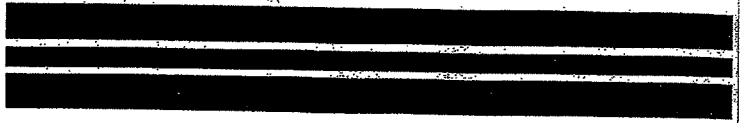
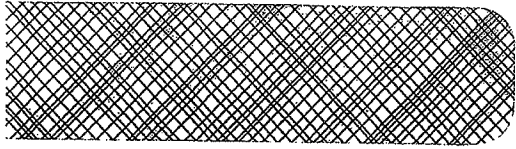
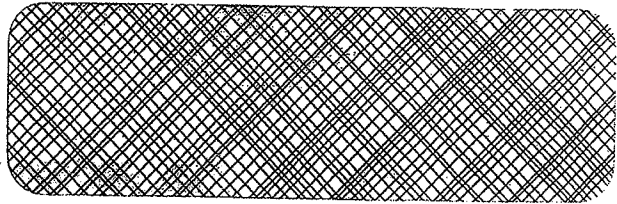


PRESORTED  
FIRST-CLASS MAIL  
U.S. POSTAGE PAID  
MSI



To



PERMIT IMPRINT – Pre-sorted mail used by bill pay services, such as online home banking services.