



The 2005 Upromise[®] Member Handbook

Your Complete Guide to Saving for College with Upromise



The 2005 Upromise Member Handbook



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Helpful Shortcuts

Your Upromise Username _____

Your Upromise Password _____

- See all participating companies: upromise.com/allcompanies
- See current special savings opportunities: upromise.com/specialsavings
- Register cards & update your information: upromise.com/updateprofile
- Start your online shopping: upromise.com/shoponline
- Learn about 529 plans: upromise.com/529
- Apply for a Citi® Upromise® Card: upromise.com/applynow
- Find a participating restaurant: upromise.com/dining
- Invite family & friends to help you save: upromise.com/familyfriends
- Tell a friend/family member about Upromise: upromise.com/friend

Dear Upromise Member,

We believe that every child deserves the opportunities that a college education can provide. However, saving for college is challenging. To help, we built Upromise – to bring together innovative programs, tools, and information families can use to help keep the promise of a college education to the children they love.

First, shopping with our participating companies can lead to thousands in college savings. Second, you can invite family and friends to add to your Upromise savings. On page 4 you'll meet Susan C., who has saved over \$2,500 in her Upromise account with the help of our participating companies and her family and friends.

But Upromise is more than just free money for college. We also make it easy to start your own college savings plan. On page 16 you'll see that saving and investing just a few dollars a day can make a big difference when freshman year rolls around.

You *can* get a meaningful jump on the cost of college – and Upromise is here to help. Please take the time to read this handbook and take full advantage of the opportunities available to you.

Sincerely,

Tom Anderson
CEO & President and father of two

Michael Bronner
Founder and father of two

P.S. We love to hear from our members. Tell us how you save with Upromise by emailing us at feedback@upromise.com.



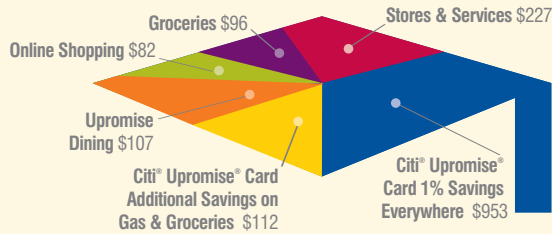
Are you a Super Saver?

Whenever I'm purchasing something, I think of Upromise first. I got my family on board too. Nana and Pop-Pop have contributed almost as much as I have to Ryan's college savings."



- Susan C. from Seal Beach, CA.
Upromise member since September, 2001
saving for her son Ryan, age four

How has Susan saved over \$2,500?



Savings from Susan's spending: **\$1,576.53** + Savings from Family & Friends: **\$988.73** = **\$2,565.26**

Super Saver Checklist

- All of my current credit, debit, grocery & drugstore cards are registered (*remember to always register any new cards you receive!*)
- I make all my purchases with the Citi® Upromise® Card
- I always start my online shopping at upromise.com
- I dine out at Upromise participating restaurants
- I've invited family and friends to help me save
- My mailing and email addresses are up-to-date in my account
- I carry a list of participating grocery and drugstore products
- I check the Upromise website often

Become a Super Saver with the Citi® Upromise® Card

The Card is one of the most powerful ways to increase your college savings with Upromise. Last year, Upromise members saved over **\$20,000,000** for college by using their Citi Upromise Cards.

Citi Upromise Cardmembers can save:

10% on groceries – on top of the grocery brands' contributions†

2% on eligible gas purchases at Exxon and Mobil locations – on top of ExxonMobil's contribution†

1% Plus 1% everywhere – on all purchases you make with the Card†

Become a Citi Upromise Cardmember today – there's no annual fee and you can apply in minutes.

Apply at upromise.com/applynow.

† Details on page 27.



How to save when you shop

Here are three of the major ways to make sure you receive your college savings. To see exactly how to save with a specific company, go to upromise.com.



