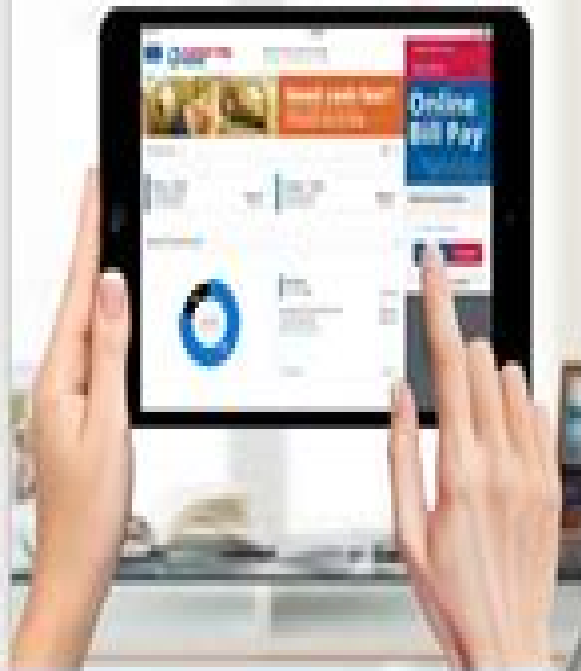


User Guide

for Consumer & Business Clients

January 2014



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Bank User Guide

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