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to the protection of our electronic systems and information; the impact of acquisitions and divestitures; litigation risk; the growth of the Company's business, as well as expenses related thereto; continued maintenance by Pathward of its status as a well-capitalized institution; changes in consumer borrowing, spending, and saving habits; losses from fraudulent or illegal activity; technological risks and developments and cyber threats, attacks, or events; and the success of the Company at maintaining its high quality asset level and managing and collecting assets of borrowers in default should problem assets increase. The foregoing list of factors is not exclusive. We caution you not to place undue reliance on these forward-looking statements. The forward-looking statements included in this Annual Report on Form 10-K speak only as of the date hereof. All subsequent written and oral forward-looking statements attributable to us or any person acting on our behalf are expressly qualified in its entirety by the cautionary statements contained or referred to in this section. Additional discussions of factors affecting the Company's business and prospects are reflected under the caption "Risk Factors," and in the Company's other filings made with the SEC. The Company expressly disclaims any intent or obligation to update, revise or clarify any forward-looking statements, whether written or oral, that may be made from time to time by or on behalf of the Company or its subsidiaries, whether as a result of new information, changed circumstances, or future events or for any other reason.

Table of ContentsPART IItem 1. Business.GeneralPathward Financial, a registered bank holding company ("BHC") that has elected to be a financial holding company ("FHC"), was incorporated in Delaware on June 14, 1993. Pathward Financial's principal assets are all the issued and outstanding shares of the Bank, a chartered national bank, the accounts of which are insured up to applicable limits by the Federal Deposit Insurance Corporation ("FDIC") as administrator of the Deposit Insurance Fund (the "DIF"). Unless the context otherwise requires, references herein to the Company include Pathward Financial and the Bank, and all subsidiaries of Pathward Financial, direct or indirect, on a consolidated basis. As a nationwide provider of payments and commercial finance products, the Company has offices across the country. The principal executive office is located at 5501 South Broadband Lane, Sioux Falls, South Dakota, 57108. Its telephone number at that address is (877) 497-7497. The Company is subject to comprehensive regulation and supervision. See "Regulation and Supervision" herein. The Company's purpose of powering financial inclusion means individuals and businesses deserve access to financial solutions. It is why for the past two decades Pathward Financial has been building solutions to help those who have been underserved by traditional banking providers. The Company strives to remove barriers to financial access and promote economic mobility by working with third parties to provide responsible, secure, high quality financial products that contribute to the social and economic benefit of communities at the core of the real economy. Pathward Financial aims to increase financial availability, choice, and opportunity across two business lines: Partner Solutions and Commercial Finance. These strategic business lines provide end-to-end support to individuals and businesses. As a nationally chartered bank, Pathward sits at the hub of the financial ecosystem where traditional banking and financial technology intersect. With expert talent and access to world-class partners, Pathward moves money seamlessly across a multitude of solutions while mitigating risk and anticipating changes to a complicated, regulatory landscape. The Bank, a wholly-owned full-service banking subsidiary of Pathward Financial, operates through three reportable segments (Consumer, Commercial, and Corporate Services/Other). See Note 16, Segment Reporting for further information on the reportable segments. The business of the Bank is to collaborate with partners through the Partner Solutions business line to provide solutions that attract stable deposits and generate fee income. The deposits are primarily invested into loan and lease products offered through the Commercial Finance business line. In addition to originating loans and leases, the Bank also occasionally contracts to sell loans, such as consumer credit product loans, government guaranteed loans, and other commercial loans to third party buyers. The Bank also sells and purchases loan participations from time to time to and from other financial institutions, as well as mortgage-backed securities ("MBS") and other investments permissible under applicable regulations. The Consumer segment includes the Partner Solutions business line, which collaborates with partners to navigate payment and lending needs. With capabilities ranging from prepaid cards and deposit accounts to payment processing and consumer lending, the Company enables its partners to deliver programs that provide a financial path forward for all. Table of ContentsThe Company delivers a diversified portfolio of offerings including issuing, acquiring, digital payments, financial institution solutions, credit solutions, and professional tax solutions. With its issuing solutions, Pathward is one of the leading debit and prepaid card issuers in the country and holds funds for the programs of its partners in order to provide the consumer protections of a traditional bank account. Acquiring solutions focuses on optimizing the core banking activities to ensure secure, compliant, and seamless transactions through merchant acquiring and ATM sponsorship. Digital payments solutions accept and process payments for customers' personal and business needs. The Bank moves funds daily through high speed banking rails, including ACH, wire transfers, and push to debit. Through its financial institution solutions, Pathward offers innovative, cost-effective banking and lending solutions designed to fill product gaps and add value for community banks and credit unions. Credit solutions enable the Bank's partners' lending solutions that serve the borrowing needs of customers in a diverse credit pool. Professional tax solutions offer tax-related financial products, such as electronic refund advances and refund transfers, that ease the pressure of tax season and help over 38,000 independent tax offices stay competitive in a crowded marketplace. The Commercial segment includes the Company's Commercial Finance business line, which helps businesses access funds they need to launch, operate, and grow. Pathward's innovative approach and customized financial products offer the flexibility traditional bank products cannot. This diverse range of commercial finance products is available through the following lending solutions: working capital, equipment finance, structured finance, and insurance premium finance. Working capital provides ready cash for liquidity needs to new or growing companies or companies in cyclical or seasonal industries. Working capital financing is secured by business collateral (assets) such as accounts receivable, inventory, and equipment. Equipment finance provides financing in the form of leases and loans for equipment needs. Structured finance assists small- and mid-sized business and rural borrowers to fund growth, expansion, and restructuring. Products include alternative energy financing, conventional loans, and loans administered through partnerships with the Small Business Administration ("SBA") and United States Department of Agriculture ("USDA"). Insurance premium finance is short-term financing to facilitate the purchase of property, casualty, and liability insurance premiums. On October 31, 2024 (the "Closing Date"), the Bank completed the sale of substantially all of the assets and liabilities related to its commercial insurance premium finance business to AFS IBEX Financial Services, LLC, a subsidiary of Honor Capital Holdings, LLC. See Note 20. Subsequent Events to the "Notes of Consolidated Financial Statements," which is included in Part II, Item 8 "Financial Statements and Supplementary Data" of this Annual Report on Form 10-K, for more information on the sale and transaction. Other SubsidiariesPathward Venture Capital, LLC ("Pathward Venture Capital"), a wholly-owned service corporation subsidiary of the Bank was formed in 2017 for the purpose of making minority equity investments. Pathward Venture Capital focuses on investing in companies in the financial services industry. First Midwest Financial Capital Trust I, a wholly-owned subsidiary of Pathward Financial, was established in July 2001 and Crestmark Capital Trust I, a wholly-owned subsidiary of Pathward Financial and acquired by the Company in August 2018, was established in June 2005. Both subsidiaries were established for the purpose of issuing trust preferred securities. Lending ActivitiesThe Company focuses its lending activities on the origination of commercial finance loans and leases, consumer finance loans and tax services loans. The Company emphasizes credit quality and seeks to avoid undue concentrations of loans and leases to a single industry or based on a single class of collateral. The Company has established lending policies that include a number of underwriting factors it considers in making a loan, including loan-to-value ratio, cash flow, interest rate and credit history of the borrower. At September 30, 2024, the Company's loans and leases receivable, net of allowance for credit losses, totaled \$4.03 billion, or 53% of the Company's total assets, as compared to \$4.32 billion, or 57%, at September 30, 2023. Table of ContentsLoan and lease applications are initially considered and approved at various levels of authority, depending on the type and amount of the loan or lease as directed by the Bank's lending policies. The Company has a loan committee structure in place for oversight of its lending activities. Loans and leases in excess of certain amounts require approval by an Executive Credit Committee. The Company may discontinue, adjust, or create new lending programs to respond to competitive factors. At September 30, 2024, the Company's largest lending relationship to a single borrower or group of related borrowers totaled \$119.6 million. The Company had 24 other lending relationships in excess of \$22.5 million as of September 30, 2024. Table of ContentsLoan and Lease Portfolio CompositionThe following table shows the composition of the Company's loan and lease portfolio by fixed- and adjustable-rate at the dates indicated. At September 30, 2024 2023 (Dollars in thousands) Amount Percent Amount Percent Fixed-rate loans and leases Consumer finance \$1,544,745A 38.0A % \$2,426,782A 55.8A % Consumer finance 77,591A 1.9A % \$254,416A 5.8A % Tax services 8,825A 0.2A % \$192A 0.1A % Warehouse finance 33,789A 0.8A % \$141,421A 3.2A % Total fixed-rate loans and leases 1,664,950A 40.9A % \$2,827,811A 64.9A % Adjustable-rate loans and leases Consumer finance 1,750,854A 43.0A % 1,296,376A 29.7A % Consumer finance 1,71,209A 4.2A % Warehouse finance 484,058A 11.9A % 235,494A 5.4A % Total adjustable-rate loans and leases 2,406,121A 59.1A % 1,531,870A 35.1A % Total loans and leases 4,071,071A 100.0A % 3,359,681A 100.0A % Deferred fees and discounts 4,124A 0.1A % Allowance for credit losses (45,336) (49,705) Total loans and leases receivable, net \$4,029,859A \$4,316,411A The following table illustrates the contractual maturities of the Company's loan and lease portfolio and the distribution by changes in interest rates for loans with a contractual maturity greater than one year at September 30, 2024. A Loan MaturitiesLoans Maturing After 1 Year (Dollars in thousands) Due in 1 Year or Less Due After 1 Year Through 5 Years After 5 Years Through 15 Years After 15 Years Total Fixed Interest Rate Variable Interest Rate Commercial finance \$417,612A \$1,932,753A \$592,228A \$353,006A \$3,295,599A \$1,469,846A \$1,408,140A Consumer finance 30,506A 218,294A \$6A \$A \$248,800A 48,578A 169,716A Tax services 8,825A \$A \$A \$A \$8,825A \$A \$A Warehouse finance \$A \$A \$A \$A \$A \$A \$A Total loans and leases \$456,943A \$2,668,894A \$592,228A \$353,006A \$4,071,071A \$1,552,213A \$2,061,915A Table of ContentsCommercial FinanceThe Company's Commercial Finance business line offers a variety of products through its working capital, equipment finance, structured finance, and insurance premium finance lending solutions. These products include term lending, asset-based lending, factoring, lease financing, insurance premium finance, government guaranteed lending, and other commercial finance products offered on a nationwide basis. Term Lending. The Bank originates a variety of collateralized conventional term loans and notes receivable. While terms range from three years to 12 years, the weighted average life of these loans is approximately 59 months. These term loans may be secured by equipment, recurring revenue streams, or real estate. Credit risk is managed through setting loan amounts appropriate for the collateral based on information including equipment cost, appraisals, valuations, and lending history. The Bank follows standardized loan policies and established and authorized credit limits and applies attentive portfolio management, which includes monitoring past dues, financial performance, financial covenants, and industry trends. As of September 30, 2024, 41% of the term lending portfolio exposure is concentrated in solar/alternative energy, most of which are construction projects that will convert to longer term government guaranteed facilities upon completion of the construction phase. Equipment finance agreements make up 39% of the term lending total as of September 30, 2024. The remaining 20% are a variety of other general purpose commercial loans. Asset-Based Lending. The Bank provides asset-based loans secured by short-term assets such as accounts receivable and inventory. Asset-based loans may also be secured by equipment supported by third party independent appraisals. The primary sources of repayment are the collection of the receivables and/or the sale of the inventory securing the loan, as well as the operating income of the borrower. Loans are typically revolving lines of credit with terms of one year to three years. Credit risk is managed through advance rates appropriate for the collateral (generally, advance rates on accounts receivable ranges from 80% to 90% and inventory advance rates range from 40% to 60%). In certain cases, inventory advances are supported by the third party independent appraisals. Collateral is further supported and verified via field audits conducted up to three times per year. All asset-based facilities have standardized loan policies, established and authorized credit limits, attentive portfolio management and the use of lock box agreements and similar arrangements which result in the Company receiving and controlling the debtors' cash receipts. As of September 30, 2024, approximately 65% of asset-based loans were backed by accounts receivable. Factoring. The Bank provides factoring lending where customers provide detailed accounts receivable reporting for lending arrangements. The factoring customers are diversified as to industry and geography. With these loans, the Commercial Finance business lends a percentage of eligible accounts receivable invoices. Advance rates generally range between 80% and 95%. Credit risk is managed through standardized advance policies, established and authorized credit limits, verification of receivables, attentive portfolio management and the use of lock box agreements and similar arrangements which result in the Company receiving and controlling the customer's cash receipts. In addition, customers generally guarantee the payment of purchased accounts receivable. Lease Financing. The Bank provides creative, flexible lease solutions for equipment needs of its customers. Leases that transfer substantially all of the benefits and risks of ownership to the lessee are accounted for as sales-type or direct financing leases. The lease may contain provisions that transfer ownership to the lessee at the end of the initial term, contain a bargain purchase option or allow for purchase of the equipment at fair market value. A Residual values are estimated at the inception of the lease. Lease maturities are generally no greater than 84 months. Insurance Premium Finance. Effective on the Closing Date of the commercial insurance premium finance business sale to AFS IBEX Financial Services, LLC, the Company no longer holds or originates insurance premium finance loans. Until the Closing Date, the Bank provided, on a national basis, short-term, primarily collateralized financing to facilitate the commercial customers' purchase of insurance for various forms of risk, otherwise known as insurance premium financing. This included, but was not limited to, policies for commercial property, casualty and liability risk. Premiums were advanced either directly to the insurance carrier or through an intermediary/broker and repaid by the policyholder with interest during the policy term. The policyholder generally made a 20% to 25% down payment to the insurance broker and financed the remainder over nine to 10 months on average. The down payment was set such that if the policy is canceled, the unearned premium was typically sufficient to cover the loan balance and accrued interest and was returned by the insurer to the Bank on a pro rata basis. Over 95% of the portfolio finances policies were provided by investment grade-rated insurance company partners. Table of ContentsGovernment Guaranteed Lending. The Bank originates loans through programs partially guaranteed by the SBA or USDA. SBA loans are made to small businesses and professionals. Generally, the Bank provides USDA loans to alternative energy project developers and the hotel industry. Certain guaranteed portions of these loans may be sold to the secondary market. See "Originations, Sales and Servicing of Loans and Leases" below for further details. Other Commercial Finance. Included in this category of loans are the Company's healthcare receivables loan portfolio primarily comprised of loans to individuals for medical services received. The majority of these loans are guaranteed by the hospital providing the service to the debtor and this guarantee serves to reduce credit risk as the guarantors agree to repurchase severely delinquent loans. Credit risk is minimized on these loans based on the guarantor's repurchase agreement. This loan category also includes commercial real estate loans. Consumer FinanceThe Bank offers a variety of installment and revolving consumer lending products through its credit solutions. The Bank designs its credit program relationships with certain desired outcomes, including liquidity, credit protection, and risk retention by the program partner. The Bank believes the benefits of these outcomes not only support its goals but the goals of the credit program partner as well. The Bank designs its program credit protections in a manner so that the Bank earns a reasonable risk adjusted return, but is protected by certain layers of credit support, similar to what you would find in structured finance. Certain loans are sold to third parties based on terms and

These sales have resulted in gains for the Company at the time of sale and created a stream of future servicing income. When the Company sells the guaranteed portion of its loans, it retains credit risk on the non-guaranteed portion of the loans, and, if a customer defaults on the loan, the Company shares any loss and recovery related to the loan pro-rata with the SBA or USDA, as applicable. If the SBA or USDA establishes that a loss on a guaranteed loan is attributable to significant technical deficiencies in the manner in which the loan was originated, funded or serviced by the Company, the SBA or USDA may seek recovery of the principal loss related to the deficiency from the Company, which could materially adversely affect our business, results of operations and financial condition. On October 31, 2024, as part of the insurance premium finance business sale, the Company sold \$588.4 million of commercial insurance premium finance loans. See Note 20. Subsequent Events to the "Notes of Consolidated Financial Statements," which is included in Part II, Item 8 "Financial Statements and Supplementary Data" of this Annual Report on Form 10-K, for more information on the sale and transaction. In the normal course of business, the Company enters into off-balance sheet transactions with special purpose entities ("SPEs"). See Note 1. Summary of Significant Accounting Policies to the "Notes of Consolidated Financial Statements," which is included in Part II, Item 8 "Financial Statements and Supplementary Data" of this Annual Report on Form 10-K, for more information on these transactions. In periods of economic uncertainty, the Company's ability to originate large dollar volumes of loans and leases may be substantially reduced or restricted, with a resultant decrease in related loan origination fees, other fee income and operating earnings. In addition, the Company's ability to sell loans may be substantially decreased if potential buyers reduce their purchasing activities. The following table shows the loan and lease originations (including draws, loan and lease renewals, and undisbursed portions of loans and leases in process), purchases, and sales and repayment activities of the Company for the periods indicated. A Fiscal Year Ended September 30, (Dollars in thousands) 2024 2023 Originations Commercial finance \$11,691,809A 11,268,857A Consumer finance 2,535,736A 1,842,021A Tax services 1,596,136A 1,493,109A Total loans and leases originated 15,823,681A 14,603,987A Purchases Commercial finance 13,782A 480A Warehouse finance 284,480A 212,706A Total loans and leases purchased 298,262A 213,186A Sales and Repayments Sales: Commercial finance 99,005A 16,610A Consumer finance 1,937,079A 1,123,271A Total loans and leases sales 2,036,084A 1,139,881A Repayments: Loan and lease principal repayments 13,759,262A 12,798,879A Total principal repayments 13,759,262A 12,798,879A Total reductions 15,795,346A 13,938,760A Increase (decrease) in other items, net (2,058)A 3,484A Net increase \$324,539A \$882,761A 9Table of Contents Nonperforming Assets, Other Loans and Leases of Concern and Classified Assets A The following table sets forth the Company's loan and lease delinquencies by type, by amount and by percentage of type at September 30, 2024. A 30-59 Days 60-89 Days 89 Days Past Due (Dollars in thousands) Number of Loans Amount Percent of Category Number of Loans Amount Percent of Category Number of Loans Amount Percent of Category Loans held for sale 236A \$2,266A 7.7A % 170A \$1,361A 11.1A % 760A \$1,050A 3.2A % Commercial finance 128A 23,381A 79.0A % 140A 7,671A 62.8A % 329A 19,975A 60.9A % Consumer finance 2,064A 3,962A 13.3A % 805A 3,186A 26.1A % 675A 3,053A 9.3A % Tax services (1)A \$A \$A \$A \$A \$A \$A \$A \$A \$A \$A Warehouse finance \$A \$A \$A \$A \$A \$A \$A \$A \$A \$A Total loans and leases held for investment 2,192A \$27,343A 92.3A % 945A \$10,857A 88.9A % 1,083A \$31,761A 96.8A % Total loans and leases 2,428A \$29,609A 100.0A % 1,115A \$12,218A 100.0A % 1,843A \$32,811A 100.0A % (1) The tax services loans past due represented the aggregate remaining balance of the tax services loan portfolio. Delinquencies 90 days and over constituted 0.69% of total loans and leases and 0.43% of total assets. Generally, when a loan or lease becomes delinquent 90 days or more or when the collection of principal or interest becomes doubtful, the Company will place the loan or lease on a non-accrual status and, as a result, previously accrued interest income on the loan or lease is reversed against current income. The loan or lease will generally remain on a non-accrual status until six months of good payment history has been established or management believes the financial status of the borrower has been significantly restored. Certain relationships in the table above are over 90 days past due and still accruing. The Company considers these relationships as being in the process of collection. Insurance premium finance loans, consumer finance and tax services loans are generally not placed on non-accrual status, but are instead written off when the collection of principal and interest becomes doubtful. 10Table of Contents The table below sets forth the amounts and categories of the Company's nonperforming assets. A At September 30, (Dollars in thousands) 2024 2023 Nonperforming Loans and Leases Nonaccruing loans and leases: Commercial finance \$26,412A \$37,372A Total nonaccruing loans and leases 26,412A 37,372A Accruing loans and leases delinquent 90 days or more: A Loans held for sale 1,050A 306A Commercial finance 2,314A 11,242A Consumer finance 3,053A 2,210A Tax services (1) 733A 5,082A Total accruing loans and leases delinquent 90 days or more 15,50A 18,840A Total nonperforming loans and leases 41,562A 56,212A Other Assets A Nonperforming operating leases 1,471A 1,764A Total other assets 1,471A 1,764A Total nonperforming assets \$43,033A \$57,976A Total as a percentage of total assets 0.57A % 0.70A % (1) Certain tax services loans do not bear interest. For the fiscal year ended September 30, 2024, gross interest income, which would have been recorded had the nonaccruing loans and leases been current in accordance with their original terms, was insignificant, none of which was included in interest income. A Nonaccruing Loans and Leases. At September 30, 2024, the Company had \$26.4 million in nonaccruing loans and leases, which constituted 0.6% of the Company's gross loan and lease portfolio. At September 30, 2023, the Company had \$37.4 million in nonaccruing loans which constituted 0.8% of its gross loan and lease portfolio. The fiscal 2024 decrease in nonaccruing loans and leases was primarily driven by one sizable relationship within the commercial finance portfolio that was nonaccrual during the prior period and not reported as such as of September 30, 2024. Accruing Loans and Leases Delinquent 90 Days or More. At September 30, 2024, the Company had \$15.2 million in accruing loans and leases delinquent 90 days or more, compared to \$18.8 million at September 30, 2023. The decrease in the balance of accruing loans and leases 90 days or more past due was primarily within the commercial finance portfolio, partially offset by increases within the consumer finance and seasonal tax services portfolios. For information on classified assets, see "Management's Discussion and Analysis of Financial Condition and Results of Operation" "Asset Quality" of this Annual Report on Form 10-K. Allowance for Credit Losses. ASU 2016-13, Financial Instruments "Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments" requires the use of a current expected credit losses ("CECL") methodology to determine the allowance for credit losses ("ACL") for loans and debt securities held to maturity. CECL requires loss estimates for the remaining estimated life of the assets to be measured using historical loss data, adjustments for current conditions, and adjustments for reasonable and supportable forecasts of future economic conditions. See Note 1. Summary of Significant Accounting Policies to the "Notes of Consolidated Financial Statements," which is included in Part II, Item 8 "Financial Statements and Supplementary Data" of this Annual Report on Form 10-K, for more information of the ACL. 11Table of Contents The following table sets forth an analysis of the Company's ACL. A At September 30, (Dollars in thousands) 2024 2023 Balance at beginning of period \$49,705A \$45,947A Charge-offs: A Commercial finance (22,837) (18,894) Consumer finance (4,064) (2,263) Tax services (30,08) (38,741) Total charge-offs (57,681) (59,898) Recoveries: Commercial finance 3,286A 3,245A Consumer finance 3A \$A \$A \$A \$A \$A \$A \$A \$A \$A \$A Tax services 7,785A 2,963A Total recoveries (1,074) 6,208A Net (charge-offs) recoveries (46,607) (53,690) Provision for credit loss 2,238A 57,448A Balance at end of period \$45,336A \$49,705A Ratio of net charge-offs during the period to average loans outstanding during the period 1.00A % 1.36A % Ratio of net charge-offs during the period to average loans outstanding during the period (excluding tax loans and tax net charge-offs) 0.52A % 0.47A % Ratio of net charge-offs during the period to nonperforming assets at year end 108.31A % 92.61A % Allowance to total loans and leases 1.11A % 1.14A % Ratio of allowance to total nonaccrual loans 1.72A % 1.33A % Ratio of total nonaccrual loans to total loans outstanding 0.55A % 0.84A % For more information on the Provision for Credit Loss, see "Management's Discussion and Analysis of Financial Condition and Results of Operations," which is included in Item 7 of this Annual Report on Form 10-K. The following table presents net loan charge-offs per lending category and the percentage of net charge-offs to average loan and lease balances. At and For the Fiscal Year Ended September 30, A 2024 2023 (Dollars in thousands) Net Loan Charge-offs Average Outstanding Balance Percent of Net Charge-offs to Average Loans Net Loan Charge-offs Average Outstanding Balance Percent of Net Charge-offs to Average Loans Term lending \$15,850A 1,462,403A 1.1A % \$9,476A 1,184,055A 0.8A % Asset-based lending (255) 429,726A (0.1) % 2,317A 369,686A 0.6A % Factoring 2,229A 341,571A 0.7A % 1,513A 342,447A 0.4A % Lease financing 103A 170,962A 0.1A % 1,176A 190,661A 0.6A % Insurance premium finance 870A 639,825A 0.1A % 1,162A 558,018A 0.2A % SBA/USDA 754A 566,255A 0.1A % 5A 409,296A \$A \$A \$A \$A \$A \$A \$A \$A \$A \$A Other commercial finance \$A 159,472A \$A \$A \$A \$A 166,422A \$A \$A \$A \$A \$A \$A \$A \$A \$A \$A Commercial finance 19,551A 3,770,214A 0.5A % 15,649A 3,220,585A 0.5A % Consumer finance 4,061A 138,886A 1.3A % 62,263A 231,242A 1.0A % Tax services 22,995A 153,713A 1.5A % 35,778A 141,210A 25.3A % Warehouse finance \$A 416,988A \$A \$A \$A \$A 343,168A \$A \$A \$A \$A \$A \$A \$A \$A \$A \$A Totals \$46,607A \$4,659,801A 1.0A % \$53,690A \$3,936,205A 1.4A % 12Table of Contents The distribution of the Company's ACL at the dates indicated is summarized as follows: A At September 30, A 2024 2023 (Dollars in thousands) Amount Percent of Loans and Leases in Each Category of Total Loans and Leases Amount Percent of Loans and Leases in Each Category of Total Loans and Leases Amount Percent of Loans and Leases in Each Category of Total Loans and Leases Term lending \$30,394A 38.2A % \$25,686A 30.0A % Asset-based lending 1,356A 11.6A % 2,388A 8.8A % Factoring 5,757A 8.9A % 6,566A 8.2A % Lease financing 1,894A 3.7A % 3,302A 4.2A % Insurance premium finance \$A \$A \$A 62,637A 18.4A % SBA/USDA 3,273A 14.0A % 62,962A 12.0A % Other commercial finance 607A 4.6A % 3,089A 3.8A % Commercial finance 42,576A 81.0A % 46,980A 85.4A % Consumer finance 2,240A 6.1A % 2,346A 5.8A % Tax services 2A 0.2A % 2A 0.1A % Warehouse finance 518A 12.1A % 3,777A 8.7A % Totals \$46,607A \$4,659,801A 1.0A % \$53,690A \$3,936,205A 1.4A % 13Table of Contents The Company's ACL as a percentage of total loans and leases decreased to 1.11% at September 30, 2024 from 1.14% at September 30, 2023. The decrease in the

if the coupon rate of the underlying mortgages exceeds the prevailing market interest rates offered for mortgage loans, refinancing generally increases and accelerates the prepayment of the underlying mortgages and the related security.Â Under such circumstances, the Company may be subject to reinvestment risk because, to the extent that the Company's MBS amortize or prepay faster than anticipated, the Company may not be able to reinvest the proceeds of such repayments and prepayments at a comparable rate.Â During periods of rising interest rates, these prepayments tend to decelerate as the prevailing market interest rates for mortgage rates increase and prepayment incentives dissipate. Under ASU 2016-13, Financial Instruments - Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments, and subsequent related ASUs (collectively, "Topic 326") debt securities HTM are subject to an allowance for credit losses that reflects expected credit losses over the life of the financial asset, unless management concludes there is a zero risk of loss. The Company's HTM debt security portfolio is limited to investments with implicit and explicit guarantees by government agencies. As a result, management has concluded a zero risk of loss associated with these securities and no provision for credit loss has been included in the Company's Consolidated Statement of Operations. Under Topic 326, debt securities AFS continue to be recorded at fair value but are subject to an allowance for credit losses that reflects the portion of an unrealized loss position related to credit factors. Any such credit loss is recorded in the Company's Provision for Credit Loss on the Company's Consolidated Statement of Operations. Non-credit related losses are recorded in Other Comprehensive Income in the Company's Consolidated Statement of Condition. The adoption of CECL was inconsequential to debt securities AFS. Equity Securities. The Company holds marketable equity securities, which have readily determinable fair values, and include common equity and mutual funds. These securities are recorded at fair value with unrealized gains and losses, due to changes in fair value, reflected in earnings. Interest and dividend income from these securities is recognized in interest income. See Note 2. Securities for additional information on marketable equity securities. The Company also holds non-marketable equity investments and accounts for them under the equity method, fair value, or the measurement alternative method depending on the level of significant influence the Company can exercise and the availability of fair value. All income or loss recognition or fair value adjustments, regardless of measurement methodology, are reflected in earnings as non-interest income. Non-marketable equity investments measured under the equity method, or the measurement alternative method are reviewed for impairment each reporting period and are reported in earnings if applicable. Funding Activities The Company's sources of funds are deposits, borrowings, amortization and repayment of loan and lease principal, interest earned on or maturation of securities and funds provided from operations.Â Borrowings, including FHLB advances, overnight federal funds purchased, repurchase agreements, other short-term borrowings, and funds available through the FRB Discount Window, may be used at times to compensate for seasonal reductions in deposits or deposit inflows at less than projected levels, may be used to compensate for short-term delays in deposit funding, may be used on a longer-term basis to support expanded lending activities, and may also be used to match the funding of a corresponding asset.Â 16 Table of Contents Deposits The Company offers a variety of deposit accounts having a wide range of interest rates and terms.Â The Company's deposits primarily consist of demand deposit accounts, savings accounts, and money market savings accounts, many of which are related to the Partner Solutions business line. In addition, the Company may periodically utilize brokered or other wholesale deposits to target strategic maturities related to its seasonal refund advance lending.Â The refund advance lending season typically lasts six weeks or less and it is generally more efficient to fund these short-term loans by using brokered deposits to match the expected repayment from refunds. Other sources of wholesale deposits may also be utilized periodically to take advantage of balance sheet funding opportunities. The flow of deposits is influenced significantly by general economic conditions, changes in prevailing interest rates, and competition. The variety of deposit accounts offered by the Company has allowed it to be competitive in obtaining funds and to respond with flexibility to changes in consumer demand.Â The Company endeavors to manage the pricing of its deposits in keeping with its asset/liability management and profitability objectives.Â Based on its experience, the Company believes that deposits related to the Partner Solutions business line are relatively stable sources of deposits.Â However, the ability of the Company to attract and maintain deposits and the rates paid on these deposits has been and will continue to be significantly affected by market conditions. During fiscal years 2020 and 2021, in partnership with the U.S. Department of the Treasury's Bureau of the Fiscal Service (the "Fiscal Service"), the Bank issued 16.5 million prepaid cards in conjunction with the three Economic Impact Payment ("EIP") stimulus programs, totaling approximately \$24.15 billion. As of September 30, 2024, the Company had \$433.3 million in deposits related to government stimulus funds. Of the total amount of government stimulus program deposits, \$198.2 million are on activated cards while \$235.1 million are on inactivated cards.Â At September 30, 2024, \$5.64 billion of the Company's \$5.88 billion deposit portfolio was attributable to the Consumer segment. The majority of these deposits represent funds available to spend on prepaid debit cards and other stored value products, of which \$5.59 billion are included with noninterest-bearing checking accounts and \$47.5 million are included with savings deposits on the Company's Consolidated Statements of Financial Condition.Â The Partner Solutions business line originates debit card programs through outside sales agents and other financial institutions. As such, these deposits carry a somewhat higher degree of concentration risk than traditional consumer products. If a major customer or card program were to leave the Bank, deposit outflows could be more significant than if the Bank were to lose a more traditional customer, although it is considered unlikely that all deposits related to a program would leave the Bank without significant advance notification.Â As such, and as historical results indicate, the Company believes that its deposit portfolio attributable to the Consumer segment is stable.Â Deposits arising from the Partner Solutions business line has allowed the Bank to reduce its reliance on wholesale deposits, certificates of deposit and public funds, which typically have relatively higher costs. For information on noninterest-bearing checking deposits, see "Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operation - Financial Condition" of this Annual Report on Form 10-K. Approximately 57% of the deposit portfolio during the 2024 fiscal fourth quarter was subject to variable, rate-related processing expenses that are derived from the terms of contractual agreements with certain Partner Solutions relationships. These agreements are tied to a rate index, typically the Effective Federal Funds Rate ("EFFR"). 17 Table of Contents The following table sets forth the dollar amount of deposits in the various types of deposit programs offered by the Company for the periods indicated. At September 30, 2024 2023 (Dollars in thousands) Amount Percent of Total Amount Percent of Total Transactions and Savings Deposits: Non-Interest bearing checking \$5,617,097 95.6% \$6,332,941 96.1% Interest bearing checking 4,350 0.1% \$415 0.1% Savings deposits 48,730 0.8% \$59,041 0.9% Money market deposits 174,701 3.0% \$185,307 2.8% Wholesale deposits 1,011 0.0% \$5,944 0.1% Total transactions and savings deposits 5,845,879 99.5% \$6,583,648 99.9% Time Certificates of Deposit: At September 30, 2024, total time certificates of deposit included \$25.0 million of wholesale certificates of deposit. As of September 30, 2024 and 2023, total deposits that exceed FDIC insurance limits, or are otherwise uninsured, were estimated to be \$643.3 million and \$550.7 million, respectively. Estimated uninsured domestic deposits reflect amounts, disclosed in U.S. regulatory reports of the Bank, with adjustments for amounts related to consolidated subsidiaries. The following table presents contractual maturities of estimated U.S. time deposits in excess of FDIC insurance limits or are otherwise uninsured.Â Maturity (Dollars in thousands) 3 Months or Less Over 3 to 6 Months Over 6 to 12 Months Over 12 Months Total Certificates of deposit \$675 0.0% \$794 0.1% \$750 0.0% \$602 0.0% \$2,606 The following table shows rate and maturity information for the Company's certificates of deposit at September 30, 2024. (Dollars in thousands) 0.00 - 0.99% 1.00 - 1.99% 2.00 - 2.99% 3.00 - 3.99% 4.00 - 4.99% Total Percent of Total Certificate accounts maturing in quarter ending: At December 31, 2024 \$1,275 0.0% \$4 0.0% \$1,275 4.4% March 31, 2025 \$829 0.0% \$4 0.0% \$829 2.8% June 30, 2025 1,000 0.0% \$4 0.0% \$1,000 3.4% September 30, 2025 \$4 0.0% \$4 0.0% \$4 0.0% December 31, 2025 300 0.0% \$4 0.0% \$25,000 25,300 86.6% March 31, 2026 802 0.0% \$4 0.0% \$802 2.8% Total \$4,206 0.0% \$4 0.0% \$25,000 29,206 100.0% Percent of total 14.4% 0.0% 0.0% 0.0% 0.0% \$85.6 100.0% 18 Table of Contents The following table indicates the amount of the Company's certificates of deposit by time remaining until maturity as of September 30, 2024. (Dollars in thousands) 3 Months or Less After 3 to 6 Months After 6 to 12 Months After 12 Months Total Certificates of deposit less than \$250,000 \$100 0.0% \$4 0.0% \$25,000 25,100 Certificates of deposit of \$250,000 or more 1,175 829 1,000 1,102 4,106 Total certificates of deposit \$1,275 829 1,000 26,102 \$29,206 At September 30, 2024, there were no deposits from governmental or other public entities included in certificates of deposit. For information on custodial off-balance sheet deposits, see "Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operation" of this Annual Report on Form 10-K. Borrowings Although deposits are the Company's primary source of funds, the Company's practice has been to utilize borrowings when they are a less costly source of funds, can be invested at a positive interest rate spread, or when the Company desires additional capacity to fund loan demand. Borrowings from various sources mature based on stated payment schedules.Â The Company's borrowings have historically consisted primarily of advances from the FHLB upon the security of a blanket collateral agreement of a percentage of unencumbered loans and the pledge of specific securities.Â Such advances can be made pursuant to several different credit programs, each of which has its own interest rate and range of maturities. At September 30, 2024, the Bank had \$257.0 million overnight borrowings with the ability to borrow up to an approximate additional \$726.6 million from the FHLB. As of September 30, 2024, debt securities with fair values of approximately \$533.8 million and \$1.04 billion were pledged as collateral to the FRB and the FHLB, respectively, to secure various obligations of the Company.Â For additional information regarding the Company's collateralization of borrowings, see Note 10. Short-term and Long-term Borrowings to the Company's Consolidated Financial Statements, which is included in Part II, Item 8 of the Company's Financial Statements and Supplementary Data of this Annual Report on Form 10-K. On September 26, 2022, the Company announced the completion of a private placement of \$20 million of its 6.625% Fixed-to-Floating Rate Subordinated Notes due 2032 to certain qualified institutional buyers and accredited investors. The Notes are intended to qualify as Tier 2 capital for regulatory capital purposes. The Notes were issued under an indenture with UMB Bank, N.A., as trustee. At September 30, 2024, \$19.7 million in aggregate principal amount in subordinated debentures were outstanding. On July 16, 2001, the Company issued all of the 10,310 authorized shares of Company Obligated Mandatorily Redeemable Preferred Securities of First Midwest Financial Capital Trust I (preferred securities of subsidiary trust) holding solely trust preferred securities.Â Distributions are paid semiannually. Cumulative cash distributions are calculated at 6-month CME Term SOFR plus 0.42826% tenor spread adjustment plus 3.75%, not to exceed 12.5%. The Company may, at one or more times, defer interest payments on the capital securities for up to 10 consecutive semi-annual periods, but not beyond July 25, 2031.Â At the end of any deferral period, all accumulated and unpaid distributions must be paid.Â The capital securities are required to be redeemed on July 25, 2031; however, the Company has a semiannual option to shorten the maturity date. The option has not been exercised as of the date of this filing.Â The redemption price is \$1,000 per capital security plus any accrued and unpaid distributions to the date of redemption.Â Holders of the capital securities have no voting rights, are unsecured, and rank junior in priority of payment to all of the Company's indebtedness and senior to the Company's common stock.Â The trust preferred securities have been includable in the Company's capital since they were issued.Â The preferential capital treatment of the Company's trust preferred securities was grandfathered under the Dodd-Frank Act and is consistent with federal community bank capital rules. 19 Table of Contents Through the Crestmark Acquisition, the Company acquired \$3.4 million in floating rate capital securities due to Crestmark Capital Trust I, a 100%-owned nonconsolidated subsidiary of the Company. The subordinated debentures bear interest at 3-month CME Term SOFR plus 0.26161% tenor spread adjustment plus 3.00%, have a stated maturity of 30 years from the date of issuance and are redeemable by the Company at par, with regulatory approval. The interest rate is reset quarterly at distribution dates in February, May, August, and November. The subsidiary has the option to defer interest payments on the subordinated debentures from time to time for a period not to exceed five consecutive years. The outstanding balance of the trust preferred securities at September 30, 2024 was \$13.7 million. The following table sets forth the maximum month-end balance and average balance of trust preferred securities, subordinated debentures, overnight fed funds purchased, and other borrowings for the periods indicated.Â Fiscal Year Ended September 30, (Dollars in thousands) 2024 2023 Maximum Balance: Trust preferred securities \$13,661 13,661 Subordinated debentures 19,693 19,626 Overnight fed funds purchased 377,000 440,000 Other borrowings 523 2,178 Average Balance: At September 30, 2024 Trust preferred securities \$13,661 13,661 Subordinated debentures 19,638 19,560 Overnight fed funds purchased 99,290 74,812 Other borrowings 201 1,447 The following table sets forth certain information as to the Company's trust preferred securities, subordinated debentures, overnight fed funds purchased, and other borrowings.Â At September 30, (Dollars in thousands) 2024 2023 Trust preferred securities \$13,661 13,661 Subordinated debentures 19,693 19,591 Overnight fed funds purchased 377,000 13,000 Other borrowings \$621 21 Total borrowings \$410,354 \$46,873 Weighted average interest rate of trust preferred securities 8.91% 9.39% Weighted average interest rate of subordinated debentures 6.63% 6.63% Weighted average interest rate of overnight fed funds purchased 5.11% 5.57% Partner Solutions Activities The Company's core differentiators, including industry experience, operational excellence, committed partnership, and mature risk and compliance infrastructure are important for payment innovators in an evolving marketplace. Partner Solutions delivers a diversified portfolio of offerings including issuing, acquiring, digital payments, financial institution solutions, credit solutions, and professional tax solutions with an operating structure that streamlines banking processes and ensures reliable and sustainable programs with unparalleled commitment to enabling our partners' success. Overall, the products and services offered by the Company are generally designed to facilitate the processing and settlement of authorized electronic transactions involving the movement of funds. 20 Table of Contents While the Company has seasoned banking expertise and time-tested risk and compliance infrastructure, no guarantee can be made that the Company will not experience losses in the Partner Solutions business line. The Company has signed agreements with terms extending through the next few years with several of its largest sales agents/program managers, which the Company expects will help mitigate this risk.Â Each offering is discussed generally below with examples to illustrate use cases. The Company cross-utilizes personnel and resources across these offerings. Issuing DDA Sponsorship. Partners looking to offer financial services in an ecosystem typically employ a direct deposit account, savings account or debit card, or combination thereof. Pathward facilitates their ability to establish a seamless banking experience for both their consumer and business customers, complete with online acceptance and digital funds transfer, as well as options such as overdraft protection in times of income shortfalls and the overall benefit of improved money management. Prepaid Sponsorship. Similar to traditional debit cards, prepaid cards are embedded with a magnetic stripe, which encodes relevant card data (which may or may not include information about the user and/or purchaser of such card), and an EMV chip, which is equipped with a microprocessor chip and the technology used to authenticate chip card transactions. When the holder of a card attempts a permitted transaction, necessary information, including the authorization for such transaction, is shared between the point of use and the authorization systems maintaining the account of record. Most recently, the virtual prepaid cards have become popular in the industry. Virtual prepaid cards are used in both the consumer space, for example as a gift card, and in the commercial arena to facilitate accounts payable and vendor payments. The funds associated with such cards are typically held in pooled accounts at the Bank representing the aggregate value of all cards issued in connection with particular products or programs. Although the funds are held in pooled accounts, the account of record indicates the funds held by each individual card. The cards may work in a closed loop (e.g., the card will only work at one particular merchant and will not work anywhere else), a restricted access network (e.g., the card will only work at a specific set of merchants such as a shopping mall), or in an open loop by way of a Visa, MasterCard, or Discover branded debit card that will work wherever such cards are accepted for payment. Most of the Company's prepaid cards are open loop. Pathward is one of the leading prepaid card issuers in the United States. The prepaid card business can generally be divided into two program categories: A Consumer Use and Business or Commercial Use products. These programs are typically offered through a third-party relationship.Â A Consumer Use. Examples of consumer use prepaid card programs include payroll, general purpose reloadable ("GPR"), reward, gift and benefit/HSA cards. Payroll cards are a product whereby an employee's payroll is loaded to the card by their employer via direct deposit. GPR cards are usually distributed by retailers and can be reloaded an indefinite number of times at participating retail load networks.Â Other examples of reloadable cards are travel cards, which are used in place of traveler's checks and can be reloaded a predetermined number of times, as well as tax-related cards where a taxpayer's refund is placed on the card.Â Reloadable cards are generally open-loop cards that consumers can use to obtain cash at ATMs or purchase goods and services wherever such cards are accepted for payment. Business or Commercial Use. Prepaid cards are also frequently used by businesses for travel and entertainment, accounts payable and business-to-business ("B2B") settlement products. For example, virtual prepaid cards are used to facilitate one-time payments between a company and its vendors for monthly settlement. Travel and entertainment cards, alternatively, are reloadable by the company for use by its employees to travel for business. Acquiring Merchant Acquiring Sponsorship. Acquiring solutions include the acceptance, processing and settlement of credit card and debit card payments by an acquiring bank on behalf of merchants. Pathward acts as an acquiring bank to sponsor acquiring activity on behalf of merchant customers by leveraging partnerships with partners who act as merchant processors, third-party service providers, independent sales organizations (ISOs), and/or payment facilitators to identify, onboard and support merchant customers. 21 Table of Contents ATM Sponsorship. The Company sponsors ATM ISOs into various networks and provides associated sponsorships of encryption

