

ABA NET, LLC
INTERNATIONAL AND INTERSTATE
STANDARD RATE SCHEDULE

January 1, 2008
Version 3

This document contains the services and rates for the furnishing of international telecommunications services offered by ABA Net, LLC between the United States and foreign locations as reflected herein and interstate, that is state to state, services offered by ABA Net, LLC within the United States. Copies of this document may be inspected during normal business hours at the Company's principal place of business in Silver Spring, MD.

RECENT CHANGES

When ABA Net makes substantive changes in its Standard Rate Schedule, including rate increases, this Recent Changes page will list the affected sections and briefly summarize the changes.

Rate decreases, minor textual changes and/or editorial changes will not be noted.

Version 2: New Calling Plan Service for Long Distance Access is described in new Section 4.4.

1. APPLICATION OF STANDARD RATE SCHEDULE

- 1.1. This Standard Rate Schedule (“Schedule”) contains the description, terms and rates applicable to the provision of INTERNATIONAL AND DOMESTIC INTERSTATE TELECOMMUNICATIONS SERVICES by ABA Net, LLC (“Company”), and any of its affiliates and/or subsidiaries from originating location(s) in the United States to international locations as specified herein and to all points in other States.
- 1.2. The rates and terms contained in this Schedule do not apply, unless otherwise specified, to lines, facilities, or services provided by a local exchange telephone company or other common carrier.
- 1.3. All services provided under this Schedule are directly or indirectly controlled by the Company and the Customer nor the Subscriber may not transfer or assign the use of services or facilities without the express written consent of the Company. All regulations and terms contained in this Schedule shall apply to all permitted assignees or transferees, as well as all conditions of service.

2. TERMS AND CONDITIONS

2.1. Company Undertaking.

- 2.1.1. The Company undertakes to provide telecommunications services in accordance with the terms and conditions set forth in this Schedule. The Company provides international and interstate telecommunications service between points within the United States and points in the United States and those foreign locations as specified in this Schedule.
- 2.1.2. The Company’s services and facilities are available twenty-four (24) hours per day, seven (7) days per week.
- 2.1.3. The Company’s Customer Service Department for billing and service inquiries may be reached by calling toll-free at 1-866-862-7232 during normal business hours. Customers wishing to communicate with the Company in writing may send an email to support@abanet.us or correspondence to: 11510 Georgia Ave, Suite 101 Silver Spring, MD 20902.

2.2. Limitations on Service

- 2.2.1. All service is subject to the availability of suitable facilities. The Company reserves the right to limit the length of communications or to discontinue furnishing services when necessary because of the lack of transmission medium capacity or limitations caused by natural or artificial conditions affecting transmission or because of any causes beyond its control

- 2.2.2. The Company reserves the right to discontinue service, limit service, or to impose requirements on Customers as required to meet changing regulatory or statutory rules and standards, or when such rules, standards have an adverse material affect on the business or economic feasibility of providing service, as determined by Company in its reasonable judgment.
- 2.2.3. Service to any or all Customers may be temporarily interrupted or curtailed due to equipment modifications, upgrades, relocations, repairs and similar activities necessary for proper or improved operation.

2.3. Limitations of Liability

- 2.3.1. Because the Company has no control of communications content transmitted over its system, and because of the possibility of errors incident to the provision and use of its service, service furnished by the Company is subject to the terms, conditions and limitations herein specified.
- 2.3.2. The Company is not liable to the Customers for interruptions in service.
- 2.3.3. The liability of the Company for errors in billing that result in overpayment by the Customer shall be limited to a credit equal to the dollar amount erroneously billed.
- 2.3.4. The Company shall not be liable to a Customer or third party for any direct, indirect, special, incidental, reliance, consequential, exemplary or punitive damages, including, but not limited to, loss of revenue or profits for any reason whatsoever, including, but not limited to, any act or omission, failure to perform, delay, interruption, failure to provide any service or any failure in or breakdown of facilities associated with the service.
- 2.3.5. The Company shall not be liable for any delay or failure of performance or equipment caused in whole or in part by Acts of God, fires, terrorism, war, riot, emergency, government actions, equipment or facility unavailability; by relocation, floods, earthquakes, hurricanes, or other catastrophes; by national emergencies, insurrections or other civil commotions; by strikes, work stoppages or other labor difficulties; by criminal actions taken against the Company; by unavailability, failure or malfunction of equipment or facilities provided by the Customer or third parties; or by causes beyond our reasonable control, including without limitation the failure of an incoming or outgoing call, failure of 9-1-1 service or location services, priority access or secured call service.
- 2.3.6. The Company shall not be liable for and the Customer shall indemnify and hold the Company harmless against any claims for loss or damages involving:

