



The Upromise® New Member Handbook

Your Complete Guide to Saving for College with Upromise



The Upromise New Member Handbook



Get started now	4
Meet a Super Saver	5
Shopping online	6
Retail stores & catalogs	8
Home & personal services	9
Become a Super Saver	10
Dining	11
Travel	12
Gas & auto services	13
Real estate, home finance & moving	14
Grocery & drug stores	16
Start a college savings plan	18
Student loans & life insurance	20
Special savings	21
Keeping you informed	25
Index of participating companies	26
Member checklist	27

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

Welcome to Upromise!

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. Upromise brings together innovative programs, tools, and information to help families keep the promise of a college education to the children they love.

Shopping with our participating companies can lead to thousands of dollars in college savings. In addition, you can invite family and friends to add to your Upromise savings. On page 6 you'll meet Mary & Doug Y., who have saved more than \$3,000 in their Upromise account with the help of our participating companies and their 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 18, you'll see that saving 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. Read through this guide and keep it close at hand. It will help you take full advantage of many opportunities to save for college.

Thanks again for joining Upromise! We value your membership.

Tom Anderson
CEO & President and father of two

Michael Bronner
Founder & Chairman and father of two



Here are the fastest, easiest ways for you to get started saving with Upromise

1 Save every day with participating companies.



Always shop online through Upromise.

You can get college savings from 350+ online retailers. All you have to do is start shopping at upromise.com or through the links in a Upromise email. That's how we track your transaction to give you back college savings.



Always use your registered grocery and drugstore loyalty card at the supermarket or drugstore.

You can save for college on 7,000+ products at more than 20,000 grocery and drug stores. Register your store's frequent shopper card at upromise.com¹ and have the card scanned at checkout when you make eligible purchases.



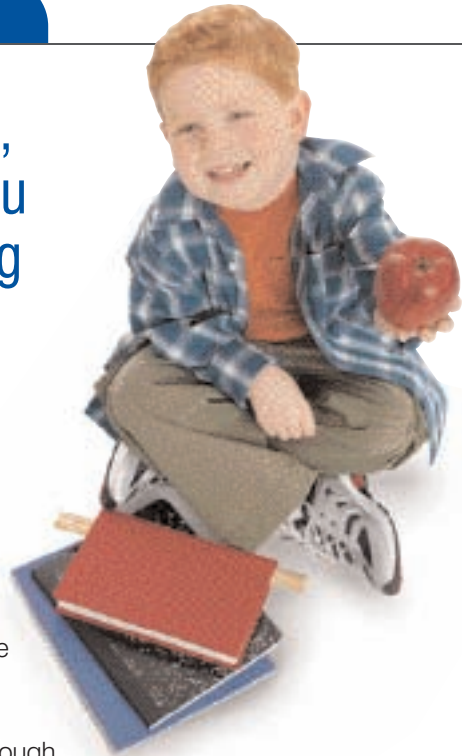
Always use a registered credit or debit card. That way you can save on gas at Exxon and Mobil locations, Eddie Bauer®, Bed Bath & Beyond®, The Sharper Image®, RedEnvelope, GNC, more than 8,000 restaurants in the Upromise Dining program, and at hundreds of dry cleaners in the Upromise Dry Cleaning Program.

2 Invite family and friends to help you save.

Grandparents...aunts...uncles...and friends. They all want to help you save. Upromise makes it simple for them to help. Go to upromise.com/familyfriends to learn more.

3 Start your college savings plan.²

As a Upromise member, you can start a plan for as little as \$50 a month (that's less than \$2 a day!). You'll also benefit from tax advantages, low costs, and portfolio management by Vanguard. Go to upromise.com/529 to learn more.



¹ Go to upromise.com for a list of participating stores and products.
² See page 19 for more details.

Meet Mary & Doug from Lakewood, CO. Mary and Doug have been Upromise members since September, 2001 and are saving for their sons Nathan, age four, and Luke, age two.



How have Mary & Doug saved more than \$3,000?

"If it sounds too good to be true, it probably is. But occasionally there really is something free out there. My all-time favorite "free find" is Upromise. After three years, I have yet to find a catch and continue to receive free money every day."

Where have Mary & Doug's savings come from?

Savings from Mary & Doug's spending:		Savings from Family & Friends' accounts:	
\$2,765	+	\$342	= \$3,107*

*Mary & Doug are active Upromise members. Individual savings vary depending upon spending habits and level of engagement in Upromise.

As you can see, a big part of Mary & Doug's college savings has come from family and friends. Upromise makes it easy to sign up those close to you — just use our ready-to-send emails.

Go to upromise.com/familyfriends

Always start your online shopping at upromise.com

Want to shop at your favorite online retailer?
Prefer to comparison shop for the best deal?

However you like to shop, the place to start all your online shopping is at **upromise.com**. You'll get great items at great prices...and college savings, too!



HOW IT WORKS

- 1 Go to **upromise.com** and click on the "Online Shopping" tab.
- 2 Search for a particular product or retailer using our search tool or pick a retailer by category.
- 3 Click through to the retailer's website and make your purchase.

Look for special coupons on page 21.

Shop by category
Looking for clothes?
Electronics?
You can find them here.

Find what you're looking for!
Search through millions of products in an instant – compare prices, shipping costs, and college savings.



More than 350 participating online retailers

 Save 3%	 Save 25%	 Save 3%	 Save 3%
 homedepot.com Save 2%	 Save 2%	 Save 3%	 Save 1%
 Save 2%	 Save 4%	 Save 2%	 Save 2%

Shop by category for every occasion.

