

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

*This tariff replaces Tariff F.C.C. No. 5 issued by Comtel Telecom Assets LP
d/b/a Excel Telecommunications, Inc. in its entirety.*

TITLE PAGE

REGULATIONS AND SCHEDULES OF CHARGES APPLICABLE TO POINT-TO-POINT SERVICE FURNISHED FOR RESIDENTIAL FOREIGN COMMUNICATIONS SERVICE BETWEEN, AMONG AND BEYOND THE POINTS SPECIFIED HEREIN. SERVICE IS PROVIDED BY MEANS OF WIRE, RADIO, TERRESTRIAL OR SATELLITE FACILITIES OR ANY COMBINATION THEREOF.

The name, address and telephone number for the officer of Matrix Telecom, Inc. d/b/a VarTec Telecom and Clear Choice Communications who is responsible for providing information with respect to the operating procedures of Matrix Telecom, Inc. is listed below.

Scott Klopach, General Counsel
433 E. Las Colinas Boulevard, Suite 400
Irving, TX 75039
(214) 432-1468

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CHECK SHEET

Pages of this tariff, as indicated below, are effective as of the date shown at the bottom of the respective pages. 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.

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CONCURRING CARRIERS

None

CONNECTING CARRIERS

None

OTHER PARTICIPATING CARRIERS

None

EXPLANATION OF SYMBOLS

C	-	to signify changed regulation
D	-	to signify discontinued rate or regulation
I	-	to signify a rate increase
M	-	to signify matter relocated without change
N	-	to signify a new rate or regulation
R	-	to signify a rate reduction
S	-	to signify a reissued matter
T	-	to signify a change in text but no change in rate or regulation
Z	-	to signify a correction

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APPLICATION OF TARIFF

This tariff contains the regulations and rates applicable to the provision of International Telecommunications Service offered by Matrix Telecom, Inc. d/b/a Excel Telecommunications (hereinafter referred to as "Excel" or the "Company") between, among and beyond various points within the United States, and its territories, and international points as specified herein. Service is furnished subject to transmission, atmospheric and like conditions.

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SECTION 1.0 - DEFINITIONS

Access Line:

An arrangement which connects the calling customer's location to an interexchange switching center.

Authorization Code:

A numerical code one or more of which are available to a customer to enable him/her to access the carrier and which are used by the carrier both to prevent unauthorized access to its services and to identify the customer for billing purposes.

Authorized User:

A person, firm, corporation or other entity which contracts and/or presubscribes with the Company for services offered by the Company, as set forth in this tariff, and is responsible for payment of charges and compliance with the Company's tariff.

Called Station:

The terminating point of a call (i.e. the called number).

Calling Station:

The originating point of a call (i.e. the calling number).

Carrier Access Code (CAC):

A dialing pattern available only to Equal Access customers to send calls over a carrier other than the one that would automatically carry the customer's "1+" calls. The customer dials "10-1X-XXX" then "1+" the long distance number. "X-XXX" is the four digit Carrier Identification Code of the carrier the customer intends to use.

Casual Caller:

Denotes any person who uses the Company's service who does not have a current account with the Company for service subject to this tariff, to include (i) any person who has not established an account with the Company who places calls over the Company's network from an equal access area; (ii) any presubscribed customer located in an equal access area who has either voluntary terminated his Company account or has had his Company account terminated in accordance with the terms and conditions set forth in this tariff; and (iii) new or allocated customers whose accounts are not yet established in the Company's billing system.

Commission:

Federal Communications Commission or FCC.

Company:

Matrix Telecom, Inc. d/b/a Excel Telecommunications

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SECTION 1.0 - DEFINITIONS, (CONT'D.)

Customer:

The person, firm, corporation or other entity which orders, cancels, amends or uses service under this tariff and is responsible for payment of charges and compliance with the Company's tariff. This includes a person the Company reasonably believe is acting with the authority or knowledge of the person whose name is on the account.

Default Service:

Designates the Company service that is automatically assigned to a telephone number that accesses the Company's service on a per call basis via the Company's CAC(s) for 1+ calling. Telephone numbers that are not entered into the Company's billing database and subscribed to another Company service, either through Customer request or Company-specific marketing activities, will automatically receive the Default Service upon use of a Company CAC(s).

Foreign Communications:

As used in this tariff, "foreign communications" shall have the meaning set forth in the Communications Act of 1934, as amended, i.e., "communication or transmission from or to any place in the United States to or from a foreign country, or between a station in the United States and a mobile station located outside the United States" (47 U.S.C. Sec. 153(f)).

Incomplete Call:

Any call where voice transmission between the calling and the called is not established (i.e., busy, no answer, etc.).

Interexchange Carrier (IXC):

A common carrier that provides long distance domestic and international communication services to the public.

LATA:

(Local Access and Transport Area) A geographic area established as required by the Modification of Final Judgment entered in United States v. Western Electric Co., Inc. 552 F. Supp. 131 (D.D.C. 1982), within which a local exchange company provides communications services.

Local Exchange Company or Local Exchange Carrier (LEC):

A telephone company utility which provides local telecommunications services to a specific geographical area for business and residential customers. Also referred to as a "LEC".

Main Billed Account Telephone Number (or Billed Telephone Number or BTN):

The account associated with a Customer's service to which charges are billed. Such an account includes the customers local exchange telephone number(s).

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SECTION 1.0 - DEFINITIONS, (CONT'D.)

Resale Common Carrier:

An entity which subscribes to the communications services and facilities of another entity and then reoffers communications services to the public (with or without adding value) for profit. For purposes of this tariff, it is the responsibility of a Resale Common Carrier to provide said services pursuant to the authority of and in accordance with the requirements of the Federal Communications Commission (FCC) and in accordance with the requirements of any other competent governmental regulatory authority to whose jurisdiction it is subject.

Subscriber:

The person, firm, corporation, or other legal entity which arranges for services of the Company on behalf of itself or Authorized Users. The Subscriber is responsible for compliance with the terms and conditions of this tariff. A Subscriber may also be a Customer when the Subscriber uses services of the Company.

Underlying Carrier:

A provider of international telecommunications services from whom the Company acquires services which it resells to customers.

V & H Coordinates:

Geographic points which define the originating and terminating points of a call in mathematical terms so that the airline mileage of the call may be determined. Call mileage is used for the purpose of rating calls.

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INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

SECTION 2.0 - RULES AND REGULATIONS

2.1 Undertaking of the Company

- 2.1.1 The Company provides international services through the resale of switched international services of other authorized carriers (called Underlying Carriers) to customers that use a telephone, PBX or similar switched vehicle. All services are to be provided in accordance with the terms and conditions set forth in this Tariff.
- 2.1.2 The Company's communication services are provided hereunder in accordance with the terms and conditions set forth under this Tariff. It may act as the customer's agent for ordering access connection facilities provided by local exchange carriers or other access service providers when authorized by the customer, to allow connection of a customer's location to the Company's service or to the network facilities of an underlying carrier. The customer shall be responsible for all charges due for such service arrangements.
- 2.1.3 The Company's services are provided on a monthly basis unless ordered on a longer term basis, and are available twenty-four (24) hours per day, seven (7) days per week.
- 2.1.4 The rates and regulations contained in this tariff apply only to the services furnished by the Company and do not apply to the lines, facilities, or services provided by a local exchange telephone carrier or other common carrier for use in accessing the services of the Company.

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INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

2.2 Limitations

- 2.2.1 Service is offered subject to the availability of the necessary facilities or equipment, or both facilities and equipment, and subject to the provisions of this Tariff.
- 2.2.2 The Company reserves the right to discontinue service when necessitated by conditions beyond its control, or when the customer is using the service in violation of law or the provisions of this Tariff.
- 2.2.3 The customer may not transfer or assign the use of the service, except with 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. Nothing in this tariff shall preclude a Resale Common Carrier from reselling the Company's service as a Private Label Service to end users in accordance with the applicable policies on such resale established by the FCC or other competent regulatory authority.
- 2.2.4 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 for service.
- 2.2.5 The Company does not undertake to transmit messages, but offers the use of its underlying carrier's facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.2.6 The Company reserves the right to refuse service to customers due to insufficient or invalid billing information, or maintenance by the customer of an unpaid account balance due for services rendered by the Company beyond thirty days.

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

2.2 Limitations, (Cont'd.)

2.2.7 For any telephone number which accesses the Company's service on a per call basis via the Company's CAC(s) for 1+ calling and is subscribed to a service listed in this tariff that is not identified as a Default Service, the Company reserves the right to remove the telephone number from the billing database in the event that a period of ninety (90) consecutive days passes during which the telephone number does not access the Company's service via a CAC(s). In the future event that a customer is removed from the Company billing database, upon next use of Excel's service, the customer's Excel service will be the then-current default service. The customer will be billed automatically for this use according to the terms of the then-current Default Service.

2.2.8 Any non-subscribed telephone number, which first accesses the Company's service via the Company's CAC(s) on or after July 14, 2008, may be verified for billing purposes prior to the completion of the next call. The verification may occur through a live Company agent, an automated process or other means as determined by the Company. Future calls from telephone numbers for which the Company is unable to confirm the required billing information will be denied.

2.3 Use

2.3.1 Services provided under this Tariff may be used only for the transmission of communications by customers in a manner consistent with the terms of this Tariff and the regulations of the Federal Communications Commission.

2.3.2 Services provided under this Tariff shall not be used for unlawful purposes.

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

2.4 Liabilities of the Company

- 2.4.1 The Company's liability for damages arising out of mistakes, omissions, interruptions, delays, errors or defects in the transmission occurring in the course of furnishing service, and not caused by the negligence of the subscribers, commences upon activation of service and in no event exceeds an amount equivalent to the proportionate charge to the subscriber for the period of service during which such mistakes, omissions, interruptions, delays, errors or defects in the transmission occur. For these purposes, a month is considered to have thirty (30) days.
- 2.4.2 In no event will the Company be responsible for consequential, incidental, or special damages or lost profits suffered by a customer or end user as a result of interrupted, or unsatisfactory service.
- 2.4.3 Company is not liable for any act or omission of any other company or companies, including, but not limited to, any LEC or underlying carrier, or any Resale Common Carrier, with respect to the furnishing or failing to furnish all or any portion of the service. No agents or employees of other carriers or companies shall be deemed to be agents or employees of the Company, nor shall independent representatives or agents be deemed to be employees of such other carrier(s).
- 2.4.4 Company shall be indemnified and held harmless by the customer against:
- A. Claims for libel, slander or infringement of copyright arising out of the material, data, information or other content transmitted over the Company's underlying carrier's channels or facilities;
 - B. Patent infringement claims arising from combining or connecting underlying carrier -furnished channels with apparatus and systems of the customer; and
 - C. All other claims arising out of any act or omission of the customer in connection with any service provided by Company.

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

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

- 2.4.5 Company does not guarantee or make any warranty with respect to any equipment provided by the customer where such equipment is used in locations containing an atmosphere which is explosive, prone to fire, dangerous or otherwise unsuitable for such equipment. The customer indemnifies and holds Company harmless from any and all loss, claims, demands, suits or other action, or any liability whatsoever, whether suffered, made, instituted or asserted by the customer or by any other party or persons, for any personal injury or death of any person or persons, and for any loss, damage or destruction of any property, whether owned by the customer or others, caused or claimed to have been caused directly or indirectly by the installation, operation, failure to operate, maintenance, removal, presence, condition, location or use of such equipment so used.
- 2.4.6 Company is not liable for any defacement of, or damage to, the premises of a customer resulting from the furnishing of services or the attachment of instruments, apparatus and associated wiring furnished by Company on such customer's premises or by the installation or removal thereof, when such defacement or damage is not the result of Company negligence. No agents or employees of other participating carriers, including but not limited to local exchange carriers or underlying carriers, shall be deemed to be agents or employees of Company without written authorization of the Company.

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

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

2.4.7 The Company and customer shall be excused from performance under this Tariff and under the application for service for any period, and to the extent that the party is prevented from performing any service pursuant hereto, in whole or in part, as a result of delays caused by the other party or an Act of God, governmental agency, war, civil disturbance, court order, labor dispute, third party nonperformance (including the failure of performance for reasons beyond their control of common carriers, interexchange carriers, local exchange carriers, suppliers or subcontractors), or Resale Common Carriers), or other cause beyond its reasonable control, including failures or fluctuations in electrical equipment, and such nonperformance shall not be deemed a violation of this Tariff or of the application for service or grounds for termination of service. Both parties retain all rights of recourse against any third parties for any failures which may create a force majeure condition for the other party.

2.4.8 NEITHER THE COMPANY NOR ITS SUBCONTRACTORS SHALL BE LIABLE FOR INDIRECT, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE DAMAGES, REGARDLESS OF THE FORM OF ACTION, WHETHER IN CONTRACT, TORT OR OTHERWISE, AND EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. This limitation does not apply to any damages for bodily injury (including death) and, if work has not been performed in a workmanlike manner, damage to real property and tangible personal property.

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INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

2.5 Responsibilities of the Customer

- 2.5.1 The customer is responsible for taking all necessary legal steps for interconnecting the customer-provided terminal equipment or communications systems with the Company's services. The customer shall secure all licenses, permits, rights-of-way and other arrangements necessary for such interconnection.
- 2.5.2 The Customer shall ensure that Customer's equipment and/or system is properly interfaced with the Company's services; that the signals emitted into the underlying carrier's network are of the proper mode, bandwidth, power and signal level for the intended use of the customer and in compliance with the criteria set forth in this Tariff; and that the signals do not damage equipment, injure personnel or degrade service to other customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, Company will permit such equipment to be connected with its channels without the use of protective interface devices.
- 2.5.3 If the customer fails to maintain the equipment and/or system properly, with resulting imminent harm to the Company's underlying carrier's equipment, personnel or the quality of service to other customers, Company may, upon written notice, require the use of protective equipment at the customer's expense. If this fails to produce satisfactory quality and safety, Company may, upon written notice, terminate the customer's service.
- 2.5.4 The customer shall be responsible for securing its telephone equipment against being used to place fraudulent calls using the Company's service. The customer shall be responsible for payment of all applicable charges for services provided by the Company and billed to the customer's accounts, even where those calls are originated by fraudulent means either from customer's premises or from remote locations. In addition, the customer shall be responsible for all calls charged by fraudulent means to customer's calling card or to a commercial credit card.

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INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

2.6 Cancellation for Cause by the Company

2.6.1 The Company may discontinue the furnishing of any and/or all service(s) to a customer, without incurring any liability:

A. Immediately and without notice if the Company deems that such action is necessary to prevent or to protect against fraud or to otherwise protect its personnel, agents or services. Among other reasons, without limitation, the Company may discontinue service pursuant to this sub-section if:

1. The customer refuses to furnish information to the Company regarding the customer's credit-worthiness, its past or current use of common carrier communications services or its planned use of service(s); or
2. The Customer has been given written notice by the Company of any past due amount (which remains unpaid in whole or in part) for any of the Company's common carrier communications services to which the customer either subscribes or has subscribed or used; or
3. The customer previously was provided with notice of noncompliance, per this tariff, took corrective action within the required timeframe, but thereafter engages in the same non-compliant activity.

B. Immediately upon written notice to the customer of any sum thirty (30) days past due;

C. Immediately upon written notice to the customer, after failure of the customer to comply with a request by the Company for security for the payment of service; or

D. After sending the customer written notice of the customer's failure to fulfill a contractual commitment to pay for tariffed services previously furnished to the customer.

2.6.2 The discontinuance of service(s) by the Company pursuant to this Section does not relieve the customer of any obligation to pay for charges due and owing for service(s) furnished up to the time of discontinuance. In the event the Company cancels the customer's service for cause, and the customer is committed to a term or other plan for which charges apply, in the event of customer termination for convenience, the Company will charge, and the customer will be obligated to pay, as though it had terminated service for its own convenience.

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

2.7 Disconnection

2.7.1 Without incurring liability the Company may disconnect services to a Customer or may withhold the provision of ordered or contracted services, subject to the procedures per Commission Rules and with written notice, under any of the following conditions:

- A For nonpayment of any sum due the Company for more than thirty days after issuance of the bill for the amount due.
- B For periods of account inactivity in excess of sixty days.
- C In the event that the Customer supplies false or inaccurate information of a material nature in order to obtain service.
- D For violation of any of the provisions of this tariff.
- E For the use of foul or profane expressions, the impersonation of another with fraudulent intent.
- F For violation of any law, rule, regulation or policy of any governing authority.
- G By reason of any order or decision of a court or other governing authority prohibiting the Company from furnishing its services.
- H If the Customer fails to maintain Customer's equipment and/or system properly, with resulting imminent harm to the Company's services, personnel, or the quality of service to other Customers, the Company may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, the Company may, upon written notice, terminate the Customer's service.

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

2.7 Disconnection, (Cont'd.)

2.7.2 The Company may disconnect service without notice for any of the following reasons:

- A If a Customer or user causes or permits any signals or voltages to be transmitted over the equipment and facilities provided by the Company's underlying carriers in such a manner as to cause a hazard or to interfere with the Company's service to others.
- B If a Customer or user uses the Company's services in a manner to violate the law.

2.7.3 Procedures for disconnection of existing service:

In all other circumstances, the Company will provide the Customer with written notice stating the reason for disconnection, and will allow the Customer not less than 10 days to remove the cause for disconnection. In cases of nonpayment of charges due, the Customer will be allowed at least five days, excluding Sundays and holidays, to make full payment of all undisputed charges, and in no event will service be disconnected on the day preceding any day on which the Company is not prepared to accept payment of the amount due and to reconnect service.

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

2.8 Interruption of Service

- 2.8.1 Without incurring liability, the Company may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer equipment and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified, in compliance with the Commission Rules. When a Customer(s) service is interrupted and remains out of service for twenty four consecutive hours as a result of the above, or after being reported to the Company by an affected Customer, the Company shall make an appropriate adjustment to the Customer's bill.
- 2.8.2 Credit allowances for interruptions of service which are due to the negligence of the Customer, or the failure of channels, equipment or communication systems provided by the Customer, are subject to the general liability provisions set forth in Section 2.5 herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption of service for which a credit allowance is desired by Customer, unless the Company is aware or should be aware of system outages. Before giving such notice, Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any furnished by Customer.
- 2.8.3 Service may be disconnected by the Company without prior notice to the Customer, but with notice per Commission Rules, by blocking traffic to certain countries, cities, or NXX exchanges, or by blocking calls using certain Customer authorization codes, when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as it can be provided the Customer affected and assign a new authorization code to replace the one that has been deactivated.

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

2.9 Restoration of Service

The use and restoration of service shall be in accordance with the priority system specified in Part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission.

2.10 Deposits

The Company reserves the right to require deposits or advance payments from customers.

