

Issued: July 15, 2011

Effective: July 16, 2011

COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

REGULATIONS AND SCHEDULES OF CHARGES

APPLICABLE TO SERVICES FURNISHED

BY

Comtel Telcom Assets LP d/b/a Excel Telecommunications

This tariff applies to commercial international communication service between points in the United States and international points.

Service is provided by resale of radio, terrestrial facilities, submarine cables, earth terminals and communications satellites in connection with the establishment of communications paths between the United States points and foreign points as specified herein.

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.

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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.

PAGE	REVISION		PAGE	REVISION		PAGE	REVISION	
Title	Original	*	17	Original	*	36	Original	*
1	Original	*	18	Original	*	37	Original	*
2	Original	*	19	Original	*	38	Original	*
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* - indicates those pages included with this filing

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CONCURRING CARRIERS

None

CONNECTING CARRIERS

None

OTHER PARTICIPATING CARRIERS

None

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TARIFF FORMAT

Page Numbering - Page numbers appear in the upper right hand corner of the page. Pages are numbered sequentially. From time to time new pages may be added to the tariff. When a new page is added between existing pages a decimal is added to the preceding page number. For example, a new page added between Pages 3 and 4 would be numbered 3.1.

TARIFF SYMBOLS

Explanation of Symbols - When changes are made in any tariff sheet, a revised sheet will be issued canceling the tariff sheet affected. Changes will be identified on the revised page(s) through the use of the following symbols:

- (C) - To signify changed regulation.
- (D) - To signify discontinued rate or regulation.
- (I) - To signify increase.
- (M) - To signify matter relocated without change.
- (N) - To signify new rate or regulation.
- (R) - To signify reduction.
- (S) - To signify 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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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

APPLICATION OF TARIFF

This tariff contains the regulations and rates applicable to the furnishing of Resale International Switched Voice Service by Comtel Telcom Assets LP d/b/a Excel Telecommunications (“the Company”) between its Customers and overseas points as listed herein. Service is furnished subject to the availability of resold facilities and subject to transmission, atmospheric and like limitations.

Calls to a foreign country or area, or calls routed through a foreign country or area, are subject to such restrictions as may be enforced from time to time by the authorities in that country or area.

STATEMENT OF ORIGINATION

The Company's services are offered from all originating locations throughout the United States of America.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

SECTION 1.0 - DEFINITION OF TERMS

Access Line - A local channel for voice, data, or video communications which connects the Customer location to a location of the Company.

Account - The Customer who has agreed, verbally or by signature, to honor the terms of service established by the Company. An account may have more than one access code billed to the same Customer address.

Account Code - A numerical code, assigned to the Customer, to enable the Company to identify use of a service offering by the Customer and to bill the use of that service offering by the Customer. Multiple Account Codes may be assigned to the Customer to identify individual users or groups of users.

Automatic Number Identification (ANI) - The calling telephone number identification which is forwarded to Company's network by the Local Exchange Company (LEC) as a call is placed.

Authorization Code - A pre-defined series of numbers to be dialed by the Customer or End User upon access to the Company's system to notify the caller and validate the caller's authorization to use the services provided. The Customer is responsible for charges incurred through the use of his or her assigned Authorization Code.

Authorized User - A person, firm, corporation or other entity who is authorized by the Subscriber to be connected to the service of the Company under the terms and regulations of this tariff.

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 voluntarily 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 - Whenever used in this tariff, "Company" refers to Comtel Telcom Assets LP d/b/a Excel Telecommunications unless otherwise specified or clearly indicated by the context

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

SECTION 1.0 - DEFINITION OF TERMS, (CONT'D.)

Company's Point of Presence - Location of the serving central office associated with access to the Company's network.

Customer - Any person, firm, partnership, corporation or other entity which uses service under the terms and conditions of this tariff and is responsible for the payment of charges.

Customer Premises Equipment - Terminal equipment, as defined herein, which is located on the Customer's premises.

Dedicated Access - A method of reaching the Company's services whereby the Customer is connected directly to the Company's Point of Presence without utilizing services of the local switched network.

End User - Any person, firm, partnership, corporation or other entity which uses the service of the Company under the terms and conditions of this tariff. The End User is responsible for payment unless the charges for the service utilized are paid by the Customer.

Equal Access - A form of dialed access provided by local exchange companies whereby interexchange calls dialed by the Customer are automatically routed to the Company's network. Presubscribed Customers may also route interexchange calls to the Company's network by dialing an access code supplied by the Company.

Holidays - New Year's Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.

Interexchange Carrier (IXC) - A common carrier that provides long distance domestic and international communication services to the public.

Premises - The physical space designated by the Customer for the termination of the Company's service.

Special Access - See Dedicated Access.

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SECTION 1.0 - DEFINITION OF TERMS, (CONT'D.)

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.

Switched Access - A method for reaching the Company through the local switched network whereby the End User uses standard business or residential local lines.

Terminal Equipment - Telecommunications devices, apparatus and associated wiring on the Premises of the Customer.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

SECTION 2.0 - RULES AND REGULATIONS

2.1 Undertaking of the Company

The Company offers two point telecommunications service calling between the United States and stations in selected international countries/areas as specified in Section 3 of this tariff.

The Company's services and facilities are furnished to Customers for communications originating within the United States under terms of this tariff. The Company's services and facilities are available twenty-four hours per day, seven days per week.

The Company arranges for installation, operation, and maintenance of the communications services provided in this tariff for Customers in accordance with the terms and conditions set forth under this tariff.

Any agreement between the Company and a Customer may be amended or otherwise modified upon three (3) days (Notice Period) written notice to the Customer. Any provision in an agreement between the Company and a Customer requiring anything to the contrary, including a requirement that all amendments, revisions or modifications be in writing and signed by both parties, is null and void and have no force or effect at any time. A Customer demonstrates acceptance of the amended terms by continuing to use the Services after the Notice Period. Customer is deemed to have received written notice 3 days following deposit of the notice in the United States mail.