Apparel

- Lands' End **3%**
- gap.com **3%**
- Eddie Bauer **3%**

Baby Gear & Services

- babystyle.com **4%**
- OneStepAhead **5%**
- Posh Tots **2%**

Beauty & Health

- Avon.com **5%**
- drugstore.com **4%**
- The Body Shop **4%**

Books, Music & Movies

- Barnes & Noble.com **3%**
- magazines.com **25%**
- Scholastic Store **3%**

Computers

- HP **2%**
- Dell Home **2%**
- Apple **1%**

Department Stores

- Sears.com **2%**
- JCPenney.com **3%**
- Walmart.com **4%**

Electronics & Photo

- BestBuy **1%**
- Shutterfly.com **8%**
- Circuit City **2%**

Flowers

- Hallmark Flowers **12%**
- ProFlowers **10%**
- 1-800-Flowers.com **5%**

Gifts & Gourmet

- RedEnvelope **4%**
- Personal Creations **8%**
- Hickory Farms **5%**

Home & Kitchen

- homedepot.com **2%**
- PotteryBarn.com **3%**
- Target.com **4%**

Jewelry & Accessories

- QVC.com **3%**
- Ross-Simons **3%**
- Blue Nile **2%**

Lawn, Garden & Pets

- Gardener's Supply Company **5%**
- PETSMART **7%**
- White Flower Farm **6%**

Office & School Supplies

- OfficeDepot.com **2%**
- Staples.com **2%**
- OfficeMax.com **2%**

Outlet & Discount

- Overstock.com **3%**
- SmartBargains **4%**
- Lands' End Overstock **3%**

Sports & Recreation

- Finish Line **4%**
- The Sports Authority **3%**
- adidas **7%**

Toys & Hobbies

- Oriental Trading Company **4%**
- eToys **2%**
- Disneydirect.com **4%**

Travel

- Travelocity.com **1%**
- priceline.com **2%**
- Expedia.com **1%**

And many more...
See a complete listing starting on page 26.

Shopping is better when it comes with college savings

Whether at the store or over the phone, shopping your favorite retailer is better when it comes with college savings.

So why not save for college when you shop leading retailers like Bed Bath & Beyond®, Eddie Bauer®, The Sharper Image®, and more. Go to upromise.com and click on the "Stores & Services" tab. Click on the Upromise partner of your choice for complete details on how you can save for college.



And more...

● **Save at the store, by catalog, or on services.**

Learn how you can save for college when you shop your favorite retailers at stores, by phone, or through catalogs. You can also learn how to save with home and personal services too! See a complete listing on page 26.

The SBC companies go beyond the call to help you save for college

SBC customers can save up to \$4.00 every month for college on qualifying SBC services.* That's up to \$48 a year! For program details, go to upromise.com/sbc.



*The SBC-Upromise Program is only available in the following eligible states: AR,CA,CT,IL,IN,KS,MI,MO,NV,OH,OK,TX and WI. SBC Qualifying Services (not available in all locations and must be billed on SBC local telephone bill): SBC Connections (For SBC Connecticut customers, "Phone Solution", "The WORKS" or "The Basics" will be substituted for SBC Connections with Voice Mail, and/or Inside Wire Plus maintenance feature); Interstate Long Distance; Cingular Wireless; and SBC | DISH Network Satellite TV. Additional Terms and Conditions apply.

Home maintenance with college savings

Save 2% for college when you purchase Terminix Protection against termites or household pests. For program details, go to upromise.com/terminix.

Get 4% back for college when you purchase residential lawn care fertilization or tree and shrub fertilization services. For program details, go to upromise.com/trugreen.




Save for college with CRYO-CELL

Take a step now, before your baby is born, that might later save her life. Now you can save 4% for college on enrollment and annual storage fees for the U-Cord® service from CRYO-CELL, America's oldest and largest family cord blood bank. For program details, go to upromise.com/cryocell.



Get college savings with your dry cleaning

Turn your dry cleaning expenses into college savings with the Upromise Dry Cleaning Program. Save 3% for college at a participating dry cleaner. For program details, go to upromise.com/drycleaning.



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 more than \$20,000,000 for college by using their Citi Upromise Cards.



Citi Upromise Cardmembers can save:

10% on participating groceries[†] – on top of the brands' contributions^{††}

2% on eligible gas purchases at Exxon and Mobil locations[†] – on top of ExxonMobil's contribution^{††}

1% Plus 1% everywhere – on 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

[†]Except for the additional college savings described below on participating grocery and drug store items and gas, the maximum amount of contributions into your Upromise account from Citi is 1% of \$30,000 in purchases posted to your January to December billing statements which is equal to \$300 per credit card account per calendar year. Balance transfers, cardmembership fees, cash advances, returned purchases, convenience checks and finance charges do not earn college contributions. To receive additional college savings of 10% on 7,000+ grocery and drug store items you must (a) purchase participating grocery and drug store items at grocery and drug stores in the Upromise network in accordance with any manufacturer contribution requirements of such items, (b) make such purchase with your Citi Upromise Card registered in your Upromise account, and (c) use a grocery or drug store loyalty card registered in your Upromise account at checkout. Please note that your Citi Upromise Card and your grocery and drug store loyalty cards must be registered in the same Upromise account. In order to get the additional 10% college savings in Upromise participating grocery and drug stores that do not offer a loyalty card, you must activate your registered Citi Upromise Card in the Grocery Card section of your Account Profile on the Upromise website. To receive additional college savings of 2% at Exxon and Mobil locations you must (a) make eligible gas purchases (excluding diesel fuel) in accordance with any ExxonMobil contribution requirements, and (b) use your Citi Upromise Card registered in your Upromise account. Additional college savings earned on grocery and drug store items and gas in response to this offer are not limited in amount and are not subject to the maximum yearly college contribution cap from Citi. For complete program details see Citi Upromise Rewards Program Terms & Conditions at upromise.com/citicard

^{††}To earn contributions from Citi and certain other contributing companies, your Citi Upromise Card must be registered in the Profile section of your account on the Upromise website. Some contributing companies may have additional requirements you must fulfill to receive their Upromise contributions.

Get up to 8% of your total bill back for college* at more than 8,000 participating restaurants



HOW IT WORKS

- 1 Find a restaurant in your area at upromise.com/dining.
- 2 Dine when restaurants are offering college savings.
- 3 Pay with a credit or debit card that you've registered with Upromise, and save up to 8% for college.



Serving up a host of new web features!