2.11 Taxes

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

2.11.2 Notwithstanding any statement to the contrary contained in this Tariff, in the event that any regulatory agency, legislative body or court of competent jurisdiction promulgates regulations or modifies existing ones including, without limitation, regulations regarding payphone compensation, access charges and/or universal service ("Regulatory Activity"), the Company reserves the right, at any time and without notice to: (i) pass through to the Customer all, or a portion of, any charges or surcharges directly or indirectly related to such Regulatory Activity; or (ii) modify the rates, including any rate guarantees, and/or terms and conditions contained in this Tariff to reflect the impact of such Regulatory Activity.

Issued: July 15, 2011

Effective: July 16, 2011

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

2.12 Customer Service

In the event that the Customer is experiencing a service or billing problem, the Customer can contact the Company at the phone number located on the bill of the billing entity for resolution. The Customer can communicate with the Company's Customer Service Department in Dallas, Texas by dialing the toll free number, (800) 875-9235 ((800) 520-4001 TTY for people with hearing and/or speech disabilities), or notice must be given and delivered, postage prepaid, to the following address: Matrix Telecom, Inc. d/b/a Excel Telecommunications, P.O. Box 650582, Dallas, TX 75265-0582. If the Company changes its address, it will notify the Customer on their bill or by other written and/or electronic means. Written notice to the Company will be effective when directed to the Company's Customer Care Department. The Customer's notice must specify customer's account number(s) and telephone number(s). Verbal notices will be deemed effective on the date reflected in Company records.

Written notices to the Customer will be considered to have been received by the Customer 3 days following the date deposited in the U.S. Mail addressed to the Customer's address as reflected in the Company's files or immediately if we notify the Customer by an electronic means such as e-mail or short Messaging service. The Customer is responsible for notifying the Company of any change in the Customer's address.

2.13 Late Payment

When a local exchange company provides the billing function on behalf of the Company, the local exchange company's local exchange service late payment charge applies. Late payment charges do not apply until after the due date of the bill in which the usage charges first appear.

Customers billed directly by the Company or its agents for usage charges incurred as the result of utilizing the Company's service will be assessed a late payment fee for any unpaid monthly balance if payment is not received by the Company by the due date specifically listed on the Customer's bill.

Issued: July 15, 2011

Effective: July 16, 2011

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

2.14 Returned Checks

If Company receives a check from a Customer in payment for service rendered or for any other reason of indebtedness and which is returned from the bank due to insufficient or uncollected funds, closed account, apparent tampering, missing signature or endorsement, or for any other reason, Company shall apply a service charge after Customer has been forwarded a notice of returned item. The returned check charge shall be applied to Customer's monthly billing, in addition to any other charges which may apply under this tariff.

Payment rendered by check, which is subsequently dishonored shall not constitute payment until such time as repayment is made by valid means. The Returned Check Charge is \$15.00 or 5%, whichever is greater, per incident.

2.15 Credit Limit

Company reserves the right to impose a \$250.00 credit limit per telephone line. The Company also reserves the right to request reasonable credit assurance, in its sole discretion, to allow spending in excess of \$250 per billing cycle.

2.16 Inspection, Testing and Adjustment

Upon reasonable notice, the services provided by the Company shall be made available to the Company for tests and adjustments as may be deemed necessary by the Company for maintenance. No interruption allowance will be granted for the time during which such tests and adjustments are made when the interruption is less than twenty-four consecutive hours.

2.17 Right to Backbill for Improper Use of Company's Services

Any person or entity which uses, appropriates or secures the use of services from the Company, whether directly or indirectly, in any unlawful manner or through the providing of any misleading or false information to the Company and which use, appropriation, or securing of services is inconsistent with the stated uses and purposes of this tariff or any restrictions, conditions, and limitations stated herein, shall be liable for an amount equal to the accrued and unpaid charges that would have been applicable to the use of the Company's services actually made by Customer.

Issued: July 15, 2011

Effective: July 16, 2011

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

2.18 Universal Service Fund Charge (USF)

The Federal Universal Service Fund Charge is assessed to all Customers of services included in this tariff where billing capabilities exist. The charge is based on a percentage of Customer's net interstate and international charges incurred during a month and will be equal to the quarterly assessment factor set by the Federal Communications Commission. This charge is in addition to the tariffed per minute usage rates and any applicable monthly service fees and surcharges associated with utilizing the Company's service and is assessed based on billing capability.

2.19 Carrier Cost Recovery Fee

The Carrier Cost Recovery Fee is intended to recover the Company's administrative costs associated with the Federal Universal Service Fund and is assessed to all customers of services included in this tariff. For Customers who have selected the Company as their primary interexchange carrier, a Carrier Cost Recovery Fee in the amount of \$1.97 per account will be billed each month. For Customers who have not selected the Company as their primary interexchange carrier but access the Company's service via a CAC and for Customers who subscribe to the Company's local exchange services, a Carrier Cost Recovery Fee in the amount of \$1.97 per ANI will be billed in each month during which the Customer accesses the Company's interstate services.

2.20 Pay Telephone Use Charge

In addition to all other charges for services under this tariff, an undiscountable pay telephone use charge of \$0.6000 shall apply to each coinless call which the Company can identify as placed from a pay telephone by or to the Customer or its permitted users. This charge is for the use of the pay telephone instrument to access the Company's service. Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Pay Telephone Use Charge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol on the pay telephone keypad).

2.21 Multi-brand and Affiliate Credit and Collections Practices

The Company may collect on behalf of the Company and/or its affiliates or brands in one or more transactions as permitted by law.

The Company reserves the right to apply credit balances from one Company affiliate or brand to another to satisfy outstanding account balances for billed regulated telecommunications services.

Issued: July 15, 2011

Effective: July 16, 2011

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

2.22 Alternative Payment Processing

Excel allows Customers to make payment for services rendered through alternative payment processing options, including but not limited to, credit card payments and automated clearing house transactions. Customers may make payment using alternative payment processing through Excel's Customer Care Center, the Company's internet website or other methods approved by Excel. The acceptance of alternative payment processing options for the satisfaction of the Customer's debts to Carrier shall not constitute a waiver by Carrier of its right to payment by legal tender.

Customers may elect to enroll in Excel's Recurring Payment Plan, whereby the Customer's payment is automatically processed by Excel each month through the Customer's selected alternative payment processing option. Customer's Recurring Payment Plan will remain in effect until Customer requests cancellation of the plan through Excel or canceled by Excel. In order to avoid delays in payment processing and potential service interruptions, Customer is responsible for providing Excel with valid credit card or other account information, including any needed updates.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

SECTION 3.0 - DESCRIPTION OF SERVICES OFFERED

3.1 Service Offering

3.1.1 International Telecommunications Service

The Company offers International Telecommunications Service on a per call basis to customers between, among and beyond locations in the United States and the international locations set forth in Section 4.

Service is offered pursuant to the rate schedules set forth in Section 4 of this Tariff. International Service consists of the furnishing of switched message telephone service and is available twenty-four (24) hours per day, seven (7) days per week.

3.2 Billing Increments

Unless otherwise indicated, all calls are billed in billing increments of sixty seconds for the initial period of the call followed by sixty second increments for the remainder of each call. The "Initial" rate is for the first sixty seconds. The "Additional" (Add'l) rate is for each additional 60 seconds.

3.3 Timing of Calls

The customer's international usage charges are based on the actual usage on the Company's service. Usage begins when the called party picks up the receiver. When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to a switch or the software utilizing audio tone detection. When software answer supervision is employed, up to sixty (60) seconds of ringing is allowed before it is billed as usage. Chargeable time ends when either party hangs up, thereby releasing the network connection.

3.4 Credit and Refunds

All requests for call credits due to bad connection, disconnection, wrong number dialed, etc. shall be made through the Company's Customer Service Department in Dallas, Texas by dialing the toll free number, (800) 875-9235 ((800) 520-4001 TTY for people with hearing and/or speech disabilities), or notice must be given and delivered, postage prepaid, to the following address: Matrix Telecom, Inc. d/b/a Excel Telecommunications, P.O. Box 650582, Dallas, TX 75265-0582. If written notice of a dispute as to charges is not received by the Company within 30 days of the date a bill is issued, such charges shall be deemed to be correct and binding on the customer.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

3.5 Minimum Call Completion Rate

The Company will endeavor to achieve a call completion rate (number of calls completed/number of calls attempted) of not less than 90% during peak use periods for all Feature Group D services.

3.6 Calling Card Availability

The calling card products identified throughout this tariff are only available to existing Customers who subscribed to a calling card product prior to July 1, 2004. Customers with active calling card accounts as of July 1, 2004 will continue to receive calling card service as set forth in this tariff.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

SECTION 4.0 - RATES AND CHARGES

This section sets forth the rates and charges applicable to customers who select the Company's services directly from their local telephone company or due to LEC allocation and then proceed to make direct-dialed international long distance calls. Customers may also choose to access Excel's 10-10-297, 10-10-457 or 10-10-399 International Casual Calling Programs by dialing the associated Company access code(s).

All services offered pursuant to this tariff are Foreign Communications within the meaning of the Communications Act and within the meaning of that term as defined in this tariff. All rates and charges are expressed in U.S. dollars and apply on a per minute basis. Timing on completed calls begins when the call is answered by the called party. Timing terminates on all calls when the calling party goes to the on-hook mode. Calls which ring "busy" for thirty seconds or more will be charged the actual duration of the busy signal (rounded up to the next whole minute).

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.1 Excel Direct-Dialed International Service

Excel Direct-Dialed International Service offering allows customers to originate calls from the United States and terminate calls to international countries, including Mexico and Canada.

Country/Place	Country/Area Code	Time Code	*IMT RATES			
			Standard	Economy	Standard	Economy
			Per Minute Rate	Per Minute Rate	Per Minute Rate	Per Minute Rate
Afghanistan	93	s	9.09	7.67	N/A	N/A
Albania	355	c	6.64	5.16	6.69	5.21
Algeria	213	a	4.23	3.45	4.26	3.48
Andorra	376	c	2.85	1.93	2.99	2.07
Angola	244	a	8.59	7.08	8.64	7.13
Anguilla	264	d	2.90	2.45	3.00	2.55
Antarctica (Casey Base)	672	b	5.83	5.45	N/A	N/A
Antarctica (Scott Base)	672	b	3.39	2.95	N/A	N/A
Antigua (Barbuda)	268	d	2.85	2.34	N/A	N/A
Argentina	54	e	4.13	2.84	4.31	3.02
Armenia	374	l	4.71	3.95	4.80	4.04
Aruba	297	d	2.73	2.24	2.81	2.32
Ascension Island	247	a	4.76	4.00	N/A	N/A
Australia	61	f	3.24	2.23	3.43	2.42
Austria	43	c	2.79	1.99	2.97	2.17
Azerbaijan	994	l	4.65	3.73	4.70	3.78

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard Per Minute Rate	Economy Per Minute Rate	Standard Per Minute Rate	Economy Per Minute Rate
Bahamas	809	g	2.46	1.98	2.47	1.99
Bahrain	973	h	3.86	3.13	3.88	3.15
Bangladesh	880	I	6.75	4.86	N/A	N/A
Barbados	809	d	2.85	2.34	2.90	2.39
Belarus	375	l	4.71	3.95	4.72	3.96
Belgium	32	c	2.98	1.90	3.24	2.16
Belize	501	j	3.61	2.61	3.73	2.73
Benin	229	a	3.90	3.13	N/A	N/A
Bermuda	441	g	2.39	1.99	2.40	2.00
Bhutan	975	I	10.03	7.86	N/A	N/A
Bolivia	591	k	3.73	3.15	3.79	3.21
Bosnia-Herzegovina	387	w	3.38	2.70	3.48	2.80
Botswana	267	a	3.53	2.81	3.60	2.88
Brazil	55	e	3.93	2.88	4.07	3.02
British Virgin Islands	284	g	2.76	2.26	2.77	2.27
Brunei	673	b	3.71	3.05	3.74	3.08
Bulgaria	359	l	3.86	3.13	4.07	3.34
Burkina Faso	226	a	6.38	5.21	N/A	N/A
Burma (Myanmar)	95	d	11.51	9.09	N/A	N/A
Burundi	257	a	8.49	7.38	N/A	N/A
Cambodia	855	p	7.74	6.76	7.75	6.77
Cameroon	237	a	4.23	3.35	4.25	3.37
Canada	See Section 4.4					
Cape Verde Islands	238	a	5.13	4.19	N/A	N/A
Cayman Islands	345	g	2.95	2.28	3.04	2.37
Central African	236	a	8.16	7.06	N/A	N/A
Chad Republic	235	a	9.60	7.94	N/A	N/A
Chile	56	e	3.35	2.63	3.51	2.79

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Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard Per Minute Rate	Economy Per Minute Rate	Standard Per Minute Rate	Economy Per Minute Rate
China	86	p	5.01	3.89	5.03	3.91
Christmas Island	672	b	4.51	3.79	N/A	N/A
Cocos Island	672	b	4.51	3.79	N/A	N/A
Colombia	57	k	3.99	2.90	4.13	3.04
Comoros	269	a	8.35	7.21	N/A	N/A
Congo	242	a	6.20	5.29	6.45	5.54
Cook Islands	682	b	8.86	7.10	N/A	N/A
Costa Rica	506	j	3.18	2.35	3.19	2.36
Croatia	385	w	3.33	2.70	3.49	2.86
Cuba	53	d	3.80	3.80	N/A	N/A
Cyprus	357	c	3.48	2.79	3.52	2.83
Czech Republic	420	m	3.61	2.94	3.74	3.07
Denmark	45	c	2.81	1.83	2.99	2.01
Diego Garcia	246	i	6.64	5.48	N/A	N/A
Djibouti	253	a	6.03	4.89	N/A	N/A
Dominica	767	d	3.10	2.44	3.18	2.52
Dominican Republic	809	d	3.39	2.84	3.46	2.91
East Timor	670	p	4.97	2.48	N/A	N/A
Ecuador	593	k	3.54	2.93	3.56	2.95
Egypt	20	l	4.19	3.38	N/A	N/A
El Salvador	503	j	3.73	3.03	3.76	3.06
Equatorial Guinea	240	a	8.08	6.84	N/A	N/A
Eritrea	291	l	5.05	3.91	N/A	N/A
Estonia	372	l	5.51	4.00	5.77	4.26
Ethiopia	251	l	4.95	4.09	4.96	4.10
Faeroe Islands	298	c	2.61	1.79	N/A	N/A
Falkland Islands	500	e	7.33	5.54	N/A	N/A
Fiji Islands	679	n	5.15	3.96	N/A	N/A
Finland	358	c	2.84	1.70	3.01	1.87
France	33	c	2.86	1.83	3.10	2.07
French Antilles	596	g	2.81	2.31	3.05	2.55
French Guiana	594	e	3.23	2.55	3.47	2.79

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard Per Minute Rate	Economy Per Minute Rate	Standard Per Minute Rate	Economy Per Minute Rate
French Polynesia	689	b	4.40	3.66	4.41	3.67
Gabon Republic	241	a	4.19	3.29	4.21	3.31
Gambia	220	a	3.93	3.13	3.95	3.15
Georgia	995	l	4.71	3.95	4.80	4.04
Germany	49	c	2.65	1.76	2.83	1.94
Ghana	233	a	4.19	3.23	4.24	3.28
Gibraltar	350	c	3.31	2.34	3.50	2.53
Greece	30	c	4.15	2.80	4.41	3.06
Greenland	299	c	3.59	2.55	N/A	N/A
Grenada	473	d	3.14	2.58	3.22	2.66
Guadeloupe	590	g	2.86	2.31	3.10	2.55
Guantanamo Bay	53	d	3.41	3.41	N/A	N/A
Guatemala	502	j	3.79	2.99	3.82	3.02
Guinea	224	a	5.16	4.11	5.17	4.12
Guinea-Bissau	245	a	8.89	7.03	N/A	N/A
Guyana	592	e	4.94	3.59	N/A	N/A
Haiti	509	d	3.38	2.85	3.58	3.05
Honduras	504	j	4.10	2.99	4.11	3.00
Hong Kong	852	b	3.93	2.55	3.99	2.61
Hungary	36	c	3.21	2.61	3.38	2.78
Iceland	354	o	3.19	2.15	3.37	2.33
India	91	i	5.63	4.61	5.65	4.63
Indonesia	62	p	4.24	3.04	4.31	3.11
Inmarsat (SNAC)	870	n/a	9.99	9.99	N/A	N/A
Inmarsat (Atl. Ocean/East)	871	n/a	9.99	9.99	N/A	N/A
Inmarsat (Atl. Ocean/West)	874	n/a	9.99	9.99	N/A	N/A
Inmarsat (Indian Ocean)	873	n/a	9.99	9.99	N/A	N/A
Inmarsat (Pacific Ocean)	872	n/a	9.99	9.99	N/A	N/A
Iran	98	l	5.45	4.26	N/A	N/A
Iraq	964	l	5.83	5.16	5.84	5.17
Ireland	353	c	2.89	1.90	3.07	2.08
Israel	972	q	4.20	2.84	4.26	2.90
Italy	39	c	3.21	2.28	3.44	2.51

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard Per Minute Rate	Economy Per Minute Rate	Standard Per Minute Rate	Economy Per Minute Rate
Ivory Coast	225	a	5.05	3.95	5.09	3.99
Jamaica	876	d	3.40	2.80	3.47	2.87
Japan	81	f	3.11	2.24	3.24	2.37
Jordan	962	q	3.66	2.91	3.72	2.97
Kazakhstan	7	l	4.71	3.95	4.75	3.99
Kenya	254	r	4.21	3.40	4.30	3.49
Kiribati	686	b	6.51	5.04	N/A	N/A
Korea (North)	850	f	9.88	8.96	N/A	N/A
Korea (South)	82	f	3.88	2.73	3.97	2.82
Kuwait	965	r	3.81	2.44	N/A	N/A
Kyrgyzstan	996	l	4.68	3.95	4.69	3.96
Laos	856	b	11.11	7.86	N/A	N/A
Latvia	371	l	5.70	4.16	5.82	4.28
Lebanon	961	h	5.74	5.25	5.83	5.34
Lesotho	266	r	3.53	3.03	N/A	N/A
Liberia	231	a	3.74	2.94	N/A	N/A
Libya	218	a	3.99	3.20	4.00	3.21
Liechtenstein	423	c	2.79	1.68	2.80	1.69
Lithuania	370	l	5.06	3.66	5.16	3.76
Luxembourg	352	c	2.73	1.66	2.93	1.86
Macao	853	p	4.85	3.86	4.86	3.87
Macedonia	389	w	3.35	2.69	3.51	2.85
Madagascar	261	a	9.64	7.34	N/A	N/A
Malawi	265	a	3.50	2.83	3.52	2.85
Malaysia	60	p	3.94	2.38	3.96	2.40
Maldives	960	s	6.35	5.23	N/A	N/A
Mali	223	a	6.30	5.01	6.48	5.19
Malta	356	c	4.29	2.98	4.46	3.15
Marshall Islands	692	b	4.29	3.40	N/A	N/A
Mauritania	222	a	6.01	4.74	6.02	4.75
Mauritius	230	a	6.56	5.13	6.56	5.13
Mayotte Island	269	a	7.89	7.16	8.13	7.40
Mexico	52		See Section 4.3			

