

American Prepaid

Swipe Activated, Variable Load Phone Cards

Products:

Products Available	Denominations	Connection Fee	Maintenance Fee	Rounding	Service Fee	Expiration
Alacran	Variable \$2 - \$50	29¢ - 99¢	79¢ weekly	1 – 3 min	0 – 28%	90 days
Better Mexico		29¢ - 99¢	69¢ weekly	1 – 3 min	0 – 28%	90 days
Blanca		None	50¢ bi-weekly	1 min	0 – 28%	90 days
Go Asia		29¢ - 99¢	69¢ bi-weekly	1 – 3 min	0 – 28%	90 days
Penny Talk		45¢ domestic 49¢ – \$2.25 international	50¢ bi-weekly	1 min	0 – 30%	90 days
USA Supreme		None	50¢ bi-weekly	1- 3 min	0 – 28%	90 days
Verde		29¢ - 99¢	79¢ weekly	1 - 3 min	0 – 28%	90 days
Add		29¢ - 99¢	69¢ weekly	1 min	0 – 28%	90 days

Features, Benefits and Target Market:

Products	Features & Benefits	Target Market
Alacran	Low rates to South America	Hispanic Population
Better Mexico	Great Rates to Mexico. Pin-less dialing. Offers great margins	Hispanic Population
Blanca	Great rates to Central and South America. No connection fee.	Hispanic Population
Go Asia	Great Rates to Vietnam and Asia.	Asian Population
Penny Talk	International Rates for just 1 penny per minute.	Anyone calling internationally
USA Supreme	Low rates to the USA, Canada and Western Europe. No Connection Fee.	Hispanic Population
Verde	Great rates to Central and South America.	Hispanic Population
Add	Roll-over minutes. Pin-less dialing. No Fees. Easy to use. Designed for cell phones, business lines, home phones and payphones.	Customers looking for an affordable way to make international calls from their cell phone.

American Prepaid Differentiating Factors:

- Wide variety of promotional items available (ie. Postcards, Hanging Dangers, T-shirts, Posters)
- Highest call completing rate and best connection in the business
- Wide variety of products available with varying discount levels.

American Prepaid Customer Service: 1-800-462-6150

La Mejor De Mexico

Best Telecom

www.besttelecom.com

Denominations	Connection Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10, \$20	No connection fees	59¢ per week	3 min	5 - 25%	90 days from first use

Target Market: Hispanics, un-banked

Card Features and Benefits:

- No connection fees
- International rates vary by country called - see rate deck
- \$10=210 minutes to Mexico City, Guadalajara, Monterrey
- \$10=160 to the rest of Mexico minutes
- \$10=333 minutes to USA
- Great Rates to all other countries
- Card ideal for customers making one call
- A 59¢ maintenance fee applies at midnight after first use, weekly thereafter
- Calls made from a payphone are subject to a 69¢ fee

Best Telecom Differentiating Factors:

- Best Telecom has been in the prepaid phone card industry since infancy and continues to maintain a viable, debt free business
- As companies enter and leave the prepaid market, Best Telecom has maintained a strong market share and has continued to provide its distributors and retailers with continuous Tier One quality
- Best Telecom is committed to providing distributors, retailers and consumers the highest quality services available, competitively priced products and aggressive discount levels
- Best Telecom's product variety promises to keep you far ahead of your competition while their aggressive discounts give you an advantage in the marketplace

Customer Service: 1-888-365-2273

One World One Card

Best Telecom

www.besttelecom.com

Denominations	Connection Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10, \$20	No connection fees	69¢ per week	1-3 min	5%-25%	90 days from first use

Target Market: international callers, Hispanics, un-banked

Card Features and Benefits:

- 1 min rounding for the first minute, 3 minute rounding thereafter.
- No connection fees for international calls
- International rates vary by country called - see rate deck
- \$10=250 minutes to Mexico City
- \$10=300 minutes to USA and Canada
- \$10=37 minutes to Vietnam
- \$10=70 minutes to India
- \$10=182 minutes to Nigeria
- Great Rates to all other countries
- Card ideal for customers making one call
- Calls made from a payphone are subject to a 85¢ fee
- International rates vary by country and have no connection fee

Best Telecom Differentiating Factors:

- Best Telecom has been in the prepaid phone card industry since infancy and continues to maintain a viable, debt free business
- As companies enter and leave the prepaid market, Best Telecom has maintained a strong market share and has continued to provide its distributors and retailers with continuous Tier One quality
- Best Telecom is committed to providing distributors, retailers and consumers the highest quality services available, competitively priced products and aggressive discount levels
- Best Telecom's product variety promises to keep you far ahead of your competition while their aggressive discounts give you an advantage in the marketplace

Customer Service: 1-888-365-2273

True Blue Choice

Best Telecom

www.besttelecom.com

Denominations	Connection Fee	Maintenance Fee	Rounding	Usage Fee (Taxes)	Expiration
\$5, \$10, \$20	Varies	49¢	1-3 min	5%-25%	6 months from first use

Target Market: youth, students, un-banked

Card Features and Benefits:

- Choose your own rate
 - 1¢ per minute in US with 39¢ connection fee
 - 4.5¢ per minute in US with NO connection fee
- \$10=961 minutes with 39¢ connection fee or 222 minutes with no connection fee
- No connection fees for international calls
- \$10=90 minutes to Philippines
- \$10=285 minutes to Canada
- Great Rates to all other countries
- Card ideal for customers needing flexible rates and minutes
- A 49¢ maintenance fee applies at midnight after first use, weekly thereafter
- Calls made from a payphone are subject to a 79¢ fee
- International rates vary by country and have no connection fee

Best Telecom Differentiating Factors:

- Best Telecom has been in the prepaid phone card industry since infancy and continues to maintain a viable, debt free business
- As companies enter and leave the prepaid market, Best Telecom has maintained a strong market share and has continued to provide its distributors and retailers with continuous Tier One quality
- Best Telecom is committed to providing distributors, retailers and consumers the highest quality services available, competitively priced products and aggressive discount levels
- Best Telecom's product variety promises to keep you far ahead of your competition while their aggressive discounts give you an advantage in the marketplace

Customer Service: 1-888-365-2273

Bonita Señorita

CCI Communications

www.ccicom.com

Denominations	Connection Fee	Maintenance Fee	Rounding	Additive Rate	Expiration
Variable between \$2 - \$50	No connection fee	69¢ weekly	1 min	2¢ after the first minute	6 months from last use

Target Market: Hispanics

Card Features and Benefits:

- 2.5¢ per min domestic
- 2.5¢ per min to Mexico
- 1.2¢ per min to Mexico Triangle
- Card ideal for making one call to Mexico
- No connection fees
- A weekly maintenance fee of 69¢ will be charged weekly at midnight after first call
- Taxes are charged after first call
- Calls from a payphone will be charged an additional 89¢ per call
- Calls terminating at wireless receivers in certain overseas countries will be charged a higher rate as listed in the rate deck

CCI Communications Differentiating Factors:

- Senorita Bonita is a well known product and is heavily advertised on TV and the radio in Southern California.
- Best Seller in Southern California and Michigan
- CCI's customer centric mission is focused on creating and supporting customized products and applications that effectively compete at the retail level
- CCI is dedicated to providing the best and most cost effective service available
- CCI customers will enjoy service from superior quality tier 1 international providers such as MCI
- Access to state-of-the-art SS7 assures fast and reliable inbound and outbound connectivity
- Feature-rich switching platforms provide fully redundant multiple tier 1 carriers with the ability to move traffic quickly
- Management of ASRs through 24-hour monitoring and support ensure a high quality completion rate over multiple outbound routes
- Since 1997, CCI Communications has been one of the most trusted companies in the industry

Customer Service: 1-800-364-1917

Hargray Long Distance

<http://web.hargray.com>

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10, \$20	\$0	\$0	1 min	\$0	90 days

Card Features and Benefits:

- **Clean** card with no fees, no taxes, no surcharges, and 1 minute rounding.
- 3¢ per minute to the United States, Canada and the U.K.
- 4¢ per minute to Mexico and many European countries.
- Calls from any payphone are charged an additional \$.99 cents per call.
- Ideal for a customer who makes frequent calls to many different countries.

Hargray Differentiating Factors:

- Very aggressive rates for a clean card.
- Hargray has over 60 years of experience in the Communications business
- Hargray is a large corporation and can offer products that are competitive with other national players, but Hargray is small enough to make quick decisions and be proactive in the industry.