- 2.3.6.1. Any act or omission of: (a) the Customer, (b) any other entity furnishing service, equipment or facilities for use in conjunction with services or facilities provided by the Company;
- 2.3.6.2. Any unlawful or unauthorized use of the Company's facilities and services;
- 2.3.6.3. Libel, slander, infringement of patents, trade secrets, or copyrights or unauthorized use of any trademark, trade name or service mark arising from or in connection with the transmission of communications by means of Company-provided facilities or services; or by means of the combination of Company-provided facilities or services with Customer-provided facilities or services;
- 2.3.6.4. Breach in the privacy or security of communications transmitted over the Company's facilities;
- 2.3.6.5. Changes in any of the facilities, operations or procedures of the Company that render any equipment, facilities or services provided by the Customer obsolete, or require modification or alteration of such equipment, facilities or services, or otherwise affect their use or performance;
- 2.3.6.6. Injury to property or injury or death to persons, including claims for payments made under Workers' Compensation law or under any plan for employee disability or death benefits, arising out of, or caused by, any act or omission of the Customer, or the construction, installation, maintenance, presence, use or removal of the Customer's facilities or equipment connected, or to be connected to the Company's facilities;
- 2.3.6.7. Any intentional, wrongful act of a Company employee when such act is not within the scope of the employee's responsibilities for the Company and/or is not authorized by the Company;
- 2.3.6.8. Any representations made by Company employees that do not comport, or that are inconsistent, with the provisions of this Standard Rate Schedule;
- 2.3.6.9. Any incomplete calls due to network busy conditions;
- 2.3.6.10. Any calls not actually attempted to be completed during any period that service is unavailable;
- 2.3.6.11. Loss or theft of calling cards or authorization codes issued for use with the Company's services;

- 2.3.6.12. Any unused portion of the usage balance remaining on a calling card provided to a Customer before or after the expiration date assigned to each card.
- 2.3.7. The Customer shall reimburse the Company for all costs, expenses and attorney's fees incurred by the Company in its defense against claims set forth in Section 2.3.6.
- 2.3.8. The Company assumes no responsibility for the availability or performance of any facilities under the control of other entities that are used to provide service to the Customer, even if the Company has acted as the Customer's agent in arranging for such facilities or services.
- 2.3.9. Any claim against the Company shall be deemed waived unless presented to the Company within thirty (30) days after the date of the occurrence that gave rise to the claim.
- 2.3.10. The Company makes no express representations or warranties regarding the service and disclaims any implied warranties, including, but not limited to, warranties of title or implied warranties of merchantability or fitness for a particular purpose. The Company does not authorize anyone to make a warranty of any kind on its behalf and the Customer should not rely on any such statement.
- 2.3.11. Even if the Company has been advised of the possibility of damages, the Company is not liable to Customer, Customer employees, agents, end users or any third parties for any damages arising from use of the service, including, without limitation: incidental, consequential, special, exemplary, punitive or multiple damages; loss of privacy or security damages; intellectual property damages; or any damages whatsoever resulting from interruption or failure of service; lost profits, loss of business, loss of data, loss due to unauthorized access, cost of replacement products and/or services, suspension or termination of services or our inability to use the service, the content of any message or communication transmitted to or received by Customer; or losses resulting from purchase of goods or services through use of the service. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, or other modifications of or limitations to certain remedies. Where that is so, the above exclusions or limitations apply to the fullest extent permitted by law.
- 2.3.12. The maximum aggregate liability of the Company to Customer, and the exclusive remedy in connection with services provided under this agreement for any and all damages, injury, losses arising from any and all claims and/or causes of action related to the service shall be a refund or rebate of the prorated periodic or other service charges Customer has paid or owe for the applicable

service. The existence of multiple claims or suits will not enlarge or extend this limitation of money damages.

