

Agreement: EV5007  
Student ID: '000422306  
Re: Payments for Harold Washington College

February 8, 2006

Dear Rita Whitfield

FACTS has received notification from your financial institution that the following payment(s) for Harold Washington College have been returned due to non-sufficient funds.

PAYMENT MISSED	DATE ATTEMPTED	PAYMENT AMOUNT
02/05/06	02/06/06	80.04

Your financial institution may have already notified you of this oversight.

In keeping with the policy of Harold Washington College, FACTS will reattempt your missed payment(s) on the date(s) indicated below, unless instructed otherwise by Harold Washington College.

PAYMENT MISSED	REATTEMPT ON	PAYMENT AMOUNT
02/05/06	02/21/06	80.04

In addition to reattempting your missed payment(s), your regularly scheduled payment on the 5th of each month will continue as per your FACTS agreement.

SHOULD YOU NEED ADDITIONAL HELP OR INFORMATION, PLEASE CONTACT THE HAROLD WASHINGTON COLLEGE BUSINESS OFFICE AT 312-553-5620.

In accordance with your FACTS agreement, a \$ 25.00 missed payment fee will be assessed for each payment attempt that is missed. This fee will be automatically deducted from your account within 20 days of the date on this letter.

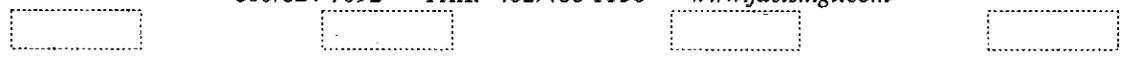
If you have any questions, please call FACTS at (800) 624-7092 or call Harold Washington College. FACTS and Harold Washington College appreciate your prompt attention to this matter.

FACTS Management Company

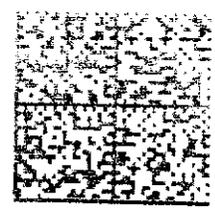
*Attachment #5*

Institution Information: 03840 Harold Washington College

**FACTS Management Co. PO Box 67037 Lincoln, NE 68506**  
800/624-7092 \* FAX: 402/466-1136 \* www.factsmgt.com



**FACTS**  
MANAGEMENT COMPANY  
P.O. Box 67037  
Lincoln NE 68506



POSTAGE WILL BE PAID BY ADDRESSEE  
FIRST CLASS PERMIT NO. 1000 LINCOLN NE  
NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

Rita Whitfield  
5307 S Hyde Pk Blvd 1111  
Chicago IL 60615

**FACTS Management Confirmation Notification – Agreement EV5007**

01/20/2006

Dear Rita Whitfield:

Thank you for using FACTS to make your payments for Harold Washington College. The responsible party on this FACTS agreement is Rita Whitfield. The total balance due for this agreement is \$343.00. Your down payment of \$102.90 has been processed from your checking account with SHORE BANK. **Please note:** If your down payment attempt fails, your agreement will be terminated and you will be required to reenroll through e-Cashier or make immediate payment to Harold Washington College.

Your remaining balance has a first payment in the amount of \$80.04, scheduled for 02/05/2006. Payments will be processed from your checking account until the balance is paid in full.

In the event that a regularly scheduled payment is returned unpaid, you will receive notification from FACTS stating that the missed payment will be reattempted within approximately two weeks. The specific date of the reattempt will be provided in the notification. If your missed payment is again returned unpaid, you will receive another notification explaining that the missed payment will be reattempted on your next regularly scheduled payment date. Any regularly scheduled payment will be attempted along with your missed payment. A \$25.00 FACTS Missed Payment Fee will be automatically assessed to your account each time a payment (including a down payment) or reattempt of a missed payment is returned unpaid.

The \$25.00 nonrefundable enrollment fee for this session's agreement will be automatically withdrawn from the account referenced above **WITHIN** 14 days of the date on this notification.

This confirmation notification is based on the terms of your original agreement. If there are any changes, **please contact Harold Washington College.**

To protect your privacy and guard against identity theft, when accessing your account through My FACTS Account at [www.factsmgt.com](http://www.factsmgt.com) or when calling FACTS directly, the responsible party and any additional authorized party will need the following information: FACTS agreement number: EV5007, FACTS Access Code: 0730, and Institution Identification: 03840. The additional authorized party on this agreement was not provided. **Please keep this confirmation notification for your records.**

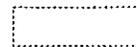
FACTS Management Company

Notice of Privacy Statement: FACTS Management Co. (FACTS) acts as agent for institutions in administering their payment plans. In the course of providing payment plan services for our clients (institutions), FACTS receives personal and financial information from their customers. It is the policy of FACTS Management Co. and its subsidiaries to protect all information provided to us by all participants in the FACTS payment plans. From time to time FACTS may share this information with the responsible parties on the FACTS account and with the institution for which it is acting as an agent. FACTS does not sell or share any nonpublic personal information or client lists to any third party, except as agreed to by you, or as may be necessary to complete a transaction in the ordinary course of business, or as required under an applicable law. To protect the information from access by unauthorized parties, FACTS maintains physical, procedural and electronic safeguards.

Institution Information: 03840 Harold Washington College

3612

FACTS Management Co. PO Box 67037 Lincoln NE 68506



**FACTS**  
Management Co.  
P.O. Box 67037  
Lincoln, NE 68506



PRSRRT FIRST CLASS  
MAILED FEB 17 2006

**Rita Whitfield**  
5307 S Hyde Pk Blvd 1111  
Chicago, IL 60615

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### Miscellaneous Fees and Charges

CDL Licensing Fee	\$30.00 per course	For each Center for Distance Learning course.
Laboratory Fee	\$20.00 for each lab course (except Art 117: \$30.00 fee)	
I-20 (Student Visa)	\$100.00 Processing Fee	Non-refundable. Payable at application by new foreign-student applicants.
Transcript Fee	\$5.00	Every student is entitled to one free transcript. A \$5.00 fee is charged for each additional transcript. 24-hour service carries a \$10.00 charge.
Graduation Fee	\$25.00	Payable by any student who wishes to participate in commencement exercises.
Activity Fee	<i>Spring and Fall:</i> \$100.00 full-time \$50.00 part-time <i>Summer:</i> \$50.00 full-time \$25.00 part-time	Non-refundable. Entitles student to participation in a wide variety of student activities and supports instructional technology.
NSF Charge	\$25.00	X Assessed for any check returned by the bank. No subsequent payment by personal check will be allowed at any of the City Colleges of Chicago for five years.