Hargray Customer Service: 1-800-905-6083

Cellular International LD

By Phoenix Telecommunications

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10	\$0	\$0	1 minute	\$0	6 months

Card Features and Benefits:

- Card has ANI recognition; user only needs to enter their pin number on the first call made
- Attractive international rates
- Allows cell phone users to place international cell phone calls at much lower rates than using their cell phone provider
- Calls from any payphone are charged an additional 75¢ per call
- First 30 seconds are free. This applies to busy signal, dead air, hanging up quickly when hearing an answering machine or even very short conversations. It's common for other cards to charge 10¢ – 20¢ for busy calls because the carrier incurs a cost for the customer to use the 800#. This is not the case with Phoenix cards.
- Ideal for a customer who makes international calls on their cellular phone and who makes multiple short calls

Phoenix Telecommunications Differentiating Factors:

- Phoenix Telecommunications prides itself on key values such as integrity, honesty, stability, trust, and customer focus
- Card users can access Phoenix Telecommunications' live 24-7, responsive and bilingual customer service at 1-866-500-5908
- High quality products are offered by running 90% of card traffic through the tier 1 carriers of MCI and Sprint. They also operate premium Excel switches and proprietary software which allows maximum power and flexibility in phone card creation.

Customer Service: 1-866-500-5908

La Patrona

By Phoenix Telecommunications

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10	\$0	\$0	1 min	\$0	6 mo.

Card Features and Benefits:

- Clean Mexico card: No connection fee, no maintenance fee, no taxes.
- 5¢ per minute to Mexico cities: Guadalajara, Mexico City and Monterrey. Ability to call anywhere in the world.
- Calls from any payphone are charged an additional 75¢ per call.
- First 30 seconds are free. This applies to busy signal, dead air, hanging up quickly when hearing an answering machine or even very short conversations. It's common that other cards charge 10¢ – 20¢ for busy calls because the carrier incurs a cost for the customer to use the 800#. This is not the case with Phoenix cards.
- Ideal for a customer who mainly calls Mexico and who makes short calls.

Phoenix Telecommunications Differentiating Factors:

- Phoenix Telecommunications prides itself on key values, such as integrity, honesty, stability, trust and customer focus.
- Card users can access Phoenix Telecommunications' own live 24-7, responsive and bi-lingual customer service at 1-866-500-5908.
- High quality products are offered by running 90% of card traffic through the tier 1 carriers of MCI and Sprint. They also operate premium Excel switches and proprietary software which allows maximum power and flexibility in phone card creation.
- Because of strategic relationships, Phoenix Telecommunications offers unbeatable rates to Mexico and Ecuador.

Customer Service: 1-866-500-5908

Pan Caliente

Phoenix Telecommunications

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10	\$0	\$.69/week, midnight after 1 st use	1 min. 1 st , then 3 min.	5%- 20%	6 months

Card Features and Benefits:

- 2¢ per minute to Major Mexico cities. Ability to call anywhere in the world.
- Calls from any payphone are charged an additional 75¢ per call.
- First 30 seconds are free. This applies to busy signal, dead air, hanging up quickly when hearing an answering machine or even very short conversations. It's common that other cards charge 10¢ – 20¢ for busy calls because the carrier incurs a cost for the customer to use the 800#. This is not the case with Phoenix cards.
- Includes Mexico origination – the ability to use the card to call from Mexico. When calling from Mexico, rate is 16½¢ per minute.
- Ideal for a customer who mostly calls Mexico and speaks for long durations of time.

Phoenix Telecommunications Differentiating Factors:

- Phoenix Telecommunications prides itself on key values, such as integrity, honesty, stability, trust and customer focus.
- Card users can access Phoenix Telecommunications' own live 24-7, responsive and bi-lingual customer service at 1-866-500-5908
- High quality products are offered by running 90% of card traffic through the tier 1 carriers of MCI and Sprint. They also operate premium Excel switches and proprietary software which allows maximum power and flexibility in phone card creation.
- Because of strategic relationships, Phoenix Telecommunications offers unbeatable rates to Mexico and Ecuador.