support organizations and third-party processors in support of the financial institutions and the ATM ISO sponsorships.Â Sponsorship consists of the review and oversight of entities participating in debit and credit networks.Pathward currently provides financial processing services for approximately 300,000 freestanding ATMs nationwide providing consumers with access to funds at ATMs frequently found in malls, retail chains, convenience stores, events, fairs and other small business locations across the U.S.Digital PaymentsMoney Movement Solutions. In todayâ€™s market, consumers want to move their money fast, with more visibility and control of their own financial transactions. Pathward provides the financing operations for Automated Clearing House ("ACH") transactions, disburse to debit (through Visa Direct or Mastercard Send), wire or check processing which enable the faster, almost instantaneous movement of funds from sender to receiver.Technology has accelerated the growth and speed of transactional payments for corporate and financial organizations. Prompt movement of money creates efficiency, speed and a robust marketplace for consumers, B2B and business-to-consumer ("B2C") companies.Pathward is a Nacha Top 30 bank for receiving and originating payments. As of September 2024, Pathward typically processes a combined \$2.5 billion per day in ACH and wire services to provide safe and efficient movement of money.Financial Institution SolutionsWith this suite of offerings, Pathward provides community banks and credit unions a path to fulfill the unique needs of their customers without using in-house resources.Prepaid Solutions. Pathward has delivered myriad co-branded prepaid card programs that promote the brands of our financial institution clients.Commercial Financing Options. Todayâ€™s businesses require unique, flexible financial products to target areas ranging from acquiring new equipment and business expansion to maximizing cash flow and working capital. When business clients do not qualify for traditional financing or when a product is not available, Pathward provides a variety of options including asset-based lending and SBA lending.Merchant Services. Pathwardâ€™s merchant services program empowers community banks and credit unions to offer merchant processing services to their business clients, eliminating the challenges and liabilities associated with managing an independent program.Professional Tax SolutionsUnder the Refund Transfer program, the Bank opens a temporary bank account for each customer who is receiving an income tax refund and elects to defer payment of his or her tax preparation fees. After, the IRS and any state income tax authorities transfer the refund into the customerâ€™s account, the net funds are transferred to the customer. The temporary deposit account remains available for use for two tax years, which allows for additional payments to be received in addition to federal and state refunds, and then the account is closed.Regulation and SupervisionBoth the Company and the Bank are subject to extensive regulation in connection with their respective activities and operations, including those of their subsidiaries. On April 1, 2020, the Bank converted from a federal thrift charter to a national bank charter and the Company converted from a savings and loan holding company to a BHC that has elected to be a FHC. As a national bank, the Bank is supervised and examined by the Office of the Comptroller of the Currency ("OCC"), as its primary federal regulator, and the FDIC, the federal agency that administers the DIF. As a BHC, the Company is supervised and examined by the FRB. Federal banking policy is designed to protect customers of and depositors in insured depository institutions, the DIF, and the U.S. banking system.22Table of ContentsThe framework by which both the Company and the Bank are supervised and examined is complex. This framework includes acts of Congress, regulations, policy statements and guidance, and other interpretive materials that define the obligations and requirements for entities participating in the U.S. banking system.Moreover, regulation of banks and their holding companies is subject to continual revision, both through statutory changes and corresponding regulatory revisions as well as through evolving supervisory objectives of banking agency examiners and supervisory staff. It is not possible to predict the content or timing of changes to the laws and regulations that may impact the business of the Bank and the Company. Any changes to the regulatory framework applicable to the Company or the Bank, however, could have a material adverse impact on the condition or operations of each entity.In addition to regulation and supervision by the FRB, the Company is a reporting company under the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and is required to file reports with the SEC and otherwise comply with federal securities laws. As described broadly below, the banking industry is subject to significant regulation. The following discussion is not intended to be a complete list of all the activities regulated by the U.S. banking laws or of the impact of such laws and regulations on the Company or the Bank. Rather, it is intended to briefly summarize the legal and regulatory framework in which the Company and the Bank operate and describe legal requirements that impact their businesses and operations. The information set forth below is subject to change and is qualified in its entirety by the actual laws and regulations referenced.Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (the "Dodd-Frank Act")Enacted in 2010, the Dodd-Frank Act significantly changed the financial regulatory regime in the United States. Since the enactment of the Dodd-Frank Act, U.S. banks and financial services firms, such as the Company and the Bank, have been subject to enhanced regulation and oversight. As of the date of the filing of this Annual Report on Form 10-K, several provisions of the Dodd-Frank Act remain subject to further rulemaking and interpretation by the federal banking agencies; moreover, certain provisions of the act that were implemented by federal agencies have been revised or rescinded pursuant to legislative changes adopted by the U.S. Congress.Certain provisions of the Dodd-Frank Act that directly impact the operation of the Company or the Bank are highlighted below.Consumer Financial Protection Bureau. Pursuant to the Dodd-Frank Act, the Bank is subject to regulations promulgated by the Consumer Financial Protection Bureau (the "Bureau"). The Bureau has consolidated authority related to federal laws and regulations impacting the provision of consumer financial products and services. The Bureau also has substantial power to define the rights of consumers and responsibilities of lending institutions, such as the Bank. The Bureau does not, however, examine or supervise the Bank for compliance with such laws and regulations; rather, based on the Bankâ€™s size (less than \$10 billion in assets), enforcement authority remains with the OCC, although the Bank may be required to submit reports or other materials to the Bureau upon request. The Dodd-Frank Act also provides state attorneys general with the right to enforce federal consumer protection laws. The Bureau is also authorized to prescribe rules applicable to any covered person or service provider identifying and prohibiting acts or practices that are unfair, deceptive or abusive in connection with any transaction with a consumer for a consumer financial product or service, or the offering of a consumer financial product or service ("UDAAP authority"). To date, the Bureau has engaged in rulemaking and taken enforcement actions that directly impact the business operations of financial institutions offering consumer financial products or services including the Bank and its divisions.Interchange Fees. The Dodd-Frank Act includes provisions that restrict interchange fees to those which are "reasonable and proportionate" for certain debit card issuers and limits the ability of networks and issuers to restrict debit card transaction routing (known as the "Durbin Amendment"). In October 2023, the Federal Reserve issued proposed rules that would reduce the maximum permissible interchange fee cap and would adopt an approach for future adjustments to the interchange fee cap. Although, as of the date of the filing of this Annual Report on Form 10-K, the interchange fee restrictions in the Durbin Amendment do not apply to the Bank because debit card issuers with total worldwide assets of less than \$10 billion are exempt, such restrictions may negatively impact the pricing all debit card processors in the market, including the Bank, may charge.23Table of ContentsIncentive Compensation. The Dodd-Frank Act requires that the federal banking agencies, including the Federal Reserve and the OCC, issue a rule related to incentive-based compensation. No final rule implementing this provision of the Dodd-Frank Act has, as of the date of the filing of this Annual Report on Form 10-K, been adopted, but a proposed rule was published in May 2024. The proposed rule is intended to (i) prohibit incentive-based payment arrangements that the banking agencies determine could encourage certain financial institutions to take inappropriate risks by providing excessive compensation or that could lead to material financial loss, (ii) require the board of directors of those financial institutions to take certain oversight actions related to incentive-based compensation, and (iii) require those financial institutions to disclose information concerning incentive-based compensation arrangements to the appropriate federal regulator. Although a final rule has not been issued, the Company and the Bank have undertaken efforts to ensure that their incentive compensation plans do not encourage inappropriate risks, consistent with the principles identified above.The Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018 ("Regulatory Relief Act") Enacted in 2018, the Regulatory Relief Act includes several provisions that positively affect smaller banking institutions (e.g., those with less than \$10 billion in assets) like the Bank. Specific provisions of the Regulatory Relief Act that benefit smaller banks include modifications to the "qualified mortgage" criteria under the "ability to repay" rules for certain mortgages that are held and maintained on the Bankâ€™s retained portfolio as well as relief from certain capital requirements required by an international banking capital framework with the creation of a "community bank leverage ratio." See "Regulatory Capital Requirements" and "Brokered Deposits." Temporary Regulatory Capital Relief Related to Impact of CECLOn August 26, 2020, the federal banking agencies adopted a final rule that delayed the estimated impact on regulatory capital resulting from the adoption of CECL. The interim final rule provided banking organizations that implemented CECL before the end of 2020 the option to delay for two years the estimated impact of CECL on regulatory capital relative to regulatory capital determined under the prior incurred loss methodology, followed by a three-year transition period to phase out the aggregate amount of capital benefit provided during the initial two-year delay. The Company elected to phase in the regulatory capital impact as permitted under this final rule. The CECL transition amount is being phased out of regulatory capital over a three-year period that began October 1, 2022 and ends on September 30, 2025.Bank Regulation and SupervisionThe Bank is a national bank that is subject to broad federal regulation and oversight extending to all of its operations by its primary federal regulator, the OCC, and by its deposit insurer, the FDIC. Such regulation covers all aspects of the banking business, including lending practices, safeguarding deposits, capital structure, transactions with affiliates, and conduct and qualifications of personnel. The Bank pays assessment fees both to the OCC and the FDIC, and the level of such assessments reflects the condition of the Bank. If the condition of the Bank were to deteriorate, the level of such assessments could increase significantly, having a material adverse effect on the Companyâ€™s financial condition and results of operations.Regulatory authorities have been granted extensive discretion in connection with their supervisory and enforcement activities which are intended to strengthen the financial condition of the banking industry, including, but not limited to, the imposition of restrictions on the operation of an institution, the classification of assets by the institution, and the adequacy of an institutionâ€™s allowance for credit losses. Typically, these actions are undertaken due to violations of laws or regulations or conduct of operations in an unsafe or unsound manner.The Bank derives its lending and investment powers from the National Bank Act ("NBA") and the OCCâ€™s implementing regulations promulgated thereunder. Under these laws and regulations, the Bank may invest in mortgage loans secured by residential and commercial real estate, commercial and consumer loans, certain types of debt securities and certain other assets. The Bank may also invest in operating subsidiaries, bank service companies (but not service corporations generally), financial subsidiaries, and may make non-controlling investments in other entities, in each case subject to the statutory provisions of the NBA and the OCCâ€™s regulatory requirements and limitations.In general, the Bankâ€™s legal lending limit totals 15 percent of its capital and surplus plus an additional 10 percent of capital and surplus if the amount that exceeds the 15 percent general limit is fully secured by readily marketable collateral (together, referred to as the "combined general limit"). At September 30, 2024, the Bank was in compliance with the combined general limit.24Table of ContentsThe OCC announced on October 1, 2024 that its supervisory strategies for 2025 will focus on: (a) credit; (b) allowance for credit losses; (c) asset and liability management; (d) capital; (e) climate-related financial risks for banks with over \$100 billion in total consolidated assets; (f) cybersecurity; (g) enterprise change management; (h) operations; (i) third-party risks; (j) payments; (k) Bank Secrecy Act/anti-money laundering/countering the financing of terrorism and Office of Foreign Assets Control; (l) consumer compliance; (m) Community Reinvestment Act; and (n) fair lending.The OCCâ€™s 2025 supervisory plan provides the foundation for policy initiatives and for supervisory strategies as applied to national banks as well as their third-party service providers subject to OCC examination. OCC staff members use the supervisory plan to guide their supervisory priorities, planning, and resource allocations. The OCC typically provides periodic updates about supervisory priorities through the Semiannual Risk Perspective process in the fall and spring of each year. Insurance of Deposit Accounts and Regulation by the FDICThe Bank is a member of the DIF, which is administered by the FDIC. Pursuant to the Dodd-Frank Act, a permanent increase in deposit insurance to \$250,000 was authorized.Â The coverage limit is per depositor, per insured depository institution for each account ownership category. FDIC insurance is backed by the full faith and credit of the United States government.While not the Bank's primary federal regulator, the FDIC, as insurer of the Bank's deposits, imposes deposit insurance premiums and is authorized to conduct examinations of and to require reporting by FDIC-insured institutions. It also may prohibit any FDIC-insured institution from engaging in any activity the FDIC determines by regulation or order poses a serious risk to the DIF. The FDIC also has authority to initiate enforcement actions against any FDIC-insured institution after giving its primary federal regulator the opportunity to take such action, and may seek to terminate the deposit insurance if it determines that the institution has engaged in unsafe or unsound practices or is in an unsafe or unsound condition. Finally, the FDIC may terminate deposit insurance upon a finding that the institution has engaged in unsafe or unsound practices, is in an unsafe or unsound condition to continue operations, or has violated any applicable law, regulation, rule, order, or condition imposed by the FDIC or the OCC.The FDIC imposes an assessment against all depository institutions for deposit insurance quarterly. FDIC total base assessment rates for institutions that have been insured for at least five years range from 2.5 to 42 basis points annually and take into account an institutionâ€™s composite CAMELS rating and other factors. Notably, the FDIC has the authority to increase an institutionâ€™s deposit insurance premium if it determines that an insured depository institution significantly relies upon brokered deposits. As of September 30, 2024, 2023 and 2022, the Bankâ€™s deposit insurance assessment rate was 7 basis points, 7 basis points, and 5 basis points, respectively. The Bankâ€™s deposit insurance premium expense totaled \$5.3 million for 2024, \$4.3 million for 2023, and \$3.1 million for 2022. A significant increase in DIF insurance premiums would have an adverse effect on the operating expenses and results of operations of the Bank. The designated reserve ratio ("DRR") of the DIF reached 1.36% as of September 30, 2018, exceeding the statutorily required 1.35% two years ahead of the deadline imposed by the Dodd-Frank Act. On June 30, 2019, the DRR reached 1.40% and the FDIC applied small bank credits to banks with less than \$10 billion in assets, such as the Bank, beginning September 30, 2020. The FDIC will continue to apply small bank credits so long as the DRR is at least 1.35%. After applying small bank credits for four quarters, the FDIC will remit to banks the value of any remaining small bank credits in the next assessment period in which the DRR is at least 1.35%.The Federal Deposit Insurance Act requires the FDIC to designate and publish the DRR before the beginning of each calendar year. For calendar year 2024, the FDIC set the DRR at 2.00%, which is consistent with the DRR set for each calendar year since 2011 and the FDIC's goal to maintain the DRR at or above the statutory threshold.25Table of ContentsBrokered DepositsThe FDIC limits the ability to accept brokered deposits to those insured depository institutions that are well capitalized. Institutions that are less than well capitalized cannot accept, renew or roll over any brokered deposit unless they have applied for and been granted a waiver by the FDIC. The FDIC has defined the "national rate" for all interest-bearing deposits held by less-than-well-capitalized institutions as "a simple average of rates paid by all insured depository institutions and branches for which data are available" and has stated that its presumption is that this national rate is the prevailing rate in any market. As such, institutions that are less than well capitalized that are permitted to accept, renew or rollover brokered deposits via FDIC waiver generally may not pay an interest rate in excess of the national rate plus 75 basis points on such brokered deposits. As of September 30, 2024, the Bank categorized \$82.0 million, or 1% of its deposit liabilities, as brokered deposits.On December 15, 2020, the FDIC issued a final rule establishing a new framework for analyzing whether bank deposits obtained through third-party arrangements are brokered deposits pursuant to Section 29 of the Federal Deposit Insurance Act. Generally, a person is a "deposit broker" if it is "engaged in the business of placing deposits, or facilitating the placement of deposits, of third parties with insured depository institutions or the business of placing deposits with insured depository institutions for the purpose of selling interests in those deposits to third parties." The final rule clarifies what it means to be in the business of placing deposits and facilitating the placement of deposits for purpose of the deposit broker definition.Section 29 provides, in particular, that a person with an exclusive deposit placement arrangement with one insured depository institution will not be considered a deposit broker because it is not in the business of placing deposits or facilitating the placement of deposits.The final rule also clarifies application of the "primary purpose exception" to Section 29 by identifying a number of common business relationships described as "designated exceptions" as meeting the primary purpose exception. Many of these designated exceptions are arrangements previously addressed in advisory opinions and include: certain investment-related deposits; property management service deposits; deposits for cross-border clearing services; deposits related to real estate and mortgage servicing activities; retirement and 529 deposits; deposits related to employee benefits programs; deposits held to secure credit card loans; and deposits placed by agencies to disburse government benefits. As a result of this final rule, the Company's deposits that were classified as brokered deposits reduced significantly beginning with the June 30, 2021 reporting period.On July 30, 2024, the FDIC proposed a rule that would amend the current rules governing brokered deposits. The proposed rule as drafted would, among other things, (1) amend the definition of "deposit broker"; (2) eliminate the exclusive deposit placement arrangement exception; (3) eliminate the enabling transactions designated business exception; (4) revise the "25 percent test" designated business exception for a primary purpose exception to be available only to broker-dealers and investment advisers and only if less than 10 percent of the total assets that the broker-dealer or investment adviser has under management for its customers is placed at one or more insured depository institutions; (5) revise the interpretation of the primary purpose exception to consider the third partyâ€™s intent in placing customer funds at a particular insured depository institution; (6) allow only insured depository institutions to file notices and applications for primary purpose exceptions; and (7) clarify how an insured depository institution that loses its

regain the status of a national bank. The Company is currently evaluating the effect of the proposed rule on the Company, which was to be adopted as a final rule and monitoring the status of this rulemaking. Branching by National Banks Subject to certain limitations, federal statutes and OCC regulations permit national banks to establish branches in any state of the United States. With OCC approval, a national bank may open an interstate de novo branch in any state that permits the establishment of a branch by a bank chartered by such state, subject to applicable state law limitations. The Bank's only banking office open to the public is its home office in Sioux Falls, South Dakota, where it accepts deposits. 26 Table of Contents Prepaid Accounts under the Electronic Fund Transfer Act ("Regulation E") and the Truth in Lending Act ("Regulation Z") The Bureau's "Prepaid Accounts Rule," adopted in October 2016, enhanced the regulations applicable to prepaid products and brought them fully within Regulation E, which implements the federal Electronic Funds Transfer Act. In addition, prepaid products that have a credit component, like some of those offered in connection with an existing program management agreement, are now regulated by Regulation Z, which implements the federal Truth in Lending Act. The rule also extended Regulation Z's credit card rules and disclosure requirements to prepaid accounts that provide overdraft services and other credit features. These rules became effective on April 1, 2019. Short-Term, Small-Dollar Installment Lending In October 2017, the OCC rescinded its guidance on deposit advance products in light of the Bureau's pending small dollar loan rule related to payday, vehicle title and certain high cost installment loans that was issued in November 2017 ("Small Dollar Rule"). The Bureau issued its final Small Dollar Rule on July 22, 2020, which rescinded certain provisions of the rule that was issued in 2017 relating to mandatory underwriting. Specifically, the Bureau revoked provisions that: (i) provide that it is an unfair and abusive practice for a lender to make a covered short-term or longer-term balloon-payment loan, including payday and vehicle title loans, without reasonably determining that consumers have the ability to repay those loans according to their terms; (ii) prescribe mandatory underwriting requirements for making the ability-to-repay determination; (iii) exempt certain loans from the mandatory underwriting requirements; and (iv) establish related definitions, reporting, and recordkeeping requirements. The payment provisions of the Small Dollar Rule were not rescinded and restrict lenders from attempting to withdraw payment from a borrower's account after two consecutive failed attempts unless the borrower provides new authorization for the third attempt. In order to begin re-attempting payments, the lender must follow certain guidelines and obtain new authorizations where applicable. The Small Dollar Rule has been the subject of litigation, but the Bureau indicated that it expects the Small Dollar Rule to become effective on March 30, 2025. Separately, in May 2018, the OCC published guidance that encourages national banks and federal savings associations to offer responsible short-term, small-dollar installment loans with terms between two and twelve months and equal amortizing payments. Pursuant to the OCC's guidance on this issue, banks are encouraged to offer these products in a manner that is consistent with sound risk management principles and clear, documented underwriting guidelines. Further, the federal banking agencies issued interagency guidance on May 20, 2020 to encourage banks, savings associations, and credit unions to offer responsible small-dollar loans to customers for consumer and small business purposes. As of the date of the filing of this Annual Report on Form 10-K, the Bank has not determined to offer such products, although this position may change as the Bank further refines its business plan in the future. Interest Rate Risk Management The OCC requires national banks, like the Bank, to have an effective and sound interest rate risk management program, including appropriate measurement and reporting, robust and meaningful stress testing, assumption development reflecting the institution's experience, and comprehensive model valuations. According to OCC guidance, interest rate risk exposure is supposed to be managed using processes and systems commensurate with their earnings and capital levels; complexity; business model; risk profile; and scope of operations. Standards for Safety and Soundness The federal banking agencies have adopted the Interagency Guidelines Establishing Standards for Safety and Soundness. The guidelines establish certain safety and soundness standards for all depository institutions. The operational and managerial standards in the guidelines generally relate to the following: (1) internal controls and information systems; (2) internal audit systems; (3) loan documentation; (4) credit underwriting; (5) interest rate exposure; (6) asset growth; (7) compensation, fees and benefits; (8) asset quality; and (9) earnings. Failure to meet the standards in the guidelines could result in a request by the OCC to the Bank to provide a written compliance plan to demonstrate its efforts to come into compliance with such guidelines. 27 Table of Contents Anti-Money Laundering (AML) Laws and Regulations AML and financial transparency laws and regulations, including the Bank Secrecy Act and the USA PATRIOT Act of 2001, impose strict standards for gathering and verifying customer information in order to ensure funds or other assets are not being placed in U.S. financial institutions to facilitate terrorist financing and laundering of funds. Applicable laws require financial institutions to have AML programs in place and require the federal banking agencies to consider a holding company's effectiveness in combating money laundering when ruling on certain merger or acquisition applications. In addition, failure to comply with these requirements could lead to significant fines and penalties or the imposition of corrective orders. In July 2024, the federal banking agencies, including the FRB and OCC, proposed amendments to update the requirements for supervised institutions to establish, implement and maintain effective, risk-based and reasonably designed AML and countering the financing of terrorism ("CFT") programs. The proposed amendments would require supervised institutions to identify, evaluate and document the regulated institution's money laundering, terrorist financing and other illicit finance activity risks, as well as consider, as appropriate, the U.S. Department of the Treasury's Financial Crimes Enforcement Network's ("FinCEN") published national AML/CFT priorities. Customer Identification Programs for Holders of Prepaid Cards The federal banking agencies, including the OCC and the FRB, issued guidance in 2016 that extends the requirements of the Customer Identification Program required by Section 326 of the USA PATRIOT Act to prepaid accounts where the cardholder has either the (i) ability to reload funds, or (ii) access to credit or overdraft features. If either of these features is present, the issuer must verify the identity of the named account holder. Privacy and Cybersecurity The Bank is required by federal statutes and regulations to disclose its privacy policies to its customers. The Bank is also required to appropriately safeguard its customers' personal information. On November 18, 2021, the federal banking agencies issued a final rule to improve the sharing of information about cyber incidents. The final rule requires a banking organization to notify its primary federal regulator of any significant computer-security incident as soon as possible and no later than 36 hours after the banking organization determines that a cyber incident has occurred. Notification is required for incidents that have materially affected or are reasonably likely to materially affect the viability of a banking organization's operations, its ability to deliver banking products and services, or the stability of the financial sector. The final rule also requires a bank service provider to notify affected banking organization customers as soon as possible when the provider determines that it has experienced a computer-security incident that has materially affected or is reasonably likely to materially affect banking organization customers for four or more hours. This rule became effective May 1, 2022. In addition, certain state laws could potentially impact the Bank's operations, including those related to applicable notification requirements when computer-security incident or unauthorized access to customers' nonpublic personal information has occurred. Guidance for Third-Party Relationships On June 9, 2023, the OCC, Federal Reserve, and FDIC issued final interagency guidance on risk management of third-party relationships, including third-party lending relationships. The interagency guidance is based, in part, on the OCC's previously existing third-party risk management guidance from 2013 and seeks to, among other things, promote consistency in third-party risk management and provide sound risk management guidance for third-party relationships commensurate with a bank's risk profile and complexity as well as the criticality of the activity. The final interagency guidance replaces each agency's existing guidance on this topic (including the OCC's 2020 Frequently Asked Questions on Third-Party Relationships) and is directed to all banking organizations supervised by the OCC, Federal Reserve, and FDIC. Additionally, third party relationship risk management and banking as a service arrangements (including with respect to deposit products and services) have been topics of focus for federal bank regulators in 2024 and further rulemaking activity or guidance may be forthcoming. Unclaimed Property Laws Unclaimed property (escheatment) laws vary by state but generally require holders of customer property (including money) to turn over such property to the applicable state after holding the property for the statutorily prescribed period of time. These laws are not uniform and impose varying requirements on entities, like the Bank, which may hold funds that are required to be escheated to the applicable states. 28 Table of Contents Assessments The Dodd-Frank Act provides that, in establishing the amount of an assessment, the Comptroller of the Currency may consider the nature and scope of the activities of the entity, the amount and type of assets it holds, the financial and managerial condition of the entity and any other factor that is appropriate. The assessments are paid to the OCC on a semi-annual basis. During the fiscal year ended September 30, 2024, the Bank paid assessments (standard assessments) of \$789,608 to the OCC. Regulatory Capital Requirements The regulatory capital rules applicable to the Company and the Bank (the "Capital Rules") identify three components of regulatory capital: (i) common equity tier 1 capital ("CET1 Capital"), (ii) additional tier 1 capital, and (iii) tier 2 capital. Tier 1 capital is the sum of CET1 Capital and additional tier 1 capital instruments meeting certain requirements. Total capital is the sum of tier 1 capital and tier 2 capital. CET1 Capital, tier 1 capital, and total capital serve as the numerators for three prescribed regulatory capital ratios. Risk-weighted assets, calculated using the standardized approach in the Capital Rules for the Company and the Bank, provide the denominator for such ratios. There is also a leverage ratio that compares tier 1 capital to average total assets. Failure by the Company or the Bank to meet minimum capital requirements set by the Capital Rules could result in certain mandatory and/or discretionary disciplinary actions by their regulators that could have a material adverse effect on their business and their consolidated financial position. Under the capital requirements and the regulatory framework for prompt corrective action (discussed below), the Company and the Bank must meet specific capital guidelines that involve quantitative measures of the Company's and the Bank's assets, liabilities and certain off-balance-sheet items as calculated under regulatory accounting practices. The Company's and the Bank's capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weightings and other factors. The Company and the Bank are required to maintain a capital conservation buffer of 2.5% above the minimum risk-based capital requirements in order to avoid certain limitations on capital distributions, stock repurchases and discretionary bonus payments to executive officers. The capital conservation buffer is exclusively composed of CET1 Capital and applies to each of the three risk-based capital ratios (but not the leverage ratio). The Capital Rules provide for a number of deductions from and adjustments to CET1 Capital. These include, for example, the requirement that deferred tax assets arising from temporary differences that could not be realized through net operating loss carrybacks and significant investments in non-consolidated financial entities be deducted from CET1 Capital to the extent that any one such category exceeds 10% of CET1 Capital or all such items, in the aggregate, exceed 15% of CET1 Capital. The Capital Rules prescribe a standardized approach for risk weightings for a large and risk-sensitive number of categories, depending on the nature of the assets, generally ranging from 0% for U.S. government and agency securities to 600% for certain equity exposures, and resulting in high-risk weights for a variety of asset classes. As of September 30, 2024, the Bank exceeded all of its regulatory capital requirements and was designated as a "well capitalized" under federal guidelines. There have been several developments which are intended to reduce the regulatory capital burden on smaller or less complex banking organizations like the Company and the Bank. The effect that these developments will have on the Company and the Bank is currently uncertain. In July 2019, the federal banking agencies finalized a rule intended to simplify and clarify a number of the more complex aspects of existing regulatory capital rules. Specifically, the rule simplifies the capital treatment for mortgage servicing assets, certain deferred tax assets, investments in the capital instruments of unconsolidated financial institutions, and minority interest. The final rule also allows bank holding companies to redeem common stock without prior approval unless otherwise required. The final rule became effective April 1, 2020 for the amendments to simplify capital rules, and October 1, 2019 for revisions to the pre-approval requirements for the redemption of common stock and other technical amendments. The Bank did not elect to implement the relief provided under the simplification rule. 29 Table of Contents On November 21, 2018, the FDIC, the OCC, and the FRB jointly issued a proposed rule required by the Regulatory Relief Act that would permit qualifying banks that have less than \$10 billion in consolidated assets to elect to be subject to a 9% leverage ratio that would be applied using less complex leverage calculations (referred to as the "community bank leverage ratio" or "CBLR"). Under the proposed rule, banks that opt into the CBLR framework and maintain a CBLR of greater than 9% would not be subject to other risk-based and leverage capital requirements and would be deemed to have met the well capitalized ratio requirements. The rule was adopted in September 2019. The Bank continues to assess the potential impact of opting in to this election as part of its ongoing capital management and planning processes. Prompt Corrective Action ("PCA") Federal banking agencies are authorized and, under certain circumstances, required to take certain actions against banks that fail to meet their minimum capital requirements expressed in terms of a total risk-based capital ratio, a Tier 1 risk-based capital ratio, a CET1 ratio, and a leverage ratio (as identified in the tables above). Well capitalized banks may not make a capital distribution or pay management fees if the bank would be undercapitalized after making such distributions or paying such fees. Adequately capitalized banks, in general, cannot pay dividends or make any capital contributions that would leave them undercapitalized; they cannot pay a management fee to a controlling person if, after paying the fee, they would be undercapitalized; and they cannot accept, renew or roll over any brokered deposit unless they have applied for and been granted a waiver by the FDIC. The activities of an "undercapitalized," "significantly undercapitalized" or "critically undercapitalized" bank are further restricted. Any such bank must submit a capital restoration plan that is guaranteed by each company that controls the Bank, and such company must provide appropriate assurances of performance. Until such plan is approved, the bank may not increase its assets, acquire another institution, establish a branch or engage in any new activities, and generally may not make capital distributions. The federal banking agencies are authorized to impose additional restrictions, discussed below, that are applicable to significantly undercapitalized institutions. The imposition of any action taken by the OCC against the Bank in connection with the agency's PCA authority would likely have a substantial adverse effect on it and on the Company's operations and profitability. This is especially true if the Bank were to no longer be deemed to be well capitalized and, therefore, subject to limitations on its ability to accept, renew or roll over brokered deposits absent a waiver from the FDIC. The Company's stockholders are not entitled to preemptive rights and, therefore, if the Company is directed by its regulators to issue additional shares of common stock, such issuance may result in dilution to the Company's existing stockholders. Institutions in Troubled Condition Certain events, including entering into a formal written agreement with a bank's regulator that requires action to improve the bank's financial condition, or being informed by the regulator that the bank is in troubled condition, will automatically result in limitations on so-called "golden parachute" agreements pursuant to Section 18(K) of the FDIA. In addition, organizations that are not in compliance with minimum capital requirements, or are otherwise in a troubled condition, must give 90 days' written notice to the OCC before appointing a Director or Senior Executive Officer, pursuant to the OCC's regulations. Civil Money Penalties The OCC has the authority to assess civil money penalties ("CMPs") against any national bank, federal savings bank or any of their institution-affiliated parties ("IAPs"). In addition, the OCC has the authority to assess CMPs against bank service companies and service providers. CMPs may encourage an affected party to correct violations, unsafe or unsound practices or breaches of fiduciary duty. CMPs are also intended to serve as a deterrent to future violations of law, regulations, orders and other conditions. Limitations on Dividends and Other Capital Distributions The NBA and related federal regulations govern the permissibility of dividends and capital distributions by a national bank. As a national bank, the Bank's board of directors may not declare, and the Bank may not pay, any dividend in an amount greater than the sum of current period net income and retained earnings. A distribution in excess of that amount is a reduction in permanent capital, and the Bank would need to follow the applicable procedures set forth in OCC regulations and guidance. Further, the Bank's board of directors may not declare a dividend if paying the dividend would result in the Bank being undercapitalized under the OCC's PCA rule. 30 Table of Contents The Bank also must obtain prior approval from the OCC to pay a cash dividend if the dividend would exceed the sum of current period net income and retained earnings from the past two years, after deducting the following transactions during that period: (i) any dividends previously declared, (ii) extraordinary transfers required by the OCC, and (iii) payments made for the retirement of preferred stock. This calculation is performed on a rolling basis as described in the OCC's earnings limitation regulations. The Bank paid cash dividends in the amount of \$87.0 million to the Company during fiscal 2024, to be used to fund share repurchases under the common stock share repurchase programs that were authorized by the Company's Board of Directors. On September 3, 2021, the Company's Board of Directors authorized a stock repurchase program pursuant to which the Company may repurchase up to 6,000,000 shares of the Company's outstanding common stock on or before September 30, 2024. On August 25, 2023, the Company's Board of Directors authorized a new stock repurchase program pursuant to which the Company may repurchase up to an additional 7,000,000 shares of the

