

CONSUMER SERVICES AGREEMENT AND
PUBLIC NOTICE OF RATES, TERMS AND CONDITIONS

Specialized Common Carrier Service Regulations and Rates of
RNK, Inc. d/b/a RNK Telecom®

This notice includes the rates, charges, terms and conditions of service for the provision of interstate and international message telecommunications service by RNK, Inc. d/b/a RNK Communications® ("RNK")[†] between locations in the United States ("interstate service"), and between the contiguous United States, Alaska, Hawaii, Puerto Rico, the U.S. Virgin Islands, and all United States territories and international points ("international service").

RNK's service includes the provision of outbound and inbound direct dialed calling. RNK does not offer operator-assisted calling.

Updated: July 23, 2007

[†] Also known as RNK Telecom Inc. for certain intrastate services within the State of Florida

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APPLICATION OF THIS NOTICE

This notice contains the regulations, rates and charges applicable to the provision of domestic U.S. interexchange and international telecommunications services by RNK for the use of Customers transmitting messages between, among and from domestic points within the United States as specified herein, subject to the jurisdiction of the Federal Communications Commission. Service is furnished subject to the availability of facilities and subject to transmission, atmospheric and like limitations. Such services may be provided through the facilities of the carrier, through resale of the facilities and services of another carrier, or through a combination thereof.

This notice is available for public inspection during normal business hours at the offices of RNK, Inc. at 333 Elm Street, Suite 310, Dedham, Massachusetts, 02026, USA

STATEMENT OF ORIGINATION

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

SECTION 1 - DEFINITIONS

Access Line - An arrangement that connects the Customer's telephone to an RNK-designated switching center or point of presence.

Advance Payment - Part or all of a payment required before the start of service.

Authorized User - A person, firm, corporation, or any other entity authorized, by the Customer to use the Company's service under the terms and conditions of this notice. The Customer remains responsible for payment of services.

Available Usage Balance - The amount of usage remaining on a Debit Service at any particular point in time. Each Service or Card has an Initial Usage Balance to be debited which is stated either in usage minutes or U.S. dollars, depending upon the type of service. The Available Balance is depleted as services provided by the Company are used by the Customer.

Calling Card - A physical or virtual (an assigned Personal Identification Number with or without a physical or printed card) card attached to a presubscribed service, or Debit Service with or without a remaining usage balance which would be depleted on a real-time basis during each Debit Service Call.

Carrier's Terminal - The Carrier's switching or call processing equipment or the switching equipment of the underlying carrier whose service is resold.

Commission - Federal Communication Commission ("FCC")

Company or Carrier - RNK, Inc. d/b/a RNK Telecom® ("RNK") unless otherwise clearly indicated by the context

Customer - The person, firm, corporation or other entity which orders, cancels, amends or uses service provided by the carrier, or which owns, leases, uses or subscribes to lines or terminal equipment used to access carrier's service. For debit or credit card calls (if offered), the customer is the caller. For originating sent paid coin calls (if offered), the customer is the owner, lessee, subscriber, or user of any line or terminal equipment used to access carrier's service and the entity or individual who placed the call. For calls placed on a collect and billed to third number basis (if offered) the customer is the entity that agrees to be responsible for charges or who places or receives the call. The term customer includes the customer and any of its affiliates, associates, agents or employees. A customer is responsible for the payment of charges and for compliance with all of these Terms and Conditions and/or the Company's applicable regulations, notices or tariffs. In the situation where one or more entities are considered a customer for any particular call, each customer shall be jointly and severally liable for payment.

Debit Service - A service accessed via a toll-free ("1-800") or other access number whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available usage balance on a Company-issued (physical or Virtual) Debit Service Card.

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Debit Service Call - An originating telecommunications whereby the Customer or Authorized User dials all of the digits necessary to route a call. Network usage for each call is deducted from the available usage balance on a Company-issued Debit Service Card.

Debit Service Card – A physical or Virtual (e.g. an assigned Personal Identification Number) card representing a Debit Service, with or without a remaining usage balance which would be depleted on a real-time basis during each Debit Service Call.

Debit Service Payment - A payment by commercial credit card, check, or draft (or any other means authorized by the Company) that increases or establishes the Available Usage Balance on a Debit Service .

Depletion – Reductions in the Available Usage Balance, based on usage of the Debit Service.

Domestic – refers to the 48 continental or contiguous United States (including the District of Columbia). See also “**United States.**”

Initial Usage Balance - The amount of usage available on a Debit Service upon issuance or activation and before any depletion.

International – Sovereign entities outside of the United States, but also including for convenience and accuracy the States of Alaska and Hawaii, and the territories or protectorates of the U.S. Virgin Islands, Puerto Rico, Guam, and the Commonwealth of the Northern Mariana Islands (CNMI) (collectively, the “non-continental U.S. territories”), which are routed and rated as International Calls.

LATA - Local Access and Transport Area. A geographic area established by the U.S. District Court for the District of Columbia in Civil Action No. 17-49, within which a Local Exchange Company provides communications services.

LEC - Local Exchange Company.

Marks - A collective term to mean such items as trademarks, service marks, trade names and logos; copyrighted words, artwork, designs, pictures or images; or any other device, image or merchandise to which legal rights or ownership are held or reserved by an entity.

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NECA - National Exchange Carriers Association.

Personal Identification Number (PIN)- A pre-defined series of numbers to be dialed by the Customer or Authorized User upon access to the Carrier's terminal to validate the caller's authorization to use the services accessed and provided. The Customer is responsible for charges incurred through the use of his or her assigned PIN.

Renewal or Recharge - A method of replenishing a Debit Service's Available Usage Balance with additional minutes of usage as authorized and paid for by the Customer.

RNK - The Company (or Carrier) as defined herein.

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

Primary Calling Number - The telephone number assigned to a subscription customer by the LEC, which shall be geographically associated with the location of the local exchange Serving Wire Center associated with that number.

Serving Wire Center - A specified geographic point from which the vertical and horizontal coordinate is used in calculation of airline mileage. Also, a point from which a subscription Customer's LEC provides customer with local exchange telephone service.

Sponsor - A corporation or other legal entity that exclusively permits the use of its Marks to the Company for use with calling cards (prepaid or otherwise) or other merchandise, and contracts with the Company for the marketing of the services described herein.

Subscriber - The person, firm, corporation, or other legal entity which arranges for services of the Company on behalf of third party Customers or Authorized Users. The Subscriber is responsible for compliance with the terms and conditions of this notice. A Subscriber is also a Customer under the terms of the notice.

Subscription Service - Toll service provided when a customer accesses the carrier's terminal or the terminal of an underlying carrier whose service is resold over Feature Group D "equal access" service provided by a LEC.

United States or U.S. - Refers to the continental or contiguous United States. For the purposes of this notice, U.S. does not include the States of Alaska and Hawaii, or Puerto Rico, U.S. Virgin Islands, Guam, and the Commonwealth of the Northern Mariana Islands (CNMI) (collectively, the "non-continental U.S. territories"), calls to which are routed and rated as International Calls.

