

FACTS Management Company (FACTS), Lincoln, Nebraska has contracted with the educational institution (Institution) identified on this FACTS Agreement (Agreement) to process payments for tuition and/or fees. As the Responsible Party whose signature appears on this Agreement, you accept and agree to be bound by the Agreement's terms and conditions until the total amount owed is paid in full. Your authorization will terminate when the total balance due has been paid (including fees, unless waived) and re-enrollment information is not received for the next Institution term.

AUTHORIZATION: You authorize FACTS to process payments from the account provided or any subsequent account. Your authorization will continue for the next Institution term upon receipt of re-enrollment information submitted to FACTS by the Institution. Such re-enrollment will be governed by the terms and conditions of that term's applicable Agreement. A new non-refundable enrollment fee will be assessed at that term's rates. If re-enrollment information is not received by FACTS, your authorization will terminate along with this Agreement.

ENROLLMENT FEE: The non-refundable FACTS enrollment fee will be automatically processed from the account provided within 14 days of the Agreement being posted to the FACTS system. The non-refundable enrollment fee is based upon the number of payments selected for each Agreement period. If the entire balance due is not paid within twelve (12) months, FACTS may assess a new non-refundable enrollment fee and continue to do so on an annual basis until the balance is paid in full. Any applicable non-refundable enrollment fee will be assessed for each re-enrollment or renewal contract period. If any non-refundable enrollment fees are returned, they will be re-attempted. Fees are subject to change in future academic terms.

RETURNED PAYMENT FEE: In the event that your financial institution returns a payment, a \$25 FACTS returned payment fee will be automatically processed from the account provided within 20 days. A returned payment fee will be assessed for each payment attempt that is returned. If any returned payment fees are returned, they will be re-attempted. Fees are subject to change in future academic terms.

PAYMENT DATES: If the payment date falls on a weekend or a banking holiday observed by the Federal Reserve, the payment will be attempted on the next business day. Although FACTS specifies the date each payment will occur, your financial institution determines the time of day the payment is debited to the account.

CHANGES TO YOUR AGREEMENT:

A. In the event you authorize additional services from the Institution, or in the event additional fees are assessed by the Institution in accordance with Institution policy and as a result of changes authorized by you, you understand that the total balance due and/or payment amount will change. You agree that your authorization of any such change, including re-enrollment for subsequent terms, shall constitute your authorization to change the payment amount, and/or to continue payments until the total balance due is paid in full. You do not require FACTS or the Institution to send advance notice of any adjustments resulting from any such changed authorization, which includes any reduction in the balance due and/or payment as a result of financial aid, or any other similar cause, or resulting from any re-enrollment. However, a copy of any such changed authorization or re-enrollment as described above, is to be provided to you by the Institution.

B. If there will be any change in the preauthorized payment amount other than a changed authorization or re-enrollment, as described above, the Institution will give you notice of such changed payment amount at least ten (10) days in advance of the next scheduled payment.

C. You may revoke your authorization/terminate your Agreement by sending FACTS a signed, written notification or e-mail. Notification of termination must be received at least two (2) business days in advance of the next scheduled payment date. Please note that terminating your Agreement with FACTS in no way affects your obligation to pay the Institution. Your Institution may demand immediate payment of all outstanding balances. You are strongly encouraged to contact your Institution before requesting to terminate your Agreement. You will be charged another non-refundable enrollment fee if you subsequently begin a new Agreement.

CUSTODIAL ACCOUNT: FACTS does not guarantee payments it does not collect from you. Collected funds shall be held by FACTS as your agent until remitted to the Institution. Depending upon the Institution's policy, payments returned by your financial institution may be re-attempted. Refunds of any money paid to FACTS, except for any applicable FACTS fees, will be handled by the Institution according to a refund policy. Interest earned on custodial funds is payable to FACTS.

CONFIRMATION: Any and all inconsistencies in the information provided will be resolved in the confirmation notification sent to you from FACTS. Changes made by the Institution that are received by FACTS before the notification is sent may also be included. In either event, the confirmation notification shall be controlling.

DISCOVERY OF SUSPECTED ERRORS: If you discover what you believe to be an error made by FACTS, you must report the suspected error to the company immediately. FACTS must hear from you no later than sixty (60) days after the suspected error occurred. This obligates you to timely review of your bank statements and a timely response to company letters, e-mails, or phone calls. It is your responsibility to report suspected errors as soon as possible.

GOVERNING LAW: You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. law. This Agreement shall be governed by the laws of the State of Nebraska. The District Court of Lancaster County, Nebraska, shall be the sole venue for filing any action. This Agreement should in no way be construed to be a lender-borrower agreement between FACTS and the Institution or FACTS and you.

PRIVACY AND SECURITY: Data collected and stored by FACTS pursuant to this Agreement is governed by the Institution's privacy policy. This data will not be used by FACTS in any manner not approved by the Institution unless required by law (for example, a court order or subpoena). Access to the data shall be restricted to authorized associates and shall be used only for the purpose of providing service to you or the Institution. FACTS maintains physical, procedural, and electronic safeguards to protect data from being accessed by unauthorized third parties. FACTS' privacy policy will govern use of your information only in the event that you request additional services directly from FACTS or its affiliates.

