International RTC No. 4 Original Title Page

Effective: December 20, 2007

Issued By: Francie McComb, Vice President Regulatory Affairs

INTERNATIONAL SWITCHED VOICE SERVICES

TITLE SHEET

SPECIALIZED COMMON CARRIER SERVICE

INTERNATIONAL RATES, TERMS AND CONDITIONS

This RTC document includes the rates, charges, terms and conditions of service for the provision of international communications service by the following collective companies:

- Talk America Inc. d/b/a Cavalier Telephone, Cavalier Business Communications and also d/b/a Cavalier Telephone and TV
- LDMI Telecommunications, Inc. d/b/a Cavalier Telephone, Cavalier Business Communications and also d/b/a Cavalier Telephone and TV
- The Other Phone Company, Inc. d/b/a Access One Communications d/b/a Cavalier Business Communications
- Cavalier Telephone Mid-Atlantic, LLC
- Cavalier Telephone
- Network Telephone Corporation d/b/a Cavalier Telephone, Cavalier Business Communications

Services offered by these companies are provided between certain locations in the United States to locations outside the United States. This RTC document may also include promotional offerings that apply to international offerings.

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INTERNATIONAL SWITCHED VOICE SERVICES

CHECK SHEET

The pages of this document are effective as of the date shown on the page. Original and revised pages, as listed below are marked with an asterisk and comprise all changes from the original RTC that are in effect as of the date indicated.

	Revision			Revision	
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19	Original		31.16	Original	*
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21	Original		31.18	Original	*
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* Indicates re	evised RTC nage in most cur	ront rov	isions		

^{*} Indicates revised RTC page in most current revisions.

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38	First	*	66	First	*
39	First	*	67	First	*
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EXPLANATION OF SYMBOLS AND ABBREVIATIONS

SYMBOLS:

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

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INTERNATIONAL SWITCHED VOICE SERVICES

APPLICABILITY

This RTC document contains the regulations and rates applicable to the provision of International telecommunications services by:

- Talk America Inc. d/b/a Cavalier Telephone, Cavalier Business Communications and also d/b/a Cavalier Telephone and TV
- LDMI Telecommunications, Inc. d/b/a Cavalier Telephone, Cavalier Business Communications and also d/b/a Cavalier Telephone and TV
- The Other Phone Company, Inc. d/b/a Access One Communications d/b/a Cavalier Business Communications
- Cavalier Telephone Mid-Atlantic, LLC
- Cavalier Telephone
- Network Telephone Corporation d/b/a Cavalier Telephone, Cavalier Business Communications

Services are provided between domestic points within the United States and International locations as specified herein.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 1 - DEFINITIONS

For the purpose of this RTC document, the following definitions will apply:

Access Coordination - Provides for the design, ordering, installation, coordination, pre-service testing, service turn-up and maintenance on a Company provided Local Access Channel.

Administrative Change - A change in Customer billing address or contact name.

Alternate Access - Alternate Access is a form of Local Access except that the provider of the Service is an entity, other than the Local Exchange Carrier, authorized or permitted to provide such Service. The charges for Alternate Access may be subject to private agreement rather than published or special RTC if permitted by applicable governmental rules.

ASR - A standard Company order form which includes all pertinent billing, technical and other descriptive information which will enable the Company to provide a communication Service as required.

Authorization Code - A numerical sequence which enables a Customer to access the carrier and which is used by the Company to identify the Customer for billing purposes.

Authorized User - A person, firm, corporation, or other entity that either is authorized by the Customer to receive or send communications or is placed in a position by the Customer, either through acts or omissions, to send or receive communications.

Bandwidth - The total frequency band, in hertz, allocated for a channel.

Bill Date - The date on which billing information is compiled and sent to the Customer.

Call - A completed connection between the Calling and Called Stations.

Called Station - The telephone number called.

Calling Station - The telephone number from which a Call originates.

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SECTION 1 - DEFINITIONS, (Cont'd.)

Channel or Circuit - A dedicated communications path between two or more points having a bandwidth or Transmission Speed specified in this RTC document and selected by a Customer.

CNMI – Commonwealth of the Northern Marianas.

Company - Talk America Inc. d/b/a Cavalier Telephone, Cavalier Business Communications and also d/b/a Cavalier Telephone and TV; LDMI Telecommunications, Inc. d/b/a Cavalier Telephone, Cavalier Business Communications and also d/b/a Cavalier Telephone and TV; The Other Phone Company, Inc. d/b/a Access One Communications d/b/a Cavalier Business Communications; Cavalier Telephone Mid-Atlantic, LLC; Cavalier Telephone; Network Telephone Corporation d/b/a Cavalier Telephone, Cavalier Business Communications, unless otherwise clearly indicated by the context.

Customer - The person, firm, corporation or governmental unit which orders Service, either for its own use, as a resale carrier, or as a non-profit manager of a sharing group, and which is responsible for the payment of charges and for compliance with Company RTC regulations. The term Customer also includes an entity that remains presubscribed to the Company Service after its account(s) are removed from the Company's billing system, subsequently continues to use the Company's network, and is billed by a local exchange carrier for such use, or otherwise uses Service for which no other Customer is obligated to compensate Company.

Customer Premises/Customer's Premises -_Locations designated by a Customer where Service is originated/terminated whether for its own communications needs or for the use of its resale customers.

Customer Provided Equipment - Telecommunications terminal equipment that is located at the Customer's residence or place of business.

Dedicated Access/Special Access - Dedicated Local Access between the Customer's Premises or serving wire center and the Company's Point-of-Presence for origination or termination of Calls.

DS-0 - DS-0 means Digital Signal Level 0 Service and is a 64 Kbps signal.

DS-1 - DS-1 means Digital Signal Level 1 Service and is a 1.544 Mbps signal.

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SECTION 1 - DEFINITIONS, (Cont'd.)

Due Date - The Due Date is the date on which payment is due.

FCC - Federal Communications Commission.

Individual Case Basis (ICB) - Individual Case Basis (ICB) determinations involve situations where complex Customer-specific arrangements are required to satisfactorily serve the Customer. The nature of such Service requirements makes it difficult or impossible to establish general RTC provisions for such circumstances. When it becomes possible to determine specific terms and conditions for such offerings, they will be offered pursuant to such terms and conditions.

International Call - Any call that originates in the United States and any U.S. territories and terminates outside the United States and U.S. territories.

Installation - The connection of a Circuit, Dedicated Access line, or port for new, changed, or an additional service.

Interruption - Interruption shall mean a condition where by the service or a portion thereof is inoperative, beginning at the time of notice by the Customer to Talk America Inc. that such service is inoperative and ending at the time of restoration.

Kbps - Kilobits per second.

Local Access - Local Access means the service between a Customer Premises and a Talk America Point-of-Presence.

Local Access Provider - Local Access provider means an entity providing Local Access.

Local Exchange Carrier (LEC) - The local telephone utility that provides local telephone local exchange and access services.

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SECTION 1 - DEFINITIONS, (Cont'd.)

Mbps - Megabits per second.

Multiplexing - Multiplexing, or "muxing", is the sequential combining of lower bit rate Private Line Services onto a higher bit rate Private Line Service for more efficient facility capacity usage or vice versa.

NA - Not available.

N/C - No charge.

Nonrecurring Charges - Nonrecurring Charges are one-time charges.

Payment Method - The manner which the Customer designates as the means of billing charges for calls using the Company's services.