Effective: July 23, 2007

SECTION 2 - REGULATIONS

2.1 Undertaking of RNK, Inc. d/b/a RNK Telecom®

The Company's services and facilities are furnished to Customers for communications originating from domestic points within the United States and terminating to domestic and/or international points under terms of this notice. The Company's services and facilities are available twenty-four hours per day, seven days per week.

RNK arranges for installation, operation, and maintenance of the communications services provided in this notice for Customers in accordance with the terms and conditions set forth under this notice. RNK may act as the agent of the Subscriber or Customer for ordering access connection facilities provided by other carriers or entities (such as the local exchange company), when authorized by the Customer, to allow connection of a Customer's location to the RNK network. The Subscriber or Customer shall be responsible for all charges due for such service arrangement.

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

2.2 Limitations

- 2.2.1** Service is offered subject to the availability of the necessary facilities and equipment, and is subject to the provisions of this notice.
- 2.2.2** RNK reserves the right to discontinue or limit service when necessitated by conditions beyond its control, or when the Customer is using service in violation of provisions of this notice or the law.
- 2.2.3** The Company does not undertake to transmit messages, but offers the use of its facilities when available, and will not be liable for errors in transmission or for failure to establish connections.
- 2.2.4** The Company reserves the right to discontinue service, limit service, or to impose requirements on Customers or Subscribers as required to meet changing regulatory or statutory rules and standards, or when such rules and standards have an adverse material affect on the business or economic feasibility of providing service, as determined by RNK in its reasonable judgment.
- 2.2.5** In the case of services terminating to international points, Foreign Telecommunications Administrations may impose upon the portion of the end-to-end international service or facilities which they provide certain limitations, prohibitions or restrictions which may have the effect of limiting the ability of Subscribers or Customers to utilize the services furnished by the Company. It is the responsibility of the Customer to confirm any limitations, prohibitions or restrictions imposed by the Foreign Telecommunications Administration.

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2.2.6 Service may be discontinued by the Company, without notice to the Subscriber or Customer, 1) by blocking traffic to or from certain countries, cities, NXX exchanges, or individual telephone stations or 2) by blocking calls using certain PINs, when the Company deems it necessary to take such action to prevent unlawful use of, or nonpayment for, its services. The Company will restore service as soon as it can be provided without undue risk, and will, upon request by the Subscriber or Customer affected, assign new authorization or PIN codes to replace those codes that have been deactivated.

2.2.7 In order to control fraud, the Company, in its sole discretion, may refuse to accept Calling Card, Collect Call and/or Third Number calls it determines to be invalid and/or may limit the use of these billing options to or from certain countries or areas, including all or part of the United States, Puerto Rico or the U.S. Virgin Islands, or any other Domestic or International point.

2.3 Assignment or Transfer

All services provided under this notice are directly or indirectly controlled by RNK and neither the Customer nor the Subscriber may transfer or assign the use of service or facilities without the prior express written consent of the Company. Such transfer or assignment shall only apply where there is no interruption of the use or location of the service or facilities. All regulations and conditions contained in this notice shall apply to all such permitted assignees or transferees, as well as all conditions of service.

2.4 Use

Services provided under this notice may be used for any lawful purpose for which the service is technically suited, subject to the terms of this notice.

2.5 Liability of the Company

- 2.5.1** RNK's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in transmission that occur in the course of furnishing service or facilities, in no event shall exceed an amount equivalent to the proportionate charge for the period during which the faults in transmission occur.
- 2.5.2** The Company shall not be liable for claim or loss, expense or damage (including indirect, special or consequential damage), for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this notice, if caused by any person or entity other than the Company, by any malfunction of any service or facility provided by any other carrier, by an act of God, fire, war, civil disturbance, or act of government, or by any other cause beyond the Company's direct control.
- 2.5.2.1** Furthermore, with respect to a claim or suit, by a Subscriber, Customer or by any others, for damages associated with the installation, provision, termination maintenance, repair or restoration of domestic interstate or international long distance service, the Company's liability, if any, shall not exceed an amount equal to the initial period charge provided for under these Terms and Conditions for the call for the period during which the call was affected.
- 2.5.3** The Company shall not be liable for, and shall be fully indemnified and held harmless by Customer against any claim or loss, expense, or damage (including indirect, special or consequential damage) for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, unfair competition, interference with or misappropriation or violation of any contract, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data, information, or other content revealed to, transmitted, or used by the Company under this notice; or for any act or omission of the Customer; or for any personal injury or death of any person caused directly or indirectly by the installation, maintenance, location, condition, operation, failure, presence, use or removal of equipment or wiring provided by the Company, if not directly caused by negligence of the Company.

- 2.5.4** Copyright / Trademark / Unauthorized Usage, Firmware or Software: The Service and any firmware or software used to provide the Service or provided to Customer in conjunction with providing the Service, and all Services, information, documents and materials provided or offered by RNK and RNK's website(s) are protected by trademark, copyright or other intellectual property laws and international treaty provisions. All websites, corporate names, service marks, trademarks, trade names, logos and domain names (collectively "Marks") of RNK are and shall remain the exclusive property of RNK and nothing in this Agreement shall grant you the right or license to use such Marks. You acknowledge that you are not given any license to use the firmware or software used to provide the Service or provided to Customer in conjunction with providing the Service, other than a nontransferable, revocable license to use such firmware or software (without making any modification thereto) strictly in accordance with the terms and conditions of this Agreement.
- 2.5.5** THE COMPANY SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL PUNITIVE OR ANY OTHER DAMAGES, OR BUSINESS INTERRUPTION, OR FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER ARISING OUT OF ANY DEFECTS OR ANY OTHER CAUSE. THE COMPANY'S LIABILITY, IF ANY, WITH REGARD TO DEFECTIVE SERVICE (INCLUDING ANY DELAYED INSTALLATION OF THE COMPANY'S FACILITIES OR COMMENCEMENT OF SERVICE) SHALL NOT EXCEED THE GREATER OF \$1,000 OR THE AMOUNT STATED IN SECTION 2.5.1 IN THE EVENT OF AN INTERRUPTION IN SERVICE OR ANY DEFECT IN THE SERVICE WHATSOEVER, NEITHER COMPANY NOR ANY AFFILIATED OR UNAFFILIATED THIRD PARTY PROVIDER OR OPERATOR OF FACILITIES EMPLOYED IN THE PROVISION OF THE SERVICE SHALL BE LIABLE FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, SPECIAL, ACTUAL, PUNITIVE OR ANY OTHER DAMAGES, OR FOR ANY LOST PROFITS OF ANY KIND OR NATURE WHATSOEVER.
- 2.5.6** The Company shall not be liable for any defacement of or damages to the premises of a Customer or Subscriber resulting from the furnishing of service that is not the direct result of the Company's negligence.
- 2.5.7** The Company shall not be liable for any claim, loss, or refund as a result of loss, theft or fraudulent use of Personal Identification Numbers issued for use with the Company's services.
- 2.5.8** The Company shall not be liable for nor forfeit any rights over any claim, loss, reversion, escheat or refund on any unused portion of the usage balance remaining on a Debit Service provided to a Customer before or after the expiration date generated, or assigned or attendant to each Service.

