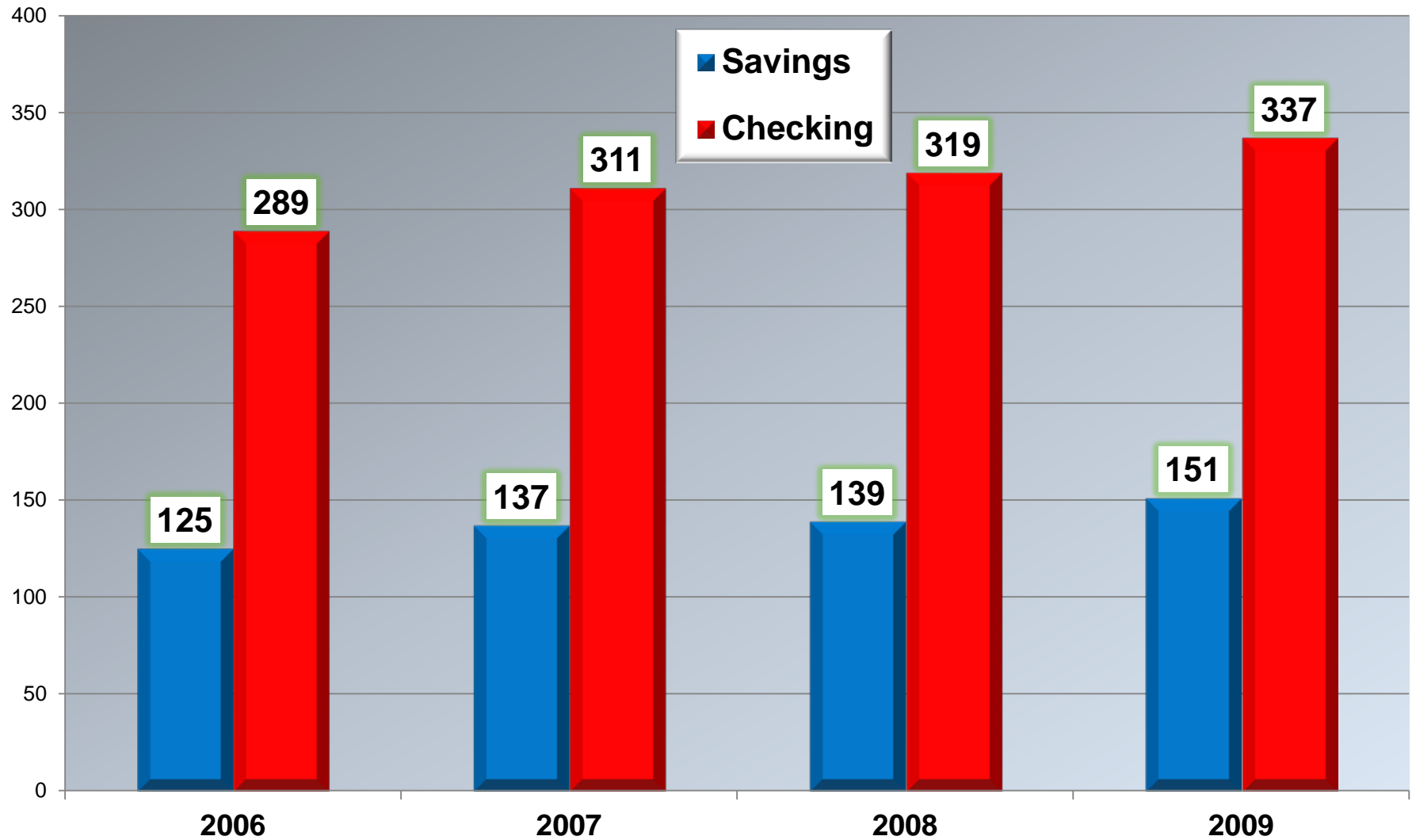


**JOSEPH D. RADOVANIC**  
SENIOR VICE PRESIDENT/  
RETAIL ADMINISTRATION & MARKETING

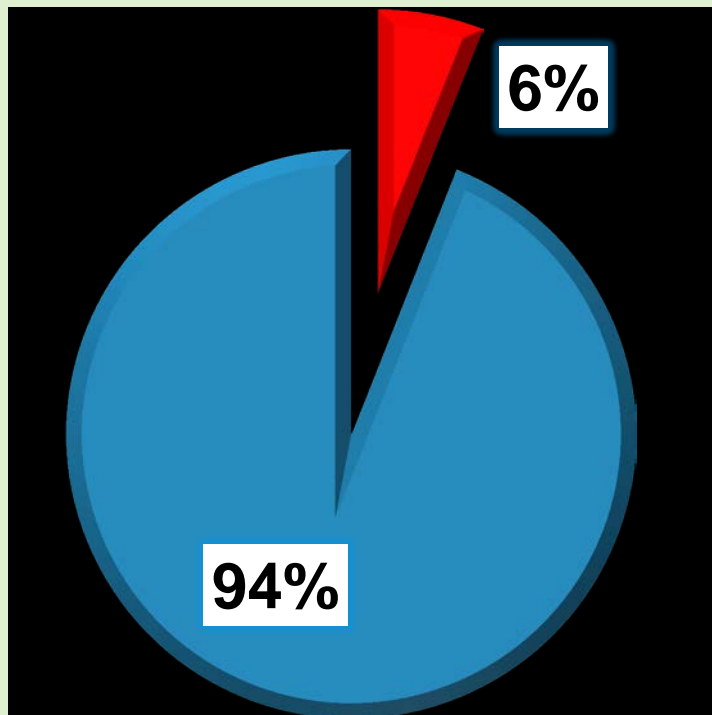
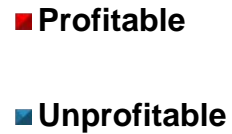


