

EXCITE TELECOM, INC.

GENERAL TERMS AND CONDITIONS OF INTERSTATE LONG DISTANCE AND INTERNATIONAL TELECOMMUNICATIONS SERVICES (“AGREEMENT”)

Pursuant to this Tariff/Agreement Excite Telecom, Inc. (“ETI” or “Carrier”) serves as the provider of interstate interexchange long distance and/or international long distance services (“Service”). As used in this Tariff/Agreement, “Service” also includes any additional features and services purchased. Use of Service constitutes agreement to these terms and conditions (“Tariff/Agreement”). The terms and conditions apply unless and until notice that Service is cancelled is received by ETI by calling (866) 351-3016 or e-mail: info@excitetelecom.com.

The Federal Communications Commission (“FCC”) requires telecommunications service tariffs governing the rates, terms and conditions of the provision of domestic interstate interexchange and international telecommunications services to be posted at the carrier’s web site or published in hard copies maintained at a carrier’s office(s). Set forth on ETI’s Internet Tariff page are its “Interstate Rate Schedules”, “International Rate Schedules”, “Interstate Service Description Schedules”, and “International Service Description Schedules”, collectively, “Rate Schedules”) that exclusively contain ETI’s rates, terms and conditions governing its Service in compliance with current FCC regulations. This Tariff/Agreement and its Rate Schedules are also available for review during normal business hours at Carrier’s office at 10800 Sikes Place, Suite 240, Charlotte, NC 28277.

This Tariff/Agreement incorporates by reference the Rate Schedules, as ETI may amend those schedules from time to time in accordance with law. This Tariff/Agreement also incorporates by reference ETI’s CPNI Policy, Online Privacy Policy and Website User Agreement.

SCOPE OF UNDERTAKING

Pursuant to the terms, conditions, regulations, rates and charges, and subject to applicable local, state and federal taxes, surcharges, fees and contributions as set forth in this Tariff/Agreement, posted at www.eticustomerservice.com, Carrier, as a regulated telecommunications service provider/common carrier, undertakes to provide interstate and international telecommunications services on a prepaid basis to end using members of the public and to provide commercial enterprises with telecommunications capacity purchased in volume for resale/distribution as prepaid international telecommunications service to end using members of the public.

FORCE AND EFFECT OF LAW

Pursuant to the Communications Act of 1934, as amended, 47 U.S.C. § 203 and applicable court precedents, this Tariff/Agreement has the force and effect of law and in connection with the prepaid telecommunications services Carrier renders to end-using members of the public and the telecommunications capacity provided by Carrier to third parties to render prepaid telecommunications services (distributors or retail outlets). Therefore, the rates, terms and conditions set forth herein may not be deviated from by Carrier or any person in connection with such services and capacity.

DEFINITIONS

Affiliate – A person that (directly or indirectly) owns (has a 10% or greater equity interest in), controls, is owned or controlled by, or is under common ownership or control with, another person.

Carrier – Excite Telecom, Inc. (ETI), providing telecommunications service(s) or capacity pursuant to the terms, rates and conditions set forth following as amended from time to time.

Common carrier – A telecommunications service provider to the extent engaged in providing telecommunications services for hire.

Contiguous United States (“CONUS”) – The 48 contiguous United States, Puerto Rico and the U.S. Virgin Islands.

Distributor – A business enterprise of whatever legal form that purchases telecommunications from Carrier to be resold/provided to end-using members of the public or to affiliated or non-affiliated enterprises for sale to end-using members of the public.

End-using member of the public - The person who purchases prepaid calling cards to obtain telecommunications services directly from Carrier or indirectly from a distributor or a distributor’s affiliate or agent, also referred to as “User.”

International communication – Communications or transmission from or to any place in the United States to or from any location outside the United States, or between a place in the United States and a mobile station located outside the United States, also referred to as “foreign communications” or “foreign transmission.”

Mobile station – A radio communication station capable of being moved and which ordinarily does move, including, without limitation, cellular telephones and wireless devices.

