

Registration Forms







Dear Parents:

I am honored that you are considering entrusting the care of your child to the teachers and staff at Children's Discovery Center. As a parent myself, I understand how important and difficult your decisions about child care can be.

When I founded Children's Discovery Center 30 years ago in Toledo, Ohio, it was based on the belief that families, just like yours, want a warm, welcoming, secure environment in which children's unique interests and abilities will be nurtured and developed.

In order to bring the most exciting and innovative techniques to the Mount Pleasant community, I have traveled to some of the most renowned child care facilities and children's museums around the country and abroad.

Today, we have refined the Reggio Emilia method into what we refer to as the "Inspired Approach to Learning." Reggio Emilia is unlike any other educational philosophy out there. It truly encompasses all a child has to offer. Our trained teachers encourage children to use their 100 languages to see, touch, and do – to draw, paint, weave, plant, write, take photos, sculpt in clay and more. Of course, real learning in all academic areas including reading, math, science, foreign language and music take place while children are immersed in activities and projects. In addition to all of this, we will also offer art courses and other enrichment opportunities such as foreign language, music and dance.

Because we believe so strongly that education begins with discovery, our centers include children's museum exhibits. These exhibits are featured in our discovery room as well as throughout the classrooms. This center will include many exhibits that reflect the Lowcountry community, culture and surroundings.

So with excellence as our mantra, innovation as our distinctive and faith as our foundation, it is my hope that you will find peace of mind in knowing Children's Discovery Center is committed to providing the very best care for your child.

Sincerely,

Lois Rosenberry

Founder and CEO

Children's Discovery Center



2015 - 2016 Tuition Information

New Enro	llees	Youngest Child	Additional	l Child(ren)	
FULL DAY/M-F	BI-WEEKLY	MONTHLY	BI-WEEKLY	MONTHLY	
Children 0 – 16 months	\$520	\$1,127	\$494	\$1,070	
Children 16-36 months	\$510	\$1,105	\$479	\$1,038	
Children 3 + older	\$490	\$1,062	\$461	\$999	
		PART TIME			
16-36 months T/TH (full-day)	\$255	\$553	\$240	\$519	

		PART TIME		
16-36 months T/TH (full-day)	\$255	\$553	\$240	\$519
16-36 months M/W/F (full-day)	\$383	\$829	\$359	\$778
Age 3 + T/TH (full-day)	\$245	\$531	\$231	\$499
Age 3 + M/W/F (full-day)	\$368	\$796	\$346	\$749

Circle your desired program. Form to be completed and returned to Children's Discovery Center with a \$100 registration fee (for new families) and last week's tuition. Registration fee is non-refundable. Tuition is due and payable according to the bi-weekly or monthly option chosen, and the current tuition schedule. Annual Registration Fee is due August 1 for current parents and is waived for Monthly Payers only. All policies posted in the Children's Discovery Center handbook apply.

"Limited preschool/pre-k half day & school-age rates are available at our Park West location. Please contact the director for more information"

FORMS WILL BE ENTERED FOR ENROLLMENT ON A FIRST-COME, FIRST-SERVED BASIS.

Parent's Signature:	Date:	
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^{***}Tuition includes Stretch & Grow, Spanish, Art & Music Classes.



TUITION DUE DATE CLASS DATES COUEDINE NOTES				
TUITION DUE DATE	CLASS DATES	SCHEDULE NOTES		
August 17	August 17 - 2			
August 31	August 31 - September 11	School Closed - LABOR DAY: September 7		
September 14	September 14 - 25			
September 28	September 28 - October 8	School Closed - IN-SERVICE TRAINING DAY: October 9		
October 13*	October 12 - 24			
October 26	October 26 - November 6			
November 9	November 9 - 20			
November 23	November 23 - December 4	School Closed - THANKSGIVING: November 26 - 27		
December 7	December 7 - 18			
December 21	December 21 - January 1	School Closed - CHRISTMAS: December 24 - 25; Close at 3 p.m December 31; Closed January 1		
January 4	January 4 - 15			
January 18	January 18 - 29			
February 1	February 1 - 12			
February 15	February 15 - 26			
February 29	February 29 - March 11			
March 14	March 14 - 25			
March 28	March 28 - April 8			
April 11	April 11 - 22			
April 25	April 25 - May 6			
May 9 May 9 - 20				
May 23	May 23 - June 3	School Closed - MEMORIAL DAY: May 30		
June 6	June 6 - 17			
June 20	June 20 - July 1			
July 5*	July 5 - 15	School Closed - INDEPENDENCE DAY: July 4		
July 18	July 18 - 29			
August 1	August 1-12			

*Methods of payment: check, cash and Electronic Funds Transfer (EFT) • Late fees may apply.