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard	Economy	Standard	Economy
			Per Minute Rate	Per Minute Rate	Per Minute Rate	Per Minute Rate
Micronesia	691	b	4.24	3.53	N/A	N/A
Moldova	373	l	5.46	4.30	5.47	4.31
Monaco	377	c	2.58	1.64	2.72	1.78
Mongolia	976	b	10.45	7.78	N/A	N/A
Montserrat	664	d	3.04	2.45	N/A	N/A
Morocco	212	a	4.79	3.95	4.90	4.06
Mozambique	258	a	6.95	5.71	N/A	N/A
Namibia	264	a	3.74	3.13	3.84	3.23
Nauru	674	b	7.25	5.83	N/A	N/A
Nepal	977	i	6.19	4.63	N/A	N/A
Netherlands	31	c	2.84	2.20	3.11	2.47
Netherlands Antilles	599	g	2.54	1.64	2.58	1.68
Nevis	869	d	3.03	2.39	N/A	N/A
New Caledonia	687	b	4.11	3.35	N/A	N/A
New Zealand	64	b	3.74	2.54	4.03	2.83
Nicaragua	505	j	3.53	2.85	3.66	2.98
Niger	227	a	5.13	4.16	N/A	N/A
Nigeria	234	r	4.16	3.31	4.27	3.42
Niue	683	b	9.33	7.63	N/A	N/A
Norfolk Island	672	b	6.05	5.42	N/A	N/A
Norway	47	c	2.59	1.70	2.75	1.86
Oman	968	h	3.89	3.15	3.90	3.16
Pakistan	92	i	7.94	5.79	7.95	5.80
Palau	680	b	6.95	5.81	N/A	N/A
Palestine	970	q	4.20	2.84	4.26	2.90
Panama	507	j	3.38	2.59	3.46	2.67
Papua New Guinea	675	b	4.20	3.15	N/A	N/A
Paraguay	595	e	4.19	3.30	4.28	3.39
Peru	51	k	4.26	2.98	4.53	3.25
Philippines	63	p	4.65	3.13	4.71	3.19

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard Per Minute Rate	Economy Per Minute Rate	Standard Per Minute Rate	Economy Per Minute Rate
Poland	48	m	3.03	2.44	3.21	2.62
Portugal	351	o	3.54	2.28	3.79	2.53
Qatar	974	r	3.91	3.00	N/A	N/A
Reunion Island	262	a	6.48	5.11	6.72	5.35
Romania	40	l	4.30	3.45	4.46	3.61
Russia	7	l	4.71	3.95	4.73	3.97
Rwanda	250	a	6.85	5.54	N/A	N/A
San Marino	378	c	2.68	1.93	N/A	N/A
Sao Tome &	239	a	9.05	7.34	N/A	N/A
Saudi Arabia	966	r	4.04	3.18	4.05	3.19
Senegal	221	a	5.41	4.34	5.44	4.37
Seychelles Islands	248	a	6.85	5.48	N/A	N/A
Sierra Leona	232	a	5.66	4.54	5.70	4.58
Singapore	65	b	3.18	2.09	3.19	2.10
Slovakia	421	m	3.43	2.90	3.57	3.04
Slovenia	386	w	3.53	2.83	3.73	3.03
Solomon Islands	677	b	7.06	5.63	N/A	N/A
Somalia	252	l	5.26	4.44	N/A	N/A
South Africa	27	a	3.75	2.83	3.89	2.97
Spain	34	c	3.46	2.35	3.62	2.51
Sri Lanka	94	i	6.46	4.83	6.48	4.85
St. Helena	290	a	6.20	5.16	N/A	N/A
St. Kitts	869	d	3.03	2.39	3.13	2.49
St. Lucia	758	d	3.03	2.44	3.11	2.52
St. Pierre &	508	d	2.48	1.93	2.72	2.17
St. Vincent & The Grenadines	784	d	3.13	2.58	3.21	2.66
Sudan	249	l	7.38	7.05	7.39	7.06
Suriname	597	e	5.38	4.15	N/A	N/A
Swaziland	268	a	3.71	3.00	3.77	3.06
Sweden	46	c	2.83	1.81	3.01	1.99

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.1 Excel Direct-Dialed International Service, (Cont'd.)

Country / Place	Country/Area Code	Time Code	*IMT RATES			
			Standard	Economy	Standard	Economy
			Per Minute Rate	Per Minute Rate	Per Minute Rate	Per Minute Rate
Switzerland	41	c	3.01	1.88	3.33	2.20
Syria	963	l	6.36	5.85	6.36	5.85
Taiwan	886	b	4.26	2.59	4.40	2.73
Tajikistan	7	l	4.71	3.95	N/A	N/A
Tanzania	255	l	4.19	3.40	4.23	3.44
Thailand	66	p	4.31	2.71	4.33	2.73
Togo	228	a	4.34	3.40	N/A	N/A
Tokelau Islands	690	b	7.50	6.25	N/A	N/A
Tonga Islands	676	n	5.74	4.95	N/A	N/A
Trinidad & Tobago	868	d	3.46	2.73	N/A	N/A
Tunisia	216	a	3.86	3.13	3.87	3.14
Turkey	90	c	3.53	2.54	3.63	2.64
Turkmenistan	993	l	4.71	3.95	N/A	N/A
Turks & Caicos	649	g	2.90	2.40	N/A	N/A
Tuvalu	688	b	11.09	8.23	N/A	N/A
Uganda	256	l	4.16	3.38	4.20	3.42
Ukraine	380	l	4.71	3.95	4.76	4.00
United Arab Emirates	971	h	3.23	2.68	N/A	N/A
United Kingdom	44	c	2.33	1.69	2.55	1.91
Uruguay	598	k	3.66	2.70	3.80	2.84
Uzbekistan	7	l	4.71	3.95	4.73	3.97
Vanuatu	678	f	8.73	7.31	N/A	N/A
Vatican City	39	c	3.21	2.28	N/A	N/A
Venezuela	58	e	2.89	2.16	3.04	2.31
Vietnam	84	p	5.50	4.61	5.51	4.62
Wallis & Futuna	681	f	8.66	6.80	N/A	N/A
Western Samoa	685	b	6.36	5.13	6.51	5.28
Yemen	967	h	3.81	3.03	3.82	3.04
Yugoslavia	381	w	3.64	2.93	3.77	3.06
Zaire	243	a	3.65	3.03	N/A	N/A
Zambia	260	a	3.18	2.63	N/A	N/A
Zimbabwe	263	a	3.61	2.83	3.66	2.88
Global	881	N/A	9.99	9.99	N/A	N/A

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.2 Service Hours

The following table identifies applicable service hours, for purposes of determining standard and economy rate periods, for calls to the destinations listed in Section 4.1 above. The designation "code" in the table below corresponds to the "Time Code" designation identified in the rate table in Section 4.1 above. The Direct-Dialed Standard Rate Period for this service offering, includes the times listed in both the Standard and Discount Rate Periods.

Excel Direct-Dialed International Calling Service Hours			
Time Code	Standard	Discount	Economy
a	6am-11:59am	12pm-4:59pm	5pm-5:59am
b	5pm-10:59pm	10am-4:59pm	11pm-9:59am
c	7am-12:59pm	1pm-5:59pm	6pm-6:59am
d	4pm-9:59pm	7am-3:59pm	10pm-6:59am
e	8am-5:59pm	6pm-11:59pm	12am-7:59am
f	2pm-7:59pm	8pm-2:59am	3am-1:59pm
g	8am-4:59pm	5pm-10:59pm	11pm-7:59am
h	8am-2:59pm	9pm-7:59am	3pm-8:59pm
i	6am-11:59am	12pm-5:59pm	6pm-5:59am
j	5pm-10:59pm	8am-4:59pm	11pm-7:59am
k	4pm-11:59pm	7am-3:59pm	12am-6:59am
l	1pm-1:59am	7am-12:59pm	2am-6:59am
m	7am-12:59pm	1pm-11:59pm	12am-6:59am
n	5pm-1:59am	9am-4:59pm	2am-8:59am
o	1pm-7:59pm	7am-12:59pm	8pm-6:59am
p	5pm-1:59am	2am-10:59am	11am-4:59pm
q	8am-4:59pm	12am-7:59am	5pm-11:59pm
r	7am-4:59pm	5pm-12:59am	1am-6:59am
s	6pm-12:59am	1am-10:59am	11am-5:59pm
w	1pm-11:59pm	7am-12:59pm	12am-6:59am

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.3 Excel Direct-Dialed International Service - Mexico

Rates in this Section are based on the distance in airline mileage between the point of origination in the United States and point of connection in Mexico. Rates shown in the table below under the United States Portion apply to the portion of the call from locations in the United States to the point of connection at the international boundary. Rates under the Mexico Portion of the table apply to the portion of the call between the point of connection at the international boundary and the location in Mexico.

RATE MILEAGE*	U.S. PORTION		RATE STEP	MEXICO PORTION	
	Standard	Economy		Standard	Economy
1-10	0.42	0.26	1	0.75	0.44
11-22	0.44	0.28	2	0.75	0.44
23-55	0.55	0.39	3	0.78	0.51
56-124	0.65	0.49	4	1.51	0.94
125-292	0.70	0.52	5	1.64	1.08
293-430	0.74	0.53	6	1.76	1.30
431-925	0.75	0.54	7	1.95	1.44
926-3000	0.78	0.56	8	2.00	1.48

* Rate mileage is calculated in accordance with AT&T Tariff No. 10, under authority of F.C.C. Special Permission No. 93-739.

4.3.1 Service Hours

The following table identifies applicable service hours, for purposes of determining "Standard" and "Economy" rate periods, for calls to the destinations listed above.

STANDARD	ECONOMY: All Other Times
Monday-Friday 7:00 am - 6:59 pm	Monday-Friday 7:00 pm - 6:59 am
Sunday 5:00 pm - 11:59 pm	Saturday All Day
	Sunday 12:00 am - 4:59 pm

Issued: July 15, 2011

Effective: July 16, 2011

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

4.4 Excel Direct-Dialed International Service – Canada

Rates in this Section are based on the distance in airline mileage between the point of origination in the United States and point of connection in Canada.

RATE MILEAGE*	STANDARD	ECONOMY
1-18	0.76	0.64
19-80	0.81	0.64
81-140	0.94	0.66
141-220	1.01	0.69
221-345	1.08	0.69
346-630	1.19	0.78
631-1200	1.19	0.78
1201-1610	1.24	0.84
1611-4000	1.26	0.84

* Rate mileage is calculated in accordance with AT&T Tariff No. 10, under authority of F.C.C. Special Permission No. 93-739.

4.4.1 Service Hours

The following table identifies applicable service hours, for purposes of determining "Standard", and "Economy" rate periods, for calls to destination listed above. The Direct-Dialed Standard Rate Period for this service offering, includes the times listed in both Standard and Discount Rate Periods.

STANDARD	DISCOUNT	ECONOMY
Monday-Friday 8:00 am-5:59 pm	Monday-Friday 6:00 pm-11:59 pm	7 days/week 12:00 am-7:59 am
	Saturday/Sunday 8:00 am-11:59 pm	

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.5 Excel's 10-10-297, 10-10-457 and 10-10-399 Service(s)

Excel's 10-10-297, 10-10-457 and 10-10-399 Service(s) are available for interstate and international calls originated from points within the United States and billed to the Customer's Main Billed Account Telephone Number. These services are furnished subject to billing availability. The General Regulations specified in Section 2 preceding also apply to these services except if specified otherwise under this Section. Calls to interstate Directory Assistance are also provided pursuant to the rates, terms and conditions set forth herein.

To access interstate Directory Assistance using Excel's 10-10-297, 10-10-457 and 10-10-399 service(s), Customers must use 10-10-297, 10-10-457 or 10-10-399 access and also dial the area code (NPA) for the telephone number desired plus 555+1212. Calls billed to a calling card, calls placed from a public or semi-public payphone, calls requiring operator assistance, conference calls, mobile calls, calls to 500, 700, 800/8XX and 900 numbers and calls to Directory Assistance for international countries (except for Canada) are not available under Excel's 10-10-297, 10-10-457 and 10-10-399 service(s).

The duration of a call which involves a fractional part of a minute will be rounded up to the next higher full minute. Rates apply to all times-of-day, seven days a week.

Issued: July 15, 2011

Effective: July 16, 2011

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

4.5 Excel's 10-10-297, 10-10-457 and 10-10-399 Service(s), (Cont'd.)

4.5.1 Discontinuance of a Customer's Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service(s):

The following regulations apply in lieu of the regulations applicable to discontinuance of service specified in Section 2, preceding.

The Company may discontinue or suspend a Customer's Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service immediately and without notice pursuant to the following:

- the Customer refuses to furnish information to the Company regarding the Customer's credit-worthiness, its past or current use of communications services or its planned use of service(s);or
- the Customer provides false information to the Company regarding the Customer's identity, address, credit-worthiness, past or current use of communications services, or its planned use of the Company's service(s); or
- the Customer states that it will not comply with a request of the Company for security for the payment for service(s) or advance payments, as specified in this tariff; or - the Customer uses service to transmit a message, locate a person or otherwise give or obtain information without payment for the service; or
- the Customer uses the service of the Company for a message or messages, anonymous or otherwise, if in a manner reasonably to be expected to frighten, abuse, torment or harass another; or
- the Customer uses, or attempts to use service with the intent to avoid the payment, either in whole or in part, of the tariffed charges for the service by:
 - * using or attempting to use service by rearranging; tampering with, or making connections to the Company's service not authorized by this tariff, or
 - * false credit devices, electronic devices, or
 - * any other fraudulent means or devices.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.5 Excel's 10-10-297, 10-10-457 and 10-10-399 Service(s), (Cont'd.)

4.5.1. Discontinuance of a Customer's Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 Service(s): - (Continued)

Upon nonpayment of any amounts owing to the Company for which the Customer subscribes or had subscribed or used, the Company may by giving at least five (5) calendar days prior written notice to the Customer, discontinue or suspend Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service without incurring any liability.

Upon failure to comply with a request made by the Company for security for the payment of services(s) or advance payments, as specified in this tariff the Company may by giving at least five (5) calendar day's prior written notice to the Customer, discontinue or suspend Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service without incurring any liability.

Upon violation of any of the other material, terms or conditions for furnishing service, the Company may discontinue or suspend Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service without incurring any liability if such violation continues during that period.

Upon condemnation of any material portion of the facilities used by the Company to provide service to the Customer or if a casualty renders all or any material portion of such facilities inoperable beyond feasible repair, the Company, by notice to the Customer, may discontinue or suspend Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service without incurring any liability.

Upon any governmental prohibition or requirement, alteration of the service to be provided or any violation of an applicable law or regulation, the Company may with or without written notice discontinue Excel 10-10-297, Excel 10-10-457 or Excel 10-10-399 service without incurring any liability.

The rates and charges applicable to Excel's 10-10-297, 10-10-457 and 10-10-399 service offerings are specified in Sections 4.6, 4.7 and 4.8, following:

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.6 Excel 10-10-297 International Casual Calling Program

Excel 10-10-297 International Casual Calling Program is an international service which allows casual calling customers the ability to originate calls from the United States to international locations. Calls will be charged pursuant to the following per minute rates, 24 hours a day, 7 days a week. A Per Call Connection Charge of \$0.4000 also applies. Calls are billed in sixty (60) second increments after an initial minimum sixty (60) second call duration.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Afghanistan	93	2.1100	N/A
Albania	355	1.5300	1.5800
Algeria	213	0.9800	1.0100
Andorra	7	0.6800	0.8200
Angola	244	1.9900	2.0400
Anguilla	809	0.7400	0.8400
Antarctica (Casey Base)	672	2.3400	N/A
Antarctica (Scott Base)	672	1.1300	N/A
Antigua (Barbuda)	809	0.7500	N/A
Argentina	54	0.6700	0.8500
Armenia	7	1.1900	1.2800
Aruba	297	0.7100	0.7900
Ascension Island	247	1.3800	N/A
Australia	61	0.2800	0.4700
Australian Ex. Territory	61	0.2800	0.4700
Austria	43	0.4700	0.6500
Azerbaijan	7	1.3000	1.3500
Bahamas	242	0.4900	0.500
Bahrain	973	1.0200	1.04
Bangladesh	880	1.5900	N/A
Barbados	246	0.7300	0.7800
Belarus	7	1.1300	1.1400
Belgium	32	0.4900	0.7500

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Belize	501	0.9800	1.1000
Benin	229	0.9400	N/A
Bermuda	441	0.6000	0.6100
Bhutan	975	2.5500	N/A
Bolivia	591	0.7700	0.8300
Bosnia-Herzegovina	387	0.9100	1.0100
Botswana	267	0.9600	1.0300
Brazil	55	0.4300	0.5700
British Virgin Islands	809	0.6600	0.6700
Brunei	673	0.9900	1.0200
Bulgaria	359	0.8800	1.0900
Burkina Faso	226	1.4400	N/A
Burma (Myanmar)	95	2.6500	N/A
Burundi	257	2.2500	N/A
Cambodia	855	2.4400	2.4500
Cameroon	237	1.1800	1.2000
Canada	NPA	0.1000	N/A
Cape Verde Islands	238	1.1100	N/A
Cayman Islands	809	0.6600	0.7500
Central African Republic	236	1.8800	N/A
Chad Republic	235	2.7200	N/A
Chile	56	0.3700	0.5300
China	86	0.3800	0.4000
Christmas Island	672	0.7500	N/A
Cocos Island	672	0.7500	N/A
Colombia	57	0.5000	0.6400
Comoros	269	2.6200	N/A
Congo	242	1.6300	1.8800
Cook Islands	682	2.1300	N/A
Costa Rica	506	0.5200	0.5300
Croatia	385	0.7600	0.9200