Point-of-Presence (POP) - A Company designated location where a facility is maintained for the purpose of providing access to its service.

RTC Document – The rates, terms and conditions of the Company's service which are posted on the internet pursuant to FCC rules and regulations.

Rate Center - A specified geographical location used for determining mileage measurements.

Restore - To make service operative following an interruption by repair, reassignment, re-routing, substitution of component parts, or otherwise, as determined by the carrier(s) involved.

Service - Service means any or all service(s) provided pursuant to this RTC document.

SS – Special Services.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 1 - DEFINITIONS, (Cont'd.)

Special Services – Those international calling services which terminate to a mobile number at an international location or audio-text service.

Service Commitment Period - The term elected by the Customer and stated on the service order during which the Company will provide the services subscribed to by the Customer.

Special Promotional Offerings - Special trial offering, discounts, or modifications of its regular service offerings which the Company may, from time to time, offer to its Customers for a particular service. Such offerings may be limited to certain dates, times, and locations.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS

- 2.1 General Description and Limitations of Service
 - 2.1.1 Services provided pursuant to this RTC document may be utilized only for the transmission of communications by Customers consistent with the terms of document, the rules and regulations of the FCC and the requirements of the Communications Act of 1934, as amended.
 - 2.1.2 The Company may require a Customer to sign an application form and to establish credit-worthiness as a condition precedent to the initial establishment of service. The application shall state the date on which service will begin and the points between which service is to be provided, the type of facilities required, and any special arrangements related thereto.
 - 2.1.3 Any member of the general public (including any natural person or legally organized entity such as a corporation, partnership, or governmental body) is entitled to obtain service under this RTC, provided that the Company reserves the right to deny service: (A) to any Customer that, in the Company's reasonable opinion, presents an undue risk of nonpayment and refuses to comply with the deposit requirements set forth in this RTC document, (B) in circumstances in which the Company has reason to believe that the use of the service would violate the provisions of the RTC or any applicable law or regulation, or if any applicable law or regulation restricts or prohibits provision of the service, or (C) if insufficient facilities are available to provide the service.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

- 2.1 General Description and Limitations of Service, (Cont'd.)
 - 2.1.4 Service is offered in selected equal access exchanges subject to the availability of facilities and the provisions of this RTC document. The Company reserves the right to refuse to provide service to or from any location where it has not ordered access facilities, installed network interconnections or the necessary facilities and/or equipment are otherwise not available.
 - 2.1.5 Service begins on the date that billing becomes effective and is provided on the basis of a minimum period of at least one month, 24 hours per day. For the purposes of computing charges in this RTC document, a month is considered to have 30 days.

2.2 Use of Service

2.2.1 The services offered herein may be used for any lawful purpose, including residential, business, governmental, or other use. There are no restrictions on sharing or resale of services. However, the Customer remains liable for all obligations under this RTC document notwithstanding such sharing or resale and regardless of the Company's knowledge of same. The Company shall have no liability to any person or entity other than the Customer. The Customer shall not use nor permit others to use the service in a manner that could interfere with services provided to others, that could harm the facilities of the Company or others, or that is consistent with any applicable law or regulation.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.3 Company Provided Equipment

- 2.3.1 The Customer agrees to operate any Company provided equipment in accordance with instructions of the Company or the Company's agent. Failure to do so will void the Company's liability for interruption of service and may make Customer responsible for damage to equipment.
- 2.3.2 Customer agrees to return to the Company all Company provided equipment delivered to Customer within five (5) days of termination of the service in connection with which the equipment was used. Said equipment shall be in the same condition as when delivered to Customer, normal wear and tear only excepted. Customer shall reimburse the Company, upon demand, for any costs incurred by the Company due to Customer's failure to comply with this provision.
- 2.3.3 The Company reserves the right of entrance for its employees, agents or contractors to the premises of the subscriber, at any reasonable hour for the purpose of installing, inspecting, repairing, or upon termination of service removing the carrier's equipment. It shall be the responsibility of the Customer to make any necessary arrangements with the owners of the premises for the entrance of the Company's employees.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.4 Liability

- 2.4.1 Except as provided otherwise in this RTC document, the Company shall not be liable to Customer or any other person, firm or entity for any failure of performance hereunder if such failure is due to any cause or causes beyond the reasonable control of the Company. Such causes shall include, without limitation, acts of God, fire, explosion, vandalism, cable cut, storm or other similar occurrence, any order, regulation, direction, action or request of the United States government or of any other government or of any civil or military authority, national emergencies, insurrections, riots, wars, strikes, lockouts or work stoppages, or other labor difficulties, supplier failures, shortages, breaches or delays, or preemption of existing services to restore service in compliance with the FCC's Rules and Regulations.
- 2.4.2 With respect to any claim or suit, the Company's liability, if any, shall not exceed an amount equal to the charge applicable under this RTC document to the period during which services were affected. For those services with monthly recurring charges, the Company's liability is limited to an amount equal to the proportionate monthly recurring charges for the period during which service was affected.
- 2.4.3 The Company is not liable for any act or omission of any other company or companies furnishing a portion of the service, facilities or equipment associated with such service.
- 2.4.4 The Customer is responsible for taking all necessary legal steps for interconnecting the Customer provided terminal equipment with the Company facilities. The Customer is responsible for securing all licenses, permits, rights-of-way, and other arrangements necessary for such interconnection.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

- 2.4 Liability, (Cont'd.)
 - 2.4.5 All or a portion of the service may be provided over facilities of third parties, and the Company shall not be liable to Customer or any other person, firm or entity in any respect whatsoever arising out of defects caused by such third parties.
 - 2.4.6 THE COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL, OR PUNITIVE DAMAGES, OR FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER ARISING OUT OF ANY DEFECTS OR ANY OTHER CAUSE. THIS WARRANTY AND THESE REMEDIES ARE EXCLUSIVE AND IN LIEU OF ALL OTHER WARRANTIES OR REMEDIES, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.
 - 2.4.7 With respect to the routing of calls by the Company to public safety answering points or municipal emergency service providers, the Company's liability, if any, will be limited to the lesser of: (a) the actual monetary damages incurred and proved by the Customer as the direct result of the Company's action, or failure to act, in routing the call, or (b) the sum of \$1,000.00.
 - 2.4.8 In the event parties other than the Customer (e.g., Customer's customers) shall have use of the service directly or indirectly through the Customer, then the Customer agrees to forever indemnify and hold the Company harmless from and against any and all claims, demands, suits, actions, losses, damages, assessments or payments which may be asserted by said parties arising out of or relating to any defects.
 - 2.4.9 No third party provider or their directors, officers or employees that are directly or indirectly associated with the Company's performance of our services shall be liable to the Customer for any special, indirect, incidental, consequential, reliance, exemplary, punitive or other damages arising out of a service failure.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.5 Payment Arrangements

- 2.5.1 The Customer is responsible for payment of all charges for services furnished to the Customer or its joint or authorized users. This responsibility is not changed due to any use, misuse, or abuse of the Customer's service or Customer provided equipment by third parties, the Customer's employees, or the public.
- 2.5.2 The Company's bills are due upon receipt. Amounts not paid within 30 days from the due date of the invoice will be considered past due. Customers may be assessed a late fee on past due amounts in the maximum lawful rate under applicable state law but shall not exceed a one time late fee of 5% for such months billings. If a Customer presents an undue risk of nonpayment at any time, the Company may require that Customer to pay its bills within a specified number of days and to make such payments in cash or the equivalent of cash.
- 2.5.3 Customers who present an undue risk of nonpayment may be required to provide the Company with a security deposit, up to an amount equal to the applicable installation charges, if any, and/or up to one year's actual or estimated usage charges for the service to be provided. Such applicants or Customers may also be required, at any time, to provide other assurances of, or security for, the payment of the Company's charges for its services as the Company may deem necessary, including, without limitation, advance payments for service, third party guarantees of payment, pledges or other grants of security interests in the Customer's assets, and similar arrangements. The required deposit or other security may be increased or decreased by the Company as it deems appropriated in the light of changing conditions.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.5 Payment Arrangements, (Cont'd.)

