Great Dividend Program

The Great Dividend Program is available to customers who have not selected a calling plan described in Section 6.1 of this tariff. Once a customer or subscriber signs up for the Great Dividend Program, the following calls billed to a subscriber's account qualify for the Great Dividend Program discounts:

All International and Canada calls placed by direct dial, calling card or operator.

A dividend will be paid to the subscriber with every six months of continuous use. The dividend will be 10% of all gross qualified international call usage and surcharges. The amount will be paid by check or credited to the subscriber's account, as specified by the customer. Dividend amounts less than \$15 will continue to accrue until the next six month period.

Taxes and any monthly recurring charges are not discounted under the program.

Customers must request to sign up for the program to be enrolled. Customers who select the Great Dividend Program are automatically included in the Great Dividend Program in every jurisdiction.

EFFECTIVE: March 19, 1999