PEACE OF MIND (POM) CERTIFICATE OF INSURANCE: If, as the person who has signed the front of this Agreement, you have checked the "Yes" box enrolling yourself in the Peace of Mind Benefit, this will serve as your Certificate of Insurance. The FACTS POM Benefit pays the remaining unpaid balance of the Agreement up to a Maximum Benefit Amount of \$30,000 and is subject to the conditions listed below:

1. The Maximum Amount applies to each Agreement and is initiated upon death of the *covered person*. *Covered person* means the person who has signed the Agreement or that person's legal spouse. The *covered person* must be under age 70 at the time coverage begins.
2. The amount of Benefit payable is limited to the outstanding balance owed to the student(s)' Institution, as budgeted through FACTS, up to the Maximum Benefit Amount. Payments in arrears, if any, are not covered. The Benefit is payable directly to the Institution specified on the Agreement.
3. The coverage effective date is the date on which the authorized signer has signed the Agreement. The non-refundable POM fee must be received by FACTS in order to process a claim. Coverage ends on the due date of the last scheduled FACTS payment.
4. Coverage does not apply when cancer or complications related to cancer cause death, and the *covered person* has received or been advised to receive medical advice, diagnosis, or treatment for cancer at the time coverage begins.
5. Proof of death is required to obtain this Benefit. A certified copy of the death certificate must be given to the coverage provider or to FACTS.
6. This is an insurance agreement governed by the laws of the State of Missouri.

Coverage provided by Individual Assurance Company Life, Health & Accident, Kansas City, MO.

PAYMENT FOR POM: If you are enrolling in the FACTS POM Benefit, it is understood that the non-refundable POM fee will be automatically processed from the account provided within 14 days of the Agreement being posted to the FACTS system. If the non-refundable POM fee is returned, it will be re-attempted.

Instructions for Completing the FACTS Automatic Tuition Payment Agreement-Reenrolling Families

(For FACTS Credit Card Option, see the blue flyer "Instructions for FACTS Credit Card Option.")

These instructions supplement the FACTS flyer "Payment Plans 2010" below. Please review the flyer carefully. If you have any questions as you complete this agreement, please call Linda Zandler at 410-367-6808 ext. 206 or Kathy Lewis at ext. 205. We will be happy to assist you through the reenrollment process. If your child's tuition is being paid from more than one bank, you must complete a FACTS agreement for each bank account. The "Total Balance Due" and the "Amt. Of Each Payment" should reflect the amount to be deducted from each account.

1. **Section 1** will be completed by the school.
2. **Complete Sections 2 and 3.** The Routing Number is a 9-digit number located at the bottom of each check. Check with your bank for savings account routing numbers.
3. **Complete Section 4** with the information from the charts below. **If you would like the school to complete this section, leave it blank, and then sign the agreement. You will receive a copy of the completed form.**
 - Select payment date** of the 5th or the 20th
 - Month of First Payment:** If you picked the 5th, enter 06 10 (June 5, 2010); If you picked the 20th, enter 05 10 (May 20, 2010)
 - Payment Frequency:** Select "Annual" for one payment; Select "Monthly" for 9 payments or Financial Aid Plan; Select "Semi-Annual" for 2 payments and enter MAY or JUN for 1st or NOV or DEC for 2nd
 - Total Balance Due:** Use the applicable Table below. Use the column labeled "Total Bal Due." Financial Aid families should refer to their grant letters for the amount to enter here. If you have more than one child enrolled, you must total the "Total Bal Due" for all children enrolled and enter the Total here. For example, for 2 children in grades 1 and 6, 9Pay without discount, the Total Balance Due is \$ 16,625 + \$ 18,255 = \$ 34,880. Enter 34,880.
 - Number of Payments:** Enter 01 for the one payment plan; Enter 02 for the two-payment plan; Enter 09 for the nine-payment plan; Enter 11 for the Financial Aid Plan.
 - Amt. Of Each Payment:** Use Table A below if you are eligible for the discount. Use Table B if you are not eligible for the discount. Use the column labeled "Amt Each Pay." Financial Aid families should refer to their grant letters for the amount to enter here. If you have more than one child enrolled, you must total the "Amt Each Pay" for all children enrolled and enter the Total here.
4. **Sign the agreement.** The person signing must be the same person entered in Section 2 and must be an Authorized Signer on the bank account listed in Section 3. Attach a voided check if using a checking account.

FACTS Enrollment Fee/FACTS Missed Payment Fee

Please review the chart on the FACTS Agreement. The FACTS Enrollment Fee is deducted from your account approximately two weeks after FACTS receives your agreement from the school. The fee is charged per family bank account. If your child's tuition is being paid from more than one account, the fee will be applied to each account. Please review the FACTS Missed Payment box.

