

**TERMS AND CONDITIONS AND RATES
APPLICABLE TO
INTERSTATE INTEREXCHANGE AND INTERNATIONAL MESSAGE
TELECOMMUNICATIONS SERVICES
FURNISHED BY
GRANITE TELECOMMUNICATIONS, LLC**

100 Newport Ave Extension
Quincy, MA 02171

This document contains the terms and conditions and rates applicable to the furnishing of Interstate and International Message Telecommunications Services provided by Granite Telecommunications, LLC and is made available to subscribers and the public in accordance with the Federal Communications Commission's (FCC) *Public Availability of Information Concerning Interexchange Services* rules, 47 CFR Section 42.10. A paper copy of this document may be requested by contacting Granite Telecommunications, LLC's customer service department at 866-847-5500 or in writing directed to the above address.

TECHNICAL TERMS AND ABBREVIATIONS

Access Line:

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

Account/Authorization Code:

A numerical code, one or more of which are available to a customer to enable identification of individual users or groups of users on an account and to allocate costs of service accordingly.

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).

Calling Card:

A card issued by Company containing such account numbers assigned to its Customer which enables the charges for calls made be properly billed on a pre-arranged basis.

Company:

Granite Telecommunications, LLC

Commission:

The Federal Communications Commission

Customer:

The person, firm, corporation or other entity which orders or uses service and is responsible for payment of charges and compliance with tariff regulation.

Dedicated Access

Unswitched local transmission facilities between the customer's premises and the Company's underlying carrier network.

Disconnect or Disconnection:

The termination of a circuit connection between the Originating Station and the Called Station or the Company's operator.

Document

The documented service descriptions, rules, regulations, and charges applicable to Company's Interstate Message Telecommunications Services.

Incomplete Call:

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

LATA:

(Local Access 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 service.

Local Exchange Company:

A telephone company utility which provides local telecommunications services to a specific geographic area for business and residential customers.

Message Telecommunications Service:

Ordinary, switched long-distance service charged on a usage sensitive basis.

Measured Service:

The provision of long distance measured time communications telephone service to customers who access the Company's service at its contracted interexchange carriers' switching and call processing equipment by means of access facilities obtained from local exchange common carrier(s). Company contracted interexchange carrier is responsible for arranging the access lines.

Restricted Access:

Limitation of a subscriber's ability to receive calls from selected Area Codes through the placement of restrictions on a subscriber's 1+ and Travel Card access to the network. Such limitations are imposed only upon the specific request of the subscriber on the subscriber's own lines or cards.

Subscriber:

See "Customer" definition.

Universal Range:

Limitation of a Customer's ability to place calls to selected Area Codes through the placement of restrictions on a Customer's 1+ and calling card access to the network. Such limitations are imposed by only specific request of Customers on their own lines or cards.

Unverified Account Code:

A numerical code, one or more of which are available to a customer to enable identification of individual users or groups of users on an account and to allocate costs of service accordingly. Account codes are maintained by the subscriber.

Verified Account Code:

A numerical code, one or more of which are available to a customer to enable identification of individual users or groups of users on an account and to allocate costs of service accordingly. Account codes are verified against a predefined list of codes maintained by the Company.

RULES AND REGULATIONS

UNDERTAKING OF THE COMPANY

Company's services are furnished for domestic interstate and international interexchange telecommunications originating and/or terminating within the United States and also originating or terminating within certain international locales under the terms and conditions herein.

All services provided pursuant to this Document are subject to the conditions contained in this section, unless otherwise prohibited by law. The Company may, at its discretion, waive, modify or amend these conditions upon written thirty (30) days' notice to Customer.

Company provides resold Interstate and International Interexchange Message Telecommunications Service to Customers for their direct transmission and reception of voice, data and other types of communications.

The Company's services are provided on a monthly basis unless otherwise provided, and are available twenty-four (24) hours per day, seven (7) days per week.

Request for service under this Document will authorize the Company to conduct a credit search on the Customer. The Company reserves the right to refuse service on the basis of credit history, and to refuse further service due to late payment or nonpayment by the Customer.

LIMITATIONS OF SERVICE

Service is offered subject to availability of the necessary facilities and/or equipment and subject to the provisions of this Document. Company reserves the right not to provide service to or from a location where the necessary facilities or equipment are not available.

Company reserves the right to immediately disconnect service without incurring liability when necessitated by conditions beyond the company's control or when the customer is using the service in violation of the provisions of this document, the laws, rules, regulations, or policies, of the jurisdiction of the originating station or the terminating station, or the laws of the United States including rules, regulations, and policies of the Federal Communications Commission.

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 connections.

The Customer obtains no property right or interest in the use of any specific type of facility, service, equipment, telephone number, process or code. All rights, titles and interests remain, at all times, solely with the Company.

Customers may not modify or assign any agreement for service with the Company. In its sole discretion, the Company may assign agreements for service.

The Company reserves the right to refuse an application for service by a present or former Customer who is indebted to the Company for service previously rendered until the indebtedness is satisfied.

Company may, without obtaining any further consent from the Customer, assign any rights, privileges, or obligations under this Document.

Service may not be used for any unlawful purpose or for any use as to which the Customer has not obtained all governmental approvals, authorizations, licenses, consents and permits required to be obtained by the Customer with respect thereto.

The Company may, upon reasonable notice, make such tests and inspections as may be necessary to determine whether the terms and conditions of this Document are being complied with in the installation, operation or maintenance of the Customer's or the Company's facilities or equipment.

The Company may require a Customer to immediately shut down its transmission of signals if said transmission is causing interference to others.

A Customer may not use the services so as to interfere with or impair service over any facilities and associated equipment, or so as to impair the privacy of any communications over such facilities and associated equipment.

Customer use of any resold service obtained from other service providers shall also be subject to any applicable restrictions in the underlying providers' publicly available price sheets.

A Customer, joint user, or authorized user shall not represent that its services are provided by the Company, or otherwise indicate to its Customers that its provision of services is jointly with the Company, without the written consent of the Company.

USE

Service may be used for the transmission of communications by the Customer for any lawful purpose for which the service is technically suited.

Service may not be used for any unlawful purpose. Service may not be used for any purpose for which any payment or other compensation is received by the Customer, except when the Customer is a duly authorized and regulated common carrier. This provision does not prohibit an arrangement between the Customer, authorized user or joint user to share the cost of service.

The Company strictly prohibits use of the Company's services without payment or an avoidance of payment by the Customer by fraudulent means or devices including providing falsified calling card numbers or invalid calling card numbers to the Company, providing falsified or invalid credit card numbers to the Company or in any way misrepresenting the identity of the Customer.

Calls may not be placed or received using any dial-around code belonging to the Company,

Collect, Sent Paid, or 3rd Party calling whenever (1) there is no obligation on the part of the serving local telephone company to perform billing and collection on behalf of the Company; or (2) where an obligation exists on the part of the serving local telephone company to perform billing and collection on behalf of the Company, but the local telephone company fails to discharge the obligation properly; or (3) the serving local telephone company fails to furnish, or provides untimely or inadequate, billing name and address (“BNA”) to the Company; or (4) the serving local telephone company fails to furnish timely or adequate telephone number installation and disconnect information to the Company.

APPLICATION FOR SERVICE

Application for service may be made verbally or in writing. The name(s) of the Customer(s) desiring to use the service under this Document must be set forth in the application for service. Company complies with Commission regulations governing Changes in Subscriber Carrier Selections, and associated service confirmation obligations pursuant to 47 C.F.R. §64.1100 *et seq.*

Applications for service are non-cancelable unless the Company otherwise agrees. Where the company permits the Customer to cancel an application for service prior to the start of service or prior to any special construction, no charges will be imposed except for those specified below. Where the Company incurs any expense in connection with special arrangement, or where special arrangements of facilities or equipment have begun, before the company receives a cancellation notice, a charge equal to the costs incurred, less net salvage, applies. In such cases the charge will be based on such elements as the cost of the equipment, facilities, and material, the cost of installation, engineering, labor, and supervision, general and administrative expense, other disbursements, depreciation, maintenance, taxes, provision for return on investment, and any other costs associated with the special construction or arrangements.

Any special charges will be calculated and applied on a case-by-case basis.

LIABILITIES OF THE COMPANY

Company is not liable for any act or omission of any other company or companies furnishing a portion of the service.