2015 - 2016 Monthly Tuition Schedule				
TUITION DUE DATE CLASS DATES		SCHEDULE NOTES		
July 25	August			
August 25	September	School Closed - LABOR DAY: September 7		
September 25	October	School Closed - IN-SERVICE TRAINING DAY: October 9		
October 25	November	School Closed - THANKSGIVING: November 26-27		
November 25	December	School Closed - CHRISTMAS: December 24 - 25; Close at 3 p.m December 31; Closed January 1		
December 25	January			
January 25	February			
February 25	March			
March 25	April			
April 25	May	School Closed - MEMORIAL DAY: May 30		
May 25	June			
June 25	July	School Closed - INDEPENDENCE DAY: July 4		

^{*}Methods of payment: check, cash and Electronic Funds Transfer (EFT) • Late fees may apply.





2015-2016 Application Form

Child's Name(s):		Date of Birth:
Child's Name(s):		Date of Birth:
Parent's (Guardian's) Name(s)	:	
Address:		City:
State:	Zip:	
Home Phone:	Work Phone:	Cell:
Email:		
Preferred Location: Venning R	d. Park West	
Requested Start Date:		
Child's daily schedule: M	T W Th F	

Send applications and deposits to Children's Discovery Center at 1110 Venning Road, Mount Pleasant, SC 29464.



*Application form and tuition form must be completed for each student and returned with \$100 registration fee (per family) and a deposit equal to one week's tuition.

*Application accepted on a first-come, first-served basis.



Discipline Policy

Since discipline involves teaching children appropriate behaviors, the primary method of discipline used at Children's Discovery Center is positive guidance. Staff members will model appropriate behaviors, minimize the use of negatives and employ the following strategies when working with children:

- 1. Redirecting behavior or offering another activity.
- 2. Reflecting children's feelings by saying "you look sad" or "can you tell me why you are upset?"
- 3. Encouraging positive strategies, such as "use a soft touch with your friends."
- 4. Offering conflict resolution techniques, such as "we have a problem, what can we do about it?"
- 5. Reinforcing positive choices, such as "I like the way you are helping to clean up the room."
- 6. Using positive language, such as "use your walking feet," "use your inside voices," etc.

The child will be taught obedience through positive reinforcement which will help him/her to develop a healthy respect for self and others. The child will be guided to understand that even though his/her behavior was unacceptable, he/she is still loved and cared for. Each child shall be treated with dignity and respect. If deliberate disobedience continues, or the child is consistently disruptive or destructive, Children's Discovery Center reserves the right to dis-enroll a child who cannot respond to our discipline. However, our intent is always to work with parents collaboratively for a successful outcome.

CHILDREN'S DISCOVERY CENTER DOES NOT PERMIT CORPORAL PUNISHMENT.

In addition, staff are prohibited from using the following methods of discipline: hitting, shaking, restricting a child's movement, inflicting mental or emotional punishment, depriving a child of meals or snacks, or confining a child to an enclosed area. Staff members witnessing inappropriate discipline or behavior must report it to the director immediately.

I understand and agree to the above discipline policies:

Parent's Signature:	Date:
Parent's Signature:	Date:



Photo Release

I grant to Children's Discovery Center, its representatives and employees the right to take photographs and video of my child for promotional purposes. I authorize Children's Discovery Center, its assigns and transferees to copyright, use and publish the same in print and/or electronically.

I agree that Children's Discovery Center may use such photographs and video of my child for any lawful purpose, including publicity, illustration, advertising and Web content.

Child's Name:		
Parent's Signature:	Date:	





"No Babysitting" Policy

Staff members may not babysit for families with children enrolled in our program.

If Children's Discovery Center parents wish to have Children's Discovery Center staff members babysit for their children, they and the teacher must agree to sign a hold harmless agreement which will waive the "no babysitting policy" for that situation. By signing a hold harmless agreement, parents are acknowledging that they are aware of the no babysitting policy. By choosing to bypass the policy, parents are accepting full responsibility for the outcomes. If a staff member does provide babysitting services, the staff member is acting entirely in his or her individual capacity. Children's Discovery Center will not be accountable or liable for any actions of the staff member while he or she is babysitting.