- 2.5.4 Disputes with respect to charges must be presented to the Company in writing within three months from the date the invoice is rendered or such invoice will be deemed to be correct and binding on the Customer.
- 2.5.5 In the event the Company incurs fees or expenses, including attorney's fees, in collecting, or attempting to collect, any charges owed the Company, the Customer will be liable to the Company for the payment of all such fees and expenses reasonably incurred.

2.5.7 SpeedPay

If the Customer's account is delinquent or when the Customer calls the Company's business office to make payment arrangements, the Customer will be given the option to pay via electronic payment system, SpeedPay. The Customer electing SpeedPay will be notified in advance of an additional SpeedPay processing fee of \$5.00. The Customer whose service has been disconnected may be required to reestablish service using SpeedPay and will be assessed the \$5.00 SpeedPay processing fee.

2.5.8 Return Check Charge

The Company reserves the right to assess a charge of \$25.00, or the maximum amount allowed by law (whichever is less), whenever a check or draft presented for payment of service is not accepted by the institution upon which it is written.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.6 Discontinuance of Service

- 2.6.1 Upon nonpayment of any sum owing to the Company, or upon a violation of any of the provisions governing the furnishing of service under this RTC document, the Company may, without incurring any liability, immediately discontinue the furnishing of such service. The Customer shall be deemed to have canceled service as of the date of such disconnection and shall be liable for any cancellation charges set forth in the RTC.
- 2.6.2 The Company reserves the right to discontinue furnishing services or billing options when necessitated by condition beyond its reasonable control.
- 2.6.3 Service may be discontinued by the Company, without notice to the Customer, by blocking traffic to or from certain cities, or NXX exchanges, or by blocking calls using certain customer authorization codes such as calling card codes, when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as it can be provided without undue risk.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

- 2.6 Discontinuance of Service, (Cont'd.)
 - 2.6.4 Without incurring any liability, the Company may discontinue the furnishing of service(s) to a Customer immediately and without notice if the Company deems that such action is necessary to prevent or to protect against fraud or to otherwise protect its personnel, agents, facilities or services.
 - 2.6.5 The discontinuance of service by the Company pursuant to this section does not relieve the Customer of any obligations to pay the Company for charges due and owing for service(s) furnished up to the time of discontinuance.
 - 2.6.6 The remedies set forth herein shall not be exclusive and the Company shall at all times be entitled to all rights available to it under either law or equity.
 - 2.6.7 Except as otherwise provided in the RTC, or as specified in writing by the party entitled to receive service, notices may be given orally or in writing to the persons whose names and business addresses appear on the executed service order.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.7 Method for Calculation of Airline Mileage

The airline mileage between two cities can be calculated using the Vertical (V) and Horizontal (H) coordinates of the serving wire centers associated with the Company's POP locations. The method for calculating the airline mileage is obtained by using industry-standard vertical (V) and horizontal (H) coordinates according to the following formula:

Formula:

$$\sqrt{\frac{(v_1 - v_2)^2 - h_1 - v_2)^2}{10}}$$

where V1 and H1 correspond to the V&H coordinates of City 1 and V2 and H2 correspond to the V&H coordinates of City 2.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.7 Method for Calculation of Airline Mileage, (Cont'd.)

[Reserved for future use.]

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.8 Special Customer Arrangements

In cases where a Customer requests a special or unique arrangement which may include engineering, conditioning, installation, construction, facilities, assembly, purchase or lease of facilities and/or other special services not offered under this RTC document, the Company, at its option, may provide the requested services. Appropriate recurring charges and/or nonrecurring charges and other terms and conditions will be developed for the Customer for the provisioning of such arrangements.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.9 Other Terms and Conditions

- 2.9.1 The provision of service will not create a partnership or joint venture between the Company and the Customer nor result in joint service offerings to their respective customers.
- 2.9.2 The Customer shall not use any service mark or trademark of the Company or refer to the Company in connection with any product, equipment, promotion, or publication of the Customer without prior written approval of the Company.
- 2.9.3 If an entity other than the Company (e.g., another carrier or a supplier) imposes charges on the Company in connection with a service, that entity's charges may, at the Company's option, be passed through to the Customer.
- 2.9.4 In the event suit is brought or an attorney is retained by the Company to enforce the terms of this RTC document, the Company shall be entitled to recover, in addition to any other remedy, reimbursement for reasonable attorneys' fees, court costs, costs of investigation and other related expenses incurred in connection therewith.
- 2.9.5 The failure to give notice of default, to enforce or insist upon compliance with any of the terms or conditions herein, the waiver of any term or conditions herein, or the granting of an extension of time for performance by the Company or the Customer shall not constitute the permanent waiver of any term or condition herein. Each of the provisions shall remain at all time in full force and effect until modified in writing.

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees

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

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SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

A. Pay Telephone Surcharge

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

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

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

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

A. Pay Telephone Surcharge, (Cont'd.)

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

Rate per Call, maximum

\$0.39

B. Universal Service Fund

Services provided pursuant to this RTC document are subject to an undiscountable monthly federal Universal Service Fund fee, which is applied as a percentage of total net interstate and international charges, after application of all applicable discounts and credits. The percentage fee applied to the Customers interstate and international charges is posted at http://www.fcc.gov/wcb/universal_service/quarter.html.

- 1. The Company will waive the Universal Service Fund fee with respect to specifically identified Company charges to the extent that the Customer demonstrates to the Company's reasonable satisfaction that:
 - (a) The Customer has filed a Universal Service Worksheet with the Universal Service Administrator covering the twelfth month prior to the month for which the Customer seeks the waiver (i.e., to be eligible for a waiver in February 1998, the Customer must have filed a Universal Service Worksheet with the Universal Service Administrator covering February 1997);

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

- 2.10 Taxes and Fees, (Cont'd.)
 - 2.10.3 (Cont'd.)
 - B. Universal Service Fund, (Cont'd.)
 - 1. (Cont'd.)
 - (b) The charges with respect to which the waiver is sought are for services purchased by Customer for resale; and
 - (c) The Customer will file a Universal Service Worksheet with the Universal Service Administrator in which the reported billed revenues will include all billed revenues associated with the Customer's resale of services purchased from the Company.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

- B. Universal Connectivity Charge, (Cont'd.)
 - 2. (Cont'd.)
 - (b) Oregon Universal Service Charge

Services provided pursuant to this RTC document are subject to an undiscountable monthly Oregon Universal Service Charge. Based on billing availability, this Charge is applied to the Customer's total net interstate and international monthly recurring and usage-based charges for calls that both originate and are billed within the State of Oregon, after application of all applicable discounts and credits. For Customer invoices beginning January 1, 2006, the Oregon Universal Service Charge is 7.12% of the applicable charges.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

C. Presubscribed Interexchange Carrier Charge (PICC)

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

Monthly Recurring Charges

1. All Locations:

ISDN BRI, Per Line	\$ 0.00
ISDN PRI, Per Line	\$21.55
All Other Multi-Line	
Business Accounts, Per Line	\$ 4.31

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

D. Local Connect Surcharge

A monthly recurring Local Connect Surcharge will be imposed on each account with switched toll services presubscribed to the Company. The Local Connect Surcharge will be composed of a fixed monthly rate element and a variable element which is based on the total interstate/international usage attributable to all lines presubscribed to the same account.