2.4. Responsibilities of the Customer

2.4.1. All customers assume general responsibilities in connection with the provision and use of the company's service. All customers must review the company's legal terms and conditions of international and interstate telecommunications service as outlined herein for a complete description of the terms and conditions of the company's services.

2.4.2. Customers who use a recording device do so at their own risk.

2.4.3. Each Customer 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 denied service.

2.4.4. Payment for Service. The Customer is responsible for payment of all charges for services and equipment furnished to the Customer by the Company. This includes payment for calls or services originated at the Customer's number(s) or incurred at the specific request of the Customer.

2.4.4.1. All bills are presumed accurate, and shall be binding on the Customer. Any objections to billed charges must be reported to the Company or its billing agent within thirty (30) days of the invoice date.

2.4.4.2. All applicable taxes and fees will be billed to the Customer.

2.4.4.3. 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 a late fee on the unpaid charges.

2.5. Taxes, Surcharges and Other Assessments.

2.5.1. State and local sales, use and similar taxes, including gross receipts taxes, and surcharges required by law are billed as separate items and are not included in the quoted rates for local exchange or long distance telecommunications service.

2.5.2. The Company may revise surcharges required by law if those charges are revised, if the method by which a surcharge is calculated is revised and/or it deems any change to these surcharges to be otherwise appropriate under the applicable rules and guidelines.

2.5.3. The Company may impose other assessments or surcharges in order to recover expenses it incurs for contributions to various funds and for other fees, charges or currency fluctuations it incurs as a result of the Company's provision of international and interstate service. Such charges, including but not limited to access fees and currency fluctuation adjustments, are usage charges and are not government mandated charges.

2.6. Suspension and Restoration of Service. Service may be suspended due to nonpayment of bills. A restoration charge applies to the restoration of suspended service and is payable at the time that the restoration of the suspended service is arranged.

2.7. Refusal or Discontinuance of Service by Company.

2.7.1. The Company reserves the right to discontinue providing service without notice where the Customer is using service in violation of provisions of this Standard Rate Schedule or any Federal, State or municipal law, ordinance or regulation pertaining to telecommunications services.

2.7.2. The use of the Company's Services without payment for service or attempting to avoid payment for Service by fraudulent means or devices, false or invalid numbers, or false calling or credit cards is prohibited and service may be denied.

2.7.3. Service may be discontinued without notice in the event of unauthorized or fraudulent use of the services. 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.

2.7.4. Service may be discontinued when necessary for the Company to comply with any order or request of any governmental authority having jurisdiction.

2.7.5. Authorization Codes are issued only by the Company to its Customers and may not be sold or otherwise distributed without the written consent of the Company. Any unauthorized or unlawful use of such numbers or Authorization Codes will result in the immediate termination of the service without notice.

2.7.6. Without notice the Company may block access when fraudulent or unlawful use is suspected.

2.8. Interruption of Service Availability.

2.8.1. Credit allowances for interruptions of service which are not due to the Company's testing, maintenance or adjustments, to the negligence of the Customer, or to the failure of the Customer's equipment or communications

systems are subject to the general liability provisions set forth in Section 2.3 herein. It shall be the obligation of the Customer to notify the Company immediately of any interruption in service availability for which a credit is desired.

