

GTC Telecom  
PO Box 1680  
Costa Mesa, CA 92628-1680

# GTCTELECOM

JAMES THOMPSON  
Attn: JAMES THOMPSON  
2631 Roxanne Dr  
Pearl, MS 39208-6344



**\*\*\* IMPORTANT MESSAGE \*\*\***

**IMPORTANT NOTICE**

In order to keep your rates low and still recover our costs of providing long distance service, effective 12/1/06, GTC Telecom will implement a \$2.00 Minimum Monthly Usage Charge for each telephone number that has a long distance plan. This charge will only be applied during those months where your total state-to-state, in-state and international call charges, excluding taxes and surcharges for a monthly billing period, total less than \$2.00. This charge will not apply if your total state-to-state, in-state, and international call charges for the a monthly billing period are greater than \$2.00.

**Account Summary**

Previous Balance:	\$2.42	
Payments:	-2.42	
Balance Forward:		0.00
Finance Charges:	0.00	
Usage Charges:	0.00	
Debits:	0.00	
Recurring Charges:	0.00	
Taxes & Surcharges:	0.00	
Current Month Charges:		\$0.00

<b>Balance Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>November 19, 2006</b>
<b>Invoice Date</b>	<b>October 30, 2006</b>

PLEASE TEAR BELOW AND RETURN LOWER SECTION WITH YOUR REMITTANCE.

JAMES THOMPSON  
Attn: JAMES THOMPSON  
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Pearl, MS 39208-6344

**Invoice Date:** October 30, 2006  
**Invoice Number:** 199140061030

**DO NOT REMIT PAYMENT**

GTC TELECOM CORP.  
PO Box 7270

Newport Beach, CA 92658-7270



0000199140103006000000007

### NEW PHONE NUMBER OR CHANGE OF ADDRESS

Please notify GTC Telecom immediately of any changes to your telephone number, address, and/or credit card information (including expiration date) by filling out the form on the back of your remittance slip, emailing at [service@teamgtc.com](mailto:service@teamgtc.com) or by calling 1-800-486-4030. Please include your account number with all correspondence as well as the information to be changed. By contacting GTC Telecom directly, we can ensure all changes are processed quickly and smoothly.

Failure to inform GTC Telecom of a telephone number change may result in your long distance service being incorrectly changed to another long distance provider by your Local Telephone Company. GTC Telecom does not take any responsibility for billing problems resulting from changes made by customer directly with Local Telephone Companies without notifying GTC Telecom. GTC Telecom will not reimburse or re-rate any rates billed to you by a third-party entity, as set forth in your Service Agreement.

### TERMS AND CONDITIONS

Your services are provided pursuant to the Service Agreement located on GTC Telecom's web site at [www.gtctelecom.com/serviceagreement.asp](http://www.gtctelecom.com/serviceagreement.asp) and the applicable state tariff on file with the appropriate state public utility/service commission.

#### Computation of Charges

GTC Telecom will bill you in whole minute increments, unless otherwise stated in the Service Agreement applicable to your calling plan. Partial minutes are rounded up to the next whole minute. You will be charged for the entire minute of a partial minute used. If the computed charges for taxes and surcharges include a fraction of a cent, the fraction is rounded to the nearest whole cent.

GTC Telecom will bill you for all applicable charges (interstate calls, intrastate calls, intralata calls, international calls, operator assisted calls, directory assistance charges, monthly service fees, Presubscribed Interexchange Carrier Charges, Universal Service Fund charges, and all applicable federal, state and local taxes and surcharges) relating to the telephone number(s) presubscribed to GTC Telecom's service. GTC Telecom will add any and all applicable sales, use, excise, public utility, state or regulatory charges, or surcharges or other taxes, or like fees or charges imposed on GTC Telecom to your bill as a result of providing Service to you. If you are exempt from payment of any taxes, you must submit to GTC Telecom an original tax-exempt document. Documents should be mailed to: GTC Telecom, Billing Department, P.O. Box 1680, Costa Mesa, CA 92628-9238.

GTC Telecom reserves the right to make changes to the invoicing cycle and dates.

It is GTC Telecom's policy to bill all calls to you in the next billing cycle after the calls are made. In some instances, however, you may receive a bill with calls that were made months previous to the invoice date of the bill. In the event the total amount of such calls on one bill equals or exceeds \$50, you may request a deferred payment plan.

#### Payment and Billing

You are responsible for payment of all charges for Services furnished to you, as well as to all persons using your codes, exchange lines, facilities, or equipment, with or without the knowledge or consent of you, as applicable to your calling plan and according to the terms of your Service Agreement.

The security of your Authorization Codes, pre-subscribed exchange lines, and direct connect facilities is your responsibility. All calls placed using direct connect facilities, pre-subscribed exchange lines, or Authorization Codes will be billed to and must be paid by you.

All charges must be paid each month to keep your account current and avoid collection activities. However, "basic service" and its applicable taxes MUST be paid to avoid disconnection. Toll calls may also be restricted. If service is disconnected, a reconnection fee and all outstanding charges will be due prior to reconnection. A security deposit may be required.

All bills are presumed accurate, and shall be binding on you unless objection is received by the Company in writing within thirty (30) days after such bills are rendered. No credits, refunds, or adjustments shall be granted if demand therefore is not received by the Company in writing within thirty (30) day period.

GTC Telecom reserves the right to bill recurring charges and non-recurring charges one month in advance.