Customer Service: 1-866-500-5908

Penny Caller

Phoenix Telecommunications

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10	\$0	\$.69/week, midnight after 1 st use	1 min. 1 st , then 3 minute	10%	6 months

Card Features and Benefits:

- 1¢ per minute to anywhere in the U.S.A. Ability to call anywhere in the world.
- Calls from any payphone are charged an additional 75¢ per call.
- "Online Webcall" allows the card user to make a phone call from anywhere in the world. www.onlinewebcall.com
- First 30 seconds are free. This applies to busy signal, dead air, hanging up quickly when hearing an answering machine or even very short conversations. It's common that other cards charge 10¢ – 20¢ for busy calls because the carrier incurs a cost for the customer to use the 800#. This is not the case with Phoenix cards.
- About 90% of traffic on this card will be domestic. Ideal for a customer who mostly makes domestic calls and speaks for long durations.

Phoenix Telecommunications Differentiating Factors:

- Phoenix Telecommunications prides itself on key values, such as integrity, honesty, stability, trust and customer focus.
- Card users can access Phoenix Telecommunications' own live 24-7, responsive and bi-lingual customer service at 1-866-500-5908
- High quality products are offered by running 90% of card traffic through the tier 1 carriers of MCI and Sprint. They also operate premium Excel switches and proprietary software which allows maximum power and flexibility in phone card creation.
- Because of strategic relationships, Phoenix Telecommunications offers unbeatable rates to Mexico and Ecuador.

Customer Service: 1-866-500-5908

USA Caller

Phoenix Telecommunications

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10	\$0	\$0	1 min	\$0	6 mo.

Card Features and Benefits

- Clean card: No connection fee, no maintenance fee, no taxes
- 4.9¢ per minute to anywhere in the U.S.A.
- Calls from any payphone are charged an additional 75¢ per call
- "Online Webcall" allows the card user to make a phone call from anywhere in the world
www.onlinewebcall.com
- First 30 seconds are free. This applies to busy signal, dead air, hanging up quickly when hearing an answering machine or even very short conversations. It's common for other cards to charge 10¢ – 20¢ for busy calls because the carrier incurs a cost for the customer to use the 800#. This is not the case with Phoenix cards.
- Ideal for a customer who make mostly domestic calls and speaks for short durations

Phoenix Telecommunications Differentiating Factors:

- Phoenix Telecommunications prides itself on key values, such as integrity, honesty, stability, trust and customer focus
- Card users can access Phoenix Telecommunications' own live 24-7, responsive and bi-lingual customer service at 1-866-500-5908
- High quality products are offered by running 90% of card traffic through the tier 1 carriers of MCI and Sprint. They also operate premium Excel switches and proprietary software which allows maximum power and flexibility in phone card creation.
- Because of strategic relationships, Phoenix Telecommunications offers unbeatable rates to Mexico and Ecuador

Customer Service: 1-866-500-5908

Worldwide Caller

Phoenix Telecommunications

Denominations	Connect Fee	Maintenance Fee	Rounding	Taxes	Expiration
\$5, \$10	\$0	50¢ wkly. midnight after 1 st use	1 min. 1 st , then 3 minute	15%	6 months

Card Features and Benefits:

- Competitive international rates. Ability to call anywhere in the world
- Calls from any payphone are charged an additional 75¢ per call
- "Online Webcall" allows the card user to make a phone call from anywhere in the world www.onlinewebcall.com
- First 30 seconds are free; this applies to busy signal, dead air, hanging up quickly when hearing an answering machine or even very short conversations. It's common that other cards charge 10¢ – 20¢ for busy calls because the carrier incurs a cost for the customer to use the 800#. This is not the case with Phoenix cards.
- Ideal for a customer who calls multiple countries and speaks for long durations

Phoenix Telecommunications Differentiating Factors:

- Phoenix Telecommunications prides itself on key values, such as integrity, honesty, stability, trust and customer focus
- Card users can access Phoenix Telecommunications' own live 24-7, responsive and bi-lingual customer service at 1-866-500-5908
- High quality products are offered by running 90% of card traffic through the tier 1 carriers of MCI and Sprint. They also operate premium Excel switches and proprietary software which allows maximum power and flexibility in phone card creation
- Because of strategic relationships, Phoenix Telecommunications offers unbeatable rates to Mexico and Ecuador

Customer Service: 1-866-500-5908

Linea 809

Denomination	Product	Expiration
\$29.95	Activation	30 Days
\$24.95	Recharge	30 Days

What is Linea 809?