- Zagat® dining surveys and restaurant reviews
- Maps and driving directions to participating restaurants
- More powerful restaurant search and more...

See our special offer on [page 23](#)



You'll love the college savings at McDonald's®!

You can get 3% college savings on each \$5 book of gift certificates purchased from McDonald's when you register the coupon code on the inside back cover of each book. For program details, go to upromise.com/mcdonalds.



*Restaurant contributions awarded up to the maximum spending of \$600.00 per visit. Some restaurants have additional restrictions such as blackout 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 programs administered by 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 program administered by Rewards Network, you cannot receive Upromise contributions for transactions on that card unless you switch your enrollment to the Upromise Dining Program 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.

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. For program details, go to upromise.com/travel.



Save 1%



Save 2%



Save 1%



Save 3%

And many more...

Book a flight.

Find just the right flight to fit your schedule... and your budget!

Book a cruise.

Choose from the world's most popular cruise lines and save 3% for college.

Rent a car.

Rent a car from Avis or Budget loaded with an important extra – college savings!



Make every gallon count for college



You can save 1¢ for college on every gallon of gas purchased at 14,000 Exxon and Mobil locations nationwide with a card you've registered with Upromise, or a Speedpass™ linked to a registered card.* For program details, go to upromise.com/exxonmobil.



*To receive contributions from ExxonMobil in a given calendar month, you must be a Upromise member and buy a total of 20 or more gallons in that month using credit or debit card(s) registered in your Upromise account, or a Speedpass™ linked to a registered card. Diesel, non-fuel and fleet purchases are not eligible.

Get college savings when you rent a car with Avis or Budget

Save 4%

Whether on a weekend get-away, or an important business trip, you can save for college when you rent a car from Avis or Budget – two of the nation's premier car rental companies! For program details, go to upromise.com/travel

Save 5%

*When you purchase transmission service at any participating AAMCO location.

Moving can mean big college savings

Upromise has teamed up with real estate, mortgage, and van line companies so that you'll save for college when you move. We also have dozens of companies that can help you make your new house a home — like Sears, Home Depot, Bed Bath & Beyond, and Whirlpool.

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.

● **Real Estate**

Save up to \$3,000 for college when you buy or sell a home!

● **Find a van line.**

Make your next move with Upromise participating van lines and receive special discounts and college savings.



● **Financing & Refinancing**

Learn how you can save 0.25% – 0.35% of your loan amount at closing when you finance or refinance your home.

Save for college when you buy or sell a home or get a mortgage

Receive up to \$3,000 back for college when you buy or sell a home with a participating real estate office.* For program details, go to upromise.com/realestate.



Earn 0.25% of your home loan amount in Upromise ScholarDollars™ when you refinance, or secure a Home Equity Lin Applications must be submitted online Upromise or by calling 1-888-800-8007 details, go to upromise.com/mortgage



Receive 0.35% of your home loan amount as college savings when you finance or refinance. Prime Mortgage Financial, Inc. has the home loan that's best for you.*** For program details, go to upromise.com/primefinancial.



* For CENTURY 21, COLDWELL BANKER, and ERA: The contribution equals 1/3% of the home's sale price assuming an evenly split 6% commission from participating real estate offices. Actual contribution may be higher or lower depending upon the commission and/or commission split associated with a particular transaction. Maximum contribution is \$3,000 per purchase or sale. This real estate program is void in AK, KY, LA, MS, MO, NH, NJ, OK, OR, RI, TN, and WV and wherever else prohibited. CENTURY 21®, COLDWELL BANKER®, and ERA® are licensed trademarks to Century 21 Real Estate LLC, Coldwell Banker Real Estate Corporation, and ERA Franchise Systems, Inc. respectively. Each CENTURY 21, COLDWELL BANKER, and ERA office is independently owned and operated, except for offices owned and operated by NRT, Incorporated. Equal Opportunity Companies. Equal Housing Opportunity.

** Restrictions apply. Please see terms and conditions at www.awardsformortgageandrealstate.com/upromise. All home loan applications or requests for other services must be submitted through Upromise at the online site or phone number listed above. Home loan applications submitted through any other phone number, online site, or branch office are not eligible to earn Upromise ScholarDollars. Home Equity ScholarDollars are earned only on the initial advance on the closing date. Loans are subject to credit approval and collateral evaluation. Participating lenders are Equal Housing Lenders.†

*** Restrictions apply. Please see terms and conditions at www.primemortgage.com/upromise/terms. Loans submitted through any other phone number or online site not listed above are not eligible to earn Upromise ScholarDollars. Loans are subject to credit approval and collateral evaluation. Prime Mortgage Financial, Inc. is an Equal Housing Lender.†

† Upromise provides links to Awards for Mortgage & Real Estate's™ and Prime Mortgage Financial's websites as a convenience to members. Upromise is not a mortgage broker or lender, and does not solicit, offer, place, find, endorse, arrange, recommend, negotiate, originate, process, or assist anyone in obtaining any mortgage loan products. Upromise is not an agent for any lender.

Save for college at grocery and drug stores

More than 20,000 grocery and drug stores have college savings waiting for you on their shelves. When you buy participating products and have your registered frequent shopper card scanned at checkout, you'll receive college savings — automatically!



HOW IT WORKS

- 1 Register your grocery and drugstore loyalty card – go to upromise.com and click on the “Grocery & Drug” tab.
- 2 Purchase participating products – look for the Upromise symbol on the shelf or package.
- 3 Have your store loyalty card scanned when you check out.

Look for special coupons on page 23

Look for the U to find college savings!

Many items and stores now feature the Upromise logo on packaging or store shelves, so you know exactly which products can help you save!*



Save 10% more

You can save an additional 10% on participating items if you pay for your groceries with a Citi® Upromise® Card†.

Learn more on page 10.



*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.

†Details on page 7.