Should this Tariff be withdrawn or otherwise removed, this Tariff shall immediately be deemed as a Service Guide and be incorporated into Customer agreements with the Company.

To the extent a contract or other agreement references the Company's tariffs on file with the Federal Communications Commission or other regulatory agency, any such references shall be deemed to refer to the Company's Service Guides available on its website in the event such tariffs are withdrawn or otherwise removed.

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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 the provisions of this tariff, or in violation of the law.
- 2.2.3 The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connection.
- 2.2.4 Foreign Telecommunications Administrations may impose upon the portion of the end-to-end international service or facilities which they provide certain limitations, prohibitions or restrictions which may have the effect of limiting the ability of Customers to utilize the services furnished by the Company. It is the responsibility of the Customer to confirm any limitations, prohibitions or restrictions imposed by the Foreign Telecommunications Administration.
- 2.2.5 Service may be discontinued by the Company, without notice to the Customer, 1) by blocking traffic to or from certain countries, cities, NXX exchanges, or individual telephone stations, 2) by blocking call origination for the Company 800/8XX service, or 3) by blocking calls using certain authorization codes, when the Company deems it necessary to take such action to prevent unlawful use of, or nonpayment for, its services. The Company will restore service as soon as it can be provided without undue risk, and will, upon request by the Customer affected, assign new authorization codes to replace those codes which have been deactivated.

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

2.3 Assignment or Transfer

All services provided under this tariff are directly or indirectly controlled by the Company and the Customer may not transfer or assign the use of service or facilities without the express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities.

Prior written permission from the Company is required before any assignment or transfer. All regulations and conditions contained in this tariff shall apply to all such permitted assignees or transferees, as well as all conditions of service.

2.4 Use

Services provided under this tariff may be used by the Customer for any lawful telecommunications purpose for which the service is technically suited.

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

2.5 Liability of the Company

- 2.5.1 The liability of the Company for damages of any nature arising from errors, mistakes, omissions, interruptions, or delays of the Company, its agents, servants, or employees, in the course of establishing, furnishing, rearranging, moving, terminating, or changing the service or facilities or equipment shall not exceed an amount equal to the charges applicable under this tariff (calculated on a proportionate basis where appropriate) to the period during which such error, mistake, omission, interruption or delay occurs.
- 2.5.2 In no event shall the Company be liable for any incidental, indirect, special, or consequential damages (including lost revenue or profits) of any kind whatsoever regardless of the cause or foreseeability thereof.
- 2.5.3 When the services or facilities of other common carriers are used separately or in conjunction with the Company's facilities or equipment in establishing connection to points not reached by the Company's facilities or equipment, the Company shall not be liable for any act or omission of such other common carriers or their agents, servants or employees.
- 2.5.4 The Company shall not be liable for any failure of performance hereunder if such failure is due to any cause or causes beyond the reasonable control of the Company. Such causes shall include, without limitation, acts of God, fire, explosion, vandalism, cable cut, storm or other similar occurrence, any law, order, regulation, direction, action or request of the United States government or of any other government or of any civil or military authority, national emergencies, insurrections, riots, wars, strikes, lockouts or work stoppages or other labor difficulties, supplier failures, shortages, breaches or delays, or preemption of existing service to restore service in compliance with the Commission's Rules and Regulations.
- 2.5.5 The Company shall not be liable for interruptions, delays, errors, or defects in transmission, or for any injury whatsoever, caused by the Customer, or the Customer's agents, End Users, or customers, or by facilities or equipment provided by the Customer.
- 2.5.6 The Company shall not be liable for any defacement of or damages to the premises of a Customer resulting from the furnishing of service which is not the direct result of the Company's negligence.

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

2.5 Liability of the Company, (Cont'd.)

2.5.7 The Company's liability, if any, for its willful misconduct is not limited by this tariff. With respect to any other claim or suit, by a Customer or by any others, for damages associated with the installation, provision, termination, maintenance, repair or restoration of international long distance service, the Company's liability, if any, shall not exceed an amount equal to the initial period charge provided for under this tariff for the call for the period during which the call was affected.

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

2.6 Liability of the Customer

2.6.1 The Customer shall indemnify, defend and hold harmless the Company (including the costs of reasonable attorney's fees) against:

- A. Claims for libel, slander, infringement of copyright or unauthorized use of any trademark, trade name or service mark arising out of the material, data, information, or other content transmitted over the Company's facilities or equipment; and
- B. Claims for patent infringement arising from combining or connecting the Company's facilities or equipment with facilities, equipment, apparatus or systems of the Customer; and
- C. All other claims (including, without limitation, claims for damage to any business or property, or injury to, or death of, any person) arising out of any act or omission of the Customer, or the Customer's agents, End Users, or customers, in connection with any service or facilities or equipment provided by the Company.

2.7 Responsibilities of the Customer

2.7.1 The Customer is responsible for compliance with the applicable regulations set forth in this tariff.

2.7.2 The Customer is responsible for placing any necessary orders; for complying with tariff regulations; and for assuring that users comply with tariff regulations. The Customer shall ensure compliance with any applicable laws, regulations, orders or other requirements (as they exist from time to time) of any governmental entity relating to services provided or made available by the Customer to other Customers.

2.7.3 The Customer shall ensure that Customer's terminal equipment and/or system is properly interfaced with the Company's underlying carrier's network, that the signals emitted into the equipment and facilities provided by the Company's underlying carriers 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.

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

2.8 Terminal Equipment

The Company's facilities and service may be used with or terminated in terminal equipment or communications systems such as a PBX, key system, single line telephone, or pay telephone. Such terminal equipment shall be furnished and maintained at the expense of the Customer. The Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of the Company's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry.

