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Verbal Telecard Inc. dba VTC P.S.C. NO 1 TELEPHONE Effective Date: 12/25/2013 Section: 10 Leaf: 2 Revision: 0 Superseding revision:

(EXCHANGE NAME)

A. The following services are offered at rates specified in the attached Rate Schedule.

<u>BUSINESS</u> <u>RESIDENCE</u>

Measured Rate

Measured Rate

Flat Rate

B. LOCAL CALLING AREA

Note: At the present time, the Company will not be providing local calling services.