

48-MONTH FINANCING OPTION & PAYMENT PLANS INFORMATION

A 48-month financing option and several payment plans are being offered for qualified, domestic Cryo-Cell® clients through CareCredit, a credit service of GE Capital Consumer Card Co. These plans are offered in conjunction with Cryo-Cell's U-Cord® service Annual Storage Plan only, and do not apply to the One-Time Storage Plan. As the options and payment plans have certain minimum amounts to be financed, every plan is not available to every client, and all clients must qualify. If you choose to pay for all or part of the U-Cord® Service via a CareCredit account, you will need to complete an application. A sample of the application is provided in each Expectant Parent Information Packet and is available to download from the website: www.cryo-cell.com. A summary of the financing option and payment plans, with example payment amounts based on list price transactions, follows:

48-Month FINANCING OPTION & PAYMENT PLANS		
NEW CLIENTS	48-month financing with payments as low as \$57* per month	Includes the Processing and Testing Fee and the first 4 Annual Storage Fee payments.
	6 Months - Interest Free with 6 monthly payments of \$287* .	Includes the Processing and Testing Fee and first year's Annual Storage Fee payments.
	12 Months - Interest Free with 12 monthly payments of \$143* .	
RETURNING CLIENTS	48-month financing with payments as low as \$46* per month	Includes the Processing and Testing Fee and the first 4 Annual Storage Fee payments.
	6 Months - Interest Free with 6 monthly payments of \$233* .	Includes the Processing and Testing Fee and the first year's Annual Storage Fee .
	12 Months - Interest Free with 12 monthly payments of \$116* .	

*** Payment Calculator Disclosure**

The required minimum monthly payment is the approximate amount required to be paid each month for the corresponding initial purchase (include initial amount and applicable taxes) and assumes that no additional purchases or charges (i.e. late fee, credit insurance, etc.) are incurred nor the interest rate change. Monthly payment amounts are principal and interest charges. The payment schedule assumes only the required minimum payments are made each month when due. The customer is permitted to pay more than the minimum amount due each month, and by doing so, the balance will be repaid more quickly and less finance charges will be incurred. For full description of the terms governing this account, refer to the CareCredit Credit Card Agreement with GE Money Bank.

FINANCING AND PAYMENT PLAN DISCLOSURES:

Fixed Payment/Reduced APR Advertising Disclosure

48 Months F/P

Offer is subject to credit approval by GE Capital Consumer Card Co. Applies to purchases of \$1000 or more made on a CareCredit consumer credit card account. Minimum monthly payments of a fixed amount of 2.6285% of the promotional purchase amount (plus optional credit insurance charges) will be required each month in addition to any other required minimum payment. Finance charges will be assessed on the promotional purchase amount from the date of purchase at the fixed daily rate of .03260% (ANNUAL PERCENTAGE RATE of 14.9%). If minimum monthly payments on your account (including optional insurance charges) are not paid when due, all special promotional terms may be terminated. Standard account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Variable APR is 22.23% as of 11/07/07. Variable delinquency APR of 28.24% applies if the minimum payment is not made by payment due date, payment not honored or credit line exceeded. Minimum finance charge is \$1.50.

No Interest If Paid Within 6 or 12 Months

No Interest if Paid within Promotional Period (minimum monthly payment required) Applies to purchases made on the CareCredit consumer credit card account. Under the promotion, no finance charges will be assessed on the promotional purchase as long as (1) you pay the promo purchase amount in full within the promotional period as reflected on the front side of this sales slip, and (2) you pay, when due, the minimum monthly payment on your account, which includes a required minimum monthly payment on the promo purchase. If you fail to satisfy either of the above conditions, all special promo terms will be terminated and finance charges will be assessed on the promo purchase amount from the date of the purchase. Payments over the minimum will usually be applied to those promo balances before non-promo and other balances. If you have a non-promo balance, this may reduce the benefit from the promo. If you want to change the allocation, please call 866-893-7864. Optional credit insurance/debt cancellation charges on your promo purchase are not subject to the promotional terms. Offer is subject to credit approval by GE Money Bank.

