



TransitCenter, Inc.
A Nonprofit Corporation

Providing information to help make transit work better for you.

Message From The President



Larry Filler
President and CEO

TransitCenter's mission is to improve the quality of life in areas where commuters work and live. Making commuting by transit more affordable and offering assistance in the use of transit, helps us achieve our mission. We understand that today's rising gas prices are placing financial strain on working families. Many are being forced to cut basic living expenses to cover the escalating cost of gas and other staples such as, home heating fuel. Long term, these high prices will work their way through the economy causing other areas of our daily lives to be effected.

Today, individuals who drive to and from work have already found ways to reduce gas costs by utilizing transit alternatives – subways, buses, trains, and vanpools. It's one way of easing the financial pressure of the current gas situation. By reaching out to your employees now to remind them about alternative commuting choices, you may be offering an opportunity to save that they may not have considered before. The transit benefits that are available to them can reduce their costs even more.

Employees who are seriously thinking about switching from driving to commuting by transit, should also know about the comprehensive transit directory located on our website, www.TransitCenter.com. We've collected links to all the major commuter services that serve the Tri-State area to make it easy for employees to find maps, schedules and fares.

We are always looking for new ways to provide information and services that can make transit a better choice and easier to use. To help us in this effort, we've included a survey in this issue of *TransitCenter News*. Please take a moment to fill out and return the survey. Your feedback will enable us to continue developing innovative commuting services that can help make life easier in the future for you and your employees. ✂

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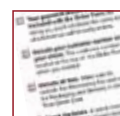
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Legislative Update

Transportation Bill Signed Into Law

The final version of the transportation reauthorization bill was signed into law by the President on August 10, 2005, as the **Safe, Accountable, Flexible, Efficient Transportation Equity Act: A Legacy For Users (SAFETEA-LU)**.

The new law provides a record level of federal transit investment. Out of the \$286.4 billion, \$52.6 billion will be used to improve transit over the next six years – 46% over the amount guaranteed in the previous law, TEA-21.

The law guarantees annual increases in transit funding and ensures long-term funding stability.

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Customer Spotlight



DRESS FOR SUCCESS®

Suits to Self-Sufficiency

TransitCenter is proud to have *Dress For Success*, an international nonprofit organization, as a TransitChek customer. Dress for Success's mission is to advance low-income women's economic and social development and encourage self-sufficiency through career development and employment retention.

"TransitChek came to our attention from one of our staff. So we can thank her for helping us find a new way to cut costs. The TransitChek program allows us to

dedicate more resources to our mission. And we also believe in TransitCenter's public mission to help make transit more economical for commuters," says Joi Gordon, Chief Executive Officer, Dress for Success Worldwide.

To find out how you can become a corporate sponsor or participate in a suit drive, visit their website at www.dressforsuccess.org or call Debbie Kellogg, Corporate Relations Director at (212) 532-1922 x 6. ✂

TransitCenter Teams Up With Benefit Concepts To Provide More Choices

BENEFIT CONCEPTS

From time to time, customers ask if we can recommend benefit providers who offer programs such as retirement services and flexible spending account administration.

Recently, TransitCenter has teamed up with one that, we believe, shares the same commitment to customers that we do.

Benefit Concepts, is a leading provider of employee benefit administration services. Over the past two decades they have set the standard for benefits administration. They use a leading edge technology platform which provides their clients and participants with a full web based administrative system. Technology however, is only part of the company's outstanding client services.

Benefit Concepts provides services in four key areas: COBRA administration, Retiree and Direct Billing, Flexible Spending Account administration and Total Benefit Administration which includes; online enrollment, eligibility processing, worksheets, confirmations, data exchange, and carrier billing. All application areas are supported by caring customer service representatives.

TransitCenter is pleased to be able to refer our customers to the services provided by Benefit Concepts.

For more information, email us at tcnews@transitcenter.com or call (800) 969-2009, or visit Benefit Concepts' website at www.benefitconcepts.com ✂

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Transportation News: NJ Transit Introduces A New Way To Go

In September, NJ TRANSIT unveiled its new multi-level rail cars at Newark Penn Station in New Jersey. With the input of a Customer Design Team made up of fourteen NJ TRANSIT commuters from around the system the new cars were designed to better meet higher ridership demands while providing an unprecedented level of comfort for customers.

"So many customers are excited to see the arrival of the first multi-level car, because they know that these cars will eventually mean more available seats and a more comfortable commuting experience," said NJ Transit Chairman, Jack Lettiere. "The attention to detail that was incorporated

into the design – including invaluable input from our Customer Design Team – is evident when you board the car for the first time."