2.6 Use of Recording Devices

Customers and Authorized Users who use recording devices do so at their own risk. A Customer or Authorized User may only use a recording device if the Customer or Authorized User complies with the requirements of this section and all laws, regulations, rulings and ordinances that may apply to the use of the recording device and/or the activities connected thereto, and only if the Customer or Authorized User is able to connect or disconnect the recording device, or turn the recording device on or off, at will.

- 2.6.1** A Customer or Authorized User may record a conversation if the Customer or Authorized User obtains written or verbal consent to the recording of all parties to the conversation prior to or at the beginning of the conversation.
- 2.6.2** A distinctive recorder tone must be repeated at intervals of approximately fifteen (15) seconds to alert all parties to the conversation that a recording device is being used.
- 2.6.3** The requirements of 2.6.1 and 2.6.2 are waived for broadcast licensees who use a recording device to record a conversation for broadcast if all parties to the conversation are aware that the conversation will be broadcast.

2.7 Taxes, Surcharges and Utility Fees

All federal, state and local taxes, fees and surcharges, including but not limited to gross receipts taxes, sales taxes, Universal Service Fund contributions, and municipal utilities taxes are listed as separate line items and/or included in the rates listed in this notice.

- 2.7.1** To the extent that a municipality, other political subdivision or local agency of government, or state or federal 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 relevant or applicable service from the Company within the territorial limits of such municipality, other political subdivision, local agency of government, or state.
- 2.7.2** The Company may adjust its rates and charges or impose additional rates and charges on its Customers in order to recover amounts that governmental or quasi-governmental authorities require it 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), Telecommunications Relay Service (TRS), the Presubscribed Interexchange Carrier Charge (PICC), and compensation to pay telephone service providers for the use of their pay telephones to access the Company's service.

A. Public Pay Telephone Surcharge

In order to recover the Company's expenses to comply with the FCC's pay telephone compensation plan effective on October 7, 1997 (FCC 97-371) and subsequent orders, a non-discountable 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. This surcharge, which is in addition to standard usage charges and any applicable taxes or government surcharges associated with the Company service, applies for the use of the instrument used to access the Company service and is unrelated to the Company's service accessed from the pay telephone.

Pay telephones include coin-operated and coinless phones owned by local telephone companies, independent companies and other interexchange carriers. The Public Pay Telephone Surcharge applies to the initial completed call and any re-originated call (i.e., dialing a new destination without "hanging up").

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

The rate for the Public Pay Telephone Surcharge is stated separately for each service, as applicable, below.

B. Universal Service Fund Fee (USF)

In connection with the FCC's Universal Service Orders, RNK must pay a percentage of its revenues to support the Universal Service Fund ("USF"). The company may pass through the USF assessment to its Customers by assessing surcharges on Customers who generate, through use of the Company's services, interstate and international usage. This surcharge is in addition to standard usage charges and any applicable taxes or pay phone or other charges associated with the Company's service. The percentage RNK must pay for USF is set by the FCC on a quarterly basis and the rates passed through to Customers may vary accordingly from time to time. The USF surcharge will be stated as a separate line item on the Customer's bill, or by another method permitted by the Commission's rules.

The Current USF surcharge is: 11.7% (2nd Quarter 2007)
11.3% (3rd Quarter 2007)

C. Presubscribed Interexchange Carrier Charge (PICC)

Consistent with the FCC's Access Reform Orders, the Presubscribed Interexchange Carrier Charge (PICC) is a per line monthly charge that may be applicable to certain lines that are presubscribed to the Company's interexchange service or to the Company's underlying carrier(s), regardless of the particular service option selected by the Customer. The Company may assess the Customer a monthly recurring charge, called a Presubscribed Interexchange Carrier Charge (PICC), for each line or equivalent, for which 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 may vary by types or numbers of lines. The Company's current rate for the PICC is as follows:

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2.8 Payment for Service

- 2.8.1** The Customer is responsible for payment of all charges for services and equipment furnished to the Customer or to an Authorized User of the Customer by RNK. This includes payment for calls or services originated at the Customer's number(s), incurred at the specific request of the Customer, or by use of Customer's Personal Identification Number.
- 2.8.2** The security of the customer's authorization codes, debit cards, travel cards, credit cards, exchange lines, equipment, and direct connect facilities are the responsibility of the customer. All calls placed using the customer's equipment, direct connect facilities, exchange lines, authorization codes, debit cards, travel cards, or credit cards will be billed to, and must be paid, by the customer. Recurring charges, deposits, and non—recurring charges are billed in advance. The initial billing may, at Carrier's option, also include one month's estimated usage billed in advance. Thereafter, charges based on actual usage during a month and any accrued interest will be billed monthly in arrears.
- 2.8.2** All charges due by the Customer are payable to the Company or to the Company's authorized billing agent (such as a local exchange telephone company or third-party billing aggregator). Objections or disputes regarding charges must be received by the Company in writing within 30 days after the billing invoice is issued, or the invoice shall be considered correct and binding upon the Customer. Adjustments to Customer's bills or balance shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.
- 2.8.3** All applicable taxes will be billed to the Customer unless the Customer can demonstrate to the Company's satisfaction that the Customer is exempt from such taxes under applicable laws and regulations. Company may require a Customer claiming such exemption to certify either in writing or by delivery to the Company of other written documentation (as may required by any applicable laws and/or regulations) its claim of exemption and/or that it is collecting the applicable taxes from its customers and is remitting appropriate taxes to the governmental authority/ies to which they are due.
- 2.8.4** In the event that the Company incurs fees or expenses, including attorney's fees, collecting, or attempting to collect, any charges owed to the Company, the Company may charge the Customer all such fees and expenses reasonably incurred, including late fees and interest on the unpaid charges.
- 2.8.5** Payment is due within thirty (30) days subsequent to the invoice date and is considered past due after the thirty (30) day period. A late payment charge of 1.5% monthly or the maximum allowable by law, whichever is lower, applies to all overdue balances. Such late fees are separate and distinct from attorney's fees and other costs incurred in collecting charges owed to the Company.

2.8.6 The Company reserves the right to assess a person responsible for payment a returned check charge of up to \$25.00 whenever a check or draft presented for payment to Company is not accepted by the institution on which it is written or drawn. This charge applies each time a Customer's check is returned to the Company by a bank, e.g., for insufficient funds.

2.8.7 Payment for Debit Service

For Debit Services: Payment must be received prior to the Company making service available. Renewal of Debit Service balances may be made by cash, check, or commercial credit card. Credit card replenishments are subject to the terms and conditions of the issuing commercial credit card company and those of the Company's credit card processing agent. Replenishment made by check are subject to the terms and conditions of the issuing financial institution and may be subject to a waiting period for funds authorization and transfer.

