

STATE OF FLORIDA

Commissioners:
JULIA L. JOHNSON, CHAIRMAN
J. TERRY DEASON
SUSAN F. CLARK
JOE GARCIA
E. LEON JACOBS, JR.



DIVISION OF RECORDS & REPORTING
BLANCA S. BAYÓ
DIRECTOR
(850) 413-6770

Public Service Commission

January 28, 1998

Jere J. Lane, CPA
2901 NW 112 Avenue
Coral Springs, Florida 33065

Re: Docket No. 980123-TI

Dear Jere Lane:

This will acknowledge receipt of an application for certificate to provide interexchange telecommunications service by U.S. Digital, Inc., which was filed in this office on January 26, 1998 and assigned the above-referenced docket number. Appropriate staff members will be advised.

Mediation may be available to resolve any dispute in this docket. If mediation is conducted, it does not affect a substantially interested person's right to an administrative hearing. For more information, contact the Office of General Counsel at (850) 413-8078 or FAX (850) 413-8079.

Please make notes as well that Commission Rule 25-22.005(7), F.A.C., requires certificated companies to notify the Commission of any changes in name, telephone, address, or contact person. Should your application be granted by the Commission, you will be expected to comply with this rule by advising us of any changes as they occur.

Division of Records and Reporting
Florida Public Service Commission

Jere J. Lane
Certified Public Accountant
2901 N. W. 112 Avenue
Coral Springs, FL 33065
Tel: (954) 340-2848
Fax: (954) 340-7519

DEPOSIT DATE
D695 JAN 26 1998

Thursday, January 15, 1998

**Florida Public Service Commission
Division of Administration
2540 Shumard oak Blvd.
Gunter Building
Tallahassee FL 32399-0850**

Dear Commissioners:

Enclosed please find an original and six (6) copies of the APPLICATION FORM FOR AUTHORITY TO PROVIDE INTEREXCHANGE TELECOMMUNICATION SERVICE WITHIN THE STATE OF FLORIDA, the required Tariff and required supporting documentation and a check in the amount of \$250 representing the non-refundable application fee.

Included is a corporate resolution authorizing the undersigned to act on behalf of U.S. Digital Inc. in this matter.

Kindly forward all correspondence or inquiries in this matter to the undersigned at the above address and telephone number. I include a self addressed stamped envelope and an additional copy of the tariff so that a copy of the Tariff that has been stamped with your case number can be mailed to me for my files.

Thank you in advance for you assistance in this matter.

Check received with filing and
forwarded to [redacted] and for deposit.
[redacted] [redacted] of check

Sincerely,

J. J. Lane

RECEIVED
JAN 26 10 11 AM
ADMINISTRATOR
MAIN ROOM

**JERE J LANE CPA
TRUST ACCOUNT
2901 N.W. 112 AVE.
CORAL SPRINGS, FL 33065**

301

PAY TO THE
ORDER OF

Florida Public Service Commission

Two Hundred Fifty Dollars and

Jan 19 1998

\$ 250.00

Two HUNDRED FIFTY DOLLARS

Baynett

008-094
88 South Flamingo Road
Pembroke Pines, Florida 33027

FOR

U.S. DIGITAL

J. J. Lane

Jere J. Lane
Certified Public Accountant
2901 N. W. 112 Avenue
Coral Springs, FL 33085
Tel: (954) 340-2848
Fax: (954) 340-7519

DEPOSIT DATE
D6 95 **JAN 26 1998**

Thursday, January 15, 1998

**Florida Public Service Commission
Division of Administration
2540 Shumard oak Blvd.
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980123 - TI

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Thank you in advance for you assistance in this matter.

Check received with filing and forwarded to Fiscal for deposit.
Please attach a copy of check to the application.
Initials of person who forwarded check:

A.J.

Sincerely,



Jere J. lane CPA
for U.S. Digital Inc.

RECEIVED
JAN 26 10 11 AM '98
PUBLIC UTILITIES
DIVISION

cc:
David Griffee, Pres., U.S. Digital Inc.
Craig Waltzer, Sec./Treas.

DOCUMENT NUMBER DATE

~~01413~~ JAN 26 98

FPSC-RECORDS/MANAGING

State of Florida



Department of State

I certify from the records of this office that U.S. DIGITEL, INC., is a corporation organized under the laws of the State of Florida, filed on December 19, 1997.

The document number of this corporation is P97000106975.

I further certify that said corporation has paid all fees and penalties due this office through December 31, 1997, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capitol, this the
Ninth day of January, 1998



CR2EO22 (2-95)

Handwritten signature of Sandra B. Mortham in cursive.

Sandra B. Mortham
Secretary of State

CORPORATE RESOLUTION

OF

U.S. DIGITEL INC.

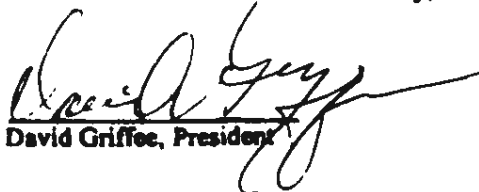
UPON A MEETING OF THE BOARD OF DIRECTORS OF U.S. DIGITEL INC., AND UNANIMOUS AGREEMENT THERETO, IT IS HEREBY:

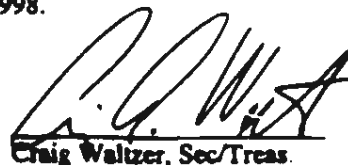
RESOLVED, that Jere J. Lane, CPA, is hereby authorized to act in the place and stead of the Secretary/Treasurer of U.S. Digitel Inc., Mr. Craig Waltzer and is hereby authorized to prepare, file, register, endorse, serve and execute any documents, applications and/or registration statements, financial or otherwise and/or appear in person in the place and stead of an officer of U.S. Digitel Inc., for by and on the behalf of U.S. Digitel Inc., as agent, representative and/or attorney in fact of U.S. Digitel Inc. (as required) to authorize U.S. Digitel Inc. to conduct business as a foreign corporation in all of the United States of America, its territories, possessions and the District of Columbia.

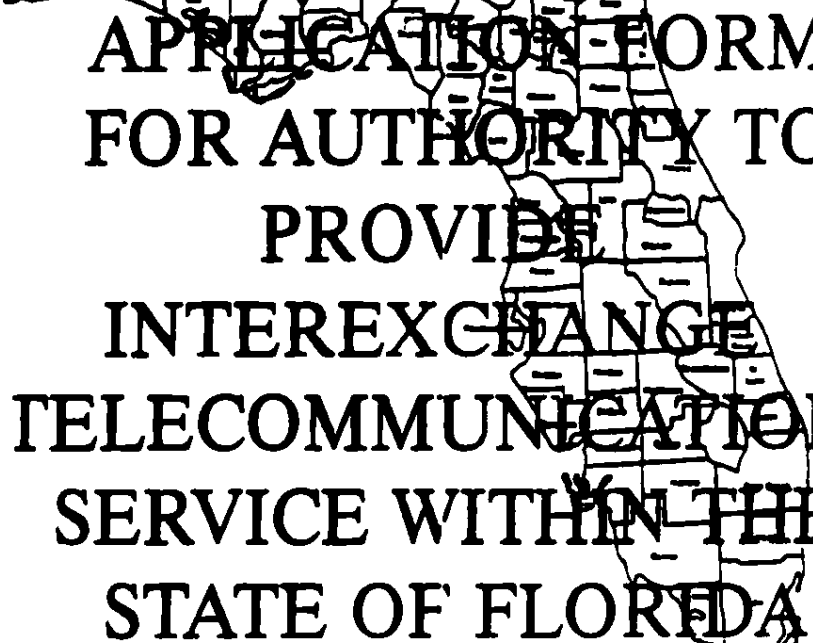
IT IS FURTHER RESOLVED, that Jere J. Lane, CPA, is hereby authorized to act in the place and stead of the Secretary/Treasurer of U.S. Digitel Inc., Mr. Craig Waltzer and is hereby authorized to prepare, file, register, endorse, serve and execute any documents, applications and/or registration statements, financial or otherwise and/or appear in person in the place and stead of an officer of U.S. Digitel Inc., for by and on the behalf of U.S. Digitel Inc., as agent, representative and/or attorney in fact of U.S. Digitel Inc. (as required) to file all applications, tariffs or other documentation before the Utilities/Public Service Commissions (or their equivalent) in all of the United States of America, its territories, possessions and the District of Colombia, to authorize U.S. Digitel Inc. to conduct business as a "Non Dominant Inter-Exchange Facilities Based Reseller" of telecommunication services.

IT IS FURTHER RESOLVED, that Jere J. Lane, CPA, is hereby authorized to effect payment for any fees, taxes or charges of any kind from the trust account of Jere J. Lane, CPA in the place, stead and on the behalf of U.S. Digitel Inc.

This action shall be effective Tuesday, January 13, 1998.


David Griffie, President


Craig Waltzer, Sec/Treas.

An outline map of the state of Florida, showing its geographical shape and internal county boundaries. The map is positioned behind the main title text.

**APPLICATION FORM
FOR AUTHORITY TO
PROVIDE
INTEREXCHANGE
TELECOMMUNICATION
SERVICE WITHIN THE
STATE OF FLORIDA**

1. Select what type of business your company will be conducting (check all that apply):

- (X) Facilities based carrier - company owns and operates or plans to own and operate telecommunications switches and transmission facilities in Florida.
- () Operator Service Provider - company provides or plans to provide alternative operator services for IXCs; or toll operator services to call aggregator locations; or clearinghouse services to bill such calls.
- () Reseller - company has or plans to have one or more switches but primarily leases the transmission facilities of other carriers. Bills its own customer base for services used.
- () Switchless Reseller - company has no switch or transmission facilities but may have a billing computer. Aggregates traffic to obtain bulk discounts from underlying carrier. Rebills end users at a rate above its discount but generally below the rate end users would pay for unaggregated traffic.
- () Multi-Location Discount Aggregator - company contracts with unaffiliated entities to obtain bulk/volume discounts under multi-location discount plans from certain underlying carriers. Then offers the resold service by enrolling unaffiliated customers.
- (X) Prepaid Debit Card Provider - any person or entity that purchases 800 access from an underlying carrier or unaffiliated entity for use with prepaid debit card service and/or encodes the cards with personal identification numbers.

2. This is an application for (check one):

- Original Authority (New company).
- Approval of Transfer (To another certificated company).
- Approval of Assignment of existing certificate (To an uncertificated company).
- Approval for transfer of control (To another certificated company).

3. Name of corporation, partnership, cooperative, joint venture or sole proprietorship:

SEE ATTACHED SUPPLEMENT

4. Name under which the applicant will do business (fictitious name, etc.):

SEE ATTACHED SUPPLEMENT

5. National address (including street name & number, post office box, city, state and zip code).

SEE ATTACHED SUPPLEMENT

6. Florida address (including street name & number, post office box, city, state and zip code):

SEE ATTACHED SUPPLEMENT

7. Structure of organization;

- Individual Corporation
- Foreign Corporation Foreign Partnership
- General Partnership Limited Partnership
- Other, _____

8. If applicant is an individual or partnership, please give name, title and address of sole proprietor or partners.

NOT APPLICABLE

(a) Provide proof of compliance with the foreign limited partnership statute (Chapter 620.169 FS), if applicable.

(b) Indicate if the individual or any of the partners have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings.

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

9. If incorporated, please give:

- (a) Proof from the Florida Secretary of State that the applicant has authority to operate in Florida.

Corporate charter number: P97000106975

- (b) Name and address of the company's Florida registered agent.

SEE ATTACHED SUPPLEMENT

- (c) Provide proof of compliance with the fictitious name statute (Chapter 865.09 FS), if applicable.

NOT APPLICABLE

Fictitious name registration number: _____

- (c) Indicate if any of the officers, directors, or any of the ten largest stockholders have previously been:

(1) adjudged bankrupt, mentally incompetent, or found guilty of any felony or of any crime, or whether such actions may result from pending proceedings. NONE

(2) officer, director, partner or stockholder in any other Florida certificated telephone company. If yes, give name of company and relationship. If no longer associated with company, give reason why not.

