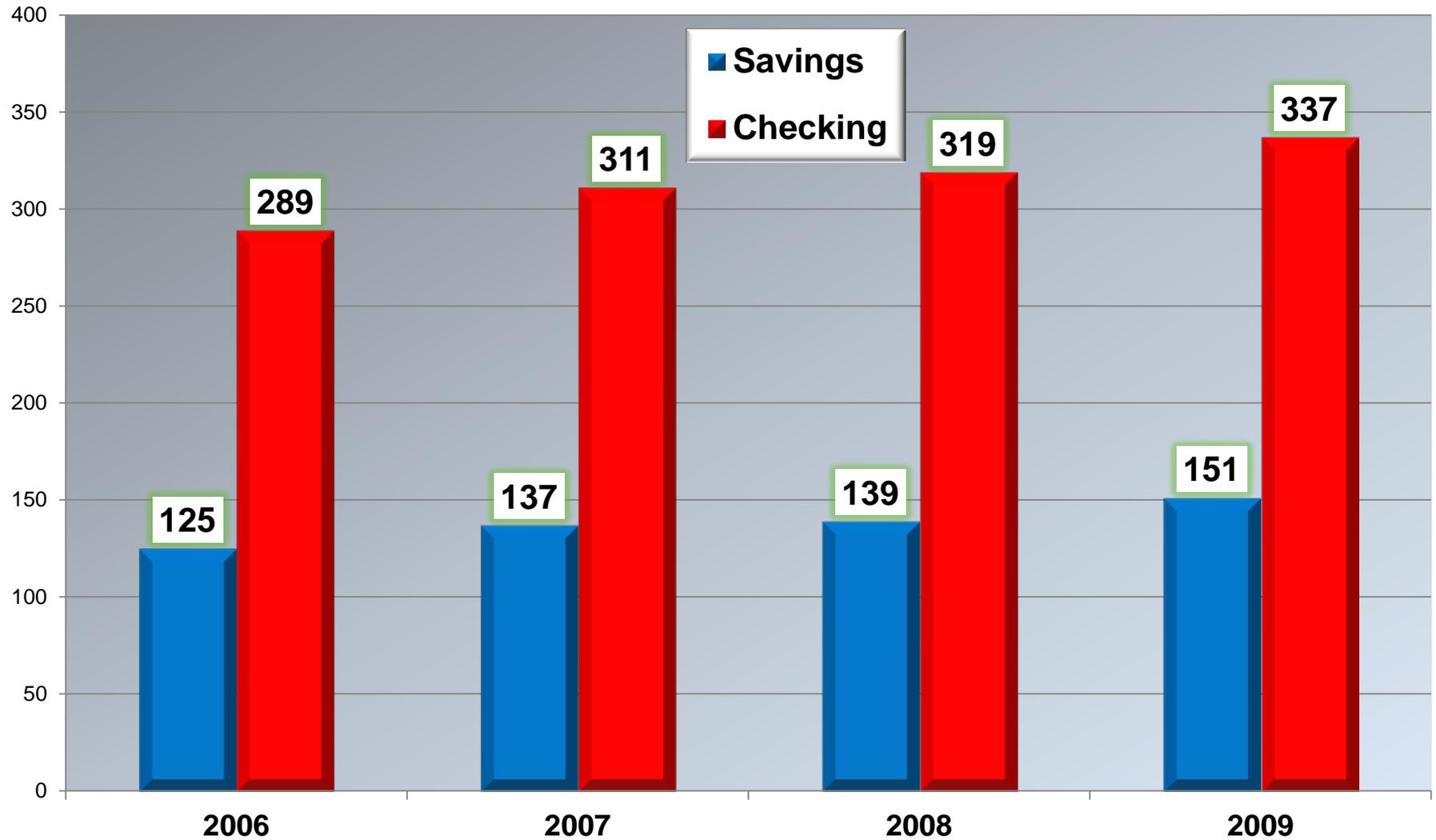


JOSEPH D. RADOVANIC
SENIOR VICE PRESIDENT/
RETAIL ADMINISTRATION & MARKETING

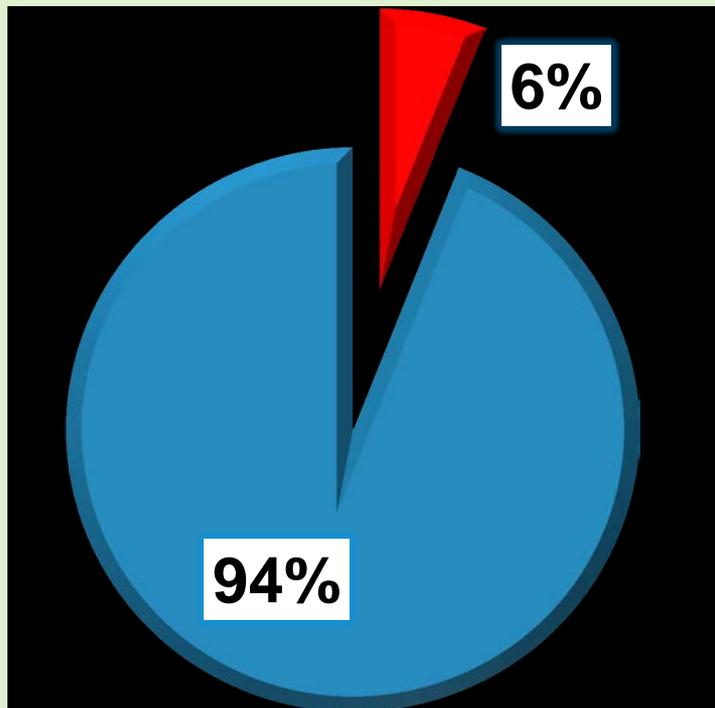


COST OF ACCOUNTS

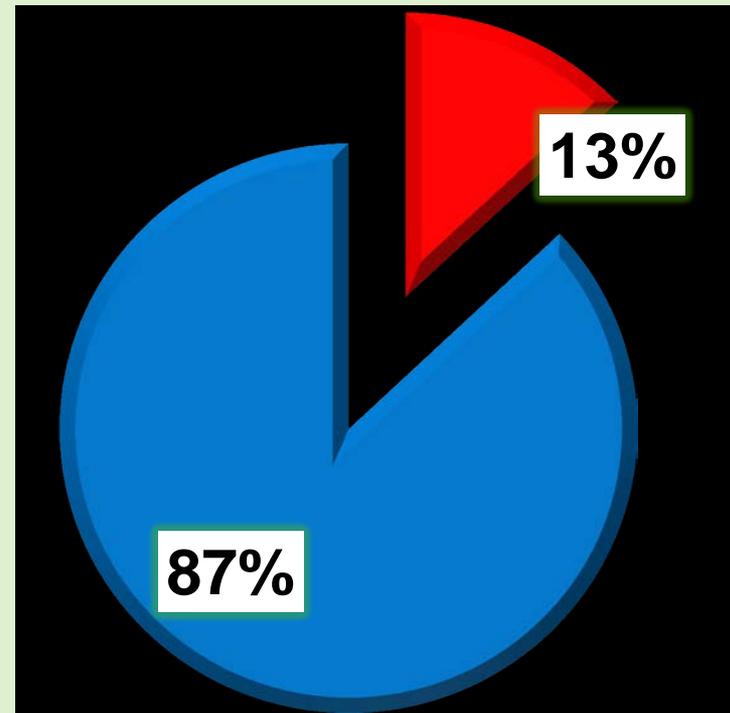
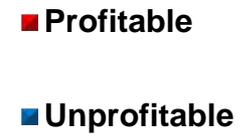


PROFITABILITY COMPARISON