Linea 809 is a prepaid product that links a local number in the Dominican Republic to a designated phone number in the U.S. (either cellular or land line). The purchaser's friends and family in the DR can place an unlimited number of calls to their own exclusive local number under their local calling plan without any long distance charges. Once a product is purchased, the consumer will call an "800" number customer service center in the Dominican Republic where the new phone number will be assigned and the account set up.

Target Market

Linea 809 product is aimed at consumers with friends and family in the Dominican Republic. The purchaser receives an exclusive local DR line allowing friends and family to stay in contact at any time.

Product Features and Benefits:

- Unlimited minutes to the United States
- No cost of calling for the person placing or receiving the call (other than the monthly fee)
- Free 5 minutes of airtime from the U.S. to the DR upon activation to inform the purchaser's friends and family of their new local number

Differentiating Factors:

- While most calling plans have a per-minute charge, this plan allows unlimited minutes to the U.S.
- There is no cost in the DR for the local call
- This is an exclusive local number registered to the purchaser

Additional Information

- This product will be supported by an aggressive television campaign
- The product is issued and supported by one of the largest conglomerate group of companies in the Dominican Republic
- Recharging opportunities for the retailer result in repeat business
- This is a limited offer based upon a finite number of units granted by Indotel (Instituto Dominicano de las Telecomunicaciones).

Customer Service: 1-800-878-2740

Mi Amigo

Quality Calling
www.qualitycalling.com

Denominations	Connect Fee	Maintenance Fee	Rounding	Surcharge	Expiration
\$5	\$0	79¢ weekly	1 min.	10% / call	3 months

Network: CVT Prepaid Solutions

800 Access Numbers: 800.523.8942 (English) 800.564.2425 (Spanish)

Target Market:

The Mi Amigo product delivers extremely aggressive minutes to the consumer calling Mexico. This product compares to IDT Hola cards.

Card Features and Benefits:

- 2.9¢ per minute to the US
- 1.6¢ to 7¢ per minute to Mexico
- 300 Minutes to Mexico City, Monterrey, Guadalajara (.016 cents per minute)
- Utilizes the largest international network in Prepaid Long Distance
- High Quality Connections
- Customer Service available 24 hours a day: (800) 960-4613
- Call worldwide from anywhere in the continental US
- Nationwide access numbers available in Spanish and English

Quality Calling Differentiating Factors:

- Low rates, aggressive minutes to over 200 countries
- A card available to meet every long distance need
- Better rates than the competition

Additional Information

- When used from pay phone 80¢ fee applies
- Cards are non-refundable

Pure Series

Quality Calling
www.qualitycalling.com

Denominations	Connect Fee	Maintenance Fee	Rounding	Surcharges	Expiration
\$5, \$10, \$20	\$0	\$0	1 min.	0	3 months

Network: CVT Prepaid Solutions

800 Access Numbers: 800.487.1124 (English); 800.489.1002 (Spanish)

Target Market: This card is an A to Z international card, geared towards the consumer who will make multiple calls over time. Competitive with the Boss cards.

Card Features and Benefits:

- 2.5¢ per minute to USA and Canada
- Utilizes the largest international network in Prepaid Long Distance
- High Quality Connections
- Customer Service available 24 hours a day: (800) 960-4613
- Call worldwide from anywhere in the continental USA
- Nationwide access numbers available in Spanish and English

Quality Calling Differentiating Factors:

- Low rates, aggressive minutes to over 200 countries
- A card available to meet every long distance need
- Better rates than the competition

Additional Information

- Calls from any payphone are charged an additional 80¢ per call
- Cards are non-refundable

Customer Service available 24 hours a day: (800) 960-4613

VIP - TEXAS

Quality Calling

www.qualitycalling.com

Denominations	Connect Fee	Maintenance Fee	Rounding	Service Charge	Expiration
\$5, \$10, \$20	10¢	79¢ weekly	1 min.	See Note 1	3 months

Network: Quality Calling LLC

800 Access Numbers: English: 800-505-2037; Spanish: 800-505-2054

Local Access Numbers:

Dallas - 214-452-1630

Lewisville - 972-829-0063

Plano - 972-805-0036

Austin - 512-351-4656

Dickinson - 832-769-0231

Houston - 713-481-2241

Spring - 281-602-0080

San Antonio - 210-757-4532

Bryan - 979-314-1846

Texas City - 409-229-4751

Target Market: Specifically created for the Texas market. This card is an A to Z international card, geared towards the consumer who will use the card for longer calls.