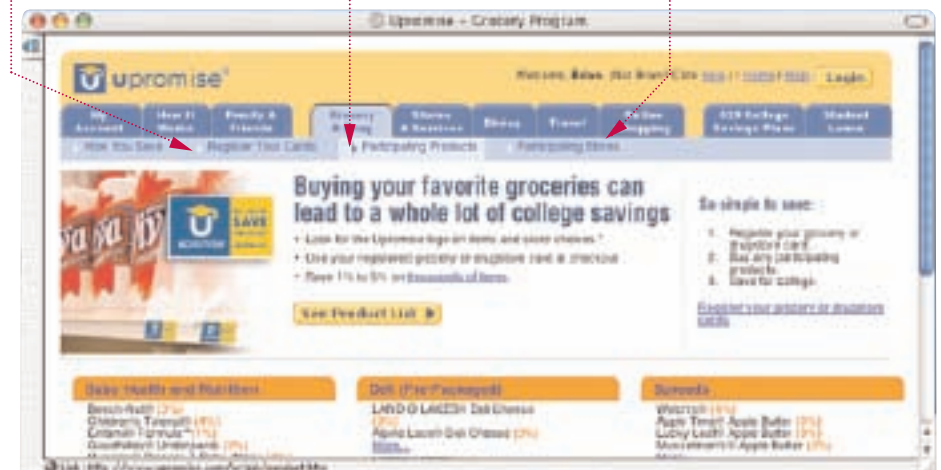
Save on more than 7,000 items

Save 1%	Save 1%	Save 3%	Save 1%
Save 3%	Save 2%	Save 1%	Save 3%
Save 2%	Save 3%	Save 1%	Save 3%
Save 3%	Save 3%	Save 3%	Save 3%

Take your shopping list with you.





Use the list on page 23. Or print a list of participating products at upromise.com/shoppinglist.

- **Register your cards.**
Register your store loyalty cards here.
- **Which products participate?**
Click here to get the latest list.
- **Which stores participate?**
Click here to find a store near you.



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*			



Three 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 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
- 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. For more information about Upromise College Fund call 1-800-587-7305 or visit www.529.com to obtain a Plan Description. Investment objectives, risks, charges, expenses, and other important information are included in the Program Description; read and consider it carefully before making an investment or sending money. An investment in a 529 plan may lose value and is not government or Federal Deposit Insurance Corporation insured. Distribution and underwriting services provided by Upromise Investments, Inc. Member NASD/SIPC. The Vanguard Group and the ship logo are trademarks of The Vanguard Group, Inc.

Student loans & life insurance

Get a student loan – pay it off faster with Upromise

Students can help repay education loans with their Upromise savings at participating student loan servicers.

And you can even apply for a new student loan or consolidation loan and repay it with your Upromise savings. For program details, go to upromise.com/studentloans.

Participating student loan servicers:

- American Education Services
- EdFinancial
- Iowa Student Loan
- MOHELA
- Student Assistance Foundation



Preparing for college?

Upromise members can get FREE advice on test preparation, selecting a college, admissions, financial aid, and more. Go to upromise.educationplanner.com.

Protect their future while you save for college

Save up to \$40 for college on eligible life insurance and other financial products from New York Life Insurance Co. or one of its affiliates. For program details, go to upromise.com/nylife.



Get up to **\$20 OFF**
With a free vase!

Plus save 10% for college.

ProFlowers
The Art of Fresh Flowers™

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

Free Shipping
on orders of \$50 or more with code UPR5NEW!

Plus save 3% for college.

it's all inside.
JCPenney

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

FAST & FREE Delivery
in 3 days or less, on orders of \$25 or more

See site for details.

Plus save 3% for college.

BARNES & NOBLE.com
www.bn.com

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

TAKE \$15 OFF
A Weekly Rental
That's on top of your member discount!

Rent an Avis car at weekly rates for a minimum of five days, and you can receive \$15 off. An advance reservation is required. Subject to complete Terms and Conditions on the reverse side. Rental must begin by December 31, 2005.

For reservations and information, see your travel consultant, call Avis at 1-800-698-5685, or log on to avis.com®. To save every time you rent, always provide your Avis Worldwide Discount (AWD) number K563500.

Plus save 5% for college.

AVIS

COUPON # MUGG285

Use your registered card and AWD# to earn college savings.

Special savings

Plus save 3% for college.

Shipping only \$2.95

Shop Overstock.com today and ship it all for only \$2.95! See site for details.

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

Receive **20% OFF**

Plus save 4% for college.

your next order of \$80 or more! Enter promo code 505850100 in your cart at checkout. Offer valid until 12/31/05.

Lillian Vernon

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

20% off your order

Receive 20% off any Hallmark Flower bouquet, plant or wreath. Use code UPRMISE

Plus save 12% for college.

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

\$5 OFF any purchase of \$15 or more*

Plus save 1% for college.

BED BATH & BEYOND

For in-store use only www.bedbathandbeyond.com

Use your registered credit or debit card to earn college savings.

Your grocery list



Look for the U*

Take along this list when you shop!

Baby Health & Nutrition

Beech-Nut®	3%
Children's Tylenol®	2%
Enfamil® Formula	1%
GoodNites®	3%
Huggies® Diapers and Wipes	3%
Pull-Ups®	3%

Bakery

Lender's® bagels	1%
------------------	----

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	on 3 or more products	1%
Coca-Cola Zero™		1%
Dannon® Water		1%
Dasani™ Water		1%
DietCoke®		1%
Disney® Xtreme! Coolers		1%
Evian® Water		1%
Fresca®		1%
Tab®		1%
Florida's Natural® Orange Juice		2%

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

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

Deli

Alpine Lace® Deli Cheese	3%
--------------------------	----

Film

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

Frozen Foods

Aunt Jemima® Breakfast	1%
Celeste® Pizza	2%
Gorton's® Seafood	2%
Swanson® Dinners	1%

Health & Beauty

Benefiber®	1%
BIC® Razors	3%
Butler® Dental Floss	3%
Butler® Oral Care Accessories	3%
Butler® Toothbrushes	3%
Caltrate®	3%
Centrum®	3%
CIBA Vision® Contact Lens Care	3%
Covergirl®	1%
Gas-X®	1%
GUM® Dental Floss	3%

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

Dine twice, SAVE DOUBLE!!