Local Connect Surcharge

Fixed Monthly Charge, per account	\$10.95
Variable Usage Based Element, per minute	\$ 0.01
Minimum Monthly Charge	\$10.95

The maximum combined Local Connect Surcharge will not exceed \$13.00 in any one billing period.

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

E. Wholesale Carrier Charge

This monthly recurring fee is assessed, per line, to recover increased wholesale costs and the administrative costs to collect and remit taxes, charges and regulatory fees. This charge is not mandated by any governmental authority.

	Fee per line:
Long Distance (stand alone) Service fee	\$11.95
Bundled Local/Long Distance Service	
(excluding Bundle VIII Plan) fee	\$6.95
Bundle VIII Plan (Freedom Plan) service fee	
First Line	\$8.10
Each additional line	\$2.30

F. Network UNE-L Fee

This monthly recurring fee compensates the Company for building a network in order to continue to provide high-quality services despite significant changes in federal laws. In addition to reimbursing and compensating the Company for costs associated with building a local network, the fee also compensates the Company for connecting customers to the network and updating Company-related systems.

The fee is assessed on a per line basis to all Customers who subscribe to the Company off-net bundled service plans, excluding the Flex Basic Plus Plan and the Unlimited Basic Plus Plan.

Monthly recurring fee per line: \$9.95

G. InterLATA Direct Dial Fee

This monthly recurring fee recovers costs associated with maintaining equipment, proper call routing, and completion of direct dial long distance calls. Unless otherwise specified in the calling plan description, this fee is assessed to all Company long distance customers who are not subscribed to a Talk America Bundled service plan.

Monthly recurring fee per line: \$9.95

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 2 - TERMS AND CONDITIONS, (Cont'd.)

2.10 Taxes and Fees, (Cont'd.)

2.10.3 (Cont'd.)

H. Interstate Network Charge

This charge, which is applied to the Customer's billed interstate and international charges, helps to recover the cost of maintaining the Company's interstate telecommunications network.

Charge per dollar of billed interstate and international charges: \$.00356

I. End User Access Fee

The fee is assessed on a per line basis to all Customers who subscribe to the Company's residential local bundled service plans.

Monthly recurring fee per line: \$2.97

J. Energy Recovery Charge (ERC)

The ERC is a charge to compensate the Company for rapid increases in fuel expenses, energy expenses associated with network maintenance, and higher related wholesale costs. The charge is assessed on a per account basis to all presubscribed customer accounts.

Business Accounts Residential Accounts
Monthly Charge per account \$4.95 \$2.95

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES

3.1 International Message Telecommunications Service (IMTS)

3.1.1 General

International Telecommunications Service ("ITS") is direct dial international service which is time and/or distance sensitive and which utilizes switched access and/or dedicated access facilities on either the originating and/or terminating end of each call.

Recurring monthly rates and/or usage rates may apply to ITS, as specified for the particular calling plan in the sections that follow.

3.1.2 Travel Card Service

Travel card service is available to IMTS Customers for placing calls using access code dialing. A per-call service charge applies, in addition, to applicable usage charges, as set forth in Section 3.2.B, following.

Service charge, per call: \$1.25

3.1.3 Non-Subscriber Calling

Non-subscriber calling is a specialized service allowing Customers to access the Company's network by using the Carrier's access code.

In addition to the per minute rate, a Non-Subscriber Service charge applies to each call.

Rate per Call: \$3.50

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan

3.2.1 Description

Talk America International Rate Plan offers direct dialed switched outbound calling from presubscribed switched access lines. The account may be used for interstate, international or intrastate calling.

Travel Card service is offered in conjunction with Talk America International Rate Plan. A per call service charge as listed in Section 3.1.2 applies to each completed Travel Card call.

3.2.2 Rates and Charges

A. Nonrecurring Charge

Not Applicable.

B. Usage Rates

Calls are billed in one (1) minute increments after an initial minimum call duration of one (1) minute. Fractional call charges are rounded up to the next penny. The Usage Rate is expressed as a per minute rate.

			Residential	Business
Code	Country	Туре	Customers	Customers
93	AFGHANISTAN	Landline	\$1.76	\$1.50
93	AFGHANISTAN	Mobile	\$1.76	\$1.77
355	ALBANIA	Landline	\$1.12	\$0.34
355	ALBANIA	Mobile	\$1.12	\$0.49
213	ALGERIA	Landline	\$0.49	\$0.46
213	ALGERIA	Mobile	\$0.49	\$0.46
376	ANDORRA	Landline	\$0.46	\$0.21
376	ANDORRA	Mobile	\$0.94	\$0.94
	ANDROS (AIRPORT)	Landline	\$0.24	\$0.14
244	ANGOLA	Landline	\$1.48	\$0.36
244	ANGOLA	Mobile	\$1.48	\$0.45
264497	ANGUILLA	Landline	\$0.57	\$0.31
264497	ANGUILLA	Mobile	\$0.57	\$0.51

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
268460	ANTIGUA/BARBUDA	Landline	\$0.46	\$0.38
268460	ANTIGUA/BARBUDA	Mobile	\$0.46	\$0.38
672	ANTARCTICA		\$3.00	\$3.00
54	ARGENTINA	Landline	\$0.30	\$0.30
54	ARGENTINA	Mobile	\$0.47	\$0.47
	ARIMA (Trinidad & Tobago)	Landline	\$0.34	\$0.35
374	ARMENIA	Landline	\$0.59	\$0.44
374	ARMENIA	Mobile	\$0.59	\$0.62
297	ARUBA	Landline	\$0.44	\$0.39
297	ARUBA	Mobile	\$0.44	\$0.44
247	ASCENSION ISLAND	Landline	\$1.27	\$1.27
61	AUSTRALIA	Landline	\$0.10	\$0.10
61	AUSTRALIA	Mobile	\$0.50	\$0.50
61	AUSTRALIA - SATELLITE	Satellite	\$2.46	\$2.46
672	AUSTRALIAN TERR (Norfolk)		\$3.00	\$3.00
43	AUSTRIA	Landline	\$0.57	\$0.57
43	AUSTRIA	Mobile	\$0.57	\$0.57
994	AZERBAIJAN	Landline	\$0.86	\$0.47
994	AZERBAIJAN	Mobile	\$0.86	\$0.47
242321	BAHAMAS	Landline	\$0.24	\$0.14
242321	BAHAMAS	Mobile	\$0.24	\$0.14