Always shop online thru Upromise. You can save for college at 300+ online merchants. But don't go directly to the merchant websites – be sure that you click over to the merchant from the Upromise website or a Upromise email. That's how we track the transaction and give you college savings.



Use your registered frequent shopper card at the supermarket or drugstore. Register your store's frequent shopper card with Upromise and have that card scanned at checkout when you make eligible purchases.



Use a registered credit or debit card in stores, by catalog, at the gas station, and dining out. Use a credit or debit card that you've registered in your Upromise account to save at Exxon and Mobil locations, Eddie Bauer®, Bed Bath & Beyond®, The Sharper Image®, RedEnvelope, GNC, Pep Boys, and over 9,000 restaurants in the Upromise Dining program.

Upromise respects your privacy and takes strict security measures to protect your personal information. Read more at upromise.com/privacy.



Terms and conditions apply for each company's contributions. Visit upromise.com for details.

Over 9,000 participating restaurants!

Get up to 10% of your total bill (including tax and tip!) back for college*

HOW IT WORKS

- 1 Find a restaurant in your area at upromise.com/dining
- 2 Dine when they are offering college savings
- 3 Pay with a registered credit or debit card



Upromise Dining by **iDine**

Limited Time Offer! Get an extra 10% for college when you dine at participating restaurants!***

- 1 Register at upromise.com/diningpromo
- 2 Dine twice by June 30, 2005
- 3 Save an extra 10% on each dine!

*Restaurant contributions awarded up to the maximum spending of \$600.00 per visit. Some restaurants have additional restrictions such as black out dates and limits on eligible visits in a calendar month. View individual restaurant details at Upromise Dining for more information about dining restrictions and specific contribution amounts. You may have memberships in several dining or hotels programs administered by iDine Rewards Network, but each credit or debit card may only be registered to earn rewards in one program at a time. If your credit or debit card is already registered with another dining or hotels program administered by iDine Rewards Network, you cannot receive Upromise contributions for transactions on that card unless you switch your enrollment to the Upromise Dining/Hotels Programs by contacting us at (888) 434-9111, Monday through Friday from 8:00 AM to 11:30 PM or Saturday and Sunday from 9:00 AM to 9:00 PM Eastern time. Diners Club cards are not eligible for the Upromise Dining program.

*** Terms and conditions apply. You must register for this promotion at upromise.com/diningpromo by May 15, 2005 and have two qualified dines between April 15 and June 30, 2005.

Always start your online shopping at upromise.com



HOW IT WORKS

- 1** Go to **upromise.com** and click on the "Online Shopping" tab
- 2** Search for a particular product or merchant using our search tool, or pick a merchant from one of our many categories
- 3** Click through to that merchant's website and make your purchase

Look for coupons on page 23.

Find just what you're looking for...

Instantly search through millions of products with our online search tool – and compare prices, college savings, and shipping costs...



Save at 300+ online stores



Save 3% for college



Save 2% for college



Save 3% for college



Save 3% for college



Save 3% for college



Save 1% for college



Save 3% for college



Save 3% for college



Save 2% for college



Save 1% for college



Save 2% for college



Save 12% for college

See a full list of online stores on pages 21-22.



Save 25% for college on 1,500+ magazines



Subscribe or renew all your favorite titles. Free Shipping. Huge Savings.

You must shop online thru upromise.com to earn college savings

At 20,000 grocery and drug stores

HOW IT WORKS

- 1 Register your store frequent shopper card – go to upromise.com and click on the “Grocery & Drug” tab
- 2 Purchase participating products
- 3 Have your registered card scanned when you check out

- Look for the Upromise symbol on the shelf to help you identify the products that will help you save for college.▲



- Bring along a shopping list – you can print one out at upromise.com/shoppinglist. There’s also a tear-out list at the back of this handbook on page 19.



Save 10% more
You can save an additional 10% if you pay for your groceries with a Citi® Upromise® Card†. *Learn more on page 5.*

*See page 20 for disclosure. †Details on page 27.