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Cuba	53	0.9700	N/A
Cyprus	357	0.8500	0.8900
Czech Republic	42	0.8100	0.9400
Denmark	45	0.4700	0.6500
Diego Garcia	246	1.8200	N/A
Djibouti	253	1.3700	N/A
Dominica	809	0.7500	0.8300
Dominican Republic	809	0.4300	0.5000
Easter Islands	56	0.3700	N/A
East Timor	670	2.4800	N/A
Ecuador	593	0.6200	0.6400
Egypt	20	1.0700	N/A
El Salvador	503	0.5000	0.5300
Equatorial Guinea	240	2.6300	N/A
Eritrea	291	1.5000	N/A
Estonia	372	1.2600	1.5200
Ethiopia	251	1.3500	1.3600
Faeroe Islands	298	0.6800	N/A
Falkland Islands	500	1.7400	N/A
Fiji Islands	679	1.3100	N/A
Finland	358	0.5100	0.6800
France	33	0.2300	0.4700
French Antilles	596	0.7700	1.0100
French Guiana	594	0.8700	1.1100
French Polynesia	689	1.3900	1.4000
Gabon Republic	241	1.2300	1.2500
Gambia	220	0.9300	0.9500
Georgia	7	1.2600	1.3500
Germany	49	0.2700	0.4500
Ghana	233	0.9600	1.0100
Gibraltar	350	1.0300	1.2200
Greece	30	0.5900	0.8500
Greenland	299	0.9600	N/A

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Grenada	809	0.8300	0.9100
Guadeloupe	590	0.7700	1.0100
Guantanamo Bay	53/99	0.9000	N/A
Guatemala	502	0.5700	0.6000
Guinea	224	1.2100	1.2200
Guinea-Bissau	245	2.1800	N/A
Guyana	592	1.2400	N/A
Haiti	509	0.9300	1.1300
Honduras	504	0.5700	0.5800
Hong Kong	852	0.1400	0.2000
Hungary	36	0.7200	0.8900
Iceland	354	0.7100	0.8900
India	91	0.9900	1.0100
Indonesia	62	0.9400	1.0100
Iran	98	1.4400	N/A
Iraq	964	1.6500	1.6600
Ireland	353	0.4500	0.6300
Israel	972	0.2900	0.3500
Italy	39	0.2700	0.5000
Ivory Coast	225	1.4200	1.4600
Jamaica	809	0.6800	0.7500
Japan	81	0.2700	0.4000
Jordan	962	1.1200	1.1800
Kazakhstan	7	1.1100	1.1500
Kenya	254	1.0700	1.1600
Kiribati	686	1.6600	N/A
Korea (North)	850	2.8700	N/A
Korea (South)	82	0.2000	0.2900
Kuwait	965	1.0500	N/A

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Kyrgyzstan	7	1.2900	1.3000
Laos	856	2.9200	N/A
Latvia	371	1.2900	1.4100
Lebanon	961	1.5000	1.5900
Lesotho	266	1.0600	N/A
Liberia	231	0.9200	N/A
Libya	218	1.0900	1.1000
Liechtenstein	423	0.5200	0.5300
Lithuania	370	1.2700	1.3700
Luxembourg	352	0.4700	0.6700
Macao	853	1.0900	1.1000
Macedonia	389	0.8000	0.9600
Madagascar	261	2.5000	N/A
Malawi	265	0.9000	0.9200
Malaysia	60	0.7300	0.7500
Maldives	960	1.7100	N/A
Mali	223	1.5600	1.7400
Malta	356	0.9900	1.1600
Marshall Islands	692	1.0100	N/A
Mauritania	222	1.3800	1.3900
Mauritius	230	1.8200	N/A
Mayotte Island	269	2.6200	2.8600
Mexico	52		
M1, Band 1		0.1400	N/A
M2, Bands 2 & 3		0.2300	N/A
M3, Bands 4,5&6		0.3400	N/A
M4, Band 7		0.2400	N/A
M5, Band 8		0.3400	N/A
Micronesia	691	1.1200	N/A
Midway Islands	808	0.1000	N/A
Moldova	373	1.4000	1.4100

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	IMT Rate
Monaco	33	0.4400	0.5800
Mongolia	976	2.4900	N/A
Montserrat	809	0.8100	N/A
Morocco	212	1.1200	1.2300
Mozambique	258	1.6600	N/A
Namibia	264	1.2400	1.3400
Nauru	674	1.6400	N/A
Nepal	977	1.5600	N/A
Netherlands	31	0.2800	0.5500
Netherlands Antilles	599	0.6800	0.7200
Nevis	809	0.8100	N/A
New Caledonia	687	1.4000	N/A
New Zealand	64	0.6700	0.9600
Nicaragua	505	0.5700	0.7000
Niger	227	1.2700	N/A
Nigeria	234	0.9500	1.0600
Niue	683	2.2500	N/A
Norfolk Island	672	2.3400	N/A
Norway	47	0.4500	0.6100
Oman	968	1.1700	1.1800
Pakistan	92	1.6400	1.6500
Palau	680	1.8100	N/A
Palestine	970	0.2900	0.3500
Panama	507	0.5700	0.6500
Papua New Guinea	675	1.1600	N/A
Paraguay	595	0.8700	0.9600
Peru	51	0.6200	0.8900
Philippines	63	0.4900	0.5500
Pitcairn Island	64	0.5500	N/A
Poland	48	0.4800	0.6600
Portugal	351	0.5500	0.8000

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Qatar	974	1.1300	N/A
Reunion Island	262	1.5800	1.8200
Romania	40	1.0400	1.2000
Russia	7	0.6600	0.6800
Rwanda	250	1.7200	N/A
San Marino	378	0.9300	N/A
Sao Tome & Principe	239	2.1100	N/A
Saudi Arabia	966	1.1700	1.1800
Senegal	221	1.6300	1.6600
Seychelles Islands	248	1.8900	N/A
Sierra Leona	232	1.5200	1.5600
Singapore	65	0.5600	0.5700
Slovakia	42	0.8600	1.0000
Slovenia	386	0.7900	0.9900
Solomon Islands	677	1.7200	N/A
Somalia	252	1.6900	N/A
South Africa	27	0.7500	0.8900
Spain	34	0.2900	0.4500
Sri Lanka	94	1.4700	1.4900
St. Helena	290	1.5800	N/A
St. Kitts	809	0.7800	0.8800
St. Lucia	809	0.7800	0.8600
St. Pierre & Miquelon	508	0.6400	0.8800
St. Vincent & The Grenadines	809	0.8100	0.8900
Sudan	249	1.8400	1.8500
Suriname	597	1.5000	N/A
Swaziland	268	0.9500	1.0100
Sweden	46	0.4400	0.6200

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate	*IMT Rate
Switzerland	41	0.2800	0.6000
Syria	963	1.6500	1.6500
Taiwan	886	0.1500	0.2900
Tajikistan	7	1.1100	N/A
Tanzania	255	1.1600	1.2000
Thailand	66	0.8800	0.9000
Togo	228	1.2400	N/A
Tokelau Islands	690	0.4000	N/A
Tonga Islands	676	1.7000	N/A
Trinidad & Tobago	809	0.8400	N/A
Tunisia	216	0.9700	0.9800
Turkey	90	0.8400	0.9400
Turkmenistan	7	1.2800	N/A
Turks & Caicos Islands	809	0.7600	N/A
Tuvalu	688	2.6400	1.0800
Uganda	256	1.0400	1.0700
Ukraine	7	1.0200	1.0700
United Arab Emirates	971	0.8600	N/A
United Kingdom	44	0.1100	0.3300
Uruguay	598	0.9800	1.1200
Uzbekistan	7	1.1200	1.1400
Vanuatu	678	2.6200	N/A
Vatican City	39	0.5000	N/A
Venezuela	58	0.4300	0.5800
Vietnam	84	0.9700	0.7800
Wake Island	808	1.1200	N/A
Wallis & Futuna Islands	681	2.5400	N/A
Western Sahara	34	1.1200	N/A
Western Samoa	685	1.5600	1.7100
Yemen	967	1.1100	1.1200
Yugoslavia	38	0.9400	1.0700
Zaire	243	0.9700	N/A
Zambia	260	0.9700	N/A
Zimbabwe	263	1.0900	1.14

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.6 Excel 10-10-297 International Casual Calling Program, (Cont'd.)

4.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
INMARSAT (East Atlantic Ocean)	871	9.00
INMARSAT (Pacific Ocean)	872	9.00
INMARSAT (Indian Ocean)	873	9.00
INMARSAT (West Atlantic Ocean)	874	9.00
Global Satellite/Iridium	881	4.75
International Network	882	4.25

4.6.2 Excel 10-10-297 International Directory Assistance Per Call Charge

Canada	All Other Countries
\$0.99	\$3.00

Issued: July 15, 2011

Effective: July 16, 2011

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

4.7 Excel 10-10-457 International Casual Calling Program

Excel 10-10-457 International Casual Calling Program is an international service which allows casual calling customers the ability to originate outbound 1+ calls from the United States to international locations. Participating Customers may access Excel's 10-10-457 Casual Calling International Program by dialing access code 10-10-457. Excel 10-10-457 International Casual Calling Program is the Default Service for accessing Excel's service on a per call basis via the Company's CAC(s). Each call has an initial minimum of 5 minutes in duration and will be charged pursuant to the flat Initial Per Call Minimum Charge listed in Section 4.7.1, 24 hours a day, 7 days a week. Any call in excess of 5 minutes will be charged a corresponding Additional Per Minute Charge listed in Section 4.7.1. A Per Call Connection Charge of \$0.4000 also applies. Calls will have an initial minimum of three hundred (300) seconds or 5 minutes and any time beyond that minimum will be billed in addition using sixty (60) second increments. If the computed call charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes /Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes /Over)
Afghanistan	93	\$10.00	\$2.00	N/A	N/A
Albania	355	2.20	0.44	\$2.45	\$0.49
Algeria	213	2.95	0.59	3.10	0.62
Andorra	7	2.20	0.44	2.90	0.58
Angola	244	3.55	0.71	3.80	0.76
Anguilla	809	3.35	0.67	3.85	0.77
Antarctica (Casey Base)	672	2.85	0.57	N/A	N/A
Antarctica (Scott Base)	672	2.85	0.57	N/A	N/A
Antigua (Barbuda)	809	3.75	0.75	N/A	N/A
Argentina	54	2.70	0.54	3.60	0.72
Armenia	7	4.70	0.94	5.15	1.03
Aruba	297	2.50	0.50	2.90	0.58
Ascension Island	247	3.60	0.72	N/A	N/A
Australia	61	1.00	0.20	1.95	0.39
Australian Ex. Territory	61	1.00	0.20	1.95	0.39
Austria	43	1.40	0.28	2.30	0.46
Azerbaijan	7	3.50	0.70	3.75	0.75
Bahamas	242	1.60	0.32	1.65	0.33
Bahrain	973	5.10	1.02	5.20	1.04
Bangladesh	880	7.35	1.47	N/A	N/A
Barbados	246	3.75	0.75	4.00	0.80
Belarus	7	3.50	0.70	3.55	0.71
Belgium	32	1.15	0.23	2.45	0.49

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes /Over)
Belize	501	\$4.60	\$0.92	\$5.20	\$1.04
Benin	229	5.30	1.06	N/A	N/A
Bermuda	441	1.65	0.33	1.70	0.34
Bhutan	975	3.40	0.68	N/A	N/A
Bolivia	591	4.85	0.97	5.15	1.03
Bosnia-Herzegovina	387	3.00	0.60	3.50	0.70
Botswana	267	2.90	0.58	3.25	0.65
Brazil	55	2.45	0.49	3.15	0.63
British Virgin Islands	809	3.60	0.72	3.65	0.73
Brunei	673	3.35	0.67	3.50	0.70
Bulgaria	359	3.00	0.60	4.05	0.81
Burkina Faso	226	6.75	1.35	N/A	N/A
Burma (Myanmar)	95	8.70	1.74	N/A	N/A
Burundi	257	5.40	1.08	N/A	N/A
Cambodia	855	9.65	1.93	9.70	1.94
Cameroon	237	6.35	1.27	6.45	1.29
Canada	NPA	0.45	0.09	N/A	N/A
Cape Verde Islands	238	5.25	1.05	N/A	N/A
Cayman Islands	809	2.15	0.43	2.60	0.52
Central African Republic	236	6.95	1.39	N/A	N/A
Chad Republic	235	8.95	1.79	N/A	N/A
Chile	56	1.65	0.33	2.45	0.49
China	86	3.65	0.73	3.75	0.75
Christmas Island	672	3.40	0.68	N/A	N/A
Cocos Island	672	2.50	0.50	N/A	N/A
Colombia	57	2.45	0.49	3.15	0.63
Comoros	269	12.20	2.44	N/A	N/A
Congo	242	4.70	0.94	5.95	1.19
Cook Islands	682	8.20	1.64	N/A	N/A
Costa Rica	506	2.35	0.47	2.40	0.48
Croatia	385	2.65	0.53	3.45	0.69

Issued: July 15, 2011

Effective: July 16, 2011

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min./Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 min)	Each Add'l Per Minute Charge (6 min./Over)
Cuba	53	\$7.90	\$1.58	N/A	N/A
Cyprus	357	2.75	0.55	\$2.95	\$0.59
Czech Republic	42	2.45	0.49	3.10	0.62
Denmark	45	1.15	0.23	2.05	0.41
Diego Garcia	246	4.15	0.83	N/A	N/A
Djibouti	253	6.75	1.35	N/A	N/A
Dominica	809	3.95	0.79	4.35	0.87
Dominican Republic	809	2.00	0.40	2.35	0.47
Easter Island	56	1.65	0.33	N/A	N/A
East Timor	670	25.00	2.48	N/A	N/A
Ecuador	593	4.00	0.80	4.10	0.82
Egypt	20	5.20	1.04	N/A	N/A
El Salvador	503	3.55	0.71	3.70	0.74
Equatorial Guinea	240	7.75	1.55	N/A	N/A
Eritrea	291	8.80	1.76	N/A	N/A
Estonia	372	2.40	0.48	3.70	0.74
Ethiopia	251	8.70	1.74	8.75	1.75
Faeroe Islands	298	2.45	0.49	N/A	N/A
Falkland Islands	500	3.65	0.73	N/A	N/A
Fiji Islands	679	6.15	1.23	N/A	N/A
Finland	358	1.15	0.23	2.00	0.40
France	33	1.05	0.21	2.25	0.45
French Antilles	596	3.25	0.65	4.45	0.89
French Guiana	594	3.15	0.63	4.35	0.87
French Polynesia	689	4.30	0.86	4.35	0.87
Gabon Republic	241	6.10	1.22	6.20	1.24
Gambia	220	3.80	0.76	3.90	0.78
Georgia	7	4.40	0.88	4.85	0.97
Germany	49	1.00	0.20	1.90	0.38
Ghana	233	3.55	0.71	3.80	0.76
Gibraltar	350	3.30	0.66	4.25	0.85
Greece	30	2.10	0.42	3.40	0.68
Greenland	299	5.10	1.02	N/A	N/A

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)
Grenada	809	\$4.45	\$0.89	\$4.85	\$0.97
Guadeloupe	590	3.15	0.63	4.35	0.87
Guantanamo Bay	53/99	4.00	0.80	N/A	N/A
Guatemala	502	2.95	0.59	3.10	0.62
Guinea	224	3.90	0.78	3.95	0.79
Guinea-Bissau	245	6.90	1.38	N/A	N/A
Guyana	592	7.20	1.44	N/A	N/A
Haiti	509	4.75	0.95	5.75	1.15
Honduras	504	4.90	0.98	4.95	0.99
Hong Kong	852	1.00	0.20	1.30	0.26
Hungary	36	2.25	0.45	3.10	0.62
Iceland	354	1.55	0.31	2.45	0.49
India	91	6.20	1.24	6.30	1.26
Indonesia	62	3.05	0.61	3.40	0.68
Iran	98	6.35	1.27	N/A	N/A
Iraq	964	7.75	1.55	7.80	1.56
Ireland	353	1.50	0.30	2.40	0.48
Israel	972	2.25	0.45	2.55	0.51
Italy	39	1.45	0.29	2.60	0.52
Ivory Coast	225	7.20	1.44	7.40	1.48
Jamaica	809	4.95	0.99	5.30	1.06
Japan	81	1.25	0.25	1.90	0.38
Jordan	962	5.35	1.07	5.65	1.13
Kazakhstan	7	4.90	0.98	5.10	1.02
Kenya	254	5.80	1.16	6.25	1.25
Kiribati	686	7.45	1.49	N/A	N/A
Korea (North)	850	6.75	1.35	N/A	N/A
Korea (South)	82	1.55	0.31	2.00	0.40
Kuwait	965	6.30	1.26	N/A	N/A

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Effective: July 16, 2011

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)
Kyrgyzstan	7	\$4.35	\$0.87	\$4.40	\$0.88
Laos	856	6.85	1.37	N/A	N/A
Latvia	371	3.05	0.61	3.65	0.73
Lebanon	961	4.75	0.95	5.20	1.04
Lesotho	266	3.55	0.71	N/A	N/A
Liberia	231	3.70	0.74	N/A	N/A
Libya	218	3.05	0.61	3.10	0.62
Liechtenstein	423	2.40	0.48	2.45	0.49
Lithuania	370	2.95	0.59	3.45	0.69
Luxembourg	352	1.50	0.30	2.50	0.50
Macao	853	4.05	0.81	4.10	0.82
Macedonia	389	3.15	0.63	3.95	0.79
Madagascar	261	5.40	1.08	N/A	N/A
Malawi	265	3.05	0.61	3.15	0.63
Malaysia	60	2.15	0.43	2.25	0.45
Maldives	960	6.50	1.30	N/A	N/A
Mali	223	6.85	1.37	7.75	\$1.55
Malta	356	2.25	0.45	3.10	0.62
Marshall Islands	692	16.00	3.20	N/A	N/A
Mauritania	222	5.60	1.12	5.65	1.13
Mauritius	230	7.35	1.47	N/A	N/A
Mayotte Island	269	3.90	0.78	14.30	2.86
Mexico	52				
Band 1		1.15	0.23	N/A	N/A
Band 2		1.15	0.23	N/A	N/A
Band 3		1.15	0.23	N/A	N/A
Bands 4, 5, 6 & 7		2.10	0.42	N/A	N/A
Band 8		2.10	0.42	N/A	N/A
Micronesia	691	6.25	1.25	N/A	N/A
Midway	808	0.50	0.10	N/A	N/A
Moldova	373	6.65	1.33	6.70	1.34