2.9 Interconnection

2.9.1 Service furnished by the Company may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to technical limitations established by the Company. Service furnished by the Company is not part of a joint undertaking with such other common carriers or systems. The Company does not undertake to provide any special facilities, equipment, or services to enable the Customer to interconnect the facilities or the equipment of the Company with services or facilities of other common carriers or with private systems.

2.9.2 Interconnection with the services or facilities of other common carriers shall be under the applicable terms and conditions of this tariff and the other common carrier's tariffs.

2.9.3 The Customer shall ensure that the facilities or equipment provided by the Customer are properly interconnected with the facilities or equipment of the Company. If the Customer maintains or operates the interconnected facilities or equipment in a manner which results or may result in harm to the Company's facilities, equipment, personnel, or the quality of service, the Company may, upon written notice, require the use of protective equipment at the Customer's expense. If this written notice fails to eliminate the actual or potential harm, the Company may, upon written notice, terminate the existing service of the Customer.

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

2.10 Authorization to Obtain Credit Information

The Company reserves the right to require all Customers to establish credit worthiness to the reasonable satisfaction of the Company. Upon application for service, Customer shall be deemed to have authorized the Company to obtain such routine credit information and verification as the Company shall require in accordance with its then existing credit policies. All criteria and methods used in the acquisition and assessment of credit related information shall be consistent and uniform for all applicants or Customers.

2.11 Credit Limit

The 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.

2.12 Right to Back bill 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.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.13 Payment and Billing

- 2.13.1 Service is provided and billed on a monthly basis. Bills are due and payable upon receipt. In the event that the Company incurs miscellaneous charges or expenses, including attorney's charges, collecting, or attempting to collect, any charges owed to the Company, the Company may charge the Customer all such miscellaneous charges and expenses reasonably incurred, including a collection charge on the overdue charges accruing at the rate of 1.5% per month or the highest rate allowed by law, whichever is lower. Collection charges on overdue charges shall begin to accrue when the Account is assigned to an outside collection agency. Such collection charges are separate and distinct from attorney's charges and other costs incurred in collecting charges owed to the Company.
- 2.13.2 The Customer is responsible for payment of all charges for service furnished to the Customer, or the Customer's agents, End Users or customers. All charges due by the Customer are payable to the Company or to the Company's authorized billing agent. Any objections to billed charges must be reported promptly to the Company.
- 2.13.3 The security of the Customer's Authorization Codes is the responsibility of the Customer. All calls placed using such Authorization Codes shall be billed to and shall be the obligation of the Customer. The Customer shall not be responsible for charges in connection with the unauthorized use of Authorization Codes arising after the Customer notifies the Company of the loss, theft, or other breach of security of such Authorization Codes.
- 2.13.4 The Company reserves the right to assess a charge of \$20.00 whenever a check or draft presented for payment of service is not accepted by the institution upon which it is written. The foregoing shall not limit the Company's right to discontinue service for returned checks or drafts under Section 2.19.
- 2.13.5 Except where otherwise indicated herein, all calls billed under the Company's commercial and business service offerings will be rounded up to the next whole minute or six second increment, whichever applies. In addition, if the computed charge for a call made pursuant to the Company's commercial and business service offerings, results in a fraction of a cent, the fraction will be rounded up to the next whole cent.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.14 Disputed Bills

In the case of a billing dispute between the Customer and the Company for service furnished to the Customer, which cannot be settled with mutual satisfaction, the Customer may, within 30 days of the date of the bill containing the disputed amount, request, and the Company shall comply with the request, an in-depth investigation and review of the disputed amount. (The undisputed portion and subsequent bills must be paid on a timely basis or service shall be subject to cancellation under Section 2.19.) The Company shall communicate to the Customer the results of such investigation and review as soon as reasonably possible.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.15 Taxes, Surcharges and Other Miscellaneous Charges

- 2.15.1 All federal state and local taxes (i.e., gross receipts tax, sales tax, municipal utilities tax) are listed as separate line items on the Customer's bill and are not included in the quoted rates and charges set forth in this tariff.
- 2.15.2 To the extent that a municipality, other political subdivision or local agency of government, or Commission imposes upon and collects from the Company a gross receipts tax, occupation tax, license tax, permit charge, franchise charge, or regulatory charge, such taxes and other charges shall, insofar as practicable and allowed by law, be billed pro rata to Customers receiving service from the Company within the territorial limits of such municipality, other political subdivision or local agency of government.
- 2.15.3 The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts it is required by governmental or quasi-governmental authorities to collect from or pay to others in support of statutory or regulatory programs. Examples of such programs include, but are not limited to, the Universal Service Fund (USF), the Presubscribed Interexchange Carrier Charge (PICC), and compensation to pay telephone service providers for the use of their pay telephones to access the Company's service.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.15 Taxes, Surcharges and Other Miscellaneous Charges, (Cont'd.)

2.15.4 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.

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. The Carrier Cost Recovery Fee is assessed based on 2.0% of a Customer's net interstate and international toll charges incurred during a month.

For carrier-customers, the Universal Service Fund Charge and the Carrier Cost Recovery Fee will not be applied to services sold by the Company to a Customer for resale for which the Customer has filed a Universal Service Worksheet, unless the Customer has a de minimus exemption which exempts the Customer from paying directly into the fund.

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

2.15 Taxes, Surcharges and Other Miscellaneous Charges, (Cont'd.)

2.15.5 Presubscribed Interexchange Carrier Charge (PICC) - Business Customers

For any telephone line, automatic number identification (ANI), terminal, extension, or equivalent for which the Company is designated by the Local Exchange Carrier, or other similar entity to be a Customer's Primary Interexchange Carrier (PIC), the Company will assess the Customer a monthly recurring charge, called a Presubscribed Interexchange Carrier Charge (PICC), for each line or equivalent, that the Company is so designated. The aggregate of these PICCs will not be prorated for a partial month of service, are not subject to any discounting and do not contribute to any monthly minimums. The PICCs charged by the Company are as follows:

Monthly Recurring Charge

For a single line business:	\$0.53/per line
For a multi-line business:	\$2.75/per line

For individual Business

Centrex-like Services:	\$2.75 per set of lines 1 - 8
\$0.31 per line for lines 9 and Over	

These charges apply in addition to the usage and other charges that apply to any service included in this tariff.