NONE

10. Who will serve as liaison with the Commission in regard to (please give name, title, address and telephone number):

(a) The application;

SEE ATTACHED SUPPLEMENT

(b) Official Point of Contact for the ongoing operations of the company;

SEE ATTACHED SUPPLEMENT

(c) Tariff;

SEE ATTACHED SUPPLEMENT

(d) Complaints/Inquiries from customers;

SEE ATTACHED SUPPLEMENT

11. List the states in which the applicant:

(a) Has operated as an interexchange carrier.

NONE

(b) Has applications pending to be certificated as an interexchange carrier.

ALL STATES

(c) Is certificated to operate as an interexchange carrier.

NONE

(d) Has been denied authority to operate as an interexchange carrier and the circumstances involved.

NONE

(e) Has had regulatory penalties imposed for violations of telecommunications statutes and the circumstances involved.

NONE

(f) Has been involved in civil court proceedings with an interexchange carrier, local exchange company or other telecommunications entity, and the circumstances involved.

NONE

12. What services will the applicant offer to other certificated telephone companies:

- Facilities. Operators.
- Billing and Collection. Sales.
- Maintenance.
- Other: NONE

13. Do you have a marketing program?

YES

14. Will your marketing program:

- Pay commissions?
- Offer sales franchises?
- Offer multi-level sales incentives?
- Offer other sales incentives?

15. Explain any of the offers checked in question 14 (To whom, what amount, type of franchise, etc.).

NOT APPLICABLE

16. Who will receive the bills for your service (Check all that apply)?

- Residential customers. Business customers.
- PATS providers. PATS station end-users.
- Hotels & motels. Hotel & motel guests.
- Universities. Univ. dormitory residents.
- Other: (specify) _____

17. Please provide the following (if applicable):

- (a) Will the name of your company appear on the bill for your services, and if not who will the billed party contact to ask questions about the bill (provide name and phone number) and how is this information provided?

YES

- (b) Name and address of the firm who will bill for your service.

SEE ATTACHED SUPPLEMENT

18. Please provide all available documentation demonstrating that the applicant has the following capabilities to provide interexchange telecommunications service in Florida.

A. Financial capability. *SEE ATTACHED SUPPLEMENT*

Regarding the showing of financial capability, the following applies:

The application should contain the applicant's financial statements for the most recent 3 years, including:

1. the balance sheet
2. income statement
3. statement of retained earnings.

Further, a written explanation, which can include supporting documentation, regarding the following should be provided to show financial capability.

1. Please provide documentation that the applicant has sufficient financial capability to provide the requested service in the geographic area proposed to be served.

2. Please provide documentation that the applicant has sufficient financial capability to maintain the requested service.

3. Please provide documentation that the applicant has sufficient financial capability to meet its lease or ownership obligations.

NOTE: This documentation may include, but is not limited to, financial statements, a projected profit and loss statement, credit references, credit bureau reports, and descriptions of business relationships with financial institutions.

If available, the financial statements should be audited financial statements.

If the applicant does not have audited financial statements, it shall be so stated. The unaudited financial statements should then be signed by the applicant's chief executive officer and chief financial officer. The signatures should affirm that the financial statements are true and correct.

B. Managerial capability.

SEE ATTACHED SUPPLEMENT

C. Technical capability.

SEE ATTACHED SUPPLEMENT

19. Please submit the proposed tariff under which the company plans to begin operation. Use the format required by Commission Rule 25-24.485 (example enclosed).

TARIFF ATTACHED

20. The applicant will provide the following interexchange carrier services (Check all that apply):

MTS with distance sensitive per minute rates
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with route specific rates per minute
 Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS with statewide flat rates per minute (i.e. not distance sensitive)

Method of access is FGA
 Method of access is FGB
 Method of access is FGD
 Method of access is 800

MTS for pay telephone service providers

Block-of-time calling plan (Reach out Florida, Ring America, etc.).

800 Service (Toll free)

WATS type service (Bulk or volume discount)
 Method of access is via dedicated facilities
 Method of access is via switched facilities

Private Line services (Channel Services)
(For ex. 1.544 mbs., DS-3, etc.)

Travel Service
 Method of access is 950
 Method of access is 800

900 service

Operator Services
 Available to presubscribed customers
 Available to non presubscribed customers (for example to patrons of hotels, students in universities, patients in hospitals.
 Available to inmates

Services included are:

Station assistance
 Person to Person assistance
 Directory assistance
 Operator verify and interrupt
 Conference Calling

21. What does the end user dial for each of the interexchange carrier services that were checked in services included (above).

SEE ATTACHED SUPPLEMENT

22. Other:

**** APPLICANT ACKNOWLEDGEMENT STATEMENT ****

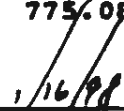
1. **REGULATORY ASSESSMENT FEE:** I understand that all telephone companies must pay a regulatory assessment fee in the amount of .15 of one percent of its gross operating revenue derived from intrastate business. Regardless of the gross operating revenue of a company, a minimum annual assessment fee of \$50 is required.
2. **GROSS RECEIPTS TAX:** I understand that all telephone companies must pay a gross receipts tax of two and one-half percent on all intra and interstate business.
3. **SALES TAX:** I understand that a seven percent sales tax must be paid on intra and interstate revenues.
4. **APPLICATION FEE:** A non-refundable application fee of \$250.00 must be submitted with the application.
5. **RECEIPT AND UNDERSTANDING OF RULES:** I acknowledge receipt and understanding of the Florida Public Service Commission's Rules and Orders relating to my provision of interexchange telephone service in Florida. I also understand that it is my responsibility to comply with all current and future Commission requirements regarding interexchange service.
6. **ACCURACY OF APPLICATION:** By my signature below, I the undersigned owner or officer of the named utility in the application, attest to the accuracy of the information contained in this application and associated attachments. I have read the foregoing and declare that to the best of my knowledge and belief, the information is a true and correct statement.

Further, I am aware that pursuant to Chapter 837.06, Florida Statutes, "whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his official duty shall be guilty of a misdemeanor of the second degree, punishable as provided in s. 775.082 and s. 775.083".

UTILITY OFFICIAL:



Signature



Date

CRAIG WAIN

Secretary / Treasurer
Title

954-910-0155

Telephone No.

**** APPENDIX A ****

CERTIFICATE TRANSFER STATEMENT

I, (TYPE NAME) _____,
(TITLE) _____, of (NAME OF COMPANY)
_____, and current
holder of certificate number _____, have reviewed
this application and join in the petitioner's request for a
transfer of the above-mention certificate.

UTILITY OFFICIAL:

_____ Signature	_____ Date
_____ Title	_____ Telephone No.

NOT APPLICABLE

**** APPENDIX B ****

CUSTOMER DEPOSITS AND ADVANCE PAYMENTS

A statement of how the Commission can be assured of the security of the customer's deposits and advance payments may be responded to in one of the following ways (applicant please check one):

(X) The applicant will not collect deposits nor will it collect payments for service more than one month in advance.

() The applicant will file with the Commission and maintain a surety bond in an amount equal to the current balance of deposits and advance payments in excess of one month. (Bond must accompany application.)

UTILITY OFFICIAL:

Craig W. Walton
Signature

1/16/98
Date

Craig Walton
Secretary/Treasurer
Title

954-910-0155
Telephone No.

FROM : JERE J LANE CPA

JAN. 14. 1998 3:12PM P.2
PHONE NO. : 9543407519

APPENDIX C

INTRASTATE NETWORK

- 1. **POP:** Addresses where located, and indicate if owned or leased.

1) 1080 N.W. 165th DRIVE
MIAMI FL 33169
LEASED

3) 4)

- 2. **SWITCHES:** Address where located, by type of switch, and indicate if owned or leased.

1) 1080 N.W. 165th DRIVE 2)
MIAMI FL 33169
NACT SWITCH
LEASED

3) 4)

- 3. **TRANSMISSION FACILITIES:** Pop-to-Pop facilities by type of facilities (microwave, fiber, copper, satellite, etc.) and indicate if owned or leased.

1) POP-to-POP	TYPE	OWNERSHIP
	FIBER	WILL LEASED
2)		

- 4. **ORIGINATING SERVICE:** Please provide the list of exchanges where you are proposing to provide originating service within thirty (30) days after the effective date of the certificate (Appendix D).

800 ORIGINATING RESOLD SERVICE ONLY

JAN. 14. 1998 3:13PM P D
PHONE NO. : 9543407519

FROM : JEFFE J LANE CPA

5. **TRAFFIC RESTRICTIONS:** Please explain how the applicant will comply with the EEA requirements contained in Commission Rule 25-14.471 (4) (a) (copy enclosed).

NO E/A CIRCUITS, RESOLD 800 ORIGINATED ONLY

6. **CURRENT FLORIDA INTRASTATE SERVICES:** Applicant has () or has not (X) previously provided intrastate telecommunications in Florida. If the answer is has, fully describe the following:

a) What services have been provided and when did these services begin?

b) If the services are not currently offered, when were they discontinued?

UTILITY OFFICIAL:

David R. Griffie

Signature

1-14-98
Date

DAVID R. GRIFFIE

PRESIDENT
Title

954 927 7770
Telephone No.

SUPPLEMENT TO
APPLICATION FORM
FOR AUTHORITY TO
PROVIDE
INTEREXCHANGE
TELECOMMUNICATION
SERVICE WITHIN THE
STATE OF FLORIDA

Application paragraph #

3. U.S. Digitel Inc.
4. U.S. Digitel Inc.
5. 1909 Tyler Street, Hollywood, FL 33020
6. 1909 Tyler Street, Hollywood, FL 33020
9. (b) Craig Waltzer, Sec./Treas. 1909 Tyler Street, Hollywood, FL 33020.
10. (a) Jere J. Lane CPA, 2901 NW 112 Ave., Coral Springs, Fl 33065
Tel: (954) 340-2848
(b) David Griffee, President, 1909 Tyler Street, Hollywood, FL 33020.
Tel: (954) 920-0155
(c) Jere J. Lane CPA, 2901 NW 112 Ave., Coral Springs, Fl 33065
Tel: (954) 340-2848
(d) Craig Waltzer, Sec./Treas. 1909 Tyler Street, Hollywood, FL 33020
Tel: (954) 920-0155
17. (b)U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020
18. Please find attached hereto and incorporated herein as Exhibit 1 (Audited Financial Statements). Please find attached hereto and incorporated herein as Exhibit 2 (Projections).

A. See attached Exhibit 1 and Exhibit 2. Additionally U.S. Digitel Inc., has an initial capitalization of \$100,000 to meet its financial obligations.

B. Please find attached hereto and incorporated herein as Exhibit 3 attached resume of David Griffec, President reflecting his managerial capability and experience in the telecommunications industry.

C. Equipment - U.S. Digital Inc., utilizes the specialty telecommunications exchange (STX) manufactured by NACT Telecommunications Inc. The STX is a state of the art, fully digital switch and debit platform capable of expansion up to 8000 digital ports. The STX provides redundancy, hot swappable technology and digital signal processing to minimize downtime and maximize user control. Customer service representatives are allowed real time access to the STX to ensure prompt and efficient resolution to customer reported problems. Support of up to 20 different languages are available as well as real-time fraud control and system data integrity.

19. See attached Tariff.

21. The end user will dial an "800" number indelibly printed on each debit card, then the end user will enter a "PIN" number that is indelibly printed on each card that is unique to that end users card, then the end user will enter the desired destination number.

EXHIBIT 1

U.S. DIGITEL, INC.

FINANCIAL STATEMENTS

DECEMBER 31, 1997

U.S. DIGITEL, INC.
DECEMBER 31, 1997

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Statement of Cash Flows	5
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Jere J. Lane

Certified Public Accountant
2901 NW 112 Avenue
Coral Springs, FL 33065
Tel (954) 340 2848 / Fax (954) 340 7519

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors and Stockholders' of
U.S. Digitel, Inc.
1909 Tyler Street
Hollywood, FL. 33020

I have audited the accompanying balance sheet of U.S. Digitel, Inc. (the Company), a newly formed Florida corporation (incorporated December 19, 1997), as of December 31, 1997, and the related statement of cash flows for the period then ended. These financial statements are the responsibility of the Company's management. My responsibility is to express an opinion of these financial statements based on my audit.

I conducted my audit in accordance with generally accepted auditing standards. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

In my opinion, the financial statements referred to above present fairly in all respects the financial position of U.S. Digitel, Inc. as of December 31, 1997 and its cash flows for the period then ended in conformity with generally accepted accounting principles.



