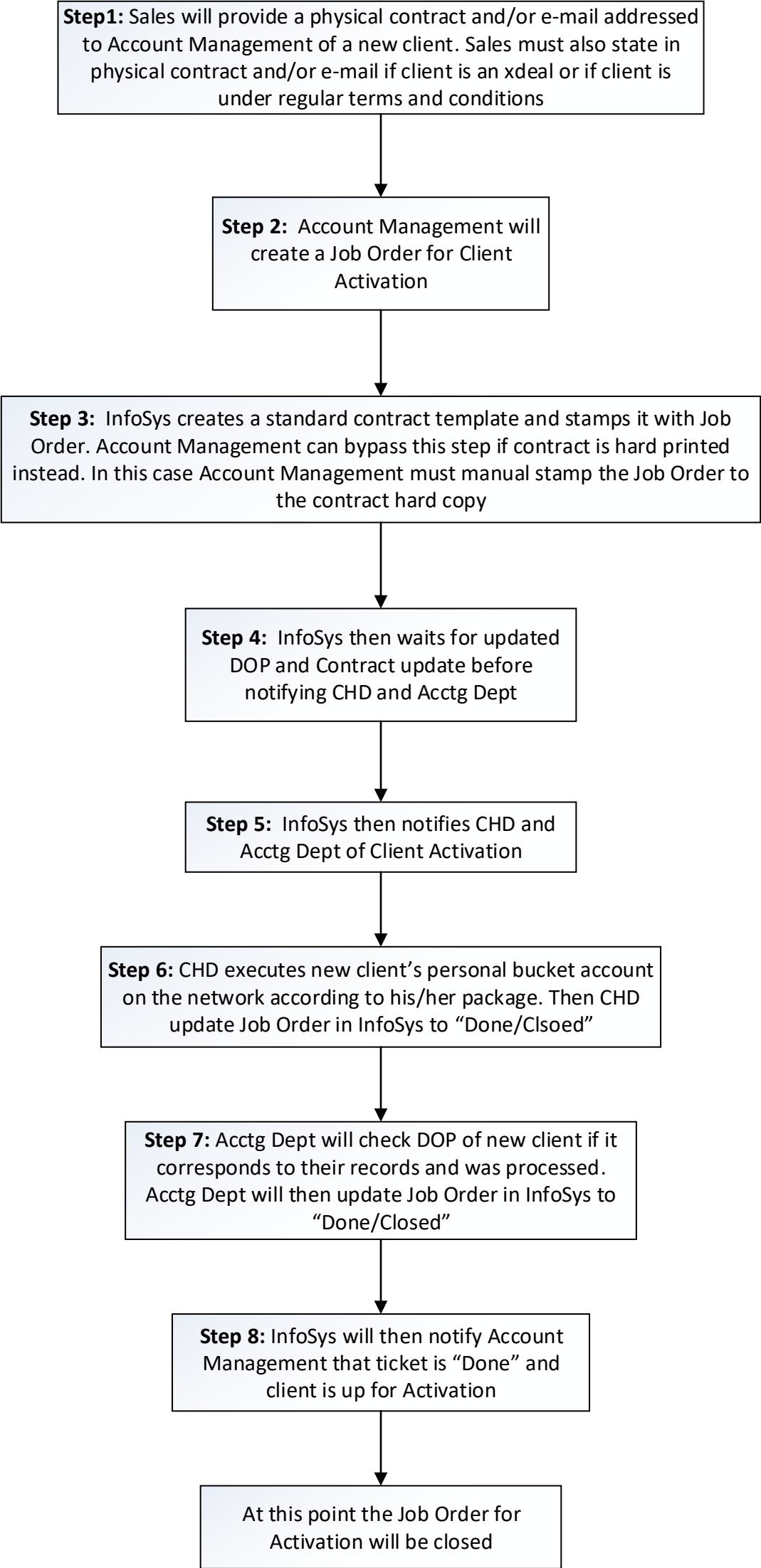


New Accounts Process Flow



Discounts Process Flow