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

2.15 Taxes, Surcharges and Other Miscellaneous Charges, (Cont'd.)

2.15.6 Public Pay Telephone Surcharge

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371), an undiscountable per call charge is applicable to all interstate, intrastate and international calls that originate from any domestic pay telephone used to access the Company's services. The Public Pay Telephone Surcharge, which is in addition to standard tariffed usage charges and any applicable service charges and surcharges associated with the Company's service, applies for the use of the instrument used to access the Company service and is unrelated to the Company's service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any reoriginated call (i.e., using the "#" symbol).

Whenever possible, the Public Pay Telephone Surcharge will appear on the same invoice containing the usage charges for the surcharged call. In cases where proper pay telephone coding digits are not transmitted to the Company prior to completion of a call, the Public Pay Telephone Surcharge may be billed on a subsequent invoice after the Company has obtained information from a carrier that the originating station is an eligible pay telephone.

The Public Pay Telephone Surcharge does not apply to calls placed from pay telephones at which the Customer pays for service by inserting coins during the progress of the call.

Rate per Call	\$0.60
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SECTION 2.0 - RULES AND REGULATIONS, (CONT'D.)

2.16 Deposits

2.16.1 The Company reserves the right to examine the credit record of the Customer. If the Customer's financial condition is unknown or unacceptable to the Company, the Customer may be required to provide the Company with a security deposit which the Company may apply against overdue charges. The amount of the security deposit shall be equal to three month's estimated usage but may vary with the Customer's credit history and projected usage. The Customer shall be apprised that after one year of service the Account shall be reviewed, and in the event that all amounts due have been paid within the terms and conditions of this tariff, the deposit shall be refunded in full. If subsequent payment or usage patterns change, the Company may request an increase in or resubmission of the security deposit as appropriate. The Company may also require a security deposit before service is restored (along with the payment of overdue charges) from the Customer whose service has been discontinued for nonpayment of overdue charges. Such security deposit may be based on a new credit history (taking into account the discontinuance of service) and estimates of usage.

2.16.2 The fact that a security deposit has been made in no way relieves the Customer from the prompt payment of bills upon presentation.

2.17 Advance Payments

The Company reserves the right to require an advance payment from the Customer instead of or in addition to a security deposit. The advance payment shall be in an amount equal to or less than estimated installation charges plus two months' estimated billing.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.18 Inspection, Testing and Adjustment

- 2.18.1 The Company may, upon reasonable notice, make such tests and inspections as may be necessary to determine whether the terms and conditions of this tariff are being complied with in the installation, operation or maintenance of the Customer's or the Company's facilities or equipment. The Company may interrupt service at any time, without penalty or liability, due to the departure from or reasonable suspicion of the departure from any of these terms and conditions.
- 2.18.2 Upon reasonable notice, the facilities or equipment provided by the Company shall be made available to the Company for such tests and adjustments as may be necessary for their maintenance in a condition satisfactory to the Company. No interruption allowance shall be granted for the time during which such tests and adjustments are made, unless such interruption exceeds twenty-four hours in length and is requested by the Customer.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.19 Discontinuance and Restoration of Service

Service continues to be provided until canceled by the Customer, in writing, or until canceled by the Company as set forth below. The Company may render bills subsequent to the termination of service for charges incurred before termination.

2.19.1 Cancellation by the Customer

The Customer may have service discontinued upon written notice to the Company. The Company shall hold the Customer responsible for payment of all bills for service furnished until the cancellation date specified by the Customer or until the date that the written cancellation notice is received, whichever is later.

2.19.2 Cancellation by the Company

- A. For Nonpayment: The Company, by written notice to the Customer and in accordance with applicable law, may discontinue service or cancel an application for service without incurring any liability when there is an unpaid balance for service that is more than 60 days overdue.
- B. For Returned Checks: The Customer whose check or draft is returned unpaid for any reason, after two attempts at collection, shall be subject to discontinuance of service in the same manner as provided for nonpayment of overdue charges.
- C. For Lack of Use: The Company, by written notice to the Customer, may discontinue service in the same manner as provided for nonpayment of overdue charges if after three full billing cycles the service has not been used.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

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

2.19.2 Cancellation by the Company, (Cont'd.)

- D. For any violation of law or of any of the provisions governing the furnishing of service under this tariff: The Customer shall be subject to discontinuance of service, without notice, for any violation of any law, rule, regulation or policy of any government authority having jurisdiction over service, or by reason of any order or decision of a court or other government authority having jurisdiction which prohibits the Company from furnishing such service.
- E. For the Company to comply with any order or request of any governmental authority having jurisdiction: The Customer shall be subject to discontinuance of service, without notice, for the Company to comply with any order or request of any governmental authority having jurisdiction.
- F. For unauthorized or unlawful use of Travel Card numbers and Authorization Codes: Travel Card Numbers and Authorization Codes are issued only by the Company to the Customer and may not be sold or otherwise distributed without the written consent of the Company. Any unauthorized or unlawful use of such numbers or Authorization Codes shall result in the immediate termination of service without notice. The Company may block access to overseas points when fraudulent or unlawful use is substantial.

2.19.3 Restoration of Service

If service has been discontinued for nonpayment or as otherwise provided herein and the Customer wishes it continued, service shall, at the Company's discretion, be restored when all past due amounts are paid or the event giving rise to the discontinuance (if other than nonpayment) is corrected.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

2.20 Cancellation of Application for Service

Where the Customer or applicant cancels an application for service prior to the start of installation of service, or prior to the start of special construction, no charge applies.