Each multi-level car offers 15% to 20% more seating capacity than single-level coaches. The 231-car, multi-level fleet will ultimately provide a total of 31,447 seats.

The first of the new cars are expected to be on the tracks by fall 2006. They will serve NJ TRANSIT's busiest routes – trains that operate to and from New York Penn Station on the Morris & Essex Lines, the Northeast Corridor Line and the North Jersey Coast Line. ✂

Photos by Michael Rosenthal/NJ TRANSIT



Transit Industry Responds To Hurricane Katrina

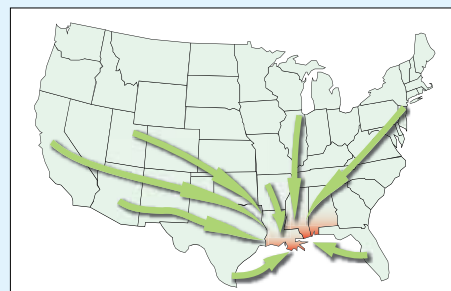
Immediately following the devastation of Hurricane Katrina, individuals and organizations nationwide mobilized to donate time and resources to help the millions who were effected. Transit agencies from around the country responded, as well.

Hundreds of evacuees were transported between temporary shelters, airports, and medical facilities by buses that were

donated by transit agencies and operators who donated their time. Vehicles arrived from as far away as San Francisco, Chicago and Orlando.

MTA New York City Transit sent 100 vehicles to New Orleans. The crew included two operators per coach and the maintenance support staff (all volunteers), as well as 150 New York Police Department officers. NJ TRANSIT sent four buses to transport New Jersey and local police officers to the affected region. The Port Authority of New York and New Jersey sent three two-person teams to the effected areas.

A full roundup of how transit agencies across the nation responded in the aftermath of Hurricane Katrina can be found at the American Public Transportation Association website at www.apta.com. ✂



*Source: The American Public Transportation Association, www.apta.com



Legislative Update:

Transportation Bill Signed Into Law

(continued from page 1)

The provision to increase the transit benefit cap to \$155 was not included in the final version. However, the new law preserves the current limit of \$105 a month for qualified transportation benefits for transit. It also includes a provision which requires federal agencies in Washington, D.C. to provide employees with tax-free transit benefits to cover commuting costs up to the maximum level allowed by law.

Ultimately, this new law guarantees funding which will lead to safer, more efficient and more convenient commuting here in the New York metro area and across the country.

TransitCenter Recognized For Ads Promoting Transit Benefits

Have you seen one of our ads in the subway or heard our commercials? Or maybe you've picked up a brochure at one of our corporate sponsored events?

TransitCenter was recently recognized by the American Public Transportation Association (APTA), the North American trade association for transit, by receiving several first place awards in their annual AdWheel Awards competition.

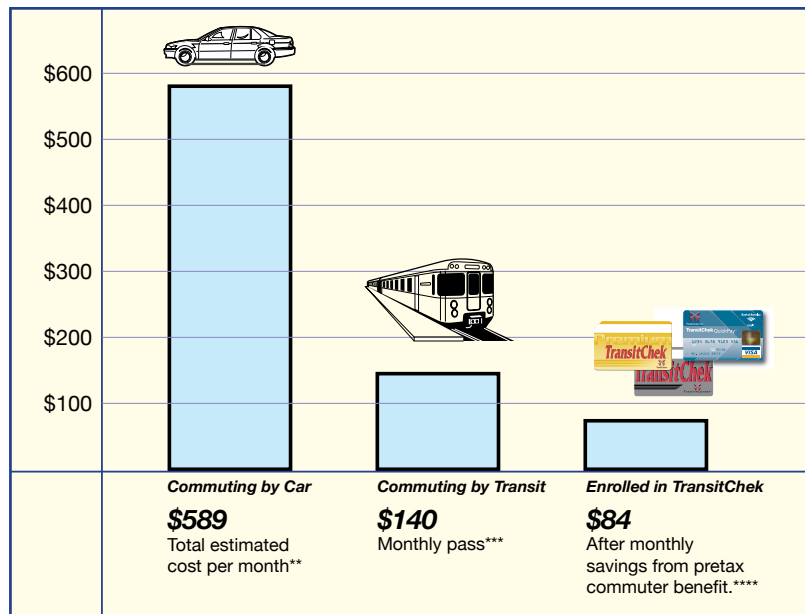
TransitCenter's promotional efforts help to increase enrollment into our TransitChek programs by informing and educating commuters on the positive economic and environmental impact of riding transit. We also want to help more employees enroll

in the program to help increase your company's savings.