Except as expressly warranted in writing by Company, Company makes no warranty or guarantee, express or implied, and Company expressly disclaims any implied warranties of merchantability and fitness for a particular purpose.

Company shall be indemnified and held harmless by the customer against:

1. 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 company's facilities; and

2. Claims for patent infringement arising from combining or connecting company's facilities with apparatus and systems of the Customer; and
3. All other claims arising out of any act or omission of the Customer in connection with any service provided by Company.

The Company is not liable for any defacement of, or damage to, the equipment or premises of a customer resulting from the furnishing of services when such defacement or damage is not the result of the Company's negligence.

The Company will not be liable for any act or omission of any other company or companies furnishing a portion of the service, or from any act or omission of a third party, including those vendors participating in the Company offerings made to the Customer, or for damages associated with service, channels, or equipment that it does not furnish, or for damages that result from the operation of customer provided systems, equipment, facilities or services that are interconnected with the Company services.

Company shall not be liable for and the Customer indemnifies and holds harmless from any and all loss claims, demands, suits, or other action or liability whatsoever, whether suffered, made instituted or asserted by the Customer or by any other party or person, for any personal injury to, death of any person or persons, and for any loss, damage, defacement or destruction of the premises of the Customer or any other property, whether owned by the Customer or by 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 equipment or wiring provided by Company where such installation, operation, failure to operate, maintenance, condition, location or use is not the direct result of Company's negligence.

No agents or employees of connecting, concurring or other participating carriers or companies shall be deemed to be agents or employees of the Company without written authorization.

The Company is not liable for any failure of performance hereunder due to causes beyond its control, including, but not limited to, unavoidable interruption in the working of its circuits or those of another common carrier; acts of nature, storms, fire, floods, or other catastrophes; any law, order, regulation, direction, action, or request of the United States Government, or any other governmental entity having jurisdiction over the Company or of any department, agency, commission, bureau, corporation, or other instrumentality or any one or more of such instrumentality or any one of more of such governmental entities, or of any civil or military authority; national emergencies, insurrections, riots, rebellions, wars, strikes, lockouts, work stoppages, or other labor difficulties; or notwithstanding anything in this Document to the contrary, the unlawful acts of the Company's agents and employees, if committed beyond the scope of their employment.

The Company shall not be liable for damages or adjustments, refunds, or cancellation of charges unless the Customer has notified the Company, in writing, of any dispute concerning charges, or the basis of any claim for damages, after the invoice is rendered by the company for the call giving rise

to such dispute or claim, within (30) thirty calendar days after the invoice is rendered or a debit is effected by the Company for the call giving rise to such dispute or claim, unless ordered by a court of competent jurisdiction or state or federal regulatory body. Any such notice must set forth sufficient facts to provide the Company with a reasonable basis upon which to evaluate the Customer's claim or demands.

The Company shall not be liable for any damages, including usage charges that, the Customer may incur as a result of the unauthorized use of its communications equipment. The unauthorized use of the Customer's communications equipment includes, but is not limited to, the placement of calls from the Customer's premises and the placement of calls through Customer-controlled or Customer-provisioned equipment that are transmitted or carried over the Company's network services without the authorization of the Customer. The Customer shall be fully liable for all such charges.

The Company shall not be liable for damages or adjustments, refunds, or cancellation of charges unless the Customer has notified the Company, in writing, of any dispute concerning charges, or the basis of any claim for damages.

The Company will use reasonable efforts to make available services to a Customer on or before a particular date, subject to the provisions of, and compliance by the Customer with, the regulations contained in this Document. The Company does not guarantee availability by any such date and will not be liable for any delays in commencing service to any Customer.

IN NO EVENT WILL THE COMPANY BE LIABLE TO THE CUSTOMER FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE LOSS OR DAMAGE OF ANY KIND, INCLUDING LOST PROFITS (WHETHER OR NOT THE COMPANY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS OR DAMAGES) BY REASON OF ANY ACT OR OMISSION IN ITS PERFORMANCE UNDER THIS AGREEMENT.

THE COMPANY MAKES NO EXPRESS OR IMPLIED REPRESENTATIONS OR WARRANTIES ABOUT ITS SERVICES AND DISCLAIMS ANY IMPLIED WARRANTIES OF TITLE OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR NON-INFRINGEMENT. THE COMPANY DOES NOT AUTHORIZE ANYONE TO MAKE A WARRANTY ON THE COMPANY'S BEHALF AND THE CUSTOMER MAY NOT RELY ON ANY STATEMENT OF WARRANTY AS A WARRANTY BY THE COMPANY.

OBLIGATIONS OF CUSTOMER

The Customer is responsible for the payment of all charges for service(s) provided under this document and for the payment of all assessments, duties, fees, surcharges, taxes, or similar liabilities whether charged to or against the Company or the Customer. This includes but is not limited to amounts the Company is required by governmental, quasi-governmental, or other entities to collect and/or to pay to designated entities. The Company may adjust its rates and charges or impose additional rates and charges on its Customer in order to recover these amounts. Unless specified otherwise herein, if an entity other than the Company (e.g., another carrier or supplier) imposes charges on the Company in connection with a Customer's Service,

that entity's charges will be passed through to the Customer. The Customer is responsible for the payment of all such charges.

Customer shall notify the Company of any interruption in service. Before giving notice, the Customer shall ascertain that the trouble is not being caused by action or omission of the subscriber, not within his control or is not in wiring or equipment annexed to the Company's terminal.

Customer is responsible for fault trouble-shooting and isolation of premise equipment and transmission signals and quality. Customer shall be liable to Company for the payment of a service charge for trouble-shooting and fault isolation for costs resulting from Company identification of a customer equipment malfunction that was reported by Customer as a service error, or fault, or where the Customer's equipment malfunction created a degradation of network facilities or service regardless of who identifies the trouble.

Customer shall comply with minimum protective criteria, as may be prescribed by the Company to protect equipment and facilities.

Customer shall be responsible for ensuring the Customer-provided signals will not result in interference with any of the services provided by Company. All signals must be of the proper type, bandwidth and other technical parameters, so as not to damage the Company's equipment or degrade service to other subscribers. It shall be the subscriber's responsibility to provide adequate electrical power, wiring and electrical outlets necessary for the proper operation of the Company's equipment on their premise.

A Customer of toll-free services is responsible for payment for all calls placed to or via the Customer's service number(s). This responsibility is not changed by virtue of any use, misuse, or abuse of the Customer's service or interconnected Customer-provided system facilities or service, which use, misuse or abuse may be occasioned by third parties including, without limitation, the Customer's employees and members of the public who dial the Customer's toll-free service number(s) either by mistake or with the intent to abuse service.

Upon notice from the Company that the equipment or facilities of the Customer, or of others so authorized to be connected, is causing or is likely to cause hazard or interference, the Customer, or others so authorized to be connected, shall make such changes as may be necessary to remove or prevent such hazard or interference.

Customer shall be responsible for obtaining all necessary permits, licenses, variances and other authorizations required by the state and local authorities for installation and operation of Customer-provided equipment or facilities for connection with Company's equipment or facilities on the Customer's property.

Customer shall make available entry to its premises for Company's employees, agents or contractors at any reasonable hour for the purpose of installing, inspecting, or repairing equipment or service, or, upon termination of service, removing the Company's equipment.

No Customer or authorized user may assign or delegate its responsibilities, duties, rights or obligations under this Document to any person, corporation, or other entity without the express, written approval of Company; provided, however, that Customer may, without Company's approval, assign or delegate such responsibilities, duties, rights, or obligations to any subsidiary or affiliated organization or to any successor organization.

EQUIPMENT AND FACILITIES

The Company will not be responsible for the installation, operation or maintenance of any Customer-provided communications equipment. Where Customer-provisioned equipment is connected to the facilities furnished under this Document, the responsibility of the Company will be limited to the furnishing of facilities offered pursuant to this Document. Beyond this responsibility, the Company will not be responsible for:

1. The transmission of signals by Customer-provided equipment or for the quality of, or defects in, such transmission; or
2. The reception of signals by Customer-provided equipment; or
3. Network control signaling when performed by Customer-provided network control signaling equipment.

The Customer, authorized user, or joint user is responsible for ensuring that Customer-provided equipment connected to Company equipment and facilities is compatible with such Company equipment and facilities.

Company's service may be connected to the services or facilities of other communications carriers only when authorized by, and in accordance with, the terms and conditions of the price sheets of the other communications carrier(s), which are applicable to such connections.