Network Provider – The company that pursuant to contract furnishes Carrier with its plant, switches, facilities and equipment (Transport Network) to originate and terminate the telecommunications services Carrier provides directly, that is, to a Purchaser/User that uses the Carrier’s prepaid calling cards to originate and terminate that Purchaser/User’s calls or indirectly, that is, to a Purchaser/Distributor that resells the Carrier’s prepaid calling cards to those who purchase them to originate and terminate their calls.

Non-usage charges – Charges imposed on the use of prepaid calling cards purchased by a User in addition to usage charges based on call units.

Person – An individual, general partnership, limited liability partnership, limited partnership, limited liability company, corporation, association, joint-stock company, or trust.

PIN – The identification number assigned by Carrier to each prepaid card to activate its use to obtain telecommunications service.

Prepaid capacity – The amount of telecommunications purchased from Carrier by a distributor or other business enterprise to provide telecommunications service directly (as a telecommunications provider) or indirectly (through a third party acting as agent or other intermediary) to Users.

Prepaid Calling Card – A card sold by Carrier to a Purchaser.

Prepaid Telecommunications Service Provider – Carrier when providing telecommunications services on a prepaid basis directly to Purchaser/Users using Carrier’s prepaid calling cards to originate and terminate calls over the Network Provider’s Transport Network.

Prepaid Telecommunications Provider – Carrier when providing access to the Network Provider’s Transport Network via the sale of its prepaid calling cards to Purchaser/Distributors for resale to those who purchase them to originate and terminate calls.

Purchaser – A person that purchases a prepaid calling card or cards to obtain telecommunications services in specified amounts over a delimited period of time and subject to applicable taxes, surcharges, fees and contributions assessed on such services.

State – Any of the United States, District of Columbia, U.S. Territories and Possessions.

Taxes – Collectively, the taxes, fees, surcharges, contributions and other assessments imposed by federal, state and local authorities on the telecommunications services purchased by a User or telecommunications purchased by a distributor/agent, including, without limitation, sales and use taxes, universal service fund contributions, gross receipt taxes, excise taxes, and any other government mandated assessment.

Telecommunications - The transmission, between or among points specified by the user, of information of the user’s choosing, without change in the form or content of the information as sent and received.

Telecommunications carrier – Any provider of telecommunications services

Telecommunications service – The offering of telecommunications for a fee directly to the public, or to such classes of users as to be effectively available directly to the public, regardless of the facilities used.

Total Call Units – The maximum amount of telecommunications service available on a prepaid calling card measured in one or more minutes or fractions of minutes of voice transmission between any two points.

United States – The several States and Territories, the District of Columbia, and the possessions of the United States, but does not include the Canal Zone.

Usage Charges – Measured charges, by minutes, seconds or call units.

User – The person who purchases prepaid calling cards to obtain telecommunications services directly from Carrier or indirectly from a distributor or a distributor's affiliate or agent, also referred to as "end-using members of the public."

GENERAL LIMITATIONS AND CONDITIONS

Telecommunications service and telecommunications capacity are furnished subject to the underlying facilities, equipment and operation of the telecommunications network(s) used by Carrier to originate and terminate the prepaid telecommunications services Carrier provides directly to end using members of the public or indirectly through Carrier's distributors.

The telecommunications services and telecommunications capacity furnished by Carrier are not part of a joint undertaking with any other entity.

Telecommunications service and capacity are subject to the availability of facilities, equipment and network(s).

Carrier may interrupt and/or discontinue furnishing its services or capacity due to the unavailability of facilities, equipment or network(s), for any cause beyond its control, when its telecommunications services or capacity is being, or reasonably suspected of being, used in violation of law and/or this Agreement and/or when any material term, condition, regulation, rate or charge becomes or is reasonably anticipated that it may become the subject of civil litigation or enforcement action.

Carrier will exercise its reasonable business judgment to discontinue or limit its furnishing of telecommunications service or capacity, and/or impose new, additional and/or modified requirements to comply with government regulation, statutes or laws and/or when such regulation, statutes or laws have, or are reasonably anticipated to have, a material adverse effect on the business or economic feasibility of providing or continuing to provide its telecommunications service or capacity.