Where installation of service has been started prior to the cancellation, a cancellation charge equal to the costs incurred by the Company shall apply, but in no case shall such charge exceed the charge for the minimum period of service ordered, including applicable installation charges, if any.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

SECTION 3.0 - SERVICE DESCRIPTION AND RATES

3.1 General

The Customer is ultimately responsible for all charges. Each Customer is charged individually for each call placed through the Company. Access lines are responsibility of the Customer. The Company may, upon request, act as the Customer's agent for ordering appropriate access facilities. The Customer is responsible for the payment of all installation and recurring charges associated with such access.

3.2 Calculation of Distance

Charges for all mileage sensitive services are based on the airline distance between the vertical and horizontal coordinates of the rate centers associated with the originating and terminating central offices serving the Customer and the called party.

The applicable usage rates for the billing of a distance sensitive call shall depend on the distance in airline mileage between the originating and terminating points of the call. For the purpose of determining the airline mileage of a call, the Company shall utilize the vertical ("V") and horizontal ("H") coordinates of the rate centers of the originating and terminating points of the call. For purposes of billing, the Company references "V" and "H" coordinates as defined in AT&T Tariff FCC No. 10*.

For calls originated by dialing a local exchange number or a 950-type number using an Authorization Code, the originating point shall be the rate center in which the shared access facilities are located. For calls originated via Equal Access connections, WATS Access Lines or Dedicated Access Lines, the originating point shall be the rate center in which the Customer is located. The terminating point shall be determined by the rate center of the called number.

*

This reference is issued under authority of Special Permission No. 93-1037, granted by the Commission on November 15, 1993.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.2 Calculation of Distance, (Cont'd.)

The airline mileage of a call is calculated as follows:

1. Obtain the "V" and "H" coordinates for the originating and terminating rate centers.
2. Obtain the differences between the "V" coordinates of each of the rate centers. Obtain the differences between the "H" coordinates.
3. Square each difference obtained in step 2 above.
4. Add the squares of the "V" difference and "H" difference obtained in step 3 above
5. Divide the sum of the squares obtained in step 4 above by 10. Round to the next higher whole number if any fraction is obtained.
6. Obtain the square root of the whole number result obtained in step 5 above. Round to the next higher whole number if any fraction is obtained. This is the mileage.
7. The formula is as follows:

Formula:

$$\sqrt{\frac{|V_1 - V_2|^2 + |H_1 - H_2|^2}{10}}$$

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.3 Mexican Connections

Certain international calls to Mexico are rated in two steps. The first step is to determine the mileage from the originating location to the United States border crossing point associated with the destination city in Mexico. The rate associated with this first portion of the call (United States Portion) is based on the resulting mileage band as computed according to Section 3.2 of this tariff. Border crossing points are identified in AT&T Tariff FCC No. 10.*

The second step in this method of rating calls to Mexico is to determine the rate applicable from the border crossing point identified in the first step to the specified city in Mexico. Each available destination city in Mexico is associated with a rate table listed in AT&T's Tariff FCC No. 10. The rate step number corresponds to the specific rate to be applied to the portion of the call between the point of connection at the Mexican border and the location in Mexico (Mexico Portion) according to the rates specified in AT&T's Tariff FCC No. 1.*

* This reference is issued under authority of Special Permission No. 93-1037, granted by the Commission on November 15, 1993.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.4 Timing of Calls

- 3.4.1 Initial Period - The initial period is the length of a call for minimum billing purposes. The initial period is defined in the product description for each rate schedule of this tariff.
- 3.4.2 Additional Period - The additional period is the rate element used to bill chargeable time when a call continues beyond the initial period. The additional period starts when the initial period ends. Additional period rates apply to any fraction of the time period for chargeable time which continues beyond the initial period. The additional period varies by rate schedule as specified in this tariff.
- 3.4.3 Chargeable time for all calls will begin when the local exchange company signals that the called party has answered. Chargeable time ends when one of the parties disconnects from the call, as signaled by the local carrier.
- 3.4.4 Calls are billed based on the rate in effect at the time the call begins. Calls that cross rate period boundaries are billed the rate in effect at the beginning of the call for the duration of the call.
- 3.4.5 There are no charges for incomplete calls.
- 3.4.6 Time of day designations are used in this tariff to indicate rate period boundaries at the point of origination. Rate periods begin at the first time of day designation and continue up to but not including the second time of day designation. Time-of-day rate periods are defined in the individual rate schedules contained in this tariff.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service

Standard International Service is an international service which allows customers who select the Company' services directly from their local telephone company or due to LEC allocation 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. Calls are billed in sixty (60) second increments after an initial minimum sixty (60) second call duration.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates

Country	Country Code	Per Minute Rate
Afghanistan	93	1.49
Albania	355	0.738
Algeria	213	0.45
American Samoa	684	0.459
Andorra	7	0.279
Angola	244	0.945
Anguilla	809	0.414
Antarctica (Casey Base)	672	1.17
Antarctica (Scott Base)	672	0.486
Antigua (Barbuda)	809	0.441
Argentina	54	0.351
Armenia	7	0.513
Aruba	297	0.36
Ascension Island	247	0.837
Australia	61	0.108
Austria	43	0.152
Azerbaijan	7	0.738
Bahamas	242	0.243
Bahrain	973	0.63
Bangladesh	880	0.891
Barbados	246	0.495
Belarus	7	0.477
Belgium	32	0.144