SHORTAGE OF EQUIPMENT OR FACILITIES

The furnishing of service under this Document is subject to the availability on a continuing basis of all the necessary facilities and is limited to the capacity of the company's facilities as well as facilities the company may obtain from other carriers to furnish service from time to time as required at the sole discretion of the Company.

INTERRUPTION OF SERVICE

Credit allowances for interruptions of service which are not due to the Company's testing, maintenance or adjusting, the negligence of the Customer, or the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth in this document. It shall be the obligation of the Customer to notify the

Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, the Customer shall ascertain that the trouble is not within his or her control, or is not in wiring or equipment, if any, furnished by the Customer and connected to the Customer's terminal. Interruptions caused by Customer-provided or Company-provided automatic dialing equipment are not deemed an interruption of service as defined in this document.

RESTORATION OF SERVICE

The use and restoration of service in emergencies shall be in accordance with part 64, Subpart D of the Federal Communications Commission's Rules and Regulations which specifies the priority system for such activities.

MINIMUM SERVICE PERIOD

The minimum service period is one month (30 days).

DEPOSITS AND ADVANCE PAYMENTS

The Company reserves the right to collect deposits and advance payments, as necessary. Initial deposits or advanced payments shall not exceed six (6) months of Customer's anticipated monthly billing.

CREDIT LIMITS

The Company may, at any time and at its sole discretion, set a credit limit for any Customer's consumption of services for any monthly period.

PAYMENT AND BILLING

The Customer is responsible for the payment of all charges for services furnished to the Customer. Charges are based on actual usage and are and billed on a monthly (30 day) basis in arrears. Charges for service are applied on a recurring and nonrecurring basis. Service continues to be provided until canceled by the Customer with no less than thirty (30) days notice.

Initial billing for set-up and installation charge or monthly service fees will not commence for any new Customer until the Customer has actually been placed in service.

Billing will be payable upon receipt and deemed past due thirty (30) days after date of invoice. Bills not paid within thirty (30) days after the date of invoice are subject to a 1.5% late payment charge for the unpaid balance, or the maximum allowable under applicable law. If the Company becomes concerned at any time about the Customer's ability to pay for services, the Company

may require that the Customer pay their charges within a specified number of days and/or that the Customer make such payments in cash or the equivalent of cash.

Customer is responsible for the payment of all charges for facilities and services furnished to the Customer or to authorized or joint users. Upon nonpayment of any sum due or upon a violation of any of the conditions governing the furnishing of service, Company may discontinue furnishing said service in accordance with the provisions of these Regulations.

Customer shall be responsible for the payment of all charges for service provided under this Document, including unauthorized charges placed from its equipment and which are determined by Company to be within Customer's control to prevent. Customer shall be responsible for the payment of all excise, sales, use or other similar taxes that may be levied by a governing body or bodies in conjunction with or as a result of the service furnished under this document.

A charge of \$25.00 will apply whenever a check or draft presented for payment of service is not accepted by the institution on which it is written.

If the Customer's telecommunications payment history is not acceptable to the Company or if the Customer's telecommunications payment history is unknown or indeterminable, the Customer may be required, at any time, to provide (i) pre-invoice payment based on usage incurred; (ii) a valid major credit card account number from an issuer acceptable to the Company and authorization for the Company to charge usage to the Customer's credit card account; or (iii) agreement that the Customer's usage of the Company network and services will be subject to toll usage limits to be determined by the Company. Prior to the Customer's compliance with this request, the Company reserves the right to cease accepting and processing service orders. The Company may request subsequent additional pre-invoice payments for usage and may increase or decrease toll usage limits as it deems appropriate. The Company may refuse to furnish services if any charges owed by the Customer to the Company or any Company affiliate are past due for service(s) provided to the Customer.

The Customer must promptly notify the Company of any change in the Customer's invoicing address or, if applicable, in the credit card or bank account used for payment. The Customer should notify the Company via Customer Service or U.S. mail.

If the Company hires a collection agency to collect, or attempt to collect, any charges owed the Company, the Customer will be liable to the Company for an additional payment equal to 35 percent of the charges owed where permitted by applicable law. If the Company incurs any fees or expenses, including attorneys' fees, in collecting, or attempting to collect, any charges owed the Company other than by hiring a collection agency, the Customer will be liable to the Company for the payment of all such fees and expenses reasonably incurred.

DISPUTE RESOLUTION

The Customer may dispute a bill only by written notice delivered within 90 days after the statement date, subject to applicable law. Unless such notice is received in the timely fashion

indicated above, the bill statement shall be deemed to be correct and payable in full by the Customer. In the case of a dispute between the Customer and the Company for service furnished to the Customer, which cannot be settled with mutual satisfaction, the Customer may request the Company perform an in-depth review of the disputed amount. Customer must pay all amounts, whether or not in dispute, by the due date. If the Customer is unable to resolve any dispute with the Company, then Customer may request information or assistance from the Commission.

Any unresolved dispute between the Customer and the Company arising out of or relating to Company's Services, charges for Services, advertising, change of long distance service to Company, or any other dispute that either the Customer or Company has that is related to the Service, even if the dispute arises after Service has been terminated, must be resolved through binding arbitration as described below.

THE CUSTOMER AGREES THAT ANY DISPUTE WILL NOT BE RESOLVED BY A JUDGE OR JURY IN COURT (EXCEPT FOR SMALL CLAIMS COURT, IF APPLICABLE) THE CUSTOMER FURTHER AGREES THAT ANY DISPUTE THE CUSTOMER MAY HAVE AGAINST COMPANY CANNOT BE JOINED WITH THE DISPUTE OF ANY OTHER PERSON OR ENTITY IN A LAWSUIT, ARBITRATION OR ANY OTHER PROCEEDING, OR RESOLVED ON A CLASS-WIDE BASIS, UNLESS OTHERWISE PROHIBITED BY LAW.

If the Customer has a dispute regarding the Customer's service or bill, the Customer must first contact Company Customer Service in writing to attempt to resolve the dispute.

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Telephone: 866-847-5500

Company shall promptly investigate all disputed charges and shall report its findings and disposition to Customer. Nothing in this Section limits Customer's rights as provided by applicable regulation or statute to contest charges.

Before initiating or participating in any arbitration or other resolution proceeding concerning any aspect of the Company's products or services described in this document, the Customer must notify the Company in writing of such a dispute and give the Company at least 90 days (from the time the Customer first notifies the Company in writing) to resolve the dispute. Such written notice should be mailed to the address above.

If the Customer does not notify the Company in writing of a dispute with respect to the Company's charges, or application of taxes, within 90 days from the date of the disputed invoice, such invoice will be deemed to be correct and binding on the Customer.

The parties agree that, subject to an exclusion for any and all actions for collection of amounts due Company by Customer, any dispute, controversy or claim in any way arising out of or relating to this document, will be resolved by arbitration using one (1) arbitrator and

administered by American Arbitration Association in accordance with its Commercial Arbitration Rules in effect in Boston, Massachusetts. The parties further agree that in any arbitration proceeding, they may conduct reasonable discovery pursuant to the arbitration rules, that the laws of the Commonwealth of Massachusetts shall be the governing law and any arbitration award or judgment rendered by the arbitrator will be enforceable in any court set in Massachusetts. Any arbitration will be held in Boston, Massachusetts.

In addition to the procedures described herein for resolving a dispute, the Customer may also have the right to file a complaint with an appropriate federal or state regulatory agency.

The arbitration will be based only on the written submissions of the parties and documents submitted to the arbitrator unless, the parties agree or the arbitrator orders otherwise. Additional charges may apply for such procedures.

The arbitration procedures set forth in this Dispute Resolution section are governed by the United States Arbitration Act, 9 U.S.C. § §1-16 et seq. (“USAA”). The arbitrator shall have no authority to award punitive, exemplary, or similar damages, or attorney fees. Judgment on the arbitrator’s award may be entered in any court of competent jurisdiction. All post-award proceedings will be governed by the USAA.

CANCELLATION OF SERVICE BY CUSTOMER

If the Customer wishes to change its service to another long distance carrier at any time, the Customer should call its new preferred long distance carrier or its local telephone company to set up service. Once the Company receives notification of this change from the Customer’s local telephone company, the Customer’s account will be cancelled. If for some reason, the Company does not receive a cancellation order from the Customer’s local telephone company and the Customer continues to receive invoices from the Company for the calling plan charges, the Customer should call the Company’s Customer Service to request that the Customer’s account be cancelled.

