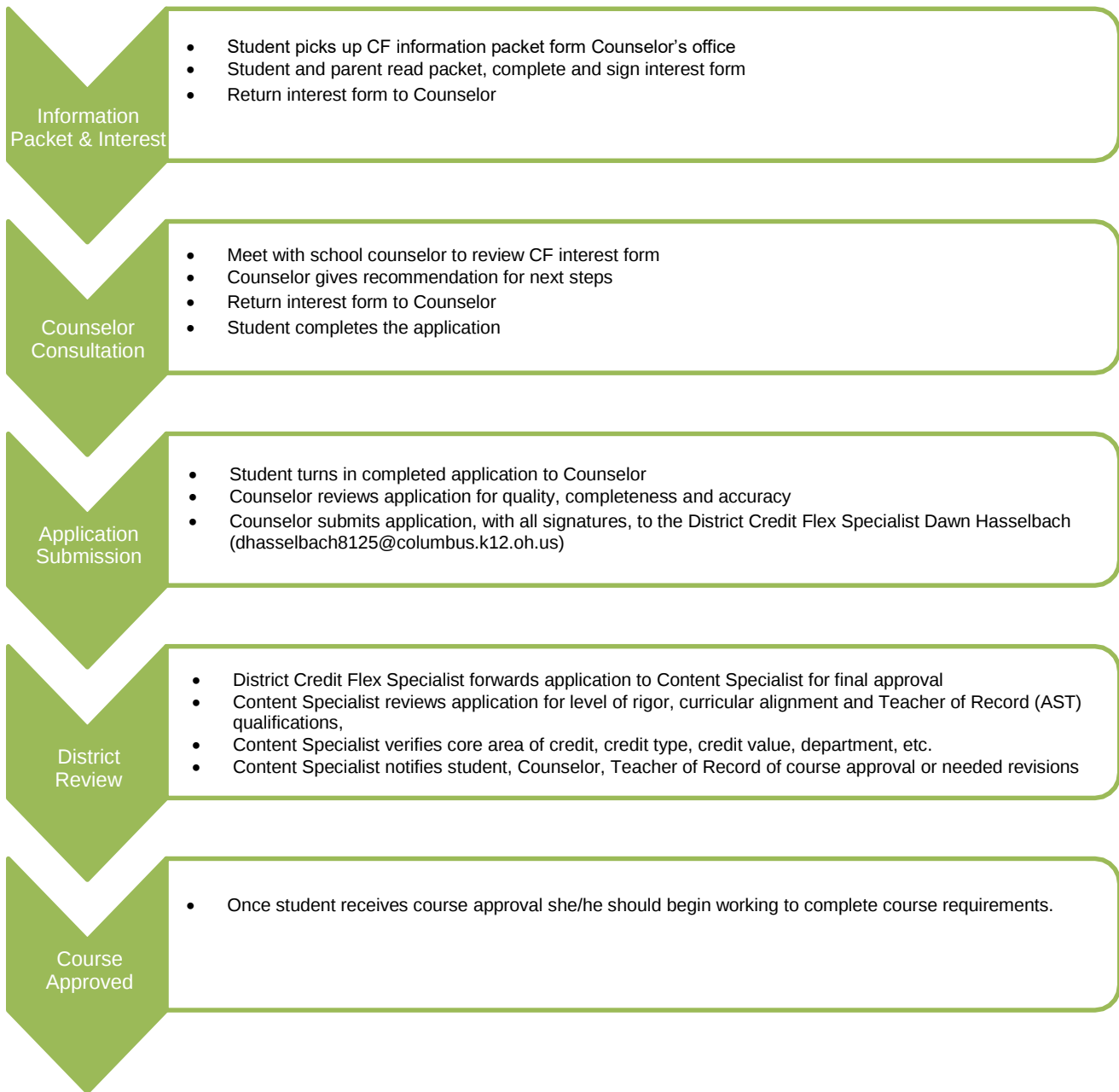


CREDIT FLEXIBILITY (CF) APPROVAL PROCESS



APPLICATION AND EXAM DATES

Applications Deadlines: May 1, October 1, December 1

Exams and Demonstrations Deadlines: December 15, May 10