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
973	BAHRAIN	Landline	\$0.65	\$0.40
973	BAHRAIN	Mobile	\$0.65	\$0.42
880	BANGLADESH	Landline	\$0.71	\$0.71
880	BANGLADESH	Mobile	\$0.71	\$0.71
246228	BARBADOS	Landline	\$0.50	\$0.30
246228	BARBADOS	Mobile	\$0.50	\$0.45
375	BELARUS	Landline	\$0.40	\$0.40
375	BELARUS	Mobile	\$0.50	\$0.50
32	BELGIUM	Landline	\$0.10	\$0.09
32	BELGIUM	Mobile	\$0.65	\$0.65
501	BELIZE	Landline	\$0.51	\$0.46
501	BELIZE	Mobile	\$0.51	\$0.57
229	BENIN	Landline	\$0.65	\$0.50
229	BENIN	Mobile	\$0.65	\$0.50
441231	BERMUDA (Devonshire)	Landline	\$0.20	\$0.20
441231	BERMUDA	Mobile	\$0.20	\$0.20
975	BHUTAN	Landline	\$1.86	\$0.42
975	BHUTAN	Mobile	\$1.86	\$0.42

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
591	BOLIVIA	Landline	\$0.38	\$0.38
591	BOLIVIA	Mobile	\$0.38	\$0.42
387	BOSNIA/HERZEGOVINA	Landline	\$0.35	\$0.36
387	BOSNIA/HERZEGOVINA	Mobile	\$0.49	\$0.50
267	BOTSWANA	Landline	\$0.84	\$0.36
267	BOTSWANA	Mobile	\$0.84	\$0.40
55	BRAZIL	Landline	\$0.29	\$0.29
55	BRAZIL	Mobile	\$0.46	\$0.46
673	BRUNEI	Landline	\$0.86	\$0.31
673	BRUNEI	Mobile	\$0.86	\$0.31
359	BULGARIA	Landline	\$0.38	\$0.38
359	BULGARIA	Mobile	\$0.75	\$0.75
226	BURKINA FASO	Landline	\$1.04	\$0.62
226	BURKINA FASO	Mobile	\$1.04	\$0.62
257	BURUNDI	Landline	\$1.78	\$0.49
257	BURUNDI	Mobile	\$1.78	\$0.52
284496	BVI (TORTOLA)	Landline	\$0.45	\$0.25
284496	BVI (TORTOLA)	Mobile	\$0.45	\$0.39
855	CAMBODIA	Landline	\$2.36	\$0.79
855	CAMBODIA	Mobile	\$2.36	\$1.39
237	CAMEROON	Landline	\$0.49	\$0.55
237	CAMEROON	Mobile	\$0.49	\$0.55

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
418	CANADA	Landline	\$0.05	\$0.05
418	CANADA	Mobile	\$0.05	\$0.05
867	CANADA - NORTHERN TERRITORIES-867	Landline	\$0.05	\$0.05
238	CAPE VERDE ISLANDS	Landline	\$0.82	\$0.51
238	CAPE VERDE ISLANDS	Mobile	\$0.82	\$0.51
345945	CAYMAN ISLANDS	Landline	\$0.49	\$0.49
345945	CAYMAN ISLANDS	Mobile	\$0.49	\$0.49
236	CENTRAL AFRICAN REP	Landline	\$1.52	\$0.62
236	CENTRAL AFRICAN REP	Mobile	\$1.52	\$0.62
235	CHAD	Landline	\$2.50	\$1.06
235	CHAD	Mobile	\$2.50	\$1.14
56	CHILE	Landline	\$0.19	\$0.17
56	CHILE	Mobile	\$0.35	\$0.35
56	CHILE RURAL	Landline	\$0.19	\$0.17
56	CHILE RURAL	Mobile	\$0.35	\$0.35
86	CHINA	Landline	\$0.27	\$0.27
86	CHINA	Mobile	\$0.27	\$0.27
6189162	CHRISTMAS & COCOS ISLANDS	Landline	\$3.00	\$3.00
57	COLOMBIA	Landline	\$0.29	\$0.29
57	COLOMBIA	Mobile	\$0.29	\$0.29

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
269	COMOROS	Landline	\$2.26	\$0.91
269	COMOROS	Mobile	\$2.26	\$0.91
242	CONGO	Landline	\$0.75	\$0.55
242	CONGO	Mobile	\$0.75	\$0.55
243	CONGO DEM REP(ZAIRE)	Landline	\$0.88	\$0.88
243	CONGO DEM REP(ZAIRE)	Mobile	\$0.88	\$0.88
682	COOK ISLANDS	Landline	\$1.66	\$1.49
682	COOK ISLANDS	Mobile	\$1.66	\$1.49
506	COSTA RICA	Landline	\$0.40	\$0.40
506	COSTA RICA	Mobile	\$0.40	\$0.40
385	CROATIA	Landline	\$0.33	\$0.33
385	CROATIA	Mobile	\$0.33	\$0.43
53	CUBA	Landline	\$1.70	\$1.70
53	CUBA - GUANTANAMO BAY	Landline	\$1.70	\$1.70
357	CYPRUS	Landline	\$0.55	\$0.29
357	CYPRUS	Mobile	\$0.55	\$0.32
420	CZECH REPUBLIC	Landline	\$0.27	\$0.27
420	CZECH REPUBLIC	Mobile	\$0.32	\$0.33
45	DENMARK	Landline	\$0.10	\$0.09
45	DENMARK	Mobile	\$0.45	\$0.45
246	DIEGO GARCIA	Landline	\$2.64	\$2.95
253	DJIBOUTI	Landline	\$0.97	\$0.77
253	DJIBOUTI	Mobile	\$0.97	\$0.77
767445	DOMINICA (Roseau)	Landline	\$0.49	\$0.35
767445	DOMINICA (Roseau)	Mobile	\$0.49	\$0.44

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
809220	DOMINICAN REPUBLIC	Landline	\$0.20	\$0.20
809220	DOMINICAN REPUBLIC	Mobile	\$0.20	\$0.27
670	EAST TIMOR	Landline	\$2.25	\$3.11
670	EAST TIMOR	Mobile	\$2.25	\$3.11
593	ECUADOR	Landline	\$0.38	\$0.38
593	ECUADOR	Mobile	\$0.38	\$0.38
20	EGYPT	Landline	\$0.49	\$0.49
20	EGYPT	Mobile	\$0.61	\$0.61
503	EL SALVADOR	Landline	\$0.36	\$0.36
503	EL SALVADOR	Mobile	\$0.38	\$0.38
240	EQUATORIAL GUINEA	Landline	\$2.16	\$0.59
240	EQUATORIAL GUINEA	Mobile	\$2.16	\$0.59
291	ERITREA	Landline	\$0.95	\$0.95
291	ERITREA	Mobile	\$0.95	\$0.95
372	ESTONIA	Landline	\$0.68	\$0.43
372	ESTONIA	Mobile	\$0.68	\$0.57
251	ETHIOPIA	Landline	\$1.01	\$0.78
251	ETHIOPIA	Mobile	\$1.01	\$0.80
500	FALKLAND ISLANDS	Landline	\$1.52	\$1.52
500	FALKLAND ISLANDS	Mobile	\$1.52	\$1.52
298	FAROE ISLANDS	Landline	\$0.52	\$0.32
298	FAROE ISLANDS	Mobile	\$0.52	\$0.49