FACTS TUITION PAYMENT TABLE A

Use this Table if **Eligible for 1% Discount**

Class	Tot Bal Due*	FACTS 1Pay Amt Each Pay	FACTS 2Pay Amt Each Pay**	FACTS 9Pay Amt Each Pay**
CG 3 Half Days	\$ 6,430	\$ 6,430	\$ 3,215	\$ 715
CG 3 Full Days	\$ 9,212	\$ 9,212	\$ 4,606	\$ 1,024
CG 5 Half Days	\$ 11,048	\$ 11,048	\$ 5,524	\$ 1,228
CG 5 Full Days	\$ 15,682	\$ 15,682	\$ 7,841	\$ 1,743
Grades 1-3	\$ 16,454	\$ 16,454	\$ 8,227	\$ 1,829
Grade 4	\$ 16,751	\$ 16,751	\$ 8,376	\$ 1,862
Grade 5	\$ 17,934	\$ 17,934	\$ 8,967	\$ 1,993
Grades 6-8	\$ 18,067	\$ 18,067	\$ 9,034	\$ 2,008
Grades 9-10	\$ 18,409	\$ 18,409	\$ 9,205	\$ 2,046

*Tot Bal Due After \$500
Enroll Deposit Paid

**Amt Each Pay-Last Pay
Amt Adjusted to Tot Bal
Due

Financial Aid Plan-Refer to
Financial Aid Grant Letter

FACTS TUITION PAYMENT TABLE B

Use this Table if **NOT Eligible for 1% Discount**

Class	Tot Bal Due*	FACTS 1PAY Amt Each Pay	FACTS 2Pay Amt Each Pay	FACTS 9Pay Amt Each Pay
CG 3 Half Days	\$ 6,500	\$ 6,500	\$ 3,250	\$ 723
CG 3 Full Days	\$ 9,310	\$ 9,310	\$ 4,655	\$ 1,035
CG 5 Half Days	\$ 11,165	\$ 11,165	\$ 5,583	\$ 1,241
CG 5 Full Days	\$ 15,845	\$ 15,845	\$ 7,923	\$ 1,761
Grades 1-3	\$ 16,625	\$ 16,625	\$ 8,313	\$ 1,848
Grade 4	\$ 16,925	\$ 16,925	\$ 8,643	\$ 1,881
Grade 5	\$ 18,120	\$ 18,120	\$ 9,060	\$ 2,014
Grades 6-8	\$ 18,255	\$ 18,255	\$ 9,128	\$ 2,029
Grades 9-10	\$ 18,600	\$ 18,600	\$ 9,300	\$ 2,067

Note:

1Pay pays once 5/20 or 6/5;
2Pay pays twice-
5/20 & 11/20 or 6/5 & 12/5;
9Pay pays nine times
starting 5/20 or 6/5

INSTRUCTIONS FOR FACTS CREDIT CARD OPTION

1. Gather the information required on the Form below.
For Tuition Balance: See Table on "Instructions for Completing the FACTS Automatic Tuition Payment Agreement"
2. Call FACTS at 1-800-233-1096 to enroll. They will give you a confirmation number.
3. ENTER CONFIRMATION NUMBER on Waldorf School of Baltimore Enrollment Contract.

INFORMATION NEEDED BEFORE CALLING FACTS TO ENROLL:

Institution FACTS ID Number: 09878

Student ID: Completed by School
See chart on FACTS Instructions for "TOT BAL DUE"

Balance Due: _____

Number of Payments: 1, 2, 9 or Financial Aid (11)

Payment Start Date: May 20 or June 5

Credit Card Number and Expiration Date _____

To take advantage of this convenient method of enrollment, simply call FACTS at 1.800.233.1096.

Please be sure to have the above information and your credit or debit card available when you call to enroll. The person calling to enroll must be the person whose name appears on the credit or debit card.

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CREDIT CARD PAYMENT OPTION

FACTS Offers a Convenient Telephone Method of Enrollment.

Many families have requested a simpler way of enrolling in FACTS. In response to this request, FACTS has elected to make credit and debit card payment options available for enrollment via telephone. There is no agreement form to fill out. You simply indicate your desire to enroll over the phone and call FACTS.

These options enable you to take advantage of the wide variety of bonus programs, such as frequent flyer miles, that are offered by many credit card companies as well as cash-back bonuses that are offered by numerous banking institutions when processing a debit card as a credit transaction.

If you elect to pay by credit or debit card, your monthly payment, along with a convenience fee*, will be automatically charged to the card you designate. The convenience fee is in addition to any nonrefundable enrollment fee (if applicable).

Please note: Debit card payment attempts may be declined due to daily limit restrictions imposed by your bank.

*Convenience Fee Disclosure—When providing a convenience in the form of an alternative, non-face-to-face payment channel outside the merchant's customary payment channels, a convenience fee may be charged. The fee must be disclosed to the customer prior to completion of the transaction, and the customer must be given the opportunity to cancel the transaction if the customer does not want to pay the convenience fee. American Card Services, Inc. will process all credit card payments. All fees due to FACTS will be processed by FACTS Management Company.



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