Card Features and Benefits:

- 2.4¢ per minute to USA & Canada
- Utilizes the largest international network in Prepaid Long Distance
- High Quality Connections
- Low Rates, aggressive minutes to over 200 countries
- Customer Service available 24 hours a day: (800) 960-4613
- Call worldwide from anywhere in the continental USA
- Nationwide access numbers available in Spanish and English

Quality Calling Differentiating Factors:

- Low rates, aggressive minutes to over 200 countries
- A card available to meet every long distance need
- Better rates than the competition
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Additional Information

- When used from payphone 80¢ fee applies
- Cards are non-refundable
- Note 1: A service fee up to 30% may be applied

VIP
Quality Calling
www.qualitycalling.com

Denominations	Connect Fee	Maintenance Fee	Rounding	Service Charge	Expiration
\$5, \$10, \$20	\$0	79¢ weekly	1 minute	10% per call	3 months

Network: CVT Prepaid Solutions

800 Access Numbers: English: 800.489.2730; Spanish: 800.515.4140

Target Market: This card is an A to Z international card, geared towards the consumer who will use the card for longer calls.

Card Features and Benefits:

- 2.4¢ per minute to USA & Canada
- Utilizes the largest international network in Prepaid Long Distance
- High Quality Connections
- Low Rates, aggressive minutes to over 200 countries
- Customer Service available 24 hours a day: (800) 960-4613
- Call worldwide from anywhere in the continental USA
- Nationwide access numbers available in Spanish and English

Quality Calling Differentiating Factors:

- Low rates, aggressive minutes to over 200 countries
- A card available to meet every long distance need
- Better rates than the competition

Additional Information

- When used from payphone 80¢ fee applies
- Cards are non-refundable

Customer Service available 24 hours a day: (800) 960-4613

STi Local Access Products

www.STiphonecard.com

Products

Products Available	Denominations	Connection Fee	Maintenance Fee*	Rounding	Service Fee	Expiration
STi California	\$2, \$5, \$10	\$0	59¢ semi-monthly	3 min	20%	90 days after first use
STi Florida	\$5, \$10					
STi Midwest	\$5, \$10					
STi Ohio	\$5, \$10					
STi New Jersey	\$2, \$5, \$10					
STi New York	\$2, \$5, \$10					
STi New York Central	\$2, \$5, \$10					
STi NYC	\$2, \$5, \$10		79¢ weekly	1 min	0%	
STi Texas	\$2, \$5, \$10		59¢ semi-monthly	3 min	20%	
STi Pittsburgh	\$2, \$5, \$10					
STi Las Vegas	\$5, \$10					
STi Massachusetts	\$2, \$5, \$10, \$20					
STi DMV	\$2, \$5, \$10					
STi Chicago	\$2, \$5, \$10		79¢ weekly	1 min	0%	
STi FREE	\$2, \$5, \$10					

Card Features, Benefits & Target Market:

