) upon you or your company, including any inability to acquire reasonable substitute service.

Case No. 30G-121412-1

11:50 AM DEC 13 2012 PSC EXEC SEC DIV



101 Market Street, Suite 700, San Francisco, CA 94105
credomobile.com • credolongdistance.com

November 21, 2012

CREDO Long Distance
101 Market St., Suite 700
San Francisco, CA 94105

Re: Account number [ACCOUNT NUMBER]

Dear CREDO Long Distance Member,

I'm writing to let you know that we'll be discontinuing the toll-free service on your account on December 31, 2012. We're sending this notice to our toll-free service customers nationwide. Please rest assured that the rest of your residential long distance service will remain unchanged—we are simply consolidating all of our long distance plans onto a new billing platform which does not support toll-free numbers.

To avoid loss of your toll-free number, please contact an alternative toll-free service provider before December 31, 2012, and transfer your toll-free number from Working Assets/CREDO to your new provider.

We value your connection to Working Assets/CREDO and to the progressive causes we support. Over the years, you have made a real difference in the world through our donations program. It's my hope that we will continue to provide you residential long distance service for years to come.

Sincerely,

Stephen Gunn
VP of Customer Relations
Working Assets/CREDO

FCC required notice: The FCC will normally authorize this proposed discontinuance of service (or reduction or impairment) unless it is shown that customers would be unable to receive service or a reasonable substitute from another carrier or that the public convenience and

Case No 30G-121412-1

11:50 AM DEC 13 2012 PSC EXEC SEC DIV

necessity is otherwise adversely affected. If you wish to object, you should file your comments as soon as possible but no later than 15 days after the commission releases public notice of the proposed discontinuance. Address them to the Federal Communications Commission, Wireline Competition Bureau, Competition Policy Division, Washington, DC 20554, and include in your comments a reference to the Section 63.71 Application of Working Assets Funding Service Inc. offered as Working Assets Business Long Distance. Comments should include specific information about the impact of this proposed discontinuance (or reduction or impairment) upon you or your company, including any inability to acquire reasonable substitute service.

Case No. 30G-121412-1

WORKING ASSETS FUNDING SERVICE, INC.
d/b/a Credo Long Distance

ATTACHMENT B-1

Application of
Working Assets Funding Service, Inc. d/b/a Credo Long Distance

For Authority Pursuant to Section 214 of
The Communications Act of 1934, as Amended,
To Discontinue the Provision of

POST-PAID CALLING CARD SERVICE

Before the
FEDERAL COMMUNICATIONS COMMISSION
Washington, D.C.

Case No. 30G-121412-1

In the Matter of
Section 63.71 Application of
Working Assets Funding Service, Inc. dba
Credo Long Distance

File No.

For Authority Pursuant to Section 214 of
The Communications Act of 1934, as Amended,
To Discontinue the Provision of Service

SECTION 63.71 APPLICATION OF
WORKING ASSETS FUNDING SERVICE, INC.
dba CREDO LONG DISTANCE

Working Assets Funding Service, Inc. dba Credo Long Distance ("Working Assets") submits this Application for authority under Section 214(a) of the Communications Act of 1934, as amended, and Section 63.71 of the Commission's rules, to discontinue post-paid calling-card service to approximately 9,000 customers whose calling-card services are supported by a billing platform that Working Assets intends to decommission. Effective December 31, 2012, when the billing platform is decommissioned, affected customers will no longer receive post-paid calling-card service from Working Assets.

Pursuant to Sections 63.71 (a) and (b) of the Commission's rules, Working Assets provides the following information:

1. Name and Address of Carrier (47 C.F.R. §§ 63.71(a)(1), (b)(2)):

Working Assets Funding Service, Inc. dba Credo Long Distance
101 Market Street, Suite 700
San Francisco, CA 94105

2. Date of Planned Service Discontinuance (47 C.F.R. §§ 63.71(a)(2), (b)(2)):

Subject to the Commission's authorization to discontinue service pursuant to Section 63.71(c) of the Commission's rules, effective December 31, 2012, Working Assets will cease providing post-paid calling-card service to affected customers.

3. Geographic Areas of Service Affected (47 C.F.R. §§ 63.71(a)(3), (b)(2)):

Subject to the Commission's authorization, Working Assets will discontinue post-paid calling-card service to customers located in all states (except Alaska where Working Assets does not currently offer service) and the District of Columbia.

4. Brief Description of Type of Service Affected (47 C.F.R. §§ 63.71(a)(4), (b)(2)):

Working Assets' post-paid calling card service has been provided as an additional service to its long distance subscribers and as a stand-alone service. Working Assets currently has approximately 9,000 customers who have post-paid calling cards. Effective December 31, 2012, however, Working Assets will have to decommission its billing platform that has supported post-paid calling-card service, and Working Assets will be unable to provide service to the affected customers once that billing platform is decommissioned. Affected customers' long distance service with Working Assets will not be impacted by the planned discontinuance of post-paid calling-card service.

Working Assets has informed customers that they may select a different provider for post-paid calling card service, and these customers have other options. The calling cards involved in this discontinuance are post-paid, and costs for calls using the calling card are billed to the customer's account. While once extremely popular, use of these cards has significantly declined. Pre-paid calling cards and mobile phones (both pre-paid and monthly plans) are widely available and are offered at competitive rates. Affected customers that desire post-paid

calling cards will have the opportunity to switch to other providers that offer the service at competitive rates. As a result, the public convenience and necessity should not be impaired by this discontinuance.

