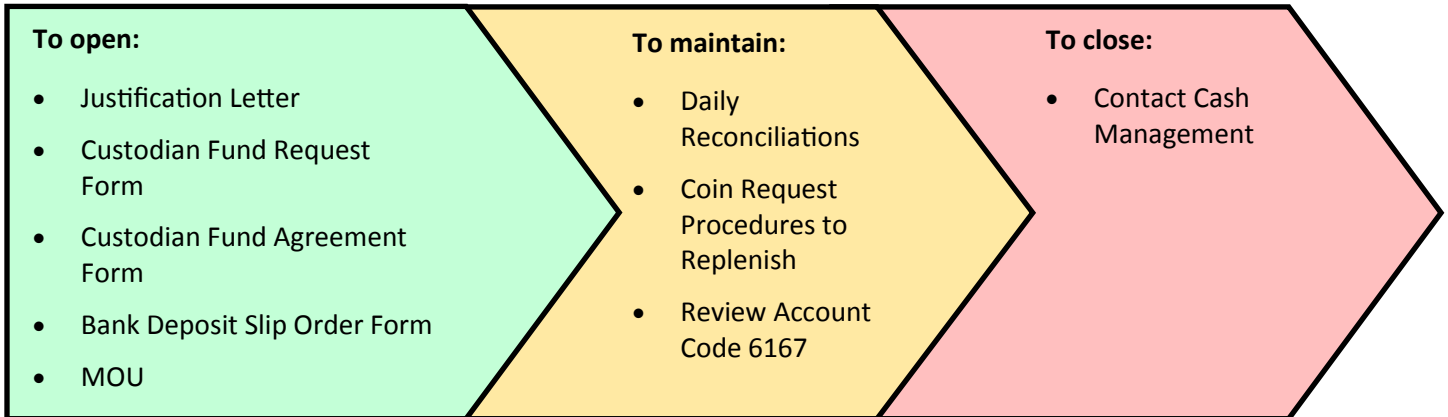


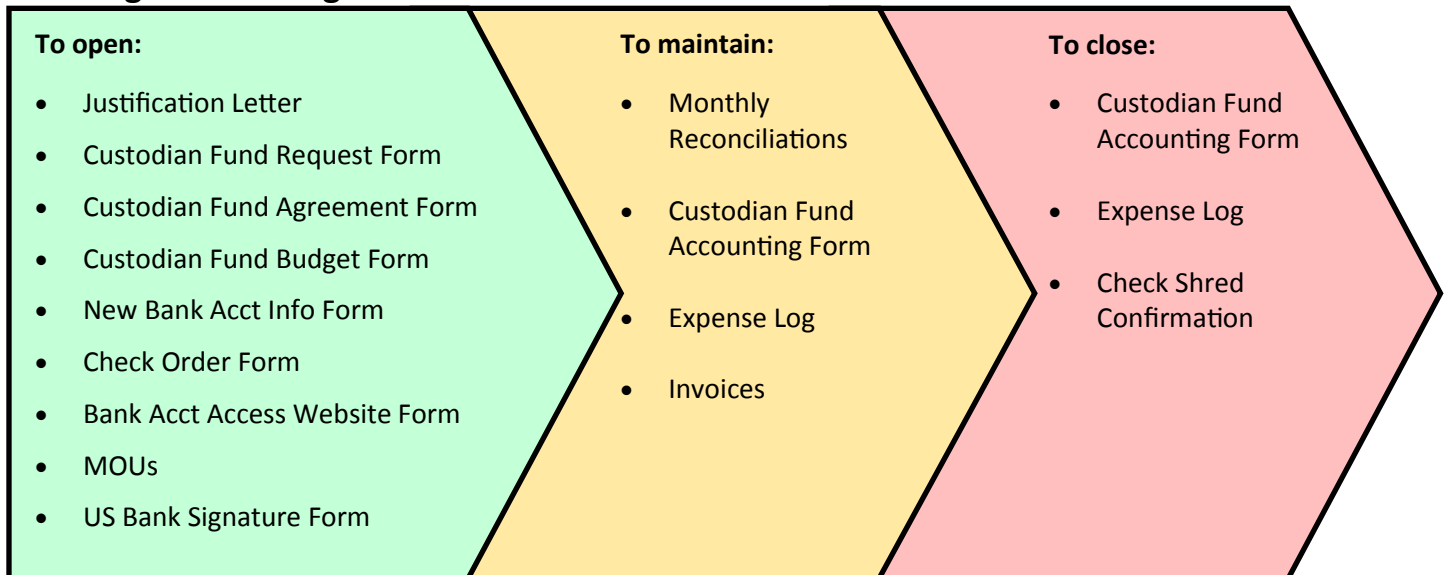
Life Cycle of Custodian Funds - Page 1

Note: Administrative Bank Accounts are not included in this document because these are specific to Business Services.