January 12, 1998
Coral Springs, Florida

**U.S. DIGITEL, INC.
BALANCE SHEET
DECEMBER 31, 1997**

ASSETS

CURRENT ASSETS:

Cash	\$ 70,100
Deposits	<u>200,000</u>

Total Current Assets	\$ <u>270,100</u>
----------------------	-------------------

TOTAL ASSETS	\$ <u>270,100</u>
---------------------	--------------------------

LIABILITIES AND STOCKHOLDERS' EQUITY

LONG TERM DEBT:

Stockholders' Notes Payable	\$ <u>170,090</u>
-----------------------------	-------------------

TOTAL LIABILITIES	170,090
--------------------------	----------------

STOCKHOLDERS' EQUITY:

Common Stock, \$.01 Par Value, 5,000 Shares Authorized, 1, 000 Shares Issued and Outstanding	\$ 10
Additional Paid-In Capital	<u>100,000</u>

TOTAL STOCKHOLDERS' EQUITY	<u>100,010</u>
-----------------------------------	-----------------------

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ <u>270,100</u>
---	--------------------------

**The accompanying notes are an integral part of
the financial statements.**

**U.S. DIGITEL, INC.
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED DECEMBER 31, 1997**

CASH FLOWS FROM OPERATING ACTIVITIES:

Net income	\$	-
Adjustments to reconcile net income to Net Cash Used by Operating Activities:		
(Increase) in Deposits		<u>(200,000)</u>
Net Cash Used by Operating Activities		(200,000)

CASH FLOWS FROM FINANCING ACTIVITIES:

Stockholder Loans	170,090	
Proceeds from Issuance of Stock	<u>100,010</u>	
Net Cash Provided by Financing Activities		<u>270,100</u>

NET INCREASE (DECREASE) IN CASH 70,100

CASH AT BEGINNING OF YEAR

CASH AT END OF YEAR \$ 70,100

**The accompanying notes are an integral part of
the financial statements.**

U.S. DIGITEL, INC.
NOTES TO FINANCIAL STATEMENTS

Organization and Basis of Presentation

U.S. Digitel, Inc. (the Company) is a newly formed Florida corporation engaged in the business of providing telecommunications services to customers throughout the United States.

Summary of Significant Accounting Policies

Cash – The Company considers all highly liquid debt instruments purchased with a maturity of ninety days or less to be the equivalent of cash for financial statement purposes.

Deposits – Deposits consists of funds advanced on account.

Revenue and Cost Recognition – Sales and the associated Cost of Sales will be recognized upon shipment of merchandise to the customer. Inventory will be considered purchased when confirmation of shipment to the Company or a customer is received.

The Company has not included a Statement of Operations for the period ended December 31, 1997 as there were neither consummated sales nor administrative expenses incurred.

Income Taxes – The Company will account for income taxes pursuant to Statement of Financial Accounting Standards No. 109. Under such standard, deferred taxes are computed based on the tax liability or benefit in future years of the reversal of temporary differences in the recognition of income or deduction of expenses between financial and tax reporting purposes. The principal item resulting in the difference is depreciation. The net difference, if any, between the provision for taxes and taxes currently payable will be reflected in the balance sheet as deferred income taxes. Deferred tax assets and/or liabilities are classified as current or noncurrent based on the classification of the related asset or liability for financial reporting purposes, or on the expected reversal date for deferred taxes that are not related to an asset or liability. A valuation allowance is will be provided for deferred tax assets that do not meet a "more likely than not" criterion.

Deposits

The Company presently has \$200,000 on deposit with a certain supplier of computerized telecommunications switching equipment.

Long Term Debt

The Company has notes payable to certain stockholders totaling \$170,090. The notes, secured by the assets of the company, are due together with accrued interest thereon at the First Union Bank prime rate in 60 months.

Capital Stock Transactions

Common Stock – During the period ended December 31, 1997 the Company issued 1,000 shares of \$ 01 par value Common Stock for \$100,010.

EXHIBIT 2

U.S. DIGITEL, INC.
PROJECTED BALANCE SHEET
DECEMBER 31, 1998 - 2002

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
ASSETS:					
CURRENT ASSETS:					
Cash	\$ 20,050	\$ 788,050	\$ 1,608,850	\$ 2,487,730	\$ 3,430,498
FIXED ASSETS:					
Equipment - net	960,000	720,000	480,000	240,000	-
OTHER:					
Deposits	<u>250,000</u>	<u>250,000</u>	<u>250,000</u>	<u>250,000</u>	<u>250,000</u>
TOTAL ASSETS	<u>\$ 1,230,050</u>	<u>\$ 1,758,050</u>	<u>\$ 2,338,850</u>	<u>\$ 2,977,730</u>	<u>\$ 3,680,498</u>
SHAREHOLDER'S EQUITY:					
Common Stock	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50
Paid-in-Capital	750,000	750,000	750,000	750,000	750,000
Retained Earnings	<u>480,000</u>	<u>1,008,000</u>	<u>1,588,800</u>	<u>2,227,680</u>	<u>2,930,448</u>
TOTAL SHAREHOLDER'S EQUITY	<u>\$ 1,230,050</u>	<u>\$ 1,758,050</u>	<u>\$ 2,338,850</u>	<u>\$ 2,977,730</u>	<u>\$ 3,680,498</u>

U.S. DIGITEL, INC.
PROJECTED STATEMENT OF INCOME AND RETAINED EARNINGS
FOR THE YEARS ENDED DECEMBER 31, 1998 - 2002

	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
Projected Revenues:					
Prepaid Calling Card Sales	\$ 12,000,000	\$ 13,200,000	\$ 14,520,000	\$ 15,972,000	\$ 17,569,200
Less: Cost of Sales	<u>9,840,000</u>	<u>10,824,000</u>	<u>11,906,400</u>	<u>13,097,040</u>	<u>14,406,744</u>
Gross Profit	2,160,000	2,376,000	2,613,600	2,874,960	3,162,456
Projected Selling General and Administrative Expenses	<u>1,680,000</u>	<u>1,848,000</u>	<u>2,032,800</u>	<u>2,236,080</u>	<u>2,459,688</u>
Projected Net Income	480,000	528,000	580,800	638,880	702,768
Retained Earnings at Beginning of Year	<u>-</u>	<u>480,000</u>	<u>1,008,000</u>	<u>1,588,800</u>	<u>2,227,680</u>
Retained Earnings at End of Year	\$ <u>480,000</u>	\$ <u>1,008,000</u>	\$ <u>1,588,800</u>	\$ <u>2,227,680</u>	\$ <u>2,930,448</u>

EXHIBIT 3

RESUME OF DAVID GRIFFEE, PRESIDENT U.S. DIGITEL INC.

Home Address: 2386 Tall Oaks Drive , Fayetteville Arkansas 2703

EMPLOYMENT HISTORY

Total World Telecom **1996 to Present**
Vice President of Operations

Responsible for Switch Administration and Maintenance, Network Engineering, Circuit Provisioning, Debit Platform Administration and Maintenance, Vendor Bill Reconciliation and Customer Service. Since my arrival at TWT, my group has installed, networked and made operational, four digital switches, bringing our network total to nine switches. In addition, nine Network Analysis and Maintenance Systems (NAMS) have been deployed utilizing dedicated links to our Houston office to allow for real-time call rating and network monitoring. In early 1997 TWT aggressively entered into the Debit Card Business. As a result, my group installed and activated two Debit Card Platforms, each providing over eighty DSI's of capacity.

Call America/Uni-Net, Inc. **1990to1996**
Executive Vice President and Chief Operating Officer

Responsible for the overall operation of the company including Sales and Marketing, M.I.S., Billing, Credit and Collections, Customer Service, Network Engineering and Maintenance, and Regulatory Compliance. From January 1990 to September 1993 revenues were increased by 4~/*, cost of sales were lowered to provide a 400/0 gross margin while attrition and bad debt were reduced to below 2%. This was affected through the acquisition on two smaller interexchange Carriers, converting from one analog switch to three networked digital switches, expanding our sales force into four additional states and centralizing customer service, collection, and billing services. In September of 1993 the customer base was sold to LDDS.

Universal Network Services was formed subsequent to the LDDS sale by the remaining owners of Call America with Debit Card, International Call Back and Dealer 1 Agent Long Distance Sales as the primary product lines. The acquisition of two small switch based Interexchange Carriers and one Switchless Reseller coupled with sonic innovative marketing plans have allowed growth from startup to 1.2 million in monthly revenue.

Tele-Fibernet Corporation **1986 to 1989**
Vice President of Operations

Responsible for Network Engineering and Maintenance, Circuit Provisioning, M.I.S. Billing, Operator Services, Customer Service and Dialer Installation and Repair. During my tenure at

EXHIBIT 3

Tele-Fibernet, I converted their network from two analog switches to four networked digital switches, built an east coast network from Florida to Massachusetts and extended that network west into over 70 metropolitan areas, in 1985 my group installed an Operator Service Center which employed over 200 operators on 32 operator positions.

Southwestern Bell

1977 to 1986

After transferring to Southwestern Bell in 1977 I worked as an ESS switchman and supervised the installation and retrofit of several IA switches and 3B20 computer systems. while working for the Bell System I received technical and management training and constituted over one hundred weeks of intensive classroom and laboratory training.

Indiana Bell

1969 to 1977

While employed by Indiana Bell, I gained experience in virtually every job title in the plant and network groups; station Installer, repairman, Cable Splicer, PBX installer, PBX repairman Plant Assignor, Switch technician and various Management Positions

EDUCATION

1970 - 1973 Indiana University, Gary, Indiana

1973- 1975 Purdue University. Hammond, Indiana

OTHER INFORMATION

Born 1947

Excellent Health

Married with 2 children

EXHIBIT 3

RESUME OF CRAIG A. WALTZER SECRETARY/TREASURER U.S. DIGITEL INC.

Employment History

1997 to Present - Chief Financial Officer of Telecard Dispensing Corporation whose principal business is the distribution of prepaid telephone cards. Duties include overseeing, planning and managing all financial functions of this one hundred million dollar (\$100,000,000.) per year Company.

1987 to 1997 - President and senior associate of Federal Tax Clearinghouse whose principal business is the planning for and preparation of individual, corporate, partnership, estate and trust income tax returns as well as management advisory and consulting services. Duties include managing the staff and providing technical support when necessary. Additionally, expert testimony and court assigned calculations were a forte.

1985 to 1987 - Senior Tax Analyst for Laventhal & Horwath which was a large international accounting and management advisory service concern. Duties included preparation and review of individual, corporate, partnership, estate and trust income tax returns.

1983 to 1985 - Staff Accountant for Barry Ross & Company which is a medium sized local C.P.A. firm. Duties included preparation of individual and corporate income tax returns.

Education

1985 - Licensed as a Certified Public Accountant

1982 - Bachelor of Arts in Business Administration,
University of South Florida

1979 - Graduate, North Miami Beach Senior High School

U.S. DIGITEL INC.

TITLE SHEET

RESOLD TELECOMMUNICATIONS AND DEBIT CARD SERVICES TARIFF

IN SUPPORT OF

**APPLICATION FOR AUTHORITY TO PROVIDE
INTEREXCHANGE TELECOMMUNICATIONS SERVICES
WITHIN THE STATE OF FLORIDA**

This Tariff contains the descriptions, regulations, and rates applicable to the resale of telecommunications and debit card services provided by U.S. DIGITEL INC., with offices at 1909 Tyler Street, Hollywood, FL 33020. Tel: (954) 920-0155. This Tariff applies for services furnished within the State of Florida. This Tariff is on file with the Florida Public Service Commission, and copies may be inspected, during normal business hours, at U.S. Digital Inc.'s principal place of business.

Tariff Advice No:

Issued: January 14, 1998

Effective Date: _____

Issued by: Jere J. Lane, CPA

U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

CHECK-SHEET

The sheets of this Tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this page.