# COST OF ACCOUNTS

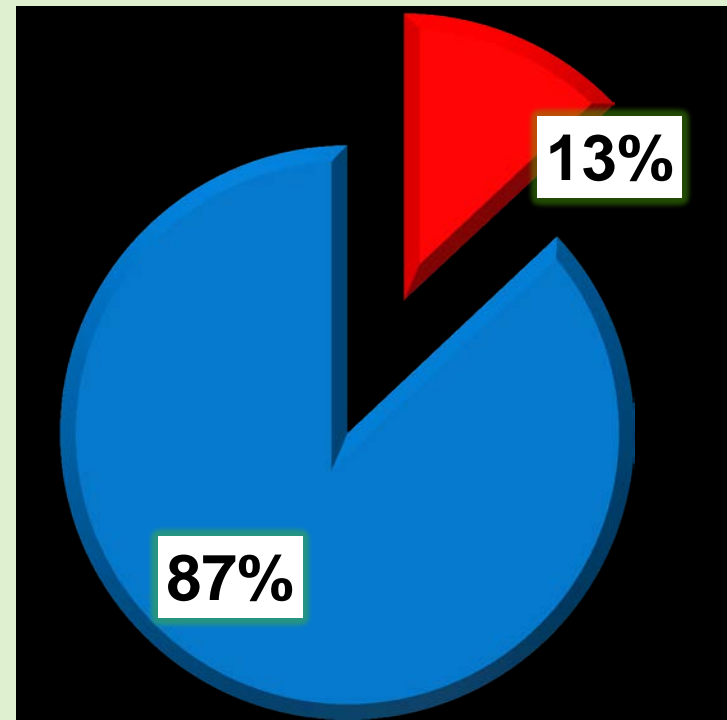
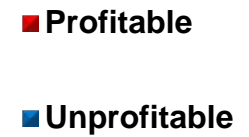


# PROFITABILITY COMPARISON

## First Step



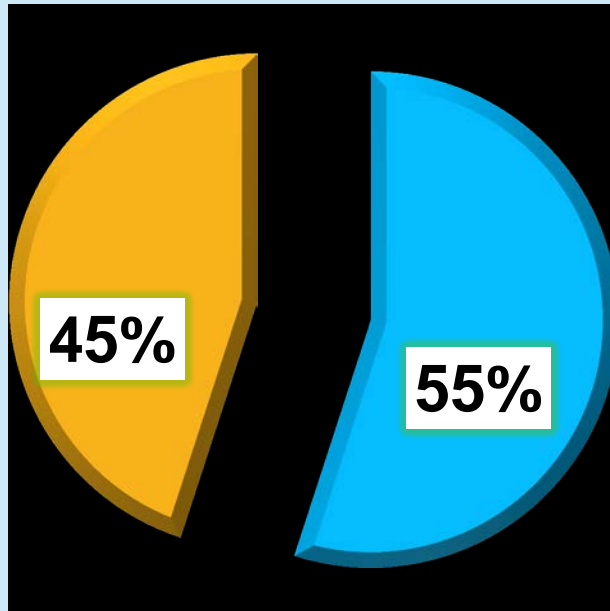
## Passbook



# INCREMENTAL COST PROFITABILITY

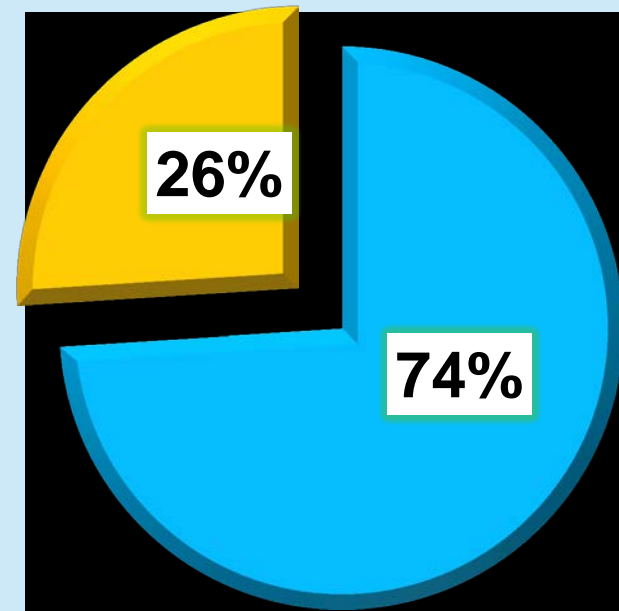
## First Step

- Profitable
- Unprofitable



## Passbook

- Profitable
- Unprofitable



# PERCENTAGE OF PROFITABILITY PER HOUSEHOLD

