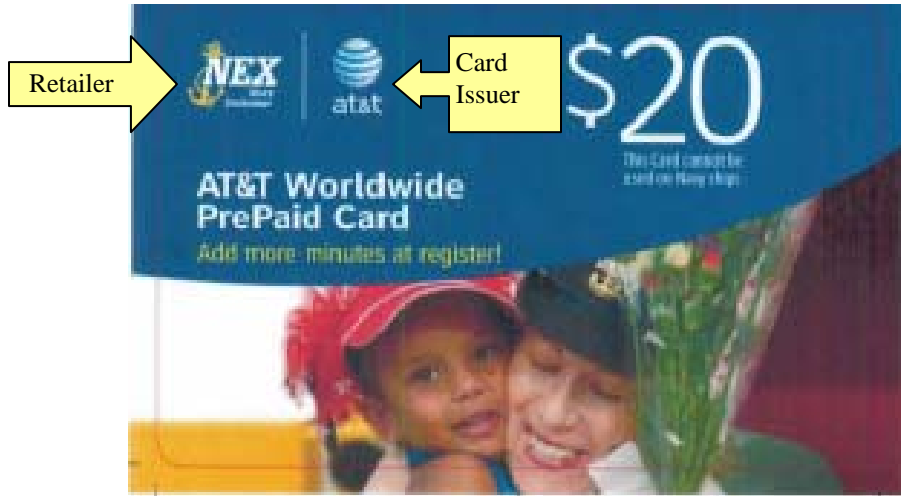


FREQUENTLY ASKED QUESTIONS

Pre-Paid Phone Cards

1. What is a Pre-Paid Phone Card?

A pre-paid phone card allows you to purchase calling minutes in advance to use whenever you want to make a telephone call. Minute/unit based and dollar based phone cards are available in various denominations. The face value of a card is typically stated in minutes, units, or dollars.



2. How Do I Use a Pre-Paid Phone Card?

To make a call, dial the toll-free Access Number on your card, enter your Personal Identification Number (PIN). An automated voice will ask you to enter the phone number you are calling, and tell you how much time you have left on your card. It may also give you other information or options.



3. Where can I buy Pre-Paid Phone Cards?

You can purchase prepaid phone cards online or at retail locations nationwide. Calling service is provided by the issuer of the card, not the retailer who sold you the card.

4. How is time tracked on the Pre-Paid Phone Card?

The issuer of the phone card uses the PIN to keep track of calling time. Each time you make a call, the issuer reduces the calling time on your card based on rates for calling and services. Talk time is charged in full minutes. Any partial minute of talk time is charged as a whole minute. The dollar value of each minute used will be deducted from the dollar balance on your pre-paid phone card. You can add time to some pre-paid phone cards, and the added cost can usually be billed to a credit card. Other cards are designed to be discarded once you have used all the time.

5. How do you find out the calling rates?

Cards typically state the number of minutes/units or dollar rate for state-to-state long distance calling. Rates are typically higher for long distance in-state calling, pay phone calls, and calls to or from cell phones and mobile phones. Rates for international calls can vary dramatically, based on the country. International rates for calling to or from other countries can be higher, unless you purchase a card designed to discount international calls. A card that discounts international calls may have higher state-to-state rates. Prepaid phone cards can have other costs added surcharges, connection fees, taxes, and maintenance. *Call the issuer's toll-free customer service or Internet website for information on rates.*

6. Can I use Pre-Paid Phone Cards on all phones?

A pre-paid phone card can not be used on rotary phones or Voice over Internet Protocol (VoIP).

7. Can I use Pre-Paid Phone Cards to call anywhere?

Most pre-paid phone cards can be used to place domestic (U.S.) and international calls. International rates vary according to the country and pre-paid card calling may not be available from every country. You may need a special international access number when calling from overseas. Call the customer service number for international calling information before leaving the U.S.

8. Are there special requirements when using Pre-Paid Calling Cards to call to and from contingency operations such as Operation Iraqi Freedom and Operation Enduring Freedom?

Only calls *from* contingency operations are permitted. Prepaid telephone calling cards may be used for Health, Morale, and Welfare (HMW) calling over official telephone lines or from telephone calling centers provided by the Armed Services Exchanges. HMW calls that connect to long distance within the U.S. are charged domestic rates. All other calls are made at international rates, which include settlement and transport costs. Calls made using Exchange pre-paid phone cards are not charged a connection fee. Other calling cards and methods incur a connection and access fee. Aboard ships, Service members may only use a unique ship-to-shore phone card.

9. Can I use Pre-Paid Phone Cards to call toll free numbers?

Generally, pre-paid phone cards cannot be used for toll-free calls, calls for paid services with premium charges, or for operator-handled calls (i.e., 500, 700, 800, 855, 866, 877, 888, or 900). However, directory assistance may be available through your card. To determine if this is an available feature, check the menu options on your card by calling the toll-free Access Number and listening to the prompts.

10. Will my Pre-Paid Phone Card expire?

Generally, pre-paid phone cards purchased do not expire. Review the card or packaging for expiration policy. However, the following situations could terminate service:

- Service provider discontinues phone service.
- All available balances on your card are depleted.
- Expiration date has been reached (where applicable).
- Your pre-paid phone card may be suspended or terminated without notice if the service provider has reason to suspect fraudulent use.

11. Is my card refundable?

Pre-paid phone cards are not returnable or exchangeable unless defective. Once the card is recharged, all original and recharged minutes or dollar value of service on the card are non-refundable. Safeguard your card and PIN. You are responsible for any loss or unauthorized use.

12. What should I do if my Pre-Paid Phone Card doesn't work?

First, try calling the customer service number provided with the card. If that doesn't work, you have the following options:

- Call or write your local Consumer Affairs Department or State Attorney General. (These phone numbers are often found in the blue pages of your telephone book.)
- File a complaint or research the company through your local Better Business Bureau.
- Contact the Federal Trade Commission (FTC). To contact the FTC, call 1-877-FTC-HELP (1-877-382-4357). The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them.
- For more information on international long distance calling, contact the Federal Communications Commission (FCC) Consumer Center at 1-888-CALL-FCC (1-888-225-5322), voice or text telephone 1-888-TELL-FCC (1-888-835-5322); email fccinfo@fcc.gov; or visit the FCC Web site at www.fcc.gov/cgb.