Save on over 7,000 products



FUJIFILM



Save TRIPLE for college with Fujifilm



Graduations, weddings, family vacations – capture all your memories with Fujifilm One-Time-Use Cameras and Film. Purchase any Fuji Film multi-pack (72 exp. or more) or QuickSnap (27 exp. or more) and save 9%! That’s 6% more than the everyday college savings! Remember to use a card you have registered with Upromise at checkout to get your college savings. Offer valid thru 7/31/05

Add to your little one's college savings with every purchase

From diapers and baby food, to clothing and toys, to life insurance — all the purchases you make for your new baby can help you save for college.

See all of the participating companies that can help you save for your baby at upromise.com/baby.



Save with companies like New York Life Insurance, babygap.com, oldnavy.com and many more...



Save 5% for college. Shop for stylish yet affordable maternity & baby essentials at babystyle. Free shipping on orders of \$75+ when you use coupon code UPROMFS. (expires 12/31/05)

You must shop online thru upromise.com to earn college savings



Save 5% for college. Everything you need today...for tomorrow's future scholar at OneStepAhead! Save 15% on orders of \$40+ when you use code UPROMISE. (expires 06/30/05)

OneStepAhead
by college

You must shop online thru upromise.com to earn college savings



Beech-Nut

HUGGIES
BRAND

Enfamil

Save 1% - 4% for college. Just remember to use a registered grocery or drugstore card at checkout.

Moving is a big change – and can mean big college savings



Upromise has teamed up with real estate, mortgage, and van line companies to help you save for college. We also have dozens of companies that can help you make your new house a home.

Go to upromise.com/moving and upromise.com/home to see all the ways you can save when you move and set up your new home.

Save with companies like CENTURY 21®, Allied Van Lines, Washington Mutual Home Loans and many more...



Save 2% for college. Find everything you need for your new home! Shop everything from refrigerators and small appliances to bedding, towels and more!

You must shop online thru upromise.com to earn college savings



Save 2% for college. The fastest and most convenient way to shop The Home Depot. Enjoy 24/7 access to America's Largest Tool Box and over 20,000 home products.

You must shop online thru upromise.com to earn college savings



Save 1% for college. Shop Bed Bath & Beyond® for all your home decorating needs. Remember to pay using your registered credit card in stores, online, or by phone at 1-800-GO BEYOND®.

Turn your trip into college savings

Whether you're traveling for business or pleasure, you can save for college. Booking airfare, taking a cruise, renting a car, staying at a hotel, dining out – all of your travel needs can also be a ticket to college savings.

Before you take your next trip, go to upromise.com/travel.



Save with companies like priceline.com, Upromise Cruises, shutterfly.com, and many more...

Save 5% for college when you make your reservation with AWD: K563500 and pay with a registered card.

Save 4% for college when you make your reservation with BCD: X989300 and pay with a registered card.

Save when you buy gas. You can get 1¢ per gallon for college by buying gas at 14,000+ Exxon and Mobil locations nationwide and paying with a registered card, or a Speedpass™ linked to a registered card.

Save 1% for college. Book with Travelocity and save on flights, cars, hotels, cruises, and more.

You must shop online thru upromise.com to earn college savings

Every occasion is an opportunity to save for college

Weddings, birthdays, graduations, Mother's Day, Father's Day – every gift you buy can also be a gift to your child's college savings account.

Be sure to check upromise.com before you shop – you're sure to find the perfect gift, and get college savings too.



Go to upromise.com to save with GiftCertificates.com, Hickory Farms, Lillian Vernon, Personal Creations and many more...



THE SHARPER IMAGE®

Save 3% for college. Shop The Sharper Image and save 3% for college when you pay using your registered credit or debit card in stores, online, or through the catalog.



red ENVELOPE





Save 6% for college. Find stylish gifts for mom. Shop now and save 6% for college when you pay using your registered credit or debit card.



Save 10% for college. Shop FTD.COM and save for college when you pay with a registered credit or debit card and indicate you are a member of Upromise. **Save 15% (that's an extra 5%!)** when you order by 6/2/05.