USE OF SERVICE

Purchaser or User is responsible for all usage of Service and for all charges and fees associated with Service. Service provided to User is only for its use and may not be resold, transferred or assigned without the prior written consent of ETI. In the event Service is resold or someone else is authorized to use Service, it is Purchaser's or User's obligation to ensure that any authorized user complies with this Tariff/Agreement in full, including any specific terms associated with the use of such Service.

Purchaser or User agrees to pay all charges for Service including, but not limited to, unauthorized charges incurred as a result of calls placed using a calling card or authorization code issued to you by Carrier; use Service only in a manner that does not directly or indirectly

interfere with Carrier's ability to provide Service to others; comply with any limitations or restrictions imposed by foreign carriers or agencies when placing international calls; comply with all applicable laws and regulations when using Service and not use or allow others to use Service in any manner which is unlawful, fraudulent or abusive or in any manner which is prohibited or restricted by federal, state or local laws or rules.

LIMITATIONS ON LIABILITY

The liability of Carrier for damages arising out of the furnishing of its telecommunications services or capacity, or their use, including but not limited to mistakes, omissions, interruptions, delays, or errors, or other defects, misrepresentations, or the failure to furnish its service or capacity, whether caused by act or omission, shall be limited to a credit equal to the charges for the service or capacity impaired or not furnished due to the causes enumerated herein.

Carrier shall not be liable to end using member of the public, distributor or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits, for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or malfunction of facilities, equipment and/or network(s).

Carrier shall not be liable for any claims for loss or damages involving any act or omission of any end using member of the public, distributor, any other entity furnishing facilities, equipment or network(s); or any delay or failure due to causes beyond Carrier's control, including but not limited to, acts of God, fires, floods, earthquakes, hurricanes, or other catastrophes; national emergencies, insurrections, riots, wars or other civil commotions; strikes, lockouts, work stoppages or other labor difficulties; criminal actions taken against the Carrier ; unavailability, failure or malfunction of facilities or equipment of third parties; and any law, order, regulation or other action of any governing authority or agency thereof; any unlawful or unauthorized use of Carrier's facilities, equipment, services or capacity; libel, slander, invasion of privacy or infringement of patents, trade secrets, or copyrights, unauthorized use of any trademark, trade name or service mark, unfair competition, or interference with or misappropriation or violation of contract, proprietary or creative right arising from or in connection with the transmission of telecommunications by means of Carrier -provided facilities, equipment or services; or by means of the combination of Carrier -provided facilities, equipment or services with other facilities, equipment or network(s); breach in the privacy or security of communications transmitted using Carrier's facilities, equipment, services or capacity; changes in any of the facilities, operations or procedures of Carrier ; any intentional, wrongful act of a Carrier employee when such act is not within the scope of the employee's responsibilities for Carrier and/or is not authorized by Carrier ; any representations made by Carrier employees that do not comport, or that are inconsistent, with the provisions of this Tariff/Agreement; any non-completion of calls due to network busy conditions; loss or theft of prepaid calling cards, PINs, access codes or authorization codes; and any unused portion of the usage balance remaining on a prepaid calling card provided before or after the expiration date assigned to such card.

Carrier shall be indemnified, defended and held harmless from and against any and all claims, loss, demands, suits, expense, or other action or any liability whatsoever, including attorney fees, which arise from use of the telecommunications services or capacity furnished by Carrier.

Any claim against Carrier of whatever nature is waived unless presented in writing to Carrier within thirty (30) days after the date of an occurrence that gives rise to the claim against Carrier.

WARRANTY

THERE ARE NO WARRANTIES FOR THE SERVICE, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO WARRANTIES OF NON-INFRINGEMENT, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. THE CARRIER DOES NOT GUARANTEE UNINTERRUPTED SERVICE OR ERROR-FREE SERVICE AND YOU AGREE TO HOLD CARRIER HARMLESS FOR ALL SUCH PROBLEMS.