Save double for college.

Qualifying for your extra U* Promise Contribution is easy - simply follow these steps:

1. Visit upromise.com/dinedouble to register for this promotion.
2. Dine and earn college savings two times* between November 15, 2005 and January 15, 2006.
3. Save double on each Dine!***

Use your registered grocery or drugstore card to earn college savings.

\$2 off

LamisilAT® Cream.
Take cure of your feet.™



Coupon Expires
July 30, 2006
Offer code: 912675

Plus save 1% for college.

Use your registered credit or debit card to earn college savings.

TAKE \$15 OFF a weekly rental

Get your discount of up to 15% off plus earn U* Promise college savings and take an extra \$15 off a weekly rental when you present this coupon at the time of rental. For reservations call Budget at **800-455-2848** and mention **BCD number X989300**. Or visit us at www.budget.com. **Offer valid through December 31, 2005.** Subject to Terms and Conditions on reverse side.

Plus save 4% for college.

COUPON #MUGZ033



Use your registered card and BCD# to earn college savings.

Send flowers to a friend or loved one for any occasion - we have hundreds of fresh flowers to choose from, gift baskets, chocolates, desserts and much more! ProFlowers' field fresh flowers are about 5-9 days fresher than traditional floral providers because they're shipped direct from the fields; we cut out the middleman and pass the savings on to you! Offer valid through 12/31/05.



Offer good only on merchandise orders over \$50.00 delivered within the 48 contiguous United States (excludes Alaska, Hawaii & Puerto Rico) by standard delivery to your home, office, or a JCPenney Catalog Desk. You must use promotion code UPR5NEW at checkout to receive Free Shipping on orders of \$50 or more. The following purchases do not qualify for this offer: truck or express deliveries; "JCPenney Presents" catalogs/Web sites; clearance/outlet prices; prior purchases; orders currently being processed; and cannot be used with any other offers. Offer good through October 31, 2005.



Fast Delivery applies to orders shipped within the U.S. only, excluding Alaska, Hawaii, Puerto Rico and U.S. Protectorates. Fast Delivery is not available for Used & Out of Print Books offered via Barnes & Noble BookQuest, Gift Cards, Gift Certificates, Barnes & Noble Membership, Prints & Posters, and orders shipped to PO, Boxes and APOs. Free Delivery applies to shipping and handling expenses on purchases of \$25 or more of qualifying items shipped within the U.S. The \$25 minimum purchase is calculated before discounts from Barnes & Noble Membership, Student Advantage, MasterCard Rewards Certificates, and/or coupons are applied. Orders for the following ship separately and are charged shipping and handling fees: Gift Cards and Used & Out of Print Books offered via Barnes & Noble BookQuest. Charges relating to shipping, handling, gift-wrapping, and taxes will not be included to meet the \$25 minimum. The Free Delivery offer will not apply to any order where cancellations or returns reduce the amount of qualifying purchases to less than \$25; Barnes & Noble.com reserves the right to charge applicable shipping and handling costs to any such orders. Barnes & Noble.com may change or discontinue this Free Delivery promotion at any time.



Enter promo code 505850100 in your cart at checkout. Offer valid until 12/31/05.



Fresh long lasting bouquets delivered fresh from the grower and ready to bloom. Your recipients can watch them blossom from buds to beautiful flowers, ensuring that your heartfelt gift will provide lasting pleasure. Satisfaction guaranteed on all of our bouquets. If for any reason you are not satisfied with your order, please call us at 1-800-425-5627

Every Hallmark Exclusive Floral Bouquet includes: A full-sized Hallmark greeting card of your choice, with your personal message. Delivered with old-fashioned care in our distinctive box. The box includes care instructions, and the bouquet is ready to be arranged in the accompanying vase.

Offer valid through 12/31/05. You must use code UPROMISE at checkout to qualify for the 20% off promotion. Applies only to Hallmark Floral, plant and wreath orders. Valid in the U.S.A. only. Cannot be combined with any other order or applied to past purchases.



Present this certificate. Valid for in-store use only. Coupon expires 2/28/06. Limit one to a customer per visit. No copies, please. *Not valid with any other offer. Coupon must be surrendered at time of purchase. Not valid for purchase of gift certificates, gift cards, J.A. Henckels, Krups, All-Clad, Nautica®, Tempur-pedic®, Ionic Breeze® Air Purifiers and dyson products. Not valid for Wedgwood®, Waterford®, Lenox®, Vera Wang, Nambé®, Riedel, Royal Scandinavia and Oreck® products (where available). See store for details.

Call 1-800-GO BEYOND® (1-800-462-3966) for locations Coast to Coast.



Rental Sales Agent Instructions

At Checkout:
In AWD, enter K563500.
In CPN, enter MUGG285.
Complete this information:
RA# _____
Rental Location _____
COUPON# MUGG285
Attach to COUPON tape.

© 2005 Avis Rent A Car System, Inc.



GUM® Oral Care Accessories	3%
GUM® Proxabrush® Interdental	3%
GUM® Oral Pain Relief	3%
GUM® Toothbrushes	3%
Kotex® Products	3%
LamisilAT®	1%
Maalox®	1%
Old Spice®	3%
Olay® Bars and Body Wash	3%
Olay® Facial Cleansing and Facial Moisturizing	1%
Poise® Products	3%
Secret® Anti-Perspirants	1%
Tylenol®	2%
Zest®	3%

Household Needs

AIR WICK® by WIZARD®	3%
Cottonelle®	5%
Diamond Crystal® Hardi-Cube®	3%
Diamond Crystal® Halite Winter Melt®	3%
Diamond Crystal® Jiffy Melt®	3%
Diamond Crystal® Sun Gems® Water Conditioning	3%
Diamond Crystal® Water Conditioning	3%
Dixie	3%
Energizer®	3%
Eveready®	3%
GE Edison™ Light Bulbs	3%
GE Reveal® Light Bulbs	3%
GLASS PLUS®	3%
Kleenex® Facial Tissue	3%
LYSOL® Products	3%
OLD ENGLISH®	3%
Scott® Towels and Napkins	3%
Scott® Tissue	5%
Snuggle®	3%
SPRAY N WASH®	3%
Tide®	1%
Viva® Towels	3%