and supplemental community reinvestment activities (see the CRA evaluation periodically by its primary federal banking regulator to determine if it is meeting its continuing and affirmative obligations consistent with its safe and sound operation, to help meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods. CRA ratings can also impact an insured depository institution's ability to engage in certain activities as CRA performance is considered in connection with certain applications by depository institutions and their holding companies, including merger applications, charter applications, and applications to acquire assets or assume liabilities. The Bank received a "Satisfactory" rating during its most recent Performance Evaluation dated January 29, 2024. On October 24, 2023, the federal banking agencies jointly issued a final rule to modernize CRA regulations consistent with the following key goals: (i) to encourage banks to expand access to credit, investment, and banking services in low to moderate income communities; (ii) to adapt to changes in the banking industry, including internet and mobile banking and the growth of non-branch delivery systems; (iii) to provide greater clarity and consistency in the application of the CRA regulations, including adoption of a new metrics-based approach to evaluating bank retail lending and community development financing; and (iv) to tailor CRA evaluations and data collection to bank size and type, recognizing that differences in bank size and business models may impact CRA evaluations and qualifying activities. Most of the final CRA rule's requirements will be applicable beginning January 1, 2026, with certain requirements, including the data reporting requirements, applicable as of January 1, 2027. The Bank is evaluating the expected impact of the modified CRA regulations. Federal Home Loan Bank System The Bank is a member of the FHLB system through the FHLB of Des Moines, one of 11 regional FHLBs that administer the home financing credit function that is subject to regulation and supervision by the Federal Housing Finance Agency. All advances from the FHLB are required to be fully secured by sufficient collateral as determined by the FHLB. In addition, all long-term advances must be used for residential home financing. As a member of the FHLB system, the Bank is required to purchase and maintain activity-based capital stock in the FHLB in the amount specified by the applicable FHLB's capital plan. At September 30, 2024, the Bank had in the aggregate \$16.3 million in FHLB stock, which was in compliance with the FHLB of Des Moines' requirement. For the fiscal year ended September 30, 2024, dividends paid by the FHLB to the Bank totaled \$0.7 million. Table of Contents Other Regulation The Bank is also subject to a variety of other regulations with respect to its business operations including, but not limited to, the Truth in Lending Act, the Truth in Savings Act, the Consumer Leasing Act, the Equal Credit Opportunity Act, the Electronic Funds Transfer Act, the Military Lending Act, the Servicemembers' Civil Relief Act, the Fair Housing Act, the Fair Debt Collection Practices Act, the Telephone Consumer Protection Act, the Controlling the Assault of Non-Solicited Pornography and Marketing Act, and the Fair Credit Reporting Act. It is possible that additional rulemaking could require significant revisions to the regulations under which the Bank operates and is supervised. Any change in such laws and regulations or interpretations thereof negatively impacting the Bank's or the Company's current operations, whether by the OCC, the FDIC, the Bureau, the FRB or through legislation, could have a material adverse impact on the Bank and its operations and on the Company and its stockholders. Holding Company Regulation and Supervision The Company is subject to examination, supervision, and certain reporting requirements by the Federal Reserve, which has responsibility for the primary regulation and supervision of all BHCs, including the Company, under the Bank Holding Company Act (see the BHCA). The Federal Reserve also has supervisory authority over any nonbank subsidiary of a BHC that is not functionally regulated by another federal or state regulator, such as a leasing subsidiary. Through the supervisory process, the Federal Reserve ensures that BHCs, like the Company, comply with law and regulation and are operated in a manner that is consistent with safe and sound banking practices. The Federal Reserve supervises BHCs pursuant to Regulation Y (12 C.F.R. Part 225) and a supervisory program that seeks to ensure that BHCs comply with rules and regulations and that they operate in a safe and sound manner. As a BHC that has elected to become a FHC, the Company may engage in any activity, or acquire and retain the shares of a company engaged in any activity, that is either (i) financial in nature or incidental to such financial activity (as determined by the Federal Reserve in consultation with the Secretary of the Treasury) or (ii) complementary to a financial activity, and that does not pose a substantial risk to the safety and soundness of depository institutions or the financial system (as solely determined by the Federal Reserve). Activities that are financial in nature include securities underwriting and dealing, insurance underwriting, and making merchant banking investments. Acquisitions Federal law prohibits a BHC, including the Company, directly or indirectly, from: (a) acquiring control (as defined under Regulation Y) of another bank (or a holding company parent) without prior Federal Reserve approval; or (b) through merger, consolidation or purchase of assets, acquiring another bank or a holding company thereof, or acquiring all or substantially all of the assets of such institution (or a holding company), without prior Federal Reserve approval. In evaluating applications by BHCs to acquire other holding companies and banks, the Federal Reserve must consider the financial and managerial resources and future prospects of the company and institution involved, the effect of the acquisition on the risk to the DIF, the convenience and needs of the community and competitive factors. On September 17, 2024, the OCC issued a final rule related to its regulations for business combinations involving national banks and a policy statement that summarizes the principles the OCC uses when it reviews proposed bank merger transactions under the Bank Merger Act (see the BMA). The final rule removes provisions related to expedited review and the use of the streamlined business combination application. The policy statement discusses the OCC's review of applications submitted under the BMA, including general principles for the OCC's review and the OCC's consideration of the financial stability, managerial and financial resources and future prospects and the convenience and statutory needs factors under the BMA. On September 17, 2024, the FDIC also approved a final Statement of Policy on Bank Merger Transactions addressing the scope of transactions subject to FDIC approval, the FDIC's process for evaluating merger applications, and the principles that guide the FDIC's consideration of the applicable statutory factors as set forth in the BMA. Table of Contents Change in Bank Control Federal law and regulation set forth the types of transactions that require prior notice under the Change in Bank Control Act (see the CIBCA). Pursuant to CIBCA and Regulation Y, any person (acting directly or indirectly) that seeks to acquire control of a bank or its holding company must provide prior notice to the Federal Reserve. A "person" includes an individual, bank, corporation, partnership, trust, association, joint venture, pool, syndicate, sole proprietorship, unincorporated organization, or any other form of entity. A person acquires "control" of a banking organization whenever the person acquires ownership, control, or the power to vote 25 percent or more of any class of voting securities of the institution. The applicable regulations also provide for certain other "rebuttable" presumptions of control. In April 2020, the Federal Reserve adopted a final rule to revise its regulations related to determinations of whether a company has the ability to exercise a controlling influence over another company for purposes of the BHCA. The final rule expands and codifies the presumptions for use in such determinations. By codifying the presumptions, the final rule provides greater transparency on the types of relationships that the Federal Reserve generally views as supporting a facts-and-circumstances determination that one company controls another company. The Federal Reserve's final rule applies to questions of control under the BHCA, but does not extend to CIBCA. A Source of Strength and Capital Requirements The Dodd-Frank Act requires all companies, including BHCs, that directly or indirectly control an insured depository institution to serve as a source of financial and managerial strength to its subsidiary depository institutions and to maintain adequate resources to support such institutions; to date, however, specific regulations implementing this requirement have not been published. As an BHC, the Company is also subject to the same regulatory capital requirements as the Bank. Examination In 2019, the Federal Reserve published finalized guidance with respect to inspection frequency and scope for BHCs with less than \$10 billion in assets. According to the Federal Reserve, with respect to institutions with less than \$10 billion in assets (such as the Company), the determination of whether a holding company is "complex" versus "noncomplex" is made at least annually on a case-by-case basis taking into account and weighing a number of considerations, such as: the size and structure of the holding company; the extent of intercompany transactions between insured depository institution subsidiaries and the holding company or uninsured subsidiaries of the holding company; the nature and scale of any non-bank activities; and the degree of leverage of the holding company, including the extent of its debt outstanding to the public. Dividends In 2009, the Federal Reserve released a supervisory letter entitled Applying Supervisory Guidance and Regulations on the Payment of Dividends, Stock Redemptions and Stock Repurchases at Bank Holding Companies. This letter generally sets forth principles describing when a BHC must consult, provide notice, or seek approval from the FRB prior to a capital distribution including the payment of dividends, stock redemptions, or stock repurchases. According to FRB staff, the FRBs are likely to require holding companies to eliminate, defer or reduce dividends if these payments are not fully covered by the net income available to shareholders for the past four quarters, earnings retention is not consistent with capital needs or the holding company will not meet or is in danger of not meeting minimum regulatory capital adequacy ratios. Management In August 2017, the Federal Reserve published proposed guidance related to supervisory expectations for boards of directors of BHCs. The proposal sought to clarify supervisory expectations of boards and distinguish the roles held by senior management to allow boards to focus on fulfilling their core responsibilities. On February 26, 2021, the Federal Reserve issued a Supervision and Regulation letter (SR 21-3/CA 21-1) containing its final supervisory guidance on the effectiveness of a banking institution's board of directors. Although the guidance only applies to bank holding companies and savings-and-loan holding companies with total consolidated assets of \$100 billion or more, the Company continues to monitor the Federal Reserve's evolving supervisory and regulatory approach to board and senior management effectiveness. Additional Regulatory Matters The Company is subject to oversight by the SEC, NASDAQ and various state securities regulators. In the normal course of business, the Company has received requests for information from these regulators. Such requests have been considered routine and incidental to the Company's operations. Table of Contents Federal and State Taxation Pathward Financial and its subsidiaries file a consolidated federal income tax return and various consolidated state income tax returns. Additionally, Pathward Financial or its subsidiaries file separate company income tax returns in states where required. All returns are filed on a fiscal year basis using the accrual method of accounting. The Company monitors relevant tax authorities and changes its estimate of accrued income tax due to changes in income or franchise tax laws and their interpretation by the courts and regulatory authorities. Competition The Company operates in competitive markets for each of the different financial sectors in which it engages in business: payments, commercial finance, tax services and consumer lending. Competitors include a wide range of regional and national banks and financial services companies located both in the Company's market areas and across the nation. The Company's Partner Solutions business line serves customers nationally and also faces strong competition from large commercial banks and specialty providers of electronic payments processing and servicing, including prepaid, debit and credit card issuers, ACH processors and ATM network sponsors. Many of these national players are aggressive competitors, leveraging relationships and economies of scale. As part of its national lending operations, the Company also faces strong competition from non-bank commercial finance companies, leasing companies, factoring companies, consumer finance and others on a nationwide basis. In addition, the Company's tax return processing services division competes nationwide with financial institutions that offer similar processing technologies and capabilities. Human Capital Resources The Company's purpose of powering financial inclusion is foundational to our ability to attract and retain top talent who desire to work with innovators to enable financial availability, choice, and opportunity for consumers and businesses in underserved markets. We empower our employees by providing opportunities to grow and develop in their careers, supported by strong compensation, benefits, and health and well-being programs. We seek to provide a diverse, inclusive, safe, and healthy workplace, recognizing our employees enable us to deliver on our purpose. Demographics The following table describes the composition of our workforce as of September 30, 2024: Employee Type 9/30/2023 9/30/2024 Change Full-time 1,191,239 3.94% All Other Types 75,285 7.5% Total Employees 1,191,244 3.75% Women 53% Racial/Ethnic Minorities 22% Diversity, Equity, Inclusion and Belonging ("DEIB") At Pathward, we are committed to advancing DEIB to meet the dynamic needs of our workforce and business. We aim to cultivate an environment where every employee is embraced and recognized for their unique contributions in serving our clients, partners and communities. Pathward works to promote diversity throughout our organization and provide an equal opportunity for employment and success regardless of background and identity, as reflected in our Code of Business Conduct and Employee Handbook. Table of Contents Talent Acquisition A core tenet of our talent system is to both develop talent from within and enrich our talent pool with external hires to support a continuous improvement mindset. Our "Talent Anywhere" recruitment strategy enables us to source candidates needed to fill essential capabilities and roles while positioning us as a remote-enabled employer of choice. Our remote-enabled workplace has created valuable benefits for both employees and our business by reducing necessary commutes, allowing us to hire diverse talent from anywhere in the United States, and realizing a reduction in our physical footprint. As part of our DEIB strategy, we train our internal recruiters on how to mitigate unconscious bias in the hiring process and how to assemble diverse candidate slates for open positions. Talent Assessment and Development Assessing talent and leadership development are also critical to our talent growth and retention strategy. We continue to mature and expand our talent management framework. This framework is used throughout the company to better equip Pathward to have clear line of sight into teams' strengths and opportunities in terms of skills, diversity, and leadership potential. This helps ensure our internal talent supply keeps pace with demand, that we invest in our workforce with intention, have our highest performing, highest potential employees applied to our most critical work, and are preparing today's talent for tomorrow's needs. Our performance management program is an interactive practice that engages our employees beginning with aligning objectives at the enterprise level to drive individual goal setting and quarterly conversations designed to review progress and accomplishments and calibrate on focus areas for the upcoming quarter, driving progress against objectives, alignment, and performance feedback throughout the year. We offer a variety of support to help team members and managers establish and meet personalized development goals, take on new roles and become better leaders. Employee Engagement We recognize that team members who are involved in, enthusiastic about and committed to their work and workplace contribute meaningfully to the success of the company. As a normal course of business, we complete enterprise-wide engagement surveys. The results of the survey are reviewed with the executive management team and are used to prioritize employee programs, initiatives, and communications. Total Rewards As part of our total rewards strategy, we aspire to offer and maintain market competitive total rewards programs for our employees that attract and retain superior talent. In addition to competitive base wages, we offer other variable pay depending on an employee's position, including an annual bonus or commission plan. We offer a 401(k) plan with a highly competitive company match. Our healthcare, insurance benefits, health savings and flexible spending accounts are equally competitive with a low-cost share for the employee. We also provide employer paid short- and long-term disability and life insurance benefits. We understand how important it is that our employees have time away from work. To allow employees time to recharge, we offer paid time off, family leave, family care resources, flexible work schedules, adoption assistance, employee assistance programs, and other related benefits. We want our employees to be healthy and be able to bring their whole selves to the workplace. Health and Safety We believe the success of our business is fundamentally connected to the well-being of our people. Accordingly, we are committed to the health, safety, and wellness of our employees. Being a fully remote-enabled employer, we provide laptops and related hardware along with a stipend to enhance employees' at-home work experience. Employees also have access to our offices if they choose to work there instead. Our employees and their families are also supported with access to a variety of flexible and convenient health and welfare programs, including benefits that support their physical and mental health. We follow local, state and federal regulations issued by the Occupational Safety and Health Administration and are prepared to implement any applicable workplace requirements. Table of Contents Available Information The Company's website address is www.pathwardfinancial.com. The Company makes available, through a link with the SEC's EDGAR database (http://www.sec.gov), free of charge, its Annual Report on Form 10-K, quarterly reports on Form 10-Q, current reports on Form 8-K, amendments to those reports filed or furnished pursuant to Section 13(a) or 15(d) of the Exchange Act, and statements of ownership on Forms 3, 4, and 5. Investors are encouraged to access these reports and other information about our business on our website. The information found on the Company's website is not incorporated by reference in this or any other report the Company files or furnishes to the SEC. The Company also will provide copies of its Annual Report on Form 10-K, free of charge, upon written request to Darby Schoenfeld, SVP Chief of Staff and Investor Relations, at the Company's address. Also posted on the Company's website, among other things, are the Sustainability Report, the charters of committees of the Board of Directors, as well as the Company's Code of Business Conduct. Item 1A. Risk Factors. We are subject to various risks, including those described below that, individually or in the aggregate, could cause our actual results to differ materially from expected or historical results. Our business could be harmed, perhaps materially, by any of these risks, as well as other risks that we have not identified, whether due to such risks not presently being known to us, because we do not currently believe such risks to be material, or otherwise. The trading price of our common stock could decline due to any of these risks, and you may lose all or part of your investment. A Moreover, certain events including geopolitical and financial market turmoil may also have the effect of heightening many of the risks and

subject to credit risk in connection with our lending and leasing activities, and our financial condition and results of operations may be negatively impacted by factors that adversely affect our borrowers.â€¢If our actual credit losses exceed our allowance for credit losses, our net income will decrease.â€¢Our earnings are significantly affected by general business, political and economic conditions.â€¢Adverse developments or concerns affecting the financial services industry or specific financial institutions could adversely affect our financial condition and results of operations.â€¢Ineffective liquidity management could adversely affect our financial condition and results of operation.â€¢Our investments in certain tax-advantaged projects may not generate anticipated returns, causing an adverse impact on our results of operations.â€¢The residual value of leased equipment at the time of its disposition may be less than forecasted at the time we entered into the lease.â€¢Changes in interest rates could adversely affect our results of operations and financial condition.â€¢We operate in an extremely competitive market, and our business will suffer if we are unable to compete effectively.â€¢Our business could suffer if consumer behaviors, or other factors, in connection with the use of prepaid cards change, or there are adverse developments with respect to the prepaid financial services industry in general.â€¢Our operations depend upon third-party relationships; our ability to maintain such relationships and such third parties' performances could adversely affect our business.â€¢We derive a significant percentage of our deposits, total assets and income from deposit accounts that we generate through Payments' customer relationships, of which a limited number of program manager relationships are particularly significant to our operations.â€¢We are exposed to fraud losses from customer accounts.â€¢We are exposed to settlement and other losses from payments customers.â€¢Our business strategy includes plans for organic growth, and our financial condition and results of operation could be adversely affected if we fail to grow or fail to manage our growth effectively.â€¢Acquisitions and other strategic transactions, or the failure to consummate such transactions, could disrupt our business and harm our financial condition and may not yield the intended benefits.â€¢New lines of business or new products and services may subject us to additional risks.â€¢An impairment charge of goodwill or other intangibles could have a material adverse impact on our financial condition and results of operations.â€¢We may incur losses due to fraudulent and negligent acts, as well as errors, by third parties or our employees.â€¢Security breaches involving us, the Bank or any third parties with which we do business could expose us to liability and litigation, adversely affecting our reputation and operating revenues.â€¢Failure to comply satisfactorily with certain privacy and data protection laws, regulations, and standards to which we are subject could adversely affect our reputation and operating revenues.â€¢Our reputation and financial condition may be harmed by system failures, computer viruses and other technological interruptions to our operations.â€¢Agency, technological, or human error could lead to tax refund processing delays, which could adversely affect our reputation and operating revenues.â€¢The Commercial Finance business line generates government-backed loans funded by the Bank, any of which could be negatively impacted by a variety of factors.â€¢Agreements between the Bank and third parties to market and service Bank-originated consumer loans may subject the Bank to credit, fraud and other risks, as well as claims from regulatory agencies and third parties that, if successful, could negatively impact the Bank's current and future business.â€¢The OCC's grant of bank charters to fintech companies and special purpose fintech charter could present a market risk to us generally and the Partner Solutions business line specifically.â€¢The loss or transition of key members of our senior management team or key employees in the Bank's divisions, or our inability to attract and retain qualified personnel, could adversely affect our business.â€¢We regularly assess our investments in technology, and changes in technology could be costly.37Table of Contentsâ€¢Our ability to receive dividends from the Bank could affect our liquidity and ability to pay dividends on our common stock, interest on our trust preferred securities and principal on our debt.â€¢Unclaimed funds represented by unused value on the cards presents compliance and other risks.Risks Related to Regulation of the Company and the Bankâ€¢We operate in a highly regulated environment, and our failure to comply with laws and regulations, or changes in laws and regulations to which we are subject, may adversely affect our business, prospects, results of operations and financial condition.â€¢The Bureau's rulemaking and enforcement of prohibitions against unfair, deceptive or abusive practices have directly impacted, and may continue to impact, the Bank's consumer financial products and service offerings.â€¢Regulatory scrutiny of bank provision of partner solutions and related technology considerations has increased.â€¢Increased scrutiny and evolving expectations from stakeholders with respect to ESG practices may impose additional costs on us or expose us to new or additional risks.â€¢We will be subject to heightened regulatory requirements if our total assets exceed \$10 billion as of December 31 of any calendar year.â€¢We will become subject to reduced interchange income and could face related adverse business consequences if our total assets exceed \$10 billion as of December 31 of any calendar year.â€¢Any change in the Bank's ability to gather brokered deposits may adversely impact the Bank.â€¢As a BHC, we are required to serve as a "source of strength" for the Bank.â€¢If we fail to maintain sufficient capital, our financial condition, liquidity, results of operations, and compliance with regulatory requirements would be adversely affected.â€¢Changes in federal, state, and local tax laws, interpretations of existing tax laws, or adverse determinations by tax authorities, could increase our tax burden or otherwise have a material adverse effect on our business, financial condition, and results of operations.General Risk Factorsâ€¢The price of our common stock may be volatile, which may result in losses for investors.â€¢An investment in our common stock is not an insured deposit.â€¢Future sales or additional issuances of our capital stock may depress prices of shares of our common stock or otherwise dilute the book value of shares then outstanding.â€¢Changes in accounting policies or accounting standards, or changes in how accounting standards are interpreted or applied, could materially affect how we report our financial results and condition.â€¢If we fail to maintain proper and effective internal controls, our ability to produce accurate and timely financial statements could be impaired, which could harm our operating results, our ability to operate our business and our reputation.â€¢Federal regulations and our organizational documents may inhibit a takeover, prevent a transaction you favor or limit our growth opportunities, causing the market price of our common stock to decline.â€¢We may not be able to pay dividends in the future in accordance with past practice.â€¢Catastrophic events could negatively impact our operations, the operations of third parties with which we do business, and the communities in which we do business.â€¢Legal challenges to and regulatory investigations of our, or the Bank's, operations could have a significant material adverse effect on us.â€¢Our reputation and business could be damaged by negative publicity.â€¢Existing insurance policies may not adequately protect us and our subsidiaries.Risks Related to Our Industry and BusinessA Our framework for managing risk, including our underwriting practices, may not prevent future losses.We have established processes and procedures intended to identify, measure, monitor, report, and analyze the types of risk to which we are subject, including liquidity risk, credit risk, market risk, interest rate risk, operational risk, legal and compliance risk, and reputational risk, among others. However, as with any risk management framework, there are inherent limitations to our risk management strategies, as there may exist, or develop in the future, risks that we have not appropriately anticipated or identified. For example, if our underwriting practices or criteria fail to adequately identify, price, and mitigate credit risks, such as risks related to economic disruption and the risk in our refund advance loan portfolio that the IRS or the relevant state revenue department does not pay our customer's tax refund in full or the risk that any of our EROs will facilitate or engage in malfeasance or offer the Bank's products 38Table of Contentsand services in a manner that does not comply with applicable law or contractual representations, warranties and covenants, it is possible that losses in our loan portfolio will exceed the amounts the Bank has set aside for loss reserves and result in reduced interest income and increased provision for credit loss, which could have an adverse effect on our financial condition and results of operations. Any resulting deterioration in our loan and lease portfolio could also cause a decrease in our capital, which would make it more difficult to maintain regulatory capital compliance. Further, risk mitigation techniques and the judgments that accompany their application cannot anticipate every economic and financial outcome or the specific circumstances and timing of such outcomes, which may result in the Bank or any of its business lines incurring unexpected losses.We are subject to credit risk in connection with our lending and leasing activities, and our financial condition and results of operations may be negatively impacted by factors that adversely affect our borrowers.We, through the Bank and its business lines, originate various types of loans and leases, and our financial condition and results of operations are affected by the ability of borrowers to repay their loans or leases in a timely manner. Borrowers may be unable to repay their loans due to various factors, some of which are outside of their control. Similarly, borrowers under our commercial loans and related financing products (typically, small- to medium-sized businesses) may be more susceptible to even mild or moderate economic declines than larger commercial borrowers, which may subject the Bank and, ultimately, us, to a higher risk of loan loss. Many borrowers have been negatively impacted by recent events impacting financial, real estate, and securities markets, including geopolitical turmoil, higher interest rates, inflation, adverse developments in the financial services industry, and other events that have caused market and economic volatility, and may continue to be similarly or more severely affected in the future. The risk of non-payment by borrowers is assessed through our underwriting processes and other risk management practices, which may not be able to fully identify, price and mitigate such risk. See "Our framework for managing risk, including our underwriting practices, may not prevent future losses." Despite those efforts, we do and will experience loan and lease losses, and our financial condition and results of operations will be adversely affected by those loan and lease losses.If our actual credit losses exceed our allowance for credit losses, our net income will decrease.We make various assumptions and subjective judgments about the collectability of our loan and lease portfolio, including the creditworthiness of our borrowers and the value of the assets serving as collateral for the repayment of our loans and leases, which are subject to change. Despite our underwriting and monitoring practices, our loan and lease customers may not repay their loans and leases according to their terms, and the collateral securing the payment of these loans and leases may be insufficient to pay any remaining loan and lease balance. We may experience significant credit losses due to nonpayment by our borrowers, which could have a material adverse effect on our overall financial condition and results of operation, as well as the value of our common stock. Because we must use assumptions to establish our allowance for credit losses, the current allowance for credit losses may not be sufficient to cover actual credit losses, and increases in the allowance, which may be significant, may be necessary. In addition, federal and state regulators periodically review our allowance for credit losses and may require us to increase our provision for credit loss or recognize loan charge-offs. Material additions to our allowance would materially decrease our net income. We cannot provide any assurance that our monitoring procedures and policies will reduce certain lending risks or that our allowance for credit losses will be adequate to cover actual losses.Our earnings are significantly affected by general business, political and economic conditions.Our operations and profitability, including the value of the portfolio of investment securities we hold and the value of collateral securing certain of our loans, are impacted by general business, political and economic conditions in the United States and abroad. These conditions include short-term and long-term interest rates, inflation, commodity pricing, money supply and monetary policy, political issues, legislative and regulatory changes, fluctuations in both debt and equity capital markets, broad trends in industry and finance, the strength of the United States economy, and uncertainty in financial markets globally, all of which are beyond our control. A deterioration in business, political or economic conditions, including those arising from pandemics, geopolitical turmoil and war, government shutdowns or defaults, or increases in unemployment, could result in an increase in loan delinquencies and nonperforming assets, decreases in loan collateral values, and a decrease in demand for our products and services, among other things, any of which could have a material adverse impact on our financial condition and results of operations.Additionally, an unpredictable or volatile political environment in the United States, including any social unrest and uncertainty as a result of the 2024 U.S. presidential election, could negatively impact business and market 39Table of Contentsconditions, economic growth, financial stability, and business, consumer, investor, and regulatory sentiments, any one or more of which could have a material adverse impact on our financial condition and results of operations. It is difficult to predict the legislative and regulatory changes that may result due to the upcoming presidential election. A new administration, or a change in the make-up of either the Senate and/or House of Representatives may cause broader economic changes due to changes in governing ideology and style. New appointments to the Board of Governors of the Federal Reserve could affect monetary policy and interest rates, which could in turn affect economic growth.The process we use to estimate losses inherent in our credit exposure requires difficult, subjective and complex judgments, including forecasts of economic conditions, and determinations as to whether economic conditions might impair the ability of our borrowers to repay their loans and leases. The level of uncertainty concerning economic conditions may adversely affect the accuracy of our estimates which may, in turn, impact the reliability of our underwriting processes. See also "If our actual loan and lease losses exceed our allowance for credit losses, our net income will decrease."The electronic payments industry, including the prepaid financial services segment within that industry in which the Partner Solutions business line operates, depends heavily upon the overall level of consumer spending, which may decrease if economic or political conditions in the United States deteriorate and result in a reduction of the number of our prepaid accounts that are purchased or reloaded, the number of transactions involving our cards and the use of our reloadable card products and related services. A sustained reduction in the use of our products and related services, either as a result of a general reduction in consumer spending or as a result of a disproportionate reduction in the use of card-based payment systems, would materially harm our business, results of operations and financial condition.Adverse developments or concerns affecting the financial services industry or specific financial institutions could adversely affect our financial condition and results of operations.Actual events involving limited liquidity, defaults, non-performance or other adverse developments that affect financial institutions, transactional counterparties or other companies in the financial services industry or the financial services industry generally, or concerns or rumors about any events of these kinds or other similar events, have in the past and may in the future lead to erosion of customer confidence in the banking system, deposit volatility, liquidity issues, stock price volatility, increased regulatory scrutiny and other adverse developments. For example, the closures of Silicon Valley Bank ("SVB") and Signature Bank in March 2023, and First Republic Bank in May 2023, led to disruption and volatility, including deposit outflows and increased need for liquidity, at certain banks. Although depositors of these banks were largely protected, it is not certain that the Federal Reserve or FDIC will treat future bank failures similarly.Similarly, inflation and rapid increases in interest rates have led to a decline in the trading value of previously issued government securities with interest rates below current market interest rates. Any sale of investment securities that are held in an unrealized loss position by financial institutions for liquidity or other purposes will cause actual losses to be realized. There can be no assurance that there will not be additional bank failures or issues such as liquidity concerns in the broader financial services industry or in the U.S. financial system as a whole. Adverse financial market and economic conditions can exert downward pressure on stock prices, security prices, and credit availability for financial institutions without regard to their underlying financial strength. The volatility and economic disruption resulting from the failures of SVB and Signature Bank particularly impacted the price of securities issued by financial institutions, including us.While we did not experience any abnormal changes in our total outstanding deposit balances following the bank closures in March and May 2023 and related events, we experienced changes in deposit balances resulting from typical seasonal fluctuations due to the nature of our business. While our deposit base primarily consists of millions of retail cards and other small dollar accounts with an average balance less than \$1,000 and we maintain a liquidity position with numerous funding options available totaling over \$2.0 billion as of September 30, 2024, we cannot be assured that unusual deposit withdrawal activity will not affect banks generally in the future or us in particular. Continued uncertainty regarding or worsening of the severity or duration of the volatility in the banking industry could also adversely impact our estimate of our allowance for credit losses and related provision for credit loss.Any of these impacts, or any other impacts resulting from the events described above, could have a material adverse effect on our liquidity and our current and/or projected business operations and financial condition and results of operations.40Table of ContentsIneffective liquidity management could adversely affect our financial condition and results of operation.Liquidity is essential to our business. We rely on different sources in order to meet our potential liquidity demands. Our primary sources of funds are deposits, derived principally through our Partner Solutions business line, borrowings, principal and interest payments on loans and leases and mortgage-backed securities, and maturing investment securities. We also utilize wholesale deposit sources to provide temporary funding when necessary or when favorable terms are available. An inability to raise funds through deposits, borrowings, the sale of loans and other sources could have a substantial negative effect on our liquidity. Our access to funding sources in amounts adequate to finance our activities or on terms which are acceptable to us could be impaired by factors that affect us specifically, or the financial services industry or economy generally. Any decline in available funding in amounts adequate to finance our activities or on terms which are acceptable could adversely impact our ability to originate loans, invest in securities, meet our expenses or fulfill our obligations, such as repaying our borrowings or meeting deposit withdrawal demands, any of which could, in turn, have a material adverse effect on our business, financial condition and results of operations. See "Item 7. Managementâ€™s Discussion and Analysis of Financial Condition and Results of Operation â€” Liquidity and Capital Resources" of this Form 10-K.Our investments in certain tax-advantaged projects may not generate anticipated returns, causing an adverse impact on our results of operations. We invest in certain tax-advantaged investments that support renewable energy resources. Our investments in these projects are designed to generate a return in part through the realization of federal and state income tax credits, and other tax benefits, over specified time periods. We are subject to the risk that previously recorded tax credits, which remain subject to recapture by taxing authorities based on compliance features required to be met at the project level, may fail to meet certain government compliance requirements and may not be able to be realized.The risk of not being able to realize, or of subsequently incurring a recapture of, the tax credits and other tax benefits depends on various factors, some of which are outside of our control, including changes in the applicable tax code, as well as the continued economic viability of the project and project operator. Further, while we engage in due diligence review both prior to the initial investment and on

an ongoing basis, our due diligence review may not identify relevant issues or risks that may adversely impact our ability to realize these tax credits or other tax benefits. The possible inability to realize these tax credits and other tax benefits would have a negative impact on our financial results. The residual value of leased equipment at the time of its disposition may be less than forecasted at the time we entered into the lease. Through our Commercial Finance business line, we engage in equipment leasing activities. The market value of any given piece of leased equipment could be less than its depreciated value at the time it is sold due to various factors, including factors beyond our control. The market value of used leased equipment depends on several factors, including: the market price for new equipment that is similar; the age and condition of the leased equipment at the time it is sold; the supply of and demand for similar used equipment on the market; technological advances relating to the leased equipment or similar equipment; and economic conditions in the specific business or industry in which the equipment is used, as well as broader regional or national economic conditions. We include in income from operations the difference between the sales price and the depreciated value of an item of leased equipment sold. Changes in our assumptions regarding depreciation could change our depreciation expense, as well as the gain or loss realized upon disposal of leased equipment. If we sell our used leased equipment at prices significantly below our projections or in lesser quantities than we anticipated at the time we entered into the lease, our results of operations and cash flows may be negatively impacted.

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Changes in interest rates could adversely affect our results of operations and financial condition. Our earnings depend substantially on our interest rate spread, which is the difference between (i) the interest rates we earn on loans, securities, and other interest-earning assets, and (ii) the interest rates we pay on deposits, other borrowings, and other interest-bearing liabilities. We are exposed to interest rate risk because our interest-earning assets and interest-bearing liabilities do not react uniformly or concurrently to changes in interest rates since the two have different time periods for adjustment and can be tied to different measures of rates. These rates are highly sensitive to many factors beyond our control, including general economic conditions and the policies of various governmental and regulatory authorities, including the Federal Reserve. Throughout 2022, 2023 and 2024, the Federal Reserve raised the target range for the federal funds rate in an effort to curb inflation. In September 2024 and November 2024, the Federal Reserve lowered the target range for the federal funds rate to its current range of 4.50% to 4.75% in light of the progress on inflation. As market interest rates have risen, we have experienced competitive pressures to increase the rates we pay on deposits, which may decrease our net interest income. In addition, inflationary pressures will generally increase our operating costs and could have a significant negative effect on our borrowers and the values of collateral securing loans, which could negatively affect our financial performance. In addition, certain of our noninterest income and noninterest expenses are subject to adverse effect in a rising interest rate environment. The Bank monitors its interest rate risk exposure; however, the Bank can provide no assurance that its efforts will appropriately protect the Bank in the future from interest rate risk exposure. For additional information, see Part II, Item 7A, "Quantitative and Qualitative Disclosures About Market Risk."

We operate in an extremely competitive market, and our business will suffer if we are unable to compete effectively. We encounter significant competition in all of our market areas and national business lines from other commercial banks, savings and loan associations, credit unions, mortgage banking firms, consumer finance companies, factoring companies, card issuers, securities brokerage firms, insurance companies, money market mutual funds and other financial intermediaries, including but not limited to fintech or neobank financial intermediaries. Some of our and the Bank's competitors have substantially greater resources and lending limits, may be subject to less regulation than we are, may offer services that we do not or cannot provide and, due to their size and other factors, may be able to offer services at more competitive rates. Our profitability depends upon both our ability to compete successfully in our market areas and the Bank's and the divisions' ability to compete in their various business markets. For example, the Commercial Finance business line competes for loans, leases, and other financial services with numerous national and regional banks, thrifts, credit unions, and other financial institutions, as well as other entities that provide financial services, including specialty lenders, securities firms, and mutual funds. Certain larger commercial financing companies do not currently focus their marketing efforts on smaller commercial companies; however, any shift in focus by such larger financing companies may further fragment existing market share in this commercial finance industry. Moreover, some of the financial institutions and financial service organizations with which the Commercial Finance business line competes are not subject to the same degree of regulation as the Commercial Finance business line and the Bank. Many of the Commercial Finance business line's competitors have been in business for many years, have established customer bases, are larger and may offer other services that neither the Commercial Finance business line nor the Bank do. Several banking institutions have adopted business strategies similar to ours, particularly with respect to the banking-as-a-service ("BaaS") business. This competition, and competition in any of the Bank's other business lines, may increase our costs, reduce our revenues or revenue growth, result in fragmented market share and a failure to enjoy economies of scale or make it difficult for us to compete effectively in maintaining and obtaining additional customer relationships. Our business could suffer if consumer behaviors, or other factors, in connection with the use of prepaid cards change, or there are adverse developments with respect to the prepaid financial services industry in general. As the prepaid financial services industry evolves, consumers may either find prepaid financial services to be less attractive than other financial services or may change the way in which they utilize the service prepaid cards provide. Consumers might not use prepaid financial services for any number of reasons. For example, negative publicity surrounding us or other prepaid financial service providers could impact the Payments business and prospects for growth to the extent it adversely impacts the perception of prepaid financial services. Consumer spend behaviors could increase or decrease, or become more difficult to accurately predict, thereby impacting operating revenues and/or expenses of the Company. Growth of prepaid financial services as an electronic payment mechanism may not occur or may occur more slowly than estimated. These factors could have a material adverse effect on our financial condition and results of operations. Our operations depend upon third-party relationships; our ability to maintain such relationships and such third parties' performances could adversely affect our business. The Bank has entered into numerous arrangements with third parties with respect to the operations of its business, as described in Part I, Item 1 "Business." Upon the expiration of the then-current term, any such agreements may not be renewed by the third party or may be renewed on terms less favorable to the Bank. In some cases, such agreements may permit the third party to unilaterally prescribe certain business practices and procedures with respect to the Bank and its business lines (as is the case under agreements with Discover, MasterCard, Visa and other card networks) or terminate the agreement early under certain circumstances (as is the case under our program management agreement with Emerald Financial Services, LLC ("EFS")) with respect to certain H&R Block financial services if the Bank should lose its exemption from the Durbin Amendment). To the extent any agreement with a service provider is terminated, we may not be able to secure alternate service providers, and, even if we do, the terms with alternate providers may not be as favorable as those currently in place. In addition, were we to lose any of our significant third-party providers, including in our refund advance related business in which we have a limited number of partners, it could cause a material disruption in our ability to service our customers, which also could have an adverse material impact on the Bank, its business lines and, ultimately, us. Moreover, significant disruptions in our ability to provide services could negatively affect the perception of our business, which could result in a loss of confidence and other adverse effects on our business. In addition, if any of our counterparties is unable to or otherwise does not fulfill (or does not timely fulfill) its obligations to us for any reason (including, but not limited to, bankruptcy, computer or other technological interruptions or failures, personnel loss, negative regulatory actions, or acts of God) or engages in fraud or other misconduct during the course of such relationship, we may need to seek alternative third party service providers, or discontinue certain products or programs in their entirety. We have experienced, and expect to continue to experience, situations where we have been held directly or indirectly responsible, or were otherwise subject to liability, for the inability of our third party service providers to perform services for our customers on a timely basis or at all or for actions of third parties undertaken on behalf of the Bank or otherwise in connection with the Bank's arrangement with such third parties. Any such responsibility or liability in the future may have a material adverse effect on our business, including the operations of the Bank and its divisions, and financial results. In any event, our agreements with, and management practices with respect to, third parties have been and may continue to be scrutinized by our regulators, and our regulators could raise an issue with, or object to, any term or provision in such an agreement or any action taken by such third party vis-à-vis the Bank's operations or customers, resulting in a material adverse effect to us including, but not limited to, the imposition of fines and/or penalties and the material restructuring or termination of such agreement. Moreover, if our regulators examine our third-party service providers and find questionable or illegal acts or practices, our regulators could require us to restructure or terminate our agreements with such providers or enhance management and risk oversight practices with respect thereto. Additionally, although our network of tax preparation partners is expansive, it is possible that our EROs may choose to offer tax-related products of other companies that provide products and services similar to the Bank's if such other companies offer superior pricing or for other competitive reasons. We derive a significant percentage of our deposits, total assets and income from deposit accounts that we generate through Payments' customer relationships, of which a limited number of program manager relationships are particularly significant to our operations. We derive a significant percentage of our deposits, total assets and income from deposit accounts we generate through program manager relationships between third parties and Payments. If one of these significant program manager relationships were to be terminated or there is a significant decrease in revenues or deposits associated with any of these business relationships, it could materially reduce our deposits, assets and income. Similarly, if a significant program manager relationship was not replaced, we may be required to seek higher-rate funding sources as compared to the existing program manager relationship or see a significant reduction in fee income.