If the Customer either voluntarily cancels the Customer’s Company account or if the Company cancels the Customer’s service for any reason set forth in this document, the Company will have no obligation whatsoever to assist the Customer in any respect in switching from the Company to another carrier.

Customer is responsible for usage charges while still connected to the Company's service and the payment of associated local exchange company charges, if any, for service charges.

Any non-recoverable cost of Company expenditures shall be borne by the customer if:

- A. The Customer orders service requiring special facilities dedicated to the Customer's use and then cancels the order before such service begins, before completion of the minimum period or before completion of some period mutually agreed with the Customer for the non-recoverable portions of expenditures; or

- B. Liabilities are incurred expressly on behalf of the customer by Company and not fully reimbursed by installation and monthly charges; and
- C. Based on an order for service and construction has either begun or has been completed, but no service provided.

CANCELLATION OF SERVICE BY COMPANY

Cancellation of Service without Notice

Company reserves the right to immediately discontinue furnishing the service to Customers, cancel the Customer's account, and/or block the Customer's access to the Company network, block traffic to or from specific countries country codes, local telephone exchanges ("NXX exchanges"), individual telephone stations, or calls using certain customer authorization codes without incurring any liability, immediately and without notice:

1. In the event of a condition determined to be hazardous to the Customer, to other customers of the utility, to the utilities equipment, to the public or to employees of the utility; or
2. By reason of any order or decision of a court or any other governmental authority which prohibits the Company from furnishing such service; or
3. In the event that the Customer uses, or attempts to use, service with the intent to avoid the payment, either in whole or in part, of the charges for the service by (i) using or attempting to use service by rearranging, tampering with, or making connections to service in an unauthorized manner; or (ii) using tricks, schemes, false or invalid numbers, false credit devices, or other fraudulent means or device; or
4. For unlawful use of the service or use of the service for unlawful purposes; or
5. In the event that the customer refuses to furnish information or furnishes false information that (i) is essential for billing; or (ii) pertains to the Customer's credit-worthiness, its status under federal and/or state low income programs, its past or current use of common carrier communications service, or its planned use of such service; or
6. In the event that the Company has received notice from the Customer's local telephone company that the local telephone company has cancelled the Customer's local exchange service or switched off the Company's network; or
7. In the event that the Customer's service usage charges exceed established parameters based on the Customer's history of usage, which may indicate an unlikelihood of payment or possible fraud; or

8. In the event that the Customer uses the service to transmit or receive a message, locate a person, or otherwise give or obtain information without payment for the service (i.e., signaling); or
9. In the event that the Customer acts, or fails to act, in a manner that hinders or frustrates any investigation by the Company or others having legal authority to investigate the Customer's legal obligations; or
10. In the event that the Customer's telephone equipment fails to pass back to the Company the appropriate signal to start and stop billing for a call; or
11. In the event that the Customer was previously provided with notice of breach of contract, took corrective action, but thereafter engages in the same breach activity; or
12. In the event that the Customer subscribes to a Company-issued calling card service and has not used the service (with the exception of calls to Directory Assistance) for 12 months. In such case, the Company will deactivate calling card to reduce the risk of fraud or abuse. If the Customer wishes to renew service, the Company will promptly provide a new card; or
13. In the event that the Company has made available service to the Customer and the Customer has failed to place the available service into actual and substantial use during the 90-day period immediately following the availability, or, if during any service term, the Customer has not actually and substantially used the available service for any consecutive 90-day period. As used in this paragraph, "actual and substantial use" will mean a pattern of use that discloses an intent on the Customer's part to employ the service to transmit information of the Customer's choosing; or
14. In the event that 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 or an affiliated carrier's service to which the Customer either subscribes or had subscribed or used; or
15. In the event that the Customer either refuses to pay when billed for service or indicates to the Company or an entity billing on the Company's behalf that the Customer does not intend to pay for service used by the Customer.
16. In the event that the Customer has been required to provide (i) pre-invoice payment based on usage incurred; (ii) a valid major credit card account number from an issuer acceptable to the Company and authorization for the Company to charge usage to the Customer's credit card account; or (iii) agreement that the Customer's usage of the Company network and services will be subject to toll usage limits to be determined by the Company, and has failed to or indicates a refusal to comply with these requirements.
17. In the event that the Company deems it necessary to take such action to prevent (1) the unlawful use of service; (2) nonpayment for service; (3) the use of service in violation of

this Agreement; or (4) network blockage or the degradation of service furnished to the Customer or other Customers.

CREDITS

If the Customer's account has been closed but has a credit balance remaining, the Company will transfer the credit to another account of the Customer, if there is one. If the Customer does not have another account and if the credit balance amount is \$10 or more, the Company will mail a check for the balance to the Customer. If the Customer does not have another account and if the credit balance amount is less than \$10, then the Company will mail a check for the balance to the Customer upon its request, provided the Customer makes its request within 12 months of the closing of the Customer's account.

INTERCONNECTION WITH OTHER CARRIERS

Service furnished by Company may be interconnected with services or facilities of other authorized communications common carriers and with private systems, subject to the technical limitations established by Company. Any special interface of facilities necessary to achieve compatibility between the facilities of Company and other participating carriers shall be provided at the Customer's expense.

Interconnection between the facilities or services of other carriers shall be under the applicable terms and conditions of the other carriers' documents. The Customer is responsible for taking all necessary legal steps for interconnecting Customer provided terminal equipment or communications equipment with Company's facilities. The Customer shall secure all licenses, permits, rights-of-way, and other such arrangements necessary for interconnection.

TAXES AND ASSESSMENTS

Unless otherwise specified herein, all stated charges in this document are computed by the Company exclusive of any assessments, duties, fees, surcharges, taxes, or similar liabilities levied against the Company by governmental, quasi-governmental, or other entities such as federal, state, or local government. Such assessments, duties, fees, surcharges, taxes, or similar liabilities shall be paid by the Customer in addition to the charges stated herein.

Pending the conclusion of any litigation challenging a jurisdiction's or body's right to impose any assessments, duties, fees, surcharges, taxes, or similar liabilities, the Company may elect to waive or impose and collect a charge covering such assessments, duties, fees, surcharges, taxes, or similar liabilities, unless otherwise constrained by court order or direction. All such charges will be shown as a separate line item on the Customer's bill. If the Company has collected any assessments, duties, fees, surcharges, taxes, or similar liabilities and any of the challenged assessments, duties, fees, surcharges, taxes, or similar liabilities are found to have been invalid and not enforceable, the Company will credit or refund such sums to each affected Customer if

(1) the Company has retained such funds or (2) the Company has remitted such funds to the collecting jurisdiction or body and the funds have been returned to the Company.

In order to be granted exemption status, a Customer claiming exempt status must provide the Company with copies of all relevant exemption certificates and documents required by the Company. New Customers are required to provide the requested documentation at the time service is ordered for new Customers. Failure to provide the required documentation at the time service is ordered will result in all assessments, duties, fees, surcharges, taxes, or similar liabilities being levied by the Company on the Customer's service. The Customer will be responsible for the payment of all such charges.

At the Company's option, the Company may accord the Customer exempt status upon receipt of the required documentation after service is ordered. However, the Customer will be billed for all applicable assessments, duties, fees, surcharges, taxes, or similar liabilities as described in this Document. The Customer is responsible for the payment of same until such time as the Company has ceased billing the applicable assessments, duties, fees, surcharges, taxes, or similar liabilities. Failure to pay the appropriate assessments, duties, fees, surcharges, taxes, or similar liabilities prior to exempt status being accorded by the Company will result in termination of service.

PROMOTIONS/BONUS OFFERS

Promotions and/or bonus offers may be communicated to the Customer orally or in writing at the Company's discretion. For all promotions or bonus offers, a Customer's eligibility is limited as follows:

1. Only one bonus program or promotion at any one time will be associated with any account or customer;
2. Sign-up bonuses or promotions are available only to new Customers of the Company;
3. To receive on-going benefits of a bonus award or promotion, a Customer must be a customer of the Company and in good standing at the time such award or promotion is scheduled to be granted; and
4. The Company reserves the right to amend or terminate bonus programs and/or promotions upon appropriate notice to the Customer.
5. Promotional and other credits offered by the Company in the marketing of its services cannot be assigned, but must be used by the entity to which they were offered and that earned them in strict accordance with the terms of the offer.
6. In the event that the Customer has been awarded a promotional credit for subscribing to the Company service and does not use the service within 12 months following the date of the Customer's service order, the Company reserves the right to cancel the credit from the Customer's account and collect the sum involved from the Customer.

