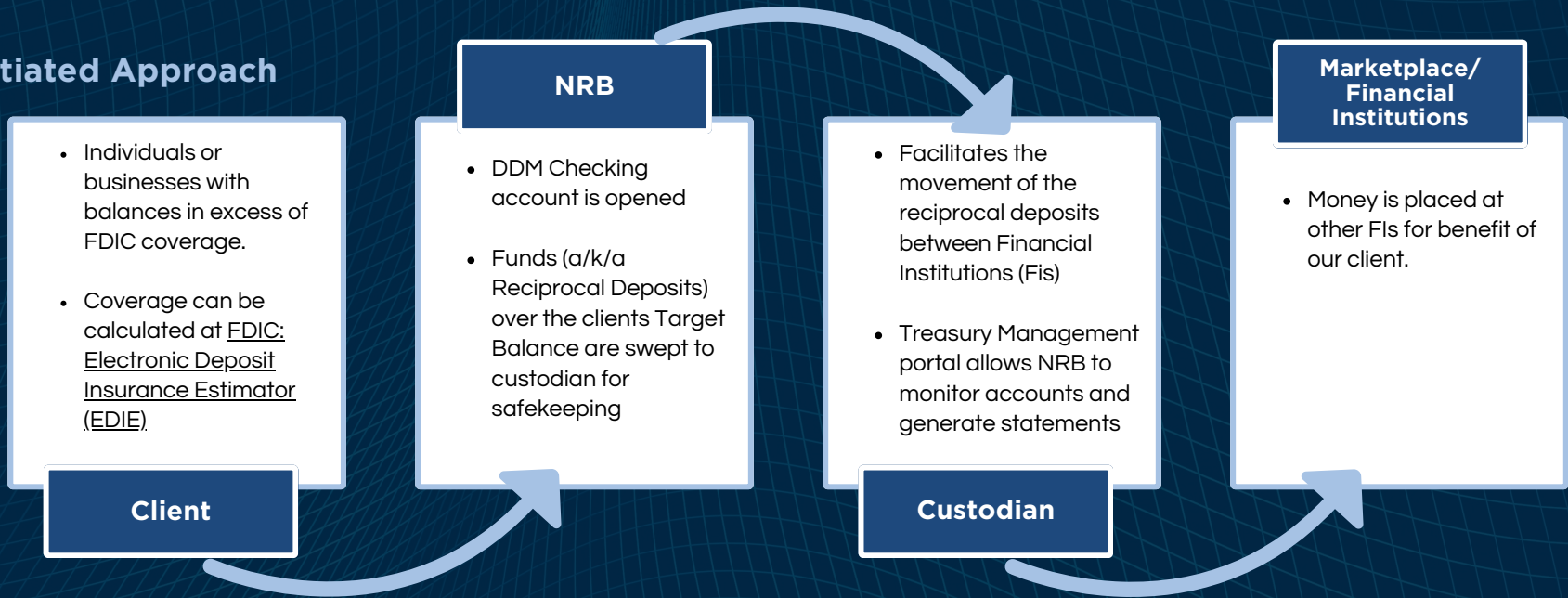


A Differentiated Approach



DDM Checking Account Example