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We are exposed to fraud losses from customer accounts. Fraudulent activity involving our products may lead to customer disputed transactions, for which we may be liable under banking regulations and payment network rules. Our fraud detection and risk control mechanisms may not prevent all fraudulent or illegal activity. To the extent we incur losses from disputed transactions, our business, results of operations and financial condition could be materially and adversely affected. We are exposed to settlement and other losses from payments customers. Our cardholders can incur charges in excess of the funds available in their accounts, and we may become liable for these overdrafts. While we decline authorization attempts for amounts that exceed the available balance in a cardholder's account, the application of card association rules, the timing of the settlement of transactions and the assessment of the card's monthly maintenance fee, among other things, can result in overdrawn accounts. In addition, we face settlement risks from our distributors and banking partners, which may increase during an economic downturn. Depending on contract terms, we may prefund partner accounts. If a partner becomes insolvent, files for bankruptcy, commits fraud or otherwise fails to remit proceeds to our card issuing bank from the sales of our products and services, we are liable for any amounts owed to our customers. At September 30, 2024, we had assets subject to settlement risk of \$365.9 million. For one of our programs, the Company pays servicing fees which are primarily offset by estimated card breakage. For cards issued prior to January of 2020, if consumers spend more than projected over the life of the card programs, the Company could experience a material adverse effect on our business, results of operations and financial condition. See "Funding Activities" Deposits for further breakdown of balances as of September 30, 2024. We are not insured against these settlement or partner risks. Our business strategy includes plans for organic growth, and our financial condition and results of operation could be adversely affected if we fail to grow or fail to manage our growth effectively. As part of our general growth strategy, we expect to continue to pursue organic growth, while also continuing to evaluate potential acquisitions and expansion opportunities that we believe provide a strategic or geographic fit with our business. Although we have experienced significant growth in our assets and revenues, we may not be able to sustain our historical growth rate or be able to grow at all. We believe that our future organic growth will depend on competitive factors and on the ability of our senior management to continue to maintain a robust system of internal controls and procedures and manage a growing number of customer relationships. See "We operate in an extremely competitive market, and our business will suffer if we are unable to compete effectively." We may not be able to implement changes or improvements to these internal controls and procedures in an efficient or timely manner and may discover deficiencies in existing systems and controls. Our growth strategy may divert management from our existing business and may require us to incur additional expenditures to expand our administrative and operational infrastructure and, if we are unable to effectively manage our growth, including to the satisfaction of our regulators, we could be materially and adversely affected. In addition, acquiring other companies may involve risks such as exposure to potential asset quality issues, disruption to our normal business activities and diversion of management's time and attention due to integration and conversion efforts. Consequently, continued organic growth, if achieved, may place a strain on our administrative and operational infrastructure, which could have a material adverse effect on our financial condition and results of operations. Acquisitions and other strategic transactions, or the failure to consummate such transactions, could disrupt our business and harm our financial condition and may not yield the intended benefits. We have historically and may continue to evaluate, consider and engage in strategic transactions, combinations, acquisitions and dispositions. These transactions could be material to our financial condition and results of operations if consummated. Identifying appropriate business opportunities can be difficult, time-consuming and costly, and we may not be successful in negotiating favorable terms and/or consummating the transaction. Even if we do consummate such a transaction, we may be unable to obtain the benefits or avoid the difficulties and risks of such transaction, including: increased regulatory and compliance requirements; implementation or remediation of controls, procedures and policies at the acquired company; diversion of management time and focus from operation of our then-existing business;

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integration and coordination of product, sales, marketing, program and systems management functions; integration of the acquired company's systems and operations generally with ours; integration of employees from the acquired company into our organization; loss or termination, including costs associated with the termination or replacement, of employees; liability for activities of the acquired company prior to the acquisition, including violations of law, commercial disputes and tax and other known and unknown liabilities; and increased litigation or other claims in connection with the acquired company, including claims brought by terminated employees, customers, former stockholders or other third parties. Accordingly, any acquisition, disposition or other strategic transaction may not be successful, may not benefit our business strategy or may not otherwise result in the intended benefits. It also may take us longer than expected to fully realize the anticipated benefits and synergies of these transactions, and those benefits and synergies may ultimately be smaller than anticipated or may not be realized at all, which could adversely affect our business and operating results. Additionally, any acquisition of target financial institutions or other banking assets by us may require approval by, and cooperation from, a number of governmental regulatory agencies, as well as state banking regulators. Such regulators could delay or deny our applications or regulatory approvals may not be granted on terms that are acceptable to us. To the extent we pay the consideration for any future strategic acquisition in cash, it would reduce the amount of cash available to us for other purposes. Future strategic transactions could also result in dilutive issuances of our equity securities or the incurrence of debt, contingent liabilities, amortization expenses, or goodwill impairment charges, any of which could harm our financial condition and negatively impact our stockholders. New lines of business or new products and services may subject us to additional risks. From time to time, we have implemented, and in the future, may implement new lines of business or offer new financial products or services within existing lines of business. Substantial risks and uncertainties are associated with developing and marketing new lines of business or new products or services, particularly in instances where markets are not fully developed or when the laws and regulations regarding a new product are not mature, and we may be required to invest significant time, management and capital resources in connection with such new lines of business or new products or services. Initial timetables for the introduction and development of new lines of business or new products or services may not be achieved. In addition, price and profitability targets for new lines of business or new products or services may not prove feasible, as we, the Bank or any of the Bank's business lines may need to price products and services on less advantageous terms than anticipated to retain or attract customers. External factors, such as regulatory reception, compliance with regulations and guidance, developing laws and regulations, competitive alternatives, and shifting market preferences, may also impact the successful implementation of a new line of business or a new product or service. Furthermore, any new line of business or new product or service may be expensive to implement and could also have a significant impact on the effectiveness of our system of internal controls. Failure to successfully manage these risks in the development and implementation of new lines of business or new products or services could reduce our revenues and potentially generate losses. An impairment charge of goodwill or other intangibles could have a material adverse impact on our financial condition and results of operations. From previous acquisitions, the Company has goodwill and intangible assets included in its consolidated assets. Under GAAP we are required to test the carrying value of goodwill and intangible assets at least annually or sooner if events occur that indicate impairment could exist. These events or circumstances could include a significant change in the business climate, legal and regulatory factors, competition, a decrease in our stock price and market capitalization over a sustained period of time, a sustained decline in a reporting unit's fair value or other operating performance indicators. GAAP requires us to assign and then test goodwill at the reporting unit level. If the fair value of our reporting unit is less than its net book value, the shortfall is recognized as impairment and is recognized in current earnings. In addition, if the revenue and cash flows generated from any of our other acquired intangible assets is not sufficient to support its net book value, we may be required to record an impairment charge. The estimation of fair value involves a high degree of judgment and subjectivity in the assumptions used. The amount of any impairment charge could be significant and could have a material adverse impact on our financial condition and results of

operations for the period in which the charge is taken.45Table of ContentsWe may incur losses due to fraudulent and negligent acts, as well as errors, by third parties or our employees. We may incur losses due to fraudulent or negligent acts, misconduct or errors on the part of third parties with which we do business, our employees and individuals and entities unaffiliated with us, including unauthorized wire and automated clearinghouse transactions, the theft of customer data, customer fraud concerning the value of any relevant collateral, identity theft, errors in a customer's tax return, tax return fraud, the counterfeiting of cards and "skimming" (whereby a skimmer reads a debit card's encoded mag stripe and a camera records the PIN that is entered by a customer), malicious social engineering schemes (where people are asked to provide a prepaid card or reload product in order to obtain a loan or purchase goods or services) and collusion between participants in the card system to act illegally. Additionally, our employees could hide unauthorized activities from us, engage in improper or unauthorized activities on behalf of our customers, or improperly use confidential information. There can be no assurances that the Bank's program to monitor fraud and other activities will be able to detect all instances of such conduct or that, even if such conduct is detected, we, the Bank, our customers or the third parties with which we do business, including the ATM networks and card payment industry in which the Bank participates, will not be the victims of such activities. Even a single significant instance of fraud, misconduct or other error could result in reputational damage to us, which could reduce the use and acceptance of our cards and other products and services, cause retail distributors or their customers to cease doing business with us or them, or could lead to greater regulation that would increase our compliance costs. Such activities could also result in the imposition of regulatory sanctions, including significant monetary fines, and civil claims which could adversely affect our business, operating results and financial condition. Security breaches involving us, the Bank or any third parties with which we do business could expose us to liability and litigation, adversely affecting our reputation and operating revenues. In connection with our business, we collect and retain significant volumes of sensitive business and personally identifiable information, including social security numbers of our customers and other personally identifiable information of our customers and employees, on our data systems. We and the third parties with which we conduct business are subject to security breaches, which may be due to the failure of our data encryption technologies or otherwise, involving the receipt, transmission, and storage of confidential customer and other personally identifiable information, including account takeovers, unavailability of service, computer viruses, or other malicious code, cyberattacks, or other events, any of which may arise from human error, fraud or malice on the part of employees or third parties or from accidental technological failure. If one or more of these events occurs, it could result in the disclosure of confidential customer information, impairment of our ability to provide products and services to our customers, damage to our reputation with our customers and the market, additional costs (such as costs for repairing systems or adding new personnel or protection technologies), regulatory penalties, and financial losses for us, our customers and other third parties. Such events could also cause interruptions or malfunctions in the operations of our customers, or other third parties with which we engage in business. Such events could also damage our reputation with customers and third parties with whom we do business, which could lead to loss of customers and business opportunities and have a material adverse effect on our financial condition and results of operation. Risks and exposures related to cybersecurity attacks have increased as a result of greater reliance on remote working, and are expected to remain high for the foreseeable future due to the rapidly evolving nature and sophistication of these threats, the proliferation of malicious actors internationally, and the expanding use of technology-based products and services by us and our customers. Cybersecurity risk and other security matters are also a major focus of regulatory authorities. We can provide no assurances that the safeguards we have in place or may implement in the future will prevent all unauthorized infiltrations or breaches and that we will not suffer losses related to a security breach in the future, which losses may be material. In addition, we may be required to expend additional resources to enhance our protective measures or to investigate and remediate any information security vulnerabilities or exposures. Failure to comply satisfactorily with certain privacy and data protection laws, regulations, and standards to which we are subject could adversely affect our reputation and operating revenues. We are subject to various privacy, information security and data protection laws, regulations and standards. For example, the largest credit card associations in the world created the Payment Card Industry Data Security Standards (the "PCI DSS"), a multifaceted standard that includes data security management, policies and procedures as well as other protective measures to protect the nonpublic personal information of cardholders. These laws, regulations and standards are rapidly evolving and increasing in complexity and could have a significant impact on our current and planned privacy, data protection and information security-related practices, our collection, use, 46Table of Contents sharing, retention and safeguarding of consumer and employee information, and some current or planned business activities. Complying with these laws, regulations and standards may increase our operational costs, restrict our ability to provide certain products and services or have an effect on the profitability of one or more of our business divisions. Additionally, our failure, or perceived failure, to comply with applicable laws and regulations or other obligations to which we may be subject relating to personal information could result in regulatory sanctions, including financial penalties, regulatory investigations, claims for damages by customers and other affected individuals and damage to our reputation, any of which could have a material adverse effect on our operations, financial performance and business. Our reputation and financial condition may be harmed by system failures, computer viruses and other technological interruptions to our operations. We rely heavily upon information systems and other operating technologies to efficiently operate and manage our business, including to process transactions through the Internet, including, in particular, in our Partner Solutions business line. Were there to be a failure or a significant impairment in the operation of any of such systems, we may need to develop alternative processes, including to comply with customer safeguard protocols, during which time revenues and profitability may be lower, and there can be no assurance that we could develop or find such an alternative on terms acceptable to us or at all. Any such disruption in the information systems and other operating technologies utilized by the Bank or its divisions, including due to infiltration by hackers or other intruders, power loss, telecommunications failure, physical break-ins, or damage from fire, could also result in negative publicity, have a material adverse effect on our ability to obtain or retain customers, and have a material adverse effect on our financial condition and results of operations. Agency, technological, or human error could lead to tax refund processing delays, which could adversely affect our reputation and operating revenues. We and our tax preparation partners rely on the IRS, technology, and employees when processing and preparing tax refunds and tax-related products and services. Any delays during the processing or preparation period could result in reputational damage to us or to our tax preparation partners, which could reduce the use and acceptance of our cards and tax-related products and services, either of which could have a significant adverse impact on our operating revenues and future growth prospects. The Commercial Finance business line generates government-backed loans funded by the Bank, any of which could be negatively impacted by a variety of factors. The Commercial Finance business line originates loans backed by numerous state and federal government agencies. Risks inherent in the Bank's participation in such programs, through its Commercial Finance business line, include: (i) some of these programs guarantee only a portion of the commercial loan made by the Bank; as such, if the borrower defaults and losses exceed those guaranteed by the government agency, the Bank could realize significant losses; (ii) certain programs, including some guaranteed by the United States Department of Agriculture, limit the geographic scope of such loans; as such, if the Commercial Finance business line is not able to market these loans to potential borrowers, the Bank's share in this market may be negatively impacted; (iii) the intended beneficiaries of such loan programs may experience a contraction in their credit quality due to local, national, or global economic events or because of factors specific to their business, including, for example, businesses dependent upon the farming and agriculture industry; as such, any negative impact to certain commercial business lines designed to benefit from such government-sponsored loan programs could constrict the Bank's business in these areas; and (iv) nearly all of these guaranteed loan programs are subject to an appropriations process, either at the legislative or regulatory level; this means that funds that may be currently available to guarantee loans or portions of loans could be limited or eliminated in their entirety with little or no advance warning. Agreements between the Bank and third parties to market and service Bank-originated consumer loans may subject the Bank to credit, fraud and other risks, as well as claims from regulatory agencies and third parties that, if successful, could negatively impact the Bank's current and future business. The Bank has entered into various agreements with unaffiliated third parties ("Marketers"), whereby the Marketers will market and service unsecured consumer loans underwritten and originated by the Bank. These agreements present potential increased credit, operational, and reputational risks. Because the loans originated under such programs are unsecured, in the event a borrower does not repay the loan in accordance with its terms or otherwise defaults on the loan, the Bank may not be able to recover from the borrower an amount sufficient to pay any 47Table of Contents remaining balance on the loan. See "If our actual loan and lease losses exceed our allowance for credit losses, our net income will decrease." We may also become subject to claims by regulatory agencies, customers, or other third parties due to the conduct of the third parties with which the Bank operates such lending programs if such conduct is deemed not to comply with applicable laws in connection with the marketing and servicing of loans originated pursuant to these programs. Certain types of these arrangements have been challenged both in the courts and in regulatory actions. In these actions, plaintiffs have generally argued that the "true lender" is the marketer and that the intent of such lending program is to evade state usury and loan licensing laws. Other cases have also included other claims, including racketeering and other state law claims, in their challenge of such programs. In 2020, the OCC issued final rules designed to clarify when a national bank such as the Bank will be considered the "true lender" in such relationships (the "True Lender Rule"). In June 2021, the True Lender Rule was repealed and the OCC prohibited from issuing any replacement of the True Lender Rule absent Congressional authorization. In the wake of the repeal of the True Lender Rule, several states have announced their intention to broaden oversight of non-bank fintech lenders, and several states have adopted legislation and guidance regarding "true lenders." Additionally, certain parties have initiated litigation in order to obtain court guidance on how particular jurisdictions may weigh loan program facts and rule on "true lender" challenges. In addition, the Consumer Financial Protection Bureau and the Federal Trade Commission have each announced their intention to explore their authority to supervise nonbank lending partnerships in markets for consumer financial products and services. Consequently, state and federal regulatory authorities may proceed on different paths to promulgate "true lender" restrictions, and "absent binding court rulings or direct legislative action" impacted parties may have little to no advance notice of new restrictions and compliance obligations. In the absence of applicable laws or regulations addressing these matters, true lender disputes will be determined on a case-by-case basis, informed by differing state laws and the facts in each instance. There can be no assurance that lawsuits or regulatory actions in connection with any such lending programs the Bank has entered, or will enter, into will not be brought in the future. If a regulatory agency, consumer advocate group, or other third party were to bring successful action against the Bank or any of the third parties with which the Bank operates such lending programs, there could be a material adverse effect on our financial condition and results of operations. The OCC's grant of bank charters to fintech companies and special purpose fintech charter could present a market risk to us generally and the Partner Solutions business line specifically. The OCC announced on July 31, 2018 that it would begin to accept and evaluate charters for entities that wanted to conduct certain components of a banking business pursuant to a federal charter, known as a "special purpose national bank" ("SPNB") charter. Intended to promote economic opportunity and spur financial innovation, SPNBs may engage in paying checks, lending money and taking deposits. While the OCC has not granted any SPNB charters as of the date of this filing, it has granted national bank charters to companies that were previously non-bank fintech companies. If, in the future, the OCC determines to grant any SPNB applications or continues to grant bank charters to fintech applicants, recipients of such charters may enter the U.S. payments market, BaaS solutions market, and other business lines in which the Bank operates, which could increase the competition we face and have a material adverse effect on the Bank and the Partner Solutions business line. The loss or transition of key members of our senior management team or key employees in the Bank's divisions, or our inability to attract and retain qualified personnel, could adversely affect our business. We believe that our success depends largely on the efforts and abilities of our senior executive management team and other key employees. Their experience and industry contacts significantly benefit us. Our future success also depends in part on our ability to attract, retain and motivate key management and operating personnel. The loss of any of our key personnel could have an adverse effect on our business. Management transitions may create uncertainty and involve a diversion of resources and management attention, be disruptive to our daily operations or impact public or market perception, any of which could negatively impact our ability to operate effectively or execute our strategies and result in a material adverse impact on our business, financial condition, results of operations or cash flows. As we continue to develop and expand our operations, we may require personnel with different skills and experiences, with a sound understanding of our business and the industries in which we operate. The competition for 48Table of Contents qualified personnel in the financial services industry is intense, and the loss of any of our key personnel or an inability to continue to attract, retain, and motivate key personnel could adversely affect our business. We regularly assess our investments in technology, and changes in technology could be costly. The fintech industry is undergoing technological innovation at a fast pace. To keep up with our competition, we regularly evaluate technology to determine whether it may help us compete on a cost-effective basis. This is especially true with respect to our Partner Solutions business line, which requires significant expenditures to exploit technology and to develop new products and services to meet customers' needs. The cost of investing in, implementing and maintaining such technology is high, and there can be no assurance, given the fast pace of change and innovation, that our technology, either purchased or developed internally, will meet our needs, in a timely, cost-effective manner or at all. During the course of implementing new technology into our or the Bank's operations, we may experience system interruptions and failures. In addition, there can be no assurances that we will recognize, in a timely manner or at all, the benefits that we may expect as a result of our implementing new technology into our operations. In connection with our implementation of new lines of business, offering of new financial products or acquisitions, we may experience significant, one-time or recurring technology-related costs. If we are not able to anticipate and keep pace with existing and future technology needs, our business, financial results, or reputation could be negatively impacted. Our ability to receive dividends from the Bank could affect our liquidity and ability to pay dividends on our common stock, interest on our trust preferred securities and principal on our debt. We are a legal entity separate and distinct from the Bank. Our primary source of cash, other than securities offerings, is dividends from the Bank. These dividends are a principal source of funds to pay dividends on our common stock, interest on our trust preferred securities and interest and principal on our debt. Various laws and regulations limit the amount of dividends that the Bank may pay us, as further described in Part I, Item 1 "Business - Regulation and Supervision - Bank Regulation and Supervision - Limitations on Dividends and Other Capital Distributions" of this Annual Report on Form 10-K. Such limitations could have a material adverse effect on our liquidity and on our ability to pay dividends on common stock. Additionally, if the Bank's earnings are not sufficient to make dividend payments to us while maintaining adequate capital levels, we may not be able to make dividend payments to our common shareholders or make payments on our trust preferred securities. Unclaimed funds represented by unused value on the cards presents compliance and other risks. The concept of escheatment involves the reporting and delivery of property to states that is abandoned when its rightful owner cannot be readily located and/or identified. In the context of prepaid cards, the customer funds represented by such cards can sometimes be "abandoned" or unused for the relevant period of time set forth in each applicable state's abandoned property laws. The Partner Solutions business line utilizes automated programs designed to comply with applicable escheatment laws and regulations. There appears, however, to be a movement among some state regulators to more broadly interpret definitions in escheatment statutes and regulations than in the past. State regulators may choose to initiate collection or other litigation action against prepaid card issuers, like Payments, for unreported abandoned property, and such actions may seek to assess fines and penalties and could have an adverse effect on our business. Risks Related to Regulation of the Company and the Bank We operate in a highly regulated environment, and our failure to comply with laws and regulations, or changes in laws and regulations to which we are subject, may adversely affect our business, prospects, results of operations and financial condition. We and the Bank operate in a highly regulated environment, and we are subject to extensive regulation (including, among others, the Dodd-Frank Act, the Basel III Capital Rules, the Bank Secrecy Act and other AML rules), supervision, and examination, including by the OCC and the Federal Reserve, our primary banking regulators. In addition, the Bank is subject to regulation by the FDIC and, to a lesser degree, the Bureau. Prepaid card issuers like the Bank are also subject to heightened regulatory scrutiny based on AML and Bank Secrecy Act concerns, which scrutiny could result in higher compliance costs. See Part I, Item 1 "Business - Regulation and Supervision" herein. Many of the laws, rules, regulations and supervisory policies governing our business are intended primarily for the protection of our depositors, our customers, the financial system and the FDIC insurance fund, not our stockholders. 49Table of Contents our other creditors and are subject to regular modification and change. A considerable amount of management time and resources are devoted to oversight of, and development, implementation and execution of controls and procedures relating to, compliance with these laws, regulations and policies. Banking regulatory authorities have broad discretion in connection with their supervisory and enforcement activities, including, but not limited, to the imposition of restrictions on the operation of an institution, the classification of assets by the institution, and the adequacy of an institution's allowance for credit losses. If any of our banking regulators takes informal or formal supervisory action or pursues an enforcement action, any required corrective steps could result in us being subject to additional regulatory requirements, operational restrictions, a consent order, enhanced supervision and/or civil money penalties. Failure to maintain and implement adequate policies, procedures, and systems to comply with these regulations could also have serious reputational consequences for us. Any new requirements or rules, changes in

such requirements or rules, changes to or new interpretations of existing requirements or rules, failure to follow requirements or rules, or future lawsuits or rulings could increase our compliance and other costs of doing business, require significant systems redevelopment, render our products or services less profitable or obsolete or otherwise have a material adverse effect on our business, prospects, results of operations, and financial condition. For example, any changes in the U.S. tax laws as a result of pending tax legislation in the U.S. Congress or otherwise may adversely impact our tax refund processing and settlement business, which could reduce customer demand for our strategic partner's refund advance products, thereby reducing the volume of refund advance loans that we may offer. In addition, future regulations could increase the assessment rate we are required to pay to the FDIC, adversely affecting our earnings. It is very difficult to predict future changes in regulation or the competitive impact that any such changes would have on our business. The Bureau's rulemaking and enforcement of prohibitions against unfair, deceptive or abusive practices have directly impacted, and may continue to impact, the Bank's consumer financial products and service offerings. The Bureau has broad rulemaking authority to administer and carry out the purposes and objectives of "federal consumer financial laws, and to prevent evasions thereof" with respect to all financial institutions that offer financial products and services to consumers. We cannot predict the impact the Bureau's future actions, including any exercise of its UDAP authority, will have on the banking industry broadly or us and the Bank specifically. Notwithstanding that insured depository institutions with assets of \$10 billion or less (such as the Bank) will continue to be supervised and examined by their primary federal regulators, the full reach and impact of the Bureau's broad rulemaking powers and UDAP authority on the operations of financial institutions offering consumer financial products or services are currently unknown. The Bureau has initiated enforcement actions against a variety of bank and non-bank market participants with respect to a number of consumer financial products and services that has resulted in those participants expending significant time, money and resources to adjust to the initiatives being pursued by the Bureau. Such enforcement actions may serve as precedent for how the Bureau interprets and enforces consumer protection laws, which may result in the imposition of higher standards of compliance with such laws and, as a result, limit or restrict the Bank with respect to its consumer product offerings. See "Business - Regulation and Supervision - Bank Regulation and Supervision" in Part I, Item 1 of this Annual Report on Form 10-K. Regulatory scrutiny of bank provision of partner solutions and related technology considerations has increased. We provide products and services to third parties through issuing, acquiring, digital payments, financial institution solutions, credit solutions, and professional tax solutions. The third parties that use these partner solutions, and with which we often partner in marketing efforts, are typically considered fintech companies but may also include other financial intermediaries. Federal bank regulators are increasingly focused on the risks related to bank and fintech company partnerships, raising concerns regarding risk management, oversight, internal controls, information security, change management, and information technology operational resilience. This focus is demonstrated by recent regulatory enforcement actions against other banks that have allegedly not adequately addressed these concerns while growing their BaaS offerings, as well as by a request for information by the federal banking regulators on bank-fintech arrangements. While we believe we are a leader in managing, monitoring and overseeing partner solutions relationships with third parties and corresponding technologies, we could be subject to additional regulatory scrutiny with respect to that portion of our business. 50 Table of Contents Increased scrutiny and evolving expectations from stakeholders with respect to ESG practices may impose additional costs on us or expose us to new or additional risks. As a regulated financial institution and a publicly traded company, we are facing increasing scrutiny from customers, regulators, investors, and other stakeholders related to ESG practices and disclosure. Investor advocacy groups, investment funds, and influential investors are increasingly focused on these practices, especially as they relate to climate risk, hiring practices, diversity, health and safety and human rights. Failure to adapt to or comply with regulatory requirements or investor or stakeholder expectations and standards could negatively impact the Company's reputation, ability to do business with certain partners, and stock price. Both recently adopted and pending government regulations will result in new or more stringent forms of ESG oversight and expanding mandatory and voluntary reporting, diligence, and disclosure. Additionally, ongoing legislative or regulatory uncertainties and changes regarding ESG, including climate risk, management and practices may result in higher compliance, credit and reputational risks and costs. To the extent that we or our customers experience increases in costs, including with respect to compliance with any additional regulatory or disclosure requirements or expectations, reductions in the value of assets, constraints on operations or similar concerns driven by changes in ESG oversight and regulation, our results of operations, financial condition, and business could be adversely affected. We will be subject to heightened regulatory requirements if our total assets exceed \$10 billion as of December 31 of any calendar year. As of September 30, 2024, our total assets were \$7.55 billion. While we intend to remain under the \$10 billion asset level, our total assets could exceed \$10 billion at the end of this or a future calendar year. In addition to our current regulatory requirements, banks with \$10 billion or more in total assets are, among other things: examined directly by the Bureau with respect to various federal consumer financial laws; subject to reduced dividends on the Bank's holdings of Federal Reserve Bank of Minneapolis common stock; subject to limits on interchange fees pursuant to the Durbin Amendment to the Dodd-Frank Act; subject to certain enhanced prudential standards; no longer treated as a "small institution" for FDIC deposit insurance assessment purposes; and no longer eligible to elect to be subject to the Community Bank Leverage ratio. Compliance with these additional ongoing requirements may necessitate additional personnel, the design and implementation of additional internal controls, or the incurrence of other significant expenses, any of which could have a significant adverse effect on our business, financial condition or results of operations. Our regulators may also consider our preparation for compliance with these regulatory requirements in the course of examining our operations generally or when considering any request from us or the Bank. We will become subject to reduced interchange income and could face related adverse business consequences if our total assets exceed \$10 billion as of December 31 of any calendar year. Debit card interchange fee restrictions set forth in Section 1075 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which is known as the Durbin Amendment, as implemented by regulations of the Federal Reserve, cap the maximum debit interchange fee that a debit card issuer may receive per transaction. Debit card issuers with total consolidated assets of less than \$10 billion are exempt from these interchange fee restrictions. The exemption for small issuers ceases to apply as of July 1 of the year following the calendar year in which the debit card issuer has total consolidated assets of \$10 billion or more at calendar year-end. While we intend to remain under the \$10 billion asset level, and have implemented an off-balance sheet strategy for deposits, growth in deposits and associated loan growth could result in such an increase on our balance sheet. Any reduction in interchange income as a result of the loss of the exemption for small issuers under the Durbin Amendment could have a significant adverse effect on our business, financial condition and results of operations. Moreover, our loss of eligibility under the exemption for small issuers could adversely affect or reduce our ability to maintain certain of our fee-sharing prepaid card partnerships, which have the right to terminate our agreement with respect to certain financial services under such circumstances. Any change in the Bank's ability to gather brokered deposits may adversely impact the Bank. Failure to maintain the Bank's status as a "well capitalized" institution could have an adverse effect on us, and our ability to fund our operations. The Bank relies on brokered deposits to assist funding its loan and other financing products. Should the Bank ever fail to be well capitalized in the future as a result of not meeting the well capitalized requirements or the imposition of an individual minimum capital requirement or similar formal requirement, then, the Bank would be prohibited, absent waiver from the FDIC, from utilizing brokered deposits (i.e., no insured depository institution that is deemed to be less than "well capitalized" may accept, renew or rollover brokered deposits absent a waiver from the FDIC). In this event, such a result could produce material adverse consequences for the Bank with respect to liquidity and could also have material adverse effects on our financial condition and results of operations. Further, depending on the Bank's condition in the future and its reliance on these deposits as a source of funding, the FDIC could increase the surcharge on our brokered deposits. If we are ever required to pay higher surcharge assessments with respect to these deposits, such payments could be material and therefore could have a material adverse effect on our financial condition and results of operations. In addition, changes to FDIC regulations regarding brokered deposits or interpretations of such regulations by federal banking agencies could have an adverse impact on the Bank's ability to accept brokered deposits. On July 30, 2024, the FDIC released a notice of proposed rulemaking to revise its regulations regarding brokered deposits, which would significantly change the FDIC's current approach to brokered deposits. If the FDIC adopts these amendments as proposed, it could have an adverse impact on the Bank's ability to accept brokered deposits. Additionally, brokered deposits are highly sensitive to changes in interest rates and, accordingly, can be a more volatile source of funding. Use of brokered deposits involves the risk that growth supported by such deposits would be halted, or the Bank's liquidity adversely impacted, if the rates offered by the Bank were less than those offered by other institutions seeking such deposits, or if depositors were to perceive a decline in the Bank's safety and soundness, or both. As a BHC, we are required to serve as a "source of strength" for the Bank. Federal banking law codifies a requirement that a BHC (like us) act as a financial "source of strength" for its FDIC-insured depository institution subsidiaries (like the Bank) and permits the OCC, as the Bank's primary federal regulator, to request reports from us to assess our ability to serve as a source of strength for the Bank and to enforce compliance with these statutory requirements. See Part I, Item 1 "Business - Regulation and Supervision - Holding Company Regulation and Supervision." Given the power provided to the federal banking agencies, we, as a source of strength for the Bank, may be required to contribute capital to the Bank when we might not otherwise voluntarily choose to do so. Specifically, the imposition of such financial requirements might require us to raise additional capital to support the Bank at a time when it is not otherwise prudent for us to do so, including on terms that are not typical or favorable to us. Further, any capital provided by us to the Bank would be subordinate to others with an interest in the Bank, including the Bank's depositors. In addition, in the event of our bankruptcy at a time when we had a commitment to one of the Bank's regulators to maintain the capital of the Bank, the regulators' claims against us may be entitled to priority status over other obligations. If we fail to maintain sufficient capital, our financial condition, liquidity, results of operations, and compliance with regulatory requirements would be adversely affected. Both we and the Bank are required to meet regulatory capital requirements and otherwise need to maintain sufficient liquidity to support recent and future growth. We have continued to experience considerable growth recently, having increased our assets from \$2.53 billion at September 30, 2015 to \$7.55 billion at September 30, 2024, primarily due to strategic transactions, such as the Crestmark Acquisition, through participation in government stimulus programs such as the EIP, and through organic growth. Asset growth, diversification of our lending business, expansion of our financial product offerings and other changes in our asset mix continue to require higher levels of capital, which management believes may not be met through earnings retention alone. Our ability to raise additional capital, when and if needed in the future, to meet such regulatory capital requirements and liquidity needs will depend on conditions in the capital markets, general economic conditions, the performance and prospects of our business and a number of other factors, many of which are outside of our control. We cannot assure you that we will be able to raise additional capital if needed or raise additional capital on terms acceptable to us. If we fail to meet these capital and other regulatory requirements, our financial condition, liquidity and results of operations could be materially and adversely affected. Although we comply with all current applicable capital requirements, we may be subject to more stringent regulatory capital requirements in the future, and we may need additional capital in order to meet those requirements. If we or the Bank fail to meet applicable minimum capital requirements or cease to be well capitalized, such failure would cause us and the Bank to be subject to regulatory restrictions and could adversely affect customer confidence, our ability to grow, our costs of funds and FDIC insurance costs, our ability to pay dividends on common stock and/or repurchase shares, our ability to make distributions on our trust preferred securities, our ability to make acquisitions, and our business, results of operations and financial condition, generally. 52 Table of Contents Changes in federal, state, and local tax laws, interpretations of existing tax laws, or adverse determinations by tax authorities, could increase our tax burden or otherwise have a material adverse effect on our business, financial condition, and results of operations. We are subject to taxation at the federal state and local levels. The governing tax laws and applicable tax rates vary by jurisdiction and are subject to interpretation and changes. We may be subject to examination by the tax authorities and such authorities may disagree with our tax positions, which could adversely affect our financial condition. Additionally, the amount of tax payable in a given financial statement period may be impacted by sudden or unforeseen changes in tax laws, changes in the mix and level of earnings by taxing jurisdictions, or changes to existing accounting rules or regulations. For example, the Tax Cuts and Jobs Act (the "Tax Act") enacted in December 2017, made broad and complex changes to the U.S. tax code. General Risk Factors The price of our common stock may be volatile, which may result in losses for investors. The market price for shares of our common stock has been volatile in the past, and several factors, including factors outside of our control and unrelated to our performance, could cause the price to fluctuate substantially in the future. These factors include: announcements of developments related to our business; the initiation, pendency or outcome of litigation, regulatory reviews, inquiries and investigations, and any related adverse publicity; fluctuations in our results of operations; sales of substantial amounts of our securities into the marketplace; general conditions in the financial services industry or the worldwide economy; operating and stock price performance of comparable companies, as deemed by investors; geopolitical conditions, such as acts or threats of terrorism, military conflicts, the effects (or perceived effects) of pandemics and trade relations; a shortfall in revenues or earnings compared to securities analysts' expectations; lack of an active trading market for the common stock; new technology used, or services offered, by competitors; changes in analysts' recommendations or projections; and announcement of new acquisitions, dispositions or other projects by the Company or our competitors. General market price declines or market volatility in the future could adversely affect the price of our common stock, and the current market price may not be indicative of future market prices. Stock price volatility also may make it more difficult for our stockholders to resell their common stock when desired. General market fluctuations, industry factors, political conditions, and general economic conditions and events, such as economic slowdowns, recessions, interest rate changes or credit loss trends, could cause our common stock price to decrease regardless of operating results. Further, volatility in our stock price also impacts the value of our equity compensation, which may impact our ability to recruit and retain employees. Moreover, in the past, securities class action lawsuits have been instituted against some companies following periods of volatility in the market price of its securities. In the future, we could be the target of similar litigation. Securities litigation could result in substantial costs and divert management's attention and resources from our normal business. An investment in our common stock is not an insured deposit. Our common stock is not a bank deposit and, therefore, is not insured against loss by the FDIC, any other deposit insurance fund, or by any other public or private entity. Investment in our common stock is inherently subject to risks, including those described in this "Risk Factors" section, and is subject to forces that affect the financial markets in general. As a result, if you hold or acquire our common stock, it is possible that you may lose all or a portion of your investment. 53 Table of Contents Future sales or additional issuances of our capital stock may depress prices of shares of our common stock or otherwise dilute the book value of shares then outstanding. Sales of a substantial amount of our capital stock in the public market or the issuance of a significant number of shares could adversely affect the market price for shares of our common stock. As of September 30, 2024, we were authorized to issue up to 90,000,000 shares of common stock, of which 24,847,353 shares were outstanding, and 3,769 shares were held as treasury stock. We were also authorized to issue up to 3,000,000 shares of preferred stock and 3,000,000 shares of non-voting common stock, none of which were outstanding or reserved for issuance. Future sales or additional issuances of stock may affect the market price for shares of our common stock. Changes in accounting policies or accounting standards, or changes in how accounting standards are interpreted or applied, could materially affect how we report our financial results and condition. Our accounting policies are fundamental to determining and understanding our financial results and condition. From time to time, the Financial Accounting Standards Board (the "FASB") and the SEC change the financial accounting and reporting standards that govern the preparation of our financial statements. In addition, those that set accounting standards and those that interpret the accounting standards (such as the FASB, the SEC, banking regulators, and our outside auditors) may change or even reverse their previous interpretations or positions on how these standards should be applied. Changes in financial accounting and reporting standards and changes in current interpretations may be beyond our control, can be difficult to predict, and could materially affect how we report our financial results and condition. We may be required to apply a new or revised standard retroactively or apply an existing standard differently and retroactively, which may result in us being required to restate prior period financial statements, which restatements may reflect material changes. Such changes could also require us to incur additional personnel and technology costs. If we fail to maintain proper and effective internal controls, our ability to produce accurate and timely financial statements could be impaired, which could harm our operating results, our ability to operate our business and our reputation. We incur significant costs and demands upon management and accounting and finance resources as a result of complying with the laws and regulations affecting public companies. As a SEC reporting company, we are required to, among other things, maintain a system of effective internal control over financial reporting, which requires annual management and independent registered public accounting firm assessments of the effectiveness of our internal controls. Ensuring that we have adequate internal financial and accounting controls and procedures in place so that we can produce accurate financial statements on a timely basis is a costly and time-consuming effort that needs to be re-evaluated frequently. We have historically dedicated a significant amount of time and resources to implement our internal financial and accounting controls and procedures. Substantial work may continue to be required to further implement, document, assess, test, and, if necessary, remediate our system of internal controls. We may also need to retain additional finance and accounting

personnel in the future. Control failures, including failures in our controls over financial reporting, could result from human error, fraud, breakdowns in information and computer systems, lapses in operating processes, or natural or man-made disasters. If a significant control failure or business interruption were to occur, it could materially damage our financial condition and results of operations. We may not be able to foresee, prevent, mitigate, reverse, or repair the negative effects of such failures or interruptions. We have identified control deficiencies in our internal controls over financial reporting in the past, and if our internal controls over financial reporting are not effective in the future, we may be unable to issue our financial statements in a timely manner, we may be unable to obtain the required audit or review of our financial statements by our independent registered public accounting firm in a timely manner, or we may otherwise be unable to comply with the periodic reporting requirements of the SEC. Additionally, our common stock listing on the NASDAQ Global Select Market® could be suspended or terminated and our stock price could materially suffer. In addition, we or members of our management team could be subject to investigation and sanction by the SEC or other regulatory authorities and to claims by stockholders, which could impose significant additional costs on us and divert our management's attention. See also Part II, "Item 9A. Controls and Procedures - Inherent Limitations on the Effectiveness of Controls" in this Annual Report on Form 10-K for inherent limitations in a control system.

