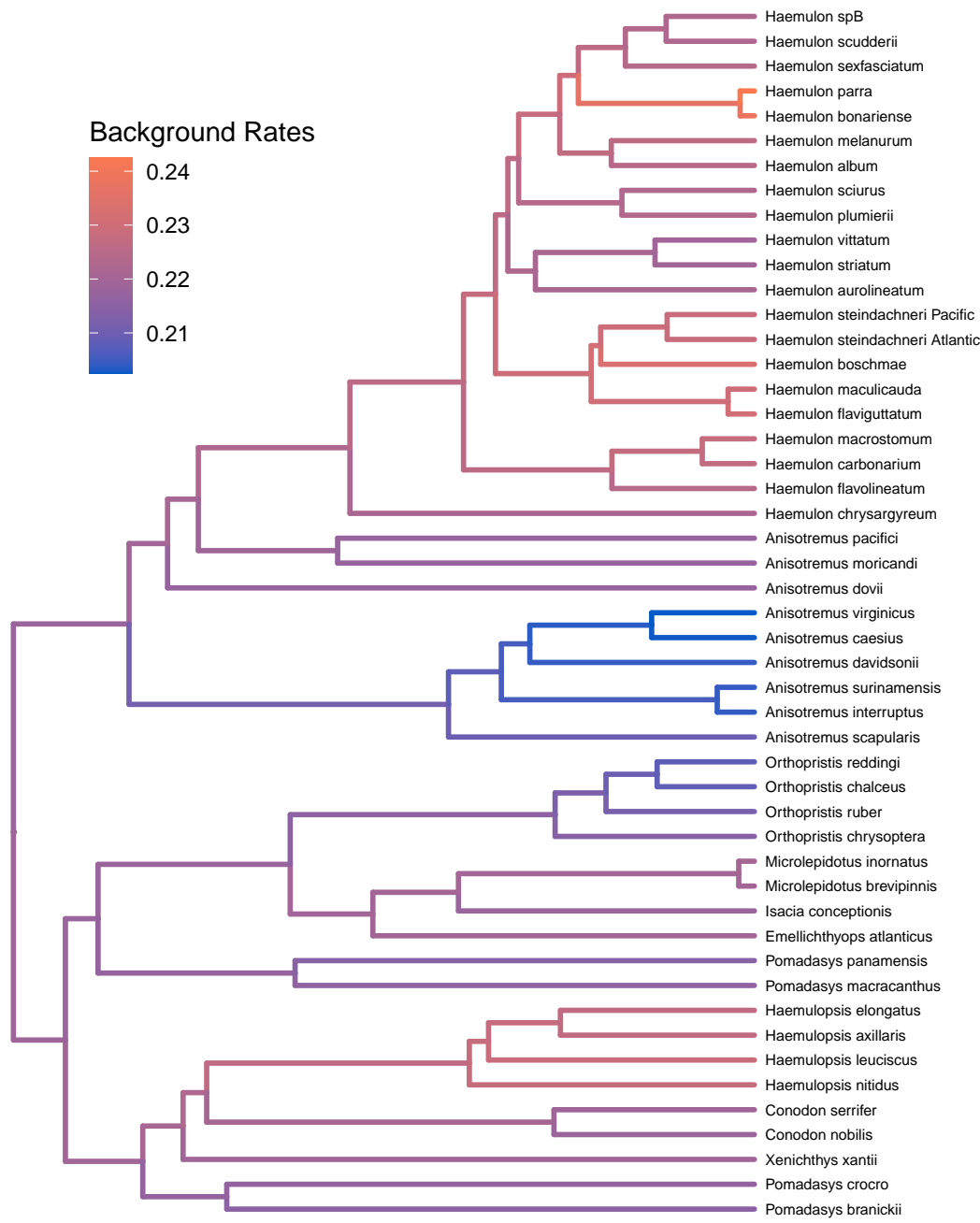
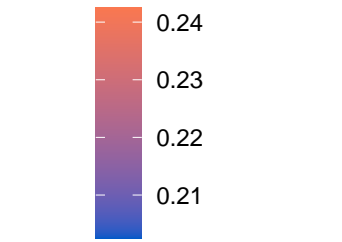


Background Rates



Branch Rates