The Customer shall be responsible for all calls placed via the Debit Service as the result of the Customer's intentional or negligent disclosure of their Personal Identification Number (PIN). Objections or disputes regarding charges must be received by the Company in writing within thirty (30) days after the questionable debit has been made. Adjustments to Customer's Debit Service shall be made to the extent that circumstances exist which reasonably indicate that such changes are appropriate.

2.8.8 Customer Complaints and/or Billing Inquiries

Customers have the right to refer billing disputes and other complaints to RNK at 1-877-323-2486. RNK limits callers to fifteen (15) such calls per month, after which, RNK may charge Customers \$1.00 per call. RNK will provide a verbal warning to Customers after the tenth (10th) call in any one month.

2.9 Deposits and Guaranties

2.9.1 Each applicant for service will be required to establish credit. Any applicant whose credit has not been established to the sole and exclusive satisfaction of the Company may be required at any time, at the option of the company, to make a deposit to be held as a guarantee of payment of charges. Carrier may at any time increase the deposit to be posted by the Customer to reflect actual or anticipated increases in the customer's billings. The deposit may be held for as long as the financial condition or credit worthiness of the Customer is considered to be in question or unsatisfactory to the Company. At the Company's option, the deposit may be refunded or credited to the customer at any time prior to termination of service.

2.9.2 In the case of a business customer, carrier may, at its discretion, require personal guaranties from customer's owners or officers of all customer's liabilities and obligations to carrier.

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

2.10 Advance Payments

The Company reserves the right to require an advance payment from a Customer instead of, or in addition to, a deposit. The advance payment may be in an amount equal to or less than two months estimated billing.

2.11 Interconnection with Other Carriers

Service furnished by RNK may be connected with the services or facilities of other carriers. Such service or facilities, if used, are provided under the terms, rates and conditions of the other carrier. The Customer is responsible for all charges billed by other carriers for use in connection with RNK's service. Any special interface equipment or facilities necessary to achieve compatibility between carriers is the responsibility of the Customer.

2.12 Refusal or Discontinuance by Company

RNK may refuse, discontinue, or suspend service (or services) for non-compliance with and/or violation of any Federal, State or municipal law, ordinance or regulation pertaining to telephone service. Service (or services) may also be suspended, discontinued or refused for the following conditions:

2.12.1 For nonpayment: The Company may discontinue and/or suspend service (or services) on *any* service (including a Debit Service with a fully depleted balance, or a balance insufficient to pay lawful and reasonable taxes, fees or surcharges incurred by usage as required under this notice and/or applicable laws, regulations or orders).

2.12.2 For returned checks: The Customer whose check or draft is returned unpaid for any reason, after two attempts at collection, shall be subject to refusal, suspension or cancellation of service in the same manner as provided for nonpayment.

2.12.3 For lack of use: The Company, by written notice to the Customer, may refuse, suspend or cancel service(s) in the same manner as provided for nonpayment if after three full billing cycles or calendar months the service has not been used.

2.12.4 For violation of law or this notice: Except as provided elsewhere in this notice, the Customer shall be subject to refusal, suspension or cancellation of service, without notice, for any violation of terms of this notice, for any violation of any law, rule, regulation, order, decree or policy of any government authority of competent jurisdiction, or by reason of any order or decision of a court or other government authority having jurisdiction which prohibits the Company from furnishing such service or prohibits the Customer from subscribing to, using, or paying for such service.

2.12.5 For unauthorized or fraudulent use of service:

Without notice the Company may discontinue service in the event of unauthorized or fraudulent use of service. Whenever service is discontinued for fraudulent use of service, the Company may, before restoring service, require the Customer to make, at his or her own expense, all changes in facilities or equipment necessary to eliminate illegal use and to pay an amount reasonably estimated as the loss in revenues resulting from such fraudulent use and any costs incurred as a direct or indirect result of such misuse.

2.12.6 For the Company to comply with any order or request of any governmental authority having jurisdiction: The Customer shall be subject to refusal, suspension or cancellation of service, without notice, in order to permit the Company to comply with any order or request of any governmental authority having jurisdiction.

2.12.6 For unauthorized or unlawful use of PIN numbers and Authorization Codes: Travel PIN numbers and Authorization Codes are issued only to the Company's Customers and may not be sold or otherwise distributed without the written consent of the Company. Any such unauthorized misuse or unlawful use of such numbers or authorization codes will result in the immediate refusal, suspension or termination of the service without notice.

2.12.7 In the event the customer is the subject of any voluntary or involuntary petition or proceeding in bankruptcy, seeks protection or relief from creditors in a bankruptcy court, or executes an assignment for the benefit of creditors, the Carrier may terminate service two days after written notice is delivered to the customer or its authorized agent, or five days after such notice is mailed by first class mail to the customer or his authorized agent.

2.13 Inspection, Testing and Adjustment

2.13.1 Carrier may, upon reasonable notice, make such tests and inspections as may be necessary to investigate the installation, operation or maintenance of the customer's or the Carrier's equipment or connecting facilities. The Carrier may interrupt service at any time, without penalty or liability to itself, where necessary to prevent improper use of service, equipment, facilities, or connections.

2.13.2 Upon reasonable notice, the facilities and equipment provided by the Carrier shall be made available to Carrier for such tests and adjustments as may be necessary for their maintenance in a condition satisfactory to Carrier. No interruption allowance will be granted for the time during which such tests and adjustments are made, unless such interruption exceeds forty-eight hours in length.

2.14 Interruption of Service

Credit allowances for interruptions of service greater than four consecutive hours which are not due to the Company's testing or adjusting, to the negligence of the Customer, or to the failure of channels, equipment or communications systems provided by the Customer, are subject to the general liability provisions set forth herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption in service for which a credit allowance is desired by Customer. Before giving such notice, the Customer shall ascertain that the trouble is not within its control, or is not in wiring or equipment, if any, furnished by Customer and connected to Company's terminal. Interruptions caused by Customer-provided or Company-provided automatic dialing equipment are not deemed an interruption of service as defined in this notice since the Customer has the option of using the long distance network via local exchange company access.

Customer credit will be issued for the amount of service interrupted pro-rated by half-days during the month. For the purposes of credit determination, a month will be considered to consist of thirty (30) days.

2.15 Cancellation of Service

Customers may cancel service verbally, with verification satisfactory to RNK, or in writing at any time. The Company shall hold the Customer responsible for payment of all charges, including fixed or non-pro rata monthly fees, surcharges, etc., which accrue up to the cancellation effective date, i.e., including any usage initiated within a reasonable administrative cancellation period after notification. Interim charges for presubscribed RNK services may be avoided by dialing another carrier's access code. In the event the Customer executes a term commitment agreement with the Company, the Customer must cancel service and terminate the agreement in accordance with the agreement terms.

For prepaid services, the Customer may cancel service by fully depleting the Available Usage Balance of the Debit Service and not renewing a renewable service, or by allowing the expiration time to elapse.