UNIVERSAL SERVICE FUND

The Customer will be responsible for payment of applicable Universal Service Fund (“USF”) surcharges, as set forth by the Commission, where such surcharges may be applied to Customer bills. The Commission establishes the percentage amount of the USF surcharge and can change the amount each quarter.

GOVERNMENTAL AUTHORIZATIONS

The provision of Company’s services is subject to and contingent upon the Company obtaining and retaining such approvals, consents, governmental authorizations, licenses and permits, as may be required or be deemed necessary by the Company. The Company shall use reasonable efforts to obtain and keep in effect all such approvals, consents, authorizations, licenses and permits that may be required to be obtained by it. The Company shall be entitled to take, and shall have no liability whatsoever for, any action necessary to bring the services into conformance with any rules, regulations, orders, decisions, or directives imposed by the Federal Communications Commission or other applicable agency, and the Customer shall fully cooperate in and take such action as may be requested by the Company to comply with any such rules, regulations, orders, decision, or directives.

FULL FORCE AND EFFECT

Should any provision or portion of this Document be held by a court or administrative agency of competent jurisdiction to be illegal, invalid or unenforceable, the remaining provisions of this Document will remain in full force and effect.

USE OF SERVICE AND TOLL FRAUD

The Customer is responsible for payment of all charges associated with the use of the services, facilities and equipment furnished hereunder, regardless of whether the use is authorized or unauthorized; and the Customer agrees to pay the Company or its authorized agent all applicable charges associated with such use.

In the event that Company incurs fees or expenses, including attorneys’ fees incurred collecting or attempting to collect a past due amount, the Customer shall be responsible for all such fees and expenses connected with said collection effort. Collection fees on overdue accounts may also apply, and shall begin to accrue when the account is transferred to an outside or 3rd party collection agency.

The Company shall not be liable for any claim, loss or refund as a result of loss or theft of Personal Identification Numbers (PIN) issued for use with the Company’s services. Customer shall indemnify and hold the Company harmless from and against any and all liabilities, costs,

damages, and expenses resulting from claims by third parties that Customer's PIN has been stolen, lost or fraudulently issued or used.

The security of a Customer's PIN is the responsibility of the Customer. All calls placed using such PIN shall be billed to and shall be the obligation of the Customer. The Customer is responsible for all calls placed via the Customer's Authorization Code, whether such use is the result of the Customer's intentional or negligent disclosure of the Authorization Code or otherwise. However the Customer shall not be responsible for charges in connection with the unauthorized use of the PIN arising after the Customer notifies the Company of the loss, theft or other breach of security of the PIN.

The Company shall not be liable for any damages or losses due to the fault or negligence of the Customer or due to the failure or malfunction of Customer provided equipment or facilities. Customer shall remain responsible for all charges associated with the services provided by the Company, including charges resulting from the failure or malfunction of Customer or the Customer's third party provided equipment or facilities that may result in the fraudulent use of the Company's service. In no event will the Company be liable for fraudulent calls originating from customer owned or operated equipment, for claims arising out of equipment provided by third party vendors that may be installed at the Customer premises in connection with the services, or for damages associated with or arising from any service, channels, or equipment, which it does not furnish.

The Company may immediately suspend, restrict or terminate service, in whole or in part, may deny applications for future service, and may initiate appropriate legal action, if, in its reasonable judgment, suspects fraud, abuse, or misuse of the service by the Customer, its users, or third parties. The Company will use commercially reasonable efforts to notify Customers prior to such suspension, restriction or termination, except in instances where a) suspension, restriction or termination is in response to a governmental order or requirement, or b) the violation may expose the company to liability for a violation of law or may cause harm to the integrity of the Company's network.

The Company may block traffic to certain area codes, cities or exchanges or calls placed using certain PIN without notice to the Customer when the company deems it necessary to take such action to prevent unlawful use of its service. In such instances, the Company will restore service as soon as service can be provided without undue risk.

SERVICE CHARGES AND RATES

DOMESTIC INTERSTATE INTEREXCHANGE MESSAGE SERVICE AND TOLL-FREE SERVICES RATES

The rates and charges described herein are exclusive of any applicable taxes, fees and surcharges. Published basic rates are subject to change and may not reflect discounts that may be available under term, volume, promotional or other product plans. Services are provided on a direct dialed basis and are available 24 hours a day, 365 days a year. Service is furnished in accordance with the Company's published Terms and Conditions.

Outbound \$0.119 per minute
 Toll-free \$0.1169 per minute

INTERNATIONAL MESSAGE TOLL SERVICE RATES

Rate periods for calls from U.S. Mainland or Alaska to all other International Locations are as follows:

<u>Standard</u>	<u>Discount</u>	<u>Economy</u>	<u>Code</u>
6AM-12PM	12PM-5PM	5PM-6AM	A
5PM-11PM	10AM-5PM	11PM-10AM	B
7AM-1PM	1PM-6PM	6PM-7AM	C
4PM-10PM	7AM-4PM	10PM-7AM	D
8AM-6PM	6PM-12AM	12AM-8AM	E
2PM-8PM	8PM-3AM	3AM-2PM	F
8AM-5PM	5PM-11PM	11PM-8AM	G
8AM-3PM	9PM-8AM	3PM-9PM	H
6AM-6PM	N/A	6PM-6AM	I
5PM-11PM	8AM-5PM	11PM-8AM	J
4PM-12AM	7AM-4PM	12AM-7AM	K
1PM-2AM	7AM-1PM	2AM-7AM	L
7AM-1PM	1PM-12AM	12AM-7AM	M
5PM-2AM	9AM-5PM	2AM-9AM	N
1PM-8PM	7AM-1PM	8PM-7AM	O
5PM-2AM	2AM-11AM	11AM-5PM	P
8AM-5PM	12AM-8AM	5PM-12AM	Q
7AM-5PM	5PM-1AM	1AM-7AM	R
6PM-1AM	1AM-11AM	11AM-6PM	S
7AM-7PM (MON-FRI)	N/A	7PM-7AM (MON-FRI)	T
5PM-12AM (SUN)		12AM-5PM (SUN)	
		ALL HOURS (SAT)	
ALL HOURS, EVERY DAY			U

6PM-6AM	N/A	6AM-6PM	V
1PM-12AM	7AM-1PM	12AM-7AM	W
5AM-6PM (MON-SAT)	N/A	6PM-5AM (MON-SAT)	X
		ALL HOURS (SUN)	
1PM-2AM	2AM-7AM	7AM-1PM	Y

RATES (Outbound)

<u>Country</u>	<u>Code</u>	<u>Plan</u>	<u>Minute</u>	<u>Minute</u>	<u>Code</u>
Abu Dhabi	979				H
		Standard	4.8439	1.7463	
		Discount	3.6292	1.3058	
		Economy	2.9115	1.0477	
Afghanistan	93				S
		Standard	8.9286	5.9525	
		Discount	7.7746	5.1780	
		Economy	7.0160	4.7073	
Albania	355				C
		Standard	7.0931	3.9678	
		Discount	6.1893	3.8403	
		Economy	6.1893	3.8403	
Algeria	213				A
		Standard	4.9783	2.5936	
		Discount	3.7669	1.9603	
		Economy	3.7669	1.9603	
American Samoa	684				B
		Standard	7.0906	2.6998	
		Discount	5.1764	2.0681	
		Economy	5.1764	2.0681	
Angola	244				A
		Standard	7.1905	5.9069	
		Discount	6.5775	5.2768	
		Economy	6.5775	5.2768	
Argentina	54				E
		Standard	3.7527	1.7874	
		Discount	3.0148	1.3712	
		Economy	3.0148.....	1.3712	
Aruba	297				D
		Standard	2.7558	1.8708	
		Discount	2.0687	1.4366	
		Economy	2.0687	1.4366	
Ascension Island	247				A