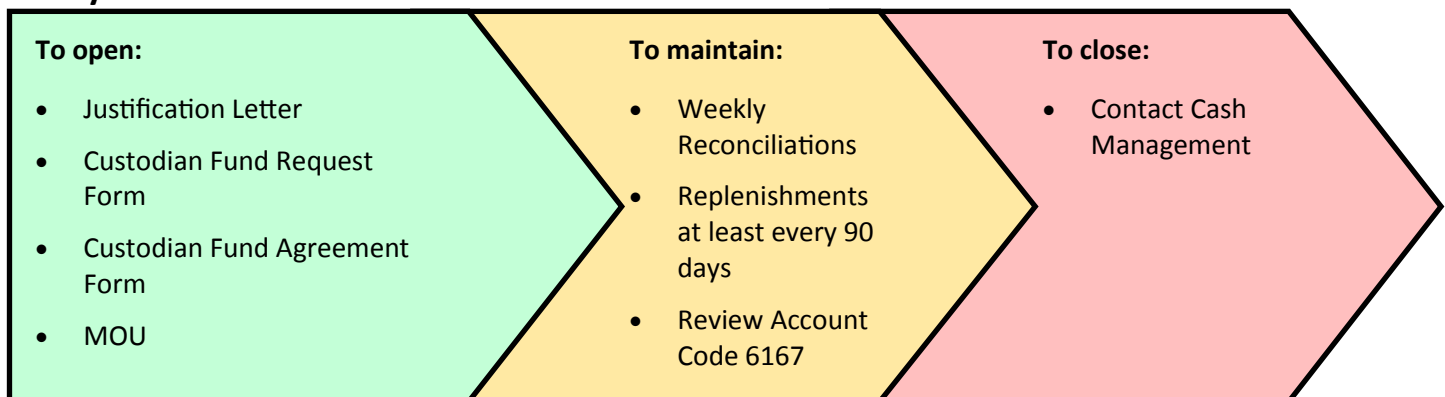
Change Funds



Contingent Checking Accounts

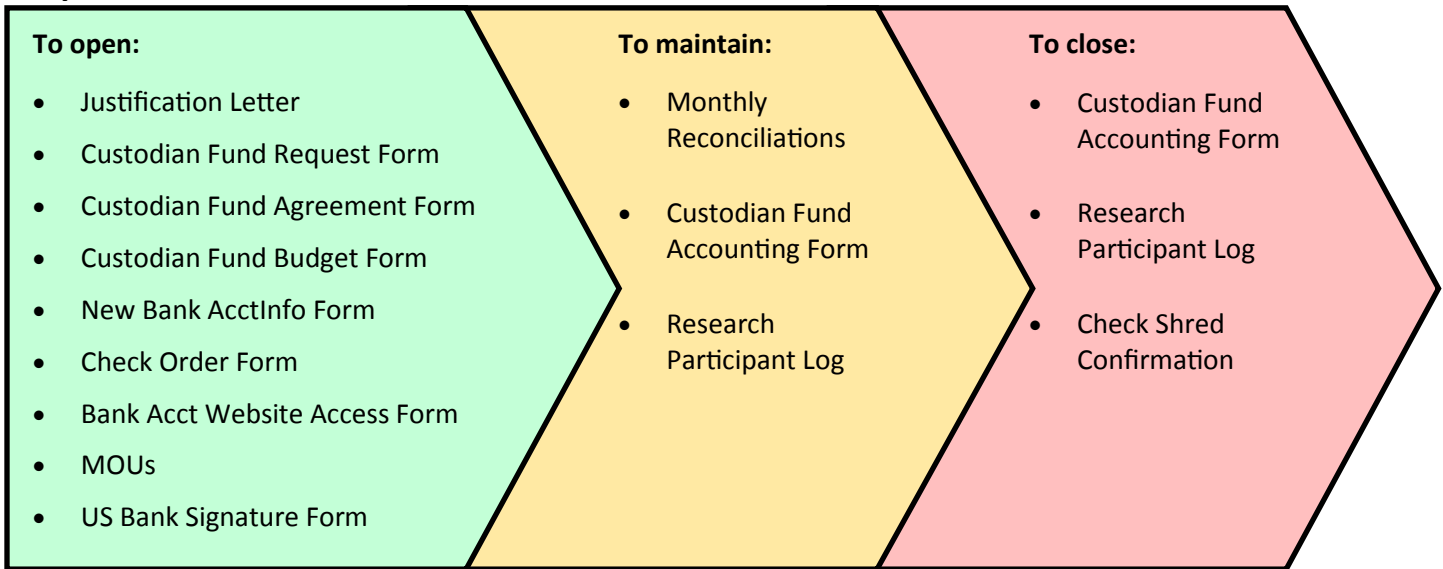


Petty Cash

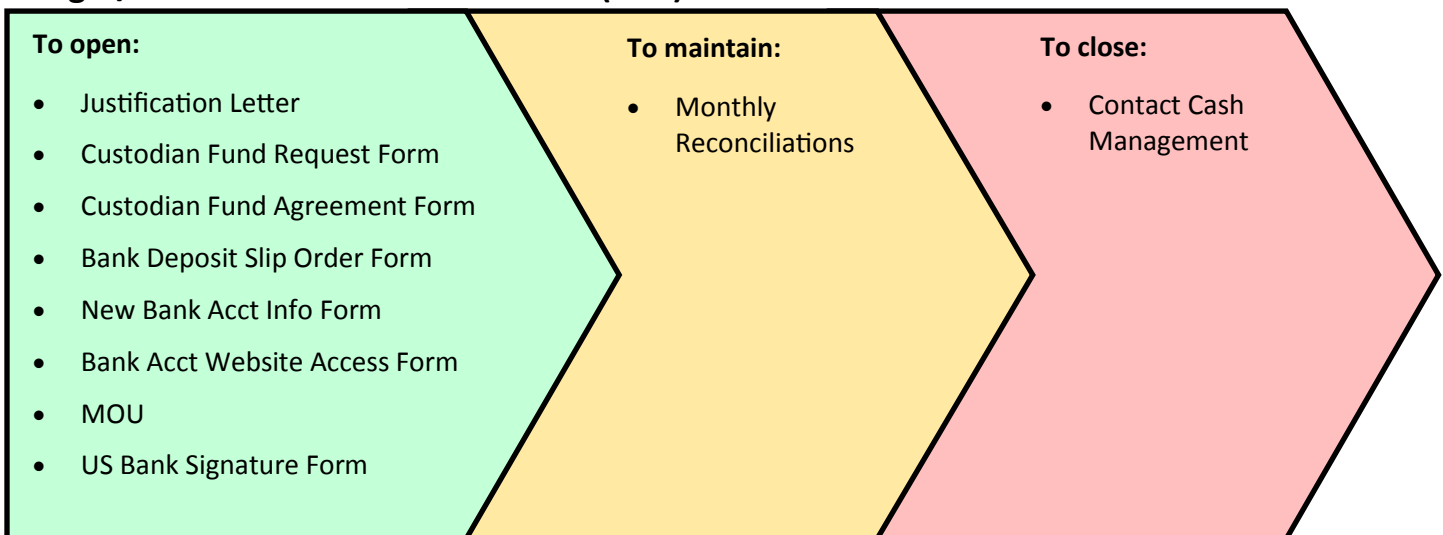


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Replenishable Bank Accounts



Target/Transaction Balance Accounts (TBA)



Temporary Funds