Except as otherwise expressly provided herein, there is no reversion or refund, pro-rated or otherwise, for service paid for and left unused due to the Customer's cancellation, non-use or abandonment of service. Such intentional Customer cancellation functions as the expiration of the term of service(s) access which would otherwise remain available under a usage-based pre-payment until a pre-determined expiration date.

2.15.1 Other Rules

The Company may temporarily suspend service without notice to the Customer, by blocking traffic from or to certain cities or NXX exchanges or numbers, or by blocking calls using certain Personal Identification Numbers when the company deems it necessary to take such action to prevent unlawful use of its service or in order to cooperate with law enforcement officials, requirements or requests. The Company will restore service as soon as service can be provided without undue risk.

2.15.2 Credit Investigation

By applying for service from the Company, the Customer understands that the Company may conduct an investigation, using commercial and other available sources, of customer's credit and financial standing, and by applying for and/or using the Company's services, the Customer grants consent for such investigation.

2.15.3 Local Charges

In certain instances, customer may be subject to local telephone company charges or message unit charges to access the Carrier's terminal. Carrier is not responsible for any such local or message unit charges incurred by customer in gaining access to Carrier's terminal.

2.16 Reserved For Future Use

2.17 Customer Provided Terminal Equipment

The Company's facilities and service may be used with or without terminal equipment or communications systems such as a PBX, key system, or single line telephone. Such terminal equipment shall be furnished and maintained at the expense of the Subscriber or Customer. The Subscriber or Customer is responsible for all costs at his or her premises, including personnel, wiring, electrical power, and the like, incurred in the use of Carrier's service. When such terminal equipment is used, the equipment shall comply with the generally accepted minimum protective criteria standards of the telecommunications industry.

SECTION 3 - SERVICE AND RATE DESCRIPTION

3.1 General

Rates for service may vary by call type and/or term commitments and/or contract services offerings negotiated between the Company and individual Subscribers. Usage rates, per-call service charges, monthly fees and call timing are defined in the description for each service. Service is available 24 hours per day, 7 days per week. The Company may, from time to time, engage in Special Promotional Offerings or Trial Service Offerings limited to certain dates, times or locations designed to attract new subscribers or increase subscriber usage, as may be subject to regulatory approval.

3.2 Distance and Time of Day Discounts

The Company does not offer service that is mileage sensitive.

The Company does not offer service that is time of day sensitive.

3.3 Call Charges

3.3.1 Long distance usage charges are based on the actual usage of the Company's network. Domestic and most international chargeable time begins when the calling and called station are connected. For calls to destinations that cannot communicate the connection time, usage charges are determined by automatic timing equipment in the telephone network.

3.3.2 Chargeable time ends when the calling service point terminates, thereby releasing, the network connection. If the called party hangs up but the calling number does not, chargeable time ends when the network connection is released by automatic timing equipment in the telephone network.

3.3.3 The minimum and/or additional usage call duration, if any, for billing purposes is in the description for each product.

3.3.4 The Company will not bill for unanswered calls in areas where equal access or automated connection signaling is available. The Company will not knowingly bill for unanswered calls in areas where equal access or automated connection signaling is not available. Company cannot be held responsible for calls directed to carriers or destinations with which Company does not connect directly.

SECTION 4 - DIRECT DIALED INTERSTATE AND INTERNATIONAL TOLL SERVICES

4.1 General Description of Services

Post-paid presubscribed Switched Outbound Service is available to business and residential Customers for outbound domestic interexchange, interstate and international calling from presubscribed lines. Calls are billed in six (6) second increments after the initial minimum period of six (6) seconds. Rates are not mileage or time-of-day sensitive.

Domestic and International rates vary by destination, and change from time to time. Current rates by country or destination may be obtained by calling the customer service number on Company's bills, websites, or calling cards, and/or upon ordering service, or by clicking on the Rates link on the Company web page that offers a particular plan or service.

4.2 Timing of Calls

- 4.2.1** Unless otherwise indicated, all calls are timed in one minute increments and all calls which are fractions of a minute are rounded up to the next whole minute.
- 4.2.2** For station to station calls, call timing begins when a connection is established between the calling telephone and the called telephone station.
- 4.2.3** Call timing ends when the calling station "hangs up," thereby releasing the network connection. If the called station "hangs up" but the calling station does not, chargeable time ends when the network connection is released either by automatic timing equipment in the telephone network or by the Company operator.
- 4.2.4** No time of day or mileage calculations apply.

4.3 Rates and Charges

4.3.1 Presubscribed Post-Paid InterLATA Toll Service

Rate per minute: 0.089

SECTION 5 - PRE-PAID DEBIT SERVICES

5.1 General

Debit Service allows Customers to place calls from locations other than their normal place of business or residence. RNK offers various types of Debit Services including calling cards, presubscribed toll and long distance, and Voice Mail with Calling Time. Customers dial a toll-free or local access number and enter a personal identification code. Service is paid for in advance of actual usage. Charges for usage are deducted from the available minutes remaining on the prepaid balance. Cards may be purchased in various denominations of dollars or domestic minutes.

5.2 Terms and Conditions of Service

- 5.2.1** All of the Company's regular Debit Services are renewable. (Certain promotional services may not be renewable.) Customers may renew the services at point of purchase, or via telephone or Company websites through the use of a verifiable commercial credit card. The Company reserves the right to decline initial transactions or renewals charged to any credit card account or by any particular credit card use that it cannot verify to its satisfaction.
- 5.2.2** Calls to 500, 700, 800/888, 900 and 976 numbers and calls requiring operator assistance cannot be completed using the Debit Service. Air to ground and high seas service may not be completed. Calls may only be completed using standard telephone-tone-capable telephone equipment.
- 5.2.3** All calls must be charged against a Debit Service that has sufficient available balance which will be announced in minutes according to the destination dialed before the call is connected. Calls in progress will be terminated by the Company if the balance on the Debit Service is insufficient to continue the call.
- 5.2.4** All Company Debit Services expire within a fixed time from activation, purchase, first use, last recharge, or the expiration date printed on the card, if any. If the Service is not used within a one (1) year period from purchase it will expire.
- 5.2.5** Purchase and issue of a Debit Service entitles purchaser or holder to access to the company's network for the purpose of originating calls for a specified period of time, up to a specified maximum usage.
- 5.2.6** Purchase of a Debit Service does not create an interest in the Company's network nor constitute a deposit with the Company.

5.2.7 For a dollar-amount denomination card, the face value of the card does not entitle the holder to any particular number of usage minutes, and the actual usage charges may vary according to call destinations, posted rate changes, other applicable charges outlined in this Agreement and that may apply from time to time.

5.2.8 The card or service has no cash or residual value and the Company does not refund any unused balances after Service expiration.