In addition, Children's Discovery Center staff members are advised that if they are found to be babysitting for a Children's Discovery Center family without a valid, complete and current "hold harmless" agreement bearing the signatures of the parents and the staff member, that staff member may be terminated. Hold harmless agreements are to be renewed annually, or whenever the parents hire a different staff member as a babysitter.





DSS Regulations

DEAR PARENTS:	Date:
Please read and review the following written policies which are required for	DSS:
1. Release of Children - Children will only be released to those persons listed o	n the authorization form. I understand
that an original photo ID is required for pick up. I also understand that a code wor	rd is required for the release of my child
to anyone other than myself. Our family coo	de word is
Parent's Signature:	
2. Discipline and Behavior Management – Since discipline involves teaching the	ne child appropriate behaviors, Children's
Discovery Center's primary method of discipline is positive guidance which include	des re-direction, problem solving and positive
reinforcement. I understand that CHILDREN'S DISCOVERY CENTER DOES N	OT ALLOW CORPORAL PUNISHMENT
under any circumstances. I have read Children's Discovery Center's discipline po	olicy and agree to follow these policies.
Parent's Signature:	
3. Administration of Medication - Children's Discovery Center will only administration	ter medication in certain situations. I have read
the policies and procedures for administering medication, and I agree to abide by	these policies.
Parent's Signature:	
4. Confidentiality – I understand Children's Discovery Center safeguards the co	onfidentiality of all records of the children who
attend Children's Discovery Center, and asks that parents also maintain the privace	cy of children at the center.
Parent's Signature:	
5. Tracking - I understand that Children's Discovery Center staff members who a	are responsible for children maintain an
attendance sheet which tracks children as they enter/exit the center, are transported	ed, or move to a new location within the center.
Parent's Signature:	
6. Emergency Medical Plan – In case of emergency, I give permission for my chi	ild
to be taken to Hospital	or a physician for treatment. I agree that the
information listed on DSS Form 2900 is correct and current, including the names	of persons responsible for medical treatment
in case I cannot be contacted.	
Parent's Signature	



7. Evacuation Plan – I understand and have viewed the evacuation/en	nergency preparedness plan for Children's Discovery
Center, and I agree to abide by it.	
Parent's Signature:	
8. Transportation/Field Trips - My child	has my permission to participate in
field trips sponsored by Children's Discovery Center. I understand that	t individual permission slips will normally be signed for
each trip.	
Parent's Signature:	
9. Care of III Children – I have read the policies of Children's Discove	ry Center regarding children who are ill or who become il
during the course of the day. I agree to abide by these policies.	
Parent's Signature:	
10. Liability Insurance/Provisional Employment/Free and Full Acc	ess – I have been given information regarding these
policies, and I acknowledge that I understand them.	
Parent's Signature:	
I hereby agree to abide by policies and	procedures outlined above.
Parent's Signature:	
Print Name:	
Date:	



South Carolina Department of Social Services Child Care Regulatory Services

GENERAL RECORD AND STATEMENT OF CHILD'S HEALTH FOR ADMISSION TO CHILD CARE FACILITY

This form is to be completed for each child at the time of enrollment in the child care facility, updated as needed when changes occur, and maintained on file at the facility.

GENERAL INFORMATION: (to be	completed by Parent of	or Guardian)	
Name of Facility:		County:	
Address:	D 105 D	27. 21.	7.
	no Post Office Boxes	City, Stat	e, Zıp
Child's Name:Last		Middle Initial	Nick Name
		_ Enrollment Date:	
Child's Current Home Address:	Street Address	City, Stat	e, Zip
Parent/Guardian's Full Name:		·	·
Home Phone:	Work Phone:	Other Phone:	
Parent/Guardian's Full Name:			
Home Phone:	Work Phone:	Other Phone:	
You must have two individuals v	who have the authority	/ to obtain emergency medical trea	tment for the child.
Person responsible if parent/gua			
1. I croom responsible ii paremigue	ardian anavanable for C	mergency medical services.	
Full N	lame	Relationship	
Address:Str	eet Address	City, Stat	e, Zip
		Family Code Word(s):	
2. Person responsible if parent/gua	ardian unavailable for e	mergency medical services:	
Full N	lame	Relationship	
Address:Str	eet Address	City, Stat	e, Zip
		Family Code Word(s):	
Is Child currently enrolled in school	I? (5K up to 6 years old	d) 🗆 Yes 🗀 No	
My Child will regularly attend this fa	acility FROM	am/pm TO am/pm	
If Child is a drop-in, indicate hours	of care: FROM	am/pm TO am/p	m
Check all days Child will regularly	attend this facility:	Mon □ Tue □ Wed □ Thurs	⊒ Fri □ Sat □ Sun
Check all meals Child will receive	daily: Meals are n	ot offered □ Breakfast □ Mori	ning Snack 🛚 Lunch
□ Afternoon Snack □ Dinner	☐ Evening Snack		
HEALTH INFORMATION: (to be co	ompleted by Parent or	Guardian)	
Family Physician or Health Resour			
, ,		Name	
Street Address	City	, State, Zip	Telephone
Emergency Care Provider:		Emergency Facility Name	
		• • •	
Street Address	City	, State, Zip	Telephone

