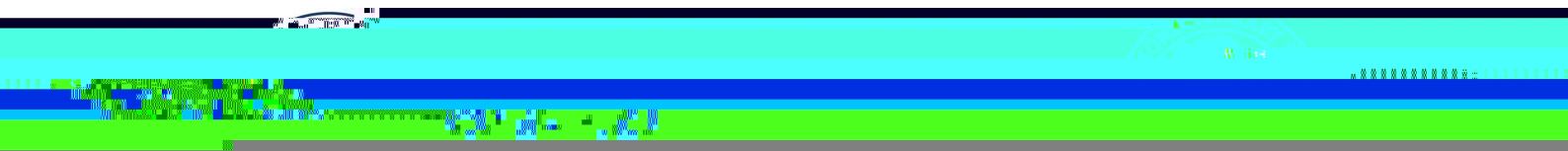


ELECTRONIC FUNDS MANAGEMENT POLICY



Help for non-English speakers



ELECTRONIC FUNDS MANAGEMENT POLICY