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Belize	501	0.549
Benin	229	0.558
Bermuda	441	0.252
Bhutan	975	1.251
Bolivia	591	0.549
Bosnia-Herzegovina	387	0.522
Botswana	267	0.54
Brazil	55	0.378
British Virgin Islands	809	0.306
Brunei	673	0.558
Bulgaria	359	0.396
Burkina Faso	226	0.603
Burma (Myanmar)	95	1.791
Burundi	257	1.197
Cambodia	855	1.476
Cameroon	237	0.729
Canada	NPA	0.2
Cape Verde Islands	238	0.585
Cayman Islands	809	0.288
Central African Republic	236	1.026
Chad Republic	235	1.683
Chile	56	0.243
China	86	0.495
Christmas Island	672	
Cocos Island	672	0.333
Colombia	57	0.342
Comoros	269	2.14
Congo	242	0.747
Cook Islands	682	0.999
Costa Rica	506	0.315
Croatia	385	0.351

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Cuba	53	0.68
Cyprus	357	0.378
Czech Republic	42	0.342
Denmark	45	0.153
Diego Garcia	246	1.35
Djibouti	253	0.918
Dominica	809	0.666
Dominican Republic	809	0.234
Ecuador	593	0.399
Egypt	20	0.657
El Salvador	503	0.396
Equatorial Guinea	240	1.773
Eritrea	291	1.062
Estonia	372	0.54
Ethiopia	251	0.945
Faeroe Islands	298	0.549
Falkland Islands	500	0.81
Fiji Islands	679	0.702
Finland	358	0.171
France	33	0.108
French Antilles	596	0.504
French Guiana	594	0.4465
French Polynesia	689	0.891
Gabon Republic	241	0.729
Gambia	220	0.45
Georgia	7	0.693
Germany	49	0.126
Ghana	233	0.45
Gibraltar	350	0.684
Greece	30	0.279
Greenland	299	0.44

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Grenada	809	0.504
Guadeloupe	590	0.414
Guantanamo Bay	53/99	0.504
Guatemala	502	0.351
Guinea	224	0.54
Guinea-Bissau	245	1.125
Guyana	592	0.729
Haiti	509	0.567
Honduras	504	0.56
Hong Kong	852	0.225
Hungary	36	0.342
Iceland	354	0.333
India	91	0.684
Indonesia	62	0.432
Iran	98	0.882
Iraq	964	0.954
Ireland	353	0.153
Israel	972	0.225
Italy	39	0.153
Ivory Coast	225	0.837
Jamaica	809	0.567
Japan	81	0.171
Jordan	962	0.657
Kazakhstan	7	0.567
Kenya	254	0.648
Kiribati	686	0.792
Korea (North)	850	1.98
Korea (South)	82	0.27
Kuwait	965	0.684

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Kyrgyzstan	7	0.738
Laos	856	1.674
Latvia	371	0.54
Lebanon	961	0.774
Lesotho	266	0.567
Liberia	231	0.423
Libya	218	0.621
Liechtenstein	423	0.225
Lithuania	370	0.54
Luxembourg	352	0.171
Macao	853	0.504
Macedonia	389	0.378
Madagascar	261	1.44
Malawi	265	0.477
Malaysia	60	0.306
Maldives	960	0.972
Mali	223	0.837
Malta	356	0.477
Marshall Islands	692	0.65
Mauritania	222	0.765
Mauritius	230	0.837
Mayotte Island	269	2.14
Mexico	52	
M1, Band 1		0.152
M2, Band 2		0.171
M3, Band 3		0.225
M4, Band 4		0.243
M5, Band 5, 6, 7 & 8		0.306
Micronesia	691	0.66
Moldova	373	0.738

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Monaco	33	0.171
Mongolia	976	1.152
Montserrat	809	0.576
Morocco	212	0.54
Mozambique	258	0.855
Namibia	264	0.612
Nauru	674	0.765
Nepal	977	0.864
Netherlands	31	0.135
Netherlands Antilles	599	0.324
Nevis	809	0.405
New Caledonia	687	0.627
New Zealand	64	0.171
Nicaragua	505	0.549
Niger	227	0.612
Nigeria	234	0.756
Niue	683	1.224
Norfolk Island	672	1.17
Norway	47	0.135
Oman	968	0.693
Pakistan	92	0.837
Palau	680	0.864
Panama	507	0.432
Papua New Guinea	675	0.693
Paraguay	595	0.612
Peru	51	0.459
Philippines	63	0.369
Pitcairn Island	64	0.504
Poland	48	0.297
Portugal	351	0.19

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Qatar	974	0.747
Reunion Island	262	0.666
Romania	40	0.513
Russia	7	0.333
Rwanda	250	0.846
San Marino	378	0.504
Sao Tome & Principe	239	1.215
Saudi Arabia	966	0.693
Senegal	221	0.972
Seychelles Islands	248	1.017
Sierra Leona	232	0.783
Singapore	65	0.234
Slovakia	42	0.25
Slovenia	386	0.378
Solomon Islands	677	0.855
Somalia	252	1.125
South Africa	27	0.369
Spain	34	0.18
Sri Lanka	94	0.864
St. Helena	290	0.756
St. Kitts	809	0.405
St. Lucia	809	0.4465
St. Pierre & Miquelon	508	0.324
St. Vincent & The Grenadines	809	0.54
Sudan	249	0.918
Suriname	597	0.909
Swaziland	268	0.504
Sweden	46	0.099

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Per Minute Rate
Switzerland	41	0.135
Syria	963	0.846
Taiwan	886	0.243
Tajikistan	7	0.405
Tanzania	255	0.612
Thailand	66	0.423
Togo	228	0.765
Tonga Islands	676	1.053
Trinidad & Tobago	809	0.531
Tunisia	216	0.513
Turkey	90	0.378
Turkmenistan	7	0.627
Turks & Caicos Islands	809	0.414
Tuvalu	688	1.242
Uganda	256	0.513
Ukraine	7	0.477
United Arab Emirates	971	0.441
United Kingdom	44	0.06
Uruguay	598	0.513
Uzbekistan	7	0.567
Vanuatu	678	1.809
Vatican City	39	0.225
Venezuela	58	0.288
Vietnam	84	0.981
Wallis & Futuna Islands	681	2.5
Western Samoa	685	1.647
Yemen	967	0.801
Yugoslavia	38	0.522
Zaire	243	0.621
Zambia	260	0.612
Zimbabwe	263	0.513

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.5 Standard International Service, (Cont'd.)