5. Brief Description of the Dates and Methods of Notice to All Affected Customers (47

C.F.R. § 63.71 (b)(3)):

Working Assets sent notices to affected customers by first class United States mail, postage pre-paid, on November 21, 2012. A copy of the notice is attached as Exhibit A.

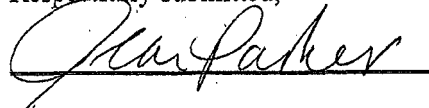
Working Assets is sending copies of this Application by first class United States mail to the governor and public utilities commission for each affected state, as well as to the Special Assistant for Telecommunications to the Secretary of Defense, as required by Section 63.71(a) of the Commission's rules.

6. Regulatory Classification of Carrier (47 C.F.R. § 63.71 (b)(4)):

Working Assets is considered non-dominant with respect to the services to be discontinued.

Working Assets respectfully requests that the Commission approve this Application. Additional questions regarding this Application may be addressed to the undersigned.

Respectfully submitted,



Jean Parker, Legal Director
Working Assets Funding Service, Inc.
dba Credo Long Distance
101 Market Street, Suite 700
San Francisco, CA 94105
(415) 369-2053

November 21, 2012

11:50 AM DEC 13 2012 PSC EXEC SECW

WORKING ASSETS FUNDING SERVICE, INC.
d/b/a Credo Long Distance

ATTACHMENT B-2

CUSTOMER NOTICE

Case No. 30G-121412-1



101 Market Street, Suite 700, San Francisco, CA 94105
credomobile.com • credolongdistance.com

November 20, 2012

11:50 AM DEC 13 2012 PSC EXEC SEC DIV



Re: Account number

Dear CREDO Member,

I'm writing to let you know that we'll be terminating our calling card and travel card services on December 31, 2012. Rest assured that this does not mean that CREDO is leaving the telecommunications business. We appreciate your making use of these services but we are moving to a new billing system and will not be able to continue providing calling card and travel card services. We're sending this notice nationwide to all of our customers who use our calling cards.

Your residential long distance service continues just as it did before and continues to generate donations for progressive causes. You do not need to do anything to continue to have CREDO residential long distance service.

If you need to continue to use a calling card, there are a number of other calling card options in your area. Get in touch with another telephone company before December 31, 2012, to sign up for a new calling card with a new provider.

We value your connection to CREDO and to the progressive causes we support. I hope we can meet all your communication needs with continued CREDO long distance service and CREDO Mobile service.

Sincerely,

Stephen Gunn
VP of Customer Relations
CREDO

(over, please)

FCC required notice: The FCC will normally authorize this proposed discontinuance of service (or reduction or impairment) unless it is shown that customers would be unable to receive service or a reasonable substitute from another carrier or that the public convenience and necessity is otherwise adversely affected. If you wish to object, you should file your comments as soon as possible but no later than 15 days after the commission releases public notice of the proposed discontinuance. Address them to the Federal Communications Commission, Wireline Competition Bureau, Competition Policy Division, Washington, DC 20554, and include in your comments a reference to the Section 63.71 Application of Working Assets Funding Service Inc. DBA Credo Long Distance. Comments should include specific information about the impact of this proposed discontinuance (or reduction or impairment) upon you or your company, including any inability to acquire reasonable substitute service.



101 Market Street, Suite 700, San Francisco, CA 94105
credomobile.com • credolongdistance.com

November 20, 2012

|||

Re: Account number

Dear CREDO Member,

I'm writing to let you know that we'll be terminating our calling card and travel card services on December 31, 2012. Rest assured that this does not mean that CREDO is leaving the telecommunications business. We appreciate your making use of these services but we are moving to a new billing system and will not be able to continue providing calling card and travel card services. We're sending this notice nationwide to all of our customers who use our calling cards.

Your residential long distance service continues just as it did before and continues to generate donations for progressive causes. You do not need to do anything to continue to have CREDO residential long distance service.

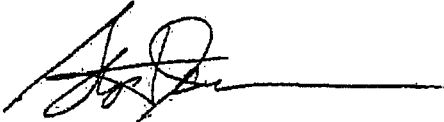
In addition, we offer excellent mobile service, CREDO Mobile, with voice plans that include free domestic long distance and start at just \$29.99 a month. CREDO Mobile has a great lineup of phones, including the Samsung Galaxy S III, the world's most popular smartphone. If you sign up for CREDO Mobile before 12/31, you can choose any handset – including the Galaxy S III for free! Call 888-800-4336 and mention special offer code 226800 or join online today at credomobile.com.

If you need to continue to use a calling card, there are a number of other calling card options in your area. Get in touch with another telephone company before December 31, 2012, to sign up for a new calling card with a new provider.

(over, please)

We value your connection to CREDO and to the progressive causes we support. I hope we can meet all your communication needs with continued CREDO long distance service and CREDO Mobile service.

Sincerely,



Stephen Gunn
VP of Customer Relations
CREDO

FCC required notice: The FCC will normally authorize this proposed discontinuance of service (or reduction or impairment) unless it is shown that customers would be unable to receive service or a reasonable substitute from another carrier or that the public convenience and necessity is otherwise adversely affected. If you wish to object, you should file your comments as soon as possible but no later than 15 days after the commission releases public notice of the proposed discontinuance. Address them to the Federal Communications Commission, Wireline Competition Bureau, Competition Policy Division, Washington, DC 20554, and include in your comments a reference to the Section 63.71 Application of Working Assets Funding Service Inc. DBA Credo Long Distance. Comments should include specific information about the impact of this proposed discontinuance (or reduction or impairment) upon you or your company, including any inability to acquire reasonable substitute service.