Table of ContentsFederal regulations and our organizational documents may inhibit a takeover, prevent a transaction you favor or limit our growth opportunities, causing the market price of our common stock to decline. Certain provisions of our organizational documents and federal regulations could have the effect of making it more difficult for a third party to acquire, or of discouraging a third party from attempting to acquire, control of us. In addition, we may need to obtain approval from regulatory authorities before we can acquire control of any other company. Such approvals could involve significant expenses related to diligence, legal compliance, and the submission of required applications and could be conditioned on acts or practices that limit or otherwise constrain our operations. We may not be able to pay dividends in the future in accordance with past practice. We have historically paid a quarterly dividend to stockholders. The payment of dividends is subject to legal and regulatory restrictions. Any payment of dividends in the future will depend, in large part, on our earnings, capital requirements, financial condition, regulatory review, and other factors considered relevant by our Board of Directors. Catastrophic events could negatively impact our operations, the operations of third parties with which we do business, and the communities in which we do business. Catastrophic events (including natural disasters, severe weather conditions, pandemics, terrorism and other geopolitical events), which are beyond our control, could have an adverse impact on the Bank's ability and the ability of our vendors and other third parties with which we do business, to provide necessary services to support the operation of the Bank and provide products and services to the Bank's customers. Natural disasters and severe weather conditions could harm our operations through interference with communications, including the interruption or loss of our computer systems, which could prevent or impede us from gathering deposits, originating loans, and processing and controlling the flow of business, as well as through the destruction of facilities and our operational, financial and management information systems. Although insurance coverage may provide some protection in light of such events, there can be no assurance that any insurance proceeds would adequately compensate the Bank for the losses it incurred as a result of such events. See also "Existing insurance policies may not adequately protect us and our subsidiaries." Moreover, the damage caused by such events may not be directly compensable from insurance proceeds or otherwise, such as damage to our reputation as a result of such events. Additionally, such catastrophic events may negatively impact economic activity, which could lead to an adverse effect on our customers and impact the communities in which we do business. Such catastrophic events could each negatively impact our employees, our business operations or the stability of our deposit base, cause significant property damage, adversely impact the values of collateral securing our loans and/or interrupt our borrowers' abilities to conduct their business in a manner to support their debt obligations, which could result in losses and increased provision for credit loss. There is no assurance that our business continuity and disaster recovery program can adequately mitigate the risks of such business disruptions and interruptions. Legal challenges to and regulatory investigations of our, or the Bank's, operations could have a significant material adverse effect on us. From time to time, we, the Bank or our other subsidiaries are subject to regulatory supervision and investigation, legal proceedings and claims in the ordinary course of business. An adverse resolution in litigation or a regulatory action, including litigation or other actions brought by our shareholders, customers or another third party, such as a state attorney general or one of our regulators, could result in substantial damages or otherwise negatively impact our business, reputation and financial condition. Moreover, our involvement in such matters, even if the matters are ultimately determined in our favor, could also cause significant harm to our reputation, result in substantial expense, and divert management attention from the operations of our business. See Part I, Item 1 "Business - Regulation and Supervision" and Item 3, "Legal Proceedings." Our reputation and business could be damaged by negative publicity. Reputational risk, including as a result of negative publicity, is inherent in our business. Negative publicity or reputational harm can result from actual or alleged conduct in a number of areas, including legal and regulatory compliance, lending practices, corporate governance, litigation, inadequate protection of customer data, illegal or unauthorized acts taken by third parties that supply products or services to us or the Bank, the behavior of our employees, the customers with whom we have chosen to do business, and negative publicity for other financial institutions. Damage to our reputation could adversely impact our ability to attract new, and maintain existing, loan and deposit customers, employees and business relationships, and, particularly with respect to our Partner Solutions business line, could result in the imposition of new regulatory requirements, operational restrictions, enhanced supervision and/or civil money penalties. Such damage could also adversely affect our ability to raise additional capital, and otherwise have a material adverse effect on our financial condition and results of operations. Existing insurance policies may not adequately protect us and our subsidiaries. Fidelity, business interruption, cybersecurity, and property insurance policies are in place with respect to our operations. Should any event triggering such policies occur, however, it is possible that our policies would not fully reimburse us for the losses we could sustain due to deductible limits, policy limits, coverage limits, or other factors. We generally renew our insurance policies on an annual basis. If the cost of coverage becomes too high, we may need to reduce our policy limits, increase the deductibles or agree to certain exclusions from our coverage in order to reduce the premiums to an acceptable amount.

Item 1B. Unresolved Staff Comments. A None.

Item 1C. Cybersecurity. Information Security Program Pathward maintains a comprehensive Information Security Program to promote the principles of sound information security governance and to ensure risk-taking activities are in line with the Company's strategic objectives, risk appetite, and regulatory requirements. The Information Security Program governs the confidentiality, integrity, and availability of data, and defines the responsibilities of departments and individuals for such data. The Information Security Program is designed to protect information resources from a wide range of threats to ensure business continuity and minimize business risk. Risk Management and Strategy. The goal of the Information Security Program is to prevent cybersecurity incidents. The Information Security Program aligns to the National Institute of Standards and Technology Cybersecurity Framework ("NIST CSF"). The Information Security Policy is designed to address compliance by Pathward and its personnel with applicable laws and regulations. Information security controls are designed to follow the Center for Internet Security ("CIS") controls framework. Policies and program standards that align with CIS and Payment Card Industry Data Security Standard ("PCI-DSS") are also in place. The Information Security teams include experienced, highly qualified architects, engineers and analysts who support all aspects of cybersecurity including security architecture, identity and access management, vulnerability management, security operations, as well as governance, risk and compliance. The majority of the Information Security staff holds at least one cybersecurity-related certification. Pathward has a formal Enterprise Risk Management ("ERM") department. The Company's Chief Risk Officer is responsible for developing and executing the risk framework and ERM plan for the Company. The Company has implemented a three lines of defense model. The first line of defense ("1LOD") is responsible for owning, measuring, and managing the risks and controls. The second line of defense ("2LOD") is responsible for monitoring risk and controls in support of management. The third line of defense ("3LOD") is the independent audit function. Based on the risk appetite of the Company, the ERM department monitors enterprise-wide risk and control profiles. The ERM department provides monthly and quarterly risk reporting to management and the Board of Directors. The ERM department ensures accurate and timely risk assessments are prepared throughout the organization. The ERM department and compliance team also administer a documented regulatory change control process when new and revised regulations need to be implemented.

Table of ContentsRole of Management Pathward's Information Security Program is managed by the Company's Chief Product and Technology Officer (CPTO) and Chief Information Security Officer (CISO). The current CPTO has over 30 years of experience in senior leadership positions in the areas of information technology, technology innovation and enterprise architecture, and has been recognized for various technology and leadership awards. The current CISO reports to the CPTO and has extensive years of experience in information security both at Pathward and at other companies as well as many years of executive management experience. The CISO regularly reports to executive management, the Risk Committee of the Board of Directors (the Board Risk Committee) and the Board of Directors regarding all aspects of information security including cybersecurity risk and incidents. The Information Technology Committee and Executive Risk Committee provide governance and oversight of the Information Security Program. These Committees convene at least four times annually, reporting significant activities and issues upward to the Board Risk Committee and the Board of Directors as necessary. Role of the Board of Directors. The Board of Directors has delegated oversight of all enterprise risks relevant to the Company, including information technology and cybersecurity risk, to the Board Risk Committee, which consists of three independent non-employee directors. The CISO provides quarterly updates on information security and cybersecurity risk to the Board Risk Committee, as well as an annual cybersecurity overview and information security report to the full Board of Directors. The Risk Committee oversees the Information Security Program including through the annual review and approval of any material changes to the Information Security Policy. Security Awareness Training. All Pathward employees play a crucial role in cybersecurity defense. Pathward has implemented a security awareness training program that includes annual mandatory training for employees and contractors as well as ongoing phishing resiliency testing. The security awareness program also includes periodic videos and educational articles that are shared with employees through a partnership with corporate communications. Third Party Risk Management Program. The Information Security third party risk management program is a piece of the overarching enterprise third party risk management program. The Information Security team's reviews of third parties include initial and periodic security assessments, documentation and audit report reviews, and consultation on any security enhancements recommended based on the results of the completed reviews. Incident Response Program. Management has developed and implemented a risk-based incident response program to minimize the impact to Pathward and its customers in the event of an information security incident. The incident response program has defined protocols to declare and respond to an identified incident and includes appropriate containment and restoration strategies. Pathward maintains a documented Cybersecurity Incident Response Plan and has identified Information Technology and Information Security staff who are responsible for assisting with a data breach incident response event. Team members have defined roles, responsibilities and must participate in incident response training and walk-through events at least annually. Pathward has contracted with an incident response provider in the event of a security breach. In addition, Pathward has acquired a cybersecurity insurance policy. Pathward has established a Crisis Management Team ("CMT"), which is comprised of executive leadership and key senior stakeholders and is engaged immediately following a cybersecurity incident. The CMT provides leadership and maintains ultimate executive level oversight during each phase of the incident. Pathward has robust cybersecurity measures in place. Pathward is not aware of any cybersecurity incidents that have materially affected or are reasonably likely to materially affect Pathward, including its business strategy, results of operations or financial condition, during the fiscal year ended September 30, 2024. Yet, in this modern, evolving world cybersecurity remains a high risk regardless. For further information about the cybersecurity risks Pathward faces, and potential impacts, see Item 1A. Risk Factors.

Table of ContentsItem 2. A. Properties. The Company's corporate headquarters is located at 5501 South Broadband Lane in Sioux Falls, South Dakota. The Company has 10 non-branch offices from which its Commercial Finance and Partner Solutions business lines operate. The Commercial Finance business line operates out of offices in Troy, Michigan; Newport Beach, California; Franklin, Tennessee; Addison, Texas; and Toronto, Ontario, Canada. The Partner Solutions business line operates out of the Company's corporate headquarters along with additional offices in Louisville, Kentucky and Easton, Pennsylvania. The Company has corporate and shared services offices located in Scottsdale, Arizona and Washington, D.C. The offices in Newport Beach, California and Addison, Texas were included in the sale of the commercial insurance premium finance business that closed October 31, 2024. After the sale, the Company has eight non-branch offices from which its Commercial Finance and Partner Solutions business lines operate. Of the Company's eight properties, the Company leases seven of them, all on market terms. See Note 5. Premises, Furniture, and Equipment, Net to the Notes to Consolidated Financial Statements which is included in Part II, Item 8 Financial Statements and Supplementary Data.

This Annual Report on Form 10-K. Management believes current facilities are adequate to meet its present needs, though it is continuing to assess those property needs as Pathward Financial is a Talent Anywhere remote working environment.

Item 3. A. Legal Proceedings. There are no material pending legal proceedings to which we are a party or to which any of our properties are subject. There are no material proceedings known to us to be contemplated by any governmental authority. From time to time, we are involved in a variety of litigation matters in the ordinary course of our business and anticipate that we will become involved in new litigation matters in the future.

Item 4. A. Mine Safety Disclosures. Not applicable.

PART III Item 5. A. Market for Registrant's Common Equity, Related Stockholder Matters and Issuer Purchases of Equity Securities. The Company's common stock trades on the NASDAQ Global Select Market® under the symbol CASH. Quarterly dividends for all quarters of fiscal years 2024 and 2023 were \$0.05 per share. Dividend payment decisions are made with consideration of a variety of factors including earnings, financial condition, market considerations and regulatory restrictions. As of November 20, 2024, the Company had (i) 24,119,508 shares of common stock outstanding, which were held by approximately 194 stockholders of record, (ii) no shares of nonvoting common stock outstanding, and (iii) 70,123 shares of common stock held in treasury. The transfer agent for the Company's common stock is Computershare, P.O. Box 43078, Providence, RI 02940-3078. On September 3, 2021, the Company's Board of Directors authorized a 6,000,000 share repurchase program that was publicly announced on September 7, 2021 and expired on September 30, 2024. The Company's Board of Directors authorized an additional 7,000,000 share repurchase program that was publicly announced on August 25, 2023 and is scheduled to expire September 30, 2028. The table below sets forth information regarding repurchases of our common stock during the fiscal 2024 fourth quarter.

Table of ContentsPeriodTotal Number of Shares Repurchased(1)Average Price Paid per Share(1)(2)Total Number of Shares Purchased As Part of Publicly Announced Plans or ProgramsMaximum Number Of Shares that may yet be Purchased Under the Plans or ProgramsJuly 1 to 31108,200\$62.60108,2007,274,543August 1 to 31115,100\$63.76115,1007,159,443September 1 to 3016,777\$67.1713,0087,000,000(3)Total240,077236,308(1) Of the total number of shares acquired during the period, 3,769 shares were acquired in satisfaction of the tax withholding obligations of holders of restricted stock unit awards, which vested during the quarter. (2) The average price paid per share is calculated on a trade date basis for all open market transactions and excludes commissions and other transaction expenses. (3) In addition to the shares purchased as part of the publicly announced program and the shares acquired in satisfaction of withholding obligations, the Company's authority to repurchase the remaining 146,435 shares under the program announced on September 7, 2021 expired on September 30, 2024. Total Stock Return Performance Graph. The following graph compares the cumulative total stockholder return on Pathward Financial common stock over the last five fiscal years with the cumulative total return of the NASDAQ Composite Index and the S&P 600 Financials Index (assuming the investment of \$100 in each index on October 1, 2019 and reinvestment of all dividends). The stock price performance reflected below is based on historical results and is not necessarily indicative of future stock price performance. The information contained in this section, including the following line graph, shall not be deemed to be "soliciting material" or "filed" or incorporated by reference in future filings of Pathward Financial with the SEC, or subject to the liabilities of Section 18 of the Exchange Act, except to the extent the Company specifically incorporates it by reference into a document filed under the Securities Act of 1933, as amended, or the Exchange Act.

Table of ContentsFiscal Year Ended September 30, Index201920202021202220232024Pathward Financial, Inc.100.00\$59.44\$163.03\$102.86\$144.43\$207.57NASDAQ Composite Index100.00\$140.96\$183.61\$135.41\$170.76\$236.74S&P 600 Financials Index100.00\$73.90\$119.51\$101.04\$94.75\$130.48A Item 6. [Reserved]

Table of ContentsItem 7. A. Discussion and Analysis of Financial Condition and Results of Operations. This section should be read in conjunction with the following parts of this Form 10-K: A. Item 1. Business, A. Part II, Item 7. Quantitative and Qualitative Disclosures About Market Risk, A. Part II, Item 8. Financial Statements and Supplementary Data. A. GENERAL. The Company, a registered BHC that has elected to be a financial holding company, is a Delaware corporation, the principal assets of which are all the issued and outstanding shares of the Bank, a chartered national bank, the accounts of which are insured up to applicable limits by the FDIC as administrator of the DIF. Unless the context otherwise requires, references herein to the Company include Pathward Financial and the Bank, and all direct or indirect subsidiaries of Pathward Financial on a consolidated basis. EXECUTIVE SUMMARY. Company Highlights and Business Developments. On August 28, 2024, Pathward announced the sale of its commercial insurance premium finance business. The sale was completed on October 31, 2024. See Note 20. Subsequent Events to the Notes to Consolidated Financial Statements, which is included in Part II, Item 8. Financial Statements and

Supplemental Data for this Annual Report on Form 10-K. See on September 30, 2024, Pathward Financial and Pathward announced the Bank's Partner Solutions line of business won the 2024 Fintovate Award for Best Banking as a Service Provider. According to Fintovate, its awards recognize the companies driving fintech innovation forward and the individuals bringing new ideas to life. Financial Highlights for the 2024 Fiscal Fourth Quarter: Total revenue for the fourth quarter was \$167.9 million, an increase of \$6.9 million, or 4%, compared to the same quarter in fiscal 2023, driven by an increase in net interest income, partially offset by a reduction in noninterest income. Net interest margin ("NIM") increased 47 basis points to 6.66% for the fourth quarter from 6.19% during the same period of last year, primarily driven by increased yields on earning assets and an improved earning asset mix from the continued optimization of the portfolio. Total gross loans and leases at September 30, 2024 decreased \$290.9 million, to \$4.08 billion compared to September 30, 2023. When excluding the insurance premium finance loans of \$800.1 million at September 30, 2023, total gross loans and leases at September 30, 2024 increased \$509.2 million, or 14%, when compared to September 30, 2023. During the 2024 fiscal fourth quarter, the Company repurchased 236,308 shares of common stock at an average share price of \$63.44. As of September 30, 2024, there were 7,000,000 shares available for repurchase under the current common stock share repurchase program. Subsequent Events: Management has evaluated and identified subsequent events that occurred after September 30, 2024. See Note 20. Subsequent Events for details on these events. Table of Contents: FINANCIAL CONDITION: At September 30, 2024, the Company's total assets increased slightly to \$7.55 billion compared to \$7.54 billion at September 30, 2023, primarily due to an increase of \$611.1 million in loans held for sale and \$8.1 million in accrued interest receivable, partially offset by decreases of \$290.9 million in loans and leases, \$217.2 million in cash and cash equivalents, \$63.0 million in securities available for sale and \$32.3 million in other assets. Total cash and cash equivalents were \$158.3 million at September 30, 2024, decreasing from \$375.6 million at September 30, 2023. The Company maintains its cash investments primarily in interest-bearing overnight deposits with the FHLB of Des Moines and the FRB. At September 30, 2024, the Company did not have any federal funds sold. The total investment portfolio decreased \$66.5 million to \$1.77 billion at September 30, 2024, compared to \$1.84 billion at September 30, 2023. The Company's portfolio of securities customarily consists primarily of MBS, which have expected lives much shorter than the stated final maturity, non-bank qualified obligations of states and political subdivisions, which mature in approximately 15 years or less, and other tax exempt municipal mortgage related pass through securities which have average lives much shorter than their stated final maturities. During the fiscal year ended September 30, 2024, the Company made \$3.5 million purchases of investment securities. Through the Bank, the Company owns stock in the FHLB due to the Bank's membership and participation in this banking system as well as stock in the FRB. The FHLB requires a level of stock investment based on a pre-determined formula. The Company's investment in these stocks was \$36.0 million at September 30, 2024, an increase from \$28.2 million at September 30, 2023, as purchases of FHLB membership stock were partially offset by redemptions during the fiscal year. Loans held for sale at September 30, 2024 totaled \$688.9 million, increasing from \$77.8 million at September 30, 2023. This increase was primarily related to the commercial insurance premium finance portfolio moving to held for sale at September 30, 2024. Total gross loans and leases totaled \$4.08 billion at September 30, 2024, as compared to \$4.37 billion at September 30, 2023. The decrease was primarily related to the commercial insurance premium finance portfolio moving to held for sale, partially offset by growth in commercial finance loans excluding commercial insurance premium finance loans and warehouse finance loans. When excluding commercial insurance premium finance loans, total gross loan and leases at September 30, 2024 increased \$509.2 million, or 14%, when compared to September 30, 2023. See Note 3. Loans and Leases, Net to the Notes to Consolidated Financial Statements, which is included in Part II, Item 8 of the Financial Statements and Supplemental Data of this Annual Report on Form 10-K. Commercial finance loans, which comprised 81% of the Company's loan and lease portfolio, totaled \$3.30 billion at September 30, 2024, reflecting a decrease of \$427.6 million, or 11%, from September 30, 2023. The decrease was primarily driven by the aforementioned commercial insurance premium finance loans along with a decrease in lease financing. This decrease was partially offset by increases in term lending, asset-based lending, SBA/USDA, and other commercial finance portfolios. When excluding commercial insurance premium finance loans, commercial finance loans at September 30, 2024 increased \$372.5 million, or 13%, compared to September 30, 2023. Total end-of-period deposits decreased 11% to \$5.88 billion at September 30, 2024, compared to \$6.59 billion at September 30, 2023. The decrease in end-of-period deposits was primarily driven by decreases in noninterest-bearing deposits of \$715.8 million, money market deposits of \$10.6 million, and savings deposits of \$10.3 million, partially offset by an increase in wholesale deposits of \$20.1 million. As of September 30, 2024, the Company had \$433.3 million in deposits related to government stimulus programs. Of the total amount of government stimulus program deposits, \$198.2 million are on activated cards while \$235.1 million are on inactivated cards. The Company's total borrowings increased \$363.5 million to \$410.4 million at September 30, 2024 from \$46.9 million at September 30, 2023, primarily driven by an increase in short-term borrowings of \$364.0 million. See Note 10. Short-term and Long-term Borrowings to the Notes to Consolidated Financial Statements, which are included in Part II, Item 8 of the Financial Statements and Supplemental Data of this Annual Report on Form 10-K. Table of Contents: At September 30, 2024, the Company's stockholders' equity totaled \$839.6 million, an increase of \$189.0 million, from \$650.6 million at September 30, 2023. The increase was primarily attributable to a decrease in accumulated other comprehensive loss and increases in additional paid-in capital and retained earnings. The Company and Bank remained above the federal regulatory minimum capital requirements at September 30, 2024, and continued to be classified as well-capitalized, and in good standing with the regulatory agencies. See Note 14. Capital Requirements and Restrictions on Retained Earnings to the Notes to Consolidated Financial Statements, which is included in Part II, Item 8 of the Financial Statements and Supplemental Data of this Annual Report on Form 10-K. Noninterest-bearing Checking Deposits. The Company may hold negative balances associated with cardholder programs in the Partner Solutions business line that are included within noninterest-bearing deposits on the Company's Consolidated Statements of Financial Condition. Negative balances can relate to any of the following payment functions: a) Prefundings: The Company deploys funds to cards prior to receiving cash (typically 2-3 days) where the prefunding balance is netted at a pooled partner level utilizing ASC 210-20-02 "Discount fundings: The Company funds cards in alignment to expected breakage values on the card. Consumers may spend more than is estimated. These discounts are netted at a pooled partner level using ASC 210-20. The majority of these discount fundings relate to a small number of partners and are analyzed on an ongoing basis. b) Demand Deposit Account ("DDA") overdrafts: Certain programs offered allow cardholders traditional DDA overdraft protection services whereby cardholders can spend a limited amount in excess of their available card balance. When overdrawn, these accounts are re-classed as loans on the balance sheet within the Consumer Finance category. The Company meets the Right of Set off criteria in ASC 210-20, Balance Sheet - Offsetting, for all payments negative deposit balances with the exception of DDA overdrafts. The following table summarizes the Company's negative deposit balances within the Partner Solutions business line: (Dollars in thousands) September 30, 2024 September 30, 2023 Noninterest-bearing deposits \$5,982,992A \$6,608,137A Prefunding (315,994) (230,749) Discount funding (38,665) (34,351) DDA overdrafts (11,236) (10,096) Noninterest-bearing checking, net \$5,617,097A \$6,332,941A Off-Balance Sheet Custodial Deposits. The Bank utilizes a custodial deposit transference structure for certain prepaid and deposit programs whereby the Bank, acting as custodian of cardholder funds, places a portion of such cardholder funds that are not needed to support near term settlement at one or more third-party banks insured by the FDIC (each, a "Program Bank"). Accounts opened at Program Banks are established in the Bank's name as custodian, for the benefit of the Bank's cardholders. The Bank remains the issuer of all cards and holder of all accounts under the applicable cardholder agreements and has sole custodial control and transaction authority over the accounts opened at Program Banks. The Bank maintains the records of each cardholder's deposits maintained at Program Banks. Program Banks undergo robust due diligence prior to becoming a Program Bank and are also subject to continuous monitoring. As of September 30, 2024, the Company managed \$201.9A million of customer deposits at other banks in its capacity as custodian. These deposits provide the Company with the ability to earn servicing fee income, typically reflective of the EFFR. Servicing fee income totaled \$27.2 million during fiscal 2024, compared to \$53.4 million for fiscal 2023. Table of Contents: RESULTS OF OPERATIONS: The Company's results of operations are dependent on net interest income, provision for credit loss, noninterest income, noninterest expense and income tax expense. Net interest income is the difference, or spread, between the average yield on interest-earning assets and the average rate paid on interest-bearing liabilities. The interest rate spread is affected by regulatory, economic and competitive factors that influence interest rates, loan and lease demand and deposit flows. Notwithstanding that a significant amount of the Company's deposits, primarily those attributable to the Partner Solutions business line, pay relatively low rates of interest or none at all, the Company, like other financial institutions, is subject to interest rate risk to the extent that its interest-earning assets mature or reprice at different times, or on a different basis, than its interest-bearing liabilities and that card processing expense derived from contractual agreements with certain Partner Solutions partners are tied to a rate index and servicing fees the Company recognizes for off-balance sheet custodial deposits are typically reflective of the EFFR. The provision for credit loss is the adjustment to the allowance for credit losses balance for the applicable period. The allowance for credit losses represents management's current estimate of credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company's noninterest income is derived primarily from tax product fees, card and deposit fees, credit products, and ATM fees attributable to the Partner Solutions business line and fees charged on bank loans, leases and transaction accounts. Noninterest income is also derived from rental income, net gains on the sale of securities, net gains on the sale of loans and leases, as well as the Company's holdings of bank-owned life insurance. This income is offset by noninterest expenses, such as compensation and benefits associated with personnel, as well as card processing expenses and tax product expenses attributable to the Partner Solutions business line. Noninterest expense is also impacted by operating lease equipment depreciation expense, occupancy and equipment expense, legal and consulting expenses, and regulatory expense. Average Balances, Interest Rates and Yields The following table presents, for the periods indicated, the total dollar amount of interest income from average interest-earning assets and the resulting yields, as well as the interest expense on average interest-bearing liabilities, expressed both in dollars and rates. The balances presented in the table below are calculated on a daily average basis. Tax-equivalent adjustments have been made in yields on interest-bearing assets and NIM. A Nonaccruing loans and leases have been included in the table as loans or leases carrying a zero yield. Table of Contents: Fiscal Year Ended September 30, 2024 2023 2022 (Dollars in thousands) Average Outstanding Balance Interest Earned / Paid Yield / Rate (1) Average Outstanding Balance Interest Earned / Paid Yield / Rate (1) Average Outstanding Balance Interest Earned / Paid Yield / Rate (1) Interest-earning assets: Cash and fed funds sold \$348,149A \$15,446A 4.44A % \$316,222A \$12,425A 3.93A % \$496,334A \$3,535A 0.71A % Mortgage-backed securities 1,450,601A 39,402A 2.72A % 1,541,909A 41,197A 2.67A % 1,292,804A 26,846A 2.08A % Tax-exempt investment securities 130,567A 3,631A 3.52A % 147,863A 3,924A 3.36A % 183,936A 3,565A 2.45A % Asset-backed securities 227,099A 13,048A 5.75A % 186,854A 8,197A 4.39A % 283,752A 3,898A 1.37A % Other investment securities 285,281A 8,948A 3.14A % 295,439A 9,390A 3.18A % 268,062A 6,274A 2.34A % Total investments 2,093,548A 65,029A 3.15A % 2,172,065A 62,708A 2.94A % 2,028,554A 40,583A 2.05A % Commercial finance 3,770,214A 311,480A 8.26A % 3,220,585A 261,195A 8.11A % 2,884,585A 203,004A 7.04A % Consumer finance 318,886A 33,008A 10.35A % 231,242A 22,404A 9.69A % 295,356A 23,097A 7.82A % Tax services 153,713A 9,194A 5.98A % 141,210A 10,490A 7.43A % 179,611A 12,978A 7.23A % Warehouse finance 416,988A 42,194A 10.12A % 343,168A 29,513A 8.60A % 433,121A 27,474A 6.34A % Community banking 6,345,659,801A 395,876A 6.50A % 3,936,205A 323,602A 8.22A % 3,827,431A 268,078A 7.00A % Total interest-earning assets 7,101,498A \$476,351A 6.72A % \$46,424,492A \$398,735A 6.23A % \$36,352,319

purchased1,350Â 266Â 1,616Â 644Â 3,043Â 3,687Â Subordinated debentures6(7)(1)(1,952)(1)(1,953)Other borrowings(102)183Â 81Â (116)528Â 412Â Total borrowings1,429Â 267Â 1,696Â 653Â 1,493Â 2,146Â Total interest-bearing liabilities\$4,271Â \$6,088Â \$10,359Â \$754Â \$5,248Â \$6,002Â Net effect on net interest income\$55,747Â \$11,510Â \$67,257Â \$8,430Â \$72,107Â \$80,537Â Comparison of Operating Results for the Fiscal Years Ended SeptemberÂ 30, 2024 and SeptemberÂ 30, 2023Â Â The Company reported net income of \$168.4 million, or \$6.62 per diluted share, for the fiscal year ended SeptemberÂ 30, 2024, compared to \$163.6 million, or \$5.99 per diluted share, for the fiscal year ended SeptemberÂ 30, 2023, an increase of \$4.7 million. The increase in net income was driven by an increase in net interest income and a decrease in provision for credit losses, partially offset by a decrease in noninterest income and increases in noninterest expense and income tax expense. Total revenue for fiscal 2024 was \$754.7 million, compared to \$704.5 million for fiscal 2023, an increase of 7%. Net Interest Income Net interest income for fiscal 2024 was \$455.1 million, an increase of 17%, from \$387.9 million for the same period of the prior year. The increase was mainly attributable to increased yields, higher average interest-earning asset balances and an improved earning asset mix. 66Table of ContentsThe Company's average interest-earning assets for fiscal 2024 increased by \$677.0 million to \$7.10 billion compared with fiscal 2023, primarily due to growth in average outstanding balances of loans and leases and cash balances, partially offset by a decrease in total investment security balances. The Company's average outstanding balance of loans and leases increased \$723.6 million compared to the prior fiscal year due to increases across all loan portfolios. The Companyâ€™s average deposits and interest-bearing liabilities increased \$539.9 million to \$6.68 billion during fiscal 2024 from \$6.14 billion during fiscal 2023. This increase was primarily due to increases in average noninterest-bearing deposits of \$374.2 million, interest-bearing deposits of \$142.5 million, and total borrowings of \$23.3 million. Fiscal 2024 NIM increased to 6.41% from 6.04% in fiscal 2023. The overall reported TEY on average earning asset yields increased 37 basis points to 6.42% compared to the prior fiscal year primarily driven by an improved earning asset mix. The yield on the loan and lease portfolio was 8.50% compared to 8.22% for the prior fiscal year and the TEY on the securities portfolio was 3.15% compared to 2.94% for the prior fiscal year. The Companyâ€™s cost of funds for all deposits and borrowings averaged 0.32% during fiscal 2024, as compared to 0.18% during fiscal 2023. The Company's overall cost of deposits was 0.20% in fiscal 2024, as compared to 0.07% during fiscal 2023. Provision for Credit Loss The Company recognized a provision for credit loss of \$42.7 million for fiscal 2024, compared to \$57.4 million for fiscal 2023.Â The period-over-period decrease in provision for credit loss was primarily due to decreases in the tax services portfolio of \$12.8Â million and the commercial finance portfolio of \$3.3Â million, partially offset by an increase of \$0.8Â million in provision for credit loss in the consumer finance portfolio. The decrease in provision for credit loss in the commercial finance portfolio was primarily due to the commercial insurance premium finance portfolio moving to held for sale and reversing out the provision for credit loss on that portfolio. The Company recognized net charge-offs of \$46.6Â million for the fiscal year ended SeptemberÂ 30, 2024, compared to net charge-offs of \$53.7Â million for the fiscal year ended SeptemberÂ 30, 2023. Net charge-offs attributable to the tax services, commercial finance, and consumer finance portfolios for fiscal 2024 were \$23.0 million, \$19.5 million, and \$4.1 million, respectively. Net charge-offs attributable to the tax services, commercial finance, and consumer finance portfolios for fiscal 2023 were \$35.8 million, \$15.6 million, and \$2.3 million, respectively. See Note 3. Loans and Leases, Net for further information on the provision for credit loss. Noninterest Income Fiscal 2024 noninterest income decreased 5% to \$299.6 million, compared to \$316.6 million for fiscal 2023. The decrease was primarily driven by a decrease in card and deposit fees and the gain on sale of trademarks recognized in the prior year, partially offset by increases in gain on sale of other and tax services product fees. The decrease in card and deposit fee income was primarily related to lower servicing fee income due to a reduction in custodial deposits. Servicing fee income totaled \$27.2 million during fiscal 2024, compared to \$53.4 million for fiscal 2023.Â Noninterest Expense Noninterest expense increased 10% to \$513.3 million for fiscal 2024 from \$465.0 million for fiscal 2023. The increase was primarily attributable to increases in card processing expense, compensation and benefits expense, and other expense, partially offset by decreases in operating lease equipment depreciation and legal and consulting expense. The card processing expense increase was due to rate-related agreements with Partner Solutions relationships. The amount of expense paid under those agreements is based on an agreed upon rate index that varies depending on the deposit levels, floor rates, market conditions, and other performance conditions. Generally this rate index is based on a percentage of the EFFR and reprices immediately upon a change in the EFFR. Approximately 57% of the deposit portfolio was subject to these higher rate-related processing expenses. For fiscal 2024, contractual, rate-related processing expenses were \$110.8 million, as compared to \$77.4 million for the fiscal year ended SeptemberÂ 30, 2023. 67Table of ContentsIncome Tax Expense The Company recorded an income tax expense of \$29.1 million, representing an effective tax rate of 14.7%, for fiscal 2024, compared to an income tax expense of \$16.3 million, representing an effective tax rate of 9.0%, for fiscal 2023. The increase in income tax expense was primarily due a decrease in investment tax credits. For the fiscal year ended SeptemberÂ 30, 2024, the Company originated \$68.4 million in renewable energy leases, compared to \$93.6 million for the prior fiscal year. Investment tax credits related to renewable energy leases are recognized ratably based on income throughout each fiscal year.Â Comparison of Operating Results for the Fiscal Years Ended SeptemberÂ 30, 2023, and SeptemberÂ 30, 2022Â comparison of the 2022 results to the 2022 results and other 2022 information not included herein can be found in the Company's Annual Report on Form 10-K.Â Part II, Item 7, â€œManagement's Discussion and Analysis of Financial Condition and Results of Operationsâ€ filed NovemberÂ 21, 2023 and is incorporated by reference herein. Asset Quality Generally, when a loan or lease becomes delinquent 90 days or more or when the collection of principal or interest becomes doubtful, the Company will place the loan or lease on a nonaccrual status and, as a result, previously accrued interest income on the loan or lease is reversed against current income. The loan or lease will generally remain on a non-accrual status until six months of good payment history has been established or management believes the financial status of the borrower has been significantly restored. Certain relationships in the table below are over 90 days past due and still accruing. The Company considers these relationships as being in the process of collection. Insurance premium finance loans, consumer finance and tax services loans are generally not placed on nonaccrual status, but are instead written off when the collection of principal and interest become doubtful. Loans and leases, or portions thereof, are generally charged-off when collection of principal becomes doubtful. Typically, this is associated with a delay or shortfall in payments of 210 days or more for commercial insurance premium finance, 120 days or more for consumer credit products and leases, and 90 days or more for commercial finance loans. Action is taken to charge off ERO loans if such loans have not been collected by the end of June and refund advance loans if such loans have not been collected by the end of the calendar year. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases identified as modifications or loans and leases on nonaccrual status. The Company believes that the level of allowance for credit losses at SeptemberÂ 30, 2024 was appropriate and reflected probable losses related to these loans and leases; however, there can be no assurance that all loans and leases will be fully collectible or that the present level of the allowance will be adequate in the future.Â See the section below titled â€œAllowance for Credit Lossesâ€ for further information. 68Table of ContentsThe table below sets forth the amounts and categories of the Company's nonperforming assets. (Dollars in thousands) September 30, 2024 September 30, 2023 Nonperforming Loans and Leases Nonaccruing loans and leases: A Commercial finance \$26,412Â \$37,372Â Total nonaccruing loans and leases 26,412Â 37,372Â Accruing loans and leases delinquent 90 days or more: A Loans held for sale 1,050Â 306Â Commercial finance 2,314Â 11,242Â Consumer finance 3,053Â 2,210Â Tax services (18,733) 5,082Â Total accruing loans and leases delinquent 90 days or more 15,150Â 18,840Â Total nonperforming loans and leases 41,562Â 56,212Â Other Assets A Nonperforming operating leases 1,471Â 1,764Â Total other assets 1,471Â 1,764Â Total nonperforming assets \$43,034Â \$57,976Â Total as a percentage of total assets 0.57Â % 0.77Â % (1) Certain tax services loans do not bear interest. The Company's nonperforming assets at SeptemberÂ 30, 2024 were \$43.0 million, representing 0.57% of total assets, compared to \$58.0 million, or 0.77% of total assets at SeptemberÂ 30, 2023. The decrease in the nonperforming assets as a percentage of total assets at SeptemberÂ 30, 2024 compared to the prior fiscal year, was primarily driven by a decrease in nonperforming loans in the commercial finance portfolio, partially offset by increases in the tax services and consumer finance portfolios. The Company's nonperforming loans and leases at SeptemberÂ 30, 2024, were \$41.6 million, representing 0.87% of total gross loans and leases, compared to \$56.2 million, or 1.26% of total gross loans and leases at SeptemberÂ 30, 2023. Classified Assets. A Federal regulations provide for the classification of certain loans, leases, and other assets such as debt and equity securities considered by the Bank's primary regulator, the OCC, to be of lesser quality as â€œsubstandard,â€ â€œdoubtfulâ€ or â€œloss,â€ with each such classification dependent on the facts and circumstances surrounding the assets in question. An asset is considered â€œsubstandardâ€ if it is inadequately protected by the current net worth and paying capacity of the obligor or of the collateral pledged, if any. A â€œSubstandardâ€ asset includes those characterized by the â€œdistinct possibilityâ€ that the Bank will sustain â€œsome lossâ€ if the deficiencies are not corrected. Assets classified as â€œdoubtfulâ€ have all of the weaknesses inherent in those classified â€œsubstandard,â€ with the added characteristic that the weaknesses present make â€œcollection or liquidation in full,â€ on the basis of currently existing facts, conditions and values, â€œhighly questionable and improbable.â€ Assets classified as â€œlossâ€ are those considered â€œuncollectibleâ€ and of such minimal value that their continuance as assets without the establishment of a specific loss reserve is not warranted. General allowances represent loss allowances which have been established to recognize the inherent risk associated with lending activities, but which, unlike specific allowances, have not been allocated to particular problem assets. A When assets are classified as â€œloss,â€ the Bank is required either to establish a specific allowance for losses equal to 100% of that portion of the asset so classified or to charge off such amount. A The Bankâ€™s determinations as to the classification of its assets and the amount of its valuation allowances are subject to review by its regulatory authorities, which may order the establishment of additional general or specific loss allowances. On the basis of managementâ€™s review of its loans, leases, and other assets, at SeptemberÂ 30, 2024, the Company had classified loans and leases of \$180.9 million as substandard, \$10.3 million as doubtful and none as loss. A At SeptemberÂ 30, 2023, the Company classified loans and leases of \$208.2 million as substandard, \$8.2 million as doubtful and none as loss. 69Table of Contents Allowance for Credit Losses A The ACL represents managementâ€™s estimate of current credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases identified as modifications or loans and leases on nonaccrual status. All other loans and leases are evaluated collectively for credit loss. A reserve for unfunded credit commitments such as letters of credit and binding unfunded loan commitments is recorded in other liabilities on the Consolidated Statements of Financial Condition. Individually evaluated loans and leases are a key component of the ACL. Generally, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs, as the Company considers these financial assets to be collateral dependent. If an individually evaluated loan or lease is not collateral dependent, credit loss is measured at the present value of expected future cash flows discounted at the loan or lease initial effective interest rate. The Company's ACL totaled \$45.3 million at SeptemberÂ 30, 2024, a decrease compared to \$49.7 million at SeptemberÂ 30, 2023. The \$4.4 million year-over-year decrease in the ACL was primarily driven by a \$4.4 million decrease in the allowance related to the commercial finance portfolio and a \$0.1 million decrease in the allowance related to the consumer finance portfolio, partially offset by a \$0.1 million increase in the allowance related to the warehouse finance portfolio. The following table presents the Company's ACL as a percentage of its total loans and leases. As of the Period Ended September 30, 2024 March 31, 2024 December 31, 2023 September 30, 2023 Commercial finance 1.29Â % 1.17Â % 1.21Â % 1.30Â % 1.26Â % Consumer finance 0.90Â % 0.62 23Â % 1.71Â % 1.45Â % 0.92Â % Tax services 0.02Â % 66.35Â % 37.31Â % 1.52Â % 0.04Â % Warehouse finance 0.10Â % 0.10Â % 0.10Â % 0.10Â % 0.10Â % Total loans and leases 1.11Â % 1.73Â % 1.83Â % 1.22Â % 1.14Â % Total loans and leases excluding tax services 1.12Â % 1.12Â % 1.14Â % 1.21Â % 1.14Â % The Company's ACL as a percentage of total loans and leases decreased to 1.11% at SeptemberÂ 30, 2024 from 1.14% at SeptemberÂ 30, 2023. The decrease in the total loans and leases coverage ratio was primarily driven by the tax services and consumer finance portfolios, partially offset by an increase in the commercial finance portfolio. CRITICAL ACCOUNTING POLICIES AND ESTIMATES The Companyâ€™s financial statements are prepared in accordance with GAAP. The financial information contained within these financial statements is, to a significant extent, based on approximate measures of the financial effects of transactions and events that have already occurred. Management has identified its critical accounting policies, which are those policies described below as Critical Accounting Estimates that, in management's view, are most important in the portrayal of our financial condition and results of operations. These policies involve complex and subjective decisions and assessments. Some of these estimates may be uncertain at the time they are made, could change from period to period, and could have a material impact on the financial statements. See Note 1. Summary of Significant Accounting Policies and Note 4. Loans and Leases, Net to the "Notes of Consolidated Financial Statements," which is included in Part II, Item 8 "Financial Statements and Supplementary Data" of this Annual Report on Form 10-K, for more information. 70Table of Contents Allowance for Credit Losses The Companyâ€™s allowance for credit losses methodology estimates expected credit losses over the life of each financial asset as of the balance sheet date. For the loan and lease portfolio, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs if collateral dependent or based on the present value of expected future cash flows discounted at the loan or lease initial effective interest rate if not collateral dependent. The majority of the Company's loans and leases subject to individual evaluation are considered collateral dependent. Only loans and leases that are on nonaccrual status or are designated as a modification are subject to individual evaluation. Management has also identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually. All other loans and leases are evaluated collectively for credit loss by pooling loans and leases based on similar risk characteristics. The collective evaluation of expected losses in all commercial finance portfolios is based on a cohort loss rate and adjustments for forward-looking information, including industry and macroeconomic forecasts. The cohort loss rate is a life of loan loss rate that immediately reverts to historical loss information for the remaining maturity of the financial asset. Management has elected to use a twelve to twenty-four month reasonable and supportable forecast for forward-looking information. Factors utilized in the determination of the allowance include historical loss experience, current and forecasted economic conditions, and measurement date credit characteristics such as product type, delinquency, and industry. The unfunded credit commitments depend on these same factors, as well as estimates of lines of credit usage. The collective evaluation of expected credit losses for certain consumer lending portfolios utilizes different methodologies when estimating expected credit losses. Debt securities HTM include implicit and explicit guarantees by government agencies and have an expected zero risk of loss, therefore no provision for credit loss for debt securities held to maturity has been included in the Companyâ€™s Consolidated Statement of Operations. Debt securities AFS are recorded at fair value and are assessed quarterly for credit loss. Any such credit loss is recorded in the Companyâ€™s Provision for Credit Loss on the Companyâ€™s Consolidated Statement of Operations. Non-credit related losses are recorded in Other Comprehensive Income in the Companyâ€™s Consolidated Statement of Condition. Although management believes the levels of the allowance for credit losses at SeptemberÂ 30, 2024 and SeptemberÂ 30, 2023 are adequate to absorb expected credit losses in the financial assets evaluated, a decline in local economic conditions or other factors could result in increasing losses. Goodwill and Intangible Assets The Company accounts for business combinations under the acquisition method of accounting in accordance with ASC 805, Business Combinations. A Under the acquisition method, the Company records assets acquired, including identifiable intangible assets, liabilities assumed, and any non-controlling interest in the acquired business at their fair values as of the acquisition date. A Any acquisition-related transaction costs are expensed in the period incurred. A Results of operations of the acquired entity are included in the Consolidated Statements of Operations from the date of acquisition. A Any measurement-period adjustments are recorded in the period the adjustment is identified. The excess of consideration paid over the fair value of the net assets acquired is recorded as goodwill. A Determining the fair value of assets acquired, including identifiable intangible assets, liabilities assumed, and any noncontrolling interest often requires the use of significant estimates and assumptions. A This may involve estimates based on third-party valuations, such as appraisals, or internal valuations based on discounted cash flow analyses or other valuation techniques such as estimates of attrition, inflation, asset growth rates, discount rates, multiples of earnings or other relevant factors. A In addition, the determination of the useful lives over which an intangible asset will be amortized is subjective. A See Note 7. Goodwill and Intangibles to the Consolidated Financial Statements for further information. 71Table of Contents LIQUIDITY AND CAPITAL RESOURCES The Companyâ€™s primary sources of funds are deposits, derived principally through its Partner Solutions business line, borrowings, principal and interest payments on loans and leases and mortgage-backed securities, and maturing investment securities. A In addition, the Company utilizes wholesale deposit sources to provide temporary funding when necessary or when favorable terms are available. While scheduled loan repayments and maturing investments are relatively predictable, deposit flows and early loan repayments are influenced by the level of interest rates, general economic conditions and competition. The Company uses its capital resources principally to meet ongoing commitments to fund maturing certificates of deposit and loan commitments, to maintain liquidity, and to meet operating expenses. See Note 20. Subsequent Events to the "Notes of Consolidated Financial Statements," which is included in Part II, Item 8 "Financial Statements and Supplementary Data" of this Annual Report on Form 10-K, for more information on the closing of the sale of the