LIMITATIONS ON USE OF SERVICES AND CAPACITY

Without incurring any liability, and with or without prior notice, Carrier shall delay or withhold activation of telecommunications service or capacity in response to any delay in, withholding of or avoiding payment for service or capacity prior that service or capacity being activated.

Without incurring any liability, and with or without prior notice, Carrier shall interrupt or discontinue service or deactivate any capacity in response to any delay in, withholding of or avoiding payment for any service or capacity already activated.

The telecommunications services or capacity shall not be used for any unlawful purpose.

Without incurring any liability, and with or without prior notice, Carrier shall interrupt or discontinue service or deactivate any capacity in the event such service or capacity is used for, or is reasonably suspected of being used for, any unlawful purpose, for violation of any of the provisions of this Tariff/Agreement, for violation of any law, rule, regulation or policy of any governing authority having jurisdiction over the Carrier's services by reason of any order or decision of a court, public service commission or federal regulatory body or other governing authority prohibiting Carrier from furnishing its services, for unauthorized or fraudulent use of service, or for the unauthorized transfer or use of access codes, PINS and/or authorization codes.

Without incurring any liability, and with or without prior notice, Carrier shall deactivate any capacity resold pursuant to terms and conditions the Carrier determines, has received notice of or reasonably suspects are misleading and/or deceptive.

Without incurring any liability, and with or without prior notice, the Carrier shall deactivate any capacity in response to nonpayment of any sum due the Carrier for more than thirty days after invoice date.

Whenever activation of capacity is withheld or activated capacity is deactivated for any violation of the limitations set forth preceding, before restoring service, the Carrier shall require changes in facilities, equipment or practices necessary to eliminate said violation and/or payment of an amount reasonably estimated as the loss in revenues resulting from such violation.

COMPLIANCE WITH ANTI-DISCRIMINATION REQUIREMENTS OF FEDERAL AND STATE LAWS

In compliance with the United States Supreme Court's decision in *Central Office Telephone v. AT&T*, 524 U.S. 214 (1998), Carrier adheres to and is obligated to comply with the anti-discrimination provisions of the Communications Act of 1934, as amended, 47 U.S.C. § 202 (1996) and any state laws or policies prohibiting discrimination in providing services or capacity. Carrier's rights and obligations as set forth in this Tariff/Agreement are final and binding on each end-using member of the public and any distributor as the case may be and each end-using member of the public that purchases telecommunications service under this Tariff/Agreement and each distributor that purchases telecommunications capacity under this Tariff/Agreement has actual and constructive notice of and are legally bound by each rate, term and condition set forth herein. This Tariff/Agreement made in furtherance of the anti-discrimination provisions of federal and state law shall constitute a complete defense against any individual civil or class action based on any rate, term or condition governed by this Tariff/Agreement and any action based on any state consumer protection and deceptive practices act.

LIMITATIONS ON DISPUTES AND DISPUTE PROCESS

Written notice of a dispute as to rates, terms and/or conditions must be received by Carrier within thirty (30) days after prepaid telecommunications service is purchased or 30 days after the invoice date for the purchase of capacity. Absent receipt of such notice, any rate, term, condition and/or invoice is final and binding on the end-using member of the public or distributor as the case may be.

No complaint arising from a dispute over a rate, term or condition applicable to the service or capacity shall be filed with any governmental body of competent jurisdiction until written notice of such dispute has been provided to Carrier as provided preceding and a decision rendered by Carrier. Carrier shall use reasonable methods to investigate and decide the merits of the dispute within thirty (30) days of its receipt of the notice or such additional time as needed to obtain and evaluate the facts and circumstances underlying the disputes.

In the event Carrier denies a dispute, it shall set forth the basis for the denial. If the basis of the denial is unacceptable to the disputant and the Carrier, the disputant shall enter into binding arbitration under the rules and procedures of the American Arbitration Association (AAA), each party to bear its own costs. The arbitration shall be held before a single arbitrator mutually chosen by the parties and shall be conducted at the AAA office located in Charlotte, NC.

