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'HDUOV*DUFLD

30HDVHI LOGWKHDWWDFKHG5HWDLQHU\$JUHHHPHQW(QJDJHPHQW/HWWWUSXUVXDQWWRWKH
%RDUGV-XQHUHTXHW:HDUHRSHQWRQHJRWLDWLQJWKHWHUPVRI WKHDJUHHHPHQW
XSRQUHTXHW

30HDVHQRWHWKDWZIKDYLQFOXGHGSURWLQWWDWDOORWVKH%RDUGWR
WHUPLQDWHRXUVHUMFHVWUOHXRQ0BPDOORWVKH%"DUGWR
,GRQWDQWFLSDWHWKHUHHYUEHLQJRQH

\$GGLWRQD00XIDUHF DWDORJXLQJGHURJDWRUWWDWHPHQWPDGHDERXWP\ LUPDQG
PHSHUVRQD00DQGQRWHWKDWZIKDYLQQRWKDGDGFKDQFHWRDGGUHWRUUHEXWWKH
I DOVHDQGVPRPHGI DPDWRUDDOHHJDWLQWRRWKHERDUGRUSUHVLGHQWHLWKHUSXEOLFQ\
RULQH[FHXWLHVHWLRO\$QWWDWHPHQWWDWZIDUHQRWTDOLI LHGRUWKDWZIDOO
RQDWHHWKLFDOUXOHVEGLVSODFLQJDDFFXUDWHDQGSUHFLVHOHJDODGMFHVKLGHRRJ\
SROLWLFVRUSHUVRQDOSUHI HUHQFHVLWKRXWDQEDVLVLI DFWRUODZ

)XUWKHUPRUH5XOHERI WKH,GDKR5XOHVRI 3URI HWLRQD0&RQGFWWWWDWHWKDW
\$ODXUUVHSUHVHQWDLRQRI DFOHQWLQFOXGLQJUHSHUHVHQWDLRQEDSSRQWPHQW
GRHVQRWFROWLWXWHDQHQGRUVHPHQWRI WKHFOLHQWSROLWLFDOHFRORPLFVRFLDORU
PRUDOMFRUDFWLWLHV,WLVI XQGDPHQW00XQI DLURRERRWWWUDSPFXUHQWURU
I RUPHUFOLHQWYHVRPHRUWKHI LUP,OGHHGZIWDNHJUHDWSDHDXUHLQ
DWLWLQJFOLHQWKRPEKQDHEXWLQWRRRXUJUHDWWDHDPWRDWLWRXLOFRQWLQXHGXFHHWDOGWKH
SURWLQRI TXDOLWDI I RUGDEOHDFHFWLEOHDDQGLQFOXVLYHGXFDWLQ:HKDYLQHYU
DOWHUHGRXUH[FHSLRQDOSUHFLVHDQGDGFFXUDWHOHJDODGMFHRUFROFOXVLRQVXHW
LGHRRJ\SROLWLFVRUSHUVRQDOSKORVRSKDDQGD00QRWWWUWQRZHJDUGOHWRI KRZ
PXFKEZHWDWWDFNHGRUGHI DPHG

7KDQNRXI RURXFROVLGHUDWLQDQGSURPSWWWUQVPLWWDORI WKHDWWDFKHG
DJUHHHPHQWDQGWKLVHPDLWRWKH%RDUGRI 7UXWHHV

6LQFHUHO\
'&ROWRQ%R0HV(VT
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&HGDU 6WUHHW 6XLWH
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'LVFODLPHU 1R DWWRUQH\ FOLHQW UHODWLRQVKLS LV HVWDEC
:H ZLOO WDNH QR DFWLRQ RQ \RXU EHKDOI XQOHVV D ZULWWHQ
KDV EHHQ VLJQHG DQG DGYDQFH IHH FROOHFWHG 7KLV FRPPXQ
IRU WKH SHUVRQ WR ZKRP LW LV DGGUHVHVG ,I \RX DUH QRW W
PD\ QRW IRUZDUG GLVFORVH FRS\ SULQW RU VDYH WKH PHVVD
DWWDFKPHQWV ,I \RX DUH QRW WKH LQWHQG HG UHFLSLHQW GI
WKLW PHVVDJH ,I \RX KDYH UHFHLYHG WKLW FRPPXQLFDWLRQ L
LPPHGLDWHO\ E\ WHOHSCRQH DQG GHVWUR\ LW 7KDQN \RX

2Q

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