SHEET REVISION SHEET REVISION

1	Original
2	Original
3	Original
4	Original
5	Original
6	Original
7	Original
8	Original
9	Original
10	Original
11	Original
12	Original
13	Original
14	Original
15	Original

Tariff Advice No:

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U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

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Tariff Advice No:

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U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

SYMBOLS

The following are the only symbols used for the purposes indicated below:

D - Delete or Discontinue

I - Change Resulting In An Increase to A Customer's Bill

M - Moved From Another Tariff Location

N - New

R - Change Resulting In a Reduction to A Customer's Bill

T - Change In Text or Regulation But No Change In Rate or Charge

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U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

TARIFF FORMAT

- A. **Sheet Numbering** - Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, if a new sheet is added between sheets already in effect, a decimal will be added. For example, a new sheet added between sheets 14 and 15 would be 14. 1.

- B. **Sheet Revision Numbers** - Revision numbers (if necessary) also appear in the upper right corner of each page. These numbers are used to determine the most current sheet version on file with the Public Service Commission. For example, the 4th revised Sheet 14 cancels the 3rd revised Sheet 14.

- C. **Paragraph Numbering Sequence** - There are levels of paragraph coding. Each level of coding is subservient to its next higher level:
 - 2.1.
 - 2.1.1.
 - 2. 1. 1. A.
 - 2.1. 1. A. 1.
 - 2.1. 1. A. 1. (a).

- D. **Check Sheets** - When a Tariff filing is made with the Public Service Commission, an updated check sheet accompanies the Tariff filing. The check sheet lists the sheet contained in the Tariff, with a cross reference to the current revision number. When new pages are added, the check sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this page if these are the only changes made to it (i.e., the format, etc. remains the same).

Tariff Advice No:

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U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

SECTION I - TECHNICAL TERMS AND ABBREVIATIONS

Access Line - An arrangement which connects the Customer's location to an AT&T Central Office.

F.P.S.C. - Florida Public Service Commission.

Available Usage Balance - The amount of usage remaining on a Debit Account at any particular point in time. Each Debit Account has an Initial Account Balance which is stated either in U.S. dollars or Call Units, depending upon the type of service. The Available Balance is depleted as services provided by U.S. Digital Inc. are utilized by the Customer.

Company or Carrier: U.S. DIGITEL INC.

Customer - The person, firm, corporation or other entity which orders service and is responsible for payment of charges due and compliance with U.S. Digital Inc.'s Tariff regulations.

Day - 24 Hours and seven days a week.

Debit Account - An account which consists of a pre-paid usage balance depleted on a real-time basis during each Debit Service call accessed by the use of the debit cards defined herein.

Debit Card - A card issued by U.S. Digital Inc. which provides the Customer with a Personal Account code and instructions for accessing the Carrier's network.

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U.S. DIGITEL INC.

Debit Service Call - A service accessed via a "1-800" or other access code dialing sequence 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 Account.

End User - Any person, firm, corporation, partnership or other entity which uses the services of the Carrier under the provisions and regulations of this Tariff. The End User is responsible for payment unless the charges for the services utilized are accepted and paid by another Customer.

U.S. Digital - Used throughout this Tariff to mean U.S. Digital Inc. unless clearly indicated otherwise by the text.

Initial Usage Balance - The amount of usage on a Debit Account upon issuance and before any depleting call activity.

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 or merchandise to which legal rights or ownership are held or reserved by an entity.

Personal Account Code - A numeric or alpha-numeric sequence which uniquely identifies a travel card or debit card account.

Renewal - A method of replenishing a debit account's available usage balance with additional minutes of usage as authorized and paid for by the customer.

Sponsor - A corporation or other legal entity that exclusively permits the use of its Marks to U.S. Digital Inc. for use with telephone cards or other merchandise, and contracts with U.S. Digital Inc. for the marketing of the services described herein.

Tariff Advice No:

Issued: January 14, 1998

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U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

SECTION 2 - RULES AND REGULATIONS

2.1 Undertaking of U.S. Digital Inc.

U.S. Digital Inc.'s services and facilities are furnished for communications originating and terminating within the State of Florida under terms of this Tariff. Intrastate service is offered as well as interstate and international service through the use of the debit card services defined herein.

U.S. Digital Inc. installs, operates, and maintains the communications services provided herein in accordance with the terms and conditions set forth under this Tariff. U.S. Digital Inc. may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities, when authorized by the Customer, to allow connection of a Customer's location to the U.S. Digital Inc. network. The Customer shall be responsible for all charges due for such service arrangement. U.S. Digital Inc.'s services and facilities are provided and are available twenty-four hours per day, seven days per week.

2.2.1 Limitations

Service is offered subject to the provisions of this Tariff.

2.2.2 Company reserves the right to discontinue furnishing service, or limit the use of service necessitated by conditions beyond its reasonable control; or when the Customer is using service in violation of the law or the provisions of this Tariff.

Tariff Advice No:

Issued: January 14, 1998

Effective Date: _____

Issued by: Jere J. Lane, CPA

U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

2.3 Liabilities of U.S. Digital Inc.

2.3.1 Company's liability for damages arising out of mistakes, interruptions, omissions, delays, errors, or defects in the transmission occurring in the course of furnishing service, and not caused by the negligence of its employees or its agents, in no event shall exceed an amount equivalent to the proportionate charge to the Customer for the period during which the aforementioned faults in transmission occur.

2.3.2 Company shall be indemnified and held harmless by the Customer against:

(A) Claims for libel, slander, or infringement of copyright arising out of the material, data, information, or other content transmitted by means of U.S. Digital Inc.'s services.

(B) All other claims arising out of any act or omission of the Customer in connection with any service provided by Company

2.3.3 U.S. Digital Inc. shall not be liable for any claim, loss, or refund as a result of loss or theft of Debit Cards or Personal Account codes issued for use with U.S. Digital Inc.'s services. Nor will U.S. Digital Inc. be liable for any claim, loss or refund on any unused balance remaining on a Debit Card provided to a Customer before or after the expiration date assigned to each Debit Account.

Tariff Advice No:

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U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

2.4 Interruption of Service

2.4.1 Credit allowance for the interruption of service which is not due to U.S. Digitel Inc.'s testing or adjusting, and are due to either negligence of the Customer, or to the failure of channels or equipment provided by the Customer, are subject to the general liability provisions set forth in 2.3.1 herein. It shall be the obligation of the Customer to notify U.S. Digitel Inc., immediately of any interruption in service for which a credit allowance is desired. Before giving such notice, the Customer shall ascertain that the trouble is not being caused by any action or omission by the Customer within his control, or is not in wiring or equipment, if any, furnished by the Customer.

2.5 Restoration of Service - The use and restoration of service shall be in accordance with the priority system specified in part 64, Subpart D of the Rules and Regulations of the FCC.

2.6 Deposits - U.S. Digitel Inc., does not collect customer deposits other than those associated with the pre-paid debit card services defined herein.

2.7 Advance Payments - All debit cards are prepaid. U.S. Digitel Inc., collects no advance payments for any other services in the State of Florida.

2.8 Taxes and Fees - U.S. Digitel Inc., shall charge the Customer an amount sufficient to recover any governmental assessments, fees, license, or other similar taxes or fees imposed upon U.S. Digitel Inc.

Tariff Advice No:

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U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

- 2.8.1 For Debit Service, taxes or fees shall be included in the rates and charges stated in U.S. Digital Inc.'s rate schedule for this service.
- 2.8.2 For all other services offered by U.S. Digital Inc., taxes and fees shall be added pro-rata, insofar as practical, to the rates and charges stated in U.S. Digital Inc.'s rate schedules and listed as separate line items on the Customer's bill for services provided.
- 2.9 Employee Concessions - There are no employee concessions.
- 2.10 Customer Complaints and/or Billing Disputes - Customers have the right to refer billing disputes and any other complaints to Company at 1909 Tyler Street, Hollywood, FL 33020. Tel: (954) 920-0155. The Customer Service department can be reached 24 hours a day by calling the toll free number that is indelibly printed on all debit cards.
- 2.11 Billing Frequency - Customers of debit card services purchase service in advance and are debited in accordance with the schedules provided herein as calls are completed.
- 2.12 Installations and Connections - There will be no installations or connections in the State of Florida involved with U.S. Digital Inc.'s services.

Tariff Advice No:

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U.S. Digital Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

SECTION 3 - DESCRIPTION OF SERVICE AND RATES

- 3.1 **Equipment** - U.S. Digitel Inc., utilizes the specialty telecommunications exchange (STX) manufactured by NACT Telecommunications Inc. The STX is a state of the art, fully digital switch and debit platform capable of expansion up to 8000 digital ports. The STX provides redundancy, hot swappable technology and digital signal processing to minimize downtime and maximize user control. Customer service representatives are allowed real time access to the STX to ensure prompt and efficient resolution of customer reported problems. Support of up to 20 different languages are available as well as real-time fraud control and system data integrity.
- 3.2 **Timing of Calls** - Service is available on a twenty-four hour per day, seven days per week on a dial access basis. Services are arranged for the use of the transient public and are subject to restrictions imposed by the Florida Public Service Commission and the Federal Communications Commission. The Customer's long distance usage charge is based on the actual duration of the telephone call. Usage begins when the called party picks up the receiver. When the called party picks up is determined by hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. A call is terminated when the calling party hangs up.
- 3.2.1 **Incomplete Call Crediting** - U.S. Digitel Inc. will credit the Customer's debit card with additional time for any time deducted from Debit Card balance for incomplete calls.
- 3.2.2 **Minimum Call Completion Rate** - A Customer can expect a call completion rate (number of calls completed/number of calls attempted) of approximately 99 % (PO 1 grade of service or better) during peak use periods.

Tariff Advice No:

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U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

SECTION 3 - DESCRIPTION OF SERVICE AND RATES, CONT'D.

3.3 Debit Card Service

3.3.1 General

The U.S. Digitel Inc. debit card is offered as a flat-rated travel card account service. Establishment of an account balance entitles the consumer to access the U.S. Digitel Inc. network for a preset amount of usage. All calls will be debited from the available account balance in full-minute increments on a real-time basis. Customers will be interrupted with an announcement when the account balance is about to be exhausted. All services are flat rated in accordance with the schedules provided herein as calls are completed and are not calculated based on mileage.

3.3.2 Debit Cards - Debit cards are available in various dollar denominations. The debit card is non-refundable and will expire on the date clearly specified on the card or package in which the card is enclosed. Unlike a deposit or advance payment, the debit card account balance is not held against future payment as all service is available for immediate consumption. The Per Minute rate is inclusive of all applicable taxes.

Tariff Advice No:

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U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020.

U.S. DIGITEL INC.

SECTION 4 - RATE SCHEDULE

4. Rate Schedule

- 4.1 Florida Intrastate Rate** – The rate applicable to all Florida intrastate (any point to point within the State of Florida) calls is 18.5 cents (\$0.185) per minute plus a connection fee of 18.5 cents (\$0.185).

- 4.2 Non-Intrastate rates:** Attached hereto and incorporated herein as is the "SCHEDULE OF FLORIDA NON-INTRASTATE RATES" that will be uniformly applied to all telecommunications employing the debit cards defined herein as and provided by U.S. Digitel Inc., in the regular course of business for all non-intrastate calls originating in the State of Florida as follows:

**SCHEDULE OF
FLORIDA NON-INTRASTATE RATES**

Tariff Advice No:

Issued: January 14, 1998

Effective Date: _____

Issued by: Jere J. Lane, CPA

U.S. Digitel Inc., 1909 Tyler Street, Hollywood, FL 33020.

