



Account Number: _____
(to be assigned by College Savings Bank)

College Savings Bank CollegeSure CD Enrollment Form

Mail to:
College Savings Bank
PO Box 3769
Princeton, NJ 08543

Make check payable to:
College Savings Bank

call, e-mail or log on for assistance:
1-800-888-2723
info@collegesavings.com
http://www.collegesavings.com

What Type of Account will you be Opening Today?

- Custodial Account** under the applicable Uniform Gifts/Transfers to Minors Act.
(Note: Child and Account Owner below will be beneficiary and custodian, respectively.
Successor may be named under Joint Owner.)
- Regular Individual Account**
- Joint Account** (both signatures required)
- Trust Account**

Note: Do not use this form to enroll in a Section 529 Account. Please use the specific state plan form.

Child Information

First Name	Middle Initial	Last Name	Social Security Number
State in which child resides		Birth Date	Grade

Account Owner Information

- Non-Resident Alien US Citizen or Resident

First Name	Middle Initial	Last Name
Physical Home Address Required (No P.O. Boxes)		
City	State	Zip Code
Mailing Address (if different from above)		
City	State	Zip Code
Social Security Number		Birth Date
Home Phone		Business Phone
E-mail Address		

Joint Owner or Successor Custodian (if applicable)

- Non-Resident Alien US Citizen or Resident

First Name	Middle Initial	Last Name
Physical Home Address Required (No P.O. Boxes)		
City	State	Zip Code
Social Security Number		Birth Date

Person Opening Account (complete only if you are not the Account Owner)

- Non-Resident Alien US Citizen or Resident

First Name	Middle Initial	Last Name
Physical Home Address Required (No P.O. Boxes)		
City	State	Zip Code
Social Security Number		E-mail Address
Home Phone		Business Phone

CollegeSure CD (\$500 minimum initial investment)*

*A minimum investment of \$500 is required per CollegeSure CD. The additional minimum deposit is \$250. However the minimum investment amount may be waived if you enroll in our direct deposit program that withdraws funds automatically from your Bank or Financial Institution monthly. The minimum monthly investment through direct deposit is \$100.

Maturities must coincide with the beneficiary's anticipated year of college. You may select a single maturity year or divide your deposit over multiple years (e.g. freshman, sophomore, junior, senior). Minimum deposit per maturity year is \$250. All CollegeSure CDs mature on July 31st. See the Product Disclosure statement for details or call 1-800-888-2723 for additional information.

\$ _____
Initial Investment Amount (Check only-please do not mail cash or money orders. Other payment options are available online.)

\$ _____
Initial Investment Amount (Check only-please do not mail cash or money orders. Other payment options are available online.)

- Apply my deposit to maturity year _____ or
- Mature my CollegeSure CDs over 4 years beginning the year my beneficiary enters college.



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College Savings Bank Certificate of Deposit Terms and Conditions

Product

CollegeSure® CD, a certificate of deposit designed to assure future funding of college costs.

Issuer

College Savings Bank (the Bank), is a New Jersey-chartered savings bank and member of the Federal Deposit Insurance Corporation (FDIC). Each CollegeSure CD is governed by the statutes, rules and regulations of the State of New Jersey and the FDIC; the Bank's certificate of incorporation and by-laws; the regulations, rules and practices adopted by the Bank; and general savings bank practices.

Guarantee

Each full unit of a CollegeSure CD will pay upon maturity a sum of money at least equal to the average cost of one year's undergraduate tuition, general fees, room and board (TFR&B) at selected 4-year independent colleges in the United States, as measured by the Independent College 500® Index (IC 500), which is prepared annually by the College Board. Fractions of units pay upon maturity proportionately the same amount. This guarantee assumes interest and principal remain on deposit until maturity.

FDIC Insurance

Each account holder's principal and earned interest held in the same right and capacity with the Bank are insured by the FDIC and backed by the full faith and credit of the U.S. Government.

Minimum Deposit Amounts

Initial Deposit Per Account: \$500. May be divided equally between two CDs with a minimum of \$250 per maturity. (Deposit minimums may vary for tax-advantaged accounts.)

Subsequent Per CD: \$250. Additional deposits may not be made to existing CDs but may be made into an existing CollegeSure Account to purchase new CDs of the same or different maturities.

Purchase Price

The purchase price per unit of a CollegeSure CD depends on market and other factors existing at the time of deposit. Such factors include, but are not limited to, the current value of the IC 500, the historical rate spread between college inflation and market interest (e.g. Treasury) rates and the length of time to the maturity date. The purchase price per unit exceeds the value of the IC 500 at the deposit date.

Maturities Available

Maturities available range from one to 22 years. The maturity date of each CollegeSure CD is July 31 of the year in which it matures. CollegeSure CDs do not automatically renew at maturity and do not bear interest after their maturity date.