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
679	FIJI	Landline	\$1.06	\$1.06
679	FIJI	Mobile	\$1.06	\$1.06
358	FINLAND	Landline	\$0.12	\$0.12
358	FINLAND	Mobile	\$0.67	\$0.67
33	FRANCE	Landline	\$0.10	\$0.09
33	FRANCE	Mobile	\$0.39	\$0.39
594	FRENCH GUIANA	Landline	\$0.66	\$0.45
594	FRENCH GUIANA	Mobile	\$0.66	\$0.56
689	FRENCH POLYNESIA	Landline	\$1.21	\$0.55
689	FRENCH POLYNESIA	Mobile	\$1.21	\$0.55
241	GABON	Landline	\$1.06	\$0.40
241	GABON	Mobile	\$1.06	\$0.48
220	GAMBIA	Landline	\$0.59	\$0.57
220	GAMBIA	Mobile	\$0.59	\$0.59
995	GEORGIA	Landline	\$0.78	\$0.36
995	GEORGIA	Mobile	\$0.78	\$0.36
49	GERMANY	Landline	\$0.10	\$0.08
49	GERMANY	Mobile	\$0.50	\$0.50
233	GHANA	Landline	\$0.46	\$0.40
233	GHANA	Mobile	\$0.46	\$0.40
350	GIBRALTAR	Landline	\$1.04	\$0.36
350	GIBRALTAR	Mobile	\$1.04	\$0.80

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
881	GLOBAL SATELLITE - IRIDIUM- 6 (GMSS)	Satellite	\$16.00	\$16.00
881	GLOBAL SATELLITE - IRIDIUM- 7 (GMSS)	Satellite	\$16.00	\$16.00
881	GLOBAL SATELLITE - GLOBALSTAR-8 (GMSS)	Satellite	\$16.00	\$16.00
881	GLOBAL SATELLITE - GLOBALSTAR-9 (GMSS)	Satellite	\$16.00	\$16.00
881	GLOBAL SATELLITE - ELLIPSO- 3 (GMSS)	Satellite	\$16.00	\$16.00
30	GREECE	Landline	\$0.24	\$0.24
30	GREECE	Mobile	\$0.30	\$0.33
299	GREENLAND	Landline	\$0.87	\$0.88
299	GREENLAND	Mobile	\$0.93	\$0.93
473440	GRENADA (St. Georges)	Landline	\$0.44	\$0.33
473440	GRENADA (St. Georges)	Mobile	\$0.60	\$0.60
590	GUADELOUPE	Landline	\$0.61	\$0.36
590	GUADELOUPE	Mobile	\$0.61	\$0.56
502	GUATEMALA	Landline	\$0.29	\$0.29
502	GUATEMALA	Mobile	\$0.39	\$0.39
224	GUINEA	Landline	\$0.83	\$0.40
224	GUINEA	Mobile	\$0.83	\$0.72
245	GUINEA-BISSAU	Landline	\$1.65	\$1.25
245	GUINEA-BISSAU	Mobile	\$1.65	\$1.25

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INTERNATIONAL SWITCHED VOICE SERVICES

SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Res	idential	Business
Code	Country	Туре	Cus	tomers	Customers
592	GUYANA	Landline	\$	0.87	\$0.87
592	GUYANA	Mobile	\$	0.87	\$0.87
509	HAITI	Landline	\$	0.56	\$0.56
509	HAITI	Mobile	\$	0.65	\$0.67
504	HONDURAS	Landline	\$	0.49	\$0.49
504	HONDURAS	Mobile	\$	0.49	\$0.49
852	HONG KONG	Landline	\$	0.10	\$0.09
852	HONG KONG	Mobile	\$	0.10	\$0.12
36	HUNGARY	Landline	\$	0.28	\$0.28
36	HUNGARY	Mobile	\$	0.45	\$0.45
354	ICELAND	Landline	\$	0.48	\$0.21
354	ICELAND	Mobile	\$	0.48	\$0.49
91	INDIA	Landline	\$	0.77	\$0.77
91	INDIA	Mobile	\$	0.77	\$0.77
62	INDONESIA	Landline	\$	0.39	\$0.39
62	INDONESIA	Mobile	\$	0.39	\$0.44
870	INMARSAT SNAC		\$1	0.86	\$10.86
882	INTERNATIONAL NETWORKS - THURAYA RMSS NETWORK		\$11.20		\$11.20
882	INTERNATIONAL NETWORKS - EMSAT		\$11.20		\$11.20
882	INTERNATIONAL NETWORKS - MCP		\$11.20		\$11.20
882	INTERNATIONAL NETWORKS - GLOBAL NETWORKS ANTARTICA			\$11.20	\$11.20
882	INTERNATIONAL NETWORKS - T	ELENOR		\$11.20	\$11.20

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
98	IRAN	Landline	\$0.62	\$0.79
98	IRAN	Mobile	\$0.62	\$0.79
964	IRAQ	Landline	\$0.79	\$0.86
964	IRAQ	Mobile	\$0.79	\$0.99
353	IRELAND	Landline	\$0.10	\$0.10
353	IRELAND	Mobile	\$0.45	\$0.45
972	ISRAEL	Landline	\$0.17	\$0.17
972	ISRAEL	Mobile	\$0.17	\$0.26
972	ISRAEL - PALAUTHFIX	Landline	\$0.17	\$0.17
39	ITALY	Landline	\$0.11	\$0.11
39	ITALY	Mobile	\$0.50	\$0.50
39	ITALY SATELLITE ELSACOM	Satellite	\$0.50	\$0.50
225	IVORY COAST	Landline	\$0.69	\$0.72
225	IVORY COAST	Mobile	\$0.69	\$0.72
81	JAPAN	Landline	\$0.11	\$0.11
81	JAPAN	Mobile	\$0.29	\$0.29
962	JORDAN	Landline	\$0.58	\$0.56
962	JORDAN	Mobile	\$0.58	\$0.56
7	KAZAKHSTAN	Landline	\$0.30	\$0.30
7	KAZAKHSTAN	Mobile	\$0.30	\$0.30
254	KENYA	Landline	\$0.66	\$0.53
254	KENYA	Mobile	\$0.66	\$0.63

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
876	KINGSTON (Jamaica)	Landline	\$0.45	\$0.45
876	KINGSTON (Jamaica)	Mobile	\$0.45	\$0.45
686	KIRIBATI	Landline	\$1.17	\$1.21
686	KIRIBATI	Mobile	\$1.17	\$1.21
850	KOREA (NORTH)	Landline	\$3.28	\$1.48
82	KOREA (SOUTH)	Landline	\$0.10	\$0.10
82	KOREA (SOUTH)	Mobile	\$0.10	\$0.13
965	KUWAIT	Landline	\$0.47	\$0.35
965	KUWAIT	Mobile	\$0.47	\$0.38
996	KYRGYZSTAN	Landline	\$0.36	\$0.36
996	KYRGYZSTAN	Mobile	\$0.36	\$0.36
856	LAOS	Landline	\$2.43	\$0.80
856	LAOS	Mobile	\$2.43	\$0.95
371	LATVIA	Landline	\$0.35	\$0.37
371	LATVIA	Mobile	\$0.45	\$0.50
961	LEBANON	Landline	\$0.55	\$0.43
961	LEBANON	Mobile	\$0.59	\$0.59
266	LESOTHO	Landline	\$0.84	\$0.38
266	LESOTHO	Mobile	\$0.84	\$0.63
231	LIBERIA	Landline	\$0.59	\$0.46
231	LIBERIA	Mobile	\$0.59	\$0.46