TIER ONE

Country	Retail	Connection Fee	Minutes \$5 Card	Minutes \$10 Card	Minutes \$20 Card
Afghanistan	\$ 1.98	\$ 1.00	2	4	9
Alaska/Hawaii	\$ 0.23	\$ 1.00	17	39	82
Albania	\$ 0.89	\$ 1.00	4	10	21
Algeria	\$ 0.99	\$ 1.00	4	9	19
American Samoa	\$ 1.19	\$ 1.00	3	7	15
Andorra	\$ 0.39	\$ 1.00	10	23	48
Angola	\$ 1.29	\$ 1.00	3	6	14
Anguilla	\$ 0.57	\$ 1.00	7	15	33
Antarctica	\$ 1.98	\$ 1.00	2	4	9
Antigua & Barbuda	\$ 0.57	\$ 1.00	7	15	33
Argentina	\$ 0.67	\$ 1.00	5	13	28
Armenia	\$ 0.99	\$ 1.00	4	9	19
Aruba	\$ 0.59	\$ 1.00	6	15	32
Ascension Island	\$ 1.79	\$ 1.00	2	5	10
Australia	\$ 0.29	\$ 1.00	13	31	65
Austria	\$ 0.49	\$ 1.00	8	18	38
Azerbaijan	\$ 1.29	\$ 1.00	3	6	14
Bahamas	\$ 0.29	\$ 1.00	13	31	65
Bahrain	\$ 0.99	\$ 1.00	4	9	19
Bangladesh	\$ 0.91	\$ 1.00	4	9	20
Barbados	\$ 0.57	\$ 1.00	7	15	33
Belarus	\$ 1.08	\$ 1.00	3	8	17
Belgium	\$ 0.29	\$ 1.00	13	31	65
Belize	\$ 0.99	\$ 1.00	4	9	19
Benin	\$ 1.24	\$ 1.00	3	7	15
Bermuda	\$ 0.39	\$ 1.00	10	23	48
Bhutan	\$ 1.89	\$ 1.00	2	4	10
Bolivia	\$ 0.89	\$ 1.00	4	10	21
Bosnia	\$ 0.89	\$ 1.00	4	10	21
Botswana	\$ 1.43	\$ 1.00	2	6	13
Brazil	\$ 0.56	\$ 1.00	7	16	33
British Virgin Isles.	\$ 0.57	\$ 1.00	7	15	33
Brunei	\$ 1.24	\$ 1.00	3	7	15
Bulgaria	\$ 0.89	\$ 1.00	4	10	21
Burkina Faso	\$ 1.05	\$ 1.00	3	8	18
Burundi	\$ 1.64	\$ 1.00	2	5	11
Cambodia	\$ 1.98	\$ 1.00	2	4	9
Cameroon	\$ 1.24	\$ 1.00	3	7	15
Canada	\$ 0.21	\$ 1.00	19	42	90
Cape Verde Islands	\$ 1.35	\$ 1.00	2	6	14
Caribbean Dir. Asst.	\$ 1.00	Flat Rate			
Cayman Islands	\$ 0.57	\$ 1.00	7	15	33
Central African Rep.	\$ 1.98	\$ 1.00	2	4	9
Chad Republic	\$ 2.78	\$ 1.00	1	3	6
Chile	\$ 0.57	\$ 1.00	7	15	33
China	\$ 0.76	\$ 1.00	5	11	25
Colombia	\$ 0.39	\$ 1.00	10	23	48
Comoros Island	\$ 3.80	\$ 1.00	1	2	5

TIER ONE

Congo	\$ 1.24	\$ 1.00	3	7	15
Cook Island	\$ 2.09	\$ 1.00	1	4	9
Costa Rica	\$ 0.55	\$ 1.00	7	16	34
Croatia	\$ 0.89	\$ 1.00	4	10	21
Cuba	\$ 0.53	\$ 1.00	7	16	35
Cyprus	\$ 1.19	\$ 1.00	3	7	15
Czechoslovakia	\$ 0.69	\$ 1.00	5	13	27
Denmark	\$ 0.29	\$ 1.00	13	31	65
Diego Garcia	\$ 1.69	\$ 1.00	2	5	11
Djibouti	\$ 2.09	\$ 1.00	1	4	9
Dominica	\$ 0.57	\$ 1.00	7	15	33
Dominican Republic	\$ 0.30	\$ 1.00	13	30	63
Ecuador	\$ 1.57	\$ 1.00	7	15	33
Egypt	\$ 0.99	\$ 1.00	4	9	19
El Salvador	\$ 0.57	\$ 1.00	7	15	33
Equatorial Guinea Rep.	\$ 1.98	\$ 1.00	2	4	9
Eritrea	\$ 2.49	\$ 1.00	1	3	7
Estonia	\$ 0.79	\$ 1.00	5	11	24
Ethiopia	\$ 1.46	\$ 1.00	2	6	13
Faeroe Islands	\$ 0.89	\$ 1.00	4	10	21
Falkland Islands	\$ 2.99	\$ 1.00	1	3	6
Fiji Islands	\$ 1.99	\$ 1.00	2	4	9
Finland	\$ 0.39	\$ 1.00	10	23	48
France	\$ 0.29	\$ 1.00	13	31	65
French Antilles	\$ 1.29	\$ 1.00	3	6	14
French Guyana	\$ 1.39	\$ 1.00	2	6	13
French Polynesia	\$ 1.99	\$ 1.00	2	4	9
Gabon Rep.	\$ 1.39	\$ 1.00	2	6	13
Gambia	\$ 1.39	\$ 1.00	2	6	13
Georgia	\$ 1.19	\$ 1.00	3	7	15
Germany	\$ 0.29	\$ 1.00	13	31	65
Ghana	\$ 0.89	\$ 1.00	4	10	21
Gibraltar	\$ 1.49	\$ 1.00	2	6	12
Greece	\$ 0.69	\$ 1.00	5	13	27
Greenland	\$ 0.89	\$ 1.00	4	10	21
Grenada	\$ 0.69	\$ 1.00	5	13	27
Guadeloupe	\$ 0.99	\$ 1.00	4	9	19
Guam	\$ 0.29	\$ 1.00	13	31	65
Guantanamo Bay	\$ 0.96	\$ 1.00	4	9	19
Guatemala	\$ 0.57	\$ 1.00	7	15	33
Guinea	\$ 2.29	\$ 1.00	1	3	8
Guinea Bissau	\$ 1.99	\$ 1.00	2	4	9
Guyana	\$ 1.29	\$ 1.00	3	6	14
Haiti	\$ 0.51	\$ 1.00	7	17	37
Honduras	\$ 0.64	\$ 1.00	6	14	29
Hong Kong	\$ 0.29	\$ 1.00	13	31	65
Hungary	\$ 0.59	\$ 1.00	6	15	32
Iceland	\$ 0.79	\$ 1.00	5	11	24
India	\$ 0.76	\$ 1.00	5	11	25
Indonesia	\$ 0.99	\$ 1.00	4	9	19
Inmarsat I-4	\$ 14.00	\$ 1.00	0	0	1

TIER ONE

Iran	\$ 1.29	\$ 1.00	3	6	14
Iraq	\$ 1.49	\$ 1.00	2	6	12
Ireland	\$ 0.49	\$ 1.00	8	18	38
Israel	\$ 0.79	\$ 1.00	5	11	24
Italy	\$ 0.39	\$ 1.00	10	23	48
Ivory Coast	\$ 1.79	\$ 1.00	2	5	10
Jamaica	\$ 0.46	\$ 1.00	8	19	41
Japan	\$ 0.29	\$ 1.00	13	31	65
Jordan	\$ 0.89	\$ 1.00	4	10	21
Kenya	\$ 1.19	\$ 1.00	3	7	15
Kiribati	\$ 1.69	\$ 1.00	2	5	11
Korea, North	\$ 1.09	\$ 1.00	3	8	17
Korea, South	\$ 1.09	\$ 1.00	3	8	17
Kuwait	\$ 0.99	\$ 1.00	4	9	19
Laos	\$ 1.59	\$ 1.00	2	5	11
Latvia	\$ 0.89	\$ 1.00	4	10	21
Lebanon	\$ 1.19	\$ 1.00	3	7	15
Lesotho	\$ 1.69	\$ 1.00	2	5	11
Liberia	\$ 0.79	\$ 1.00	5	11	24
Libya	\$ 0.87	\$ 1.00	4	10	21
Lithuania	\$ 0.69	\$ 1.00	5	13	27
Luxembourg	\$ 0.49	\$ 1.00	8	18	38
Macao	\$ 1.19	\$ 1.00	3	7	15
Macedonia	\$ 1.49	\$ 1.00	2	6	12
Madagascar	\$ 3.29	\$ 1.00	1	2	5
Malawi	\$ 1.29	\$ 1.00	3	6	14
Malaysia	\$ 0.79	\$ 1.00	5	11	24
Maldives	\$ 2.99	\$ 1.00	1	3	6
Mali Republic	\$ 2.39	\$ 1.00	1	3	7
Malta	\$ 0.89	\$ 1.00	4	10	21
Marshall Islands	\$ 1.79	\$ 1.00	2	5	10
Mauritania	\$ 2.29	\$ 1.00	1	3	8
Mauritius	\$ 2.39	\$ 1.00	1	3	7
Mayotte Island	\$ 1.89	\$ 1.00	2	4	10
Mexico 1	\$ 0.22	\$ 1.00	18	40	86
Mexico 2	\$ 0.27	\$ 1.00	14	33	70
Mexico 3	\$ 0.39	\$ 1.00	10	23	48
Mexico 4	\$ 0.39	\$ 1.00	10	23	48
Mexico 5	\$ 0.39	\$ 1.00	10	23	48
Mexico 6	\$ 0.39	\$ 1.00	10	23	48
Mexico 7	\$ 0.39	\$ 1.00	10	23	48
Mexico 8	\$ 0.39	\$ 1.00	10	23	48
Micronesia	\$ 1.99	\$ 1.00	2	4	9
Moldova	\$ 2.25	\$ 1.00	1	4	8
Monaco	\$ 0.49	\$ 1.00	8	18	38
Mongolia	\$ 2.89	\$ 1.00	1	3	6
Montserrat	\$ 0.59	\$ 1.00	6	15	32
Morocco	\$ 0.89	\$ 1.00	4	10	21
Mozambique	\$ 1.79	\$ 1.00	2	5	10
Myanmar/Burma	\$ 3.99	\$ 1.00	1	2	4
Namibia	\$ 1.49	\$ 1.00	2	6	12

TIER ONE

Nauru	\$ 1.69	\$ 1.00	2	5	11
Nepal	\$ 2.09	\$ 1.00	1	4	9
Netherlands	\$ 0.39	\$ 1.00	10	23	48
Netherlands Antilles	\$ 0.44	\$ 1.00	9	20	43
Nevis Island	\$ 0.59	\$ 1.00	6	15	32
New Caledonia	\$ 1.69	\$ 1.00	2	5	11
New Zealand	\$ 0.29	\$ 1.00	13	31	65
Nicaragua	\$ 0.60	\$ 1.00	6	15	31
Rep. of Niger	\$ 1.99	\$ 1.00	2	4	9
Nigeria	\$ 0.87	\$ 1.00	4	10	21
Niue Island	\$ 2.19	\$ 1.00	1	4	8
Norway	\$ 0.39	\$ 1.00	10	23	48
Oman	\$ 2.19	\$ 1.00	1	4	8
Pakistan	\$ 0.82	\$ 1.00	4	10	23
Palau	\$ 2.89	\$ 1.00	1	3	6
Panama	\$ 0.67	\$ 1.00	5	13	28
Papua New Guinea	\$ 1.19	\$ 1.00	3	7	15
Paraguay	\$ 0.99	\$ 1.00	4	9	19
Peru	\$ 0.64	\$ 1.00	6	14	29
Phillippines	\$ 0.64	\$ 1.00	6	14	29
Poland	\$ 0.57	\$ 1.00	7	15	33
Portugal	\$ 0.65	\$ 1.00	6	13	29
Puerto Rico	\$ 0.20	\$ 1.00	20	45	95
Quatar	\$ 1.49	\$ 1.00	2	6	12
Reunion Island	\$ 2.79	\$ 1.00	1	3	6
Romania	\$ 0.89	\$ 1.00	4	10	21
Russia	\$ 0.98	\$ 1.00	4	9	19
Rwanda	\$ 2.49	\$ 1.00	1	3	7
Saipan	\$ 0.69	\$ 1.00	5	13	27
San Marino	\$ 0.99	\$ 1.00	4	9	19
Sao Tome	\$ 1.49	\$ 1.00	2	6	12
Saudi Arabia	\$ 0.89	\$ 1.00	4	10	21
Senegal Republic	\$ 1.79	\$ 1.00	2	5	10
Seychelles Islands	\$ 2.49	\$ 1.00	1	3	7
Sierra Leone	\$ 1.99	\$ 1.00	2	4	9
Singapore	\$ 0.29	\$ 1.00	13	31	65
Slovenia	\$ 0.99	\$ 1.00	4	9	19
Solomon Island	\$ 1.59	\$ 1.00	2	5	11
Somolia	\$ 2.50	\$ 1.00	1	3	7
South Africa	\$ 0.69	\$ 1.00	5	13	27
Spain	\$ 0.49	\$ 1.00	8	18	38
Sri Lanka	\$ 1.29	\$ 1.00	3	6	14
St. Helena	\$ 1.65	\$ 1.00	2	5	11
St. Kitts	\$ 0.57	\$ 1.00	7	15	33
St. Lucia	\$ 0.57	\$ 1.00	7	15	33
St. Pierre/Miquelon	\$ 0.57	\$ 1.00	7	15	33
St. Vincent	\$ 0.57	\$ 1.00	7	15	33
Sudan	\$ 1.35	\$ 1.00	2	6	14
Suriname	\$ 1.24	\$ 1.00	3	7	15
Swaziland	\$ 1.24	\$ 1.00	3	7	15
Sweden	\$ 0.29	\$ 1.00	13	31	65