- 2.8.1.1. If the Customer elects to use another means of communications during the period of interruption, the Customer must pay the charges for the alternative service used.
 - 2.8.1.2. Customer credit will be issued when interruptions exceed a cumulative five (5) calendar days in a billing month. Such credit shall be issued in an amount not to exceed the proportionate fixed monthly charge to the Customer for service, for the cumulative period of such interruption in the service. For the purposes of credit determination, a month will be considered to have thirty (30) calendar days.
 - 2.8.1.3. Credit allowances as described herein will be made only when reported by the Customer within thirty (30) days of the date the service was affected or when service was invoiced, whichever is shorter.
 - 2.8.1.4. No credit allowance will be made during any period whereby the Customer uses the service on an impaired basis.
- 2.8.2. Credit allowances for service interruptions as described in this Section 2.8.2 will be given only to Customers who have Presubscribed Long Distance International and Interstate Service from the Company. Credit allowances or adjustments for other services, including calling card or casual dial access, will be as described herein for those service types.

2.9. Cancellation of Service.

- 2.9.1. Customers may cancel service at any time, verbally or in writing by contacting the ABA Net Customer Service Department. The Company shall hold the Customer responsible for payment of all charges, including fixed fees, surcharges, taxes, etc. which accrue up to and including the day the Customer stops using the service. Further charges, following the cancellation as described herein, may be avoided by dialing another carrier's access code.
- 2.9.2. 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 commitment agreement terms.

2.10. Other Rules.

- 2.10.1. The Company may temporarily suspend service without notice to the Customer, by blocking traffic to certain cities or NXX exchanges, or by blocking calls using certain originating numbers, Personal Identification Numbers, Account Codes or Authorization 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 service can be provided without undue risk.

3. EXPLANATION OF RATES

The terms set forth in this Section 3 explain how to apply the rate tables associated with the service offerings described in Section 4, following.

3.1. Timing of Calls

- 3.1.1. Billing for calls placed over the Company's network is based in part on the duration of the call. Timing of each call begins when the called station is answered, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Timing ends when the called party hangs up.
- 3.1.2. Operator handled calls, including but not limited to Person-to-Person and Collect Calls, are not offered by the Company.
- 3.1.3. For billing purposes, international usage charges are calculated using a six (6) second increment with a sixty (60) second minimum per call. Interstate usage charges are calculated using a six (6) second increment with a minimum per call, which minimum shall be no more than sixty (60) seconds. The Customer's monthly usage charges for the Company service are based upon the total number of minutes the Customer uses and the service options to which the Customer subscribes.
- 3.1.4. Where applicable, charges will be rounded up to the nearest penny.

3.2. Calculation of Distance

- 3.2.1. Where mileage bands appear in a rate table, rates for all calls are based upon the airline distance between the originating and terminating points of the call, as determined by the vertical and horizontal coordinates associated with the exchange (the area code and three digit central office code) associated with the originating and terminating telephone numbers. The vertical and horizontal coordinates ("V&H Coordinate") for each exchange and the airline distance between them will be determined according to the V&H Coordinate table as used on an industry wide basis and incorporated herein by reference.

3.3. Start of Billing

3.3.1. For billing purposes, the start of service is the day the Customer's service is prescribed to the Company or the Customer otherwise initiates use of the Company's services. The end of service date is the last day the Customer utilizes the Company's services following notice of cancellation to the Company.

3.4. Time Periods for Rate Applicability

3.4.1. The Company's rates are available 24 hours a day, 7 days a week without time of day restrictions unless otherwise stated.

3.5. Primary Interexchange Carrier Change Charges

3.5.1. When a Customer switches long distance service to the Company, the Customer's local exchange carrier may charge a primary Interexchange Carrier Change Charge ("PICC") for initiating the switch. At the Company's sole discretion, the Company may provide a credit to the Customer's in an amount equal to or less than the amount charged by the local exchange carrier. The Company may request proof of the charge prior to deciding whether or not to provide a Customer credit. If the Company agrees to provide a credit, it will be applied to the Customer's account within a commercially reasonable time period.

4. SERVICE OFFERINGS AND RATES

4.1. Presubscribed Long Distance International and Interstate Service.

4.1.1. This is a presubscribed Long Distance service whereby a Customer chooses the Company as its presubscribed international and intraLATA and/or interLATA interstate carrier in a manner consistent with applicable law. All international and interstate outbound calls made by the Customer from its presubscribed lines will be subject to the rates, terms and conditions of this Schedule.