commercial insurance premium finance business.Â At SeptemberÂ 30, 2024, the Company had unfunded loan and lease commitments of \$1.29 billion. Management believes that loan repayment and other sources of funds will be adequate to meet the Companyâ€™s foreseeable short- and long-term liquidity needs. The liquidity sources as of SeptemberÂ 30, 2024 include \$158.3 million in cash and cash equivalents and \$201.9 million in off-balance sheet custodial deposits. When factoring in all resources, such as the FHLB, the FRB Discount Window and other unsecured funding and wholesale options, the Company has over \$2.1 billion in available liquidity. Due to the characteristics of the Company's deposit portfolio, uninsured deposits remained less than 15% of total deposits during fiscal year 2024 and below the Company's available liquidity.Â The following table summarizes the Companyâ€™s significant contractual obligations at SeptemberÂ 30, 2024. (Dollars in thousands) Less Than 1 Year to 3 Years to 5 Years More Than 5 Years Total Time deposits \$3,104Â \$1,102Â \$4,206Â Wholesale time deposits â€”Â 25,000Â â€”Â 25,000Â Short-term debt 377,000Â â€”Â â€”Â 377,000Â Long-term debt â€”Â â€”Â 33,354Â 33,354Â Operating leases 3,985Â 6,587Â 5,936Â 12,703Â 29,211Â Totals \$384,089Â \$32,689Â \$46,057Â \$468,771Â For more information on the Companyâ€™s short-term and long-term borrowings, see â€œFunding Activitiesâ€ Borrowingsâ€ within Item 1 â€œBusiness,â€ which is included in Part I of this Annual Report on Form 10-K and Note 10. Short-term and Long-term Borrowings to the â€œNotes to Consolidated Financial Statements,â€ which is included in Part II, Item 8 â€œFinancial Statements and Supplementary Dataâ€ of this Annual Report on Form 10-K.Â The Company and the Bank met regulatory requirements for classification as well-capitalized institutions at SeptemberÂ 30, 2024. Based on current and expected continued profitability and subject to continued access to capital markets, management believes that the Company and the Bank will continue to meet the capital conservation buffer of 2.5% in addition to required minimum capital ratios. See Note 14. Capital Requirements and Restrictions on Retained Earnings to the â€œNotes to Consolidated Financial Statements,â€ which is included in Part II, Item 8 â€œFinancial Statements and Supplementary Dataâ€ of this Annual Report on Form 10-K. The payment of dividends and repurchase of shares have the effect of reducing stockholders' equity. Prior to authorizing such transactions, the Board of Directors considers the effect the dividend or repurchase of shares would have on liquidity and regulatory capital ratios. See "Regulation and Supervision - Limitations on Dividends and Other Capital Distributions" within Item 1 "Business," which is included in Part I of this Annual Report on Form 10-K. No assurance can be given that our regulators will consider our liquidity level, or our capital level, though substantially in excess of current rules pursuant to which the Company and the Bank are considered â€œwell-capitalized,â€ to be sufficiently high in the future. See Note 14. Capital Requirements and Restrictions on Retained Earnings to the â€œNotes to Consolidated Financial Statements,â€ which is included in Part II, Item 8 â€œFinancial Statements and Supplementary Dataâ€ of this Annual Report on Form 10-K. Impact of New Accounting Standards See Note 1. Summary of Significant Accounting Policies to the "Notes of Consolidated Financial Statements,â€ which is included in Part II, Item 8 â€œFinancial Statements and Supplementary Dataâ€ of this Annual Report on Form 10-K, for information regarding recently issued accounting pronouncements.Â 72 Table of Contents Item 7A. Quantitative and Qualitative Disclosures About Market Risk.Â The Company derives a portion of its income from the excess of interest collected over interest paid.Â The rates of interest the Company earns on assets and pays on liabilities generally are established contractually for a period of time.Â Market interest rates change over time. Accordingly, the Companyâ€™s results of operations, like those of most financial institutions, are impacted by changes in interest rates and the interest rate sensitivity of its assets and liabilities. The Company monitors and measures its exposure to changes in interest rates in order to comply with applicable government regulations and risk policies established by the Board of Directors, and in order to preserve stockholder value.Â In monitoring interest rate risk, the Company analyzes assets and liabilities based on characteristics including size, coupon rate, repricing frequency, maturity date, likelihood of prepayment, and deposit behaviors. The Companyâ€™s primary objective for its investment portfolio is to provide a source of liquidity for the Company. In addition, the investment portfolio may be used in the management of the Companyâ€™s interest rate risk profile. The investment policy generally calls for funds to be invested among various categories of security types and maturities based upon the Companyâ€™s need for liquidity, desire to achieve a proper balance between minimizing risk while maximizing yield, the need to provide collateral for borrowings, and the need to fulfill the Companyâ€™s asset/liability management goals. The Company believes that its portfolio of longer duration deposits generated from its Partner Solutions business line provides a stable and profitable funding vehicle. A portion of the Companyâ€™s deposit balances are subject to variable card processing expenses, derived from contractual agreements with certain Partner Solutions partners tied to a rate index, typically the EFFR. These costs reprice immediately upon a change in the applicable rate index. The Bank, acting as custodian of cardholder funds, places a portion of such cardholder funds at one or more third-party banks insured by the FDIC (each, a "Program Bank"). These custodial deposits earn recordkeeping service fee income, typically reflective of the EFFR.Â The Board of Directors and relevant government regulations establish limits on the level of acceptable interest rate risk at the Company, to which management adheres. There can be no assurance, however, that, in the event of an adverse change in interest rates, the Companyâ€™s efforts to limit interest rate risk will be successful. Interest Rate Risk (â€œIRRâ€) Overview. The Company actively manages interest rate risk, as changes in market interest rates can have a significant impact on reported earnings. The Company's IRR analysis is designed to compare income and economic valuation simulations in market scenarios designed to alter the direction, magnitude and speed of interest rate changes, as well as the slope of the yield curve. This analysis may not represent all impacts driven by changes in the interest rate environment, such as certain other card fee income and expense line items tied to card processing expense derived from contractual agreements with certain Partner Solutions partners and servicing fees the Company recognizes from custodial off-balance sheet deposits. The Company does not currently engage in trading activities to control IRR although it may do so in the future, if deemed necessary, to help manage IRR. Earnings at risk and economic value analysis. As a continuing part of its financial strategy, the Bank considers methods of managing an asset/liability mismatch consistent with maintaining acceptable levels of net interest income. In order to monitor IRR, the Company has created an Asset/Liability Committee whose principal responsibilities are to assess the Bankâ€™s asset/liability mix and implement strategies that will enhance income while managing the Bankâ€™s vulnerability to changes in interest rates. 73 Table of Contents The Company uses two approaches to model IRR: Earnings at Risk (â€œEAR analysisâ€) and Economic Value of Equity (â€œEVE analysisâ€). Under EAR analysis, net interest income is calculated for each interest rate scenario and compared to the net interest income forecast in the base case over a one-year minimum time horizon. The results are affected by projected rates, prepayments, caps and floors. Management exercises its best judgment in making assumptions regarding events that management can influence, such as non-contractual deposit re-pricing, as well as events outside of management's control, such as customer behavior on loan and deposit activity and the effect that competition has on both lending and deposit pricing. These assumptions are subjective and, as a result, net interest income simulation results will differ from actual results due to the timing, magnitude, and frequency of interest rate changes, changes in market conditions, customer behavior and management strategies, among other factors. The Company performs various sensitivity analyses on assumptions of deposit attrition, loan prepayments, and asset re-pricing, as well as market-implied forward rates and various likely and extreme interest rate scenarios, including rapid and gradual interest rate ramps, rate shocks and yield curve twists. The EAR analysis used in the following table reflects the required analysis used no less than quarterly by management. It models basis point parallel shifts in market interest rates over the next one-year period. The following table shows the results of the scenarios as of SeptemberÂ 30, 2024 and 2023: Net Sensitive Earnings at Risk Change in Interest Income/Expense for a given change in interest rates Over/(Under) Base Case Parallel Shift (Dollars in thousands) Book Value-200-100 Base +100 +200 Balances as of September 30, 2024 Total interest income 6,676,417Â 411,926Â 440,588Â 470,620Â 499,529Â 527,533Â Total interest expense 634,988Â 12,614Â 16,686Â 22,053Â 27,715Â 33,184Â Net interest income 399,312Â 423,902Â 448,567Â 471,814Â 494,349Â Percentage change from base-11.0Â % -5.5Â % â€”Â % 5.2Â % 10.2Â % Balances as of September 30, 2023 Total interest income 6,650,735Â 397,360Â 424,061Â 450,823Â 477,078Â 503,412Â Total interest expense 269,861Â 1,069Â 1,905Â 3,530Â 5,429Â 7,352Â Net interest income 396,291Â 422,156Â 447,293Â 471,649Â 496,060Â Percentage change from base-11.4Â % -5.6Â % â€”Â % 5.4Â % 10.9Â % The EAR analysis reported at SeptemberÂ 30, 2024, shows that total interest income will change more rapidly than total interest expense over the next year. IRR is a snapshot in time. The Companyâ€™s business and deposits are predictably cyclical on a weekly, monthly and yearly basis. The Companyâ€™s static IRR results could vary depending on which day of the week the month ends, primarily related to payroll processing and timing of when certain programs are prefunded and when the funds are received. Under EVE analysis, the economic value of financial assets, liabilities and off-balance sheet instruments is derived under each rate scenario. The economic value of equity is calculated as the difference between the estimated market value of assets and liabilities, net of the impact of off-balance sheet instruments.Â 74 Table of Contents The EVE analysis used in the following table reflects the required analysis used no less than quarterly by management. It models immediate basis point parallel shifts in market interest rates.Â The following table shows the results of the scenario as of SeptemberÂ 30, 2024 and 2023: Economic Value Sensitivity Standard (Parallel Shift) Economic Value of Equity at Risk % -200-100 +100 +200 Balances as of September 30, 2024 Percentage change from base-10.0Â % -3.9Â % 2.6Â % 4.2Â % Balances as of September 30, 2023 Percentage change from base-9.9Â % -4.3Â % 3.4Â % 6.3Â % The EVE at risk reported at SeptemberÂ 30, 2024 shows that the economic value of equity position is expected to benefit from rising interest rates due to the large amount of noninterest-bearing funding. 75 Table of Contents Item 8.Â A Â A Financial Statements and Supplementary Data.Â Table of Contents Report of Independent Registered Public Accounting Firm Consolidated Financial Statements Statements of Financial Condition Statements of Operations Statements of Comprehensive Income (Loss) Statements of Changes in Stockholders' Equity Statements of Cash Flows Notes to Consolidated Financial Statements 76 Table of Contents REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRMS Stockholders and the Board of Directors of Pathward Financial, Inc. Sioux Falls, South Dakota Opinion on the Financial Statements We have audited the accompanying consolidated statements of financial condition of Pathward Financial, Inc. and Subsidiaries (the "Company") as of September 30, 2024 and 2023, the related consolidated statements of operations, comprehensive income (loss), changes in stockholders' equity, and cash flows for each of the three years in the period ended September 30, 2024, and the related notes (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the financial position of the Company as of September 30, 2024 and 2023, and the results of its operations and its cash flows for each of the three years in the period ended September 30, 2024, in conformity with accounting principles generally accepted in the United States of America. We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (â€œPCAOBâ€), the Companyâ€™s internal control over financial reporting as of September 30, 2024, based on criteria established in Internal Control â€” Integrated Framework: (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) and our report dated November 26, 2024 expressed an unqualified opinion. Basis for Opinion These financial statements are the responsibility of the Company's management. Our responsibility is to express an opinion on the Company's financial statements based on our audits. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion. Critical Audit Matter The critical audit matter communicated below is a matter arising from the current period audit of the financial statements that was communicated or required to be communicated to the audit committee and that: (1) relates to accounts or disclosures that are material to the financial statements and (2) involved our especially challenging, subjective, or complex judgments. The communication of the critical audit matter does not alter in any way our opinion on the financial statements, taken as a whole, and we are not, by communicating the critical audit matter below, providing a separate opinion on the critical audit matter or on the accounts or disclosures to which it relates. Allowance for Credit Losses (ACL) â€” Qualitative Adjustments As described in Notes 1 and 3 to the financial statements, the Company recognizes expected credit losses over the contractual lives of financial assets carried at amortized cost, including loans receivable, utilizing the Current Expected Credit Losses (â€œCECLâ€) methodology. Estimates of expected credit losses are based on relevant information about current conditions, past events, and reasonable and supportable forward-looking forecasts regarding collectability of the reported amounts. For most of its loan segments, the Company utilized a cohort model which computes the historical life-of-loan loss rate for each identified loan segment (also referred to as the "quantitative loss rates"). The quantitative loss rates are then adjusted, as deemed necessary, based on current economic forecasts over a twelve to twenty-four month reasonable and supportable forecast period as well as for measurement date credit characteristics including problem loan and delinquency trends, portfolio growth and other factors (also referred to as the "qualitative adjustments"). 77 Table of Contents We have identified auditing the qualitative adjustments as a critical audit matter as managementâ€™s determination of the qualitative adjustments used in the ACL is subjective and involves significant management judgments; and our audit procedures related to the qualitative adjustments involved a high degree of auditor judgment and required significant audit effort, including the need to involve more experienced audit personnel. The primary procedures we performed to address this critical audit matter included: â€” Testing the effectiveness of controls over the qualitative adjustments used in the ACL calculation including controls addressing: â€” Testing the design and operating effectiveness of controls pertaining to the key assumptions and judgments applied in the development of the qualitative adjustments. â€” Testing the design and operating effectiveness of the controls around the mathematical accuracy of the qualitative adjustments applied to the loan segments in the ACL calculation. â€” Substantively testing managementâ€™s determination of the qualitative adjustments used in the ACL estimate, including evaluating their judgments and assumptions, including: â€” Testing managementâ€™s process for developing the qualitative adjustments and assessing the reasonableness, relevance and reliability of data used to develop the adjustments, including evaluating their judgments and assumptions for reasonableness. Among other procedures, our evaluation considered evidence from internal and external sources, loan portfolio performance and whether such assumptions were applied consistently from period to period. â€” Analytically evaluating the qualitative adjustments for directional consistency. â€” Testing the qualitative adjustments for reasonableness, including evaluating significant changes. â€” Testing the mathematical accuracy of the qualitative adjustments applied to the loan segments in the ACL calculation. Â /s/ Crowe LLP We have served as the Companyâ€™s auditor since 2018.Â A South Bend, IndianaÂ November 26, 2024Â 78 Table of Contents PATHWARD FINANCIAL, INC. AND SUBSIDIARIES Consolidated Statements of Financial Condition (Dollars in thousands, except per share data) ASSETS September 30, 2024 September 30, 2023 Cash and cash equivalents \$158,337Â \$375,580Â Securities available for sale, at fair value 1,741,221Â 1,804,228Â Securities held to maturity, at amortized cost (fair value \$30,236 and \$31,425, respectively) 33,092Â 36,591Â Federal Reserve Bank and Federal Home Loan Bank Stock, at cost 36,014Â 28,210Â Loans held for sale 688,870Â 77,779Â Loans and leases 4,075,195Â 4,366,116Â Allowance for credit losses (45,336) (49,705) Accrued interest receivable 31,385Â 23,282Â Premises, furniture, and equipment, net 39,055Â 39,160Â Rental equipment, net 205,339Â 211,750Â Goodwill and intangible assets 362,094Â 330,225Â Other assets 260,070Â 292,327Â Total assets \$7,549,336Â \$7,535,543Â LIABILITIES AND STOCKHOLDERS' EQUITY Â LIABILITIES Deposits \$5,875,085Â \$6,589,182Â Short-term borrowings 377,000Â 13,000Â Long-term borrowings 33,354Â 33,873Â Accrued expenses and other liabilities 424,292Â 248,863Â Total liabilities 6,709,731Â 6,884,918Â STOCKHOLDERS' EQUITY Â Preferred stock, 3,000,000 shares authorized, no shares issued, none outstanding at September 30, 2024 and 2023, respectively â€”Â â€”Â Common stock, \$0.01 par value; 90,000,000 shares authorized, 24,851,122 and 26,225,563 shares issued, 24,847,353 and 26,183,583 shares outstanding at September 30, 2024 and 2023, respectively 248,262Â 262Â Common stock, Nonvoting, \$0.01 par value; 3,000,000 shares authorized, no shares issued, none outstanding at September 30, 2024 and 2023, respectively â€”Â â€”Â Additional paid-in capital 638,803Â 628,500Â Retained earnings 354,474Â 278,655Â Accumulated other comprehensive loss (153,394) (255,443) Treasury stock, at cost, 3,769 and 41,980 common shares at September 30, 2024 and 2023, respectively (249) (344) Total equity attributable to parent 839,882Â 651,630Â Noncontrolling interest (277) (1,005) Total stockholders' equity 839,605Â 650,625Â Total liabilities and stockholders' equity \$7,549,336Â \$7,535,543Â See Notes to Consolidated Financial Statements. 79 Table of Contents PATHWARD FINANCIAL, INC. AND SUBSIDIARIES Consolidated Statements of Operations Fiscal Year Ended September 30, (Dollars in thousands, except per share data) 2024 2023 2022 Interest and dividend income: Loans and leases, including fees \$395,876Â \$323,602Â \$268,078Â Mortgage-backed securities 39,402Â 41,197Â 26,846Â Other investments 41,073Â 33,936Â 17,272Â 476,351Â 398,735Â 312,196Â Interest expense: Deposits 13,019Â 4,356Â 500Â FHLB advances and other borrowings 8,214Â 6,518Â 4,372Â 21,233Â 10,874Â 4,872Â Net interest income 455,118Â 387,861Â 307,324Â Provision for credit loss 422,661Â 57,354Â 28,538Â Net interest income after provision for credit loss 412,457Â 330,507Â 278,786Â Noninterest income: A Refund transfer product fees 40,178Â 39,452Â 39,809Â Refund advance fee income 43,473Â 37,433Â 40,557Â Card

asset deposit fees125,943A 150,746A 105,733A Rental income54,157A 54,190A 46,558A Gain on sale of trademarksA 10,000A 50,000A Gain (loss) on sale of other12,669A 2,663A (6,207)Other income223,167A 22,115A 17,357A Total noninterest income299,587A 316,599A 293,807A Noninterest expense:A 4A Compensation and benefits201,472A 184,318A 171,126A Refund transfer product expense9,862A 9,723A 8,908A Refund advance expense1,943A 1,863A 2,157A Card processing137,938A 105,498A 38,785A Occupancy and equipment expense36,587A 34,691A 34,909A Operating lease equipment depreciation 41,757A 45,710A 35,636A Legal and consulting24,857A 27,102A 40,634A Intangible amortization4,131A 4,971A 6,585A Impairment expense3,012A 3,273A 670A Other expense51,694A 47,826A 45,865A Total noninterest expense15,253A 464,975A 385,275A Income before income tax expense198,791A 182,131A 187,318A Income tax expense29,141A 16,324A 27,964A Net income before noncontrolling interest169,650A 165,807A 159,354A Net income attributable to noncontrolling interest1,293A 2,192A 2,968A Net income attributable to parents168,357A 163,615A 156,386A Earnings per common share:A 4A Basic6.63A 6.01A 5.26A Diluted6.62A 5.99A 5.26A See Notes to Consolidated Financial Statements.80Table of ContentsPATHWARD FINANCIAL, INC. AND SUBSIDIARIESConsolidated Statements of Comprehensive Income (Loss)A Fiscal Year Ended September 30, (Dollars in thousands)202420232022Net income before noncontrolling interest\$169,650A \$165,807A \$159,354A Other comprehensive income (loss):Change in net unrealized gain (loss) on debt securities136,028A (56,255)A (292,665)A (56,255) (292,665)Unrealized gain (loss) on currency translation81A 331A (1,736)Deferred income tax effect34,060A (13,561)A (73,722)Total other comprehensive income (loss)102,049A (42,363) (220,679)Total comprehensive income (loss)271,699A 123,444A (61,325)Total comprehensive income attributable to noncontrolling interest1,293A 2,192A 2,968A Comprehensive income attributable to parent\$270,406A \$121,252A \$(64,293)See Notes to Consolidated Financial Statements.81Table of ContentsPATHWARD FINANCIAL, INC. AND SUBSIDIARIESConsolidated Statements of Changes in Stockholders' Equity(Dollars in thousands, except per share data)CommonStockAdditionalPaid-inCapitalRetainedEarningsAccumulatedOtherComprehensiveIncome (Loss)TreasuryStockTotal Pathward Financial, Inc. Stockholders' EquityNoncontrolling interestTotalStockholders' EquityBalance, September 30, 2021\$317A \$604,484A \$259,189A \$7,599A \$(860)A \$870,729A \$1,155A \$871,884A Cash dividends declared on common stock (\$0.20 per share)A 5,921A 5,921A 5,921A Issuance of common stock due to ESOP1A 2,885A 2,886A 2,886A Repurchases of common stock30A (164,260)A (3,975)A (168,235)A (168,235)Stock compensationA 10,004A 10,004A 10,004A Total other comprehensive lossA 10,004A 10,004A 10,004A Total other comprehensive lossA 10,004A 10,004A 10,004A (220,679)A (220,679)A (220,679)Net incomeA 156,386A 159,354A 156,386A Net distribution to noncontrolling interestA 156,386A 159,354A 156,386A Balance, September 30, 2022\$288A \$617,403A \$245,394A \$(213,080)A \$(4,835)A \$645,170A \$(30)A \$645,140A Cash dividends declared on common stock (\$0.20 per share)A 5,426A 5,426A 5,426A Issuance of common stock due to restricted stockA 1A 1A 1A Repurchases of common stock27A (117,985)A (2,452)A (120,437)A Retirement of treasury stockA 6,943A 6,943A 6,943A Stock compensationA 11,070A 11,070A 11,070A Total other comprehensive lossA 11,070A 11,070A 11,070A Net distribution to noncontrolling interestA 163,615A 163,615A 163,615A Net distribution to noncontrolling interestA 163,615A 163,615A 163,615A Balance, September 30, 2023\$262A \$628,500A \$278,655A \$(255,443)A \$(344)A \$651,630A \$(1,005)A \$650,625A Cash dividends declared on common stock (\$0.20 per share)A 5,067A 5,067A 5,067A Issuance of common stock due to restricted stockA 3A 3A 3A Repurchases of common stock17A (80,767)A (6,086)A (86,853)A Retirement of treasury stockA 6,181A 6,181A 6,181A Stock compensationA 10,286A 10,286A 10,286A Total other comprehensive incomeA 102,049A 102,049A 102,049A Joint venture membership interest divestitureA 523A 523A 523A Net incomeA 168,357A 168,357A 168,357A Net distribution to noncontrolling interestA 168,357A 168,357A 168,357A Balance, September 30, 2024\$248A \$638,803A \$354,474A \$(153,394)A \$(249)A \$839,882A \$(277)A \$839,605A See Notes to Consolidated Financial Statements.82Table of ContentsPATHWARD FINANCIAL, INC. AND SUBSIDIARIESConsolidated Statements of Cash FlowsA Fiscal Year Ended September 30, (Dollars in thousands)202420232022Cash flows from operating activities:Net income before noncontrolling interest\$169,650A \$165,807A \$159,354A Adjustments to reconcile net income to net cash provided by (used in) operating activities:Depreciation and amortization57,765A 64,955A 61,601A Provision for credit loss42,661A 57,354A 28,538A Provision for deferred taxes11,115A 17,577A 2,821A Originations of loans held for sale(2,034,977)A (1,208,684)A (985,330)A Proceeds from sales of loans held for sale2,036,084A 1,139,881A 1,059,361A Net change in loans held for sale18,125A 129,212A 81,914A Fair value adjustment of foreclosed real estateA 300A 301A Net realized (gain) on securities available for saleA 1,459A 1,159A Net realized (gain) loss on loans held for sale(5,920)A (268)A 3,694A Net realized loss on premise, furniture, and equipmentA 65A 55A Net realized (gain) on trademarksA (10,000)A (50,000)A Net realized (gain) on other (6,749)A (1,832)A (1,956)Change in bank-owned life insurance value(2,751)A (1,497)A (2,434)Impairment on rental equipment2,013A 24A 670A Impairment of intangiblesA 670A Net change in accrued interest receivable(8,103)A (5,303)A (1,725)A Net change in other assets(11,747)A 17,134A (32,936)A Net change in accrued expenses and other liabilities17,083A 48,658A (10,640)A Stock compensation10,286A 11,070A 10,004A Net cash provided by operating activities453,537A 303,111A 268,809A Cash flows from investing activities:Purchases of securities available for sale(3,465)A (156,885)A (907,361)A Proceeds from sales of securities available for saleA 265,951A Proceeds from maturities of and principal collected on securities available for sale201,730A 177,296A 324,234A Proceeds from maturities of and principal collected on securities held to maturity3,171A 4,835A 14,281A Purchases of Federal Reserve Bank and Federal Home Loan Bank stock(406,390)A (330,144)A (173,653)A Redemption of Federal Reserve Bank and Federal Home Loan Bank stock398,584A 330,746A 173,240A Purchases of loans and leases(298,262)A (215,266)A (115,353)A Proceeds from sales of loans and leasesA 123,241A Net change in loans and leases137,540A (307,473)A 358,635A Purchases of premises, furniture, and equipment(10,141)A (8,623)A (8,177)A Proceeds from sales of premises, furniture, and equipmentA 35A Purchases of rental equipment(266,613)A (441,047)A (424,919)A Proceeds from sales of rental equipment9,006A 14,998A 9,372A Net change in rental equipment565A (236)A (5,772)A Proceeds from sales of foreclosed real estate and repossessed assetsA 1A 1,824A Proceeds from death benefit of bank-owned life insuranceA 1,040A 1,040A Proceeds from sale of trademarksA 10,000A 50,000A Proceeds from sale of other assets6,465A 3,550A Net cash (used in) investing activities(227,661)A (920,758)A (310,872)A Cash flows from financing activities:Net change in deposits(714,097)A 723,145A 351,066A Net change in short-term borrowings364,000A 13,000A 13,000A Redemption of long-term borrowingsA 75,000A Proceeds from long-term borrowingsA 20,000A Principal payments on capital lease obligationsA (75)A Principal payments on other liabilities(621)A (1,747)A (2,751)A Payment of debt issuance costsA (511)A 83A Table of ContentsDividends paid on common stock(5,067)A (5,426)A (5,921)A Issuance of common stock due to restricted stockA 1A Issuance of common stock due to ESOPA 2,886A Repurchases of common stock(86,853)A (120,437)A (168,235)A Investment by (distributions to) noncontrolling interest(565)A (3,167)A (4,153)A Net cash provided by (used in) financing activities(443,200)A 604,858A 177,818A Effect of exchange rate changes on cash81A 331A (1,736)A Net change in cash and cash equivalents(217,243)A (12,458)A 74,019A Cash and cash equivalents at beginning of fiscal year375,580A 388,038A 314,019A Cash and cash equivalents at end of fiscal period\$158,337A \$375,580A \$388,038A A Fiscal Year Ended September 30, (Dollars in thousands)202420232022Supplemental disclosure of cash flow information:Cash paid during the period for:Interest\$20,909A \$10,819A \$5,259A Income taxes9,633A 14,056A 13,940A Franchise and other taxes726A 1,359A 791A Supplemental schedule of non-cash investing activities:TransfersHeld for sale to loans and leases30,864A 158A 115,934A Loans and leases to held for sale594,359A 13,221A 169,045A Loans and leases to rental equipment4,847A 3,122A 3,893