A few dollars a day can help bring the cost of college within reach

Did you know that saving just a few dollars a day can lead to thousands of dollars in college savings down the road?

\$1/day	\$2/day	\$3/day	\$4/day
\$14,208	\$28,415	\$42,663	\$56,830
			
Amount saved in 18 years*			



3 ways you can use Upromise to save for college:

- 1 Take advantage of Upromise every day and get savings from participating companies
- 2 Invite family and friends to join Upromise and help you save
- 3 Consider opening a 529 college savings plan – we make it easy

* The amount saved is based on saving \$1, \$2, \$3, or \$4 a day over the course of 18 years based on an average annual rate of return, after expenses, of 8.00%. This hypothetical is for illustrative purposes only. It does not reflect an actual investment in any particular 529 plan or any taxes payable upon withdrawal.

Starting a college savings plan is easier than you think!

A 529 Plan is a tax-advantaged way to save for your child's college education.

As a Upromise member, you can open a savings plan through Upromise Investments by saving as little as \$50 a month – that's less than \$2 a day.



Benefits of college savings plans through Upromise:

- Professional investment management by Vanguard
- Federal tax advantages
- Flexibility: accounts may be transferred between family members
- Easy to open with our secure online application



And, the college savings you earn from your everyday purchases with Upromise can be automatically transferred to your eligible Upromise-administered 529 plan.

Learn more at upromise.com/529

529 college savings plans are municipal securities. They may lose value and are not government or FDIC-insured. Please read the applicable plan's program description and consider it carefully before opening an account. Program descriptions include information on investment objectives, risks, charges, and expenses. College savings plans are offered through Upromise Investments, Inc., Member NASD/SIPC. The Vanguard Group and the ship logo are trademarks of The Vanguard Group, Inc.

Participating Companies

We are always working to expand our network of participating companies. See a current list at any time at upromise.com/allcompanies.



Save on all your purchases with the Citi® Upromise® MasterCard®

10% on participating grocery and drugstore products, 2% on eligible gas purchases at Exxon and Mobil locations, plus 1% on all purchases.†

†Details on page 27.

Participating Stores and Services

Over 9,000 restaurants (upromise.com/dining)
Over 10,000 hotels (upromise.com/hotels)

1-800-TOW-TRUCK	\$5	Monro Muffler/	
AAMCO Transmissions	5%	Brake & Service	5%
Allied Van Lines	2%	NetBank	up to \$90
American AAdvantage®	\$50	Netcost Auto Glass	5%
Atlas Van Lines	2%	New York Life Insurance	\$25 or \$40
Avis	5%	North American Van Lines	2%
Bed Bath & Beyond®	1%	Pep Boys	4%
Budget	4%	Prime Mortgage Financial	0.35%
Butterfield Blooms™	10%	RedEnvelope	6%
CENTURY 21®	Up to \$3,000	Ross-Simons	3%
Chase Home Finance	0.25%		<i>catalog or in-store when you use your Citi® Upromise® Card</i>
CitiMortgage	0.25%	San Francisco Music Box	10%
COLDWELL BANKER®	Up to \$3,000	SBC	up to \$5/month
CRYO-CELL	4%	ServiceMaster Gift Certificates	5%
Dent Zone	8%	Speedy Auto Service	5%
DriversEd.com	5%	Terminix®	2%
Eddie Bauer®	\$3,000	The Sharper Image®	3%
ERA®	Up to \$3,000	TruGreen ChemLawn®	4%
Exxon	1¢ per gallon	Upromise Cruises	3%
Flowers USA	10%	Upromise Dry Cleaning Program	3%
FTD.COM	10%	Upromise Moving	
Gift Sense™	10%	Connection	\$2 per qualified purchase
GNC	1%	Wachovia Corporate	
Harry and David	4%	Mortgage Services	0.25%
	<i>catalog or in-store when you use your Citi® Upromise® Card</i>	Washington Mutual	
McDonald's®	3%	Home Loans	0.25%
Mobil	1¢ per gallon	Webtrafficschool.com	5%
		Whirlpool	\$5-\$35



Participating Grocery & Drugstore Products

Be sure to use a registered card when you check out in order to save for college.