Products	Features & Benefits	Target Market
STi Las Vegas	Quality connections from Las Vegas, Nevada.	People making calls from Las Vegas to anywhere in the world.
STi California	Quality connections from The Golden State. No Connection Fees.	People making calls from California to anywhere in the world
STi Florida	Quality connections from The Sunshine State. No Connection Fees.	People making calls from Florida to anywhere in the world.
STi Midwest	Quality connections from IA, KS, MO, NE, ND, SD, WI, IN, MN. No Connection Fees	People making calls from the Midwest to anywhere in the world.
STi Ohio	Quality connections from The Buckeye State. No Connection Fees.	People making calls from the Ohio to anywhere in the world.
STi New Jersey	Quality connections from The Garden State. No Connection Fees.	People making calls from New Jersey to anywhere in the world.
STi New York	Quality connections from The Empire State. No Connections Fees.	People making calls from New York to anywhere in the world.
STi New York Central	Quality connections from The Empire State. No Connections Fees.	People making calls from New York to anywhere in the world.
STi NYC	Quality connections from The Empire State. No Connections Fees.	People making calls from New York to anywhere in the world.
STi Texas	Quality connections from The Lone Star State. No Connection Fees.	People making calls from Texas to anywhere in the world
STi Pittsburgh	Quality connections from The Keystone State. No Connection Fees.	People making calls from Pennsylvania to anywhere in the world
STi Massachusetts	Quality connections from Massachusetts	People making calls from Massachusetts to anywhere in the world
STi DMV	Quality connections from Washington DC, Maryland, & Virginia	People making calls from DC, Maryland, or Virginia.
STi Chicago	Quality connections from Chicago. No Connection Fees	People making calls from Chicago
STi FREE	Pin-less Dialing. Local Access and Toll-Free Access. Unlimited minutes to select countries for one low per call fee.	For heavy users. Local Access # is perfect for Cell Phones. Toll-Free Access # is great from Everywhere

*Toll-free access numbers can only be used within the specified state.

STi's Differentiating Factors:

- STi offers a 100% PIN satisfaction guarantee which equals no bad PINs
- Offers quality cards at discount prices for all types of long distance calling needs
- Quality phone cards with reliable connections

STi Customer Service: (800) 483-3805

STi *Nationwide* Toll-Free LD Products

www.STiphonecard.com

Products:

Products Available	Denominations	Connection Fee	Maintenance Fee	Rounding	Service Fee	Expiration
STi 800	\$2, \$5, \$10	\$0	59¢ semi-monthly	3 min	15%	90 days after first use
STi Africa	\$2, \$5, \$10			3 min	26%	
STi Explore	\$2, \$5, \$10			3 min	20%	
STi Extreme	\$2, \$5, \$10			1 min	30%	
STi Mundo	\$2, \$5, \$10			3 min	20%	
STi Que Pasa	\$2, \$5, \$10			3 min	25%	
STi Te Quiero Mexico	\$2, \$5, \$10			3 min	25%	
STi Love	\$2, \$5, \$10, \$20			1 min	30%	
STi Da Bomb	\$2, \$5, \$10			3 min	30%	
STi Extreme Africa	\$2, \$5, \$10			3 min	30%	
STi Monster	\$2, \$5, \$10		59¢ weekly	1 min	0%	
STi La Onda	\$2, \$5, \$10		1 min	0%		
STi FREE	\$2, \$5, \$10		79¢ weekly	1 min	0%	

Features, Benefits and Target Market:

Products	Features & Benefits	Target Market
STi 800	Low worldwide rates. Very reliable. Quality connections.	Students calling internationally.
STi Africa	Excellent rates to Africa. Low worldwide rates. Best rates for calls within the USA	People making calls to Africa.
STi Explore	Low worldwide rates including Asia and the Middle East.	People making calls to various countries around the world.
STi Extreme	Low worldwide rates especially to Mexico.	Minorities, students, other people making calls around the world.
STi Mundo	Low rates to Central & South America. Low rates to Mexico.	Hispanic Population
STi Que Pasa	Low rates to Mexico and South America	Hispanic Population
STi Te Quiero Mexico	Very low rates to Mexico.	People making calls to Mexico.
STi Love	Low worldwide rates	People making calls internationally
STi Da Bomb	Excellent worldwide rates	People making calls to various countries around the world.

STi Extreme Africa	Excellent rates to Africa	People making calls to Africa.
STi Monster	Low worldwide rates	Minorities, students, other people making calls around the world.
STi La Onda	1.2¢/min to Most Cities in Mexico Great Rates to Central and South America	People making calls to various cities in Mexico
STi FREE	Pin-less Dialing. Local Access and Toll-Free Access. Unlimited minutes to select countries for one low per call fee.	For heavy users. Local Access # is perfect for Cell Phones. Toll-Free Access # is great from Everywhere

*All cards listed above have toll-free access numbers and can be used anywhere in the United States except for Alaska.