Operations. The Company has concluded that any unrealized holding losses in its portfolio as of SeptemberÂ 30, 2024 are not related to credit loss and as a result has not recorded an allowance for credit losses. See Note 2. Securities for further information. The Company evaluates debt securities HTM for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that its portfolio as of SeptemberÂ 30, 2024 has a zero risk of credit loss due to the related U.S. Government financial guarantees underlying the securities within the HTM portfolio and as a result has not recorded an allowance for credit losses. Equity Investments The Company holds marketable equity securities, which have readily determinable fair value, and include common equity and mutual funds. These securities are recorded at fair value with unrealized gains and losses, due to changes in fair value, reflected in earnings. Interest and dividend income from these securities is recognized in interest income. See Note 2. Securities for additional information on marketable equity securities. 87Table of ContentsThe Company also holds non-marketable equity securities that are included in Other Assets in the Companyâ€™s Consolidated Financial Statements. The Company generally accounts for these investments under the equity method or the provisions of Accounting Standards Codification ("ASC") 321. Equity Securities. Investments where the Company has significant influence, but not control, over the investee are accounted for under the equity method. Investments where the Company cannot exercise significant influence over the investee are measured at fair value, with changes in fair value recognized in earnings, unless those investments have no readily determinable fair value. Investments without readily determinable fair value are measured under the measurement alternative, which reflects cost less impairment, with adjustments in value resulting from observable price changes arising from orderly transactions of the same or a similar security from the same issuer ("measurement alternative investments"). The Company reviews for impairment for equity method and measurement alternative investments and includes an analysis of the facts and circumstances for each investment, expectations of cash flows, capital needs, and viability of its business model. For equity method, the asset carrying value is reduced when the decline in fair value is considered to be other than temporary. For measurement alternative investments, the asset carrying value is reduced when the fair value is less than the carrying value, without the consideration of recovery. The Company held the following non-marketable equity securities:â€¢Equity Method - The Company held equity method investments of \$4.1 million within other assets as of SeptemberÂ 30, 2024 and \$4.1 million at SeptemberÂ 30, 2023. The Companyâ€™s ownership of such investments typically ranges from 5% - 25% of the investee. The Company recognized nominal net earnings from these investments within noninterest income for the fiscal year ended SeptemberÂ 30, 2024. The Company elected to classify distributions received from equity method investments using the cumulative earnings approach on the Consolidated Statements of Cash Flows. â€¢Fair Value Method - The Company held equity investments measured at net asset value ("NAV") per share (or its equivalent) of \$11.8 million at SeptemberÂ 30, 2024 and \$8.4 million at SeptemberÂ 30, 2023 where NAV is considered the fair value practical expedient. These investments are recorded within other assets on the Companyâ€™s Consolidated Financial Statements. Fluctuations in fair value are recognized in earnings within noninterest income. â€¢Measurement Alternative - The Company held equity investments measured using the measurement alternative of \$9.5 million as of SeptemberÂ 30, 2024 and \$12.1 million at SeptemberÂ 30, 2023 within other assets on the Companyâ€™s Consolidated Financial Statements. Equity investments measured using the measurement alternative are subject to fair value adjustments when observable price changes in orderly transactions for the identical or similar investment of the same issuer occur. The Company did not recognize any fair value adjustments in the fiscal years ended SeptemberÂ 30, 2024 and 2023. Additionally, the Company recognized impairment loss of \$1.0 million and \$3.3 million of such investments during the fiscal years ended SeptemberÂ 30, 2024 and 2023, respectively. LOANS HELD FOR SALE ("LHFS") Loans are designated as LHFS based on management's intent to sell loans, or portions of loans, in established secondary markets or to participating third-party financial institutions. LHFS are held at the lower of cost or fair value. Any amount by which the cost exceeds fair value is initially recorded as a valuation allowance and subsequently reflected in the gain or loss on sale when sold. At SeptemberÂ 30, 2024 and 2023, there was no valuation allowance recorded for LHFS. Gains and losses on LHFS are recorded in noninterest income on the Consolidated Statements of Operations. Loan costs and fees are deferred at origination and are recognized in income at the time of sale. Interest income is calculated based on the note rate of the loan and is recorded as interest income. The Company occasionally transfers loans between held for sale and held for investment classifications based on its intent and ability to hold or sell loans. Management's intent to sell may be impacted by secondary market conditions, loan credit quality, or other factors. 88Table of ContentsThe following table summarizes the activity pertaining to loans held for sale: Fiscal Year Ended September 30, 2024 2023 (Dollars in thousands) Consumer Commercial Consumer Commercial Beginning of year balances \$7,779.9 \$21,071.1 \$1,901,593.4 133,388.1 1,206,201.2 2,483.4 Proceeds from sales (1,937,079) (99,005) (1,123,271) (16,610) Gain (loss) on sales \$5,102.8 \$20.8 \$268.1 Principal collections, net of deferred fees and costs (18,083) (48) (26,222) 280.4 Non-cash transfers, net \$563,495.4 \$13,579.9 End of year balances \$24,210.6 \$602,932.4 \$77,779.9 \$133,388.1 LOANS AND LEASES Loans Receivable Loans receivable that management has the intent and ability to hold for the foreseeable future or until maturity or pay-off are classified as held for investment and are generally reported at their outstanding principal balances net of any unearned income, cumulative charge-offs, unamortized deferred fees and costs on originated loans, and unamortized premiums or discounts on purchased loans (amortized cost). Interest income on loans is accrued over the term of the loans based upon the amount of principal outstanding except when serious doubt exists as to the collectability of a loan, in which case the accrual of interest is discontinued. 4 Unearned income, deferred loan fees and costs, and discounts and premiums are amortized to interest income over the contractual life of the loan using the interest method. The Company's business lines follow a nonaccrual policy with certain commercial finance, consumer finance and tax service loans not generally being placed on non-accrual status, but instead are charged off when the collection of principal and interest become doubtful. When placed on nonaccrual status, the accrued unpaid interest receivable is reversed against interest income and any remaining amortizing of net deferred fees is suspended. Cash collected on these loans is applied to first reduce the carrying value of the loan with any remainder being recognized as interest income. Generally, a loan can return to accrual status when all delinquent interest and principal become current under the terms of the loan agreement and collectability of the remaining principal and interest is no longer doubtful. Loans are considered past due when contractually required principal or interest payments have not been made on the due dates. For commercial loans, the Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for loans secured by collateral when: management judges the loans to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the loan has been classified as a loss by either the Company's internal loan review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the loan meets a defined number of days past due unless the loan is both well-secured and in the process of collection. For consumer loans, the Company fully charges off or charges down to net realizable value when deemed uncollectible due to bankruptcy or other factors, or meets a defined number of days past due. Leases Receivable The Company provides various types of commercial lease financing that are classified for accounting purposes as direct financing, sales-type or operating leases. Leases that transfer substantially all of the benefits and risks of ownership to the lessee are classified as direct financing or sales-type leases and are included in loans and leases receivable on the Consolidated Statements of Financial Condition. Direct financing and sales-type leases are carried at the combined present value of future minimum lease payments and lease residual values. The determination of lease classification requires various judgments and estimates by management, including the fair value of equipment at lease inception, useful life of the equipment under lease, lease residual value, and collectability of minimum lease payments. 89Table of Contents Sales-type leases generate a gain or loss at lease inception by recording lease revenue less lease cost. Lease revenue consists of the present value of the future minimum lease payments. Lease cost consists of the lease equipmentâ€™s book value, less the present value of its residual. Interest income on direct financing and sales-type leases is recognized using methods that approximate a level yield over the fixed, non-cancelable term of the lease. Recognition of interest income is generally discontinued at the time the lease becomes 90 days delinquent, unless the lease is well-secured and in process of collection. Delinquency and past due status is based on the contractual terms of the lease. The Company receives pro rata rent payments for the interim period until the lease contract commences and the fixed, non-cancelable lease term begins. Interim payments are recognized in the month they are earned and are recorded in interest income. Management has policies and procedures in place for the determination of lease classification and review of the related judgments and estimates for all lease financings. The Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for leases when management judges the lease to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the lease has been classified as a loss by either the Company's internal review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the lease meets a defined number of days past due unless the lease is both well-secured and in the process of collection. Some lease financings include a residual value component, which represents the estimated fair value of the leased equipment at the expiration of the initial term of the transaction. The estimation of the residual value involves judgments regarding product and technology changes, customer behavior, shifts in supply and demand, and other economic assumptions. The Company may purchase and sell minimum lease payments, primarily as a credit risk reduction tool, to third-party financial institutions at fixed rates on a non-recourse basis with its underlying equipment as collateral. For those transactions that achieve sale treatment, the related lease cash flow stream and the non-recourse financing are derecognized. For those transactions that do not achieve sale treatment, the underlying lease remains on the Companyâ€™s Consolidated Statements of Financial Condition and non-recourse debt is recorded in the amount of the proceeds received. The Company retains servicing of these leases and bills, collects, and remits funds to the third-party financial institution. Upon default by the lessee, the third-party financial institutions may take control of the underlying collateral which the Company would otherwise retain as residual value. Leases that do not transfer substantially all benefits and risks of ownership to the lessee are classified as operating leases. Such leased equipment are included in rental equipment on the Consolidated Statements of Financial Condition and are depreciated on a straight-line basis over the term of the lease to its estimated residual value. Depreciation expense is recorded as operating lease equipment depreciation expense within noninterest expense. Operating lease rental income is recognized when it becomes due and is reflected as a component of noninterest income. The Company evaluates the carrying value of rental equipment for impairment whenever events or circumstances have occurred that would indicate the carrying amount may not be fully recoverable. If the carrying amount is not fully recoverable, an impairment loss is recognized to reduce the carrying amount to fair value, where fair value is based on the condition of the rental equipment and the projected net cash flows from rental and sale adjusted for current market conditions. A \$2.0 million impairment expense from rental equipment was recognized for the fiscal year ended SeptemberÂ 30, 2024, a nominal impairment expense was recognized for fiscal year ended SeptemberÂ 30, 2023, and no impairment expense was recognized for the fiscal year ended SeptemberÂ 30, 2022. Loan Servicing and Transfers of Financial Assets The Company sells loan participations, generally without recourse, in both the commercial and consumer segments. The Company also sells commercial SBA and USDA loans to third parties, generally without recourse. Sold loans are not included in the Consolidated Financial Statements. The Bank generally retains the right to service the sold loans for a fee. If the fee is determined commensurate and customary with market terms, no servicing asset or liability is recorded. Any fee that is above or below market terms results in a servicing asset or liability and is included within Other Assets on the Consolidated Statements of Financial Condition. At SeptemberÂ 30, 2024 and 2023, the Bank was servicing loans for others with aggregate unpaid principal balances of \$364.5 million and \$332.5 million, respectively. The service fees and ancillary income related to these loans were immaterial. 90Table of Contents Transfers of loans, portions of loans meeting the definition of a participating interest, and other financial assets are accounted for as sales on the transaction settlement date when control has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been legally isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of such right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through a repurchase agreement or other means. Upon sale, the loans or other financial assets are derecognized from the Companyâ€™s Consolidated Statements of Financial Condition. If the transfer does not satisfy the aforementioned control criteria, the transaction is recorded as a secured borrowing with the loans or other financial assets remaining on the Companyâ€™s Consolidated Statements of Financial Condition and proceeds recognized as a liability. ALLOWANCE FOR CREDIT LOSSES The ACL represents managementâ€™s estimate of current credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases on nonaccrual status. All other loans and leases are evaluated collectively for credit loss. A reserve for unfunded credit commitments such as letters of credit and binding unfunded loan commitments is recorded in other liabilities on the Consolidated Statements of Financial Condition. Individually evaluated loans and leases are a key component of the ACL. Generally, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs, as the Company considers these financial assets to be collateral dependent. If an individually evaluated loan or lease is not collateral dependent, credit loss is measured at the present value of expected future cash flows discounted at the loan or lease initial effective interest rate. Management has also identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually. Credit loss for all other loans and leases is evaluated collectively by various characteristics. The collective evaluation of expected losses in all commercial finance portfolios is based on a cohort loss rate and adjustments for forward-looking information, including industry and macroeconomic forecasts. The cohort loss rate is a life of loan loss rate that immediately reverts to historical loss information for the remaining maturity of the financial asset. Management has elected to use a twelve to twenty-four month reasonable and supportable forecast for forward-looking information. Factors utilized in the determination of the allowance include historical loss experience, current economic forecasts and measurement date credit characteristics such as product type, delinquency, and industry. The unfunded credit commitments depend on these same factors, as well as estimates of lines of credit usage. The various quantitative and qualitative factors used in the methodologies are reviewed quarterly. The collective evaluation of expected credit losses for certain consumer lending portfolios utilize different methodologies when estimating expected credit losses. The determination of the allowance is governed by structured tiers that dictate how cash collections are applied to losses to assess if there are sufficient available funds to cover expected credit losses. The amount of ACL depends significantly on managementâ€™s estimates or key factors and assumptions affecting valuation, appraisals of collateral, evaluations of performance and status, the amounts and timing of future cash flows expected to be received, forecasts of future economic conditions and reversion periods. Such estimates, appraisals, evaluations, cash flows and forecasts may be subject to frequent adjustments due to changing economic prospects of borrowers, lessees, properties or economic conditions. These estimates are reviewed quarterly and adjustments, if necessary, are recorded in the provision for credit loss in the periods in which they become known. Accrued interest receivable is presented separately on the Consolidated Statements of Financial Condition, and an ACL is not recorded for these balances. Generally, when a loan or lease is placed on nonaccrual status, typically when the collection of interest or principal is 90 days or more past due, uncollected interest accrued in prior years is charged off against the ACL and interest accrued in the current year is reversed against interest income. 91Table of Contents Management maintains a framework of controls over the estimation process for the ACL, including review of collective reserve methodologies for compliance with GAAP. Management has a quarterly process to review the appropriateness of historical observation periods and loss assumptions and risk ratings assigned to loans and leases, if applicable. Management reviews its qualitative framework and the effect on the collective reserve compared with relevant credit risk factors and consistency with credit trends. Management also maintains controls over information systems, models and spreadsheets used in the quantitative components of the reserve estimate. This includes the quality and accuracy of historical data used to derive loss rates, the inputs to industry and macroeconomic forecasts and the reversion periods utilized. The results of this process are summarized and presented to management quarterly for their approval of the recorded allowance. See Note 3. Loans and Leases, Net for further information. The following are risk characteristics of the Companyâ€™s loan and lease portfolio: Commercial Finance The Company's Commercial Finance business line offers a variety of products through its working capital, equipment finance, structured finance, and insurance premium finance lending solutions. These products include term lending, asset-based lending, factoring, lease financing, insurance premium finance, government guaranteed lending and other commercial finance products offered on a nationwide basis that are subject to adverse market conditions which may impact the borrowerâ€™s ability to make repayment on the loan or lease or could cause a decline in the value of the collateral that secures the loan or lease. The loans or leases are primarily made based on the operating cash flows of the borrower and on the underlying collateral provided by the borrower. The cash flows of borrowers may be volatile and the value of the collateral securing these loans and leases may be difficult to measure. Most commercial finance loans and leases are secured by the assets being financed or other business assets such as accounts receivable or inventory. Although the loans and leases are often collateralized by equipment, inventory, accounts receivable, insurance premiums or other business assets, the liquidation of collateral in the event of a borrower default may be an insufficient source of

repayment, because accounts receivable may be uncollectible and inventories and equipment may be obsolete or of limited use. The Company attempts to mitigate these risks by adhering to its underwriting policies in evaluating the management of the business and the credit-worthiness of borrowers and guarantors. See Note 20. Subsequent Events for further information on the Company's commercial premium finance insurance business.Consumer FinanceThe Bank offers a variety of installment and revolving consumer lending products through its credit solutions. The Bank designs its credit program relationships with certain desired outcomes, including liquidity, credit protection, and risk retention by the program partner. The Bank believes the benefits of these outcomes not only support its goals but the goals of the credit program partner as well. The Bank designs its program credit protections in a manner so that the Bank earns a reasonable risk adjusted return, but is protected by certain layers of credit support, similar to what you would find in structured finance. Certain loans are sold to third parties based on terms and conditions within the Program Agreement.Tax ServicesThe Bank's Partner Solutions business line also offers tax solutions, which includes short-term refund advance loans. Through this product, taxpayers are underwritten to determine eligibility for these unsecured loans. Due to the nature of refund advance loans, it typically takes no more than three e-file cycles (the period of time between scheduled IRS payments) from when the return is accepted by the IRS to collect from the borrower. In the event of default, the Bank has no recourse against the tax consumer. When collection of principal becomes doubtful, the Bank will charge off the balance of a refund advance loan on September 30. Any remaining balances are charged off at the end of the calendar year. The Bank may record recoveries of previously charged off loans if collected in subsequent tax years.The Bank offers short-term electronic return originator ("ERO") advance loans on a nationwide basis. These loans are typically utilized by tax preparers to purchase tax preparation software and to prepare tax office operations for the upcoming tax season. EROs go through an underwriting process to determine eligibility for the unsecured advances. ERO loans are not collateralized. Collection on ERO advances begins once the ERO begins to process refund transfers. Generally, the Bank will charge off the balance of an ERO advance loan if there is a balance at the end of June, or when collection of principal becomes doubtful.92Table of ContentsWarehouse FinanceThe Bank participates in several collateral-based warehouse lines of credit whereby the Bank is in a senior, secured position as the first out participant. These facilities are primarily collateralized by consumer receivables, with the Bank holding a senior collateral position enhanced by a subordinate party structure.PREMISES, FURNITURE, AND EQUIPMENTLand is carried at cost.Â Buildings, furniture, fixtures, leasehold improvements, internal-use software and equipment are carried at cost, less accumulated depreciation and amortization.Â The Company primarily uses the straight-line method of depreciation and amortization over the estimated useful lives of the assets, which is 39 years for buildings, three years for internal-use software, and range from two years to 15 years for leasehold improvements and for furniture, fixtures and equipment. Assets are reviewed for impairment when events indicate the carrying amount may not be recoverable. See Note 5. Premises, Furniture and Equipment, Net for further information.GOODWILLGoodwill represents the cost in excess of the fair value of net assets acquired (including identifiable intangibles) in transactions accounted for as business acquisitions. Goodwill is evaluated annually for impairment at a reporting unit level. The Company has determined that its reporting units are one level below the operating segments and distinguish these reporting units based on how the segments and reporting units are managed, taking into consideration the economic characteristics, nature of the products, and customers of the segments and reporting units. The Company performs its impairment evaluation as of September 30 of each fiscal year unless a triggering event occurs that would require an interim impairment evaluation. The Company generally utilizes a qualitative approach during this annual assessment to determine whether it is more likely than not (i.e. a likelihood of more than 50 percent) that the fair value of a reporting unit is less than its carrying value. If we determine it is more likely than not that goodwill is impaired, then a quantitative assessment is performed to determine fair value of the reporting unit. If the carrying amount of the reporting unit with goodwill exceeds its fair value, goodwill is considered impaired and is written down by the excess carrying value of the reporting unit. Subsequent increases in goodwill are not recognized in the Consolidated Financial Statements. No goodwill impairment was recognized during the fiscal years ended SeptemberÂ 30, 2024, 2023 or 2022. See Note 7. Goodwill and Intangible Assets for further information.INTANGIBLE ASSETSIntangible assets other than goodwill are amortized over their respective estimated lives. All intangible assets are subject to an impairment test at least annually or more often if conditions indicate a possible impairment. See Note 7. Goodwill and Intangible Assets for further information.STOCK COMPENSATIONCompensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of grant.Â The fair value of nonvested (restricted) shares and performance share units granted under the Companyâ€™s incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur. See Note 12. Stock Compensation for further information.INCOME TAXESThe Company records income tax expense based on the amount of taxes due on its tax return plus deferred taxes computed based on the expected future tax consequences of temporary differences between the carrying amounts and tax bases of assets and liabilities, using enacted tax rates.Â Deferred tax assets are reduced by a valuation allowance when, in the opinion of management, it is more likely than not that some portion or all of the deferred tax assets will not be realized.In accordance with ASC 740, Income Taxes, the Company recognizes a tax position as a benefit only if it is more likely than not that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur.Â The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized upon examination.Â For tax positions not meeting the more likely than not test, no tax benefit is recorded.Â The Company recognizes interest and/or penalties related to income tax matters in noninterest income or noninterest expense. The effect on deferred tax assets and liabilities from a change in tax rates is recorded in income tax expense in the Consolidated Statements of Operations in the period in which the enactment date occurs. If current period income tax rates change, the impact on the annual effective income tax rate is applied year to date in the period of enactment. See Note 13. Income Taxes for further information.93Table of ContentsFINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISKThe Company, in the normal course of business, makes commitments to originate loans which are not reflected in the Consolidated Financial Statements. The reserve for these unfunded commitments is included within Other Liabilities on the Consolidated Statements of Financial Condition.COMPREHENSIVE INCOME (LOSS)Comprehensive income (loss) consists of net income and other comprehensive income or loss.Â Other comprehensive income or loss includes the change in net unrealized holding gains and losses due to market conditions and other non-credit risk factors on AFS debt securities, net of reclassification adjustments and tax effects.Â Accumulated other comprehensive income (loss) is recognized as a separate component of stockholdersâ€™ equity.REVENUE RECOGNITIONInterest revenue from loans, leases, and investments is recognized on the accrual basis of accounting as the interest is earned according to the terms of the particular loan, lease, or investment.Â Income from service and other customer charges is recognized as earned.Â Revenue within the Consumer segment is recognized as services are performed and service charges are earned in accordance with the terms of the various programs. Refer to Note 15. Revenue from Contracts with Customers for additional information.Â EARNINGS PER COMMON SHARE (â€œEPSâ€œ)Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of restricted stock grants and after the allocation of earnings to the participating securities. See Note 4. Earnings per Common Share for further information.RELATED PARTY TRANSACTIONSThe Company has disclosed information on its equity investments and relationships with variable interest entities in Note 1. Summary of Significant Accounting Policies.At SeptemberÂ 30, 2024 and 2023, the Company had no loans or deposits outstanding with individuals deemed under Regulation O to be directors, executive officers and/or employees of the Company. RECLASSIFICATION AND REVISION OF PRIOR PERIOD BALANCESertain prior year amounts have been reclassified to conform to the current year financial statement presentation. These changes and reclassifications did not impact previously reported net income or comprehensive income (loss).RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES ("ASU")The following ASU was adopted by the Company during the fiscal year ended SeptemberÂ 30, 2024 and did not have a material impact on the Company's Consolidated Financial Statements. The following ASU became effective for the Company on October 1, 2023.ASU 2022-02, Financial Instruments â€“ Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures. The amendments in this ASU eliminate accounting guidance for troubled-debt restructurings (â€œTDRsâ€œ) by creditors in Subtopic ASC 310-40, Receivables â€“ Troubled Debt Restructurings by Creditors, and enhance disclosure requirements for certain loan refinancings and restructurings when a borrower is experiencing financial difficulty. The ASU also requires current period gross charge-offs by year of origination to be disclosed for loans and leases within scope of ASC Topic 326, Financial Instruments â€“ Credit Losses.The following ASUs have been issued and are considered applicable to the Company, but have not yet been adopted as of SeptemberÂ 30, 2024.ASU 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU improves reportable segment disclosures primarily by enhancing disclosure requirements about significant segment expenses. The amendments will be effective for the Company beginning with the fiscal year ended September 30, 2025 and subsequent interim periods. The amendments will be applied retrospectively to all prior periods in the consolidated financial statements. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.94Table of ContentsASU 2023-09, Income Taxes (ASC 740): Improvements to Income Tax Disclosures. This ASU requires enhanced income tax disclosures primarily related to the rate reconciliation and income taxes paid information to provide further transparency surrounding the Companyâ€™s income tax position. The amendments in this ASU will be effective for the Company beginning on October 1, 2025. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.NOTE 2.Â SECURITIESThe amortized cost, gross unrealized gains and losses and estimated fair values of AFS and HTM debt securities are presented below.(Dollars in thousands)Amortized CostGross Unrealized GainsGross Unrealized (Losses)FairValueDebt SecuritiesAFSAAt September 30, 2024Corporate securities\$25,000Â \$â€œÂ \$(5,250)\$19,750Â SBA securities\$86,036Â \$â€œÂ \$(4,101)\$81,935Â Obligations of states and political subdivisions501Â \$â€œÂ \$(21)480Â Non-bank qualified obligations of states and political subdivisions246,233Â 44Â \$(28,287)\$217,990Â Asset-backed securities192,979Â 337Â \$(3,618)\$189,698Â Mortgage-backed securities1,393,549Â 84Â \$(162,265)\$1,231,368Â Total debt securitiesAFS\$1,944,298Â \$465Â \$(203,542)\$1,741,221Â At September 30, 2023Corporate securities\$25,000Â \$â€œÂ \$(6,750)\$18,250Â SBA securities\$95,549Â \$â€œÂ \$(10,307)\$85,242Â Obligations of states and political subdivisions2,368Â \$â€œÂ \$(79)2,289Â Non-bank qualified obligations of states and political subdivisions269,396Â \$â€œÂ \$(42,673)\$226,723Â Asset-backed securities255,384Â 234Â \$(9,419)\$246,199Â Mortgage-backed securities1,495,636Â \$â€œÂ \$(270,111)\$1,225,525Â Total debt securitiesAFS\$2,143,333Â \$234Â \$(339,339)\$1,804,228Â Debt SecuritiesHTMAT September 30, 2024Non-bank qualified obligations of states and political subdivisions\$31,060Â \$â€œÂ \$(2,668)\$28,392Â Mortgage-backed securities2,032Â \$â€œÂ \$(188)\$1,844Â Total debt securitiesHTM\$33,092Â \$â€œÂ \$(2,856)\$30,236Â At September 30, 2023Non-bank qualified obligations of states and political subdivisions\$34,415Â \$â€œÂ \$(4,844)\$29,571Â Mortgage-backed securities2,176Â \$â€œÂ \$(322)\$1,854Â Total debt securitiesHTM\$36,591Â \$â€œÂ \$(5,166)\$31,425Â 95Table of ContentsGross unrealized losses and fair value, aggregated by investment category and length of time that individual securities have been in a continuous loss position, were as follows:LESS THAN 12 MONTHSOVER 12 MONTHSTOTAL(Dollars in thousands)FairValueGross Unrealized (Losses)FairValueGross Unrealized (Losses)FairValueGross Unrealized (Losses)Debt SecuritiesAFSAt September 30, 2024Corporate securities\$â€œÂ \$â€œÂ \$19,750Â \$(5,250)\$19,750Â \$(5,250)SBA securities\$â€œÂ \$â€œÂ \$81,935Â \$(4,101)\$81,935Â \$(4,101)Obligations of state and political subdivisions\$â€œÂ \$â€œÂ \$280Â \$(21)\$280Â \$(21)Non-bank qualified obligations of states and political subdivisions\$â€œÂ \$â€œÂ \$215,956Â \$(28,287)\$215,956Â \$(28,287)Asset-backed securities52,101Â \$(176)\$88,576Â \$(3,442)\$140,677Â \$(3,618)Mortgage-backed securities2,377Â \$(15)\$1,215,781Â \$(162,250)\$1,218,158Â \$(162,265)Total debt securitiesAFS\$4,478Â \$(191)\$1,622,278Â \$(203,351)\$1,676,756Â \$(203,542)At September 30, 2023Corporate securities\$â€œÂ \$â€œÂ \$18,250Â \$(6,750)\$18,250Â \$(6,750)SBA securities22,327Â \$(1,919)\$62,915Â \$(8,388)\$85,242Â \$(10,307)Obligations of states and political subdivisions\$â€œÂ \$â€œÂ \$2,289Â \$(79)\$2,289Â \$(79)Non-bank qualified obligations of states and political subdivisions5,010Â \$(83)\$21,714Â \$(42,590)\$26,723Â \$(42,673)Asset-backed securities46,528Â \$(224)\$115,608Â \$(9,195)\$162,136Â \$(9,419)Mortgage-backed securities18,311Â \$(944)\$1,207,214Â \$(269,167)\$1,225,525Â \$(270,111)Total debt securitiesAFS\$92,176Â \$(3,170)\$1,627,990Â \$(336,169)\$1,720,165Â \$(339,339)Debt SecuritiesHTMAT September 30, 2024Non-bank qualified obligations of states and political subdivisions\$â€œÂ \$â€œÂ \$28,392Â \$(2,668)\$28,392Â \$(2,668)Mortgage-backed securities\$â€œÂ \$â€œÂ \$1,844Â \$(188)\$1,844Â \$(188)Total debt securitiesHTM\$â€œÂ \$â€œÂ \$30,236Â \$(2,856)\$30,236Â \$(2,856)At September 30, 2023Non-bank qualified obligations of states and political subdivisions\$â€œÂ \$â€œÂ \$29,571Â \$(4,844)\$29,571Â \$(4,844)Mortgage-backed securities\$â€œÂ \$â€œÂ \$1,854Â \$(322)\$1,854Â \$(322)Total debt securitiesHTM\$â€œÂ \$â€œÂ \$31,425Â \$(5,166)\$31,425Â \$(5,166)The decrease in the fair value of investment securities balances when comparing SeptemberÂ 30, 2024 to the prior year was primarily driven by principal pay downs during the fiscal year. At SeptemberÂ 30, 2024, there were 195 debt securities AFS in an unrealized loss position. Management assessed each investment security with unrealized losses for credit loss by evaluating qualitative factors, including materiality of loss position as a percentage of book value, credit ratings, outstanding principal and interest payments, and changes in the underlying implicit or explicit guarantee of the security, and determined all unrealized losses on these securities were due to adverse market conditions and/or change in interest rates versus credit loss. As part of that assessment, management evaluated and concluded that it is more-likely-than-not that the Company will not be required and does not intend to sell any of the securities prior to recovery of the amortized cost. At SeptemberÂ 30, 2024, there was no ACL for debt securities AFS.96Table of ContentsThe amortized cost and fair value of debt securities by contractual maturity are shown below.Â Certain securities have call features which allow the issuer to call the security prior to maturity.Â Expected maturities may differ from contractual maturities in MBS because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.Â Therefore, MBS are not included in the maturity categories in the following maturity summary.Â The expected maturities of certain SBA securities may differ from contractual maturities because the borrowers may have the right to prepay the obligation. However, certain prepayment penalties may apply.Â At September 30,(Dollars in thousands)20242023Debt SecuritiesAFSAmortized CostFairValueAmortized CostFairValueDue in one year or less\$1,826Â \$1,796Â \$5,023Â \$4,971Â Due after one year through five years14,772Â 14,211Â 11,175Â 10,292Â Due after five years through ten years70,894Â 63,636Â 79,139Â 66,428Â Due after ten years463,257Â 430,210Â 552,360Â 497,012Â 550,749Â 509,853Â 647,697Â 578,703Â Mortgage-backed securities1,393,549Â 1,231,368Â 1,495,636Â 1,225,525Â Total debt securitiesAFS\$1,944,298Â \$1,741,221Â \$2,143,333Â \$1,804,228Â Debt SecuritiesHTMDue after ten years\$31,060Â \$28,392Â \$34,415Â \$29,571Â \$31,060Â 28,392Â 34,415Â 29,571Â Mortgage-backed securities2,032Â 1,844Â 2,176Â 1,854Â Total debt securitiesHTM\$33,092Â \$30,236Â \$36,591Â \$31,425Â Activity related to the sale of securities is summarized below. Fiscal Year Ended September 30,(Dollars in thousands)202420232022SecuritiesAFSÂ \$Â \$ Proceeds from sales\$â€œÂ \$â€œÂ \$265,951Â \$1Â \$Â \$ Gross gains on sales\$â€œÂ \$â€œÂ \$1,742Â \$Â \$Â \$ Gross losses on sales\$â€œÂ \$â€œÂ \$1,588Â \$Â \$Â \$ Net gain on securitiesAFS\$â€œÂ \$â€œÂ \$154Â There was no activity related to the sale of securities held to maturity during the fiscal years ended SeptemberÂ 30, 2024, 2023, and 2022.No securities were pledged as collateral for public funds on deposit at SeptemberÂ 30, 2024 and 2023. No securities were pledged as collateral for individual, trust and estate deposits at SeptemberÂ 30, 2024 and 2023.FRB Stock. The Bank is required by federal law to subscribe to capital stock (divided into shares of \$100 each) as a member of the FRB of Minneapolis with an amount equal to six per centum of the paid-up capital stock and surplus. One-half of the subscription is paid at time of application, and one-half is subject to call of the Board of Governors of the Federal Reserve System. FRB of Minneapolis stock held by the Bank totaled \$19.7 million at SeptemberÂ 30, 2024 and 2023. These equity securities are 'restricted' in that they can only be owned by member banks. At fiscal year-end 2024 and 2023, the Company pledged securities with fair values of \$533.8 million and \$773.6 million against FRB advances, respectively.Included in interest and dividend income from other investments is \$1.2 million, \$1.2 million, and \$1.2 million related to dividend income on FRB stock for the fiscal years ended SeptemberÂ 30, 2024, 2023, and 2022, respectively.97Table of ContentsFHLB Stock. The Companyâ€™s borrowings from the FHLB are secured by specific investment securities.Â Such advances can be made pursuant to several different credit programs, each of which has its own interest rate and range of maturities. The investments in the FHLB stock are required investments related to the Companyâ€™s membership in and current borrowings from the FHLB of Des Moines. The investments in the FHLB of Des Moines could be adversely impacted by the financial operations of the FHLB and actions of their regulator, the Federal Housing Finance Agency. The FHLB stock is carried at cost since it is generally redeemable at par value. The carrying value of the stock held at the FHLB was \$16.3 million and \$8.5 million at SeptemberÂ 30, 2024 and 2023, respectively. At fiscal year-end 2024 and 2023, the Company pledged securities with fair values of approximately \$1.04 billion and \$996.9 million, respectively, as collateral against FHLB advances.Â There was approximately \$136.9 million and \$21.3 million of qualifying loans pledged as collateral at SeptemberÂ 30, 2024 and 2023, respectively. Included in interest and dividend income from other investments is \$0.7 million, \$0.5 million and \$0.3 million related to dividend income on FHLB stock for the fiscal years ended

September 30, 2024, 2023, 2022, and 2021, respectively. These equity securities are "restricted debt" in that they can only be sold back to the respective institution from which they were acquired or another major institution at par. Therefore, FRB and FHLB stocks are less liquid than other marketable equity securities, and the cost approximates fair value. Equity Securities. The Company held \$3.3 million and \$3.4 million in marketable equity securities at September 30, 2024 and 2023, respectively. The Company recognized \$0.1 million and \$0.2 million in unrealized losses on marketable equity securities during the fiscal years ended September 30, 2024 and 2023, respectively. No such securities were sold during the fiscal year. Non-marketable equity securities with a readily determinable fair value totaled \$11.8 million and \$8.4 million at September 30, 2024 and 2023, respectively. The Company recognized \$1.1 million in unrealized gains and \$0.2 million in unrealized losses during the fiscal years ended September 30, 2024 and 2023, respectively. No such securities were sold during the fiscal year. Non-marketable equity securities without readily determinable fair value totaled \$13.6 million and \$16.2 million at September 30, 2024 and 2023, respectively, reflecting the Company's ownership interests in other entities through Pathward Venture Capital, LLC, a wholly-owned service corporation subsidiary of the Bank that was formed in 2017 for the purpose of making minority equity investments and other corporate investments. During the fiscal year, the Company recognized a \$2.4 million gain on Visa shares previously carried at cost basis of \$0 since 2008. On April 8, 2024, Visa Inc. announced the commencement of an exchange offer for Visa Class B-1 common stock and the Company subsequently tendered its Visa Class B-1 common stock in exchange for a combination of Visa Class C common stock and Visa Class B-2 common stock. After entering the exchange, the Company sold its Visa Class C common stock and Visa Class B-2 common stock in the secondary market. There was one additional security sold during the fiscal year for a \$2.5 million gain which is included in gain on sale of other on the Consolidated Statements of Operations. Equity Securities Impairment. The Company evaluates impairment for investments held at cost on at least an annual basis based on the ultimate recoverability of the par value. All other equity investments, including those under the equity method, are reviewed for other-than-temporary impairment on at least a quarterly basis. The Company recognized \$1.0 million, \$3.3 million, and zero in impairment for such investments for the fiscal years ended September 30, 2024, 2023, and 2022, respectively. 98Table of ContentsNOTE 3.A LOANS AND LEASES, NETLOANS and leases consist of the following:At September 30,(Dollars in thousands)20242023Term lending\$1,554,641\$1,308,133A Asset-based lending\$471,897\$382,371A Factoring\$362,295\$358,344A Lease financing\$152,174\$183,392A Insurance premium finance\$800,077\$800,077A SBA/USDA\$568,628\$524,750A Other commercial finance\$185,964\$166,091A Commercial finance\$3,295,599\$3,723,158A Consumer finance\$248,800\$254,416A Tax services\$8,825\$5,192A Warehouse finance\$517,847\$376,915A Total loans and leases\$4,071,071\$4,359,681A Net deferred loan origin cost\$124,635\$124,635A Total gross loans and leases\$4,071,071\$4,359,681A Allowance for credit losses\$45,336\$49,705A Total loans and leases, net\$4,029,859\$4,316,411A During the fiscal years ended September 30, 2024 and 2023, the Company originated \$2.03 billion and \$1.21 billion of consumer finance and SBA/USDA loans as held for sale, respectively. The Company sold held for sale loans resulting in proceeds of \$2.04 billion and gain on sale of \$5.9 million during the fiscal year ended September 30, 2024. The Company sold held for sale loans resulting in proceeds of \$1.14 billion and gain on sale of \$0.3 million during the fiscal year ended September 30, 2023. Loans purchased and sold by portfolio segment, including participation interests, were as follows: Fiscal Year Ended September 30,(Dollars in thousands)20242023Loans PurchasedLoans held for investment:Commercial finance\$13,782\$480A Warehouse finance\$284,480\$214,786A Total purchases\$298,262\$215,266A Loans SoldLoans held for sale:Commercial finance\$99,005\$16,610A Consumer finance\$1,937,079\$1,123,271A Total sales\$2,036,084\$1,139,881A 99Table of ContentsLeasing Portfolio. The net investment in direct financing and sales-type leases was comprised of the following:At September 30,(Dollars in thousands)20242023Minimum lease payments receivable\$162,757\$191,807A Unguaranteed residual assets\$9,300\$12,709A Unamortized initial direct costs\$102A 141A Unearned income\$19,883\$21,124A Total net investment in direct financing and sales-type leases\$152,276\$183,533A The components of total lease income were as follows:Fiscal Year Ended September 30,(Dollars in thousands)20242023Interest income - loans and leasesInterest income on net investments in direct financing and sales-type leases\$11,827\$13,536A \$17,081A Leasing and equipment finance noninterest incomeLease income from operating lease payments\$53,365\$53,551A \$6,017A Other\$14,921A 3,964A 5,982A Total leasing and equipment finance noninterest income\$58,286\$57,515A 51,999A Total lease income\$70,113\$71,051A \$69,080A (1) Other leasing and equipment finance noninterest income consists of gains (losses) on sales of leased equipment, fees and service charges on leases and gains (losses) on sales of leases. Discounted future minimum lease payments receivable for direct financing and sales-type leases, and a reconciliation to the carrying amount recorded at September 30, 2024 were as follows:(Dollars in thousands)2025\$59,315A 2026\$1,380A 2027\$26,908A 2028\$19,157A 2029\$10,236A Thereafter\$5,761A Total undiscounted future minimum lease payments receivable for direct financing and sales-type leases\$162,757A Third-party residual value guarantee\$A Total carrying amount of direct financing and sales-type leases\$162,757A The Company did not record any contingent rental income from direct financing and sales-type leases in the fiscal year ended September 30, 2024. 100Table of ContentsA number of factors affected the economic environment in 2023 continued throughout 2024 including geopolitical conflict, supply chain disruptions, inflation, and increased interest rates. The 2023 bank failures that were brought on by, among other things, rising interest rates, deposit outflows and liquidity crises also continued to impact the banking industry. While the ultimate impact of these factors on the Company's loan and lease portfolio remains difficult to predict, management continues to evaluate the loan and lease portfolio in order to assess the impact on repayment sources and underlying collateral that could result in additional losses and the impact to our customers and businesses as a result of these factors impacting the economy and will refine its estimate as developments occur and more information becomes available. Activity in the allowance for credit losses was as follows: A Fiscal Year Ended September 30,(Dollars in thousands)20242023Beginning balance\$49,705\$45,947A Provision for credit loss\$42,238\$57,448A Charge-offs\$57,681\$59,898A Recoveries\$11,074\$6,208A Ending balance\$45,336\$49,705A Activity in the allowance for credit losses and balances of loans and leases by portfolio segment was as follows:At September 30, 2024(Dollars in thousands)Beginning BalanceProvision (Reversal)Charge-offsRecoveriesEnding BalanceAllowance for credit losses:Term lending\$25,686\$20,558A \$(18,193)\$2,343A \$30,394A Asset-based lending\$7,384\$(1,637)\$A 255A 1,356A Factoring\$6,566\$1,420A \$(2,453)\$224A 5,757A Lease financing\$3,302\$(2,010)\$287\$184A 1,189A Insurance premium finance\$2,637A \$(1,149)\$279A \$A SBA/USDA\$2,962A 1,065A \$(755)\$1A 3,273A Other commercial finance\$3,089A \$(2,482)\$A 607A Commercial finance\$4,980A 15,147A \$(22,837)\$3,286A 42,576A Consumer finance\$2,346A 3,955A \$(4,064)\$3A 2,240A Tax services\$2,2,995A \$(30,780)\$7,852A 2A Warehouse finance\$377A 141A \$A 518A Total loans and leases\$49,705\$42,238A \$(57,681)\$11,074A 45,336A Unfunded commitments\$1,272A 423A \$A 695A Total \$49,977A \$42,661A \$(57,681)\$11,074A \$(46,031A) (1) Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition. 101Table of ContentsAt September 30, 2023(Dollars in thousands)Beginning BalanceProvision (Reversal)Charge-offsRecoveriesEnding BalanceAllowance for credit losses:Term lending\$24,621A \$10,541A \$(11,295)\$1,819A \$25,686A Asset-based lending\$1,050A 4,005A \$(2,873)\$556A 2,738A Factoring\$6,556A 1,523A \$(1,545)\$32A 6,566A Lease financing\$5,902A \$(1,424)\$1,479\$303A 3,302A Insurance premium finance\$1,450A 2,349A \$(1,659)\$497A 2,637A SBA/USDA\$3,263A \$(2,964)\$382A 2,962A Other commercial finance\$1,310A 1,779A \$A 3,089A Commercial finance\$4,152A 18,477A \$(18,894)\$3,245A 46,980A Consumer finance\$1,463A 3,146A \$(2,263)\$A 2,346A Tax services\$5A 35,775A \$(38,742)\$9,632A 2A Warehouse finance\$327A 50A \$A 518A Total loans and leases\$45,947A \$57,448A \$(59,898)\$11,074A 45,947A Unfunded commitments\$1,366A \$(94)\$A 272A Total \$46,313A \$57,355A \$(59,898)\$6,208A \$49,977A (1) Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition. At September 30, 2024(Dollars in thousands)Beginning BalanceProvision (Reversal)Charge-offsRecoveriesEnding BalanceAllowance for credit losses:Term lending\$29,351A \$4,850A \$(12,629)\$3,049A \$24,621A Asset-based lending\$1,726A (1,092)\$16\$432A 1,050A Factoring\$3,997A 11,699A \$(11,057)\$1,917A 6,556A Lease financing\$7,629A (2,062)\$301\$636A 5,902A Insurance premium finance\$1,394A 597A \$(767)\$226A 1,450A SBA/USDA\$2,978A 1,463A \$(652)\$74A 3,263A Other commercial finance\$1,168A 142A \$A 3,10A Commercial finance\$4,240A 14,997A \$(25,422)\$6,344A 4,152A Consumer finance\$1,354A (1,449)\$4,787\$345A 1,863A Tax services\$2A 28,093A \$(30,852)\$2,762A 5A Warehouse finance\$420A (93)\$A 327A Community banking\$12,262A (12,686)\$A 424A \$A Total loans and leases\$68,281A 28,862A (61,061)\$9,865A 45,947A Unfunded commitments\$1,690A (324)\$A 366A Total \$68,971A \$28,538A \$(61,061)\$9,865A \$46,313A (1) Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition. 102Table of ContentsInformation on loans and leases that are deemed to be collateral dependent and are evaluated individually for the ACL was as follows:(Dollars in thousands)At September 30, 2024At September 30, 2023Term lending\$15,491A \$3,516A Asset-based lending\$A 19,226A Factoring\$A 1,133A Lease financing\$5,300A 630A SBA/USDA\$1,419A 750A Commercial finance\$1,22,210A 25,255A Total\$22,210A \$25,255A (1) For Commercial Finance, collateral dependent financial assets have collateral in the form of cash, equipment, or other business assets. Management has identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually. The balance of these pass rated cash collateral loans totaled \$105.1A million and \$117.0A million at September 30, 2024 and 2023, respectively. Federal regulations provide for the classification of loans and other assets such as debt and equity securities considered by the Bank's primary regulator, the OCC

[illegible]