4.1.2. Service availability may be limited to specific geographic areas.

4.1.3. For fraud protection purposes the Company may impose a calling cap on usage in its sole discretion.

4.1.4. A one time connection charge and a Monthly Recurring Charge ("MRC") may apply in addition to usage as follows:

One-time Connection Charge:	\$4.99
Monthly Recurring Charge:	\$4.99

Usage:

Interstate Direct Dial rate per minute: \$0.039

International wireline and wireless termination per minute rates are set forth in the Company's International Rate Schedule which is available on the ABA Net web site at www.abanet.us.

Applicable taxes, fees and surcharges required, permitted and/or otherwise charged hereunder on the rates listed in this section may be applied as separate line items on a Customer's invoice.

4.2. Prepaid Calling Card - International

- 4.2.1. This service permits the use of Company's Prepaid Calling Cards for placing international telephone calls. Customers may purchase Prepaid Calling Cards at a variety of retail outlets or through other distribution channels. These cards are available in various denominations and are non-refundable, unless defective.
- 4.2.2. Prepaid Calling Cards are accessed using a local exchange telephone number or toll-free telephone number printed on the card and can be dialed by the cardholder from a touchtone phone. The cardholder is prompted by an automated voice response system to place the call. The Company's processor tracks the call duration on a real time basis to determine the cost consumed. The total consumed cost for each call, which includes the applicable taxes and surcharges, is deducted from the remaining balance on the Customer's Card.
- 4.2.3. All calls must be charged against a Prepaid Calling Card that has a sufficient balance. These cards are not rechargeable, and all calls will be interrupted when the balance on the cards reaches zero. Prepaid Calling Card calls are rated in the same manner as described in Section 3.1.3 for international calls. Prepaid Calling Cards are billed at the same rates twenty-four (24) hours a day, 365 days a year.
- 4.2.4. When a call charged to a Prepaid Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to a Prepaid Calling Card do not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company
- 4.2.5. Rates. The rates are as listed in Section 4.1 with an additional \$0.01 per minute surcharge when using a toll-free number for access. To learn about the rates, terms and conditions of Prepaid Calling Card service go to: www.abanet.us .

- 4.2.6. Certain calls may not be completed using the Prepaid Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number.
- 4.2.7. When using Prepaid Calling Cards the following are additional applicable conditions:

Payphone Surcharge – Because the Federal Government requires the Company to remit a fee for every call made from a payphone using a Prepaid Calling Card, the Company will deduct this fee for all Prepaid Calling Card calls made originating from a payphone.

Service Charges – Company Prepaid Calling Cards may have service charges. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying material to determine if a service charge applies. If you are not sure of the cost of the service charge for the Prepaid Calling Card, contact the Company Customer Service department before making your purchase.

Expiration Policy – Company Prepaid Calling Cards have an expiration Policy. Before purchasing a Prepaid Calling Card, read the card, its packaging and accompanying material to determine the expiration policy. If you are not sure of the expiration policy for a particular Prepaid Calling Card, contact the Company Customer Service department before making your purchase.

4.3. Rechargeable Calling Card - International

- 4.3.1. The Company's Rechargeable Calling Card is a prepaid telephone service that allows Customers to obtain a predetermined amount of access to the Company's international telephone services. The card is a dollar-based service, meaning that there is a fixed amount of dollars (i.e., \$25, \$100, or \$250) available to the Customer who purchases a card. The card purchase minimum is \$25.00.
- 4.3.2. A Customer may purchase a Rechargeable Calling Card with a credit card in which the Customer has the option of choosing to allow for the automatic recharge of the Rechargeable Calling Card. When automatic recharging is selected, the Rechargeable Calling Card will be recharged at a balance pre-designated by the Customer. A Customer may also purchase Rechargeable Calling Cards which are not automatically recharged, and calls will be interrupted when the balance on such cards reaches zero.
- 4.3.3. Rechargeable Calling Card service is offered via local exchange or toll-free access numbers and can be dialed by the cardholder from a touchtone phone.