		Standard	5.7994	3.0174
		Discount	4.4469	2.3096
		Economy	4.4469	2.3096
Australia	61			F
		Standard	4.3090	1.8146
		Discount	3.9664	1.5854
		Economy	3.9664	1.5854
Austria	43			C
		Standard	3.0303	1.7250
		Discount	2.2922	1.3089
		Economy	2.2922	1.3089
Bahrain	973			H
		Standard	5.3945	1.9999
		Discount	4.0587	1.5246
		Economy	4.0587	1.5246
Bangladesh	880			I
		Standard	8.1404	3.7766
		Discount	5.4059	2.2914
		Economy	5.4059	2.2914
Belgium	32			G
		Standard	2.9718.....	1.7053
		Discount	2.3238	1.3409
		Economy	2.3238	1.3409
Belize	501			J
		Standard	4.9481	2.1776
		Discount	3.7415	1.6642
		Economy	3.7415	1.6642
Benin	229			A
		Standard	4.9783	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Bhutan	975			V
		Standard	8.5378	6.3700
		Discount	6.9117	5.4665
		Economy	6.9117	5.4665
Bolivia	591			E
		Standard	4.8494	2.1168
		Discount	3.6576	1.6217
		Economy	3.6576	1.6217
Botswana	267			A
		Standard	4.9783	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Brazil	55			E

		Standard	3.6196	1.5686
		Discount	2.9985	1.3089
		Economy	2.9985	1.3089
Brunei	673			B
		Standard	7.2370	2.7559
		Discount	5.4665	2.1061
		Economy	5.4665	2.1061
Bulgaria	359			L
		Standard	4.2932	2.4432
		Discount	3.2682	1.8769
		Economy	3.2682	1.8769
Burkina Faso	226			A
		Standard	5.9178	4.5813
		Discount	4.6162	3.7310
		Economy	4.6162	3.7310
Burma	950			B
		Standard	7.6532	5.1020
		Discount	6.8332	4.5554
		Economy	6.3168	4.2061
Burundi	257			A
		Standard	7.0101	5.8173
		Discount	6.3965	5.1856
		Economy	3.3965	5.1856
Cambodia	855			F
		Standard	6.4874	4.9883
		Discount	5.9452	4.6269
		Economy	5.9452	4.6269
Cameroon	237			A
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708
Cape Verde Isl.	238			A
		Standard	4.9777	4.0560
		Discount	3.7682	3.0461
		Economy	3.7682	3.0461
Cen. African Rep.	236			A
		Standard	6.8292	5.7263
		Discount	6.2160	5.0960
		Economy	6.2160	5.0960
Chad	235			A
		Standard	7.1905	5.9069
		Discount	6.5775	5.2768
		Economy	6.5775	5.2768
Chile	56			E

		Standard	3.7365	1.7402
		Discount	2.9985	1.3089
		Economy	2.9985	1.3089
China	86			P
		Standard	10.2915.....	3.0113
		Discount	7.7307	2.2975
		Economy	7.7304	2.2975
Colombia	57			K
		Standard	4.3992	2.0864
		Discount	3.5332	1.6004
		Economy	3.5332	1.6004
Congo	242			A
		Standard	6.1890	4.9427
		Discount	5.4832	4.2183
		Economy	5.4832	4.2183
Cook Islands	682			B
		Standard	8.9183	6.0101
		Discount	7.8330	5.6471
		Economy	7.8330	5.6471
Costa Rica	506			J
		Standard	3.5220	1.6642
		Discount	2.8149	1.2786
		Economy	2.8149	1.2786
Cyprus	357			C
		Standard	4.1107	2.3400
		Discount	3.0994	1.7813
		Economy	3.0994	1.7813
Czech Republic	42			M
		Standard	4.1107	2.3400
		Discount	2.9719	1.7068
		Economy	2.9719	1.7068
Denmark	45			C
		Standard	2.6781	1.7570
		Discount	2.1548	1.3409
		Economy	2.1548	1.3409
Diego Garcia	246			I
		Standard	6.5586	4.0651
		Discount	4.9698	3.0552
		Economy	4.9698	3.0552
Djibouti	253			A
		Standard	5.7190	4.5267
		Discount	4.3277	3.6413
		Economy	4.3277	3.6413
Dubai	978			H

		Standard	4.8439	1.7463
		Discount	3.6292	1.3058
		Economy	2.9155	1.0477
Ecuador	593			K
		Standard	4.5892	2.1760
		Discount	3.6855	1.6688
		Economy	3.6855	1.6688
Egypt	20			L
		Standard	4.5828	2.3931
		Discount	3.4718	1.8131
		Economy	3.4718	1.8131
El Salvador	503			J
		Standard	4.1460.....	1.9953
		Discount	3.3332.....	1.5261
		Economy	3.3332	1.5261
Equat. Guinea	240			A
		Standard	6.8292	5.7263
		Discount	6.2160	5.0960
		Economy	6.2160	5.0960
Ethiopia	251			L
		Standard	6.3734	3.3089
		Discount	4.9792	2.5845
		Economy	4.9792	2.5845
Faeroe Island	298			C
		Standard	2.6781	1.7570
		Discount	2.1548	1.3409
		Economy	2.1548	1.3409
Falkland Island	500			E
		Standard	6.2519	4.8607
		Discount	4.6807	3.8859
		Economy	4.6807	3.8859
Fiji Island	679			N
		Standard	7.6655	2.9155
		Discount	5.5744	2.1472
		Economy	5.5744	2.1472
Finland	358			C
		Standard	2.9984	1.9527
		Discount	2.4166	1.4958
		Economy	2.4166	1.4958
France	33			C
		Standard	2.5186	1.5838
		Discount	2.2308	1.3089
		Economy	2.2308	1.3089
French Antilles	596			G

		Standard	2.9356	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
French Guiana	594			E
		Standard	4.7789	2.0864
		Discount	3.6054	1.6004
		Economy	3.6054	1.6004
French Polynesia	689			B
		Standard	7.0906	2.6998
		Discount	5.1764	2.0681
		Economy	5.1764	2.0681
Gabon	241			A
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708
Gambia	220			A
		Standard	4.9783	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Germany	49			C
		Standard	2.6109	1.6386
		Discount	2.2624	1.3409
		Economy	2.2624	1.3409
Ghana	233			A
		Standard	4.9771	2.9353
		Discount	3.7666	2.3748
		Economy	3.7666	2.3748
Gibraltar	350			C
		Standard	4.0019	2.2853
		Discount	3.0262	1.7433
		Economy	3.0262	1.7433
Greece	30			C
		Standard	3.5346	2.0257
		Discount	2.6743	1.5458
		Economy	2.6743	1.5458
Greenland	299			C
		Standard	4.1107	2.3400
		Discount	3.0994	1.7813
		Economy	3.0994	1.7813
Guadeloupe	590			G
		Standard	2.9356.....	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
Guatemala	502			J

		Standard	4.1460	1.9953
		Discount	3.3332	1.5261
		Economy	3.3332	1.5261
Guinea, Rep	224			A
		Standard	4.9777	4.0560
		Discount	3.7682	3.0461
		Economy	3.7682	3.0461
Guinea-Bissau	245			A
		Standard	7.1905	5.9069
		Discount	6.5775	5.2768
		Economy	6.5775	5.2768
Guyana	592			E
		Standard	5.4832.....	2.3931
		Discount	4.1279	1.8328
		Economy	4.1279	1.8328
Haiti	509			D
		Standard	3.3128	2.3248
		Discount	2.5759	1.8313
		Economy	2.5759	1.8313
Honduras	504			J
		Standard	4.1815	1.9223
		Discount	3.1747	1.4685
		Economy	3.1747	1.4685
Hong Kong	852			B
		Standard	5.4185	2.0712
		Discount	4.2593	1.6642
		Economy	4.2593	1.6642
Hungary	36			C
		Standard	4.1107	2.3400
		Discount	3.0994.....	1.7813
		Economy	3.0994	1.7813
Iceland	354			O
		Standard	4.1107	2.3400
		Discount	3.0994	1.7813
		Economy	3.0994	1.7813
India	91			I
		Standard	6.5313	3.2131
		Discount	5.2153	3.0795
		Economy	5.2153	3.0795
Indonesia	62			P
		Standard	7.2370	2.7559
		Discount	5.4665	2.1061
		Economy	5.4665	2.1061
Iran	98			L