Produce

Musselman's® Apples By The Slice	3%
Chiquita® Fresh Cut Fruit	2%

Refrigerated/Dairy

Alpine Lace® Cheese	3%
Dean	3%
EGGLAND'S BEST® Eggs	1%
Garelick Farms®	3%
HERSHEY'S Milk and Milk Shakes	3%
International Delight® Coffee Creamer	3%
Lehigh Valley Dairies®	3%
Meadow Brook	3%
Reiter Dairy	3%
Schepps	3%

Salad Dressing, Olive Oil & Dips

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

Sauces, Spices & Seasonings

Diamond Crystal® Salt Sense®	3%
------------------------------	----

Snack Foods & Candy

Kellogg's® Fruit Snacks	1%
Snyder's of Hanover	3%
Fisher® Snack Nuts	3%
Fisher® Snack Mixes	3%
Nestle® Miniatures	3%
Nestle® Crunch® Fun Size	3%

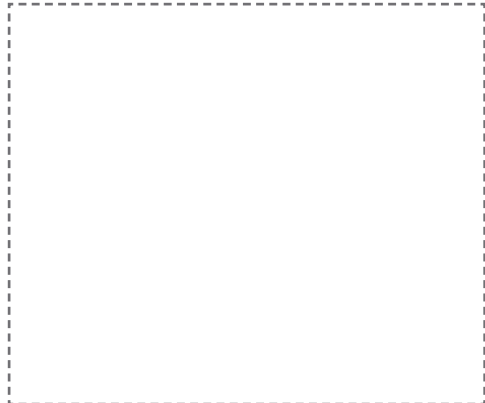
Spreads

Welch's® Fruit Spreads	1%
Apple Time® Apple Butter	3%
Lucky Leaf® Apple Butter	3%
Musselman's® Apple Butter	3%

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.

*Restaurant contributions and associated bonuses 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 programs administered by 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 program administered by Rewards Network, you cannot receive Upromise contributions for transactions on that card unless you switch your enrollment to the Upromise Dining Program 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.

**Registration and minimum of two qualified transactions required. Double college savings will be awarded on first two qualified dines between November 15, 2005 and January 15, 2006. Bonus college savings should be credited to your account by February 28, 2006.



Retailer: We will reimburse you for face value of coupon plus 8cents if submitted in compliance with our coupon redemption policy, available upon request. Cash value 1/20cent. Mail to: Novartis Consumer Health, Inc., PO Box 880355, El Paso, TX 88588-0355. Limit one coupon per purchase. ©2005 Novartis Consumer Health, Inc. Coupon expires July 30, 2006. Offer code: 912675



Coupon valid on an Intermediate (Group C) through a Full Size 4-door (Group E) car. Dollars off applies to the time and mileage charges on a minimum five-day rental. Taxes, concession recovery fees, customer facility charges (\$10/contract in CA), optional items and other surcharges may apply and are extra. Coupon must be surrendered at time of rental; one coupon per rental. **A 24-hour advance reservation is required.** May not be used in conjunction with any other coupon, promotion or offer, except with your member discount. Coupon valid at participating Budget locations in the contiguous U.S. Offer subject to vehicle availability at time of rental and may not be available on some rates at some times. For reservations made on budget.com, dollars offer will be applied at time of rental. Renter must meet Budget age, driver and credit requirements. Minimum age is 25, but may vary by location. **Rental must begin by December 31 2005.**

Rental Sales Agent Instructions
 At Checkout:
 In BCD, enter X989300.
 In CPN, enter MUG2033.
 Complete this information: RA# _____
 Rental Location _____
 COUPON # MUG2033
 Attach to COUPON tape.

©2005 Budget Rent A Car Corporation.



Throughout the year, Upromise keeps you informed about new ways to save, special college-savings opportunities, and the status of your account.

Visit "My Account" at upromise.com

- See your latest transactions
- Update your email or home address, or register a credit/debit card or grocery/ drugstore loyalty card
- Build your family and friends network or help others save for their child
- Open your college savings plan or link an existing one to your Upromise account
- Link an education loan account



Watch for email & mail

We'll send you important administrative information about your membership, such as program changes or updates. We'll also bring you special offers from leading retailers.*



Be sure to add these six addresses to your email address book*

- customercare@upromise.com
- member@upromise.com
- shopping@upromise.com
- partner@upromise.com
- accountsummary@upromise.com
- upromiseinvestments@upromise.com

Still have questions?

- upromise.com/help
- 1-800-upromise
- customercare@upromise.com

*You will only be sent email communications based on your communications preferences. Upromise may contact you for any necessary account administrative purposes, whether or not you opt-out of certain communication preferences.

Participating companies

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

Participating companies

Allied Van Lines	2%**	Flowers USA	10%	Upromise Dining	up to 8%
American AAdvantage®	\$50	FTD.COM	10%	Upromise Dry Cleaning Program	3%
Atlas Van Lines	2%**	Gift Sense™	10%	Wachovia Corporate	
Avis	5%	GNC	1%	Mortgage Services	0.25%**
Bed Bath & Beyond®	1%	McDonald's®	3%	Washington Mutual	
Budget	4%	Merry Maids® Gift Certificates	5%	Home Loans	0.25%**
Butterfield Blooms™	10%	Mobil	1¢ per gallon	Whirlpool	\$5-\$35
CENTURY 21®	up to \$3,000*	New York Life Insurance	\$25 or \$40		
Chase Home Finance	0.25%**	North American Van Lines	2%**		
Citi® Upromise® Card	see page 7	Prime Mortgage Financial	0.35%***		
CitiMortgage	0.25%**	RedEnvelope	4%		
Coldwell Banker®	up to \$3,000*	SBC Companies	up to \$4/month		
CRYO-CELL	4%	ServiceMaster® Gift Certificates	5%		
Eddie Bauer®	3%	Terminix®	2%		
ERA®	up to \$3,000*	The Sharper Image®	3%		
Exxon	1¢ per gallon	TruGreen ChemLawn®	4%		
Florist.com	10%	Upromise Cruises	3%		

*** See details on page 15.

Participating online retailers

Be sure to click to these sites from upromise.com to get college savings.