A disputant may refuse to enter into binding arbitration in those jurisdictions in which published decisions of courts or agencies limit the right to require binding arbitration or binding arbitration as to certain disputes. Disputant asserting such limitations under law shall provide Carrier with

written notice and citation to such decisions at least sixty (60) days before taking other legal action. If prior to the expiration of this notice period, Carrier does not take action to resolve the dispute or confirms that its denial of the dispute is affirmed, disputant may present new evidence in support of its disputes or institute an individual civil action. Any such action shall be brought in the state or federal courts in North Carolina having competent jurisdiction. If Carrier is the party prevailing in that action, Carrier shall be paid its reasonable attorney fees and costs. At no time will Carrier be liable for the attorney fees and costs of any disputant instituting a civil action.

In those jurisdictions in which published decisions of courts limit the right to prohibit class actions, in the event a disputant or several disputants claim to represent a class of disputants intending to act as or acting as representative lead plaintiff in a class action against Carrier, such class action representative disputant(s) asserting such limitations under law shall provide Carrier with written notice and citation to such decisions at least sixty (60) days before taking other legal action. If prior to the expiration of this notice period, Carrier does not take action to resolve the dispute or confirms the denial of the dispute, disputant may present new evidence in support of its disputes or institute a class action. Any class action shall be brought in the state or federal court in North Carolina having competent jurisdiction. If Carrier is the party prevailing in that class action, Carrier shall be paid its reasonable attorney fees and costs. At no time will Carrier be liable for the attorney fees and costs of any disputant instituting a class action.

INDEMNIFICATION

Carrier is not responsible for any third party claims in any way connected to use of Service. Purchaser or User agrees to indemnify, defend and hold harmless Carrier, its officers, directors, employees, agents and their successors against any such third party claims and further agree to reimburse Carrier for all costs and expenses, including reasonable attorney fees, relating to any such third party claims.

Without limiting the above, Purchaser or User also agrees to indemnify, defend and hold harmless Carrier, its officers, directors, employees, agents and their successors against all third party claims resulting from your failure to obtain permits, licenses or consents that you may be required to obtain in order for Carrier to provide Service or products; your transmission (or the transmission by your authorized user) of information, data or messages over Carrier's network, including but not limited to claims for patent infringement arising from use of equipment, hardware, or data; viruses, worms, destructive media; violations of any Carrier software license; unlawful content; copyright infringement; invasion of privacy, slander or libel; your failure to adhere to any requirement for usage of Service; or failure by Carrier to pay any tax based upon your claim of a legitimate exception under applicable law.

Carrier shall have no obligation to indemnify you, or your officers, directors, employees, agents and their successors against any third party claim enforceable in the United States alleging that Service as provided infringes any third party United States patent or copyright or contains misappropriated third party trade secrets in situations where such alleged infringement or violation arises out of specifications or functionalities which were requested or provided by you, or you continue to use infringing Services after Carrier provides you reasonable notice of the

infringement. In any case of potential infringement or violation, Carrier has the right to protect itself to the fullest extent possible against the claim, including by procuring the right for you to continue using Service, replacing or modifying Service with comparable Service, or terminating Service.

SERVICE DESCRIPTION

Carrier's prepaid telecommunications service is obtained either by direct purchase of Carrier's prepaid calling cards bearing Carrier's logo and marks and activation of the card by dialing the toll free number printed on the card using a touch tone phone and following the prompts provided; or indirectly by a User purchasing a prepaid calling card to access the underlying telecommunications capacity sold by Carrier to a distributor or retail outlet bearing the logo and marks of the distributor or retail outlet (with some cards being "co-branded" with the logos and marks of both Carrier and/or distributor or retail outlet on the card).

Carrier establishes the price points for the cards and recharged minutes when they are sold directly by Carrier. The distributor or retailer establishes the price point for the cards and recharged minutes when they are sold by either the distributor or the retailer. Carrier has no responsibility or liability for any charges set for cards purchased indirectly from a distributor or retail outlet.