Look for the Upromise symbol on the shelf[^] and on packaging to help you identify the products that can help you save for college.

Baby Health and Nutrition

Beech-Nut®	3%
Enfamil® Formula**	1%
GoodNites®	3%
Huggies® Diapers & Wipes	3%
Pull-Ups®	3%
Children's Tylenol®	4%

Bakery

Lender's® bagels	1%
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Baking Mixes & Ingredients

Domino® Sugar	3%
Duncan Hines®	1%
Fisher® Chef's Naturals®	
Ingredient Nuts	3%
Florida Crystals® Sugar	5%
Lucky Leaf® Pie Filling	3%
Musselman's® Pie Filling	3%
Nestle® Baking Chocolate	3%
Nestle® Toll House® Morsels	3%

Beverages

Coca-Cola® Classic	1%	<i>on 3 or more products</i>
Dannon® Water	1%	
Dasani™ Water	1%	
diet Coke®	1%	
Evian® Water	1%	
Disney® Xtreme! Coolers	1%	
Folgers Coffee®	1%	
Fresca®	1%	
Luzianne® Tea	3%	
Tab®	1%	

Canned & Jarred Goods

Apple Time® Apple Sauce	3%
Cremora® Non Dairy Creamer	1%
Farman's	3%
Heifetz	3%
Lucky Leaf® Apple Sauce	3%
Musselman's® Apple Sauce	3%
Nalley	3%
Peter Piper's	3%
Steinfeld's	3%

Cereal & Breakfast

Jimmy Dean	3%
Kellogg's® Cereals	1%
Pop-Tarts®	1%
Log Cabin® Syrup	1%

Deli

LAND O LAKES® Deli Cheese	3%
Alpine Lace® Deli Cheese	3%

Film

Fujifilm® One-Time-Use Cameras and Film	3%
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Frozen Foods

Aunt Jemima® Breakfast	1%
Celeste® Pizza	1%
Gorton's® Seafood	3%
Swanson® Dinners	1%

Health & Beauty

Caltrate®	3%
Centrum®	3%
Covergirl®	3%
Poise® Products	3%
Tylenol®	4%
Zest®	3%
Butler® Dental Floss	3%
Butler® Oral Care Accessories	3%
Butler® Toothbrushes	3%
GUM® Dental Floss	3%
GUM® Oral Care Accessories	3%
GUM® Proxabrush® Interdental	3%
GUM® Oral Pain Relief	3%
GUM® Toothbrushes	3%
Kotex® Products	3%
Old Spice®	3%
Olay® Bars & Body Wash	3%
Olay® Facial Cleansing and Facial Moisturizing	1%
Pantene®	1%
BIC® Razors	3%
CIBA Vision® Contact Lens Care	3%

Participating Grocery & Drugstore Products (Continued)

Household Needs

Cascade® Complete	1%
Cascade® Products	1%
GE Edison™ Light Bulbs	3%
GE Reveal® Light Bulbs	3%
Tide®	1%
Cottonelle®	5%
Kleenex® Facial Tissue	3%
Scott® Towels & Napkins	3%
Scott® Tissue	5%
Viva® Towels	3%
Diamond Crystal®	
Water Conditioning	3%
Diamond Crystal® Sun Gems®	
Water Conditioning	3%
Diamond Crystal® Hardi-Cube®	3%
Diamond Crystal®	
Halite Winter Melt®	3%
Diamond Crystal® Jiffy Melt®	3%
Energizer®	3%
Eveready®	3%
LYSOL® Products	3%
GLASS PLUS®	3%
SPRAY N WASH®	3%
OLD ENGLISH®	3%
AIR WICK® by WIZARD®	3%
Dixie	3%
Snuggle®	3%
Produce	
Musselman's® Apples	
By The Slice	3%
Refrigerated/Dairy	
EGGLAND'S BEST® Eggs	1%
HERSHEY'S Milk & Milk Shakes*	3%
LAND O LAKES® Half & Half	3%
Dean***	3%