5.3 Discontinuance of Service

5.3.1 In addition to any other provisions in this notice for the Company to discontinue or refuse any of its services, Debit Service may be discontinued or refused without notice for the following conditions:

- For non payment of any amount past due to the Company by the Customer, including non-payment of a Debit Renewal of a depleted (i.e., \$0.00) balance.
- When the Available Usage Balance of a non-renewable service is depleted to a level insufficient to place a one-minute call to the location of least cost.
- When the established expiration date of the Debit Service is reached.
- Upon request of the Customer or Subscriber.
- Upon reason to believe fraud or violation of law, regulation or this notice has occurred in use of the Service.
- Upon any change of applicable law or regulation that may require the Company to do so.
- For any other reason beyond Company's control.
- For any reason that, in the sole reasonable discretion of the Company, requires the discontinuation, cancellation, refusal or termination of the Service.

5.4 Debit Services Descriptions and Rates

The Company offers a variety of debit service rate plans based on a Customer's desired calling patterns.

5.4.1 Mass Local Access Card (MassCard):

A no-fee prepaid phone calling card network access via a network of New England local access numbers and, locally or nationally, via 800 number access. (800 number per minute surcharge applies.) [Click here for rates.](#)

5.4.2 www.DialAroundTheWorld.com

5.4.2.1 Description

A secure web site where customers can purchase prepaid Personal Identifying Numbers (PINs) (i.e., “virtual calling cards”). The PINs provide network access via a network of New England local access numbers and, locally or nationally, via toll-free number access. A toll free number surcharge applies.)

National Domestic Rates: Available at www.DialAroundTheWorld.com.

International rates vary from time to time, as posted on the above website*

*Rates exclusive of \$0.99 per call to allow RNK to recover costs associated with the surcharge imposed by payphone service providers on RNK.

5.4.3 Custom Card Program

Customers can buy custom-designed prepaid phone calling cards functionally identical to the Mass Local Access Card. [Click here for rates.](#)

For other terms and conditions, see Section 3.6.4 below.

5.4.4 Rates For Custom Prepaid Services Not Listed Above

5.4.4.1 Rates do not include federal, state, and local taxes or surcharges, e.g., USF.

5.4.4.2 Cards expire within one year of purchase or first use, whichever occurs later, unless stated otherwise upon the card.

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5.4.4.3 Service Descriptions and Rates

1. 3000 Minute Card	\$0.003 per minute
800 Access	N/A
Payphone	\$0.00
2. 1000 Minute Card	\$0.005 per minute
800 Access	N/A
Payphone	\$0.00
3. Custom Card Program A	\$0.01 per minute
800 Access	\$0.04
Payphone	\$0.99
4. Connection Free (\$1.99) Card	\$0.01 per minute
800 Access	\$0.04
Payphone	\$0.59
5. Central American Card	\$0.019 per minute
800 Access	\$0.04
Payphone	\$0.99
6. Customer RB \$20 Card	\$0.02 per minute
800 Access	\$0.02
Payphone	\$0.99
7. Customer CTS 300/150 Card	\$0.02 per minute
800 Access	\$0.02
Payphone	\$0.36
8. Customer RB \$10 Card	\$0.0225 per minute
800 Access	\$0.0225
Payphone	\$0.99
9. City Card	\$0.024 per minute
800 Access	\$0.024
Payphone	\$0.59
10. Custom Card Program B	\$0.025 per minute
800 Access	\$0.025
Payphone	\$0.99
11. Custom Card Program C	\$0.025 per minute
800 Access	N/A
Payphone	\$0.99

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12. HDC Card	\$0.026 per minute
800 Access	\$0.03
Payphone	\$0.69
13. Customer CC Card	\$0.026 per minute
800 Access	\$0.024
Payphone	\$0.99
14. Customer AA Card	\$0.028 per minute
800 Access	\$0.03
Payphone	\$0.99
15. Customer VT Promo Card	\$0.03 per minute
800 Access	\$0.04
Payphone	\$0.99
16. Customer VT Rechargeable Card	\$0.0325 per minute
800 Access	\$0.04
Payphone	\$0.99
17. Custom Card Program D	\$0.039 per minute
800 Access	\$0.04
Payphone	\$0.99
18. 3-2-1 Talk (Cellular Origination)	\$0.039 per minute
800 Access	\$0.04
Payphone	\$0.99
19. Action USA	\$0.0416 per minute
800 Access	\$0.84
Payphone	\$0.99
20. Customer TR Card	\$0.0416 per minute
800 Access	\$0.83
Payphone	\$0.99
21. Custom Card Program E	\$0.049 per minute
800 Access	\$0.04
Payphone	\$0.99
22. Custom Card Program F	\$0.05 per minute
800 Access	N/A
Payphone	\$0.99

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23. Custom Card Program G	\$0.05 per minute
800 Access	\$0.04
Payphone	\$0.99
24. USA 90/180/360 Card	\$0.0555 per minute
800 Access	N/A
Payphone	\$0.59
25. Customer CC Card	\$0.058 per minute
800 Access	N/A
Payphone	\$0.99
26. Bucket of Minutes 5.9 Card	\$0.059 per minute
800 Access	\$0.04
Payphone	\$0.99
27. National Card	\$0.059 per minute
800 Access	N/A
Payphone	\$0.99
28. Bucket of Minutes 6.9 Card	\$0.069 per minute
800 Access	\$0.04
Payphone	\$0.99

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5.5 Third Party Debit Service

Third Party Debit Service is offered to organizations or commercial entities ("Subscribers") for distribution to their members, patrons, or customers ("Customers") or for other incentive, marketing or promotional purposes. The marketing vehicle and expiration period for the Service is selected by the organization or commercial entity upon joint agreement with the Company. The organization or commercial entity is responsible for obtaining all necessary permissions for the use of any trade mark, trade name, service mark or other image on any custom cards. The Company reserves the right to approve or reject any image and to specify the Customer information language and use of the Company's trade mark, trade name, service mark or other image on the card. Any distribution for their own promotional purposes by the Subscriber of the Company's Debit Services or related cards is independent of and unrelated to any Promotional Services of RNK.

Subscribers may purchase a Third Party Debit Service which assigns each Customer a Debit Service , provides each Customer with a PIN, and lists instructions for accessing and using the Company's service.

The Company's system informs the Customer of the Available Usage Balance remaining in the Debit Service and prompts the Customer to place a call by entering a destination telephone number. Network usage for calls placed is deducted from the Available Usage Balance in the Customer's Debit Service on a real time basis as the call progresses.

For debiting purposes, call timing is rounded up to the nearest one (1) minute increment after an initial minimum period of one (1) minute. Usage charges are computed and rounded up to the nearest penny on a per call basis.

SECTION 6 – TOLL FREE SERVICES

6.1 General

- 6.1.1** Toll free service is available to Subscribers for incoming calls. Calls originate from any interstate or intrastate location over a toll free (800/888/877/8YY) number and terminate to a Customer-provided switched access line. Call charges are billed to the Subscriber rather than to the originating caller. Since interLATA calls cannot be prevented from reaching an toll free service number, the Subscriber must also subscribe to an interLATA toll free service or similar service provided by an interexchange carrier.
- 6.1.2** Toll free service does not include person to person, collect, conference or other calls requiring operator handling. Service may be furnished only when and for so long as the Customer subscribes to a sufficient number of access lines to adequately handle the volume of telephone calls received, without interfering with any of the services offered by the Company.