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
218	LIBYA	Landline	\$0.97	\$0.39
218	LIBYA	Mobile	\$0.97	\$0.50
423	LIECHTENSTEIN	Landline	\$0.16	\$0.16
423	LIECHTENSTEIN	Mobile	\$2.00	\$2.00
370	LITHUANIA	Landline	\$0.35	\$0.32
370	LITHUANIA	Mobile	\$0.55	\$0.55
352	LUXEMBOURG	Landline	\$0.18	\$0.18
352	LUXEMBOURG	Mobile	\$0.58	\$0.58
853	MACAO	Landline	\$0.77	\$0.37
853	MACAO	Mobile	\$0.77	\$0.66
389	MACEDONIA	Landline	\$0.55	\$0.37
389	MACEDONIA	Mobile	\$0.85	\$0.85
261	MADAGASCAR	Landline	\$2.18	\$0.67
261	MADAGASCAR	Mobile	\$2.18	\$0.80
265	MALAWI	Landline	\$0.49	\$0.34
265	MALAWI	Mobile	\$0.49	\$0.46
60	MALAYSIA	Landline	\$0.20	\$0.20
60	MALAYSIA	Mobile	\$0.20	\$0.26
960	MALDIVES REPUBLIC	Landline	\$1.46	\$0.74
960	MALDIVES REPUBLIC	Mobile	\$1.46	\$0.74
223	MALI	Landline	\$1.06	\$0.71
223	MALI	Mobile	\$1.06	\$0.71

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
356	MALTA REPUBLIC	Landline	\$0.72	\$0.26
356	MALTA REPUBLIC	Mobile	\$0.72	\$0.60
692	MARSHALL ISLANDS	Landline	\$0.74	\$0.66
692	MARSHALL ISLANDS	Mobile	\$0.74	\$0.66
596	MARTINIQUE (French Antilles)	Landline	\$0.65	\$0.39
596	MARTINIQUE (French Antilles)	Mobile	\$0.65	\$0.55
222	MAURITANIA	Landline	\$1.00	\$0.59
222	MAURITANIA	Mobile	\$1.00	\$0.59
230	MAURITIUS	Landline	\$1.25	\$0.62
230	MAURITIUS	Mobile	\$1.25	\$0.62
52	MEXICO	Landline	\$0.12	\$0.12
52	MEXICO	Mobile	\$0.12	\$0.12
691	MICRONESIA	Landline	\$0.78	\$0.78
373	MOLDOVA	Landline	\$0.48	\$0.40
373	MOLDOVA	Mobile	\$0.48	\$0.50
377	MONACO	Landline	\$0.14	\$0.19
377	MONACO	Mobile	\$0.43	\$0.43
976	MONGOLIA	Landline	\$1.71	\$0.81
976	MONGOLIA	Mobile	\$1.71	\$0.81
382	MONTENEGRO	Landline	\$0.23	\$0.33
382	MONTENEGRO	Mobile	\$0.48	\$0.59

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
664491	MONTSERRAT (Plymouth)	Landline	\$0.67	\$0.67
664491	MONTSERRAT (Plymouth)	Mobile	\$0.67	\$0.67
210	MOROCCO	Landline	\$0.56	\$0.47
210	MOROCCO	Mobile	\$0.56	\$0.55
258	MOZAMBIQUE	Landline	\$1.28	\$0.43
258	MOZAMBIQUE	Mobile	\$1.28	\$0.52
95	MYANMAR (BURMA)	Landline	\$2.17	\$0.97
95	MYANMAR (BURMA)	Mobile	\$2.17	\$0.97
264	NAMIBIA	Landline	\$0.80	\$0.36
264	NAMIBIA	Mobile	\$0.80	\$0.65
674	NAURU	Landline	\$2.00	\$2.00
674	NAURU	Mobile	\$2.00	\$2.00
977	NEPAL	Landline	\$1.30	\$0.81
977	NEPAL	Mobile	\$1.30	\$0.81
31	NETHERLANDS	Landline	\$0.10	\$0.08
31	NETHERLANDS	Mobile	\$0.50	\$0.50
599	NETHERLANDS ANTILLES	Landline	\$0.62	\$0.62
599	NETHERLANDS ANTILLES	Mobile	\$0.62	\$0.62

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
687	NEW CALEDONIA	Landline	\$1.45	\$0.79
687	NEW CALEDONIA	Mobile	\$1.45	\$0.79
64	NEW ZEALAND	Landline	\$0.11	\$0.11
64	NEW ZEALAND	Mobile	\$0.31	\$0.50
505	NICARAGUA	Landline	\$0.44	\$0.44
505	NICARAGUA	Mobile	\$0.44	\$0.44
227	NIGER	Landline	\$0.93	\$0.51
227	NIGER	Mobile	\$0.93	\$0.51
234	NIGERIA	Landline	\$0.86	\$0.86
234	NIGERIA	Mobile	\$0.86	\$0.86
683	NIUE ISLAND	Landline	\$1.83	\$2.49
683	NIUE ISLAND	Mobile	\$1.83	\$2.49
47	NORWAY	Landline	\$0.10	\$0.10
47	NORWAY	Mobile	\$0.44	\$0.44
871	OCEAN ATLANTIC EAST		\$11.00	\$11.00
874	OCEAN ATLANTIC WEST		\$11.00	\$11.00
873	OCEAN INDIAN		\$11.00	\$11.00
872	OCEAN PACIFIC		\$11.00	\$11.00
968	OMAN	Landline	\$1.07	\$0.63
968	OMAN	Mobile	\$1.07	\$0.63
92	PAKISTAN	Landline	\$0.39	\$0.50
92	PAKISTAN	Mobile	\$0.74	\$0.74

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
680	PALAU	Landline	\$1.30	\$0.77
680	PALAU	Mobile	\$1.30	\$0.77
970	PALESTINIAN AUTHORITY	Landline	\$0.35	\$0.41
970	PALESTINIAN AUTHORITY	Mobile	\$0.35	\$0.41
507	PANAMA	Landline	\$0.37	\$0.37
507	PANAMA	Mobile	\$0.37	\$0.37
675	PAPUA NEW GUINEA	Landline	\$1.21	\$1.21
675	PAPUA NEW GUINEA	Mobile	\$1.50	\$1.50
595	PARAGUAY	Landline	\$0.44	\$0.44
595	PARAGUAY	Mobile	\$0.50	\$0.50
51	PERU	Landline	\$0.39	\$0.39
51	PERU	Mobile	\$0.39	\$0.44
510	PERU RURAL	Landline	\$0.39	\$0.39
63	PHILIPPINES	Landline	\$0.31	\$0.31
63	PHILIPPINES	Mobile	\$0.35	\$0.35
48	POLAND	Landline	\$0.26	\$0.26
48	POLAND	Mobile	\$0.45	\$0.45

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
351	PORTUGAL	Landline	\$0.19	\$0.19
351	PORTUGAL	Mobile	\$0.24	\$0.35
974	QATAR	Landline	\$0.95	\$0.72
974	QATAR	Mobile	\$0.95	\$0.85
262	REUNION ISLAND	Landline	\$1.02	\$0.46
262	REUNION ISLAND	Mobile	\$1.02	\$0.61
40	ROMANIA	Landline	\$0.42	\$0.42
40	ROMANIA	Mobile	\$0.70	\$0.70
7	RUSSIA	Landline	\$0.30	\$0.30
7	RUSSIA	Mobile	\$0.30	\$0.30
250	RWANDA	Landline	\$1.19	\$0.66
250	RWANDA	Mobile	\$1.19	\$0.66
378	SAN MARINO	Landline	\$0.89	\$0.32
378	SAN MARINO	Mobile	\$0.89	\$0.45
239	SAO TOME/PRINCIPE	Landline	\$1.77	\$1.77
239	SAO TOME/PRINCIPE	Mobile	\$1.77	\$1.77
966	SAUDI ARABIA	Landline	\$0.48	\$0.52
966	SAUDI ARABIA	Mobile	\$0.63	\$0.63
221	SENEGAL	Landline	\$0.69	\$0.67
221	SENEGAL	Mobile	\$0.69	\$0.67