Garelick Farms®*	3%
Lehigh Valley Dairies®	3%
Meadow Brook***	3%
Reiter Dairy	3%
Schepps	3%
LAND O LAKES® Butter	3%
LAND O LAKES®	
Margarine & Spread	3%
LAND O LAKES® Cheese	3%
Alpine Lace® Cheese	3%
International Delight®	
Coffee Creamer	3%

Salad Dressing, Olive Oil & Dips

Dean Dips	3%
Dean Dips For One	3%
Filippo Berio® Olive Oil	1%
Marie's Dips	3%
Marie's Salad Dressing	3%

Sauces, Spices & Seasonings

Diamond Crystal® Salt Sense®	3%
LAWRY'S® Marinades	3%
LAWRY'S® Steak Sauce	3%

Snack Foods

Kellogg's® Fruit Snacks	1%
Snyder's of Hanover	3%
Fisher® Snack Nuts	3%
Fisher® Snack Mixes	3%

Spreads

Welch's® Fruit Spreads	4%
Apple Time® Apple Butter	3%
Lucky Leaf® Apple Butter	3%
Musselman's® Apple Butter	3%

*Due to state regulations, white milk excluded in CO, and LA. White and flavored milk excluded from NV. White milk and cream excluded in MA. White and flavored milk excluded in ME with the exception of 8oz., 10oz., & 16oz. containers.

**Not all products participating in all states.

***Contributions on milk products for Dean, Meadow Brook, and Wengert's Swiss Premium are only eligible in the states of Pennsylvania and New York.

▲Upromise shelf strips have been placed in participating retail locations to facilitate your location of participating products. However, neither Upromise nor any participating brand or retailer guarantees that Upromise shelf strips have been properly placed next to participating products. Accordingly, neither Upromise nor any participating brand or retailer will be liable for the inaccurate placement of a Upromise shelf strip or the failure to place a Upromise shelf strip.

Specific terms and conditions apply for each company's contributions. Participating companies, contribution levels, terms and conditions subject to change without notice. For additional information and a current listing of participating companies, visit upromise.com. Upromise and the Upromise logo are registered trademarks of Upromise, Inc. ©2005 Upromise, Inc. Other logos are trademarks or registered trademarks of their respective owners. All rights reserved.

Participating Online Merchants

Be sure to click to these sites from Upromise to get college savings.