STi's Differentiating Factors:

- STi offers a 100% PIN satisfaction guarantee which equals no bad PINS
- Offers quality cards at discount prices for all types of long distance calling needs
- Quality phone cards with reliable connections

STi Customer Service: (800) 483-3805

SBC-TELMEX Phone Cards

www.telmex.com

Products:

Products Available	Denominations	Connection Fee	Maintenance Fee*	Rounding	Service Fee	Expiration
Multifon	\$5	\$0	49¢ weekly	1 min	0%	Minutes do not expire
Capitales			69¢ weekly		25%	
Provincias			69¢ weekly		25%	

* First 49¢ maintenance fee applies 7 days after first use and weekly thereafter. First 69¢ maintenance fee applies at Midnight and weekly thereafter.

Target Market:

Hispanic population calling to or from Mexico

Features and Benefits:

Product	Features & Benefits
Multifon	100 min from the US to Mexico City, Guadalajara and Monterrey 80 min from US to 200 of the largest cities in Mexico Other International rates vary. See Rate Deck
Capitales	180 minutes for long calls to Mexico City, Guadalajara and Monterrey 100 minutes to 200 of the largest cities in Mexico Excellent Rates to the rest of Latin America
Provincias	145 minutes for long calls to Mexico City, Guadalajara, and Monterrey 145 minutes to 200 of the largest cities in Mexico Excellent Rates to the rest of Latin America

TelMex Differentiating Factors:

- Owns and operates the largest and most advanced communications network in Mexico.
- Quality communications
- No connection fees
- One minute rounding for all calls
- Bilingual customer service 24 hours per day, 7 days per week.
- Ability to call from
 - US to Mexico
 - US to US
 - Mexico to US
 - Mexico to Mexico
 - US or Mexico to over 200 international destinations

TelMex Customer Service: 1-866-209-0537

Total Call International – Toll Free Access

www.totalcallusa.com

Description:

- o The following long distance products are available through Total Call International:

Product	Denominations	Weekly Fee	Rounding	Surcharges	Connection Fee	Expiration
Extra Vietnam	\$5, \$10, \$20	99¢*	1 Min Rounding	20%	None	90 days
Best Vietnam 2	\$10, \$20					60 days
Mega Vietnam 2	\$10, \$20					60 days
Super Asia	\$5, \$10, \$20	49¢*				60 days
Super Mexico	\$5, \$10	99¢*				60 days
Super Philippines	\$5, \$10, \$20					90 days
Mega Philippines	\$5, \$10					90 days
Super China 3	\$5, \$10, \$20					90 days
Go Latino	\$5, \$10					60 days

*Charged midnight after first use

Features, Benefits and Target Market:

Products	Features & Benefits	Target Market
Extra Vietnam	Best rates to Vietnam	People calling Vietnam, Cambodia, Thailand, Burma and Laos
Best Vietnam 2	Excellent rates to Vietnam, Burma, Cambodia, Thailand and Laos	People calling Vietnam, Cambodia, Thailand, Burma and Laos
Mega Vietnam 2	Excellent rates to Vietnam and Thailand	People making calls to the Vietnam & Thailand
Super Asia	Excellent rates to Philippines, China, Hong Kong and other Asian Countries	People making calls to the Philippines and other Asian Countries
Super Mexico	Best rates to Mexico, El Salvador, Jamaica, Guatemala, and Brazil	People calling Mexico and surrounding Latin countries.
Super Philippines	Best rates to Philippines Excellent rates to Singapore, Russia, Canada, United Kingdom and Hong Kong	People making calls to the Philippines and other Asian Countries
Mega Philippines	Excellent Rates to Philippines	People making calls to the Philippines and other Asian Countries
Super China 3	Best rates to Taiwan, Malaysia, China, Hong Kong. Excellent rates to USA and Canada	People calling China and nearby countries.
Go Latino	Excellent rates to Mexico, El Salvador, Guatemala, Honduras, Belize, Peru, Argentina	People calling Mexico and surrounding Latin countries.

- o The above listed products have both toll-free access and local access availability
- o Calls made from payphones may be subject to additional charges. For customer service issues or for calling rate information please call 1-888-569-9653. International calls to cell (mobile) numbers may be charged a higher rate.
- o All rates are subject to change without notice. No refunds for lost or stolen cards.

Customer Service: 1-888-569-9653