"We are proud to be recognized by APTA. We hope to continue to produce award winning promotions that will encourage even more commuters to choose transit," says Tom Conlin, Vice President of Marketing, TransitCenter, Inc. ✂

Commuting Costs Compared

This chart compares the cost of a commute 18.5 miles* one way (37 miles a day) for one month with gas prices at \$3.00 a gallon.

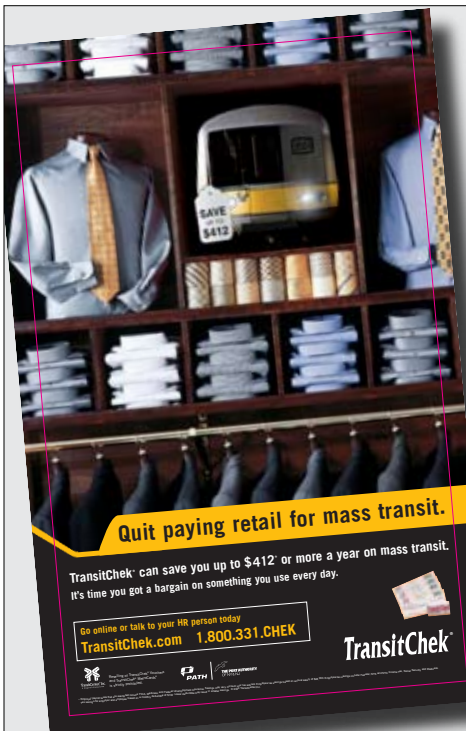


*SOURCE: MapQuest driving distance between Montclair, NJ and New York Penn Station.

**Based on results from the New Jersey Department of Transportation's Commuting Cost Calculator at www.state.nj.transportation, driving a mid-sized vehicle, paying \$35.64/month with gas costing \$3.00/gallon. Figure also includes \$482.95/month in Estimated Ownership Cost which covers maintenance, insurance, license, registration, depreciation, finance charges and taxes.

***SOURCE: NJ TRANSIT monthly pass for Montclair/Boonton Line from Montclair Heights Station to Penn Station New York.

****Based on an annual salary of \$48,000. Employee tax savings include: Federal, NYS and NYC income tax, Social Security and Medicare. Annual savings of up to \$500 or more based on the maximum \$105 monthly deductible allowed for mass transit. Lower deductible may result in smaller savings. Individual savings may vary. Estimated savings based on 2004 Federal Income Tax rates.





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TransitCenter NEWS

Providing information to help make transit work better for you.

Get Your Benefits On Time Use This Checklist To Ensure Prompt Delivery

*Editor's note: TransitCenter is committed to delivering the best transit benefit services available. The following information is provided for customers who use our **TransitChek[®] Order Form** to receive benefit products to distribute to employees.*

Filling out the Order Form correctly for your TransitChek benefit products will ensure that you receive your benefits without delay. Use this checklist for the next form you fill out.

- ✓ **Your payment should always be included with the Order Form.** By doing so, you'll eliminate the extra step of a follow-up call to verify payment.
- ✓ **Include your customer number on your check.** The customer number is located at the top of the Order Form when you reorder.
- ✓ **Include all fees.** Make sure to include the Processing Fee and cost for Packaging and Delivery in the Total Order Cost.
- ✓ **Check the totals.** A quick check of the calculations could prevent delays down the road.

- ✓ **Check the addresses.** There are two locations where we receive Order Forms. It's good to make sure your Order Form, along with your payment, is going to the right one. If you're sending by regular mail, there is a PO Box address. For overnight and messenger deliveries of Order Forms we have a Brooklyn address. The full address for both locations appears on the Order Form. (Orders should not be sent to our corporate office at 1065 Avenue of the Americas.)

Order Forms for both new and returning customers can be found at our website www.transitcenter.com at the bottom of the home page.



Order Forms

If you have any questions about your order, you should call (800) 945-2435. 📞

Customer Service Corner

December 12 Mark This Date On Your Calendar!



*Place your order along with your payment by **December 12** and you will receive your **TransitChek** benefit products by **December 23rd**.*

The holiday season may be the most joyful time of the year, but it's also the busiest. To help make life easier for you and your employees, we've made special preparations to have your end-of-the-year order of TransitChek Vouchers and TransitChek MetroCards, delivered to you early, so your employees can enjoy the holidays with TransitChek in hand.

Help your employees even more. By choosing TransitChek MetroCards instead of Vouchers, they can swipe right through instead of having to wait on line at subway stations.

For questions or more information, please feel free to contact us at tcnews@transitcenter.com or call Customer Service at (800) 945-2435. 📞

BEST
Workplaces
for CommutersSM

Proud to be one of the EPA's
Best Workplace for CommutersSM
for the Second Year in a Row