6.2 Regulations

- 6.2.1** The minimum service period is one month.
- 6.2.2** Service is furnished by the Company at rates based on the accumulated time per month. All usage is billed with an initial minimum period of 30 seconds, and with a fractional subsequent 6-second interval.
- 6.2.3** When toll-free service is ordered, the customer has the option to specify the geographic location in which the number may be dialed.
- 6.2.4** For intrastate-originated traffic, corresponding rates and charges are set forth in the Company's applicable FCC public disclosures.
- 6.2.5** A one-time connection charge, as well as a monthly recurring fee (in addition to any usage charges) applies to each Toll Free Service.
- 6.2.6** Rates do not vary by distance or time of day. However, as set forth in 4.7.2 below, subscribers may receive different rates when purchased in combination with other RNK Service
- 6.2.7** The Company will make every effort to reserve toll-free (i.e., "800/888") vanity numbers for Customers, but makes no guarantee or warranty that the requested number(s) will be available.

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- 6.2.8** The Company will participate in porting or transferring toll-free numbers only if the service balance is zero or shows a credit and all charges incurred as a result of the toll-free number have been paid.
- 6.2.9** If a Customer who has received a toll-free number does not subscribe to toll-free service within 90 days, the Company reserves the right to make the assigned number available for use by another Customer

6.3 Rates and Charges

		Non-Recurring	Monthly Recurring	Usage (per- minute)
Basic Toll-Free Service--Non-RNK Customer	Geographic Coverage Continental US US and Canada or NANP- Wide	\$ -	\$ 3.99	\$ 0.039
Basic Toll-Free Service--RNK Customer	Continental US US and Canada or NANP- Wide	\$ -	\$ 3.99	\$ 0.039
		\$ -	\$ 5.99	\$ 0.059

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SECTION 7 – RESERVED FOR FUTURE USE

SECTION 8 - PROMOTIONS

8.1 Promotions - General

From time to time, the Company may provide promotional offerings to introduce a current or potential Subscriber to a service not being used by the subscriber. These offerings may be limited to certain dates, times or locations and may waive or reduce recurring or non-recurring charges.

8.2 Demonstration Calls

From time to time RNK will demonstrate its services by providing free test calls over its network.

SECTION 9 - CONTRACT SERVICES

9.1 General

At the option of the Company, service may be offered on a contract basis to meet specialized requirements of the Customer not contemplated in this notice. The terms of each contract shall be mutually agreed upon between the Customer and Company and may include discounts on rates contained herein, waiver of recurring or nonrecurring charges, charges for specially designed and constructed services not contained in the Company's general service offerings, or other customized features. The terms of the contract may be based partially or completely on the term and volume commitment, type of originating or terminating access, mixture of services or other distinguishing features. Service shall be available to all similarly situated Customers for six months after the initial offering to the first contract Customer for any given set of terms.

SECTION 10 – MISCELLANEOUS/GRANDFATHERED SERVICES

10.1 GRANDFATHERED SERVICE--Bucket of Minutes®

10.1.1 General Description

Bucket of Minutes® is a bundled Intrastate (“IntraLATA”) Toll, Interstate and International pre-paid calling service with integrated added-value features. The Intrastate Toll and Interstate/International (“long distance”) packages may be purchased together or separately. Bucket of Minutes may be selected by residential and business Customers of any Massachusetts LEC regardless of any PIC selection they may or may not have made for IntraLATA toll and/or long distance carrier plans may use this service. Bucket of Minutes toll and long distance calls to be dialed direct from the assigned telephone(s) without extra digits.

Bucket of Minutes may be accessed by Customers from any phone via toll-free numbers, local access numbers (as the Company may provide from time to time), and the Bucket of Minutes® dial-around code(s) as may be provided by the Company from time to time. Additional per-minute charges may apply to toll free access.

Bucket of Minutes is also available in customized wholesale packages, for resale by other common carriers and for retail by entities that are not licensed telecommunications service providers. As the Company may provide in Contract Service Arrangements (see Section 5, above) entities selling or reselling Bucket of Minutes® may receive a commission based on the revenues collected by the Company from such sales.

10.1.2 Features

A. Pre-Paid

Customers may prepay any whole dollar amount (greater than the \$25.00 initial purchase) they choose for the commensurate amount of usage according to the dollar-volume rate schedule below (their “Bucket of Minutes®”) as actuated in real-time according to the calls methods (e.g., 800 access) and destinations of actual calls. Customers may opt to presubscribe one or more of their telephone lines to Bucket of Minutes®, and/or may access their Bucket of Minutes® via Company-designated toll-free numbers, local access numbers, or the Bucket of Minutes® dial-around code. Additional per minute charges may apply to toll-free access.

At the beginning of each call, the caller will hear a message with amount remaining in the Bucket of Minutes®. This feature can also be deactivated and reactivated by the customer on the Bucket of Minutes® website. Presubscribed customers can also obtain a real-time usage balance at any time by dialing “00” from their home or business phone.

B. Recharge/Replenish a Bucket of Minutes®

Customers can recharge or replenish their Bucket of Minutes® at any time prior to expiration of their Bucket of Minutes® via a Company-designated web page or by speaking to a Customer Service Representative. Replenishments may be made in any whole dollar increment over twenty-five dollars. Customers who choose a larger Bucket of Minutes® in a discounted rate category upon recharge will immediately have applied the discounted rates to their new Bucket of Minutes® and on any minutes remaining in their “old” Bucket of Minutes®. Once the Customer recharges at a discounted volume rate, the rates will not decrease below the rates established by the “best” recharge.

C. Bucket of Minutes® Expiration and Accrual of Additional “Interest” Minutes

The Available Usage Balance in the Bucket of Minutes® does not expire as long as the Customer maintains the service. A Customer’s Available Usage Balance automatically “rolls over” from month to month, plus any accrued “interest” minutes, in the form of extra minutes at the end of each month based on the amount remaining in the bucket.

If there is no activity, (e.g. usage or recharge) on a Bucket of Minutes® service for more than one year, the Company may, at its option and with appropriate notice to the Customer, terminate the service and may refund any remaining Available Usage Balance in an appropriate manner, as may be determined by the Company.

D. Customer-Determined Partitioning of Minutes

Customers have the ability to partition or apportion their Bucket of Minutes® among users and/or originating phone numbers. Customers may assign individual PINs and allot usage to Authorized Users of their choice by logging on to their personal BucketofMinutes.com® web page, or by speaking with a Customer Service Representative.

E. Personal 800 Number

Bucket of Minutes® Customers can elect to have their own unique Bucket of Minutes® “800” (or at the discretion of the Company, an equivalent toll-free) number for Customer-designated Authorized Users to call the Customer’s designated telephone(s) directly, and have the calls deducted directly from their Bucket of Minutes®. (Some Bucket of Minutes® customers may incur an additional charge for this service.)