123Inkjets.com	13%	Brylane Home	3%	Domestications	2%	H2O+	4%
1-800-CONTACTS	3%	Brylane Kitchen	3%	Draper's & Damont's	3%	Hallmark Flowers	12%
1-800-FLOWERS.COM	5%	Brylane Wishes	3%	drugstore.com	4%	Harry and David	3%
1-800-PetMeds	8%	• Budget	4%	Duncraft	5%	Hickory Farms	5%
4 All Memory	3%	Buy.com	2%	Dutch Gardens	10%	Highlights For Children	4%
4inkjets!	13%	• Butterfield Blooms	10%	Eastbay	4%	HobbyIron	3%
A&E/History Channel Store	4%	BuyCostumes.com	4%	eBags.com	6%	Home Decorators Collection	2%
AbsoluteHome.com	2%	Cabelas.com	2%	Econo Lodge	2%	homedepot.com	2%
Activa Sports	3%	Cambridge SoundWorks	2%	eCOST.com	2%	HSN	4%
adidas	7%	Carrot Ink	8%	• Eddie Bauer	3%	homefocuscatalog.com	2%
Altrec.com	3%	CarsDirect.com \$4 per referral	3%	• Eddie Bauer Outlet	3%	HomeVisions.com	7%
American Blinds	3%	CATHERINES	3%	Edwin Watts Golf	3%	Horchow	3%
American Blooms	12%	Chadwicks	3%	Elisabeth by Liz Claiborne	4%	Hotwire	2%
American Eagle Outfitters	2%	Championcatalog.com	4%	eLUXURY.com	3%	HP Home	2%
Ann Taylor	3%	Charles Tyrwhitt	4%	EMS.com	3%	HP Small Business	1%
Ann Taylor LOFT	3%	CHEFS	4%	EntertainmentBook.com	\$3	ICE.com	5%
Apple	1%	Cherry Moon Farms	10%	Equifax	10%	iFloor.com	2%
Ashford.com	4%	Childcraft	3%	eToys.com	2%	igourmet.com	5%
AutoAnything	4%	Circuit City	2%	Etronics	1%	illuminations	6%
avenue.com	4%	CoffeeAM.com	4%	Expedia.com	1%	Improvements Catalog	4%
• Avis	5%	Coldwater Creek	3%	Exposures Online	2%	iRobot.com	2%
Avon	5%	CollectiblesToday	7%	Fairmont Hotels	2%	Inv's Luggage Warehouse	4%
BabyAge	3%	Collections Etc.	3%	Famous Footwear	5%	ISeeMe.com	5%
babygap.com	3%	Comfort Inn	2%	Figleaves.com	6%	iUnions	2%
babystyle.com	4%	Comfort Suites	2%	FineStationery.com	3%	Jackson & Perkins	3%
BabyUniverse	4%	CompUSA	1%	Finish Line	4%	JCPenney.com	3%
Banana Republic	2%	Computers4Sure	2%	Flax art & design	4%	jr.com	3%
Bare Necessities	4%	Containerstore.com	3%	• Florist.com	10%	JCWhitney.com	3%
Bargain Outfitters	3%	Cooking.com	6%	FlowerStore.com	15%	Jessica London	3%
Barnes & Noble.com	3%	Country Inns & Suites	2%	Foot Locker	4%	jjill.com	3%
Bass Pro Shops	2%	Crayola.com	4%	Fossil	10%	Joann.com	6%
Beaches	1%	CruisesOnly.com	1%	FragranceNet.com	7%	Johnston & Murphy	4%
• bedbathandbeyond.com	1%	Crutchfield	\$6	Franklin Covey	6%	Jos. A Bank	4%
Bellacor	4%	CRYO-CELL	4%	Frenchtoast.com	2%	JustMySize	4%
BergdorfGoodman.com	3%	Dale and Thomas Popcorn	14%	• FTD.com	10%	KaBloom	7%
BestBuy.com	1%	David's Cookies	6%	gap.com	3%	Kaplan Test Prep	2%
Beyond Blossoms	10%	Day-Timer	3%	gapkids.com	3%	KBToys.com	2%
BIGDOGS.com	5%	Deal.com	3%	Gardeners Supply Company	5%	Kenneth Cole	2%
Biotherm	3%	Dellias.com	3%	Garnet Hill	4%	King Size Direct	3%
Blair	5%	Dell Home Systems	2%	Gateway.com	2%	Kmart.com	1%
Blockbuster \$7/ membership		Design Within Reach	2%	Gevalia	4%	Kodak EasyShare Gallery	6%
Blue Nile	2%	DesignerLinensOutlet.com	4%	• Gift Sense	10%	Kohl's	2%
Bluefly.com	4%	Diamond.com	3%	GiftBaskets.com	10%	L.L.Bean	2%
BoatersWorld.com	3%	Dicks Sporting Goods	2%	GiftCertificates.com	3%	La Redoute	3%
BodenUSA.com	3%	Discount Office Supplies	2%	Gloss.com	4%	Lamps Plus	4%
Boscov's	2%	DiscountedNewspapers	8%	Golfsmith	3%	Lancôme	3%
Bose	2%	Discovery Store	3%	goodguys.com	2%	Lands' End	3%
Brigade Quartermasters	4%	Disney Movie Club	\$10	Gorton's Fresh Seafood	3%	Lands' End Overstock	3%
BriteSmile	3%	Disneydirect.com	4%	H&R Block	10%	Lane Bryant	3%