		Standard	6.7079	2.5769
		Discount	5.2539	2.0379
		Economy	5.2539	2.0379
Iraq	964			L
		Standard	6.3334	3.4971
		Discount	4.7609	2.9718
		Economy	4.7609	2.9718
Ireland	353			C
		Standard	2.4920	1.6477
		Discount	2.1548	1.3409
		Economy	2.1548	1.3409
Israel	972			Q
		Standard	5.3679	2.0227
		Discount	4.0348	1.5686
		Economy	4.0348	1.5686
Italy	39			C
		Standard	2.8366	1.6112
		Discount	2.2922	1.3089
		Economy	2.2922	1.3089
Ivory Coast	225			A
		Standard	5.8696	3.1645
		Discount	4.4396.....	2.3900
		Economy	4.4396	2.3900
Jamaica (AG)	809			D
		Standard	2.9266	1.9862
		Discount	2.1966	1.5246
		Economy	2.1966	1.5246
Jamaica (AN)	809			D
		Standard	2.5075.....	1.6893
		Discount	1.8929.....	1.3089
		Economy	1.8929	1.3089
Jamaica (BA)	809			D
		Standard	2.0023	1.3271
		Discount	1.4949	1.0038
		Economy	1.4949	1.0038
Jamaica (BD)	809			D
		Standard	2.9356	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
Jamaica (BE)	809			D
		Standard	2.0325	1.3879
		Discount	1.5261	1.0660
		Economy	1.5261	1.0660
Jamaica (BV)	809			D
		Standard	2.7558	1.8708
		Discount	2.0687	1.4366

		Economy	2.0687	1.4366
Jamaica (CI)	809			D
		Standard	2.5075	1.6893
		Discount	1.8929	1.3089
		Economy	1.8929	1.3089
Jamaica (DO)	809			D
		Standard	2.9356	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
Jamaica (DR)	809			D
		Standard	2.8892	2.1350
		Discount	2.3285	1.6325
		Economy	2.3285	1.6325
Jamaica (GN)	809			D
		Standard	2.9356	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
Jamaica (JA)	809			D
		Standard	2.9775	2.0227
		Discount	2.2356	1.5534
		Economy	2.2356	1.5534
Jamaica (MN)	809			D
		Standard	2.9356	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
Jamaica (NE)	809			D
		Standard	2.9356	1.9953
		Discount	2.2130	1.5261
		Economy	2.2130	1.5261
Jamaica (ST)	809			D
		Standard	2.9356	1.9953
		Discount	2.2130.....	1.5261
		Economy	2.2130	1.5261
Jamaica (TI)	809			D
		Standard	2.7558	1.8708
		Discount	2.0687	1.4366
		Economy	2.0687	1.4366
Jamaica (TR)	809			D
		Standard	3.0620	2.1502
		Discount	2.3068	1.6416
		Economy	2.3068	1.6416
Japan	81			F
		Standard	4.3325	1.8252
		Discount	3.9976	1.6173
		Economy	3.9976	1.6173
Jordan	962			Q

		Standard	5.3945	1.9999
		Discount	4.0587	1.5246
		Economy	4.0587	1.5246
Kazakhstan	7			L
		Standard	4.5425	4.0573
		Discount	3.7415	3.4834
		Economy	3.7415	3.4834
Kenya	254			R
		Standard	4.9783	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Kiribati	686			B
		Standard	7.2373	3.5881
		Discount	5.4662	2.9550
		Economy	5.4662	2.9550
Korea	82			F
		Standard	5.9789	2.2929
		Discount	4.5211	1.7570
		Economy	4.5211	1.7570
Kuwait	965			R
		Standard	4.9820	1.8495
		Discount	3.7506	1.4001
		Economy	3.7506	1.4001
Laos	856			B
		Standard	9.5762	6.0709
		Discount	8.7996	5.4209
		Economy	8.7996	5.4209
Lebanon	961			H
		Standard	5.8370	3.8859
		Discount	5.0227	3.3422
		Economy	5.0227	3.3422
Lesotho	266			R
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708
Liberia	231			A
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708
Libya	218			A
		Standard	5.6947	3.0750
		Discount	4.2274	2.3112
		Economy	1.3125	2.3112
Luxembourg	352			C

		Standard	3.3993	1.9406
		Discount	2.5696.....	1.4638
		Economy	2.5696	1.4638
Macao	853			P
		Standard	7.9373	3.0113
		Discount	5.9920	2.3112
		Economy	5.9920	2.3112
Madagascar	261			A
		Standard	7.4878	5.8690
		Discount	6.8474	5.2478
		Economy	6.8474	5.2478
Malawi	265			A
		Standard	5.1409	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Malaysia	60			P
		Standard	6.1627	2.3537
		Discount	4.6576	1.8009
		Economy	4.6576	1.8009
Maldives	960			S
		Standard	8.2016	5.0839
		Discount	6.5866	3.8403
		Economy	6.5866	3.8403
Mali	223			A
		Standard	5.0504	4.3277
		Discount	4.2372	3.6048
		Economy	4.2372	3.6048
Malta	356			C
		Standard	4.2093	2.4797
		Discount	3.2964.....	1.9588
		Economy	3.2964	1.9588
Marshall Island	692			B
		Standard	7.2370	2.7559
		Discount	5.4665	2.1061
		Economy	5.4665	2.1061
Mauritania	222			A
		Standard	6.3688	4.3809
		Discount	5.3200	3.6596
		Economy	5.3200	3.6596
Mauritius	230			A
		Standard	6.3337	4.9427
		Discount	4.7623	3.9678
		Economy	4.7623	3.9678
Mayotte Island	269			A

		Standard	7.1905	5.9069
		Discount	6.5775	5.2768
		Economy	6.5775	5.2768
Micronesia	691			B
		Standard	7.2370	2.7559
		Discount	5.4665	2.1061
		Economy	5.4665	2.1061
Mongolia	976			B
		Standard	9.1065	6.0709
		Discount	8.1309	5.4209
		Economy	8.1309	5.4209
Morocco	212			A
		Standard	5.4653	2.9520
		Discount	4.1346.....	2.2186
		Economy	4.1346	2.2186
Mozambique	258			A
		Standard	6.3337	4.9427
		Discount	5.3037	4.4006
		Economy	5.3037	4.4006
Namibia	264			A
		Standard	4.3323	2.3507
		Discount	3.2899	1.7691
		Economy	3.2899	1.7691
Nauru	674			B
		Standard	7.2008	4.0210
		Discount	5.8269	3.7308
		Economy	5.8269	3.7308
Nepal	977			I
		Standard	8.1229	3.7688
		Discount	5.3933	2.2853
		Economy	5.3933	2.2853
Netherlands	31			C
		Standard	2.3552	1.6034
		Discount	1.7697	1.2315
		Economy	1.7697	1.2315
Neth. Antelles	599			G
		Standard	2.4633	1.5534
		Discount	2.1485	1.3089
		Economy	2.1485	1.3089
New Caledonia	687			B
		Standard	7.2370	2.7559
		Discount	5.4665	2.1061
		Economy	5.4665	2.1061
New Guinea	675			B

		Standard	7.0906	2.6998
		Discount	5.1764.....	2.0681
		Economy	5.1764	2.0681
New Zealand	64			B
		Standard	6.0400	2.3081
		Discount	4.5659	1.7705
		Economy	4.5659	1.7705
Nicaragua	505			J
		Standard	4.8202	2.1228
		Discount	3.7810	1.6810
		Economy	3.7810	1.6810
Niger, Rep.	227			A
		Standard	4.9777	4.0560
		Discount	3.7682	3.0461
		Economy	3.7682	3.0461
Nigeria	234			R
		Standard	3.9113	2.0500
		Discount	2.9728	1.5458
		Economy	2.9728	1.5458
Niue Island	683			B
		Standard	8.9452	5.9646
		Discount	7.9691	5.3132
		Economy	7.9691	5.3132
Norfolk Island	672			B
		Standard	9.1063	6.0709
		Discount	8.1309	5.4209
		Economy	8.1309	5.4209
Norway	47			C
		Standard	2.6781	1.7570
		Discount	2.1548.....	1.3409
		Economy	2.1548	1.3409
Oman	968			H
		Standard	6.3331	2.3400
		Discount	4.7619	1.7813
		Economy	4.7619	1.7813
Pakistan	92			I
		Standard	7.2651	3.3771
		Discount	5.6658	2.4008
		Economy	5.6658	2.4008
Palau	680			B
		Standard	6.2507	4.2805
		Discount	5.7470	3.5972
		Economy	5.7470	3.5972
Panama	507			J

