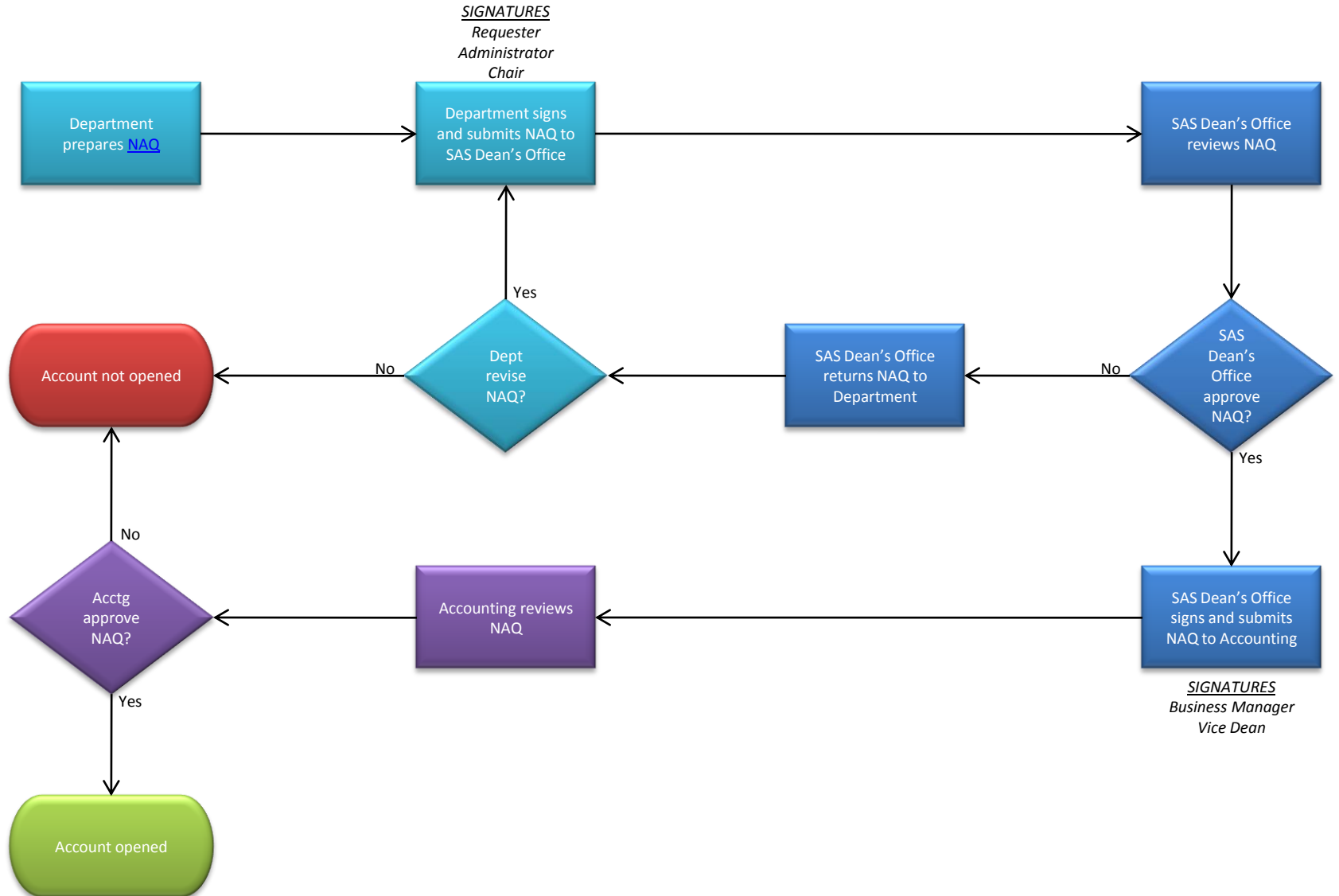


OPENING AN UNRESTRICTED ACCOUNT FLOWCHART

(Department is preparer)



OPENING AN UNRESTRICTED ACCOUNT FLOWCHART

(SAS Dean's Office is preparer)