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)
Monaco	33	\$1.45	\$0.29	\$2.15	\$0.43
Mongolia	976	7.40	1.48	N/A	N/A
Montserrat	809	5.25	1.05	N/A	N/A
Morocco	212	4.10	0.82	4.65	0.93
Mozambique	258	3.55	0.71	N/A	N/A
Namibia	264	2.45	0.49	2.95	0.59
Nauru	674	6.15	1.23	N/A	N/A
Nepal	977	6.90	1.38	N/A	N/A
Netherlands	31	1.15	0.23	2.50	0.50
Netherlands Antilles	599	3.40	0.68	3.60	0.72
Nevis	809	3.65	0.73	N/A	N/A
New Caledonia	687	5.55	1.11	N/A	N/A
New Zealand	64	1.05	0.21	2.50	0.50
Nicaragua	505	4.55	0.91	5.20	1.04
Niger Republic	227	5.55	1.11	N/A	N/A
Nigeria	234	6.70	1.34	7.25	1.45
Niue	683	8.95	1.79	N/A	N/A
Norfolk Island	672	6.00	1.20	N/A	N/A
Norway	47	1.15	0.23	1.95	0.39
Oman	968	5.85	1.17	5.90	1.18
Pakistan	92	6.85	1.37	6.90	1.38
Palau	680	5.15	1.03	N/A	N/A
Palestine	970	2.25	0.45	2.55	0.51
Panama	507	4.85	0.97	5.25	1.05
Papua New Guinea	675	2.85	0.57	N/A	N/A
Paraguay	595	4.80	0.96	5.25	1.05
Peru	51	3.75	0.75	5.10	1.02
Philippines	63	3.05	0.61	3.35	0.67
Pitcairn Island	64	2.30	0.46	N/A	N/A
Poland	48	2.55	0.51	3.45	0.69
Portugal	351	2.30	0.46	3.55	0.71

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Issued: July 15, 2011

Effective: July 16, 2011

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4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)
Qatar	974	\$5.50	\$1.10	N/A	N/A
Reunion Island	262	3.20	0.64	\$4.40	\$0.88
Romania	40	3.45	0.69	4.25	0.85
Russia	7	2.25	0.45	2.35	0.47
Rwanda	250	6.75	1.35	N/A	N/A
San Marino	378	4.05	0.81	N/A	N/A
Sao Tome & Principe	239	11.00	2.20	N/A	N/A
Saudi Arabia	966	6.30	1.26	6.35	1.27
Senegal	221	6.90	1.38	7.05	1.41
Seychelles Islands	248	6.65	1.33	N/A	N/A
Sierra Leona	232	7.60	1.52	7.80	1.56
Singapore	65	1.75	0.35	1.80	0.36
Slovakia	42	2.60	0.52	3.30	0.66
Slovenia	386	2.30	0.46	3.30	0.66
Solomon Islands	677	9.70	1.94	N/A	N/A
Somalia	252	6.15	1.23	N/A	N/A
South Africa	27	3.15	0.63	3.85	0.77
Spain	34	1.60	0.32	2.40	0.48
Sri Lanka	94	6.50	1.30	6.60	1.32
St. Helena	290	7.30	1.46	N/A	N/A
St. Kitts	809	3.65	0.73	4.15	0.83
St. Lucia	809	4.00	0.80	4.40	\$0.88
St. Pierre & Miquelon	508	2.20	0.44	3.40	0.68
St. Vincent & The Grenadines	809	4.60	0.92	5.00	1.00
Sudan	249	3.75	0.75	3.80	0.76
Suriname	597	8.70	1.74	N/A	N/A
Swaziland	268	2.05	0.41	2.35	0.47
Sweden	46	1.00	0.20	1.90	0.38

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Issued: July 15, 2011

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)
Switzerland	41	\$1.10	\$0.22	\$2.70	\$0.54
Syria	963	5.55	1.11	5.55	1.11
Taiwan	886	1.50	0.30	2.20	0.44
Tajikistan	7	3.10	0.62	N/A	N/A
Tanzania	255	3.90	0.78	4.10	0.82
Thailand	66	3.35	0.67	3.45	0.69
Togo	228	7.15	1.43	N/A	N/A
Tonga Islands	676	7.75	1.55	N/A	N/A
Trinidad & Tobago	809	4.55	0.91	N/A	N/A
Tunisia	216	3.70	0.74	3.75	0.75
Turkey	90	2.85	0.57	3.35	0.67
Turkmenistan	7	4.60	0.92	N/A	N/A
Turks & Caicos	809	3.90	0.78	N/A	N/A
Tuvalu	688	7.25	1.45	N/A	N/A
Uganda	256	3.50	0.70	3.70	0.74
Ukraine	7	3.45	0.69	3.70	0.74
United Arab Emirates	971	3.75	0.75	N/A	N/A
United Kingdom	44	0.50	0.10	1.60	0.32
Uruguay	598	4.55	0.91	5.25	1.05
Uzbekistan	7	5.05	1.01	5.15	1.03
Vanuatu	678	7.00	1.40	N/A	N/A
Vatican City	39	2.45	0.49	N/A	N/A
Venezuela	58	2.45	0.49	3.20	0.64
Vietnam	84	8.45	1.69	8.50	1.70
Wake Island	808	6.25	1.25	N/A	N/A
Wallis & Futuna	681	25.25	5.05	N/A	N/A
Western Sahara	34	4.10	0.82	N/A	N/A
Western Samoa	685	6.45	1.29	7.20	1.44
Yemen	967	7.30	1.46	7.35	1.47
Yugoslavia	38	3.15	0.63	3.80	0.76
Zaire	243	5.45	1.09	N/A	N/A
Zambia	260	4.65	0.93	N/A	N/A
Zimbabwe	263	3.00	0.60	3.25	0.65

* IMT= International Mobile Termination

Issued: July 15, 2011

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INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.7 Excel 10-10-457 International Casual Calling Program, (Cont'd.)

4.7.2 Additional Per Minute Rates

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 minutes/Over)
INMARSAT (East Atlantic Ocean)	871	\$47.50	\$9.50	N/A	N/A
INMARSAT (Pacific Ocean)	872	47.50	9.50	N/A	N/A
INMARSAT (Indian Ocean)	873	47.50	9.50	N/A	N/A
INMARSAT (West Atlantic Ocean)	874	47.50	9.50	N/A	N/A
INMARSAT (SNAC)	870	47.50	9.50	N/A	N/A
International Network	882	21.25	4.25	N/A	N/A
Global Satellite-Iridium	881	23.75	4.75	N/A	N/A

4.7.3 Excel 10-10-457 International Directory Assistance Per Call Charge

Canada

\$0.99

All Other Countries

\$3.00

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Issued: July 15, 2011

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

4.8 Excel 10-10-399 International Casual Calling Program

Excel 10-10-399 International Casual Calling Program is an international service which allows casual calling customers the ability to originate outbound 1+ calls from the United States to international locations. Participating Customers may access Excel's 10-10-399 International Casual Calling Program by dialing access code 10-10-399. Excel 10-10-399 International Casual Calling Program is the Default Service for accessing the Company's service on a per call basis via the Company's CAC. Each call has an initial minimum of 10 minutes in duration and will be charged pursuant to the flat Initial Per Call Minimum Charge listed in Section 4.8.1, 24 hours a day, 7 days a week. Any call in excess of 10 minutes will be charged a corresponding Additional Per Minute Charge listed in Section 4.8.1. A Per Call Connection Charge of \$0.4000 also applies. Calls will have an initial minimum of six hundred (600) seconds or 10 minutes and any time beyond that minimum will be billed in addition using sixty (60) second increments. If the computed call charge includes a fraction of a cent, the fraction is rounded up to the next whole cent.

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates

Country	Country Code	Initial Per Call Minimum Charge (10 mins)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Afghanistan	93	\$21.10	\$2.06	N/A	N/A
Albania	355	15.33	1.48	\$15.83	\$1.53
Algeria	213	9.84	0.96	10.14	0.99
Andorra	7	6.75	0.66	8.15	0.80
Angola	244	19.93	1.94	20.43	1.99
Anguilla	809	11.20	1.10	12.20	1.20
Antarctica (Casey Base)	672	23.35	2.29	N/A	N/A
Antarctica (Scott Base)	672	11.26	1.08	N/A	N/A
Antigua (Barbuda)	809	11.20	1.10	N/A	N/A
Argentina	54	6.70	0.65	8.50	0.83
Armenia	7	11.85	1.14	12.75	1.23
Aruba	297	7.11	0.69	7.91	0.77
Ascension Island	247	13.76	1.33	N/A	N/A
Australia	61	2.80	0.26	4.70	0.45
Australian Ex. Territory	61	2.80	0.26	4.70	0.45
Austria	43	4.70	0.45	6.50	0.63
Azerbaijan	7	12.98	1.25	13.48	1.30
Bahamas	242	4.89	0.47	4.99	0.48
Bahrain	973	12.20	1.20	12.40	1.22
Bangladesh	880	15.93	1.55	N/A	N/A
Barbados	246	11.20	1.10	11.70	1.15
Belarus	7	11.28	1.08	11.38	1.09
Belgium	32	4.88	0.47	7.48	0.73

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INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Belize	501	\$10.50	\$1.03	\$11.70	\$1.15
Benin	229	10.50	1.03	N/A	N/A
Bermuda	441	10.80	1.06	10.90	1.07
Bhutan	975	25.53	2.50	N/A	N/A
Bolivia	591	10.60	1.04	11.20	1.10
Bosnia-Herzegovina	387	9.08	0.89	10.08	0.99
Botswana	267	9.64	0.94	10.34	1.01
Brazil	55	3.90	0.28	5.30	0.42
British Virgin Islands	809	11.20	1.10	11.30	1.11
Brunei	673	9.89	0.97	10.19	1.00
Bulgaria	359	8.75	0.86	10.85	1.07
Burkina Faso	226	14.41	1.39	N/A	N/A
Burma (Myanmar)	95	26.50	2.60	N/A	N/A
Burundi	257	22.49	2.20	N/A	N/A
Cambodia	855	24.39	2.39	24.49	2.40
Cameroon	237	13.30	1.31	13.50	1.33
Canada	NPA	0.99	0.07	N/A	N/A
Cape Verde Islands	238	11.10	1.06	N/A	N/A
Cayman Islands	809	11.20	1.10	12.10	1.19
Central African Republic	236	18.80	1.83	N/A	N/A
Chad Republic	235	27.21	2.67	N/A	N/A
Chile	56	3.70	0.35	5.30	0.51
China	86	3.80	0.36	4.00	0.38
Christmas Island	672	7.45	0.73	N/A	N/A
Cocos Island	672	7.45	0.73	N/A	N/A
Colombia	57	8.20	0.80	9.60	0.94
Comoros	269	26.20	2.57	N/A	N/A
Congo	242	16.33	1.58	18.83	1.83
Cook Islands	682	21.80	2.16	N/A	N/A
Costa Rica	506	6.20	0.60	6.30	0.61
Croatia	385	7.62	0.74	9.22	0.90

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Cuba	53	\$13.00	\$1.28	N/A	N/A
Cyprus	357	8.45	0.83	\$8.85	\$0.87
Czech Republic	42	8.14	0.79	9.44	0.92
Denmark	45	4.66	0.45	6.46	0.63
Diego Garcia	246	18.15	1.77	N/A	N/A
Djibouti	253	15.10	1.49	N/A	N/A
Dominica	809	11.20	1.10	12.00	1.18
Dominican Republic	809	4.30	0.41	5.00	0.48
Easter Island	56	3.70	0.35	N/A	N/A
East Timor	670	25.00	2.48	N/A	N/A
Ecuador	593	7.10	0.69	7.30	0.71
Egypt	20	11.90	1.17	N/A	N/A
El Salvador	503	8.10	0.79	8.40	0.82
Equatorial Guinea	240	26.30	2.58	N/A	N/A
Eritrea	291	17.60	1.74	N/A	N/A
Estonia	372	12.56	1.21	15.16	1.47
Ethiopia	251	17.60	1.74	17.70	1.75
Faeroe Islands	298	6.80	0.66	N/A	N/A
Falkland Islands	500	17.36	1.69	N/A	N/A
Fiji Islands	679	14.10	1.39	N/A	N/A
Finland	358	5.10	0.49	6.80	0.66
France	33	2.30	0.21	4.70	0.45
French Antilles	596	8.90	0.87	11.30	1.11
French Guiana	594	8.68	0.85	11.08	1.09
French Polynesia	689	13.87	1.34	13.97	1.35
Gabon Republic	241	12.90	1.27	13.10	1.29
Gambia	220	9.70	0.95	9.90	0.97
Georgia	7	12.63	1.21	13.53	1.30
Germany	49	2.30	0.21	4.10	0.39
Ghana	233	9.60	0.94	10.10	0.99
Gibraltar	350	10.27	0.98	12.17	1.17
Greece	30	5.88	0.57	8.48	0.83
Greenland	299	9.63	0.94	N/A	N/A

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Grenada	809	\$11.20	\$1.10	\$12.00	\$1.18
Guadeloupe	590	7.66	0.75	\$10.06	0.99
Guantanamo Bay	53/99	16.40	1.62	N/A	N/A
Guatemala	502	6.50	0.63	6.80	0.66
Guinea	224	12.06	1.16	12.16	1.17
Guinea-Bissau	245	21.83	2.13	N/A	N/A
Guyana	592	13.80	1.36	N/A	N/A
Haiti	509	10.70	1.05	12.70	1.25
Honduras	504	5.70	0.55	5.80	0.56
Hong Kong	852	1.79	0.09	2.39	1.15
Hungary	36	7.18	0.70	8.88	0.87
Iceland	354	7.13	0.69	8.93	0.87
India	91	5.40	0.52	5.60	0.54
Indonesia	62	9.40	0.92	10.10	0.99
Iran	98	14.42	1.39	N/A	N/A
Iraq	964	17.60	1.74	17.70	1.75
Ireland	353	4.48	0.43	6.28	0.61
Israel	972	2.90	0.27	3.50	0.33
Italy	39	2.70	0.25	5.00	0.48
Ivory Coast	225	16.80	1.66	17.20	1.70
Jamaica	809	10.70	1.05	11.40	1.12
Japan	81	2.70	0.25	4.00	0.38
Jordan	962	12.80	1.26	13.40	1.32
Kazakhstan	7	11.40	1.12	11.80	1.16
Kenya	254	12.10	1.19	13.00	1.28
Kiribati	686	16.64	1.62	N/A	N/A
Korea (North)	850	28.68	2.82	N/A	N/A
Korea (South)	82	2.30	0.20	3.20	0.29
Kuwait	965	13.50	1.33	N/A	N/A

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Kyrgyzstan	7	\$12.88	\$1.24	\$12.98	\$1.25
Laos	856	29.18	2.87	N/A	N/A
Latvia	371	12.90	1.24	14.10	1.36
Lebanon	961	15.04	1.45	15.94	1.54
Lesotho	266	10.60	1.01	N/A	N/A
Liberia	231	9.30	0.91	N/A	N/A
Libya	218	10.89	1.04	10.99	1.05
Liechtenstein	423	5.15	0.50	5.25	0.51
Lithuania	370	12.69	1.22	13.69	1.32
Luxembourg	352	4.68	0.45	6.68	0.65
Macao	853	10.85	1.04	10.95	1.05
Macedonia	389	8.60	0.84	10.20	1.00
Madagascar	261	25.02	2.45	N/A	N/A
Malawi	265	9.01	0.88	9.21	0.90
Malaysia	60	7.34	0.71	7.54	0.73
Maldives	960	17.12	1.66	N/A	N/A
Mali	223	16.20	1.60	18.00	1.78
Malta	356	9.94	0.97	11.64	1.14
Marshall Islands	692	16.10	1.59	N/A	N/A
Mauritania	222	13.75	1.33	13.85	1.34
Mauritius	230	18.17	1.77	N/A	N/A
Mayotte Island	269	30.83	3.03	33.23	3.27
Mexico	52				
Band 1		2.90	0.18	N/A	N/A
Band 2		2.90	0.18	N/A	N/A
Band 3		2.90	0.18	N/A	N/A
Bands 4, 5, 6		2.90	0.18	N/A	N/A
Band 7		2.90	0.18	N/A	N/A
Band 8		2.90	0.18	N/A	N/A
Micronesia	691	13.50	1.33	N/A	N/A
Midway	808	0.90	0.05	N/A	N/A
Moldova	373	14.04	1.35	14.14	1.36

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 min/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 min/Over)
Monaco	33	\$4.44	\$0.42	\$5.84	\$0.56
Mongolia	976	24.86	2.44	N/A	N/A
Montserrat	809	11.20	1.10	N/A	N/A
Morocco	212	11.24	1.07	12.34	1.18
Mozambique	258	16.59	1.61	N/A	N/A
Namibia	264	12.39	1.19	13.39	1.29
Nauru	674	16.36	1.59	N/A	N/A
Nepal	977	15.61	1.51	N/A	N/A
Netherlands	31	2.80	0.26	5.50	0.53
Netherlands Antilles	599	6.81	0.66	7.21	0.70
Nevis	809	11.20	1.10	N/A	N/A
New Caledonia	687	13.99	1.35	N/A	N/A
New Zealand	64	6.70	0.65	9.60	0.94
Nicaragua	505	10.00	0.98	11.30	1.11
Niger Republic	227	12.70	1.23	N/A	N/A
Nigeria	234	9.20	0.90	10.30	1.01
Niue	683	36.10	3.59	N/A	N/A
Norfolk Island	672	23.35	2.29	N/A	N/A
Norway	47	4.46	0.43	6.06	0.59
Oman	968	14.80	1.46	14.90	1.47
Pakistan	92	7.90	0.77	8.00	0.78
Palau	680	18.09	1.76	N/A	N/A
Palestine	970	2.90	0.27	3.50	0.33
Panama	507	10.40	1.02	11.20	1.10
Papua New Guinea	675	11.57	1.11	N/A	N/A
Paraguay	595	11.50	1.13	12.40	1.22
Peru	51	9.20	0.90	11.90	1.17
Philippines	63	7.10	0.69	7.70	0.75
Pitcairn Island	64	1.90	0.18	N/A	N/A
Poland	48	5.90	0.57	7.70	0.75
Portugal	351	1.90	0.18	4.40	0.43

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Effective: July 16, 2011

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4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Qatar	974	\$11.34	\$1.08	N/A	N/A
Reunion Island	262	15.78	1.53	\$18.18	\$1.77
Romania	40	10.36	0.99	11.96	1.15
Russia	7	7.20	0.70	7.40	0.72
Rwanda	250	17.16	1.67	N/A	N/A
San Marino	378	9.28	0.91	N/A	N/A
Sao Tome & Principe	239	21.14	2.06	N/A	N/A
Saudi Arabia	966	13.90	1.37	14.00	1.38
Senegal	221	17.20	1.70	17.50	1.73
Seychelles Islands	248	18.86	1.84	N/A	N/A
Sierra Leona	232	15.15	1.47	15.55	1.51
Singapore	65	5.60	0.54	5.70	0.55
Slovakia	42	13.60	1.34	15.00	1.48
Slovenia	386	7.91	0.77	9.91	0.97
Solomon Islands	677	17.18	1.67	N/A	N/A
Somalia	252	16.88	1.64	N/A	N/A
South Africa	27	9.20	0.90	10.60	1.04
Spain	34	3.90	0.37	5.50	0.53
Sri Lanka	94	14.70	1.42	14.90	1.44
St. Helena	290	15.84	1.53	N/A	N/A
St. Kitts	809	11.20	1.10	12.20	1.20
St. Lucia	809	11.20	1.10	12.00	1.18
St. Pierre & Miquelon	508	6.60	0.64	9.00	0.88
St. Vincent & The Grenadines	809	11.20	1.10	12.00	1.18
Sudan	249	18.42	1.79	18.52	1.80
Suriname	597	18.20	1.80	N/A	N/A
Swaziland	268	9.46	0.93	10.06	0.99
Sweden	46	4.42	0.42	6.22	0.60