1-800 CONTACTS	3%	CHEF'S	5%	Franklin Covey	6%
1-800FLOWERS.COM®	5%	Cherry Moon Farms	10%	frenchtoast.com	2%
1-800-PetMeds	8%	Childcraft	3%	FTD.COM	10%
123inkjets.com	13%	Circuit City	2%	gap.com	3%
4allmemory.com	3%	Coldwater Creek	3%	gapkids.com	3%
4inkjets.com	13%	Collections Etc.	3%	Gardener's Supply Company	5%
A&E/History Channel Store	4%	Comp USA	1%	Gardeners Eden	3%
AbsoluteHome.com	2%	Computers4Sure	2%	Garnet Hill	4%
Activa Sports	3%	Containerstore.com	3%	Gateway.com	2%
adidas	7%	Cooking.com	5%	Gevalia	4%
American Blinds	3%	Country Inns & Suites Crayola.com	4%	Gift Sense	10%
American Blooms	12%	CruisesOnly.com	1%	GiftBaskets.com	8%
American Eagle Outfitters	2%	CRYO-CELL	4%	GiftCertificates.com	3%
Ann Taylor	3%	CVS.com	5%	Gloss.com	4%
Ann Taylor LOFT	3%	David's Cookies	10%	goodguys.com	2%
Apple	1%	Day-Timer	3%	Gortons Fresh Seafood	3%
ashford.com	4%	Deal.com	3%	H&R Block	10%
♦ Avis	5%	Delias.com	3%	H2O+	4%
Avon.com	5%	Dell Home Systems	2%	Hallmark Flowers	12%
Baby Universe	4%	Design Within Reach	2%	Harry and David	4%
BabyAge	3%	Diamond.com	3%	Hickory Farms	5%
babygap.com	3%	Dick's Sporting Goods	2%	Highlights for Children	3%
babystyle.com	4%	Discounted Newspapers	8%	HobbyTron	3%
Banana Republic	2%	Discovery Store	3%	Home Decorators Collection	2%
Bare Necessities	4%	Disney Movie Club	\$10	homedepot.com	2%
Barnes & Noble.com	3%	Disneydirect.com	4%	Homefocuscatalog.com	2%
Bass Pro Shops	2%	Domestications	2%	HomeVisions.com	7%
♦ bedbathandbeyond.com	1%	Draper's & Damon's	3%	Horchow	3%
Bellacor	4%	drugstore.com	4%	Hotwire	2%
Bergdorf Goodman	3%	Duncraft	5%	HP	2%
BestBuy.com	1%	Dutch Gardens	10%	HSN	4%
BIGDOGS.com	5%	eBags.com	6%	Ice.com	4%
Blair	5%	eCost.com	2%	Illuminations	6%
Blockbuster	\$7/membership	♦ Eddie Bauer®	3%	Improvements® Catalog	4%
Blue Nile	2%	Eddie Bauer Outlet	3%	ISeeMe.com	5%
Bluefly.com	4%	Edwin Watts Golf	3%	iTunes.com	4%
BoatersWorld.com	2%	Elisabeth by Liz Claiborne	4%	Jackson & Perkins	5%
BodenUSA.com	3%	eLUXURY.com	3%	JCPenney	3%
Boscov's	2%	EntertainmentBook.com	15%	JCrew.com	2%
Bose	2%	Equifax	10%	JCWhitney.com	3%
Brylane Home	3%	eToys.com	2%	Jessica London	3%
Brylane Kitchen	3%	Etronics.com	1%	j Jill.com	3%
Brylane Wishes	3%	Expedia.com	1%	Joann.com	6%
♦ Budget	4%	Exposures Online	2%	Johnston & Murphy	4%
♦ Butterfield Blooms	10%	Fairmont Hotels	2%	Jos. A. Bank	4%
Buy.com	2%	Famous Footwear	5%	JustMySize	4%
BuyCostumes.com	4%	Figleaves.com	6%	KaBloom	5%
Cabelas.com	2%	FineStationery.com	3%	Kaplan Test Prep	2%
Cambridge Soundworks	2%	Finish Line	4%	KBToys.com	2%
Carrot Ink	10%	FLAX art & design	4%	Kenneth Cole	2%
CATHERINES®	3%	♦ Flowers USA	10%	King Size Direct	3%
Chadwick's of Boston	3%	FlowerStore.com	12%	Kohl's	2%
Championcatalog.com	4%	Fossil Watches	10%	L.L.Bean	3%
Charles Tyrwhitt	4%	FragranceNet.com	7%		

♦ For these companies, you need to use a registered card to get college savings.