Lane Bryant Catalog	3%	PC Connection	2%	Shoes.com	7%	The Sports Authority	3%
LeapsAndBounds	5%	Performance Bicycle	3%	Shop4Tech	3%	The Swiss Colony	3%
Lenox.com	4%	Personal Creations	8%	ShopAtHomeTV.com	3%	The Tire Rack	2%
Lerner Catalog	3%	PersonalizationMall.com	8%	ShopNBC.com	3%	Things Remembered	6%
Lids.com	6%	PETCO.com	7%	Shutterfly.com	8%	TigerDirect.com	2%
Lillian Vernon	4%	PetFoodDirect.com	5%	SierraTradingPost	3%	Timberland	2%
Linensource	3%	PETSMART	7%	Silvo Home and Garden	6%	TimeLife.com	4%
Lobster Gram	4%	Posh Tots	2%	Simply Audiobooks \$8/registration		Toshiba.com	2%
macys.com	3%	PotteryBarn.com	3%	Sleep Inn	2%	Tower Records	2.5%
magazines.com	25%	PotteryBarnKids.com	3%	SmartBargains	4%	Travelocity.com	1%
Magellan's	5%	PBteen.com	3%	Smith + Noble	4%	TUMI	4%
MainStay Suites	2%	priceline.com	2%	SmithsonianStore.com	4%	Tupperware	5%
Mikasa	3%	ProFlowers.com	10%	Snapfish	8%	Tweeter	2%
Motorola	3%	ProSound & Stage Lighting	3%	Soft Surroundings	2%	ULTA.com	3%
MovieLink	3%	Puma.com	4%	Solutions Catalog	4%	UNITED Airlines	\$2/booking
Mrs. Beasley's	3%	Puritan's Pride	6%	Sony	2%	• Upromise Cruises	\$3
MrsFields.com	4%	Quality Inn	2%	SonyMusicStore.com	4%	Urban Outfitters	2%
music123.com	2%	QVC.com	3%	Spa Finder	4%	USA TODAY \$10/subscription	
Mytwinn.com	3%	RadioShack	1%	SpaLook.com	5%	VacationOutlet	\$10
National Geographic	6%	Radisson	5%	Spiegel.com	2%	Vermont Country Store	6.00%
Neiman Marcus	3%	RedEnvelope	4%	Spillsbury	4%	Vermont Teddy Bear	4%
Netflix \$12 per registration		Regent International Hotels	5%	Sportsman's Guide	3%	Viking.com	2%
Newport News	2%	REI	3%	StacksandStacks	3%	VisionDirect	4%
NORDSTROM.com	3%	REI-Outlet.com	3%	Staples.com	2%	VistaPrint	6%
Norm Thompson	4%	ReStockIt.com	4%	StarbucksStore.com	5%	Vitacost.com	4%
Northern Tool	3%	Restoration Hardware	3%	State Line Tack	4%	VitaminShoppe.com	4%
Office Depot	2%	Ritz Camera	3%	Steve Madden	3%	Walmart.com	4%
Office Depot, Inc	2%	Road Runner Sports	3%	Stonewall Kitchen	4%	Waterford.com	2%
OfficeMax.com	2%	Roamans	3%	Sunglass Hut	3%	West Marine	2%
oldnavy.com	3%	Robeez	4%	Sur La Table	3%	White Flower Farm	6%
OmahaSteaks.com	5%	Rodeway Inn	2%	swissoutpost.com	4%	Wilson's Leather	3%
OneShare.com	\$6	ROOTS	3%	T.J. Maxx	2%	wine.com	5%
OneStepAhead	5%	Ross-Simons	3%	T.Shirley	4%	WolfCamera	3%
OneHanesPlace.com	4%	RugArea.com	2%	Target.com	4%	Woolrich	3%
Oreck	4%	S&S Worldwide	4%	Tech Depot	2%	WorldofWatches.com	3%
Oriental Trading Co	4%	Sahalie	4%	Terry's Village	5%	Wyndham Hotels	\$5/order
Orvis	6%	Saks Fifth Avenue	1%	The Body Shop	4%	YvesRocherUSA.com	8%
Overstock Auctions \$4/registration		Scholastic Store	3%	The Children's Place	2%	ZIRH	6%
Overstock.com	3%	Scholastic Teacher Store	3%	The Company Store	2%		
Overtons.com	2%	Sears.com	2%	The Golf Warehouse	3%		
Palim Inc.	2%	Sensational Beginnings	3%	The Home Marketplace	8.00%		
Park Inn	5%	Sephora.com	3%	TheLadders.com	16%		
Park Plaza	5%	Seventh Avenue	3%	The New York Times Affiliate			
Patagonia	4%	ShindigZ	5%	Programs \$10/subscription			
Paul Fredrick	6%	Shoebuy.com	10%	The Popcorn Factory	6%		
Payless Shoe Source	5%	Shoedini	8%	The Sharper Image®	3%		

• For these companies, you need to use a registered debit or credit card to get college savings.

Are you making the most of your Upromise membership?

The more you check , the more you'll save for college.

- I've registered my current credit, debit, grocery and drugstore cards.
- I always start my online shopping at upromise.com.
- I dine out at participating Upromise Dining restaurants and use my registered credit card to pay for my meal.
- I've applied for the Citi® Upromise® Card.
- I've invited my family and friends to help me save.
- I buy my gas at Exxon and Mobil locations with a registered card.
- I bring a list of participating grocery and drugstore products with me each time I shop.
- I've started a 529 college savings plan for my child through Upromise (see more on page 18).





Upromise, Inc.
117 Kendrick Street, Suite 200
Needham, MA 02494
upromise.com

PRESORTED
STANDARD
U.S. Postage
PAID
Permit #124
NEW MILFORD, CT

So many ways to save!

- **20,000+** grocery and drug stores
- **14,000+** Exxon and Mobil locations
- **8,000+** Upromise Dining restaurants
- **10,000+** hotel locations nationwide
- **Thousands** of retail store locations
- **350+** online shopping sites

Special offers too!

Details inside.

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.