Dental Care Provider:				
		Name		
Street Address		City, State, Zip	Telephone	
Health Insurance Provider: _				
Certificate of Immunization:	□ Yes □ No	☐ N/A Please explain:		
My child has the following following medications on a		ns such as allergies, asthma, o	liabetes, epilepsy, etc., and/or takes the	
Additional Comments:				
I certify that to the best of m	v knowledge			
•		Cł	nild's Name	
is in good mental and physic	al health and abl	e to participate in the child care	orogram at	
		Name of Child Care Facility		
Signature:			Date:	
•	Parent	or Guardian		
Signature:			Date:	
	Director/Opera	tor/Staff Designee		



Emergency Transportation Permission

Children's Discovery Center has permission to secure emergency transportation for my child in the event of an illness or injury which requires emergency treatment. The emergency transportation service will determine the facility to which my child will be transported.

Child's Name:	Birth Date:	
Parent's Signature:	Date:	





Medication Policy

In most cases, Children's Discovery Center does not administer medication to children. Children's Discovery Center will only administer medication if a child requires breathing treatments, medication for ADHD or other chronic conditions, modified diet, food supplement, or other life-saving medication. In this case, the center must have a signed note from a physician and a designated health plan form signed by the parent or guardian. Both must be obtained before the center will administer the medication. The center will only administer topical products or lotions with written instructions from the parent or guardian on the prescribed state form. In cases where a breathing treatment must be given, parents are responsible for the maintenance and cleaning of any equipment that is used.

In cases where prescription medication is given, prescription medication will only be given to the person whose name appears on the prescription label and the dosage instruction per label should match the parent's instructions on the authorization form.

Children's Discovery Center will never administer medication which has been cut, crushed or altered in any way.

Since a parent's permission is required to administer anything other than soap and water, an authorization form will also be required for any topical lotions, sunscreens, etc. Any products of this kind brought to the center must be clearly labeled with the child's first and last name.

Child's Name:	Date:
Parent's Signature:	Date:



Emergency Contact / Parental Consent Form

Ciliu's Name.	Ditti Date
Address:	
Father's Name/Legal Guardian:	Home Telephone:
Address:	Business Telephone:
Business Address:	
Mother's Name/Legal Guardian:	Home Telephone:
Address:	Business Telephone:
Business Address:	
Emergency Contact Person(s):	Telephone:
Emergency Contact Person(s):	Telephone:
Name of Child's Physician/Medical Care Prov	rider:
Address:	Telephone:
Special Disabilities (If Any):	
Allergies (Including Medication Reactions):	
Medical/Dietary Information Necessary in a	n Emergency Situation:
Additional Information on Special Needs of	Child:
	dical Assistance Benefits:
Policy Number (Required):	
PARENT'S SIGNATURE IS REQUIRE	ED FOR EACH ITEM BELOW TO INDICATE PARENTAL CONSENT
Obtaining Emergency Medical Care	Administration of Minor First-Aid Procedures
Walks and Trips	Swimming
Transportation by the Facility	Wading
Father's Signature:	Date:
Mother's Signature:	Date:



Student Information Sheet

Welcome to Children's Discovery Center! We are pleased that you have chosen us to share this very important time in your child's life. In order for our teachers to learn more about your child, we ask that you supply the following information: Birth Date: Parent's/Guardian's Names: Names & Ages of Brothers: Sisters: What is your child's favorite: Book: _____ Game: ____ Cartoon: TV Show: ___ Dislikes: ____ What is your favorite family activity? _____ What is the best way to comfort your child? _____ How does your child like to transition to nap? (story, music, blanket, etc.) How does your child respond when: Hungry? ______ Tired? _____ Does your child have any special fears? What else would you like us to know about your child? What else can we do for you or your child to make your child care experience pleasant?