- 4.3.4. Calls are real-time rated during call progression. Rechargeable Calling Cards are billed in six (6) second increments with a minimum of one (1) minute per call. Rechargeable Calling Cards are billed at the same rates twenty four (24) hours a day, 365 days a year. The total price of each call, including applicable taxes and surcharges, is calculated based on the value of card purchased, as described in Section 4.3.2, and is deducted from the available account balance associated with the Rechargeable Calling Card. The cardholder receives a warning in accordance with the rate per call destination one minute before the balance reaches zero. Calls in progress will be terminated when there is an insufficient balance to continue the call.
- 4.3.5. Certain calls may not be completed using the Company's Rechargeable Calling Card service. These include operator services, busy line verification service, interruption service, calls requiring time and charges, air-to-ground calls, marine/satellite calls, and calls placed via dialing a 700 or 900 number.
- 4.3.6. When a call charged to a Rechargeable Calling Card is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer will receive a credit equivalent of one minute. Credit allowances for calls pursuant to Rechargeable Calling Cards do not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company.
- 4.3.7. Rates.

The rates are as listed in Section 4.1 with an additional \$0.01 per minute surcharge when using a toll-free number for access. To learn about the rates, terms and conditions of Rechargeable Calling Card service go to: www.abanet.us .

All Rechargeable Calling Card calls originating from a payphone shall incur a fee as described in Section 4.2.7.

The Company shall charge a monthly (every 30 days) service charge for use of its Rechargeable Calling Card. This fee will be deducted from the remaining balance on the Card. Before purchasing a Rechargeable Calling Card, read the card, its packaging and accompanying material to determine if a service charge applies. If you are not sure of the cost of the service charge for a particular Rechargeable Calling Card, contact the Company Customer Service department before making your purchase.

4.4. Calling Plan Service for Long Distance Access

- 4.4.1. The Company's Calling Plan Service (non-operator assisted, direct dial) is offered to Customers who have not selected the Company as their primary long

distance service provider and wish to access the Company's long distance service on a "casual" or "dial around" basis for placing long distance calls.

- 4.4.2. Service availability may be limited to specific geographic areas.
- 4.4.3. For fraud protection purposes the Company may impose a calling cap on usage in its sole discretion.
- 4.4.4. Information, including, billing information, valid telephone numbers and/or account codes, for the Customer must be entered into the Company's network and billing data bases prior to utilizing the Calling Plan Service. Customers not entered into these data bases will not be able to access this service.
- 4.4.5. Customers can access the Calling Plan Service by dialing from a touchtone phone a toll-paid or toll-free number, as determined by the Company in its sole discretion. Where using a toll-paid number for access, additional charges may be incurred from the Customer's underlying primary long distance service provider. The Company is not responsible for any additional charges imposed by the Customer's underlying provider for use of the Calling Plan Service.
- 4.4.6. When a call made utilizing Calling Plan Service is interrupted due to cut-off, one-way transmission, or poor transmission conditions, the Customer may request a credit equivalent of one minute. Credit allowances for calls pursuant to Calling Plan Service do not apply for interruptions not reported promptly to the Company or interruptions that are due to failure of power, equipment or systems not provided by the Company.
- 4.4.7. Rates

The rates are as listed in Section 4.1.4. If Customer is using a toll-free access number to access the Calling Plan Service, an additional \$0.01 per minute surcharge will apply. To learn about the rates, terms and conditions of Calling Plan Service go to www.abanet.us.

Because the Federal Government requires the Company to remit a fee for every call made from a payphone using a Prepaid Calling Card, all Calling Plan Service calls originating from a payphone shall incur an additional fee.

Applicable taxes and surcharges required and/or permitted to be imposed on the rates listed in this section may be applied as separate line items on a Customer's invoice.

4.5. Miscellaneous Service Rates

Restore or Reconnect Charge - \$20.00

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Uncollectible Payment Charge - \$30.00

Late Payment Charge – 1.5%, or the maximum interest allowed by law if less than 1.5%, applies to any balance not paid on time

Check Returned for Insufficient Funds - \$30.00

Other fees as incurred by the Company may apply for Electronic Check Payment, Move Orders, New Numbers, Add/Delete PIC Freeze and PIC Change