TIER ONE

Switzerland	\$ 0.29	\$ 1.00	13	31	65
Syria	\$ 1.29	\$ 1.00	3	6	14
Taiwan	\$ 0.39	\$ 1.00	10	23	48
Tanzania	\$ 1.25	\$ 1.00	3	7	15
Thailand	\$ 0.89	\$ 1.00	4	10	21
Togo, Rep.	\$ 1.89	\$ 1.00	2	4	10
Tokelau	\$ 2.30	\$ 1.00	1	3	8
Tongs Island	\$ 2.19	\$ 1.00	1	4	8
Trinidad & Tobago	\$ 0.57	\$ 1.00	7	15	33
Tunisia	\$ 1.19	\$ 1.00	3	7	15
Turkey	\$ 0.69	\$ 1.00	5	13	27
Turks & Caicos	\$ 0.57	\$ 1.00	7	15	33
Tuvalu	\$ 2.09	\$ 1.00	1	4	9
Uganda	\$ 1.22	\$ 1.00	3	7	15
Ukraine	\$ 0.99	\$ 1.00	4	9	19
United Arab Emirates	\$ 0.79	\$ 1.00	5	11	24
United Kingdom	\$ 0.29	\$ 1.00	13	31	65
United States	\$ 0.185	\$ 0.185	26	53	107
Uruguay	\$ 0.89	\$ 1.00	4	10	21
U.S. Virgin Islands	\$ 0.23	\$ 1.00	17	39	82
Vanuatu	\$ 1.69	\$ 1.00	2	5	11
Vatican City	\$ 1.01	\$ 1.00	3	8	18
Venezuela	\$ 0.39	\$ 1.00	10	23	48
Vietnam	\$ 1.51	\$ 1.00	2	5	12
Wallis & Fortuna Isl.	\$ 3.00	\$ 1.00	1	3	6
Western Samoa	\$ 1.89	\$ 1.00	2	4	10
Yemen Arab Rep.	\$ 0.89	\$ 1.00	4	10	21
Yemen Peoples	\$ 0.89	\$ 1.00	4	10	21
Yugoslavia	\$ 0.89	\$ 1.00	4	10	21
Zaire	\$ 1.59	\$ 1.00	2	5	11
Zambia	\$ 1.69	\$ 1.00	2	5	11
Zimbabwe	\$ 1.29	\$ 1.00	3	6	14

TIER TWO

Country	Retail	Connection Fee	Minutes \$5 card	Minutes \$10 Card	Minutes \$20 Card
Afghanistan	\$ 1.98	\$ 1.00	2	4	9
Alaska/Hawaii	\$ 0.23	\$ 1.00	17	39	82
Albania	\$ 0.89	\$ 1.00	4	10	21
Algeria	\$ 0.99	\$ 1.00	4	9	19
American Samoa	\$ 1.19	\$ 1.00	3	7	15
Andorra	\$ 0.39	\$ 1.00	10	23	48
Angola	\$ 1.29	\$ 1.00	3	6	14
Anguilla	\$ 0.57	\$ 1.00	7	15	33
Antarctica	\$ 1.98	\$ 1.00	2	4	9
Antigua & Barbuda	\$ 0.57	\$ 1.00	7	15	33
Argentina	\$ 0.67	\$ 1.00	5	13	28
Armenia	\$ 0.99	\$ 1.00	4	9	19
Aruba	\$ 0.59	\$ 1.00	6	15	32
Ascension Island	\$ 1.79	\$ 1.00	2	5	10
Australia	\$ 0.29	\$ 1.00	13	31	65
Austria	\$ 0.49	\$ 1.00	8	18	38
Azerbaijan	\$ 1.29	\$ 1.00	3	6	14
Bahamas	\$ 0.29	\$ 1.00	13	31	65
Bahrain	\$ 0.99	\$ 1.00	4	9	19
Bangladesh	\$ 0.79	\$ 1.00	5	11	24
Barbados	\$ 0.57	\$ 1.00	7	15	33
Belarus	\$ 1.08	\$ 1.00	3	8	17
Belgium	\$ 0.29	\$ 1.00	13	31	65
Belize	\$ 0.99	\$ 1.00	4	9	19
Benin	\$ 1.24	\$ 1.00	3	7	15
Bermuda	\$ 0.39	\$ 1.00	10	23	48
Bhutan	\$ 1.89	\$ 1.00	2	4	10
Bolivia	\$ 0.89	\$ 1.00	4	10	21
Bosnia	\$ 0.89	\$ 1.00	4	10	21
Botswana	\$ 1.43	\$ 1.00	2	6	13
Brazil	\$ 0.56	\$ 1.00	7	16	33
British Virgin Isles.	\$ 0.57	\$ 1.00	7	15	33
Brunei	\$ 1.24	\$ 1.00	3	7	15
Bulgaria	\$ 0.89	\$ 1.00	4	10	21
Burkina Faso	\$ 1.05	\$ 1.00	3	8	18
Burundi	\$ 1.64	\$ 1.00	2	5	11
Cambodia	\$ 1.98	\$ 1.00	2	4	9
Cameroon	\$ 1.24	\$ 1.00	3	7	15
Canada	\$ 0.21	\$ 1.00	19	42	90
Cape Verde Islands	\$ 1.35	\$ 1.00	2	6	14
Caribbean Dir. Asst.	\$ 1.00	Flat Rate			
Cayman Islands	\$ 0.57	\$ 1.00	7	15	33
Central African Rep.	\$ 1.98	\$ 1.00	2	4	9
Chad Republic	\$ 2.78	\$ 1.00	1	3	6
Chile	\$ 0.57	\$ 1.00	7	15	33
China	\$ 0.69	\$ 1.00	5	13	27
Colombia	\$ 0.39	\$ 1.00	10	23	48
Comoros Island	\$ 3.80	\$ 1.00	1	2	5

TIER TWO

Congo	\$ 1.24	\$ 1.00	3	7	15
Cook Island	\$ 2.09	\$ 1.00	1	4	9
Costa Rica	\$ 0.55	\$ 1.00	7	16	34
Croatia	\$ 0.89	\$ 1.00	4	10	21
Cuba	\$ 0.49	\$ 1.00	8	18	38
Cyprus	\$ 1.19	\$ 1.00	3	7	15
Czechoslovakia	\$ 0.69	\$ 1.00	5	13	27
Denmark	\$ 0.29	\$ 1.00	13	31	65
Diego Garcia	\$ 1.69	\$ 1.00	2	5	11
Djibouti	\$ 2.09	\$ 1.00	1	4	9
Dominica	\$ 0.57	\$ 1.00	7	15	33
Dominican Republic	\$ 0.30	\$ 1.00	13	30	63
Ecuador	\$ 0.57	\$ 1.00	7	15	33
Egypt	\$ 0.99	\$ 1.00	4	9	19
El Salvador	\$ 0.57	\$ 1.00	7	15	33
Equatorial Guinea Rep.	\$ 1.98	\$ 1.00	2	4	9
Eritrea	\$ 2.49	\$ 1.00	1	3	7
Estonia	\$ 0.79	\$ 1.00	5	11	24
Ethiopia	\$ 1.46	\$ 1.00	2	6	13
Faeroe Islands	\$ 0.89	\$ 1.00	4	10	21
Falkland Islands	\$ 2.99	\$ 1.00	1	3	6
Fiji Islands	\$ 1.99	\$ 1.00	2	4	9
Finland	\$ 0.39	\$ 1.00	10	23	48
France	\$ 0.29	\$ 1.00	13	31	65
French Antilles	\$ 1.29	\$ 1.00	3	6	14
French Guyana	\$ 1.39	\$ 1.00	2	6	13
French Polynesia	\$ 1.99	\$ 1.00	2	4	9
Gabon Rep.	\$ 1.39	\$ 1.00	2	6	13
Gambia	\$ 1.39	\$ 1.00	2	6	13
Georgia	\$ 1.19	\$ 1.00	3	7	15
Germany	\$ 0.29	\$ 1.00	13	31	65
Ghana	\$ 0.89	\$ 1.00	4	10	21
Gibraltar	\$ 1.49	\$ 1.00	2	6	12
Greece	\$ 0.69	\$ 1.00	5	13	27
Greenland	\$ 0.89	\$ 1.00	4	10	21
Grenada	\$ 0.69	\$ 1.00	5	13	27
Guadeloupe	\$ 0.99	\$ 1.00	4	9	19
Guam	\$ 0.29	\$ 1.00	13	31	65
Guantanamo Bay	\$ 0.96	\$ 1.00	4	9	19
Guatemala	\$ 0.57	\$ 1.00	7	15	33
Guinea	\$ 2.29	\$ 1.00	1	3	8
Guinea Bissau	\$ 1.99	\$ 1.00	2	4	9
Guyana	\$ 1.29	\$ 1.00	3	6	14
Haiti	\$ 0.49	\$ 1.00	8	18	38
Honduras	\$ 0.64	\$ 1.00	6	14	29
Hong Kong	\$ 0.29	\$ 1.00	13	31	65
Hungary	\$ 0.59	\$ 1.00	6	15	32
Iceland	\$ 0.79	\$ 1.00	5	11	24
India	\$ 0.69	\$ 1.00	5	13	27
Indonesia	\$ 0.99	\$ 1.00	4	9	19
Inmarsat	\$ 14.00	\$ 1.00	0	0	1

TIER TWO

Iran	\$ 1.29	\$ 1.00	3	6	14
Iraq	\$ 1.49	\$ 1.00	2	6	12
Ireland	\$ 0.49	\$ 1.00	8	18	38
Israel	\$ 0.79	\$ 1.00	5	11	24
Italy	\$ 0.39	\$ 1.00	10	23	48
Ivory Coast	\$ 1.79	\$ 1.00	2	5	10
Jamaica	\$ 0.44	\$ 1.00	9	20	43
Japan	\$ 0.29	\$ 1.00	13	31	65
Jordan	\$ 0.89	\$ 1.00	4	10	21
Kenya	\$ 1.19	\$ 1.00	3	7	15
Kiribati	\$ 1.69	\$ 1.00	2	5	11
Korea, North	\$ 1.09	\$ 1.00	3	8	17
Korea, South	\$ 1.09	\$ 1.00	3	8	17
Kuwait	\$ 0.99	\$ 1.00	4	9	19
Laos	\$ 1.59	\$ 1.00	2	5	11
Latvia	\$ 0.89	\$ 1.00	4	10	21
Lebanon	\$ 1.19	\$ 1.00	3	7	15
Lesotho	\$ 1.69	\$ 1.00	2	5	11
Liberia	\$ 0.79	\$ 1.00	5	11	24
Libya	\$ 0.87	\$ 1.00	4	10	21
Lithuania	\$ 0.69	\$ 1.00	5	13	27
Luxembourg	\$ 0.49	\$ 1.00	8	18	38
Macao	\$ 1.19	\$ 1.00	3	7	15
Macedonia	\$ 1.49	\$ 1.00	2	6	12
Madagascar	\$ 3.29	\$ 1.00	1	2	5
Malawi	\$ 1.29	\$ 1.00	3	6	14
Malaysia	\$ 0.79	\$ 1.00	5	11	24
Maldives	\$ 2.99	\$ 1.00	1	3	6
Mali Republic	\$ 2.39	\$ 1.00	1	3	7
Malta	\$ 0.89	\$ 1.00	4	10	21
Marshall Islands	\$ 1.79	\$ 1.00	2	5	10
Mauritania	\$ 2.29	\$ 1.00	1	3	8
Mauritius	\$ 2.39	\$ 1.00	1	3	7
Mayotte Island	\$ 1.89	\$ 1.00	2	4	10
Mexico 1	\$ 0.22	\$ 1.00	18	40	86
Mexico 2	\$ 0.27	\$ 1.00	14	33	70
Mexico 3	\$ 0.39	\$ 1.00	10	23	48
Mexico 4	\$ 0.39	\$ 1.00	10	23	48
Mexico 5	\$ 0.39	\$ 1.00	10	23	48
Mexico 6	\$ 0.39	\$ 1.00	10	23	48
Mexico 7	\$ 0.39	\$ 1.00	10	23	48
Mexico 8	\$ 0.39	\$ 1.00	10	23	48
Micronesia	\$ 1.99	\$ 1.00	2	4	9
Moldova	\$ 2.25	\$ 1.00	1	4	8
Monaco	\$ 0.49	\$ 1.00	8	18	38
Mongolia	\$ 2.89	\$ 1.00	1	3	6
Montserrat	\$ 0.59	\$ 1.00	6	15	32
Morocco	\$ 0.89	\$ 1.00	4	10	21
Mozambique	\$ 1.79	\$ 1.00	2	5	10
Myanmar/Burma	\$ 3.99	\$ 1.00	1	2	4
Namibia	\$ 1.49	\$ 1.00	2	6	12



