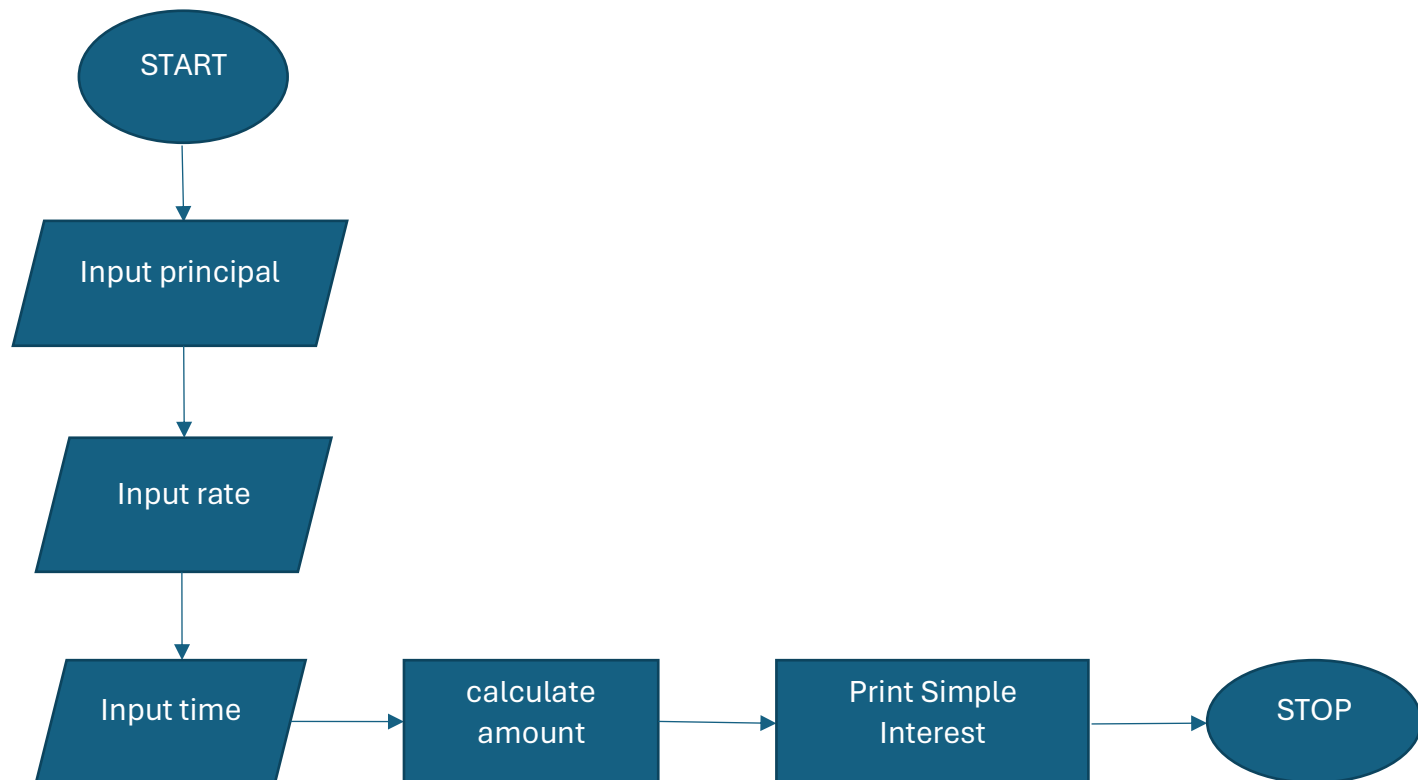
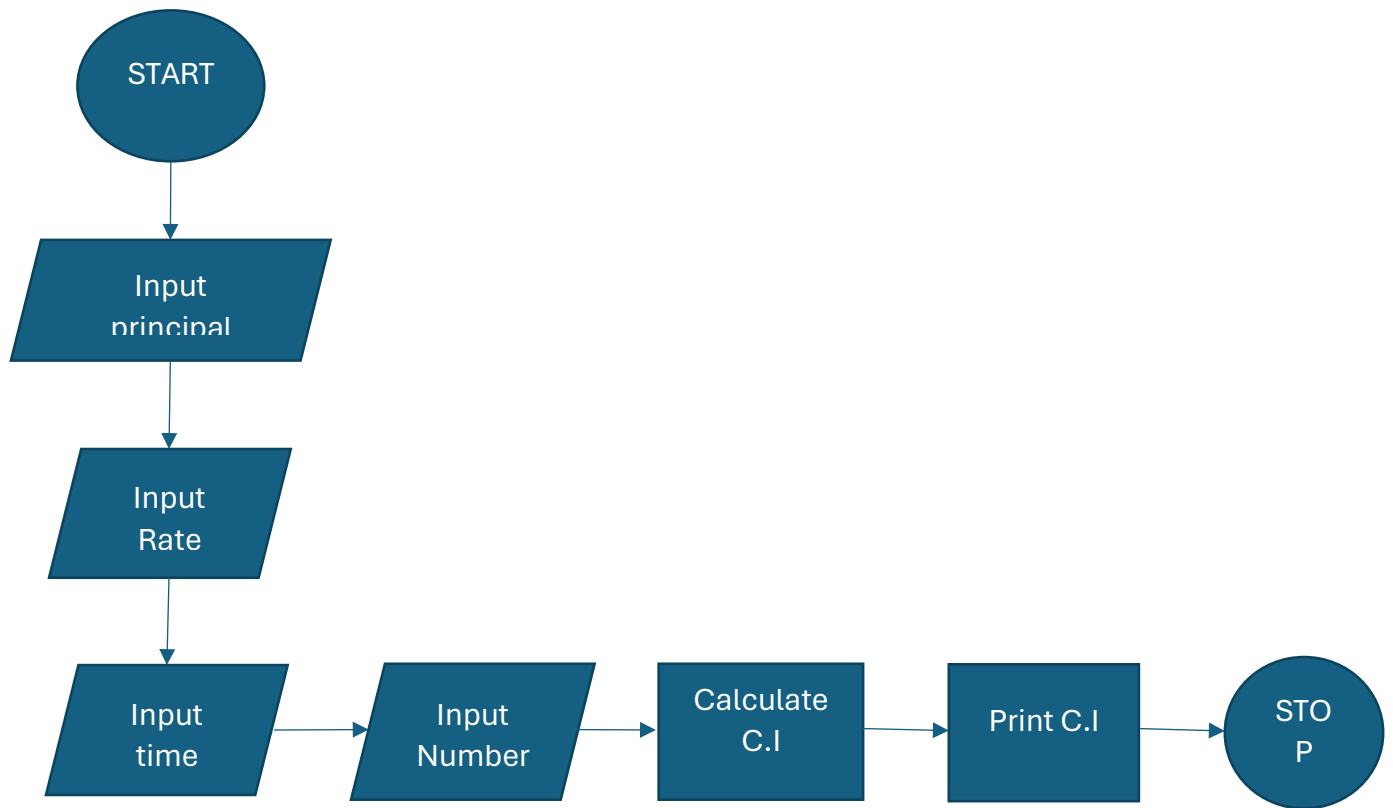


SIMPLE INTEREST FLOWCHART



COMPOUND INTEREST FLOWCHART



ANNUITY PLAN FLOWCHART