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 minutes)	Each Add'l Per Minute Charge (11 minutes/Over)
Switzerland	41	\$2.80	\$0.26	\$6.00	\$0.58
Syria	963	16.49	1.60	16.49	1.60
Taiwan	886	1.79	0.09	3.19	0.23
Tajikistan	7	11.08	1.06	N/A	N/A
Tanzania	255	11.61	1.11	12.01	1.15
Thailand	66	8.80	0.86	9.00	0.88
Togo	228	14.00	1.38	N/A	N/A
Tonga Islands	676	17.03	1.65	N/A	N/A
Trinidad & Tobago	809	11.20	1.10	N/A	N/A
Tunisia	216	9.69	0.95	9.79	0.96
Turkey	90	8.41	0.82	9.41	0.92
Turkmenistan	7	19.10	1.89	N/A	N/A
Turks & Caicos	809	11.20	1.10	N/A	N/A
Tuvalu	688	26.41	2.59	N/A	N/A
Uganda	256	10.40	0.99	10.80	1.03
Ukraine	7	10.24	0.97	10.74	1.02
United Arab Emirates	971	8.90	0.87	N/A	N/A
United Kingdom	44	1.10	0.09	3.30	0.31
Uruguay	598	9.80	0.96	11.20	1.10
Uzbekistan	7	12.20	1.20	12.40	1.22
Vanuatu	678	26.18	2.57	N/A	N/A
Vatican City	39	5.03	0.48	N/A	N/A
Venezuela	58	7.30	0.71	8.80	0.86
Vietnam	84	8.00	0.76	8.10	0.77
Wake Island	808	13.50	1.33	N/A	N/A
Wallis & Futuna	681	25.36	2.49	N/A	N/A
Western Sahara	34	11.24	1.07	N/A	N/A
Western Samoa	685	15.59	1.51	17.09	1.66
Yemen	967	15.40	1.52	15.50	1.53
Yugoslavia	38	9.43	0.92	10.73	1.05
Zaire	243	12.00	1.18	N/A	N/A
Zambia	260	12.50	1.23	N/A	N/A
Zimbabwe	263	12.50	1.23	13.00	1.28

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

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

4.8 Excel 10-10-399 International Casual Calling Program, (Cont'd.)

4.8.2 Additional Per Minute Rates

Country	Country Code	Initial Per Call Minimum Charge (10 min)	Each Add'l Per Minute Charge (11 min/Over)	*IMT RATES	
				Initial Per Call Minimum Charge (10 min)	Each Add'l Per Minute Charge (11 min/Over)
INMARSAT (East Atlantic Ocean)	871	\$99.00	\$9.00	N/A	N/A
INMARSAT (Pacific Ocean)	872	99.00	9.00	N/A	N/A
INMARSAT (Indian Ocean)	873	99.00	9.00	N/A	N/A
INMARSAT (West Atlantic Ocean)	874	99.00	9.00	N/A	N/A
INMARSAT (SNAC)	870	99.00	9.00	N/A	N/A
Global Satellite - Iridium	881	47.50	4.75	N/A	N/A
International Network	882	42.50	4.25	N/A	N/A

4.8.3 Excel 10-10-399 International Directory Assistance Per Call Charge

Canada

All Other Countries

\$0.99

\$3.00

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service

1-800 PHONEME Service refers to collect call completion with the assistance of an operator after the caller places a call by dialing an access number provided by the Company. Calls will be billed according to the mileage charts listed below and the time-of-day calling period of the individual placing the call. Additionally, an applicable per call service charge will apply as set forth below. This service allows the customer to originate calls from any point served by the Company within the United States and terminate within Canada. The following rate schedules vary according to the applicable Canadian Rate Centre in which calls terminate. Per minute rates and transaction charges listed in this section are in Canadian dollars.

4.9.1 BC TEL - For service between a rate centre in British Columbia served by BC TEL and a rate centre in the United States, including Alaska and Hawaii. A minimum charge of \$0.27 per call applies.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE	APPLICATION OF RATES
0 - 18	\$0.22	Regular Rates: Monday to Saturday 8am to 6pm Discount Rates: 35% Discount Monday to Saturday 6pm to 11pm Sunday 8am to 11pm 60% Discount Daily 11pm to 8am
19 - 30	\$0.28	
31 - 50	\$0.33	
51 - 80	\$0.37	
81 - 110	\$0.40	
111 - 140	\$0.41	
141 - 180	\$0.44	
181 - 220	\$0.46	
221 - 270	\$0.48	
271 - 345	\$0.51	
346 - 630	\$0.53	
631 - 900	\$0.54	
901 - 1200	\$0.54	
1201 - 1610	\$0.55	
Over 1610	\$0.56	

A non-discounted transaction charge applies in addition to the charge specified in the chart on the previous page for each call as follows:

Station-to-Station: \$2.50
 Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.2 Bell Canada - For service between a rate centre in Ontario or Quebec and a rate centre in the United States, excluding Alaska and Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE	APPLICATION OF RATES
0 - 8	\$0.16	Regular Rates: Monday to Saturday 8am to 6pm Discount Rates: 35% Discount Monday to Saturday 6pm to 11pm Sunday 8am to 11pm 60% Discount Daily 11pm to 8am
9 - 18	\$0.22	
19 - 30	\$0.28	
31 - 50	\$0.33	
51 - 80	\$0.37	
81 - 110	\$0.40	
111 - 140	\$0.43	
141 - 180	\$0.45	
181 - 220	\$0.47	
221 - 270	\$0.49	
271 - 345	\$0.51	
346 - 630	\$0.53	
631 - 1200	\$0.54	
1201 - 1610	\$0.55	
Over 1610	\$0.56	

A non-discounted transaction charge applies in addition to the charge specified in the chart on the previous page for each call as follows:

Station-to-Station: \$2.50
 Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.3 Island Tel - For service between a rate centre in Prince Edward Island and a rate centre in the United States, excluding Alaska and Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE	APPLICATION OF RATES
141 - 180	\$0.45	Regular Rates: Monday to Saturday 8am to 6pm Discount Rates: 35% Discount Monday to Saturday 6pm to 10pm Sunday 8am to 10pm 60% Discount Daily 10pm to 8am
181 - 220	\$0.47	
221 - 270	\$0.49	
271 - 345	\$0.51	
346 - 430	\$0.53	
431 - 630	\$0.53	
631 - 900	\$0.54	
901 - 1200	\$0.54	
1201 - 1610	\$0.55	
1611 - 2221	\$0.56	
Over 2221	\$0.56	

B. A non-discounted transaction charge applies in addition to the charge specified in the chart on the previous page for each call as follows:

Station-to-Station: \$2.50
 Person-to-Person: \$4.25

4.9.4 MTS, MT&T, NBTEL and NewTel Communications - For service between a rate centre in Manitoba, Nova Scotia, New Brunswick or Newfoundland and a rate centre in the United States, excluding Alaska and Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.4 MTS, MT&T, NBTEL and NewTel Communications, (Cont'd.)

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE	<u>MT&T</u>
0 - 8	\$0.16	Regular Rates: Monday to Saturday 8am to 6pm
9 - 18	\$0.22	Discount Rates: 35% Discount Monday to Saturday 6pm to 10pm
19 - 30	\$0.28	Sunday 8am to 10pm 60% Discount
31 - 50	\$0.33	Daily 10pm to 8am
51 - 80	\$0.37	<u>MTS</u>
81 - 110	\$0.40	Regular Rates: Monday to Friday 8am to 6pm
111 - 140	\$0.43	Discount Rates: 35% Discount Monday to Friday 6pm to 11pm
141 - 180	\$0.45	Saturday and Sunday 8am to 11pm 60% Discount
181 - 220	\$0.47	Daily 11pm to 8am
221 - 270	\$0.49	<u>NewTel Comm/NBTel</u>
271 - 345	\$0.51	Regular Rates: Monday to Saturday 8am to 6pm
346 - 430	\$0.53	Discount Rates: 35% Discount Monday to Saturday 6pm to 11pm
431 - 630	\$0.53	Sunday 8am to 11pm 60% Discount
631 - 900	\$0.54	Daily 11pm to 8am
901 - 1200	\$0.54	
1201 - 1610	\$0.55	
1611 - 2200	\$0.56	
Over 2200	\$0.56	

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.4 MTS, MT&T, NBTEL and NewTel Communications, (Cont'd.)

A non-discounted transaction charge applies in addition to the charge specified in the chart on the previous page for each call as follows:

Station-to-Station:	\$2.50
Person-to-Person:	\$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.5 Bell Canada and MTS - For service between a rate centre in Ontario, Quebec or Manitoba and a rate centre in Alaska. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE	APPLICATION OF RATES
0 - 100	\$0.55	<u>Bell Canada</u> Regular Rates: Monday to Saturday 8am to 6pm Discount Rates: 35% Discount Monday to Saturday 6pm to 11pm Sunday 8am to 11pm 60% Discount Daily 11pm to 8am
101 - 200	\$0.65	
201 - 300	\$0.75	
301 - 400	\$0.85	
401 - 500	\$1.00	
501 - 800	\$1.00	<u>MTS</u> Regular Rates: Monday to Friday 8am to 6pm Discount Rates: 35% Discount Monday to Friday 6pm to 11pm Saturday and Sunday 8am to 11pm 60% Discount Daily 11pm to 8am
801 - 1200	\$1.20	
1201 - 2000	\$1.40	
2001 - 2800	\$1.75	
Over 2800	\$2.00	

B. A non-discounted transaction charge applies in addition to the charge specified in the chart on the previous page for each call as follows:

Station-to-Station:	\$2.50
Person-to-Person:	\$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.7 NBTel - For service between a rate centre in New Brunswick and a rate centre in Alaska. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE
2001 - 2800	\$1.75
Over 2800	\$2.00

B. APPLICATION OF RATES

Regular Rates: Monday to Saturday 8am to 6pm

Discount Rates:

35% Discount Monday to Saturday 6pm to 11pm
Sunday 8am to 11pm

60% Discount Daily 11pm to 8am

A non-discounted transaction charge applies in addition to the charge specified in the chart above for each call as follows:

Station-to-Station: \$2.50
Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.8 NewTel Communications - For service between a rate centre in Newfoundland and a rate centre in Alaska. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE
Over 2800	\$2.00

B. APPLICATION OF RATES

Regular Rates: Monday to Saturday 8am to 6pm

Discount Rates:

35% Discount Monday to Saturday 6pm to 11pm
Sunday 8am to 11pm

60% Discount Daily 11pm to 8am

A non-discounted transaction charge applies in addition to the charge specified in the chart above for each call as follows:

Station-to-Station: \$2.50
Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.9 Bell Canada and MTS - For service between a rate centre in Ontario, Quebec or Manitoba and a rate centre in Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE
0 - 2800	\$0.80
2801 - 3600	\$1.10
Over 3600	\$1.30

B. APPLICATION OF RATES

Bell Canada

Regular Rates: Monday to Saturday 8am to 6pm
Discount Rates:
35% Discount Monday to Saturday 6pm to 11pm
Sunday 8am to 11pm
60% Discount Daily 11pm to 8am

MTS

Regular Rates: Monday to Friday 8am to 6pm
Discount Rates:
35% Discount Monday to Friday 6pm to 11pm
Saturday and Sunday 8am to 11pm
60% Discount Daily 11pm to 8am

A non-discounted transaction charge applies in addition to the charge specified in the chart above for each call as follows:

Station-to-Station: \$2.50
Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.10 Island Tel and MT&T - For service between a rate centre in Prince Edward Island or Nova Scotia and a rate centre in Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE
Over 3600	\$1.60

B. APPLICATION OF RATES

Regular Rates: Monday to Saturday 8am to 6pm

Discount Rates:

35% Discount Monday to Saturday 6pm to 10pm
Sunday 8am to 10pm

60% Discount Daily 10pm to 8am

A non-discounted transaction charge applies in addition to the charge specified in the chart above for each call as follows:

Station-to-Station: \$2.50
Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.11 NBTel - For service between a rate centre in New Brunswick and a rate centre in Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE
2801 - 3600	\$1.10
Over 3600	\$1.30

B. APPLICATION OF RATES

Regular Rates: Monday to Saturday 8am to 6pm

Discount Rates:

35% Discount Monday to Saturday 6pm to 11pm
Sunday 8am to 11pm

60% Discount Daily 11pm to 8am

A non-discounted transaction charge applies in addition to the charge specified in the chart above for each call as follows:

Station-to-Station: \$2.50
Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

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

4.9 1-800 PHONEME Service, (Cont'd.)

4.9.12 Newfoundland Tel Communications - For service between a rate centre in Newfoundland and a rate centre in Hawaii. A minimum charge of \$0.27 per call applies, exclusive of any applicable transaction charges.

A. Rates - All Messages

RATE DISTANCE	PER MINUTE RATE
Over 3600	\$1.30

B. APPLICATION OF RATES

Regular Rates: Monday to Saturday 8am to 6pm

Discount Rates:

35% Discount Monday to Saturday 6pm to 11pm
Sunday 8am to 11pm

60% Discount Daily 11pm to 8am

A non-discounted transaction charge applies in addition to the charge specified in the chart above for each call as follows:

Station-to-Station: \$2.50
Person-to-Person: \$4.25

Issued: July 15, 2011

Effective: July 16, 2011

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

4.10 International Mobile Termination Rates

The following rates apply to calls terminated to wireless communication devices including phones, pagers, personal computers and personal digital assistants in the countries indicated below. International Mobile Termination calls to countries not listed are billed in accordance with the rates listed in Sections 4.1 through 4.4.

Country	International Direct Dial	
	Standard	Economy
Albania	\$6.69	\$5.21
Algeria	\$4.26	\$3.48
Andorra	\$2.98	\$2.60
Angola	\$8.60	\$7.90
Anguilla	\$3.00	\$2.55
Argentina	\$4.30	\$3.10
Armenia	\$4.83	\$4.70
Aruba	\$2.84	\$2.35
Australia	\$3.42	\$2.41
Austria	\$2.96	\$2.16
Azerbaijan	\$4.68	\$3.76
Bahrain	\$3.93	\$3.20
Bangladesh	\$6.78	\$4.89
Barbados	\$2.95	\$2.44
Belgium	\$3.22	\$2.14
Belize	\$3.73	\$2.73
Bermuda	\$2.40	\$2.00
Bolivia	\$3.80	\$3.22
Bosnia-Herzegovina	\$3.42	\$2.74
Botswana	\$3.97	\$3.25
Brazil	\$4.70	\$3.20
British Virgin Islands	\$2.77	\$2.27
Brunei	\$3.73	\$3.70
Bulgaria	\$4.60	\$3.33
Burkina Faso	\$6.45	\$5.28
Cambodia	\$7.75	\$6.77
Cameroon	\$4.26	\$3.38
Cayman Islands	\$3.40	\$2.37

Issued: July 15, 2011

Effective: July 16, 2011

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

4.10 International Mobile Termination Rates, (Cont'd.)

Country	International Direct Dial	
	Standard	Economy
Chile	\$3.51	\$2.79
China	\$5.40	\$3.92
Colombia	\$4.14	\$3.50
Congo	\$6.45	\$5.54
Costa Rica	\$3.19	\$2.36
Croatia	\$3.48	\$2.85
Cyprus	\$3.60	\$2.91
Czech Republic	\$3.75	\$3.08
Denmark	\$3.10	\$2.30
Dominica	\$3.18	\$2.52
Dominican Republic	\$3.45	\$2.90
Ecuador	\$3.56	\$2.95
El Salvador	\$3.77	\$3.70
Equatorial Guinea	\$8.13	\$6.89
Estonia	\$5.73	\$4.22
Finland	\$3.40	\$1.90
France	\$3.14	\$2.11
French Antilles	\$3.30	\$2.53
French Guiana	\$3.45	\$2.77
Gambia	\$3.96	\$3.16
Georgia	\$4.80	\$4.40
Germany	\$2.82	\$1.93
Ghana	\$4.25	\$3.29
Gibraltar	\$3.50	\$2.53
Greece	\$4.38	\$3.30
Greenland	\$3.60	\$2.56
Grenada	\$3.23	\$2.67
Guadeloupe	\$3.08	\$2.53
Guatemala	\$3.82	\$3.20
Guinea	\$5.17	\$4.12
Haiti	\$3.58	\$3.50

Issued: July 15, 2011

Effective: July 16, 2011

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

4.10 International Mobile Termination Rates, (Cont'd.)

Country	International Direct Dial	
	Standard	Economy
Honduras	\$4.12	\$3.10
Hong Kong	\$3.99	\$2.61
Hungary	\$3.40	\$2.80
Iceland	\$3.36	\$2.32
India	\$5.64	\$4.62
Indonesia	\$4.30	\$3.10
Iraq	\$5.84	\$5.17
Ireland	\$3.70	\$2.80
Israel	\$4.29	\$2.93
Italy	\$3.39	\$2.46
Ivory Coast	\$5.90	\$3.99
Jamaica	\$3.47	\$2.87
Japan	\$3.30	\$2.43
Jordan	\$3.72	\$2.97
Kazakhstan	\$4.77	\$4.10
Kenya	\$4.30	\$3.49
Korea (South)	\$3.97	\$2.82
Latvia	\$5.81	\$4.27
Lebanon	\$5.85	\$5.36
Libya	\$4.00	\$3.21
Liechtenstein	\$2.80	\$1.69
Lithuania	\$5.15	\$3.75
Luxembourg	\$2.89	\$1.82
Macao	\$4.86	\$3.87
Macedonia	\$3.46	\$2.80
Malawi	\$3.51	\$2.84
Malaysia	\$3.99	\$2.43
Mali	\$6.37	\$5.80
Malta	\$4.52	\$3.21
Mauritania	\$6.20	\$4.75
Mauritius	\$6.57	\$5.14
Mayotte Island	\$8.11	\$7.38
Moldova	\$5.47	\$4.31
Monaco	\$2.72	\$1.78