H. Personalized Web and Web Page Access

Customers can recharge their Bucket of Minutes® through their reseller’s Bucket of Minutes® website, or directly from www.BucketOfMinutes.com.® Customers can log on at any time to check their Bucket of Minutes® total and partitioned balances, usage and call details. Sub-account holders can each log on to separate secure pages to view individual activity.

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10.1.3 Bucket of Minutes® Rates

Bucket of Minutes® rates vary according to the amount of prepaid usage purchased at one time. Per-minute domestic usage rates do not include federal or state (e.g., city, local, municipal, when applicable) taxes, or FCC (e.g., Universal Service, TRS, Number Portability) or pay phone surcharges. The lowest Bucket of Minutes® rates purchased on a particular Customer's service will apply to any future recharges.

<u>\$ Amt. Purchased</u>	<u>Rate/U.S. Min.</u>	<u>International Rates</u>	<u>“800” Access</u>
\$25 to 99	\$0.079	Varies	Up to \$0.15/min.
\$100 to 499	\$0.069	by Country,	surcharge from
\$500 to 999	\$0.059	as posted from	continental U.S.
\$1000 and above	\$0.049	time to time on	(Up to
	+\$0.25/min.		
	www.BucketOfMinutes.com ®	from non-continental	
	Sliding Discount Attached to	U.S. and Canada)	
	Domestic Volume-Purchased Discounts		

SECTION 11 - WIRELESS TERMINATION SERVICE

11.1 Service Description

Wireless Termination Service provides for the reciprocal transport and termination of indirect traffic exchange between Commercial Mobile Radio Service (CMRS) providers (“Carrier”) and the Company. Such traffic includes that traffic which is delivered indirectly via a third party switch (“Indirect Traffic”), but not resold or wholesale service traffic carried by IXCs (for which the IXCs are responsible for transporting and terminating traffic and associated costs/intercarrier compensation – e.g., interMTA for Carrier, and interstate and intraLATA toll for Company). Upon notice from the Company that a Carrier is using Company’s Wireless Termination Services, which shall come in the form of an invoice from Company for such traffic, upon payment of such invoice, Carrier shall have consented to the terms contained below, and accordingly, shall be responsible for all rates for services provided, and be eligible to bill Company under the same terms and rates.

11.2 General Regulations

11.2.1 This service is provided to Commercial Mobile Radio Service (CMRS) providers licensed by the Federal Communications Commission (FCC).

11.2.2 Wireless Termination Service is limited to tandem-routed wireless-to-wireline and tandem-routed wireline-to-wireless traffic that originates or terminates within the Company exchange.

11.2.3 The terms of this Section 9 shall be superseded by an interconnection agreement with a CMRS provider, upon execution of such agreement, unless this notice is incorporated by express reference in the agreement.

11.3 Definitions of Terms as Used in this Section

11.3.1 “Commercial Mobile Radio Service” (“CMRS”) is as defined at 47 C.F.R § 20.3.

11.3.2 “Direct Traffic” is telecommunications traffic originated by a CMRS provider and terminated to the network of the Company (or vice-versa) where both networks are physically interconnected in a mutually agreed upon and technically feasible manner.

11.3.3 “Indirect traffic” is telecommunications traffic originated by a CMRS provider and terminated to the network of the Company (or vice-versa) without the direct interconnection of the CMRS provider’s and the Company’s networks and where the CMRS provider is physically connected with and delivers traffic to a third party which in turn delivers the traffic to the Company network (or vice-versa).

11.3.4 IntraMTA Traffic: is telecommunications traffic, which originates and terminates within the same Major Trading Area (“MTA”), as defined in 47 C.F.R. § 24.202(a). For purposes of determining whether traffic originates and terminates within the same MTA, the location of the End Office and associated NPA-NXX serving the landline end user and the location of the cell

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site that serves the mobile end user at the beginning of the call shall be used.

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11.3.5 InterMTA Traffic: All traffic that is not IntraMTA Traffic is InterMTA Telecommunications Traffic.

11.3.6 “Major trading Area” or “MTA” means the service areas based on the Rand McNally 1992 Commercial Atlas & Marketing Guide, 123rd edition, at pages 38-39. (47 C.F.R. § 24.202(a)).

11.4 Reciprocal Compensation

11.4.1 The Company and the CMRS will each pay Termination charges for traffic originated on their network and terminated to the other party's network reciprocally. The Company and the CMRS provider are each responsible for the recording and billing traffic terminated to their respective networks.

11.4.2 The rates and rate elements applicable to InterMTA Traffic are the respective Parties' interstate Switched Access rates. The rates for Termination of IntraMTA Traffic are shown in the Rates section below.

11.4.3 The CMRS's IntraMTA Traffic shall be determined by multiplying the CMRS total minutes of use and multiplying it by the rate in Section 11.6, below.

11.4.4 Each provider (i.e., the Company and CMRS provider) will be responsible for the accuracy and quality of its data as submitted to the other. Upon reasonable written notice, either provider or its authorized representative shall have the right to conduct a review and verification of the other provider to give assurances of compliance with the provisions of this section. This includes on-site verification reviews at the other provider's or vendor locations. The review may consist of an examination and verification of data involving records, systems procedures and other information related to the traffic originated by one provider and terminated to the other provider. Both providers will provide the other provider with reasonable access to such information as is necessary to determine amounts payable under this section.

11.4.5 In the event that either the Company or CMRS provider is unable to accurately record actual minute of traffic use, the party without the ability to make such recordings will rely upon the traffic reports of the other provider, assuming that provider can accurately record actual minutes of traffic use.

11.4.5.1 Should one party rely on the records of the other party, the provider accurately recording actual traffic shall provide the other provider with such reasonable records and reports as such other party requires to create accurate bills, as determined by the parties. Such traffic reports will be made available upon reasonable request.

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11.4.5.2 Such provider receiving actual traffic recordings and reports will have the ability, on thirty (30) days notice, to audit provider rendering such actual traffic recordings once a year, at the expense of the provider receiving the actual records. If an initial audit indicates significant errors, reasonably related costs for such audit shall be paid by the provider rendering such actual traffic recordings and reports, and the receiving provider shall retain further audit authority, to be paid for by the provider rendering such traffic reports, until such significant errors are corrected.

11.4.6 The Company may, upon request of the CMRS provider, permit any amounts due under this Section to be off-set against any amounts due to the CMRS provider under this Section.

11.5 Direct Interconnection Service

Direct Interconnection Service between a CMRS provider and the Company will be provided on an individual case basis (ICB).

11.6 Rates and Charges:

Both the Company and the CMRS provider shall be compensated according to the following schedule:

<u>Category</u>	<u>Rate</u>
IntraMTA Terminations (Per Minute of Use)	\$0.008
InterMTA Terminations (Per Minute Of Use)	(‡)

‡ See RNK's FCC Tariff No. 1 for applicable Switched Access Rates

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