Received: 09/23/2013 Status: CANCELLED Effective Date: 12/25/2013

> Verbal Telecard Inc. dba VTC P.S.C. NO 1 TELEPHONE Effective Date: 12/25/2013

Revision: 0 Superseding revision:

Section: 11

Leaf: 6

SECTION 11 - EXPLANATION OF TERMS (cont'd)

EXCHANGE

An area, consisting of one or more central office districts, within which a call between any two points is a local call.

EXCHANGE ACCESS LINE

A central office line furnished for direct or indirect access to the exchange system.

EXCHANGE SERVICE

The provision to the subscriber of access to the exchange system for the purpose of sending and receiving calls. This access is achieved through the provision of a central office line (exchange access line) between the central office and the subscriber's premises.

FINAL ACCOUNT

A customer whose service has been disconnected who has outstanding charges still owed to the Company.

FLAT RATE SERVICE

The type of exchange service provided at a monthly rate with an unlimited number of calls within a specified primary calling area.

GROUND START

Describes the signaling method between the PBX/key system interface and the Company's switch. It is the signal requesting service.

Issued By: Tanveer Shairy, President, 50 Main Street, Suite 1000, White Plains, NY 10606