First Step



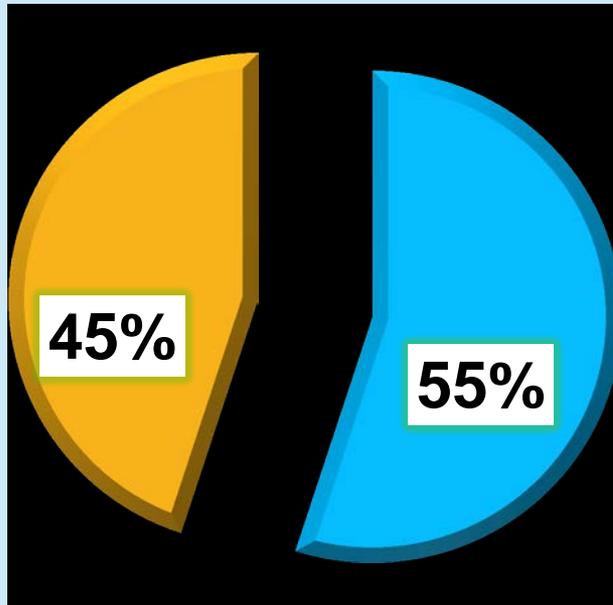
Passbook



INCREMENTAL COST PROFITABILITY

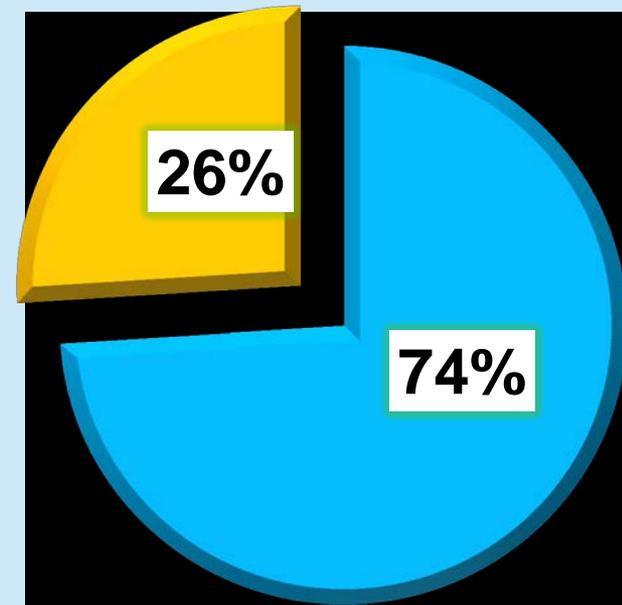
First Step

- Profitable
- Unprofitable



Passbook

- Profitable
- Unprofitable



PERCENTAGE OF PROFITABILITY PER HOUSEHOLD