		Standard	3.5066	1.6946
		Discount	2.8163	1.2967
		Economy	2.8163	1.2967
Paraguay	595			E
		Standard	4.7789	2.0864
		Discount	3.6054	1.6004
		Economy	3.6054	1.6004
Peru	51			K
		Standard	4.5273	2.1487
		Discount	3.6358	1.6477
		Economy	3.6358	1.6477
Philippines	63			P
		Standard	5.0732	2.2321
		Discount	4.3139.....	1.7705
		Economy	4.3139	1.7705
Poland	48			M
		Standard	4.1107	2.3400
		Discount	3.0994	1.8039
		Economy	3.0994	1.8039
Portugal	351			O
		Standard	3.5054	1.9999
		Discount	2.6462	1.5246
		Economy	2.6462	1.5246
Qatar	974			R
		Standard	6.3331	2.3400
		Discount	4.7619	1.7813
		Economy	4.7619	1.7813
Reunion Island	262			A
		Standard	5.7190	4.5267
		Discount	4.3277	3.6413
		Economy	4.3277	3.6413
Romania	40			L
		Standard	5.3107	3.0082
		Discount	4.0367	2.3142
		Economy	4.0367	2.3142
Rwanda	250			A
		Standard	6.3337	4.9427
		Discount	4.7623	3.9678
		Economy	6.3734	3.9678
S. Africa	27			A
		Standard	3.9113	2.0500
		Discount	2.9728.....	1.5458
		Economy	2.9728	1.5458
San Marino	395			C

		Standard	2.8366	1.6112
		Discount	2.2922	1.3089
		Economy	2.2922	1.3089
Sao Tome	239			A
		Standard	6.8292	5.7263
		Discount	6.2160	5.0960
		Economy	6.2160	5.0960
Saudi Arabia	966			R
		Standard	4.8584	1.8039
		Discount	3.7506	1.4001
		Economy	3.7506	1.4001
Senegal	221			A
		Standard	5.4554	2.8412
		Discount	4.1297	2.1502
		Economy	4.1297	2.1502
Seychelles	248			A
		Standard	8.9333	5.0839
		Discount	6.7134	4.0938
		Economy	6.7134	4.0938
Sierra Leone	232			A
		Standard	5.0504	4.3277
		Discount	4.2372.....	3.6048
		Economy	4.2372	3.6048
Singapore	65			B
		Standard	4.9760	2.0712
		Discount	4.1669	1.6642
		Economy	4.1669	1.6642
Solomon Islands	677			B
		Standard	7.2902	4.3626
		Discount	6.6363	3.7308
		Economy	6.6363	3.7308
Somali	252			Y
		Standard	7.4558	4.9654
		Discount	6.6509	4.4340
		Economy	6.1802	4.1151
Spain	34			C
		Standard	3.0012	1.7220
		Discount	2.3238	1.3409
		Economy	2.3238	1.3409
Sri Lanka	94			I
		Standard	8.1229	3.7688
		Discount	5.3933	2.2853
		Economy	5.3933	2.2853
St. Helena	290			A

		Standard	6.2519	4.8607
		Discount	4.6807	3.8859
		Economy	4.6807	3.8859
St. Pierre	508			D
		Standard	2.7545	1.8708
		Discount	2.0687	1.4366
		Economy	2.0687	1.4366
Sudan	249			L
		Standard	7.1065	4.7377
		Discount	6.3624	4.2365
		Economy	5.9069	3.9328
Suriname	597			E
		Standard	5.4832	2.3931
		Discount	4.1279	1.8328
		Economy	4.1279	1.8328
Swaziland	268			A
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708
Sweden	46			C
		Standard	2.3706	1.5534
		Discount	2.0929	1.2786
		Economy	2.0929	1.2786
Switzerland	41			C
		Standard	2.9424	1.6901
		Discount	2.3238	1.3409
		Economy	2.3238	1.3409
Syria	963			L
		Standard	5.5883	4.1333
		Discount	4.8035	3.5533
		Economy	4.8035	3.5533
Taiwan	886			B
		Standard	5.5641	2.3081
		Discount	4.4583	1.7705
		Economy	4.4583	1.7705
Tanzania	255			L
		Standard	4.9602	2.5890
		Discount	3.7541	1.9467
		Economy	3.7541	1.9467
Thailand	66			P
		Standard	6.1627	2.3537
		Discount	4.6576	1.8009
		Economy	4.6576	1.8009
Togo, Rep.	228			A

		Standard	5.0760	2.6437
		Discount	3.9151	2.0363
		Economy	3.9151	2.0363
Tonga Islands	676			N
		Standard	7.2366	3.6048
		Discount	5.4655	2.9716
		Economy	5.4655	2.9716
Tunisia	216			A
		Standard	4.9788	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Turkey	90			C
		Standard	4.1710	2.4600
		Discount	3.1437	1.8693
		Economy	3.1437	1.8693
Tuvalu	688			B
		Standard	9.1063	6.0709
		Discount	8.1309.....	5.4209
		Economy	8.1309	5.4209
Uganda	256			L
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708
United Arab Emirates	971			H
		Standard	4.9820	1.8495
		Discount	3.7506	1.4001
		Economy	3.7506	1.4001
United Kingdom	44			C
		Standard	2.1605	1.4396
		Discount	1.9245	1.2178
		Economy	1.9245	1.2178
Uruguay	598			E
		Standard	4.6890	2.0333
		Discount	3.5141	1.5626
		Economy	3.5141	1.5626
Vanuatu	678			B
		Standard	8.9452	5.9646
		Discount	7.9691	5.3132
		Economy	7.9691	5.3132
Venezuela	58			E
		Standard	3.1385	1.4958
		Discount	2.5227	1.1557
		Economy	2.5227	1.1557
Vietnam	840			P

		Standard	5.2592	3.9224
		Discount	4.8965.....	3.5594
		Economy	4.8965	3.5594
Wallis and Futuna	681			B
		Standard	8.1866	5.1522
		Discount	7.3474	4.5007
		Economy	7.3474	4.5007
Western Samoa	685			B
		Standard	7.2363	3.9644
		Discount	5.4659	3.2799
		Economy	5.4659	3.2799
Yemen Arab Republic	967			Y
		Standard	6.3331	2.3400
		Discount	4.7619	1.7813
		Economy	4.7619	1.7813
Yemen	969			Y
		Standard	4.0054	0.1832
		Discount	3.5083	0.1622
		Economy	2.8299	0.1307
Yugoslavia	38			W
		Standard	4.1914	2.3856
		Discount	3.1890	1.8298
		Economy	3.1890	1.8298
Zaire	243			A
		Standard	4.9783	2.5936
		Discount	3.7669	1.9603
		Economy	3.7669	1.9603
Zambia	260			A
		Standard	4.7599	2.4828
		Discount	3.6050.....	1.8708
		Economy	3.6050	1.8708
Zanzibar	259			L
		Standard	3.9328	2.0196
		Discount	2.9611	1.5033
		Economy	2.3537	1.2148
Zimbabwe	263			A
		Standard	4.7599	2.4828
		Discount	3.6050	1.8708
		Economy	3.6050	1.8708

FEES/SURCHARGES

Primary Interexchange Carrier Charge (PICC)

Customers that are presubscribed to any of the Company's switched access outbound Services contained in this Tariff are subject to an undiscountable PICC which is a per line (local exchange carrier provided Switched Access Line) monthly charge. PICC charges are neither contributory, or eligible, to receive discounts or are eligible to contribute to meeting minimum monthly usage requirements. If the interconnecting local exchange carrier imposes the PICC on the Company in connection with a Service, that entity's charges will be passed through to the Customer. The Customer is responsible for all such charges.

Payphone Charge

A \$0.29 per call charge is applicable to calls that originate from any domestic payphone used to access Company's services. This charge, which is in addition to standard tariffed usage charges and any applicable surcharges associated with Company service, applies for the use of the instrument used to access Company service and is unrelated to the Company service accessed from the payphone.

Invoice Processing Fee

Where applicable, Company may assess business customers an Invoice Processing Fee of \$2.95 per month (paper) or \$9.95 per month (CD). The purpose of the Invoice Processing Fee is to recover costs associated with providing a paper or CD invoice to business customers. Parent accounts receiving parent level print invoices will receive a tiered charge based on the number of actively billing accounts included on the invoice as follows: \$12.95 per month (1-10 accounts); \$19.95 per month (11-200 accounts); and \$29.95 (\geq 201 accounts). The Invoice Processing Fee will be waived if the Customer elects to obtain their call detail online in lieu of receiving paper or CD copies of their call detail.