FREQUENTLY ASKED QUESTIONS: FINANCING & PAYMENT PLANS

Q. How exactly does your financing work?

A. Our financing and payment plans are offered through CareCredit and are very similar to a department store card, where if you qualify, you can receive credit today and charge (enroll) today. You can make minimum monthly payments or, if you wish, you can pay your balance in full at anytime with no pre-payment penalties.

Q. What would my payments be for this U-Cord® Service?

A. We offer a number of credit promotions, depending on the amount financed and other considerations. Payments depend on the type of option or plan you select and/or qualify for.

Q. What is the required minimum monthly payment?

A. It depends on the type of program:

- 48-month Financing: the required minimum is 2.6285% of the purchase for the 48 month extended payment plan
- For 6 or 12 month Payment Plans (deferred interest promotions), the required minimum payment is 3.00% of the balance or \$10, whichever is greater. Delinquency rate 28.24%.

Q. What is the interest rate?

A. It depends on the type of program:

- 48-month Financing: An APR of 14.9% will apply.
- For 6 or 12 month Payment Plans (deferred interest promotions), interest will be assessed from the date of purchase at an APR of 22.98% if the promotional purchase is not paid in full within the promotional period. If it is paid in full within the period, no interest will be assessed.

Q. What kind of credit do I need to have to be approved?

A. A good credit history is required, especially within the last two years.

Q. What other qualifications are there for approval?

A. In addition to good credit history, you'll also need to earn at least \$12,000 a year of income and have a checking or savings account.

Q. If I don't have a credit card can I still apply?

A. Yes, as long as you have some sort of credit history for the bank to review. Some examples of credit accounts are car loans, finance company loans, student loans, department store accounts, etc.

Q. Is there a down payment or annual fee associated with this financing?

A. There is no down-payment or annual fee with CareCredit. It costs you nothing to apply for financing.

Q. When do I receive my first CareCredit bill?

A. You'll receive your first CareCredit statement approximately 27 days after the first transaction.

Q. How many months do I have to make payments?

A. Terms are dependent on the promotion you choose.

Q. I don't have good credit, can I have a cosigner?

A. No. Our process does not support cosigners.

Q. I filed for bankruptcy, can I still be approved?

A. Maybe. That depends on how much time has passed since the bankruptcy has been discharged and if still appears on your credit report.

Q. Who do I make my payment to and where do I mail it?

A. CareCredit will send a coupon each month with a statement for the remaining financed balance. You will make your check or money order payable to CareCredit and mail it to GE Card Services, P.O. Box 9001557 Louisville, KY 50290-1557.

Q. Do I need to fax you proof of employment or ID to apply?

A. That is not required.

Q. Does CareCredit sell my personal information?

A. CareCredit and its finance partner do not sell your personal information and are required by Federal Law to abide by the Fair Credit Reporting Act and other privacy laws. Their privacy policy contains more information about their information sharing practices, and will be in the package you receive with the Card if your account is approved.

Q. Is there a fee for paying off my account early?

A. No. You can pay your balance in full at anytime with no prepayment fees.

Q. I'm a Canadian resident visiting the US, can I apply for financing?

A. Unfortunately not at this time. CareCredit does not have access to Canadian credit report companies.

Q. Can I apply with someone else's social security number?

A. No. If for whatever reason you do not wish to use your social security number then we'll need to arrange for another method of payment.

Q. Why wasn't your bank able to approve my application?

A. Unfortunately this occurs from time to time. You can call 937-534-2138 to obtain more information. You'll also receive a letter within 30 days that will give you more of an explanation. This letter will entitle you to a free copy of your credit report so you can check and see if there are any errors or problems that you are not aware of.

Q. What do you mean by saying my application is pending?

A. A pending result simply means that the bank could not approve your application without further information.