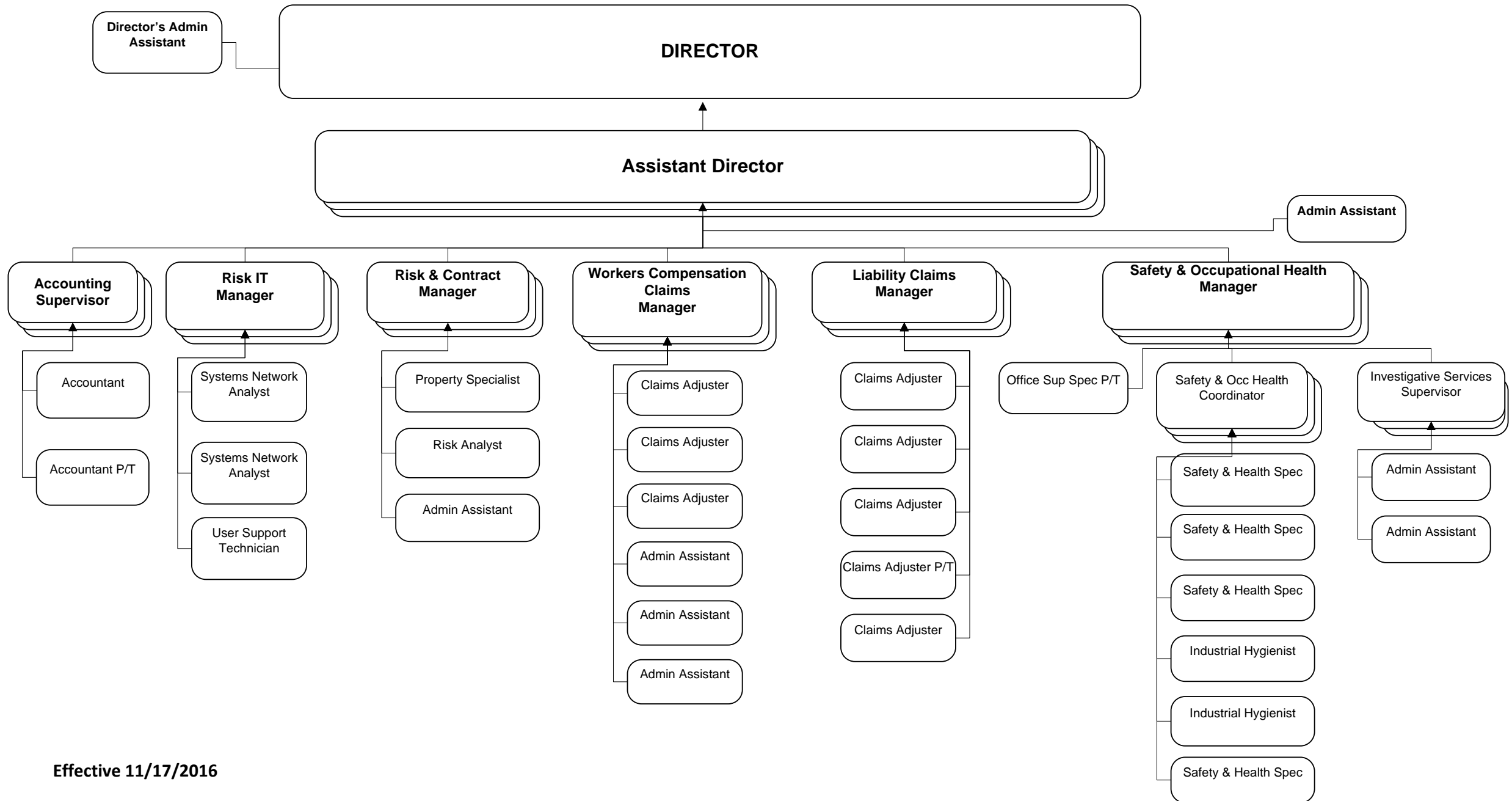


Risk Management Division



Effective 11/17/2016