Title: I like the Company's transfer agent. I hope this clears a few things up for those who still wonder. I

used a crayon to underline words that jaque't my teets.

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## What is a direct stock purchase plan?



Direct stock purchase plans are an alternative way to buy the shares of certain companies. Benefits of direct stock purchase plans include lower fees, the ability to set up automatic, periodic investments and automatic reinvestment of earned dividends. Individual companies set up direct purchase plans to allow investors to buy shares of stock directly in a company. The Company's transfer agent will effect trades through a trading broker and allocate shares to their registered accounts directly on the records of the company. For plan-specific information, including fees, shareholders should refer to relevant plan documents.