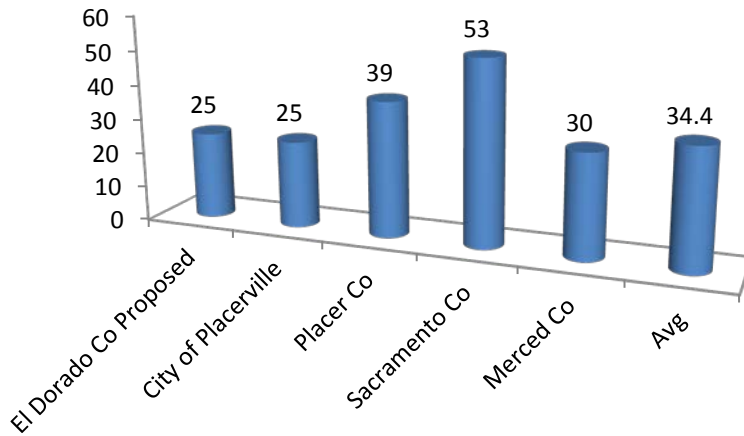


## Non-Payment of Credit Card Draft Fee



## Non-Acceptance of Electronic Funds Transfer Fee