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
381	SERBIA	Landline	\$0.35	\$0.35
381	SERBIA	Mobile	\$0.38	\$0.59
248	SEYCHELLES	Landline	\$1.51	\$0.69
248	SEYCHELLES	Mobile	\$1.51	\$0.69
232	SIERRA LEONE	Landline	\$0.65	\$0.65
232	SIERRA LEONE	Mobile	\$0.65	\$0.65
65	SINGAPORE	Landline	\$0.13	\$0.13
65	SINGAPORE	Mobile	\$0.13	\$0.13
421	SLOVAKIA	Landline	\$0.36	\$0.36
421	SLOVAKIA	Mobile	\$0.36	\$0.39
386	SLOVENIA	Landline	\$0.56	\$0.34
386	SLOVENIA	Mobile	\$0.61	\$0.61
677	SOLOMON ISLANDS	Landline	\$1.75	\$1.75
677	SOLOMON ISLANDS	Mobile	\$2.00	\$2.00
252	SOMALIA	Landline	\$1.65	\$1.22
252	SOMALIA	Mobile	\$1.65	\$1.25
27	SOUTH AFRICA	Landline	\$0.38	\$0.38
27	SOUTH AFRICA	Mobile	\$0.38	\$0.38
34	SPAIN	Landline	\$0.11	\$0.11
34	SPAIN	Mobile	\$0.30	\$0.35
94	SRI LANKA	Landline	\$1.01	\$0.54
94	SRI LANKA	Mobile	\$1.01	\$0.54

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
290	ST HELENA	Landline	\$2.31	\$2.31
869465	ST KITTS/NEVIS	Landline	\$0.48	\$0.40
869465	ST KITTS/NEVIS	Mobile	\$0.48	\$0.45
758450	ST LUCIA (Cap Estate)	Landline	\$0.41	\$0.39
758450	ST LUCIA (Cap Estate)	Mobile	\$0.41	\$0.45
508	ST PIERRE/MIQUELON	Landline	\$0.48	\$0.35
508	ST PIERRE/MIQUELON	Mobile	\$0.82	\$0.82
784456	ST VINCENT/GRENADINE (Kingstown) ST VINCENT/GRENADINE	Landline	\$0.54	\$0.47
784456	(Kingstown)	Mobile	\$0.54	\$0.56
249	SUDAN	Landline	\$0.89	\$0.62
249	SUDAN	Mobile	\$0.89	\$0.62
597	SURINAME	Landline	\$1.25	\$0.72
597	SURINAME	Mobile	\$1.25	\$1.08
268	SWAZILAND	Landline	\$0.76	\$0.29
268	SWAZILAND	Mobile	\$0.76	\$0.39
46	SWEDEN	Landline	\$0.10	\$0.09
46	SWEDEN	Mobile	\$0.45	\$0.45
41	SWITZERLAND	Landline	\$0.10	\$0.10
41	SWITZERLAND	Mobile	\$0.59	\$0.59

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
963	SYRIA	Landline	\$0.89	\$0.71
963	SYRIA	Mobile	\$0.89	\$0.71
886	TAIWAN	Landline	\$0.19	\$0.19
886	TAIWAN	Mobile	\$0.19	\$0.20
992	TAJIKISTAN	Landline	\$0.40	\$0.40
992	TAJIKISTAN	Mobile	\$0.40	\$0.40
255	TANZANIA	Landline	\$0.49	\$0.47
255	TANZANIA	Mobile	\$0.49	\$0.55
66	THAILAND	Landline	\$0.34	\$0.34
66	THAILAND	Mobile	\$0.34	\$0.34
228	TOGO	Landline	\$1.11	\$0.81
228	TOGO	Mobile	\$1.11	\$0.81
690	TOKELAU	Landline	\$2.45	\$2.45
676	TONGA	Landline	\$1.56	\$0.88
676	TONGA	Mobile	\$1.56	\$0.88
868622	TRINIDAD/TOBAGO (Chaguanas)	Landline	\$0.34	\$0.35
868622	TRINIDAD/TOBAGO (Chaguanas)	Mobile	\$0.34	\$0.35
216	TUNISIA	Landline	\$0.49	\$0.40
216	TUNISIA	Mobile	\$0.60	\$0.60
90	TURKEY	Landline	\$0.39	\$0.28
90	TURKEY	Mobile	\$0.39	\$0.36

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SECTION 3 – SERVICE DESCRIPTION AND RATES, (Cont'd.)

3.2 Talk America International Rate Plan, (Cont'd.)

3.2.2 Rates and Charges, (Cont'd.)

B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
993	TURKMENISTAN	Landline	\$0.36	\$0.46
993	TURKMENISTAN	Mobile	\$0.36	\$0.46
649941	TURKS/CAICOS	Landline	\$0.52	\$0.42
649941	TURKS/CAICOS	Mobile	\$0.52	\$0.42
688	TUVALU	Landline	\$1.85	\$1.51
688	TUVALU	Mobile	\$1.85	\$1.51
256	UGANDA	Landline	\$0.49	\$0.47
256	UGANDA	Mobile	\$0.49	\$0.47
380	UKRAINE	Landline	\$0.26	\$0.26
380	UKRAINE	Mobile	\$0.29	\$0.35
971	UNITED ARAB EMIRATES	Landline	\$0.38	\$0.37
971	UNITED ARAB EMIRATES	Mobile	\$0.38	\$0.37
44	UNITED KINGDOM	Landline	\$0.08	\$0.08
44	UNITED KINGDOM	Mobile	\$0.51	\$0.51
598	URUGUAY	Landline	\$0.40	\$0.38
598	URUGUAY	Mobile	\$0.40	\$0.43
998	UZBEKISTAN	Landline	\$0.36	\$0.36
998	UZBEKISTAN	Mobile	\$0.36	\$0.36
678	VANUATU	Landline	\$2.41	\$2.17
678	VANUATU	Mobile	\$2.41	\$2.17

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- 3.2 Talk America International Rate Plan, (Cont'd.)
 - 3.2.2 Rates and Charges, (Cont'd.)
 - B. Usage Rates, (Cont'd.)

			Residential	Business
Code	Country	Туре	Customers	Customers
58	VENEZUELA	Landline	\$0.39	\$0.39
58	VENEZUELA	Mobile	\$0.60	\$0.60
84	VIETNAM	Landline	\$1.02	\$1.02
84	VIETNAM	Mobile	\$1.02	\$1.02
681	WALLIS/FUTUNA ISLAND	Landline	\$2.38	\$2.26
685	WESTERN SAMOA	Landline	\$1.04	\$0.75
685	WESTERN SAMOA	Mobile	\$1.04	\$0.75
967	YEMEN REPUBLIC	Landline	\$0.98	\$0.90
967	YEMEN REPUBLIC	Mobile	\$0.98	\$0.90
260	ZAMBIA	Landline	\$0.59	\$0.40
260	ZAMBIA	Mobile	\$0.59	\$0.40
263	ZIMBABWE	Landline	\$0.49	\$0.37
263	ZIMBABWE	Mobile	\$0.73	\$0.73

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