Please remember to contact your teacher or administrator at any time if you have any questions, concerns or suggestions.



Initials: Date:

Parent/Guardian Contract

Venning Rd/Park West located security deposit of	ation (circle o	ne). I agree to pay th	ne tuition (bi-weekly	/monthly)	lren's Discovery Center, Inc and last week's
Scheduled Hours:					FRI:
	Rotatir	ng days and flexible s	chedules can not be	e accommodated.	
(Initial) I agree to	use this pay	yment plan for the	length of this cor	ntract.	
FOR TUITION P	AID BI-WEE	KLY:			
sheet for dates). If your acclude fee will be assessed. If	count shows a your tuition is wing week. Y	a balance of greater to s not paid by the clos our child will then be	han \$20 by the close e of business on Fr	se of business on Weiday of that week, you	chedule (see tuition schedulednesday of that week, a \$1 ur child will not be allowed to u must pay all past balances
I agree that when my	child attenda	s any one day of a co	ntracted week, I am	obligated to pay full	tuition for that week.
FOR TUITION PAI	D MONTHLY	r:			
			he month prior to th	ne month of child car	e services rendered. If you
have not paid your monthly the month of services rend	fee, or have ered, a \$15 I to the month	a balance greater tha ate fee will be assess of services rendered	an \$20 by the close sed. If the monthly t I, your child will not	of business on the suition is not paid by to be allowed to contin	25th day of the month prior t the close of business on the ue child care services. Your
You must agree to give two contract and will pay the fu will be waived for the follow	ll tuition for th				cancellation of this thly, your fall re-enrollment fe
I agree that when my	/ child attend:	s any one day of a co	ntracted week, I am	obligated to pay full	tuition for that week.
Re	fer to the fee	schedule for further	explanation of scho	ol age hourly tuition	terms.
	lowing the fire				placed on a cash only being put on cash only
	r minute per o	child to Children's Distine my child is picke		n picking up my child	d after 6:15 p.m.
	n agency. I als				nt of the collection fee set ill not be able to return to
	of accident	red as a result of my or or injury, emergency			nt that I cannot be
I agree to pay for all I agree to give two w	medical and oveeks notice in the light in th	ast two weeks of terr	of whether my child mination. (Children)	d attends) of the can	cellation of this contract week is Mon-Fri.)
I agree that if any co				tract is required.	
	<mark>ne</mark> rules and r	egulations of Childre	n's Discovery Cent	er as set forth in the I	Parent's Handbook
and newsletters.	la a company de la company			-l (Ol- i)	alua alla
Discovery Center.	nave read, ur	nderstand and agree	with the policies an	a procedures of Chil	aren's
	on fee per fai	mily is due August 1s	st each year. (Fall rec	istration is waived for n	nonthly payers.)
Father's Signature:					te:
Mother's Signature:				Dat	e:



Accounting Enrollment Form

Child's Name:	Mother's Social Security Number:	
Child's Name:	Father's Social Security Number:	
Mother's (Guardian's) E-mail Address:		
Father's (Guardian's) E-mail Address: _		
Mother's (Guardian's) Cell Phone:	Carrier	
Father's (Guardian's) Cell Phone:	Carrier	
Center:	Enrollment Date: Class:	
Bi-weekly/Monthly Tuition Amount: \$ _		
Child's Daily Schedule: M T W	Th F Hours:	
Date Registration Paid:	_ Check #:	
If someone other than the parent will b	e paying by check what is their name?	
How did you hear about us? (Check AL	L that apply)	
□ Drive By□ Word of Mouth/Refe□ TV Ads□ Radio Ads	erral Phone Book Print Ads Billboards Other	
Internet Source (specify)		
Referring Family Name:		
(This MUST be completed for the refer	ring family to receive credit.)	
What was the primary reason you made	e the decision to enroll at CDC?	
Did you come from another facility? If	so, which one?	
How many centers did you tour before	choosing ours?	
Please list any other children who will r	not be attending and their ages	
What are your expectations of Children	's Discovery Center?	
For Office Use: Parent Roster?	Y or N First Day Photo Sent? Y or N	
ID Code: Name:	Security Door Code:	
ID Code: Name:		



Pick-Up Authorization Form

Please indicate below the names of *at least two* individuals who are authorized to pick up your children from school. These individuals will be required to show a form of identification verifying name and address as listed below.

