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:KHQZHJDWKHUHGWKLVWLPHODVW\HDURQDYHU\VRJJ\)ULGD\DW7UDGHV
+DOOLQ*ODVJRZWKHSURIHVVLRQZDVVWLOOGLJHVWLQJWKHQHZVWKDWWKH
&RPSHWLWLRQDQG0DUNHWV$XWKRULW\ZDVWRXQGHUWDNHDUHYLHZRIWKH
YHWHULQDU\VHUYLFHVPDUNHWIRUKRXVHKROGSHWV7KHDQQRXQFHPHQW
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WRHQVXUHWKH&0$¶VLQYHVWLJDWLRQLVZHOOLQIRUPHGDQGWKDWDQ\
UHFRPPHQGDWLRQVDUHVFUXWLQLVHGIRUXQLQWHQGHGFRQVHTXHQFHVIRUERWK
WKHSURIHVVLRQDQGDQLPDOZHOIDUH0DOFROPZLOOVKRUWO\JLYHXVDIXOO
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$VDPHPEHURIWKH'RJ&RQWURO&RDOLWLRQ%9$KDVORQJFDPSDLJQHGIRU
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DQGWUDJLFDOO\IDLOHGWRWDFNOHWKHURRWFDXVHVRIGRJELWHLQFLGHQWVDQG
IDWDOLWLHV,WZDVWKHUHIRUHGLVDSSRLQWLQJZKHQWKHSUHYLRXVJRYHUQPHQW
DQQRXQFHG$PHULFDQ;/%XOOLHVZHUHWREHDGGHGWRWKHOLVWRIEDQQHG
EUHHGVLQ(QJODQGDQG:DOHVUDWKHUWKDQFHDVLQJWKHRSSRUWXQLW\WR
LPSOHPHQWDPRUHVWUDWHJLFDSSURDFKWKDWZRXOGPDNHDUHDOGLIIHUHQFH

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FKDOOHQJLQJDQGXSVHWWLQJWLPHIRUGRJRZQHUVDQGYHWVWU\LQJWR
QDYLJDWHWKHEDQ5HFRJQLVLQJWKHLPSDFWRQYHWWHDPFDSDFLW\%9$
OREELHG'HIUDDQGWKH6FRWWLVKDQG1RUWKHUQ,UHODQGJRYHUQPHQWVWR
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)UHTXHQWO\$VNHG4XHVWLRQVUHVRXUFHNHSWPHPEHUVXSGDWHGZLWKWKH

ODWHVWGHYHORSPHQWVDVWKHEDQUROOHGRXW$VSHFLDOWKDQNVWRRXU
LQFRPLQJ3UHVLGHQW(OL]DEHWK0XOOLQHDX[IRUUHSUHVHQWLQJWKHYHWYRLFH
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PDNHUVRQWKHLVVXHVWKDWPDWWHUPRVWWRRXUPHPEHUVKDVUHVXOWHGLQ
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,Q0DUFKQHZOLFHQVLQJUXOHVFDPHLQWRHIIHFWWKDWHIIHFWLYHO\EDQVWKH
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6HFXULQJRQJRLQJDFFHVVWRYHWHULQDU\PHGLFLQHVLQ1RUWKHUQ,UHODQG
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<RXUNQRZOHGJHLQVLJKWDQGSHUVSHFWLYHDUHLQFUHGLEO\YDOXDEOH

$WKDQN\RXRIFRXUVHWRP\IHOORZRIILFHUVZKRKDYHJXLGHGDQG
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EDFNERQHRIWKLVRUJDQLVDWLRQWKH\WDNHRXULGHDV\RXULGHDVLQVLJKWV
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$QGVRLW¶VWKHHQGRIDVXFFHVVIXODOEHLWFKDOOHQJLQJ\HDU,¶YHDOZD\V
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DVLQGLYLGXDOVDQGDVDSURIHVVLRQZKHQWKHYDOXHRIEHLQJD%9$
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,W¶VEHHQDQDEVROXWHSULYLOHJHWRUHSUHVHQW\RXDV3UHVLGHQWWKDQN \RX

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