Annual Percentage Yield

The annual percentage yield (APY) of each CollegeSure CD is the greater of the college inflation rate as measured by the change in the IC 500 less a 3.00% margin, or the Minimum Interest Rate. The APY assumes that the interest and principal remain in deposit until maturity. The minimum APY of each CollegeSure CD is based upon the term to maturity. CollegeSure CDs with terms of 1 to 3 years will have a minimum APY of 0.00%. CollegeSure CDs with terms of 4 to 22 years will have a minimum APY of 2.00%. The minimum APY may be higher if the CD is subject to one of the Bank's introductory minimum rate offers. See your Confirmation Notice for the margin and APY applicable to your deposit.

Interest

Interest Rate: Each CollegeSure CD pays interest on July 31 each year it remains outstanding, at an interest rate which may change, equal to the rate of college inflation as measured by the change in the IC 500 minus a stepped-rate margin, subject to a minimum interest rate.

The actual interest rate cannot be determined until each July 31 when the IC 500 is published. After July 31 each year you will be sent an annual statement showing the annual interest credited to each CD and the APY earned to date.

Minimum Interest Rate: The minimum interest rate of each CollegeSure CD is based upon the term to maturity. CollegeSure CDs with terms of 1 to 3 years will have a minimum interest rate of 0.00%. CollegeSure CDs with terms of 4 to 22 years will have a minimum interest rate of 2.00%.

Interest Rate Determination: The excess of the purchase price per unit over the IC 500 is referred to as the issue margin. The value of the IC 500 at the deposit date is calculated by the Bank retrospectively on the succeeding July 31 by interpolating on a straight-line basis between the value of the IC 500 on the July 31 immediately preceding the deposit date and the value of the IC 500 on the July 31 succeeding the deposit date. (If the deposit date is July 31, the value of the IC 500 for that date is used to determine the amount of issue margin.) Accordingly, for each CollegeSure CD, the actual amount of issue margin is determined as of the July 31 immediately succeeding the deposit date when the value of the IC 500 has been published. Any issue-margin is amortized from the deposit date to the maturity date on a straight-line basis. The straight-line amortization of the issue margin results in a stepped-rate margin which is subtracted from each year's percentage change in the IC 500 to determine the interest rate.

The retrospective calculation of interest on the CollegeSure CD reflects a daily-balance method. This method applies a daily periodic rate to the principal in the account each day.

Accrual, Crediting and Compounding: Interest begins to accrue on deposit date, which is same business day if the proceeds are received before 2:00 p.m. EST or the next business day if proceeds are received after 2:00 p.m. EST.

Interest on each CollegeSure CD accrues in arrears and is compounded and credited on July 31 immediately following the deposit date and annually each July 31 thereafter.

Frequency of Change: The interest rate on each CollegeSure CD generally resets July 31 each year.

Taxable Income: Interest credited to a CollegeSure CD (other than in a tax-deferred or tax-free account) each year is subject to current taxation, even if interest is not withdrawn until maturity.

Deposit Growth

A deposit of \$5,195 (.10 units) in a CollegeSure CD made 8/1/2009 will grow to \$6,333 by 7/31/2019 if college costs increase by an average of 4.28% annually, or \$8,376 if college costs increase by an average of 8.00% annually. If the indexed increase is less than 2.00% annually, your investment will earn no less than 2.00% annually, or grow to \$6,333 at maturity – guaranteed.

Early Withdrawals

Interest: Interest may be withdrawn without penalty on any interest payment date provided the Bank is notified in writing between June 1 and July 15 immediately preceding the interest payment date. Interest not withdrawn is automatically added to principal. Interest withdrawn on any date other than the interest payment date is credited at the minimum interest rate.

Principal: Any portion of the principal withdrawn within the first three years after the deposit date is subject to an early withdrawal penalty equal to 10% of the funds withdrawn. Thereafter, until the final year of the CD, the penalty is equal to 5% of the funds withdrawn. In the final year of a CollegeSure CD with an original maturity greater than three years, the penalty for early withdrawal is 1% of the funds withdrawn. Early withdrawals may be made only on the last day of the month provided written notice of early withdrawal is received by the Bank at least 15 days prior to the end of the month in which such withdrawal is requested.

The APY assumes interest is added to principal and remains on deposit until maturity. A withdrawal will reduce earnings.

Additional Limitations

All deposits are subject to acceptance, in whole or in part, by College Savings Bank. Any payment not accepted by the Bank will be promptly returned. The Bank retains the right to terminate a CollegeSure CD if the withdrawal of principal from the CD would result in the amount remaining in the account being less than \$250.

Fees

Neither the Bank nor any Sales Agent will charge depositors application, maintenance or other fees in connection with any CollegeSure CD. However, the Bank or its Sales Agents may charge fees relating to tax-advantaged accounts such as Individual Retirement Accounts.

By signing below, I certify that:

- 1) Under the penalties of perjury, the Social Security Number set forth on the authorization form is correct.
- 2) I have received and read the CollegeSure CD Terms and Conditions.

Signature of Account Owner

Date

Signature of Joint Owner (if applicable)

Date

Signature of Custodian (if applicable)

Date