TIER TWO

Switzerland	\$ 0.29	\$ 1.00	13	31	65
Syria	\$ 1.29	\$ 1.00	3	6	14
Taiwan	\$ 0.39	\$ 1.00	10	23	48
Tanzania	\$ 1.25	\$ 1.00	3	7	15
Thailand	\$ 0.89	\$ 1.00	4	10	21
Togo, Rep.	\$ 1.89	\$ 1.00	2	4	10
Tokelau	\$ 2.30	\$ 1.00	1	3	8
Tonga Island	\$ 2.19	\$ 1.00	1	4	8
Trinidad & Tobago	\$ 0.57	\$ 1.00	7	15	33
Tunisia	\$ 1.19	\$ 1.00	3	7	15
Turkey	\$ 0.69	\$ 1.00	5	13	27
Turks & Caicos	\$ 0.57	\$ 1.00	7	15	33
Tuvalu	\$ 2.09	\$ 1.00	1	4	9
Uganda	\$ 1.22	\$ 1.00	3	7	15
Ukraine	\$ 0.99	\$ 1.00	4	9	19
United Arab Emirates	\$ 0.79	\$ 1.00	5	11	24
United Kingdom	\$ 0.29	\$ 1.00	13	31	65
United States	\$ 0.185	\$ 0.185	26	53	107
Uruguay	\$ 0.89	\$ 1.00	4	10	21
U.S. Virgin Islands	\$ 0.23	\$ 1.00	17	39	82
Vatican City	\$ 1.01	\$ 1.00	3	8	18
Vanuatu	\$ 1.69	\$ 1.00	2	5	11
Venezuela	\$ 0.39	\$ 1.00	10	23	48
Wallis & Fortuna Isl	\$ 3.00	\$ 1.00	1	3	6
Vietnam	\$ 1.49	\$ 1.00	2	6	12
Western Samoa	\$ 1.89	\$ 1.00	2	4	10
Yemen Arab Rep.	\$ 0.89	\$ 1.00	4	10	21
Yemen Peoples	\$ 0.89	\$ 1.00	4	10	21
Yugoslavia	\$ 0.89	\$ 1.00	4	10	21
Zaire	\$ 1.59	\$ 1.00	2	5	11
Zambia	\$ 1.69	\$ 1.00	2	5	11
Zimbabwe	\$ 1.29	\$ 1.00	3	6	14

TIER TWO

Nauru	\$ 1.69	\$ 1.00	2	5	11
Nepal	\$ 2.09	\$ 1.00	1	4	9
Netherlands	\$ 0.39	\$ 1.00	10	23	48
Netherlands Antilles	\$ 0.44	\$ 1.00	9	20	43
Nevis Island	\$ 0.59	\$ 1.00	6	15	32
New Caledonia	\$ 1.69	\$ 1.00	2	5	11
New Zealand	\$ 0.29	\$ 1.00	13	31	65
Nicaragua	\$ 0.60	\$ 1.00	6	15	31
Rep. of Niger	\$ 1.99	\$ 1.00	2	4	9
Nigeria	\$ 0.87	\$ 1.00	4	10	21
Niue Island	\$ 2.19	\$ 1.00	1	4	8
Norway	\$ 0.39	\$ 1.00	10	23	48
Oman	\$ 2.19	\$ 1.00	1	4	8
Pakistan	\$ 0.75	\$ 1.00	5	12	25
Palau	\$ 2.89	\$ 1.00	1	3	6
Panama	\$ 0.67	\$ 1.00	5	13	28
Papua New Guinea	\$ 1.19	\$ 1.00	3	7	15
Paraguay	\$ 0.99	\$ 1.00	4	9	19
Peru	\$ 0.64	\$ 1.00	6	14	29
Phillippines	\$ 0.64	\$ 1.00	6	14	29
Poland	\$ 0.57	\$ 1.00	7	15	33
Portugal	\$ 0.65	\$ 1.00	6	13	29
Puerto Rico	\$ 0.20	\$ 1.00	20	45	95
Quatar	\$ 1.49	\$ 1.00	2	6	12
Reunion Island	\$ 2.79	\$ 1.00	1	3	6
Romania	\$ 0.89	\$ 1.00	4	10	21
Russia	\$ 0.98	\$ 1.00	4	9	19
Rwanda	\$ 2.49	\$ 1.00	1	3	7
Saipan	\$ 0.69	\$ 1.00	5	13	27
San Marino	\$ 0.99	\$ 1.00	4	9	19
Sao Tome	\$ 1.49	\$ 1.00	2	6	12
Saudi Arabia	\$ 0.89	\$ 1.00	4	10	21
Senegal Republic	\$ 1.79	\$ 1.00	2	5	10
Seychelles Islands	\$ 2.49	\$ 1.00	1	3	7
Sierra Leone	\$ 1.99	\$ 1.00	2	4	9
Singapore	\$ 0.29	\$ 1.00	13	31	65
Slovenia	\$ 0.99	\$ 1.00	4	9	19
Solomon Island	\$ 1.59	\$ 1.00	2	5	11
Somolia	\$ 2.50	\$ 1.00	1	3	7
South Africa	\$ 0.69	\$ 1.00	5	13	27
Spain	\$ 0.49	\$ 1.00	8	18	38
Sri Lanka	\$ 1.29	\$ 1.00	3	6	14
St. Helena	\$ 1.65	\$ 1.00	2	5	11
St. Kitts	\$ 0.57	\$ 1.00	7	15	33
St. Lucia	\$ 0.57	\$ 1.00	7	15	33
St. Pierre/Miquelon	\$ 0.57	\$ 1.00	7	15	33
St. Vincent	\$ 0.57	\$ 1.00	7	15	33
Sudan	\$ 1.35	\$ 1.00	2	6	14
Suriname	\$ 1.24	\$ 1.00	3	7	15
Swaziland	\$ 1.24	\$ 1.00	3	7	15
Sweden	\$ 0.29	\$ 1.00	13	31	65

TIER THREE

COUNTRY CODE	COUNTRY	RETAIL	Connection Fee	Minutes \$5 Card	Minutes \$10 Card	Minutes \$20 Card
93	AFGHANISTAN	\$ 1.500	\$ 1.00	2	6	12
	ALASKA/HAWAII	\$ 0.195	\$ 0.195	24	70	101
355	ALBANIA	\$ 0.790	\$ 1.00	5	11	24
211	ALGERIA	\$ 0.690	\$ 1.00	5	13	27
684	AM SAMOA	\$ 0.790	\$ 1.00	5	11	24
33	ANDORRA	\$ 0.390	\$ 1.00	10	23	48
244	ANGOLA	\$ 0.790	\$ 1.00	5	11	24
809	ANGUILLA	\$ 0.420	\$ 1.00	9	21	45
672	ANTARCTICA	\$ 0.990	\$ 1.00	4	9	19
809	ANTIGUA/BARBUDA	\$ 0.420	\$ 1.00	9	21	45
54	ARGENTINA	\$ 0.590	\$ 1.00	6	15	32
7	ARMENIA	\$ 0.990	\$ 1.00	4	9	19
297	ARUBA	\$ 0.450	\$ 1.00	8	20	42
247	ASCENSION ISLAND	\$ 1.790	\$ 1.00	2	5	10
61	AUSTRALIA	\$ 0.290	\$ 1.00	13	31	65
43	AUSTRIA	\$ 0.490	\$ 1.00	8	18	38
994	AZERBAIJAN	\$ 1.290	\$ 1.00	3	6	14
809	BAHAMAS	\$ 0.290	\$ 1.00	13	31	65
973	BAHRAIN	\$ 0.990	\$ 1.00	4	9	19
880	BANGLADESH	\$ 0.650	\$ 1.00	6	13	29
809	BARBADOS	\$ 0.420	\$ 1.00	9	21	45
7	BELARUS	\$ 1.080	\$ 1.00	3	8	17
32	BELGIUM	\$ 0.290	\$ 1.00	13	31	65
501	BELIZE	\$ 0.990	\$ 1.00	4	9	19
229	BENIN	\$ 1.240	\$ 1.00	3	7	15
809	BERMUDA	\$ 0.390	\$ 1.00	10	23	48
975	BHUTAN	\$ 1.890	\$ 1.00	2	4	10
591	BOLIVIA	\$ 0.790	\$ 1.00	5	11	24
387	BOSNIA	\$ 0.890	\$ 1.00	4	10	21
267	BOTSWANA	\$ 0.990	\$ 1.00	4	9	19
55	BRAZIL	\$ 0.460	\$ 1.00	8	19	41
809	BRITISH V I	\$ 0.420	\$ 1.00	9	21	45
673	BRUNEI	\$ 1.240	\$ 1.00	3	7	15
359	BULGARIA	\$ 0.890	\$ 1.00	4	10	21
226	BURKINA FASO	\$ 1.790	\$ 1.00	2	5	10
257	BURUNDI	\$ 1.640	\$ 1.00	2	5	11
855	CAMBODIA	\$ 1.250	\$ 1.00	3	7	15
237	CAMEROON	\$ 0.990	\$ 1.00	4	9	19
	CANADA	\$ 0.190	\$ 1.00	21	47	100
238	CAPV VERDE ISI	\$ 1.350	\$ 1.00	2	6	14
	CARIBBEAN DIR ASSN	\$ 0.650	\$ 1.00	6	13	29
809	CAYMAN ISLANDS	\$ 0.450	\$ 1.00	8	20	42
236	CENTRAL AFR REP	\$ 0.990	\$ 1.00	4	9	19
235	CILAD REPUBLIC	\$ 1.250	\$ 1.00	3	7	15
56	CHILE	\$ 0.540	\$ 1.00	7	16	35
86	CHINA	\$ 0.630	\$ 1.00	6	14	30
57	COLOMBIA	\$ 0.370	\$ 1.00	10	24	51