Issued: July 15, 2011

Effective: July 16, 2011

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

4.10 International Mobile Termination Rates, (Cont'd.)

Country	International Direct Dial	
	Standard	Economy
Morocco	\$4.89	\$4.50
Namibia	\$3.84	\$3.23
Netherlands	\$3.10	\$2.46
Netherlands Antilles	\$2.66	\$1.76
New Zealand	\$3.98	\$2.78
Nigeria	\$4.32	\$3.47
Norway	\$2.75	\$1.86
Oman	\$3.91	\$3.17
Pakistan	\$7.95	\$5.80
Panama	\$3.53	\$2.74
Paraguay	\$4.28	\$3.39
Peru	\$4.46	\$3.18
Philippines	\$4.71	\$3.19
Poland	\$3.21	\$2.62
Portugal	\$3.78	\$2.52
Qatar	\$4.80	\$3.17
Reunion Island	\$6.70	\$5.33
Romania	\$4.46	\$3.61
Russia	\$4.73	\$3.97
Senegal	\$5.44	\$4.37
Singapore	\$3.19	\$2.10
Slovakia	\$3.60	\$3.07
Slovenia	\$3.69	\$2.99
South Africa	\$3.89	\$2.97
Spain	\$3.64	\$2.53
Sri Lanka	\$6.48	\$4.85
St. Kitts	\$3.13	\$2.49
St. Lucia	\$3.12	\$2.53
St. Pierre & Miquelon	\$2.70	\$2.15
St. Vincent & The Grenadines	\$3.21	\$2.66

Issued: July 15, 2011

Effective: July 16, 2011

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

4.10 International Mobile Termination Rates, (Cont'd.)

Country	International Direct Dial	
	Standard	Economy
Sudan	\$7.39	\$7.06
Swaziland	\$3.77	\$3.60
Sweden	\$3.70	\$2.50
Switzerland	\$3.31	\$2.18
Syria	\$6.37	\$5.86
Taiwan	\$4.40	\$2.73
Tanzania	\$4.25	\$3.46
Thailand	\$4.41	\$2.81
Tunisia	\$3.87	\$3.14
Turkey	\$3.62	\$2.63
Uganda	\$4.17	\$3.39
Ukraine	\$4.77	\$4.10
United Kingdom	\$2.55	\$1.91
Uruguay	\$3.80	\$2.84
Uzbekistan	\$4.72	\$3.96
Venezuela	\$3.40	\$2.31
Vietnam	\$5.51	\$4.62
Western Samoa	\$6.42	\$5.19
Yugoslavia/Serbia	\$3.72	\$3.10
Zimbabwe	\$3.73	\$2.95

Issued: July 15, 2011

Effective: July 16, 2011

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

4.11 10-10-373 Service

The 10-10-373 Service (non-operator assisted, direct dial) is intended for residential long distance calling. Customers access the 10-10-373 Service by dialing 10-10-373 + 1 + country code (if required) + city code (if required) + destination telephone number. This service not available from Alaska and Hawaii. Calls are rated based on call duration. A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. A per call surcharge of \$0.99 will apply to each completed call placed on the 10-10-373 Service. Rates and charges for the 10-10-373 Service are set forth below.

Issued: July 15, 2011

Effective: July 16, 2011

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT* Rates	Per Call Surcharge
Afghanistan	93	\$0.89	N/A	\$0.99
Albania	355	\$0.20	\$0.25	\$0.99
Algeria	213, 214, 215	\$0.51	\$0.54	\$0.99
Andorra	376, 33628	\$0.04	\$0.18	\$0.99
Angola	244	\$0.63	\$0.68	\$0.99
Anguilla	AI 264	\$0.43	\$0.53	\$0.99
Antarctica (Casey)	67212	\$1.56	N/A	\$0.99
Antarctica (Scott)	67224	\$2.89	N/A	\$0.99
Antigua	AN 268	\$0.26	N/A	\$0.99
Argentina	54	\$0.07	\$0.25	\$0.99
Armenia	374, 7885, 7886	\$0.59	\$0.68	\$0.99
Aruba	297	\$0.35	\$0.43	\$0.99
Ascension Island	247	\$1.52	N/A	\$0.99
Australia	61	\$0.04	\$0.23	\$0.99
Austria	43	\$0.05	\$0.21	\$0.99
Azerbaijan	789, 994	\$0.67	\$0.72	\$0.99
Bahamas	BA 242	\$0.13	\$0.14	\$0.99
Bahrain	973	\$0.72	\$0.74	\$0.99
Bangladesh	880	\$0.26	N/A	\$0.99
Barbados	BD 246	\$0.30	\$0.35	\$0.99
Belarus	375, 701, 702, 7015, 7016, 7017, 7021, 7022, 7023	\$0.35	\$0.36	\$0.99
Belgium	32	\$0.05	\$0.29	\$0.99
Belize	501	\$0.26	\$0.38	\$0.99
Benin	229	\$0.78	N/A	\$0.99
Bermuda	BM 441	\$0.11	\$0.12	\$0.99
Bhutan	975	\$1.98	N/A	\$0.99
Bolivia	591	\$0.18	\$0.24	\$0.99
Bosnia-Herzegovina	387, 3880, 3888, 3889	\$0.26	\$0.36	\$0.99
Botswana	267	\$0.90	\$0.97	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
Brazil	55	\$0.10	\$0.24	\$0.99
British Virgin Islands	BV 284	\$0.35	\$0.36	\$0.99
Brunei	673	\$0.90	\$0.93	\$0.99
Bulgaria	359	\$0.17	\$0.38	\$0.99
Burkina Faso	226	\$1.10	N/A	\$0.99
Burundi	257	\$2.16	N/A	\$0.99
Cambodia	855	\$1.98	\$1.99	\$0.99
Cameroon	237	\$0.36	\$0.38	\$0.99
Cape Verde Island	238	\$0.88	N/A	\$0.99
Cayman Island	CQ 345	\$0.17	\$0.26	\$0.99
Central African Republic	236	\$1.69	N/A	\$0.99
Chad	235	\$1.98	N/A	\$0.99
Chile	56	\$0.04	\$0.20	\$0.99
China	86	\$0.06	\$0.08	\$0.99
Christmas Island	6724	\$1.50	N/A	\$0.99
Cocos Island	6722	\$1.50	N/A	\$0.99
Colombia	57	\$0.11	\$0.25	\$0.99
Comoros Island	269	\$2.52	N/A	\$0.99
Congo	242	\$1.30	\$1.55	\$0.99
Cook Islands	682	\$1.99	N/A	\$0.99
Costa Rica	506	\$0.07	\$0.08	\$0.99
Croatia	384, 385	\$0.15	\$0.31	\$0.99
Cuba	53	\$1.14	N/A	\$0.99
Cyprus	357	\$0.13	\$0.17	\$0.99
Czech Republic	42, 422, 424, 425, 426	\$0.07	\$0.20	\$0.99
Denmark	45	\$0.05	\$0.21	\$0.99
Diego Garcia Island	246	\$2.99	N/A	\$0.99
Djibouti	253	\$1.12	N/A	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
Dominica	DM 767	\$0.43	\$0.51	\$0.99
Dominican Republic	DR 809	\$0.08	\$0.15	\$0.99
East Timor	670	\$2.48	N/A	\$0.99
Ecuador	593	\$0.23	\$0.25	\$0.99
Egypt	20	\$0.29	N/A	\$0.99
El Salvador	503	\$0.18	\$0.21	\$0.99
Equatorial Guinea	240	\$2.91	N/A	\$0.99
Eritrea	291	\$1.43	N/A	\$0.99
Estonia	372, 7014	\$0.06	\$0.32	\$0.99
Ethiopia	251	\$0.99	\$1.00	\$0.99
Faeroe Island	298	\$0.60	N/A	\$0.99
Falkland Islands	500	\$1.38	N/A	\$0.99
Fiji Island	679	\$0.75	N/A	\$0.99
Finland	358	\$0.05	\$0.20	\$0.99
France	33	\$0.05	\$0.27	\$0.99
French Antilles	596	\$0.90	\$1.14	\$0.99
French Guiana	594	\$0.39	\$0.63	\$0.99
French Polynesia	689	\$1.42	\$1.43	\$0.99
Gabon	241	\$1.33	\$1.35	\$0.99
Gambia	220	\$0.72	\$0.74	\$0.99
Georgia	995, 788	\$0.32	\$0.41	\$0.99
Germany	49	\$0.05	\$0.21	\$0.99
Ghana	233	\$0.14	\$0.19	\$0.99
Gibraltar	350	\$0.09	\$0.28	\$0.99
Greece	30	\$0.05	\$0.29	\$0.99
Greenland	299	\$0.62	N/A	\$0.99
Grenada	GN 473	\$0.59	\$0.67	\$0.99
Guadeloupe	590	\$0.21	\$0.45	\$0.99
Guantanamo Bay	5399	\$0.92	N/A	\$0.99
Guatemala	502	\$0.23	\$0.26	\$0.99
Guinea	224	\$0.99	\$1.00	\$0.99
Guinea Bissau	245	\$1.78	N/A	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
Guyana	592	\$0.50	N/A	\$0.99
Haiti	509	\$0.33	\$0.53	\$0.99
Honduras	504	\$0.39	\$0.40	\$0.99
Hong Kong	852	\$0.04	\$0.10	\$0.99
Hungary	36	\$0.09	\$0.26	\$0.99
Iceland	354	\$0.07	\$0.25	\$0.99
India	91	\$0.20	\$0.22	\$0.99
Indonesia	62	\$0.10	\$0.17	\$0.99
Iran	98	\$0.66	N/A	\$0.99
Iraq	964	\$1.59	\$1.60	\$0.99
Ireland	353	\$0.05	\$0.21	\$0.99
Israel	972	\$0.07	\$0.13	\$0.99
Italy	39	\$0.05	\$0.26	\$0.99
Ivory Coast	225	\$1.30	\$1.34	\$0.99
Jamaica	JM 876	\$0.36	\$0.43	\$0.99
Japan / Okinawa	81	\$0.06	\$0.19	\$0.99
Jordan	962	\$0.25	\$0.31	\$0.99
Kazakhstan	731, 732, 7330, 7336, 7338	\$0.25	\$0.29	\$0.99
Kenya	254	\$0.62	\$0.71	\$0.99
Kiribati	686	\$2.08	N/A	\$0.99
Korea (North)	850	\$0.99	N/A	\$0.99
Korea (South)	82	\$0.04	\$0.13	\$0.99
Kuwait	965	\$0.18	N/A	\$0.99
Kyrgyzstan	996, 733, 7319	\$1.50	\$1.51	\$0.99
Laos	856	\$0.99	N/A	\$0.99
Latvia	371, 7013	\$0.21	\$0.33	\$0.99
Lebanon	961	\$0.80	\$0.89	\$0.99
Lesotho	266	\$0.89	N/A	\$0.99
Liberia	231	\$0.69	N/A	\$0.99
Libya	218, 219	\$1.27	\$1.28	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
Liechtenstein	423	\$0.07	\$0.53	\$0.99
Lithuania	370, 7012	\$0.19	\$0.29	\$0.99
Luxembourg	352	\$0.05	\$0.23	\$0.99
Macao	853	\$0.85	\$0.86	\$0.99
Macedonia	389	\$0.30	\$0.46	\$0.99
Madagascar	261	\$0.99	N/A	\$0.99
Malawi	265	\$0.70	\$0.72	\$0.99
Malaysia	60	\$0.06	\$0.08	\$0.99
Maldives	960	\$1.99	N/A	\$0.99
Mali Republic	223	\$0.99	\$1.17	\$0.99
Malta	356	\$0.20	\$0.37	\$0.99
Marshall Islands	692	\$0.82	N/A	\$0.99
Mauritania	222	\$0.99	\$1.00	\$0.99
Mauritius	230	\$0.99	N/A	\$0.99
Mayotte Island	2696	\$0.99	\$1.23	\$0.99
Mexico (all bands)	52	\$0.08	\$0.25	\$0.99
Micronesia	691	\$0.54	N/A	\$0.99
Moldova	373, 7042	\$0.17	\$0.18	\$0.99
Monaco	377, 3393	\$0.05	\$0.19	\$0.99
Mongolia	976	\$0.99	N/A	\$0.99
Montserrat	MR 664, RT	\$0.37	N/A	\$0.99
Morocco	210, 211, 212	\$0.35	\$0.46	\$0.99
Mozambique	258	\$0.63	N/A	\$0.99
Myanmar (Burma)	95	\$1.30	N/A	\$0.99
Namibia	264	\$0.94	\$1.04	\$0.99
Nauru Island	674	\$2.16	N/A	\$0.99
Nepal	977	\$1.50	N/A	\$0.99
Netherlands	31	\$0.05	\$0.30	\$0.99
Netherlands Antilles	599	\$0.24	\$0.28	\$0.99
Nevis	NI 869	\$0.29	N/A	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
New Caledonia	687	\$0.89	N/A	\$0.99
New Zealand	64	\$0.04	\$0.33	\$0.99
Nicaragua	505	\$0.32	\$0.45	\$0.99
Niger	227	\$0.70	N/A	\$0.99
Nigeria	234	\$0.30	\$0.41	\$0.99
Niue	683	\$1.97	N/A	\$0.99
Norfolk Island	672	\$2.67	N/A	\$0.99
Norway	47	\$0.05	\$0.19	\$0.99
Oman	968	\$0.99	\$1.00	\$0.99
Pakistan	92	\$0.35	\$0.36	\$0.99
Palau	680	\$0.99	N/A	\$0.99
Palestine	970	\$0.30	\$0.40	\$0.99
Panama	507	\$0.26	\$0.34	\$0.99
Papua New Guinea	675	\$2.00	N/A	\$0.99
Paraguay	595	\$0.16	\$0.25	\$0.99
Peru	51	\$0.08	\$0.35	\$0.99
Philippines	63	\$0.19	\$0.25	\$0.99
Poland	48	\$0.05	\$0.21	\$0.99
Portugal	351	\$0.05	\$0.28	\$0.99
Qatar	974	\$0.99	N/A	\$0.99
Reunion Island	262	\$0.99	\$1.23	\$0.99
Romania	40	\$0.21	\$0.37	\$0.99
Russia	7, 74, 75, 76, 77, 78, 79, 707, 708, 709, 722, 723, 724, 725, 726, 727, 730, 734, 735, 738, 739, 7011, 7411, 7413, 7415, 7416, 7421, 7423, 7424, 7436, 7501, 7502, 7745, 7746, 7811, 7812, 7814, 7815, 7816, 7817, 7818, 7821, 7831, 7833, 7834, 7835, 7836, 7841, 7842, 7843, 7844, 7845, 7846, 7847, 7848, 7851, 7855, 7861, 7862, 7863, 7865, 7866, 7867, 7871, 7872, 7879, 7880	\$0.10	\$0.12	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
Rwanda	250	\$0.99	N/A	\$0.99
San Marino	378	\$0.06	N/A	\$0.99
Sao Tome	239	\$1.78	N/A	\$0.99
Saudi Arabia	966	\$0.50	\$0.51	\$0.99
Senegal	221	\$0.99	\$1.02	\$0.99
Seychelles	248	\$0.99	N/A	\$0.99
Sierra Leone	232	\$0.99	\$1.03	\$0.99
Singapore	65	\$0.04	\$0.05	\$0.99
Slovakia	421, 427, 428, 429	\$0.13	\$0.27	\$0.99
Slovenia	386	\$0.12	\$0.32	\$0.99
Solomon Islands	677	\$1.46	N/A	\$0.99
Somalia	252	\$1.24	N/A	\$0.99
South Africa	27	\$0.12	\$0.26	\$0.99
Spain	34	\$0.05	\$0.19	\$0.99
Sri Lanka	94	\$0.35	\$0.37	\$0.99
St. Helena	290	\$1.19	N/A	\$0.99
St. Kitts	KI 869, KA	\$0.29	\$0.39	\$0.99
St. Lucia	SL 758, SA	\$0.31	\$0.39	\$0.99
St. Pierre / Miquelon	508	\$0.36	\$0.60	\$0.99
St. Vincent / Grenadines	SV 784, ZF	\$0.36	\$0.44	\$0.99
Sudan	249	\$0.99	\$1.00	\$0.99
Suriname	597	\$0.50	N/A	\$0.99
Swaziland	268	\$0.75	\$0.81	\$0.99
Sweden	46	\$0.05	\$0.21	\$0.99
Switzerland	41	\$0.05	\$0.35	\$0.99
Syria	963	\$0.99	\$0.99	\$0.99
Taiwan	886	\$0.06	\$0.20	\$0.99
Tajikistan	992, 7364, 7377, 7379, 7431, 7433	\$0.31	N/A	\$0.99
Tanzania	255	\$0.80	\$0.84	\$0.99
Thailand	66	\$0.14	\$0.16	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.11 10-10-373 Service, (Cont'd.)

Country	Country Code	Rate	IMT Rates	Per Call Surcharge
Togo	228	\$0.99	N/A	\$0.99
Tokelau Islands	690	\$0.04	N/A	\$0.99
Tonga Island	676	\$0.99	N/A	\$0.99
Trinidad / Tobago	TR 868	\$0.34	N/A	\$0.99
Tunisia	21, 216, 217	\$0.34	\$0.35	\$0.99
Turkey	90	\$0.18	\$0.28	\$0.99
Turks / Caicos	TC 649	\$0.43	N/A	\$0.99
Turkmenistan	993, 7360, 7363, 7370, 7378, 7432	\$0.70	N/A	\$0.99
Tuvalu	688	\$1.99	N/A	\$0.99
Uganda	256	\$0.70	\$0.74	\$0.99
Ukraine	380, 703, 704, 705, 706	\$0.17	\$0.22	\$0.99
United Arab Emirates	971	\$0.32	N/A	\$0.99
United Kingdom	44	\$0.05	\$0.25	\$0.99
Uruguay	598	\$0.22	\$0.36	\$0.99
Uzbekistan	736, 737, 743, 998	\$0.58	\$0.60	\$0.99
Vanuatu	678	\$1.99	N/A	\$0.99
Vatican City	379, 396	\$0.05	N/A	\$0.99
Venezuela	58	\$0.16	\$0.31	\$0.99
Vietnam	84	\$0.55	\$0.56	\$0.99
Wallis / Futuna	681	\$2.77	N/A	\$0.99
West Samoa	685	\$0.99	\$1.14	\$0.99
Yemen	967	\$0.99	\$1.00	\$0.99
Yugoslavia	38, 381, 382, 383, 3881, 3882, 3883, 3884, 3885, 3886, 3887	\$0.20	\$0.33	\$0.99
Zaire	243	\$0.99	N/A	\$0.99
Zambia	260	\$0.99	N/A	\$0.99
Zimbabwe	263	\$0.82	\$0.87	\$0.99
Global Satellite/Iridium	881	\$4.75	N/A	\$0.99
International Network	882	\$4.25	N/A	\$0.99
INMARSAT	870, 871, 872, 873, 874	\$9.99	NA	\$0.99

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan

The Excel 818 Long Distance Plan is an outbound service (non-operator assisted, direct dial) available to residential Customers. Customers can access the Excel 818 Long Distance Plan by dialing 10-10-818 + 1 + country code (if required) + city code (if required) + destination telephone number. In addition, Excel may offer alternative access methods (e.g., via a toll-free number) for the Excel 818 Long Distance Plan. Calls are rated based on duration. Excel's Minimum Usage Fee do not apply to Customers of this service.