3.5.2 Additional Per Minute Rates

Country	Country Code	Per Minute Rate
INMARSAT (East Atlantic Ocean)	871	7.1915
INMARSAT (Pacific Ocean)	872	7.1915
INMARSAT (Indian Ocean)	873	8.208
INMARSAT (West Atlantic Ocean)	874	7.1915

3.5.3 Standard International Directory Assistance Per Call Charges

Canada	\$1.40
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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.6 10-10-457 International Casual Calling Program

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 the Company's 10-10-457 International Casual Calling Program by dialing access code 10-10-457. 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 3.6.1, 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 3.6.1. 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.

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Afghanistan	93	\$10.00	\$2.00
Albania	355	2.2	0.44
Algeria	213	2.95	0.59
American Samoa	684	2.15	0.43
Andorra	7	2.2	0.44
Angola	244	3.55	0.71
Anguilla	809	3.35	0.67
Antarctica (Casey Base)	672	2.85	0.57
Antarctica (Scott Base)	672	2.85	0.57
Antigua (Barbuda)	809	3.75	0.75
Argentina	54	2.7	0.54
Armenia	7	4.7	0.94
Aruba	297	2.5	0.5
Ascension Island	247	3.6	0.72
Australia	61	1	0.2
Australian Ex. Territory	61	1	0.2
Austria	43	1.4	0.28
Azerbaijan	7	3.5	0.7
Bahamas	242	1.6	0.32
Bahrain	973	5.1	1.02
Bangladesh	880	7.35	1.47
Barbados	246	3.75	0.75
Belarus	7	3.5	0.7
Belgium	32	1.15	0.23

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Belize	501	\$4.60	\$0.92
Benin	229	5.3	1.06
Bermuda	441	1.65	0.33
Bhutan	975	3.4	0.68
Bolivia	591	4.85	0.97
Bosnia-Herzegovina	387	3	0.6
Botswana	267	2.9	0.58
Brazil	55	2.45	0.49
British Virgin Islands	809	3.6	0.72
Brunei	673	3.35	0.67
Bulgaria	359	3	0.6
Burkina Faso	226	6.75	1.35
Burma (Myanmar)	95	8.7	1.74
Burundi	257	5.4	1.08
Cambodia	855	9.65	1.93
Cameroon	237	6.35	1.27
Canada	NPA	0.45	0.09
Cape Verde Islands	238	5.25	1.05
Cayman Islands	809	2.15	0.43
Central African Republic	236	6.95	1.39
Chad Republic	235	8.95	1.79
Chile	56	1.65	0.33
China	86	3.65	0.73
Christmas Island	672	3.4	0.68
Cocos Island	672	2.5	0.5
Colombia	57	2.45	0.49
Comoros	269	12.2	2.44
Congo	242	4.7	0.94
Cook Islands	682	8.2	1.64
Costa Rica	506	2.35	0.47
Croatia	385	2.65	0.53

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Cuba	53	\$7.90	\$1.58
Cyprus	357	2.75	0.55
Czech Republic	42	2.45	0.49
Denmark	45	1.15	0.23
Diego Garcia	246	4.15	0.83
Djibouti	253	6.75	1.35
Dominica	809	3.95	0.79
Dominican Republic	809	2	0.4
Easter Island	56	1.65	0.33
Ecuador	593	4	0.8
Egypt	20	5.2	1.04
El Salvador	503	3.55	0.71
Equatorial Guinea	240	7.75	1.55
Eritrea	291	8.8	1.76
Estonia	372	2.4	0.48
Ethiopia	251	8.7	1.74
Faeroe Islands	298	2.45	0.49
Falkland Islands	500	3.65	0.73
Fiji Islands	679	6.15	1.23
Finland	358	1.15	0.23
France	33	1.05	0.21
French Antilles	596	3.25	0.65
French Guiana	594	3.15	0.63
French Polynesia	689	4.3	0.86
Gabon Republic	241	6.1	1.22
Gambia	220	3.8	0.76
Georgia	7	4.4	0.88
Germany	49	1	0.2
Ghana	233	3.55	0.71
Gibraltar	350	3.3	0.66
Greece	30	2.1	0.42
Greenland	299	5.1	1.02

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Grenada	809	\$4.45	\$0.89
Guadeloupe	590	3.15	0.63
Guantanamo Bay	53/99	4	0.8
Guatemala	502	2.95	0.59
Guinea	224	3.9	0.78
Guinea-Bissau	245	6.9	1.38
Guyana	592	7.2	1.44
Haiti	509	4.75	0.95
Honduras	504	4.9	0.98
Hong Kong	852	1	0.2
Hungary	36	2.25	0.45
Iceland	354	1.55	0.31
India	91	6.2	1.24
Indonesia	62	3.05	0.61
Iran	98	6.35	1.27
Iraq	964	7.75	1.55
Ireland	353	1.5	0.3
Israel	972	2.25	0.45
Italy	39	1.45	0.29
Ivory Coast	225	7.2	1.44
Jamaica	809	4.95	0.99
Japan	81	1.25	0.25
Jordan	962	5.35	1.07
Kazakhstan	7	4.9	0.98
Kenya	254	5.8	1.16
Kiribati	686	7.45	1.49
Korea (North)	850	6.75	1.35
Korea (South)	82	1.55	0.31
Kuwait	965	6.3	1.26