Parent:	Date:
Child(ren):	
notify the school in writing of any changes.	
I certify that the above individuals are authorized to pick up m	y children from school. This authorization will remain in effect until l
	Phone:
Name:	
, Add 0331	
	_ Phone:
Name:	
Address:	_ Phone:
Name:	



Tuition Express

Children's Discovery Center offers you the option of paying your tuition through automatic withdrawal from your bank account. This automatic payment will be a pre-authorized agreement with you, the parent, authorizing Children's Discovery Center to electronically withdraw from your checking or savings account your tuition on a bi-weekly or monthly basis. We will only be accepting automatic payment through your bank account (no credit cards).

We will need the following information from you along with a voided check or bank letter stating your account number and routing number (no deposit slips can be accepted) to set up the automatic payment.

Primary Parent Name:	
Account Holder Name (if other than primary parent):	
Bank Name:	
☐ Checking or ☐ Savings	
Routing #:	
Account #:	
(the routing number is listed first on your	check followed by your account number)
PLEASE NOTE: A separate Electronic Funds Transfer Authorizat	ion Form MUST be completed. (CHECK ONE BELOW)
I have previously completed the Tuition Express Electronic F	- - -unds Transfer Authorization, and my banking information remains
the same as last school year.	
I am a new enrollee a returning enrollee, whose bankin	g information has changed since last year. As such, I am
submitting a completed Tuition Express Automatic Payment Authoriz	ation with a voided personal check.
If you are a bi-weekly paying parent, the transfer date will be by the e	and of the day Wednesday, of current two week period per
bi-weekly tuition schedule. If you are a monthly paying parent, the tra	
the automatic payment is rejected, you will be charged a \$30 fee an	d you will need to pay us by cash for 60 days. If the automatic
payment is rejected a second time your account will then be placed	on a cash only basis for the duration of your child's enrollment.
I,, authorize Children's Discovery C	enter to withdrawal sufficient funds from the checking/savings
account listed above to pay my child(ren)'s tuition as agreed upon in	
my account will be included in the automatic deduction of my bank a	.ccount. I also understand that per my parent/guardian contract,
any additional hours/days are to be paid for the week they are taken.	
with my normal weekly tuition and if I pay monthly, these additional cl	
time is used. I also understand that if my bank denies the transaction	for any reason I will be charged a fee of \$30.
Primary Parent Name:	Date:



What is Tuition Express?

Tuition Express is the premier payment processing service in the childcare industry. As one of the many benefits offered by Tuition Express, parents have the ability to receive their payment receipts via email. TuitionExpress.com keeps parents in touch with their childcare center and their personal finances. *Here are some of the features of TuitionExpress.com:*

- Receive all your Payment Receipts via email.
- · Email notification of all Non Sufficient Fund (NSF) items or Declined Credit Card transactions.
- View and print Transaction History reports.
- Regenerate past email payment notifications.
- · All receipts are Flexible Spending Account qualified (provided center has submitted required data).
- Easy access to change email addresses notifications are sent to.

HOW TO REGISTER AT TUITIONEXPRESS.COM

- Your childcare provider will issue you a unique Tuition Express ID number.
- · Go to www.tuitionexpress.com and click on "My Account".
- Click the "Click here to Register" link to begin the account set up.
- Enter the Tuition Express ID number and the Last 4 digits of your bank or credit card account number.
- Create a username and password
- Type in your email address and check the box "Receive Notification"
- Click "Submit". When you receive an email from Tuition Express click on the link to confirm your email address.



What is Tuition Express?

FACTS ABOUT AUTOMATIC PAYMENTS

- Automatic Payments have been around for more than 30 years and uses the same network as Automatic
 Deposits. More than 2 billion transactions a year are made via Automatic Payment.
- Each Automatic Payment is deducted from your account on the due date of each payment cycle so it is easy to track.
- Automatic Payments are confidential transactions. Just one or two people see them. In contrast, checks pass
 through three to nine hands as they are processed and have all the information available for a criminal to steal
 your identity.
- Automatic Payments help you maintain a good credit rating because bills are paid on time, every time.
- Record keeping is easy. Each bill paid automatically from your checking account or credit card is listed on your monthly statement.
- Consumers who use Automatic Payment are protected by the Electronic Funds Transfer Act of 1978, known as Federal Regulation E. www.hankersonlinc.com/re~05/205.html
- Automatic Payment saves you money. It costs consumers close to \$100 a year in time and Automatic costs,
 such as postage, to pay bills by check instead of using Automatic Payment.
- Automatic Payments is great for travelers since bills are paid automatically, you do not have to worry about them when you are out of town.