TIER THREE

2697	COMOROS ISLAND	\$	3.800	\$	1.00	1	2	5
242	CONGO	\$	0.990	\$	1.00	4	9	19
682	COOK ISLAND	\$	2.090	\$	1.00	1	4	9
506	COSTA RICA	\$	0.520	\$	1.00	7	17	36
185	CROATIA	\$	0.890	\$	1.00	4	10	21
53	CUBA	\$	0.460	\$	1.00	8	19	41
357	CYPRUS	\$	1.190	\$	1.00	3	7	15
42	CZECHOSLAVAKIA	\$	0.690	\$	1.00	5	13	27
45	DENMARK	\$	0.290	\$	1.00	13	31	65
246	DIEGO GARCIA	\$	1.690	\$	1.00	2	5	11
251	DIJIBOUTI	\$	2.090	\$	1.00	1	4	9
809	DOMINICA	\$	0.570	\$	1.00	7	15	33
809	DOMINICAN REP.	\$	0.270	\$	1.00	14	33	70
593	ECUADOR	\$	0.520	\$	1.00	7	17	36
20	EGYPT	\$	0.890	\$	1.00	4	10	21
503	EL SALVADOR	\$	0.520	\$	1.00	7	17	36
240	EQ. GUINEA REP	\$	0.990	\$	1.00	4	9	19
251	ERITREA	\$	2.490	\$	1.00	1	3	7
172	ESTONIA	\$	0.700	\$	1.00	5	11	24
251	ETHIOPIA	\$	0.890	\$	1.00	4	10	21
298	FAEROE ISLANDS	\$	0.890	\$	1.00	4	10	21
500	FALKLAND ISLANDS	\$	2.990	\$	1.00	1	3	6
679	FUJI ISLANDS	\$	1.990	\$	1.00	2	4	9
358	FINLAND	\$	0.390	\$	1.00	10	23	48
33	FRANCE	\$	0.250	\$	1.00	16	36	76
596	FRENCH ANTILLES	\$	0.790	\$	1.00	5	11	24
594	FRENCH GUYANA	\$	0.790	\$	1.00	5	11	24
689	FRENCH POLY.	\$	1.990	\$	1.00	2	4	9
241	GABON REP.	\$	0.890	\$	1.00	4	10	21
220	GAMBIA	\$	0.620	\$	1.00	6	14	30
7	GEORGIA	\$	0.590	\$	1.00	6	15	32
49	GERMANY	\$	0.290	\$	1.00	13	31	65
233	GHANA	\$	0.620	\$	1.00	6	14	30
150	GIBRALTAR	\$	1.490	\$	1.00	2	6	12
30	GREECE	\$	0.390	\$	1.00	10	23	48
299	GREENLAND	\$	0.890	\$	1.00	4	10	21
809	GRENADA	\$	0.590	\$	1.00	6	15	32
590	GUADELOUPE	\$	0.790	\$	1.00	5	11	24
671	GUAM	\$	0.290	\$	1.00	13	31	65
519	GUANTANAMO BAY	\$	0.490	\$	1.00	8	18	38
502	GUATMALA	\$	0.520	\$	1.00	7	17	36
224	GUINEA	\$	0.890	\$	1.00	4	10	21
245	GUINEA BISSAU	\$	0.990	\$	1.00	4	9	19
592	GUYANA	\$	0.790	\$	1.00	5	11	24
509	HAITI	\$	0.450	\$	1.00	8	20	42
504	HONDURAS	\$	0.520	\$	1.00	7	17	36
852	HONG KONG	\$	0.290	\$	1.00	13	31	65
26	HUNGARY	\$	0.590	\$	1.00	6	15	32
354	ICELAND	\$	0.790	\$	1.00	5	11	24
91	INDIA	\$	0.590	\$	1.00	6	15	32

TIER THREE

62	INDONESIA	\$	0.990	\$	1.00	4	9	19
871	INMARSAT - 1 ATL.	\$	9.980	\$	1.00	0	0	1
872	INMARSAT - 2 PAC.	\$	9.980	\$	1.00	0	0	1
873	INMARSAT - 3 IND.	\$	9.980	\$	1.00	0	0	1
874	INMARSAT - W ATL.	\$	9.980	\$	1.00	0	0	1
98	IRAN	\$	0.890	\$	1.00	4	10	21
964	IRAQ	\$	0.990	\$	1.00	4	9	19
353	IRELAND	\$	0.300	\$	1.00	13	30	63
972	ISRAEL	\$	0.650	\$	1.00	6	13	29
39	ITALY	\$	0.350	\$	1.00	11	25	54
225	IVORY COAST	\$	0.790	\$	1.00	5	11	24
809	JAMAICA	\$	0.400	\$	1.00	10	22	47
81	JAPAN	\$	0.290	\$	1.00	13	31	65
962	JORDAN	\$	0.750	\$	1.00	5	12	25
244	KENYA	\$	0.890	\$	1.00	4	10	21
686	KIRIBATI	\$	1.690	\$	1.00	2	5	11
850	KOREA, NORTH	\$	1.800	\$	1.00	2	5	10
82	KOREA REP., SOUTH	\$	1.000	\$	1.00	4	9	19
965	KUWAIT	\$	0.990	\$	1.00	4	9	19
856	LAOS	\$	1.590	\$	1.00	2	5	11
371	LATVIA	\$	0.890	\$	1.00	4	10	21
961	LEBANON	\$	0.790	\$	1.00	5	11	24
266	LESOTHO	\$	0.990	\$	1.00	4	9	19
231	LIBERIA	\$	0.620	\$	1.00	6	14	30
218	LIBYA	\$	0.870	\$	1.00	4	10	21
370	LITHOUANIA	\$	0.690	\$	1.00	5	13	27
352	LUXEMBOURG	\$	0.490	\$	1.00	8	18	38
853	MACAO	\$	1.190	\$	1.00	3	7	15
389	MACEDONIA	\$	1.490	\$	1.00	2	6	12
261	MADAGASCAR	\$	3.290	\$	1.00	1	2	5
2655	MALAWI	\$	1.290	\$	1.00	3	6	14
60	MALAYASIA	\$	0.790	\$	1.00	5	11	24
960	MALDIVES	\$	2.990	\$	1.00	1	3	6
223	MALI REPUBLIC	\$	0.990	\$	1.00	4	9	19
346	MALTA	\$	0.790	\$	1.00	5	11	24
692	MARSHALL ISL.	\$	1.790	\$	1.00	2	5	10
222	MAURITANIA	\$	2.290	\$	1.00	1	3	8
230	MAURITIUS	\$	2.390	\$	1.00	1	3	7
269	MAYOTTE ISL.	\$	1.890	\$	1.00	2	4	10
52	MEXICO 1	\$	0.290	\$	1.00	13	31	65
52	MEXICO 2	\$	0.290	\$	1.00	13	31	65
52	MEXICO 3-8	\$	0.290	\$	1.00	13	31	65
691	MICRONESIA	\$	1.990	\$	1.00	2	4	9
173	MOLDOVA	\$	2.250	\$	1.00	1	4	8
33	MONACO	\$	0.290	\$	1.00	13	31	65
976	MONGOLIA	\$	2.890	\$	1.00	1	3	6
809	MONTSEERRAT	\$	0.590	\$	1.00	6	15	32
212	MOROCCO	\$	0.890	\$	1.00	4	10	21
258	MOZAMBIQUE	\$	0.990	\$	1.00	4	9	19
95	MYANAMAR/BURMA	\$	1.980	\$	1.00	2	4	9

TIER THREE

264	NAMIBIA	\$	0.990	\$	1.00	4	9	19
674	NAURU	\$	0.990	\$	1.00	4	9	19
977	NEPAL	\$	1.620	\$	1.00	2	5	11
31	NETHERLANDS	\$	0.290	\$	1.00	13	31	65
599	NETHERLAND ANT.	\$	0.390	\$	1.00	10	23	48
809	NEVIS ISLAND	\$	0.590	\$	1.00	6	15	32
687	NEW CALEDONIA	\$	1.690	\$	1.00	2	5	11
64	NEW ZEALAND	\$	0.290	\$	1.00	13	31	65
505	NICARAGUA	\$	0.540	\$	1.00	7	16	35
227	REP. OF NIGER	\$	1.350	\$	1.00	2	6	14
234	NIGERIA	\$	0.600	\$	1.00	6	15	31
683	NIUE ISLAND	\$	1.670	\$	1.00	2	5	11
47	NORWAY	\$	0.390	\$	1.00	10	23	48
968	OMAN	\$	2.190	\$	1.00	1	4	8
92	PAKISTAN	\$	0.690	\$	1.00	5	13	27
680	PALAU	\$	2.890	\$	1.00	1	3	6
507	PANAMA	\$	0.590	\$	1.00	6	15	32
675	PAPUA NEW GUINEA	\$	1.190	\$	1.00	3	7	15
595	PARAGUAY	\$	0.900	\$	1.00	4	9	19
51	PERU	\$	0.520	\$	1.00	7	17	36
63	PHILLIPINES	\$	0.590	\$	1.00	6	15	32
48	POLAND	\$	0.570	\$	1.00	7	15	33
351	PORTUGAL	\$	0.650	\$	1.00	6	13	29
809	PUERTO RICO	\$	0.195	\$	0.195	24	50	101
974	QUATAR	\$	1.490	\$	1.00	2	6	12
262	REUNION ISLAND	\$	2.790	\$	1.00	1	3	6
40	ROMANIA	\$	0.890	\$	1.00	4	10	21
7	RUSSIA	\$	0.590	\$	1.00	6	15	32
250	RWANDA	\$	2.490	\$	1.00	1	3	7
670	SAIPAN	\$	0.690	\$	1.00	5	13	27
39	SAN MARINO	\$	0.990	\$	1.00	4	9	19
239	SAO TOME	\$	1.490	\$	1.00	2	6	12
966	SAUDI ARABIA	\$	0.890	\$	1.00	4	10	21
221	SENEGAL REP.	\$	0.890	\$	1.00	4	10	21
248	SEYCHELLES ISL.	\$	2.490	\$	1.00	1	3	7
232	SIERRA LEONE	\$	0.700	\$	1.00	5	12	27
65	SINGAPORE	\$	0.290	\$	1.00	13	31	65
386	SLOVENIA	\$	0.990	\$	1.00	4	9	19
677	SOLOMON ISL.	\$	1.590	\$	1.00	2	5	11
252	SOMOLIA	\$	2.500	\$	1.00	1	3	7
27	SOUTH AFRICA	\$	0.490	\$	1.00	8	18	38
34	SPAIN	\$	0.390	\$	1.00	10	23	48
94	SRI LANKA	\$	1.290	\$	1.00	3	6	14
290	ST HELENA	\$	1.650	\$	1.00	2	5	11
809	ST KITTS	\$	0.420	\$	1.00	9	21	45
809	ST LUCIA	\$	0.420	\$	1.00	9	21	45
508	ST. PIERRE	\$	0.420	\$	1.00	9	21	45
809	ST VINCENT	\$	0.420	\$	1.00	9	21	45
249	SUDAN	\$	0.550	\$	1.00	7	16	34
597	SURINAMI	\$	1.240	\$	1.00	3	7	15

TIER THREE

268	SWAZILAND	\$	1.240	\$	1.00	3	7	15
46	SWEDEN	\$	0.290	\$	1.00	13	31	64
41	SWITZERLAND	\$	0.290	\$	1.00	13	31	64
963	SYRIA	\$	0.790	\$	1.00	5	11	24
886	TAIWAN	\$	0.390	\$	1.00	10	21	48
255	TANZANIA	\$	1.250	\$	1.00	3	7	15
66	THAILAND	\$	0.890	\$	1.00	4	10	21
228	TOGO REP.	\$	1.890	\$	1.00	2	4	10
676	TONGS ISLAND	\$	2.190	\$	1.00	1	4	8
690	TOKELAU	\$	1.240	\$	1.00	3	7	15
809	TRINIDAD/TTOBAGO	\$	0.350	\$	1.00	11	25	54
216	TUNISIA	\$	1.190	\$	1.00	3	7	15
90	TURKEY	\$	0.590	\$	1.00	6	15	32
809	TURKS/CAICOS	\$	0.420	\$	1.00	9	21	45
688	TUVALU	\$	2.090	\$	1.00	1	4	9
256	UGANDA	\$	1.220	\$	1.00	3	7	15
7	UKRAINE	\$	0.590	\$	1.00	6	15	32
971	UNITED ARAB EMR.	\$	0.790	\$	1.00	5	11	24
44	UNITED KINGDOM	\$	0.210	\$	1.00	19	42	90
	UNITED STATES	\$	0.175	\$	0.175	27	56	113
598	URUGUAY	\$	0.890	\$	1.00	4	10	21
809	U.S. VIRGIN ISLANDS	\$	0.190	\$	1.00	21	47	100
678	VANUATU	\$	1.690	\$	1.00	2	5	11
397	VATICAN CITY	\$	1.010	\$	1.00	3	8	18
58	VENEZUELA	\$	0.390	\$	1.00	10	23	48
84	VIETNAM	\$	0.890	\$	1.00	4	10	21
685	WESTERN SAMOA	\$	1.890	\$	1.00	2	4	10
967	YEMEN ARAB REP	\$	0.790	\$	1.00	5	11	24
969	YEMEN PEOPLES	\$	0.790	\$	1.00	5	11	24
38	YUGOSLAVIA	\$	0.890	\$	1.00	4	10	21
243	ZAIRE	\$	0.690	\$	1.00	5	13	27
260	ZAMBIA	\$	0.690	\$	1.00	5	13	27
263	ZIMBABWE	\$	0.790	\$	1.00	5	11	24