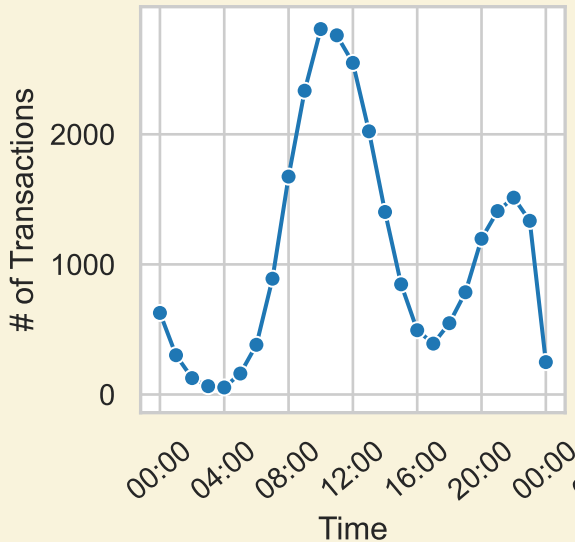


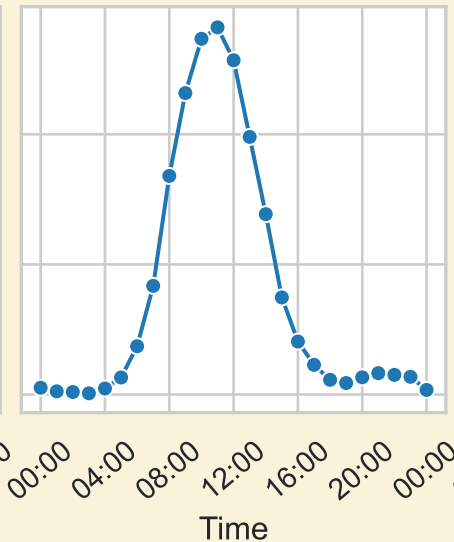
Simulated Transactions by Time-of-Day

Accounts, Normal: 10000

10.0% = 1000 Suspicious Accts.



1.0% = 100 Suspicious Accts.



0.1% = 10 Suspicious Accts.