The initial billing may, at Company's opinion, also include one month's estimated usage billed in advance. Thereafter, charges based on actual usage during a month and any accrued interest will be billed monthly in arrears.

The Company reserves the right to collect an advance payment from Customers in an amount not to exceed one (1) month's estimated charges as an advance payment for Service. This will be applied against the next month's charges, and if necessary, a new advance payment will be collected for the next month.

A late fee of 1.5% monthly, or the amount otherwise authorized by law, whichever is lower, will be charged on any past due balances.

A fee of \$20 will be charged whenever a check or draft presented for payment for Service is not accepted by the institution on which it is written. If the state where you receive the Services requires a different fee, we will charge you that amount.

GTC Telecom reserves the right to suspend or disconnect your service, upon appropriate written notice, if you fail to pay your invoice by the due date.

#### Dispute Resolution

If you have an inquiry or complaint regarding Service or accounting, you may e-mail GTC Telecom at [service@teamgtc.com](mailto:service@teamgtc.com), write to the Billing Department, GTC Telecom, P.O. Box 1680, Costa Mesa, CA 92628-9238 or telephone 1-800-500-4281. Please include your name, account number, the specific question or comment about the bill, and the dollar amount of the item(s) in question when submitting a billing request.

If you believe that GTC Telecom has billed you in error, please pay your bill in full and notify GTC Telecom promptly. Please refer to the Payment and Billing Section.

Adjustments to your bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate.

Where over billing occurs, due either to the Company or your error, no liability exists which will require the Company to pay any interest, dividend or other compensation on the amount over billed.

#### Miscellaneous

**Pennsylvania Residential Residents:** The Pennsylvania Attorney General's Office is responsible for enforcing a new law which allows Pennsylvanians to avoid unwelcome telephone solicitation calls. Telemarketers are prohibited from calling anyone whose name is on the new "Do-Not-Call" list. There is no fee for registering on the list. Once enrolled, your name and telephone number will remain listed for five years, or until that telephone number is no longer valid. Since the list is updated quarterly, please be advised that there will be a delay between the time you register on the "Do-Not-Call" list and the time the telemarketers receive your information. The law provides several exceptions under which telemarketers may call your home even if your name is registered on the "Do-Not-Call" list. For more information, please call the Office of Attorney General Bureau of Consumer protection (1-800-441-2555) or visit the website ([www.attorneygeneral.gov](http://www.attorneygeneral.gov)). To register your name on the Telemarketer "Do-Not-Call" list, please contact one of the following resources: (1) Office of Attorney General, Bureau of Consumer Information, Telemarketer "Do-Not-Call" List, Hotline: 1-888-777-3406, online: [www.ncallsplease.com](http://www.ncallsplease.com); (2) by mail (include your name, address, telephone number, and signature) to: Direct Marketing Association, DMA Telephone Preference Service, P.O. Box 1559, Carmel, NY 10512; by DMA online registration for a \$5.00 fee: [www.dmaconsumers.org](http://www.dmaconsumers.org).

**Oregon Residents:** A State Universal Service Fund of 5.50% will apply to the customer's total monthly net intrastate retail charges for telecommunications services that originate or terminate and are billed within the state of Oregon, after all eligible discounts and credits have been applied.

**Texas Residents:** Customers who believe (1) they have been slammed or (2) the bill includes unauthorized charges may contact the Public Utility Commission of Texas, P.O. Box 13326, Austin, Texas 78711-3326, (512) 936-7120 or in Texas (toll-free) 1 (888) 782-8477, fax: (512) 936-7003, e-mail address: [customer@puc.state.tx.us](mailto:customer@puc.state.tx.us). Hearing and speech-impaired individuals with text telephones (TTY) may contact the commission at (512) 936-7136.

**California Residents:** If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at [www.cpuc.ca.gov](http://www.cpuc.ca.gov), or call 1-800-649-7570 or TDD 1-800-229-6849. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at [cfinfo@fcc.gov](mailto:cfinfo@fcc.gov), or call 1-888-225-5322, or TTY 1-888-835-5322. Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier charges ("slamming"). The California consumer protection rules are available online, at [www.cpuc.ca.gov](http://www.cpuc.ca.gov).

### Pay Your Invoice Automatically Each Month

How to find the CVV2 Number on your credit card:



Please choose one:

☐☐☐☐

Account Number

Card Number

CVV2 No.

Exp. Date

I authorize GTC Telecom to charge the amount of my monthly invoice to my Credit Card as indicated above on my invoice date. GTC Telecom will notify the financial institution of the amount to be charged. I understand that if at any time I decide to discontinue the automatic monthly payment option, I must notify GTC Telecom. I understand and agree that GTC Telecom is not liable in any way for erroneous bill statements or incorrect charges to my account and that should an error in the bill statement occur, GTC Telecom's only responsibility is to correct it when and if it receives notice from me of the error. I understand that my financial institution and GTC Telecom reserve the right, upon written notification, to terminate this payment option and/or my participation. Customer's participation is subject to GTC Telecom's approval.

Print Name

Signature

Date

### Address or Phone Number Changed?

New Mailing Address

City

State

Zip

New Home Phone (with area code)

New Work Phone (with area code)

E-mail Address

Payments & Credits	
<b><i>Payments</i></b>	
Payment on 10/4/2006	-2.42
<b>Total</b>	<b>-2.42</b>