Users may purchase Carrier prepaid calling cards for specified amounts of domestic and international calling. When calls are placed and completed using the card according to the instructions printed on the card, the User's total available calling (usage) is reduced by specified units (called "call units") and applicable non-usage charges and taxes as defined in this Tariff/Agreement and on the back of the cards.

Actual usage time of a card is affected by applicable usage, non-usage, surcharges and taxes and varies depending on call destination, i.e., to a foreign country or to a mobile station. After dialing the number of the called party, an announcement provides the remaining amount of usage based on call destination. A second announcement is made when the remaining amount of usage is one call unit or one minute, based on the originating/terminating locations of the call and application of other applicable charges. When usage is exhausted the call will terminate without further notice.

The amount of usage of each prepaid calling card is reduced by the appropriate number of minutes or call units used during each call. Call usage is billed in one-minute increments and fractions of minutes are rounded to the next full minute.

Usage of a card is subject to Carrier's discontinuance of service, exhaustion of usage, expiration date of card, or suspension or termination to prevent fraud or unlawful use.

PAYMENT OBLIGATIONS AND CONDITIONS

Whether purchased from Carrier, a distributor or retail outlet, payment at face value of the card at time of purchase is required.

Payment is not returnable or exchangeable and once activated a card cannot be cancelled unless proof is provided that the card cannot function properly.

Payment is not refundable, in whole or in part, if card is lost, stolen or used without authorization. Carrier has no responsibility to safeguard a card, authorization code or PIN once the card is sold.

DESCRIPTION OF RATES AND CHARGES

Prices for cards sold directly by Carrier are fully disclosed prior to, at the time of sale and by posting in this Tariff/Agreement. The face value price of the card includes all non-usage, surcharges and taxes as set forth in Carrier's rate tables at www.eticustomerservice.com. Call Unit based prepaid calling cards are available in various denominations up to 1000 call units per card, or as otherwise specified from time-to-time in this Tariff/Agreement. Face value based prepaid calling cards are available in various denominations up to \$100.00, or as otherwise specified from time-to-time in this Tariff/Agreement. Carrier's prepaid phone cards' expiration dates appear on card and/or in accompanying marketing material.

RATES AND CHARGES – GENERAL

Domestic and International Call Units – Domestic and International phone card usage is decremented in one-minute or three-minute increments as set forth in Carrier's Rate Schedules with each fraction of a minute rounded to a full minute and each fraction of three minutes rounded to three minutes.

Actual minutes of use per card are determined as follows – Face value of card minus applicable fees, taxes and surcharges divided by per minute or per call unit rate.

Rate Schedule Programs – List of Charges:

Program A

- Minimum billing increment – one minute with rounding
- Per minute usage charges USA \$0.038/minute – International varies by call destination
- Federal USF - 11% of usage charges
- Communications connection fee - 3% of usage charges

Example 1: For a 10 minute call anywhere in CONUS anytime of day using a card with a \$20 face value under Carrier's Rate Schedule Program A – the decrements include –

\$0.038 per minute usage charge x 10 minutes = \$0.38
\$0.042 Federal USF contribution charge (\$0.38 x 11%)
\$0.011 Communication connection fee (\$0.38 x 3%)

Total cost of 10-minute call: \$0.433

Total decrements = \$0.433 for a 10 minute call resulting in an average cost of \$0.043 per minute.

Available Usage Calculation (AUC): \$20 face value divided by \$0.03625 = 465 minutes calling to anywhere in U.S.

AUC will vary based on call destination and Rate Schedule. As Carrier cannot determine User calling patterns, the foregoing examples are illustrative only but do represent real time AUC using the assumptions made and provide the means by which actual AUC can be calculated by using actual call patterns.

Program B

- Minimum billing increment – three minutes with rounding
- Per minute usage charges USA \$0.038/minute – International varies by call destination
- Federal USF - 11% of usage charges
- Communications connection fee - 14% of usage charges
- Post call fee - \$0.09/call

Example 2: For a 10 minute call to Mexico City using a card with a \$20 face value under Carrier's Rate Schedule Program B – the decrements include –

\$0.456 per rounded minutes ($\$0.038 \times 12$)
\$0.05 Federal USF (11%)
\$0.064 communications connection fee (14%)
\$0.09 post call fee
Total charges = \$0.66

Total decrements = \$0.66 for a 10 minute call resulting in an average cost of \$0.066 per minute.

