



April 20, 2009

Dear Growth & Learning Opportunities Parents / Guardians,

Growth & Learning Opportunities is always looking for ways to improve the services we provide to you and your children and/or youth. We are pleased to announce that our current Tuition Express parents are quite satisfied with their service. A parent at GLO wanted to share their experience with using Tuition Express...

"I have been using Tuition Express for 5 months. It's convenient, I don't have to put the check in the mail and it saves paper. I've never had a problem with it. Most parents are working and there's so many busy details, why not eliminate one of them. One less thing to worry about."

GLO Parent - Karen Wiederholt

GLO also evaluated the time and money Tuition Express saves the organization. It is proven that when processing Tuition Express, it reduces time spent on administrative tasks and parents don't need to worry about getting payments in on time. Then more time can be spent on improving the program for children.

Here are a few more benefits this service provides:

- Never write a check again!
- Be **instantly notified** by email when GLO has processed your payment.
- Enjoy the **convenience** of regularly scheduled payments.
- Tuition Express was designed with the state of the art technology, making all your information safe and **secure**.
- Automatic payments are **safer** than writing checks each month, eliminating potential fraud or worse, identity theft.

Just complete the enclosed application and submit it with a voided check!

Thank You.

Sincerely,

Sherene Hung

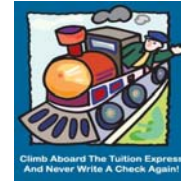
Accounts Receivable
Growth & Learning Opportunities



Offering secure electronic payment processing for GLO.



Frequently Asked Questions



What is Tuition Express?

Tuition Express is a secure service which allows you to make monthly tuition payments directly from your checking or savings account on time every month during the school year!

How do I get a receipt?

To print a monthly receipt, just go to www.tuitionexpress.com.

Will Tuition Express also work for Full Day Programs, Summer Camp, or Emergency Drop-In Fees?

No. Remember that Tuition Express will only pay your monthly tuition during the school year. To pay for registration for Full Day Programs, Summer Camp, or Emergency Drop-In fees, please continue to make payments by check or money order.

Can Credit cards be used with Tuition Express?

Yes, however since this new service is in a trial period, it will be limited to the Checking / Savings account withdrawal service only.

When will funds be withdrawn from my Checking / Savings account?

Funds will be withdrawn on the 5th of each month. If the 5th falls on a weekend / holiday, funds will be withdrawn the following business day.

What if my child's schedule changes at the program?

Complete an Add / Drop / Change form and the withdrawal amount will reflect the schedule.

What if my account becomes overdrawn?

The standard \$25 overdraft fee still applies.

What if there are changes to my Checking or Savings account?

Please submit new changes in writing by the 15th of the month.

How do I sign up?

Complete the form with a voided check. No deposit slips please.

When do I sign up?

Now. But if you would like more time to consider, you may return the forms by the 15th of the month prior you would like Tuition Express to be activated

Where can I receive more information about Tuition Express or have further questions?

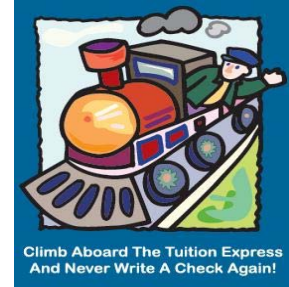
For more information, visit www.tuitionexpress.com or call the Accounts Receivable at G.L.O. Administrative office at (415) 753-1113.

What if GLO takes out an excess amount is taken out of my account?

Report the error to GLO Administrative Office at (415) 753-1113. We will resolve the error with you.

Will Tuition Express work for new enrollments as far as paying for Registration Fee, Deposit, and first month's tuition?

No, Tuition Express is set up to withdraw only the amount of your child's tuition per month. Also keep in mind that it takes a couple of weeks to have Tuition Express activated, so this is why you won't be to take advantage of writing no more checks until at least a month after signing up.



Payment Schedule

To ensure payments are obtained BEFORE the tenth (10th) day of each month, please refer to the chart below. The following reflects the payment processing dates for Tuition Express.

Payment processing dates for Tuition Express School Year 2009 - 2010 (Subject to change)

Date of Application Submission into GLO Office	Date of First Tuition Express Payment
On or before 08/15/09	Tuesday, 09/08/09
On or before 09/15/09	Monday, 10/5/09
On or before 10/15/09	Thursday, 11/5/09
On or before 11/15/09	Monday, 12/5/09
On or before 12/15/09	Tuesday, 01/5/10
On or before 01/15/10	Friday, 02/05/10
On or before 02/15/10	Friday, 03/05/10
On or before 03/15/10	Monday, 04/05/10
On or before 04/15/10	Wednesday, 05/05/10



*Hop aboard the Tuition Express
and never write a check again!*



Growth & Learning Opportunities is very excited to offer you the convenience of automatic tuition payments through Tuition Express. You'll no longer need to write a check or remember your checkbook when you're picking up your child at the end of a hectic day. Your payment will be safely and securely processed by Tuition Express, giving you peace of mind that your monthly childcare payment has been paid on time! It's easy to enroll and even easier to participate. You'll be joining tens of thousands of parents nationwide who enjoy the ease and convenience of Tuition Express.

To learn more about Tuition Express, automatic payment notifications or reviewing your payment history, please visit www.gloinc.org.

For Bank Account Authorization, complete and return with voided check to GLO Administrative office.

ELECTRONIC FUNDS TRANSFER AUTHORIZATION

I (we) authorize Growth & Learning Opportunities to initiate debit entries to my (our) Checking or Savings Account indicated below at the depository financial institution indicated below called DEPOSITORY in this authorization. I (we) authorize Growth & Learning Opportunities to withdraw sufficient funds to pay my (our) monthly childcare payment and/or other related fees that are due and payable. I (we) acknowledge that the origination of Automated Clearing House (ACH) transactions to my (our) account must comply with the provisions of United States Law.

Credit Union Members: Please contact your Credit Union to verify account and routing numbers for automatic payments.

PLEASE PRINT LEGIBLY

Child / Youth's Name: _____ (Last) (First)	DEPOSITORY – Bank or Credit Union Name
Child / Youth School Site: _____	Bank or Credit Union Address
Parent / Guardian's Name on Bank Account _____ Phone # _____	City _____ State _____ Zip _____
Address _____	Routing Transit Number (see sample below)
City _____ State _____ Zip _____	_____ Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
	Account Number (see sample below)

This authorization will remain in full force and effect until I (we) notify Growth & Learning Opportunities in writing of its termination in such time and in such manner as to afford Tuition Express and DEPOSITORY as reasonable opportunity to act upon it. Notices must be received at a minimum of 5 business days in advance of the termination date.

Signature Date Email (required)

PLEASE KEEP A COPY OF THIS AUTHORIZATION FOR YOUR RECORDS

*Tuition Express is an assumed business name of Blum Investment Group, Inc.

**For Checking Accounts please attach a copy of a voided check her. Deposit slips not accepted.
For Savings Account, attach a pre-printed withdrawal slip.**

John Doe Jane Doe 1225 Holiday Lane Southpole, Earth 91225	11-35/1210 Date 1123	
Pay to the Order of _____	\$ <input type="text"/> Dollars	
Holiday Bank Southpole, Earth 91225		
For _____		
:541000465 : 06540654 1123		
Routing	Account	Check