La Redoute	3%	QVC.com	3%	The Home Marketplace	8%
Lamps Plus	4%	RadioShack	1%	The New York Times	\$10
Lancôme	3%	Radisson	5%	<i>per subscription</i>	
Lands' End	3%	RedEnvelope	6%	The Popcorn Factory	6%
Lands' End Overstock	3%	Reflect.com	7%	♦ The Sharper Image®	3%
Lane Bryant	3%	Regent International		The Sports Authority	3%
Lane Bryant Catalog	3%	Hotels	5%	The Swiss Colony	3%
LeapsAndBounds	5%	REI-Outlet.com	3%	TheBabyOutlet	5%
Lenox.com	4%	REI.com	3%	Things Remembered	5%
Lerner Catalog	3%	ReStockIt.com	4%	TigerDirect.com	2%
Lids.com	6%	Restoration Hardware	3%	Timberland	2%
Lillian Vernon	4%	RitzCamera.com	2%	TimeLife.com	4%
Macys.com	3%	Road Runner Sports	3%	Toshiba.com	2%
Magazines.com	25%	Roaman's	3%	TowerRecords	2.5%
Magellan's	5%	Robeez	4%	Travelocity.com	1%
Mikasa	3%	Ross-Simons	3%	Travelweb	2%
Motorola	3%	S&S Worldwide	4%	Tumi	4%
Movielink	3%	Sahalie	4%	Tupperware	5%
MrsFieldsCookies.com	4%	♦ San Francisco Music		Tweeter	2%
Music123.com	2%	Box Company	10%	ULTA.com	3%
MyTwin.com	3%	Scholastic Store	4%	United Airlines	\$2
Neiman Marcus	3%	<i>thru 4/29</i>		<i>per booking</i>	
NetworkSolutions	15%	Scholastic Teacher Store	3%	Upromise Cruises	3%
Newport News	2%	Sears.com	2%	Upromise Hotels	
Niketown.com	3%	Sensational Beginnings	3%	by iDine	3-8%
Norm Thompson	4%	Sephora.com	3%	Uptown Prime	10%
Northern Tool	3%	Seventh Avenue	3%	Urban Outfitters	2%
OfficeDepot.com	2%	Shindigz	5%	USA Today	\$10
OfficeMax.com	2%	Shoebuy.com	10%	<i>per subscription</i>	
Ofoto	6%	Shoedini	8%	VacationOutlet	\$10
oldnavy.com	3%	Shoes.com	7%	Vermont Country Store	6%
Omaha Steaks	5%	ShopNBC.com	3%	Vermont Teddy Bear	4%
OneHanesPlace.com	3%	Shutterfly.com	3%	Viking.com	2%
OneStepAhead	5%	SierraTradingPost	3%	VisionDirect	4%
Oreck	4%	Silvo Home and Garden	6%	Vitacost.com	4%
Oriental Trading Company	4%	SmartBargains	3%	VitaminShoppe.com	4%
Orvis	6%	Smith + Noble	5%	Walmart.com	4%
OshKosh B'Gosh	5%	Solutions Catalog	4%	West Marine	2%
Overstock Auctions	\$0.05	Sony	2%	White Flower Farm	6%
<i>Per Bid</i>		Sony Music Store	4%	Wilson's Leather	3%
Overstock.com	3%	Spa Finder	4%	wine.com	3%
Overtons.com	2%	Spiegel.com	2%	WolfCamera	2%
Palm Store	2%	Spilsbury	4%	Woolrich	3%
palmOne / Handspring	2%	Sportsman's Guide	3%	WorldofWatches.com	3%
Park Inn	5%	Stacks and Stacks	3%	Wyndham Hotels	\$5
Park Plaza	5%	Staples.com	2%	<i>per order</i>	
Patagonia	4%	State Line Tack	4%	YvesRocherUSA.com	7%
Paul Fredrick	6%	Steve Madden	3%		
Payless Shoe Source	3%	Stonewall Kitchen	3%		
PC Connection	2%	Sunglass Hut	3%		
Performance Bike	3%	Sur La Table	3%		
Personal Creations	8%	swizarmy.com	4%		
PETCO	7%	T. Shipley	4%		
PETSMART.com	7%	Target.com	4%		
priceline.com	2%	Tech Depot	2%		
ProFlowers	10%	Terry's Village	5%		
ProSound Stage		The Children's Place	2%		
and Lighting	3%	The Company Store	2%		
Puritan's Pride	5%	The Golf Warehouse	3%		



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Offer lasts 4/22/05 – 5/22/05.



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