Available Usage Calculation (AUC): \$20 face value divided by \$0.049824 = 303 minutes calling to Mexico City.

AUC will vary based on call destination and Rate Schedule. As Carrier cannot determine User calling patterns, the foregoing examples are illustrative only but do represent real time AUC using the assumptions made and provide the means by which actual AUC can be calculated by using actual call patterns.

Program C

- Minimum billing increment – one minute with rounding
- Per minute usage charges - International varies by call destination
- Federal USF - 11% of usage charges
- Communications connection fee - 20% of usage charges
- Post call fee - \$0.19/call
- Post 1st Use Fee - \$0.49/week

Example 3: For a 10 minute call to El Salvador using a card with a \$20 face value under Carrier's Rate Schedule Program C – the decrements include –

\$0.91 per minute usage (\$0.091/per minute)
\$0.10 Federal USF (11%)
\$0.182 Communications connection fee (20%)
\$0.19 post call fee
\$0.07 weekly fee post first usage (\$0.49/week averaged on per day basis)
Total charges = \$1.452

Total decrements = \$1.452 for a 10 minute call resulting in an average cost of \$0.145 per minute.

Available Usage Calculation (AUC): \$20 face value divided by \$0.145 = 137 minutes calling to El Salvador. AUC will vary based on call destination and Rate Schedule. As Carrier cannot determine User calling patterns, the foregoing examples are illustrative only but do represent real time AUC using the assumptions made and provide the means by which actual AUC can be calculated by using actual call patterns.

Program D

- Minimum billing increment – three minutes with rounding
- Per minute usage charges - International varies by call destination
- Federal USF - 11% of usage charges
- Communications connection fee - 30% of usage charges
- Post call fee - \$0.49/call
- Post 1st Use Fee - \$0.99/week

Example 4: For a 10 minute call to India-Other using a card with a \$20 face value under Carrier's Rate Schedule Program D – the decrements include –

\$0.96 per rounded minutes (\$0.08 x 12)
\$0.106 Federal USF (11%)
\$0.288 Communications connection fee (30%)
\$0.49 post call fee
\$0.14 weekly fee post first usage (\$0.99/week averaged on per day basis)
Total charges = \$1.984

Total decrements = \$1.984 for a 10 minute call resulting in an average cost of \$0.198 per minute.

Available Usage Calculation (AUC): \$20 face value divided by \$0.198 = 101 minutes calling to India-Other.

AUC will vary based on call destination and Rate Schedule. As Carrier cannot determine User calling patterns, the foregoing examples are illustrative only but do represent real time AUC using the assumptions made and provide the means by which actual AUC can be calculated by using actual call patterns.

Program E

- Minimum billing increment – three minutes with rounding
- Per minute usage charges - International varies by call destination
- Federal USF - 11% of usage charges
- Communications connection fee - 40% of usage charges
- Post call fee - \$0.99/call
- Post 1st Use Fee - \$0.99/week

Example 5: For a 10 minute call to Beijing, China using a card with a \$20 face value under Carrier's Rate Schedule Program E – the decrements include –

\$0.18 per rounded minutes ($\$0.018 \times 12$)
\$0.02 Federal USF (11%)
\$0.072 Communications connection fee (40%)
\$0.99 post call fee
\$0.14 weekly fee post first usage ($\$0.99/\text{week}$ averaged on per day basis)
Total charges = \$1.402

Total decrements = \$1.402 for a 10 minute call resulting in an average cost of \$0.1402 per minute.

Available Usage Calculation (AUC): \$20 face value divided by \$0.1402 = 142 minutes calling to Beijing, China.

AUC will vary based on call destination and Rate Schedule. As Carrier cannot determine User calling patterns, the foregoing examples are illustrative only but do represent real time AUC using the assumptions made and provide the means by which actual AUC can be calculated by using actual call patterns.