Customers of the Excel 818 Long Distance Plan may choose billing through their local telephone company, where available, or electronic billing directly from Excel. Customers selecting the electronic billing option with Excel must also enroll in Excel's Recurring Payment Plan as described in Section 2.21 of this tariff.

A sixty (60) second minimum will apply to each completed call, and thereafter, Customers will be billed in sixty (60) second increments. Rates and charges for the Excel 818 Long Distance Plan are set forth below.

Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Afghanistan	\$0.2899	\$0.4499
Albania (Other)	\$0.1199	\$0.5999
Albania (Tirana)	\$0.0699	\$0.5999
Algeria (Algiers)	\$0.1999	\$0.2499
Algeria (Other)	\$0.1199	\$0.2499
Andorra (Other)	\$0.2999	\$0.4799
Angola (Other)	\$0.3199	\$0.3999
Anguilla (Other)	\$0.3199	\$0.4099
Antarctica (Casey)	\$1.0499	\$1.0499
Antarctica (Davis)	\$1.0499	\$1.0499
Antarctica (Macquarie Station)	\$1.0499	\$1.0499
Antarctica (Mawson)	\$1.0399	\$1.0499
Antigua & Barbuda	\$0.2799	\$0.2799
Argentina (Buenos Aires)	\$0.0299	\$0.1199
Argentina (Other)	\$0.0499	\$0.1199
Armenia (Karabach)	\$0.1999	\$0.1999
Armenia (Other)	\$0.0899	\$0.1999
Armenia (Yerevan)	\$0.0499	\$0.1999
Aruba	\$0.3099	\$0.4599
Ascension Island	\$1.2099	\$1.2099
Australia (Territories)	\$1.0499	\$1.0499
Australia	\$0.0399	\$0.1990
Austria	\$0.2499	\$0.2499
Azerbaijan (Baku)	\$0.2499	\$0.2999
Azerbaijan (Other)	\$0.2540	\$0.2999
Bahamas	\$0.0699	\$0.0699
Bahrain	\$0.0699	\$0.1599
Bangladesh (Dhaka)	\$0.0599	\$0.0899
Bangladesh (Other)	\$0.0899	\$0.0899
Barbados	\$0.3099	\$0.4299
Belarus (Minsk)	\$0.2499	\$0.3399
Belarus (Other)	\$0.3199	\$0.3399
Belgium	\$0.0399	\$0.2999
Belize	\$0.4499	\$0.4999
Benin	\$0.3999	\$0.3999

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Bermuda	\$0.3999	\$0.3999
Bhutan	\$0.4499	\$0.4499
Bolivia	\$0.1499	\$0.1999
Bosnia-Herzegovina	\$0.1999	\$0.3799
Botswana	\$0.3299	\$0.3949
Brazil (Other)	\$0.0599	\$0.1999
Brazil (Rio de Janeiro)	\$0.0399	\$0.1999
Brazil (Sao Paulo)	\$0.0399	\$0.1999
British Virgin Islands	\$0.2499	\$0.3499
Brunei	\$0.1199	\$0.1199
Bulgaria	\$0.3999	\$0.5999
Burkina Faso	\$0.3999	\$0.4199
Burundi	\$0.1599	\$0.2199
Cambodia	\$0.1149	\$0.1149
Cameroon	\$0.2999	\$0.4499
Canada	\$0.0299	\$0.0299
Cape Verde	\$0.4899	\$0.6092
Cayman Island	\$0.2899	\$0.3699
Central African Republic	\$0.6799	\$0.6799
Chad	\$0.3499	\$0.3499
Chile (Easter Island)	\$0.0499	\$0.1799
Chile	\$0.0399	\$0.1799
China (Beijing)	\$0.0299	\$0.0399
China (Other)	\$0.0399	\$0.0399
Colombia (Armenia)	\$0.0799	\$0.0999
Columbia (Baranquilla)	\$0.0799	\$0.0999
Columbia (Bogota)	\$0.0399	\$0.0999
Columbia (Cali)	\$0.0399	\$0.0999
Columbia (Cartagena)	\$0.0799	\$0.0999
Columbia (Medellin)	\$0.0799	\$0.0999
Columbia (Other)	\$0.0800	\$0.0999
Columbia (Palmira)	\$0.0799	\$0.0999
Columbia (Pereira)	\$0.0799	\$0.0999
Comoros	\$0.6999	\$0.8520
Congo	\$0.3699	\$0.3699
Cook Islands	\$1.4999	\$1.4999

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Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Costa Rica	\$0.0799	\$0.1499
Croatia	\$0.0499	\$0.2899
Cuba (Guantanamo)	\$1.4999	\$1.4999
Cuba (Other)	\$2.9990	\$2.9990
Cyprus	\$0.0399	\$0.0999
Czech Republic	\$0.0499	\$0.2899
Dem.Rep.of Congo	\$0.4999	\$0.4999
Denmark	\$0.0390	\$0.2899
Diego Garcia	\$2.3402	\$2.3402
Djibouti	\$0.8999	\$0.8999
Dominica	\$0.2999	\$0.4899
Dominica Republic	\$0.0499	\$0.1499
East Timor	\$0.9999	\$0.9999
Ecuador (Other)	\$0.1799	\$0.3899
Ecuador (Quito)	\$0.1599	\$0.3899
Egypt (Cairo)	\$0.0899	\$0.2199
Egypt (Other)	\$0.0999	\$0.2199
El Salvador	\$0.2999	\$0.3999
Equatorial Guinea	\$0.5999	\$0.5999
Eritrea	\$0.3999	\$0.5533
Estonia	\$0.0499	\$0.2999
Ethiopia	\$0.4999	\$0.5899
Faeroe Island	\$0.3999	\$0.3999
Falkland Islands	\$1.7500	\$1.7500
Fiji	\$0.4499	\$0.4499
Finland	\$0.0399	\$0.2699
France	\$0.0299	\$0.2599
French Guiana	\$0.5499	\$0.5499
French Polynesia	\$0.5499	\$0.5499
Gabon	\$0.4999	\$0.6809
Gambia	\$0.8999	\$0.8999
Georgia	\$0.1199	\$0.2299
Germany	\$0.0299	\$0.2799
Ghana	\$0.1799	\$0.3499
Gibraltar	\$0.1899	\$0.1899
Greece	\$0.0499	\$0.2699

* IMT = International Mobile Termination

Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Greenland	\$1.4999	\$1.4999
Grenada	\$0.2999	\$0.4499
Guadeloupe	\$0.2499	\$0.4999
Guatemala	\$0.2844	\$0.2844
Guinea	\$0.4999	\$0.4999
Guinea Bissau	\$1.5744	\$1.5744
Guyana	\$0.9899	\$1.2099
Haiti (Other)	\$0.3999	\$0.3199
Haiti (Port-au-Prince) (Port au Prince Pauauau	\$0.2899	\$0.3199
Honduras	\$0.0999	\$0.3499
Hong Kong	\$0.0299	\$0.0399
Hungary (Budapest)	\$0.0400	\$0.2699
Hungary	\$0.0399	\$0.2699
Iceland	\$0.0499	\$0.3899
India (Bombay)	\$0.0299	\$0.0499
India (Gujarat)	\$0.0299	\$0.0499
India (New Delhi)	\$0.0299	\$0.0499
India (Other)	\$0.0499	\$0.0499
Indonesia (Jakarta)	\$0.0399	\$0.2999
Indonesia (Other)_	\$0.0999	\$0.2999
Iran (Other)	\$0.0899	\$0.1299
Iran (Tehran)	\$0.0499	\$0.1299
Iraq (Baghdad)	\$0.0399	\$0.1299
Iraq (Other)	\$0.0799	\$0.2499
Ireland	\$0.0399	\$0.3999
Israel (Other)	\$0.0299	\$0.1199
Israel (Palestine)	\$0.1499	\$0.3999
Italy	\$0.0399	\$0.2499
Ivory Coast	\$0.4399	\$0.4399
Jamaica	\$0.1299	\$0.5499
Japan (Other)	\$0.0499	\$0.1999
Japan (Tokyo)	\$0.0399	\$0.1999
Jordan (Amman)	\$0.0399	\$0.1199
Jordan (Other)	\$0.0499	\$0.1199
Kazakhstan	\$0.1999	\$0.2799
Kenya (Nairobi)	\$0.2190	\$0.3524
Kenya (Other)	\$0.1899	\$0.3524

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Kiribati	\$0.8900	\$0.8900
Korea (North)	\$0.9900	\$0.9900
Korea (South)	\$0.0399	\$0.0999
Kuwait	\$0.0999	\$0.1499
Kyrgyzstan	\$0.2799	\$0.2799
Laos	\$0.1099	\$0.1099
Latvia	\$0.0499	\$0.2549
Lebanon	\$0.1099	\$0.3499
Lesotho	\$0.4899	\$0.4899
Liberia	\$0.5999	\$0.5999
Libya	\$0.4899	\$0.5599
Liechtenstein	\$0.0999	\$0.5999
Lithuania	\$0.0899	\$0.2793
Luxembourg	\$0.0499	\$0.2999
Macau	\$0.0999	\$0.0999
Macedonia	\$0.0799	\$0.4499
Madagascar	\$0.7699	\$0.7699
Malawi	\$0.2999	\$0.2999
Malaysia (Kuala Lumpur)	\$0.0699	\$0.0699
Malaysia (Other)	\$0.0399	\$0.0699
Maldives	\$0.5799	\$0.5799
Mali	\$0.5799	\$0.5799
Malta	\$0.1573	\$0.5899
Marshall Islands	\$0.4256	\$0.4256
Martinique	\$0.0899	\$0.5899
Mauritania	\$0.4499	\$0.4499
Mauritius	\$0.2999	\$0.2999
Mayotte	\$0.9899	\$0.9899
Mexico (Cancun)	\$0.0499	\$0.1499
Mexico (Guadalajara)	\$0.0299	\$0.1499
Mexico (Mexico City)	\$0.0299	\$0.1499
Mexico (Monterrey)	\$0.0299	\$0.1499
Mexico (Other)	\$0.0799	\$0.1499
Micronesia	\$0.5630	\$0.5630
Moldova	\$0.2899	\$0.3999

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Monaco	\$0.0499	\$0.3999
Mongolia	\$0.3499	\$0.3499
Monte Negro	\$0.2999	\$0.7999
Montserrat	\$0.2999	\$0.2999
Morocco (Casa Blanca)	\$0.0999	\$0.4999
Morocco	\$0.1299	\$0.4999
Mozambique	\$0.3899	\$0.4999
Myanmar (Burma)	\$0.4999	\$0.4999
Namibia	\$0.2499	\$0.3999
Nauru	\$2.9900	\$2.9900
Nepal	\$0.4999	\$0.4999
Netherlands	\$0.0399	\$0.2999
Netherlands Antilles	\$0.1499	\$0.7671
New Caledonia	\$0.3646	\$0.3646
New Zealand	\$0.0399	\$0.2999
Nicaragua	\$0.1999	\$0.4199
Niger	\$0.2499	\$0.2899
Nigeria	\$0.1499	\$0.2499
Niue Island	\$1.2900	\$1.2900
Norway	\$0.0399	\$0.3499
Oman	\$0.2499	\$0.4899
Pakistan (Islamabad)	\$0.0899	\$0.1799
Pakistan (Karachi)	\$0.0899	\$0.1799
Pakistan (Lahore)	\$0.0899	\$0.1799
Pakistan (Other)	\$0.0999	\$0.1799
Palau	\$0.7488	\$0.7488
Palestine	\$0.1499	\$0.2999
Panama	\$0.0399	\$0.1699
Papua New Guinea	\$1.6085	\$1.6085
Paraguay	\$0.0999	\$0.1799
Peru (Lima)	\$0.0399	\$0.1999
Peru (Other)	\$0.0599	\$0.1999
Philippines	\$0.1199	\$0.2499
Poland	\$0.0399	\$0.1599
Portugal	\$0.0399	\$0.2499
Qatar	\$0.2999	\$0.3599
Reunion Island	\$0.4999	\$0.4999

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Romania	\$0.0399	\$0.2499
Russia (Moscow)	\$0.0299	\$0.1499
Russia (St. Petersburg)	\$0.0299	\$0.1499
Russia (Other)	\$0.0799	\$0.1499
Rwanda	\$0.3499	\$0.3499
San Marino	\$0.0799	\$0.0799
Sao Tome & Principe	\$2.5732	\$2.5732
Saudi Arabia (Dhahran)_	\$0.2799	\$0.2799
Saudi Arabia (Jeddah)	\$0.1599	\$0.2799
Saudi Arabia (Mecca)	\$0.1599	\$0.2799
Saudi Arabia (Other)	\$0.1999	\$0.2799
Saudi Arabia (Riyadh)	\$0.0499	\$0.2799
Senegal	\$0.2999	\$0.3899
Serbia	\$0.1499	\$0.3175
Seychelles	\$0.2999	\$0.2999
Sierra Leone	\$0.7699	\$0.7699
Singapore	\$0.0299	\$0.0399
Slovakia	\$0.0399	\$0.3999
Slovenia	\$0.0399	\$0.3499
Solomon Islands	\$2.1999	\$2.1999
Somalia	\$1.7061	\$1.7061
South Africa (Cape Town)	\$0.0699	\$0.2799
South Africa (Johannesburg)	\$0.0699	\$0.2799
South Africa (Other)	\$0.0799	\$0.2799
Spain	\$0.0299	\$0.2499
Sri Lanka	\$0.1999	\$0.2427
St. Helena	\$2.8900	\$2.8900
St. Kitts & Nevis	\$0.3999	\$0.5899
St. Lucia	\$0.3999	\$0.3999
St. Pierre / Miquelon	\$0.4999	\$0.4999
St. Vincent / Grenadines	\$0.3999	\$0.4999
Sudan	\$0.1999	\$0.2999
Suriname	\$0.4615	\$0.4615
Swaziland	\$0.2999	\$0.3999
Sweden	\$0.0299	\$0.2499
Switzerland	\$0.0399	\$0.3799
Syria	\$0.2899	\$0.3999

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.12 Excel 818 Long Distance Plan, (Cont'd.)

Country	Rate	IMT* Rates
Taiwan	\$0.0399	\$0.1599
Tajikistan	\$0.2599	\$0.2599
Tanzania	\$0.2499	\$0.2499
Thailand	\$0.0299	\$0.0499
Togo	\$0.8999	\$0.8999
Tokelau	\$1.9990	\$1.9990
Tonga	\$0.7999	\$0.7999
Trinidad / Tobago	\$0.1999	\$0.1999
Tunisia	\$0.4999	\$0.4999
Turkey (Ankara)	\$0.0399	\$0.1899
Turkey (Istanbul)	\$0.0399	\$0.1899
Turkey (North Cyprus)	\$0.1899	\$0.1899
Turkey (Other)	\$0.0499	\$0.1899
Turkmenistan	\$0.3499	\$0.3499
Turks / Caicos	\$0.4799	\$0.4799
Tuvalu	\$1.4999	\$1.4999
Uganda	\$0.2499	\$0.2499
Ukraine (Kiev)	\$0.0899	\$0.2000
Ukraine (Odessa)	\$0.0999	\$0.2000
Ukraine (Other)	\$0.1299	\$0.2000
United Arab Emirates	\$0.2199	\$0.2199
United Kingdom	\$0.0299	\$0.2499
Uruguay	\$0.0999	\$0.2999
Uzbekistan	\$0.1799	\$0.1799
Vanuatu	\$1.1990	\$1.1990
Vatican City	\$0.0499	\$0.0499
Venezuela (Caracas)	\$0.0399	\$0.2799
Venezuela (Other)	\$0.0599	\$0.2799
Vietnam (Hanoi)	\$0.0599	\$0.1299
Vietnam (Ho Chi Minh City)	\$0.0599	\$0.1299
Vietnam (Other)	\$0.0899	\$0.1299
Wallis / Futuna	\$1.4999	\$1.4999
Western Samoa	\$0.8999	\$0.8999
Yemen	\$0.2427	\$0.2999
Zambia	\$0.0899	\$0.3099
Zimbabwe	\$0.1499	\$0.3999

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Issued: July 15, 2011

Effective: July 16, 2011

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

4.13 Minimum Usage Fee

Customers of any and all services described in Section 4 will be assessed a Minimum Usage Fee, per account, in each billing cycle in which their qualifying Excel charges do not meet the minimum usage amount for their bill type. The Minimum Usage Fee is the difference between the minimum usage amount (i.e., \$7.50 or \$10.00 based on bill type) and the Customer's qualifying charges in a billing cycle. Customers billed directly by Excel will be assessed a Minimum Usage Fee if their qualifying charges total less than \$10.00 in a billing cycle. Customers billed through their local telephone company will be assessed a Minimum Usage Fee if their qualifying charges total less than \$7.50 in a billing cycle. The Minimum Usage Fee will not apply to Customers of Excel's local exchange services or to customer accounts with no call usage in a given billing cycle when the account is assigned to a rate plan without a monthly fee or to one with only a monthly access fee, a fee which is billed only if the customer has used the service during the billing cycle.

Qualifying charges to be applied toward calculating the monthly usage minimum will be derived only from the following Excel charges: all long distance, calling card, toll free, operator assisted and directory assistance usage charges, Carrier Cost Recovery Fee as well as any monthly access fees or monthly recurring charges associated with the customer's rate plan.

Issued: July 15, 2011

Effective: July 16, 2011

INTERNATIONAL TELECOMMUNICATIONS SERVICES TARIFF

SECTION 5.0 - PROMOTIONAL OFFERINGS

5.1 General

From time to time the Company may provide certain special promotional offerings to its customers. These offerings may be limited to certain dates, times and locations.

5.2 10-10-373 Service Promotion

From July 25, 2006 through May 31, 2007, Customers who utilize the 10-10-373 Service will be eligible for a promotional rate for all calls placed on this service to locations within Mexico. Specifically, the first 120 seconds of each call placed to Mexico on the 10-10-373 Service during the promotional period will be rated at \$0.00 per minute. After the first 120 seconds, calls will be billed at the per minute rates to Mexico as listed in Section 4.11 of this tariff. The \$.99 per call surcharge will apply to all calls placed on the 10-10-373 Service regardless of duration. All other rates, terms and conditions continue to apply to use of the 10-10-373 Service.