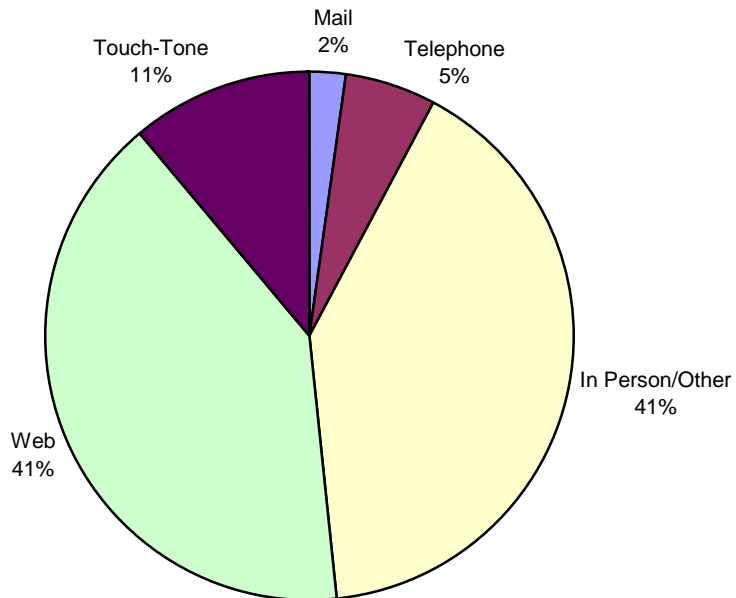


Credit Headcount by Registration Method Fall 10th Day 2004

Mail	688
Telephone	1,627
In Person/Other	12,102
Web	12,142
Touch-Tone	3,293



These data reflect the initial registration activity for fall quarter

Total Headcount = 29,852