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Kyrgyzstan	7	\$4.35	\$0.87
Laos	856	6.85	1.37
Latvia	371	3.05	0.61
Lebanon	961	4.75	0.95
Lesotho	266	3.55	0.71
Liberia	231	3.7	0.74
Libya	218	3.05	0.61
Liechtenstein	423	2.4	0.48
Lithuania	370	2.95	0.59
Luxembourg	352	1.5	0.3
Macao	853	4.05	0.81
Macedonia	389	3.15	0.63
Madagascar	261	5.4	1.08
Malawi	265	3.05	0.61
Malaysia	60	2.15	0.43
Maldives	960	6.5	1.3
Mali	223	6.85	1.37
Malta	356	2.25	0.45
Marshall Islands	692	16	3.2
Mauritania	222	5.6	1.12
Mauritius	230	7.35	1.47
Mayotte Island	269	3.9	0.78
Mexico	52		
Band 1		1.15	0.23
Band 2		1.15	0.23
Band 3		1.15	0.23
Bands 4, 5, 6 & 7		2.1	0.42
Band 8		2.1	0.42
Micronesia	691	6.25	1.25
Midway	808	0.5	0.1
Moldova	373	6.65	1.33

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Monaco	33	\$1.45	\$0.29
Mongolia	976	7.4	1.48
Montserrat	809	5.25	1.05
Morocco	212	4.1	0.82
Mozambique	258	3.55	0.71
Namibia	264	2.45	0.49
Nauru	674	6.15	1.23
Nepal	977	6.9	1.38
Netherlands	31	1.15	0.23
Netherlands Antilles	599	3.4	0.68
Nevis	809	3.65	0.73
New Caledonia	687	5.55	1.11
New Zealand	64	1.05	0.21
Nicaragua	505	4.55	0.91
Niger Republic	227	5.55	1.11
Nigeria	234	6.7	1.34
Niue	683	8.95	1.79
Norfolk Island	672	6	1.2
Norway	47	1.15	0.23
Oman	968	5.85	1.17
Pakistan	92	6.85	1.37
Palau	680	5.15	1.03
Panama	507	4.85	0.97
Papua New Guinea	675	2.85	0.57
Paraguay	595	4.8	0.96
Peru	51	3.75	0.75
Philippines	63	3.05	0.61
Pitcairn Island	64	2.3	0.46
Poland	48	2.55	0.51
Portugal	351	2.3	0.46

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Qatar	974	\$5.50	\$1.10
Reunion Island	262	3.2	0.64
Romania	40	3.45	0.69
Russia	7	2.25	0.45
Rwanda	250	6.75	1.35
San Marino	378	4.05	0.81
Sao Tome & Principe	239	11	2.2
Saudi Arabia	966	6.3	1.26
Senegal	221	6.9	1.38
Seychelles Islands	248	6.65	1.33
Sierra Leona	232	7.6	1.52
Singapore	65	1.75	0.35
Slovakia	42	2.6	0.52
Slovenia	386	2.3	0.46
Solomon Islands	677	9.7	1.94
Somalia	252	6.15	1.23
South Africa	27	3.15	0.63
Spain	34	1.6	0.32
Sri Lanka	94	6.5	1.3
St. Helena	290	7.3	1.46
St. Kitts	809	3.65	0.73
St. Lucia	809	4	0.8
St. Pierre & Miquelon	508	2.2	0.44
St. Vincent & The Grenadines	809	4.6	0.92
Sudan	249	3.75	0.75
Suriname	597	8.7	1.74
Swaziland	268	2.05	0.41
Sweden	46	1	0.2

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
Switzerland	41	\$1.10	\$0.22
Syria	963	5.55	1.11
Taiwan	886	1.5	0.3
Tajikistan	7	3.1	0.62
Tanzania	255	3.9	0.78
Thailand	66	3.35	0.67
Togo	228	7.15	1.43
Tonga Islands	676	7.75	1.55
Trinidad & Tobago	809	4.55	0.91
Tunisia	216	3.7	0.74
Turkey	90	2.85	0.57
Turkmenistan	7	4.6	0.92
Turks & Caicos Islands	809	3.9	0.78
Tuvalu	688	7.25	1.45
Uganda	256	3.5	0.7
Ukraine	7	3.45	0.69
United Arab Emirates	971	3.75	0.75
United Kingdom	44	0.5	0.1
Uruguay	598	4.55	0.91
Uzbekistan	7	5.05	1.01
Vanuatu	678	7	1.4
Vatican City	39	2.45	0.49
Venezuela	58	2.45	0.49
Vietnam	84	8.45	1.69
Wake Island	808	6.25	1.25
Wallis & Futuna Islands	681	25.25	5.05
Western Sahara	34	4.1	0.82
Western Samoa	685	6.45	1.29
Yemen	967	7.3	1.46
Yugoslavia	38	3.15	0.63
Zaire	243	5.45	1.09
Zambia	260	4.65	0.93
Zimbabwe	263	3	0.6

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

3.6 10-10-457 International Casual Calling Program, (Cont'd.)

3.6.1 Per Minute Rates, (Cont'd.)

Country	Country Code	Initial Per Call Minimum Charge (5 minutes)	Each Add'l Per Minute Charge (6 min/Over)
INMARSAT (East Atlantic Ocean)	871	\$50.00	\$9.50
INMARSAT (Pacific Ocean)	872	50	9.5
INMARSAT (Indian Ocean)	873	50	9.5
INMARSAT (West Atlantic Ocean)	874	50	9.5

3.6.2 10-10-457 International Directory Assistance Per Call Charge

Canada
\$0.99

All Other Countries
\$3.00

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COMMERCIAL INTERNATIONAL SWITCHED VOICE SERVICES TARIFF

SECTION 4.0 PROMOTIONS

4.1 Promotions - 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.

4.2 Demonstration of Calls

From time to time the Company shall demonstrate service by providing free test calls of up to four minutes duration over its network.