(dollars in thousands)20242023Trust preferred securities\$13,661A \$13,661A Subordinated debentures, net of issuance costs19,693A 19,591A Other long-term borrowings(1)â€”A 621A Total\$33,354A \$33,873A (1) Includes zero and \$0.6 million of discounted leases at SeptemberA 30, 2024 and 2023, respectively.Scheduled maturities of the Company's long-term borrowings at SeptemberA 30, 2024 were as follows for the fiscal years ending:(Dollars in thousands)Trust preferred securitiesSubordinated debenturesOther long-term borrowingsTotal2025â€”â€”A \$â€”A \$â€”A \$â€”A A 2026â€”â€”A \$â€”A \$â€”A A 2027â€”â€”A \$â€”A \$â€”A A 2028â€”â€”A \$â€”A \$â€”A A 2029â€”â€”A \$â€”A \$â€”A A Thereafter13,661A 19,693A â€”A \$33,354 long-term borrowings\$13,661A \$19,693A â€”A \$33,354A Certain trust preferred securities are due to First Midwest Financial Capital Trust I, a 100%-owned nonconsolidated subsidiary of the Company.Â The securities were issued in 2001 in conjunction with the Trustâ€™s issuance of 10,000 shares of trust preferred securities.Â The securities bear the same interest rate and terms as the trust preferred securities.Â The securities are included on the Consolidated Statements of Financial Condition as liabilities.Â 11Table of ContentsThe Company issued all of the 10,310 authorized shares of trust preferred securities of First Midwest Financial Capital Trust I holding solely securities.Â Distributions are paid semi-annually.Â Cumulative cash distributions are calculated at 6-month CME Term SOFR plus 0.42826% tenor spread adjustment plus 3.75% (8.43% at SeptemberA 30, 2024 and 9.65% at SeptemberA 30, 2023), not to exceed 12.5%.Â The Company may, at one or more times, defer interest payments on the capital securities for up to 10 consecutive semi-annual periods, but not beyond July 25, 2031.Â At the end of any deferral period, all accumulated and unpaid distributions are required to be paid. The capital securities are required to be redeemed on July 25, 2031; however, the Company has a semi-annual option to shorten the maturity date.Â The redemption price is \$1,000 per capital security plus any accrued and unpaid distributions to the date of redemption.Holders of the capital securities have no voting rights, are unsecured and rank junior in priority of payment to all of the Companyâ€™s indebtedness and senior to the Companyâ€™s common stock.Although the securities issued by the Trust are not included as a component of stockholdersâ€™ equity, the securities are treated as capital for regulatory purposes, subject to certain limitations.Through the Crestmark Acquisition, the Company acquired \$3.4 million in floating rate capital securities due to Crestmark Capital Trust I, a 100%-owned nonconsolidated subsidiary of the Company. The subordinated debentures bear interest at 3-month CME Term SOFR plus 0.26161% tenor spread adjustment plus 3.00%, have a stated maturity of 30 years and are redeemable by the Company at par, with regulatory approval. The interest rate is reset quarterly at distribution dates in February, May, August, and November. The interest rate as of SeptemberA 30, 2024 was 7.85%. The Company has the option to defer interest payments on the subordinated debentures from time to time for a period not to exceed five consecutive years.On September 23, 2022, the Company completed a private placement of \$20.0 million of its 6.625% fixed-to-floating rate subordinated debentures due 2032 to certain qualified institutional buyers and accredited investors. These notes will mature on September 30, 2032, unless earlier redeemed. Beginning on September 30, 2027, the notes may be redeemed, in whole or in part, at the Company's option subject to regulatory approval, on any scheduled interest payment date. Prior to September 30, 2027, the notes may be redeemed, in whole but not in part, at any time upon certain other specified events. At SeptemberA 30, 2024, the Company had \$19.7 million in aggregate principal amount in subordinated debentures remains outstanding.NOTE 11.Â STOCKHOLDERS' EQUITYRepurchase of Common Stock. The Company's Board of Directors authorized the SeptemberA 3, 2021 share repurchase program to repurchase up to 6,000,000 shares of the Company's outstanding common stock. This authorization was effective from SeptemberA 3, 2021 through SeptemberA 30, 2024, with 146,435 shares authorized by this repurchase program not repurchased when it expired. On August 25, 2023, the Company's Board of Directors announced a share repurchase program to repurchase up to an additional 7,000,000 shares of the Company's outstanding common stock on or before SeptemberA 30, 2028. During the fiscal years ended SeptemberA 30, 2024 and 2023, the Company repurchased 1,520,001 and 2,628,541 shares, respectively, as part of the share repurchase programs.Under the repurchase programs, repurchased shares were retired and designated as authorized but unissued shares. The Company accounts for repurchased shares using the par value method under which the repurchase price is charged to paid-in capital up to the amount of the original proceeds of those shares. When the repurchase price is greater than the original issue proceeds, the excess is charged to retained earnings. As of SeptemberA 30, 2024, 7,000,000 shares of common stock remained available for repurchase.For the fiscal years ended SeptemberA 30, 2024 and 2023, the Company also repurchased 126,221 and 67,103 shares, or \$6.1 million and \$2.5 million, of common stock, respectively, in settlement of employee tax withholding obligations due upon the vesting of restricted stock.Repurchase of Treasury Stock. The Company accounts for the retirement of repurchased shares, including treasury stock, using the par value method under which the repurchase price is charged to paid-in capital up to the amount of the original proceeds of those shares. When the repurchase price is greater than the original issue proceeds, the excess is charged to retained earnings. The Company retired 129,929 and 149,679 shares of common stock held in treasury during the fiscal years ended SeptemberA 30, 2024 and 2023, respectively.115Table of ContentsNOTE 12.Â STOCK COMPENSATIONThe Company previously maintained the Pathward Financial, Inc. 2002 Omnibus Incentive Plan, as amended and restated (the "Prior Omnibus Incentive Plan"). No awards were granted under the Prior Omnibus Incentive Plan following November 25, 2022, the date that the Prior Omnibus Incentive Plan expired by its terms. On February 27, 2024, the shareholders of the Company voted to approve the Pathward Financial, Inc. 2023 Omnibus Incentive Plan (the "Plan"). The Plan permits the granting of various types of awards including but not limited to nonvested (restricted) shares and PSUs to certain officers and directors of the Company. Awards may be granted by the Compensation Committee of the Board of Directors based on the performance of the award recipients or other relevant factors.Shares have previously been granted each year to executives and senior leadership members under the applicable Company incentive plan. These shares vest at various times ranging from immediately to three years based on circumstances at time of grant. The fair value is determined based on the fair market value of the Companyâ€™s stock on the grant date. Director shares are issued to the Companyâ€™s directors, and these shares have historically vested from immediately to up to one year from the grant date.The Company also grants selected executives PSU awards. The vesting of these awards is contingent on meeting company-wide performance goals, including earnings per share. PSUs are generally granted at the market value of the underlying share on the date of grant, adjusted for dividends, as PSUs do not participate in dividends. The awards contingently vest over a period of three years and have payout levels ranging from a threshold of 50% to a maximum of 200%. Upon vesting, each PSU earned is converted into one share of common stock.The fair value of the PSUs is determined by the dividend-adjusted fair value on the grant date for those awards subject to a performance condition. For those PSUs subject to a market condition, a simulation valuation is performed.In addition, during the first and second quarters of fiscal year 2017, shares were granted to certain executive officers of the Company in connection with their signing of employment agreements with the Company. These stock awards vest in equal installments over eight years.The following tables show the activity of share awards (including shares of restricted stock subject to vesting, fully-vested restricted stock, and PSUs) granted, exercised or forfeited under all of the Companyâ€™s incentive plans during the fiscal years ended SeptemberA 30, 2024 and 2023. (Dollars in thousands, except per share data)Number of SharesWeighted Average Fair Value at GrantNonvested shares outstanding, September 30, 2023370,151A \$35.87A Granted181,117A 50.61A Vested(288,734)A 40.22A Forfeited or expired(13,864)A 42.49A Nonvested shares outstanding, September 30, 2024248,670A \$41.19A Nonvested shares outstanding, September 30, 2024247,348A \$36.52A Granted135,417A 36.68A Vested(229,803)A 37.46A Forfeited or expired(9,811)A 41.14A Nonvested shares outstanding, September 30, 2023370,151A \$35.87A Granted181,117A 50.61A Vested(288,734)A 40.22A Forfeited or expired(13,864)A 42.49A Performance share units outstanding, September 30, 2022296,689A \$42.59A Granted(2)59,115A 38.94A Vestedâ€”A â€”A Forfeited or expiredâ€”A â€”A Performance share units outstanding, September 30, 2023315,804A \$41.20A (1) The activity in this table includes 60,984 shares related to the fiscal year 2021 PSUs, which are included in this table under the assumption of a target performance achievement. The final performance was assessed after SeptemberA 30, 2023, resulted in an achievement greater than target, and an additional 47,252 shares were allocated to the participants in the plan.(2) The number of PSUs granted reflects the target number of PSUs able to be earned under a given award.Compensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of the grant. The exercise price of fair value of nonvested (restricted) shares and PSUs granted under the Companyâ€™s incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur.The following table shows the effect to income, net of tax benefits, of share-based compensation expense recorded:Fiscal Year Ended September 30,(Dollars in thousands)202420232022Total employee stock-based compensation expense recognized in income, net of tax effects of \$1,873, \$1,838, and \$2,181, respectively\$8,416A \$8,465A \$7,824A As of SeptemberA 30, 2024, stock-based compensation expense not yet recognized in income totaled \$6.3 million, which is expected to be recognized over a weighted-average remaining period of 1.56 years.NOTE 13.Â INCOME TAXESThe Company and its subsidiaries file a consolidated federal income tax return on a fiscal year basis. The provision for income taxes were as follows:Fiscal Year Ended September 30,(Dollars in thousands)202420232022Federal:Currents9,815A \$8,682A \$5,657A Deferred9,281A (1,168)12,900A 19,096A 7,514A 18,557A State:â€”A â€”A Current8,211A 7,817A 4,720A Deferred1,834A 993A 4,034 tax expense\$29,141A \$16,324A \$27,964A 11Table of ContentsThe tax effects of the Company's temporary differences that give rise to significant portions of its deferred tax assets and liabilities were:At September 30,(Dollars in thousands)20242023Deferred tax assets:Allowance for credit losses\$11,042A \$11,606A Deferred compensation4,351A 3,739A Stock based compensation2,402A 3,916A Valuation adjustments175A 393A General business credits(1)55,706A 59,783A Accrued expenses2,763A 2,558A Lease liability6,503A 7,210A Net unrealized loss on securities available for sale50,819A 84,908A Premises and equipment3,939A â€”A Other assets3,940A 4,193A A 141,640A 178,306A Deferred tax liabilities:â€”A A Premises and equipmentâ€”A (2,016)Intangibles(7,859)(5,862)Leased assets(76,016)(66,877)Right-of-use assets(6,218)(6,877)Other liabilities(1,346)(1,349)(91,439)(82,981)Net deferred tax assets\$50,201A \$95,325A (1) The general business credits are investment tax credits generated from qualified solar energy property placed in service during the fiscal years ended SeptemberA 30, 2024 and 2023. These credits will begin to expire on September 30, 2042.As of SeptemberA 30, 2024, the Company had a gross deferred tax asset of \$3.0 million for separate company state cumulative net operating loss carryforwards, for which \$3.0 million was reserved. At SeptemberA 30, 2023, the Company had a gross deferred tax asset of \$2.7 million for separate company state cumulative net operating loss carryforwards, for which \$2.7 million was reserved. These state operating loss carryforwards will expire in various subsequent periods.In general, management believes that the realization of its deferred tax assets is more likely than not based on the expectations as to future taxable income; therefore, there was no deferred tax valuation allowance at SeptemberA 30, 2024, or 2023 with the exception of the state cumulative net operating loss carryforwards discussed above.118Table of ContentsThe table below reconciles the statutory federal income tax expense and rate to the effective income tax expense and rate for the fiscal years presented. The Company's effective tax rate is calculated by dividing income tax expense by income before income tax expense.Fiscal Year Ended September 30,202420232022(Dollars in thousands)AmountRateAmountRateAmountRateStatutory federal income tax expense and rate\$41,746A 21.0A %\$38,248A 21.0A %\$38,714A 21.0A %Change in tax rate resulting from:State income taxes net of federal benefits7,875A 4.0A %7,047A 3.9A %7,413A 4.0A %162(m) disallowance1,874A 0.9A %919A 0.5A %1,125A 0.4A %Tax exempt income(6

Company's operating segments, including additional financial information and the underlying management accounting process, see Note 16. Segment Reporting to the Consolidated Financial Statements. 121Table of ContentsDollars in thousands)ConsumerCommercialCorporate Services/OtherConsolidated CompanyFiscal Year Ended September 30, 2024202320222021202020192018201720162015201420132012201120102009200820072006200520042003200220012000199919981997199619951994199319921991199019891988198719861985198419831982198119801979197819771976197519741973197219711970196919681967196619651964196319621961196019591958195719561955195419531952195119501949194819471946194519441943194219411940193919381937193619351934193319321931193019291928192719261925192419231922192119201919191819171916191519141913191219111910190919081907190619051904190319021901190018991898189718961895189418931892189118901889188818871886188518841883188218811880187918781877187618751874187318721871187018691868186718661865186418631862186118601859185818571856185518541853185218511850184918481847184618451844184318421841184018391838183718361835183418331832183118301829182818271826182518241823182218211820181918181817181618151814181318121811181018091808180718061805180418031802180118001799179817971796179517941793179217911790178917881787178617851784178317821781178017791778177717761775177417731772177117701769176817671766176517641763176217611760175917581757175617551754175317521751175017491748174717461745174417431742174117401739173817371736173517341733173217311730172917281727172617251724172317221721172017191718171717161715171417131712171117101709170817071706170517041703170217011700169916981697169616951694169316921691169016891688168716861685168416831682168116801679167816771676167516741673167216711670166916681667166616651664166316621661166016591658165716561655165416531652165116501649164816471646164516441643164216411640163916381637163616351634163316321631163016291628162716261625162416231622162116201619161816171616161516141613161216111610160916081607160616051604160316021601160015991598159715961595159415931592159115901589158815871586158515841583158215811580157915781577157615751574157315721571157015691568156715661565156415631562156115601559155815571556155515541553155215511550154915481547154615451544154315421541154015391538153715361535153415331532153115301529152815271526152515241523152215211520151915181517151615151514151315121511151015091508150715061505150415031502150115001499149814971496149514941493149214911490148914881487148614851484148314821481148014791478147714761475147414731472147114701469146814671466146514641463146214611460145914581457145614551454145314521451145014491448144714461445144414431442144114401439143814371436143514341433143214311430142914281427142614251424142314221421142014191418141714161415141414131412141114101409140814071406140514041403140214011400139913981397139613951394139313921391139013891388138713861385138413831382138113801379137813771376137513741373137213711370136913681367136613651364136313621361136013591358135713561355135413531352135113501349134813471346134513441343134213411340133913381337133613351334133313321331133013291328132713261325132413231322132113201319131813171316131513141313131213111310130913081307130613051304130313021301130012991298129712961295129412931292129112901289128812871286128512841283128212811280127912781277127612751274127312721271127012691268126712661265126412631262126112601259125812571256125512541253125212511250124912481247124612451244124312421241124012391238123712361235123412331232123112301229122812271226122512241223122212211220121912181217121612151214121312121211121012091208120712061205120412031202120112001199119811971196119511941193119211911190118911881187118611851184118311821181118011791178117711761175117411731172117111701169116811671166116511641163116211611160115911581157115611551154115311521151115011491148114711461145114411431142114111401139113811371136113511341133113211311130112911281127112611251124112311221121112011191118111711161115111411131112111111101109110811071106110511041103110211011100109910981097109610951094109310921091109010891088108710861085108410831082108110801079107810771076107510741073107210711070106910681067106610651064106310621061106010591058105710561055105410531052105110501049104810471046104510441043104210411040103910381037103610351034103310321031103010291028102710261025102410231022102110201019101810

the Company, on either a going concern or a liquidation basis.The following tables present the carrying amount and estimated fair value of the financial instruments held by the Company:Â At September 30, 2024(Dollars in thousands)CarryingAmountEstimated Fair ValueLevel 1Level 2Level 3Financial assetsCash and cash equivalents\$158,337Â \$158,337Â \$158,337Â \$â€”Â \$â€”Â Debt securities available for sale1,741,221Â 1,741,221Â 1,741,221Â 1,741,221Â 1,741,221Â Debt securities held to maturity33,092Â 30,236Â 30,236Â 30,236Â 30,236Â Common equities and mutual funds(1)3,303Â 3,303Â 3,303Â 3,303Â 3,303Â Non-marketable equity securities(1) (2)1,350Â 21,350Â 21,350Â 21,350Â 21,350Â Loans held for sale688,870Â 688,870Â 688,870Â 688,870Â 688,870Â Loans and leases4,071,071Â 4,036,490Â 4,036,490Â 4,036,490Â 4,036,490Â Federal Reserve Bank and Federal Home Loan Bank stocks36,014Â 36,014Â 36,014Â 36,014Â 36,014Â Accrued interest receivable31,385Â 31,385Â 31,385Â 31,385Â 31,385Â Financial liabilitiesDeposits5,875,085Â 5,874,994Â 5,845,879Â 29,115Â Overnight federal funds purchased377,000Â 377,000Â 377,000Â 377,000Â 377,000Â Other short- and long-term borrowings33,354Â 31,787Â 31,787Â 31,787Â 31,787Â Accrued interest payable571Â 571Â 571Â 571Â 571Â (1) Equity securities at fair value are included within other assets on the consolidated statement of financial condition at SeptemberÂ 30, 2024.(2) Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.130Table of ContentsÂ At September 30, 2023(Dollars in thousands)CarryingAmountEstimated Fair ValueLevel 1Level 2Level 3Financial assetsCash and cash equivalents\$375,580Â \$375,580Â \$375,580Â \$â€”Â \$â€”Â Debt securities available for sale1,804,228Â 1,804,228Â 1,804,228Â 1,804,228Â 1,804,228Â Debt securities held to maturity36,591Â 31,425Â 31,425Â 31,425Â 31,425Â Common equities and mutual funds(1)3,378Â 3,378Â 3,378Â 3,378Â 3,378Â Non-marketable equity securities(1) (2)20,453Â 20,453Â 20,453Â 20,453Â 20,453Â Loans held for sale77,779Â 77,779Â 77,779Â 77,779Â 77,779Â Loans and leases4,359,681Â 4,223,010Â 4,223,010Â 4,223,010Â 4,223,010Â Federal Reserve Bank and Federal Home Loan Bank stocks28,210Â 28,210Â 28,210Â 28,210Â 28,210Â Accrued interest receivable23,282Â 23,282Â 23,282Â 23,282Â 23,282Â Financial liabilitiesDeposits6,589,065Â 6,589,065Â 6,583,648Â 5,417Â Overnight federal funds purchased13,000Â 13,000Â 13,000Â 13,000Â 13,000Â Other short- and long-term borrowings33,873Â 31,187Â 31,187Â 31,187Â 31,187Â Accrued interest payable247Â 247Â 247Â 247Â 247Â (1) Equity securities at fair value are included within other assets on the consolidated statement of financial condition at SeptemberÂ 30, 2023.(2) Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.The following sets forth the methods and assumptions used in determining the fair value estimates for the Company’s financial instruments at SeptemberÂ 30, 2024 and 2023.Â CASH AND CASH EQUIVALENTSThe carrying amount of cash and short-term investments is assumed to approximate the fair value.DEBT SECURITIES AVAILABLE FOR SALE AND EQUITY SECURITIESFair values for debt securities available for sale are based on quoted prices of similar securities on nationally recognized securities exchanges, or matrix pricing, which is a mathematical technique widely used in the industry to value debt securities without relying exclusively on quoted prices for the specific securities, but rather by relying on the securities’ relationship to other benchmark quoted securities. Fair values for marketable equity securities are based on unadjusted quoted prices from active markets in which the security is traded. Non-marketable equity securities are measured at fair value using NAV per share (or its equivalent) as a practical expedient.LOANS HELD FOR SALELoans held for sale are carried at the lower of amortized cost or fair value, where fair value reflects the amount a willing market participant would pay for the loan. The Company classifies SBA/USDA loans held for sale as Level 2 in the fair value hierarchy as there is an active secondary market in which these loans are exchanged. Consumer loans held for sale are classified as Level 3 in the fair value hierarchy as the price at which these loans are sold are dictated by terms of the Program Agreements with consumer lending partners.LOANS AND LEASESThe fair values of loans and leases were estimated using an exit price methodology. The exit price estimation of fair value is based on the present value of expected cash flows, which are based on the contractual terms of the loans, adjusted for prepayments and a discount rate based on the relative risk of the cash flows. Other considerations include the loan type, remaining life of the loan and credit risk.FEDERAL RESERVE BANK AND FEDERAL HOME LOAN BANK STOCKSThe fair value of FRB and FHLB stock is assumed to approximate book value since the Company is only able to redeem this stock at par value.Â ACCRUED INTEREST RECEIVABLEThe carrying amount of accrued interest receivable is assumed to approximate the fair value.Â 131Table of ContentsDEPOSITS With the exception of time certificate deposits and wholesale deposits, the carrying values of deposits are assumed to approximate fair value since deposits are immediately withdrawable without penalty. The fair value of time certificate deposits and wholesale certificate of deposits are estimated using a discounted cash flows calculation that applies the FHLB Des Moines curve to aggregated expected maturities of time deposits.Â FEDERAL HOME LOAN BANK ADVANCESThe fair value of such advances was estimated by discounting the expected future cash flows using current interest rates for advances with similar terms and remaining maturities.Â SUBORDINATED DEBENTURES AND OTHER BORROWINGSThe fair value of these instruments was estimated by discounting the expected future cash flows using derived interest rates approximating market over the contractual maturity of such borrowings.Â ACCRUED INTEREST PAYABLEThe carrying amount of accrued interest payable is assumed to approximate the fair value.Â LIMITATIONSFair value estimates are made at a specific point in time and are based on relevant market information about the financial instrument.Â Additionally, fair value estimates are based on existing on- and off-balance sheet financial instruments without attempting to estimate the value of anticipated future business, customer relationships and the value of assets and liabilities that are not considered financial instruments.Â These estimates do not reflect any premium or discount that could result from offering the Company’s entire holdings of a particular financial instrument for sale at one time.Â Furthermore, since no market exists for certain of the Company’s financial instruments, fair value estimates may be based on judgments regarding future expected loss experience, current economic conditions, risk characteristics of various financial instruments and other factors.Â These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with a high level of precision.Â Changes in assumptions as well as tax considerations could significantly affect the estimates.Â Accordingly, based on the limitations described above, the aggregate fair value estimates are not intended to represent the underlying value of the Company, on either a going concern or a liquidation basis.NOTE 20.Â SUBSEQUENT EVENTSManagement has evaluated subsequent events that occurred after SeptemberÂ 30, 2024. During this period, up to the filing date of this Annual Report on Form 10-K, management identified the following subsequent events:Â On October 31, 2024, Pathward, N.A. completed the sale (the “Transaction”) of substantially all of the assets and liabilities related to the Bank’s commercial insurance premium finance business (the “Business”) pursuant to an Asset Purchase and Sale Agreement (the “Purchase Agreement”) dated August 28, 2024 with Honor Capital Corporation, a Florida corporation (the “Purchaser”), the successor by assignment to AFS IBEX Financial Services, LLC, and Honor Capital Holdings, LLC as guarantor. The cash purchase price paid by the Purchaser at the closing was \$603.3A million, based on the net asset value of the assets purchased and liabilities assumed pursuant to the Purchase Agreement plus a \$31.2A million premium, subject to customary post-closing adjustment based on the final determination of the net asset value of the assets purchased and liabilities assumed pursuant to the terms of the Purchase Agreement. The Bank recorded a gain on the Transaction of \$16.4A million. As part of the Transaction, \$588.4A million of commercial insurance premium finance loans were sold.Â On November 1, 2024, the Bank sold \$161.6A million of debt securities AFS with a loss on sale of securities of \$15.8A million. This loss largely offsets the gain from the Transaction discussed above.132Table of ContentsItem 9.Â A Changes in and Disagreements With Accountants on Accounting and Financial Disclosure.Â None.Item 9A. Controls and Procedures.EVALUATION OF DISCLOSURE CONTROLS AND PROCEDURESManagement, under the direction of its Chief Executive Officer and Chief Financial Officer, is responsible for maintaining disclosure controls and procedures (as defined in Rules 13a-15(e) and 15d-15(e) under the Securities Exchange Act of 1934, as amended (the “1934 Act”)) that are designed to ensure that information required to be disclosed in reports filed or submitted under the 1934 Act is recorded, processed, summarized and reported within the time periods specified in SEC rules and forms and that such information is accumulated and communicated to management, including the Company’s Chief Executive Officer and Chief Financial Officer, to allow timely decisions regarding required disclosures.In connection with the preparation of this Annual Report on Form 10-K, management evaluated the Company’s disclosure controls and procedures. The evaluation was performed under the direction of the Company’s Chief Executive Officer and Chief Financial Officer to determine the effectiveness, as of SeptemberÂ 30, 2024, of the design and operation of the Company’s disclosure controls and procedures.Â Based upon that evaluation, the Chief Executive Officer and Chief Financial Officer concluded that, as of SeptemberÂ 30, 2024, the Company’s disclosure controls and procedures were designed effectively to ensure timely alerting of material information relating to the Company required to be included in the Company’s periodic SEC filings.INHERENT LIMITATIONS ON THE EFFECTIVENESS OF CONTROLSAny control system, no matter how well designed and operated, can provide only reasonable (not absolute) assurance that its objectives will be met. Furthermore, no evaluation of controls can provide absolute assurance that all control issues and instances of fraud, if any, have been detected. Further, the design of a control system must reflect the fact that there are resource constraints, and the benefits of controls must be considered relative to their costs. Because of the inherent limitations in a cost-effective control system, no evaluation of controls can provide absolute assurance that misstatements due to error or fraud will not occur or that all control issues and instances of fraud, if any, within the Company have been detected.CHANGES IN INTERNAL CONTROL OVER FINANCIAL REPORTINGManagement conducted an evaluation of the Company’s internal control over financial reporting to determine whether any changes occurred during the three months ended SeptemberÂ 30, 2024 that have materially affected, or are reasonably likely to materially affect, the Company’s internal controls over financial reporting.Â Based on this evaluation, management concluded that, as of the end of the period covered by this report, there were no changes in the Company’s internal controls over financial reporting (as such term is defined in Rules 13a-15(f) and 15d-15(f) under the 1934 Act) during the fiscal fourth quarter to which this report relates that could have materially affected the Company’s internal controls over financial reporting.MANAGEMENT’S ANNUAL REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTINGThe Company’s management is responsible for establishing and maintaining effective internal control over financial reporting.Â The Company’s internal control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with GAAP. The Company’s internal control over financial reporting includes those policies and procedures that (i) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company; (ii) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with GAAP, and that receipts and expenditures of the Company are being made only in accordance with authorizations of the Company’s management and directors; and (iii) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use or disposition of the Company assets that could have a material effect on the financial statements.Â A 133Table of ContentsManagement assessed the effectiveness of the Company’s internal control over financial reporting as of SeptemberÂ 30, 2024, based on the criteria set forth by the Committee of Sponsoring Organizations of the Treadway Commission in “Internal Control Integrated Framework” (2013).Â Based on this assessment, our management concluded that our internal control over financial reporting was effective as of SeptemberÂ 30, 2024. The effectiveness of the Company’s internal control over financial reporting as of SeptemberÂ 30, 2024, has been audited by Crowe LLP, the independent registered public accounting firm that also has audited the Company’s Consolidated Financial Statements included in this Annual Report on Form 10-K. Crowe LLP’s attestation report on the Company’s internal controls over financial reporting appears below.Â Item 9B. Other Information.Adoption or Termination of Trading Arrangements by Directors and Executive OfficersDuring the fiscal quarter ended SeptemberÂ 30, 2024, none of our directors or officers (as defined in Rule 16a-1(f) of the 1934 Act) informed us of the adoption or termination of any “Rule 10b5-1 trading arrangement” or “non-Rule 10b5-1 trading arrangement,” as those terms are defined in Item 408 of Regulation S-K. Item 9C. Disclosure Regarding Foreign Jurisdictions that Prevent Inspections. Not applicable.134Table of ContentsREPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRMStockholders and the Board of Directors of Pathward Financial, Inc.Sioux Falls, South DakotaOpinion on Internal Control Over Financial ReportingWe have audited Pathward Financial, Inc. and Subsidiaries’ internal control over financial reporting as of September 30, 2024, based on criteria established in Internal Control “Integrated Framework: (2013) issued by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). In our opinion, the Company maintained, in all material respects, effective internal control over financial reporting as of September 30, 2024, based on criteria established in Internal Control “Integrated Framework: (2013) issued by COSO. We also have audited, in accordance with the standards of the Public Company Accounting Oversight Board (United States) (PCAOB), the consolidated statements of financial condition of the Company as of September 30, 2024 and 2023, the related consolidated statements of operations, comprehensive income (loss), changes in stockholders’ equity, and cash flows for each of the years in the three-year period ended September 30, 2024, and the related notes (collectively referred to as the “financial statements”) and our report dated November 26, 2024 expressed an unqualified opinion. Basis for OpinionThe Company’s management is responsible for maintaining effective internal control over financial reporting and for its assessment of the effectiveness of internal control over financial reporting, included in the accompanying Management’s Annual Report on Internal Control Over Financial Reporting. Our responsibility is to express an opinion on the Company’s internal control over financial reporting based on our audit. We are a public accounting firm registered with the PCAOB and are required to be independent with respect to the Company in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audit in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether effective internal control over financial reporting was maintained in all material respects. Our audit of internal control over financial reporting included obtaining an understanding of internal control over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. Our audit also included performing such other procedures as we considered necessary in the circumstances. We believe that our audit provides a reasonable basis for our opinion. Definition and Limitations of Internal Control Over Financial ReportingA company’s internal control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company’s internal control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorizations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the company’s assets that could have a material effect on the financial statements. Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.Â s/ Crowe LLPSouth Bend, IndianaÂ NovemberÂ 26, 2024Â 135Table of ContentsPART IIIItem 10. Directors, Executive Officers and Corporate Governance.DirectorsInformation concerning directors of the Company required by this item will be included under the captions “Election of Directors” and “Stockholder Proposals For The Fiscal Year 2026 Annual Meeting” in the Company’s definitive Proxy Statement for the Annual Meeting of Stockholders to be held on FebruaryÂ 25, 2025, a copy of which will be filed no later than 120 days after SeptemberÂ 30, 2024 (the “2025 Proxy Statement”), and is incorporated herein by reference.Â Executive OfficersInformation concerning the executive officers of the Company required by this item will be included under the captions “Executive Officers” and “Election of Directors” in the 2025 Proxy Statement and is incorporated herein by reference.Â Compliance with Section 16(a)Information, if applicable, required by this item regarding compliance with Section 16(a) of the Exchange Act will be included under the caption “Delinquent Section 16(a) Reports” in the Company’s 2025 Proxy Statement and is incorporated herein by reference.Â Audit Committee and Audit Committee Financial ExpertInformation regarding the audit committee of the Company’s Board of Directors will be included under the caption “Committees of the Board” in the Company’s 2025 Proxy Statement and is incorporated herein by reference.Â Code of Business ConductInformation regarding the Company’s Code of Business Conduct will be included under the caption “Corporate Governance” in the Company’s 2025 Proxy Statement and is incorporated herein by reference. Insider Trading PolicyThe Company has an Insider Trading Policy governing the purchase, sale and other dispositions of the Company’s securities that applies to all Company personnel, including directors, officers, employees and other covered persons. The Company believes that its Insider Trading Policy is reasonably designed to promote compliance with insider trading laws, rules and regulations and listing standards applicable to the Company. A copy of the Company’s Insider Trading Policy is filed as Exhibit 19.1 to this Form 10-K.Â Item 11. Executive Compensation.Â Information concerning executive and director compensation will be included under the captions “Compensation of Directors”,

(b) The information required by this item will be included under the captions "Executive Compensation" and "Compensation Committee Report" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(c) The information required by this item will be included under the caption "Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters." in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(d) The information required by this item will be included under the caption "Equity Compensation Plan Information" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(e) The information required by this item will be included under the caption "Outstanding Options, Warrants and Rights" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(f) The information required by this item will be included under the caption "Director Independence" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(g) The information required by this item will be included under the caption "Related Person Transactions" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(h) The information required by this item will be included under the caption "Corporate Governance" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(i) The information required by this item will be included under the caption "Principal Accounting Firm Fees and Services" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(j) The information required by this item will be included under the caption "Registered Public Accounting Firm" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(k) The information required by this item will be included under the caption "Financial Statements" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(l) The information required by this item will be included under the caption "Consolidated Financial Statements" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(m) The information required by this item will be included under the caption "Consolidated Statements of Operations" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(n) The information required by this item will be included under the caption "Consolidated Statements of Comprehensive Income (Loss)" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(o) The information required by this item will be included under the caption "Consolidated Statements of Cash Flows" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(p) The information required by this item will be included under the caption "Notes to Consolidated Financial Statements" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(q) The information required by this item will be included under the caption "Asset Purchase and Sale Agreement" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(r) The information required by this item will be included under the caption "Guarantor" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(s) The information required by this item will be included under the caption "Amended and Restated Certificate of Incorporation" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(t) The information required by this item will be included under the caption "Fourth Amended and Restated By-laws" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(u) The information required by this item will be included under the caption "Description of the Securities of the Registrant" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(v) The information required by this item will be included under the caption "Specimen Stock Certificate" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(w) The information required by this item will be included under the caption "Indenture" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(x) The information required by this item will be included under the caption "Forms of Fixed-to-Floating Subordinated Note due 2032" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(y) The information required by this item will be included under the caption "Performance-Based Restricted Stock Award Agreement between Meta and Glen W. Herrick" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(z) The information required by this item will be included under the caption "Investment Plan, originally filed as an exhibit to the Registrant's Annual Report on Form 10-KSB for the fiscal year ended September 30, 1994" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(aa) The information required by this item will be included under the caption "First Amendment to such agreement, filed as an exhibit to the Registrant's Annual Report on Form 10-K for the fiscal year ended September 30, 2008" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ab) The information required by this item will be included under the caption "Amended and Restated 2002 Omnibus Incentive Plan, as amended, filed on January 24, 2018 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ac) The information required by this item will be included under the caption "Investor Rights Agreement by and among Meta Financial Group, Inc., BEP IV LLC and BEP Investors, LLC, dated as of December 17, 2015" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ad) The information required by this item will be included under the caption "Form of Performance Share Unit Award Agreement, filed on November 26, 2024 as an exhibit to the Registrant's Annual Report on Form 10-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ae) The information required by this item will be included under the caption "Form of Performance-Based Restricted Stock Award Agreement, filed on November 26, 2024 as an exhibit to the Registrant's Annual Report on Form 10-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(af) The information required by this item will be included under the caption "Executive Nonqualified Deferred Compensation Plan Adoption Agreement by MetaBank, National Association, effective as of July 1, 2021, filed on May 20, 2021 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ag) The information required by this item will be included under the caption "Executive Nonqualified Deferred Compensation Plan, effective as of July 1, 2021, filed on May 20, 2021 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ah) The information required by this item will be included under the caption "First Amendment to the MetaBank, National Association Amended and Restated Supplemental Employees' Investment Plan for Salaried Employees, effective as of June 30, 2021, filed on May 20, 2021 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ai) The information required by this item will be included under the caption "Executive Severance Pay Policy, effective as of November 1, 2021, filed on November 2, 2021 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(aj) The information required by this item will be included under the caption "Termination Agreement by and among Meta Financial Group, Inc., MetaBank, National Association and Glen W. Herrick, effective as of November 1, 2021, filed on November 2, 2021 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ak) The information required by this item will be included under the caption "Purchase Agreement, dated December 7, 2021, between the Registrant and Beige Key LLC, filed on February 8, 2022 as an exhibit to the Registrant's Quarterly Report on Form 10-Q" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(al) The information required by this item will be included under the caption "2022 Omnibus Incentive Plan Restricted Stock Agreement (Non-Employee Directors Annual Equity Award), filed on May 9, 2022 as an exhibit to the Registrant's Quarterly Report on Form 10-Q" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(am) The information required by this item will be included under the caption "Quarterly Report on Form 10-Q" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(an) The information required by this item will be included under the caption "Cash Retainer", filed on May 9, 2022 as an exhibit to the Registrant's Quarterly Report on Form 10-Q" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ao) The information required by this item will be included under the caption "Amendment No. 3 to the Registrant's Amended and Restated 2002 Omnibus Incentive Plan, as amended, filed on May 9, 2022 as an exhibit to the Registrant's Quarterly Report on Form 10-Q" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ap) The information required by this item will be included under the caption "Form of Subordinated Note Purchase Agreement, dated as of September 23, 2022, by and among the Registrant and the Purchasers (as defined therein), filed on September 26, 2022 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(aq) The information required by this item will be included under the caption "Form of Registration Rights Agreement, dated as of September 23, 2022, by and among the Registrant and the Purchasers (as defined therein), filed on September 26, 2022 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ar) The information required by this item will be included under the caption "180offer Letter between the Company and Gregory Sigrist, dated as of October 2, 2023, filed on October 5, 2023 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(as) The information required by this item will be included under the caption "Pathward Financial, Inc. 2023 Omnibus Incentive Plan, filed on February 28, 2024 as an exhibit to the Registrant's Current Report on Form 8-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(at) The information required by this item will be included under the caption "Pathward Financial, Inc. and Pathward, N.A. Insider Trading Policy is filed herewith."

(au) The information required by this item will be included under the caption "Subsidiaries of the Registrant is filed herewith."

(av) The information required by this item will be included under the caption "Consent of Independent Registered Public Accounting Firm of Crowe LLP is filed herewith."

(aw) The information required by this item will be included under the caption "Certification of Principal Executive Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 is filed herewith."

(ax) The information required by this item will be included under the caption "Certification of Principal Financial Officer pursuant to Section 302 of the Sarbanes-Oxley Act of 2002 is filed herewith."

(ay) The information required by this item will be included under the caption "Certification of the CFO pursuant to Section 306 of the Sarbanes-Oxley Act of 2002 is filed herewith."

(az) The information required by this item will be included under the caption "Pathward Financial, Inc. and Pathward, N.A. Dodd-Frank Clawback Policy, filed on November 21, 2023 as an exhibit to the Registrant's Annual Report on Form 10-K" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(ba) The information required by this item will be included under the caption "Table of Contents" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bb) The information required by this item will be included under the caption "Interactive data files formatted in Inline eXtensible Business Reporting Language - pursuant to Rule 405 of Regulation S-T: (i) Consolidated Statements of Financial Condition as of September 30, 2024 and September 30, 2023, (ii) the Consolidated Statements of Operations for the fiscal years ended September 30, 2024, 2023, and 2022, (iii) the Consolidated Statements of Comprehensive Income (Loss) for the fiscal years ended September 30, 2024, 2023, and 2022, (iv) the Consolidated Statements of Changes in Stockholders' Equity for the fiscal years ended September 30, 2024, 2023, and 2022, (v) the Consolidated Statements of Cash Flows for the fiscal years ended September 30, 2024, 2023, and 2022 and (vi) the Notes to the Consolidated Financial Statements for the fiscal years ended September 30, 2024, 2023, and 2022."

(bc) The information required by this item will be included under the caption "Cover Page Interactive Data File (formatted as Inline XBRL and contained in Exhibit 101)." in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bd) The information required by this item will be included under the caption "Management Contract or Compensatory Plan or Agreement" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(be) The information required by this item will be included under the caption "Certain annexes, schedules and exhibits have been omitted pursuant to Item 601(a)(5) of Regulation S-K. The Company agrees to furnish supplementally a copy of such annexes, schedules and exhibits, or any section thereof, to the Securities and Exchange Commission upon request; provided, however that the Registrant may request confidential treatment for any schedule or exhibit so furnished."

(bf) The information required by this item will be included under the caption "Financial Statement Schedules" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bg) The information required by this item will be included under the caption "SummaryNone.SIGNATURES Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned, thereunto duly authorized."

(bh) The information required by this item will be included under the caption "Signature of Pathward Financial, Inc." in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bi) The information required by this item will be included under the caption "Signature of Director" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bj) The information required by this item will be included under the caption "Signature of Chief Executive Officer" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bk) The information required by this item will be included under the caption "Signature of Director" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bl) The information required by this item will be included under the caption "Signature of Elizabeth G. Hoople" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bm) The information required by this item will be included under the caption "Signature of Douglas J. Hajek" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bn) The information required by this item will be included under the caption "Signature of Ronald D. McCray" in the Company's 2025 Proxy Statement and is incorporated herein by reference.

(bo) The information required by this item will be included under the caption "Signature of Christopher Perretta" in the Company's 2025 Proxy Statement and is incorporated herein by reference

confer to the Participant any rights or privileges as a stockholder of the Company unless and until Shares are issued to the Participant in settlement of PSUs which have become earned and vested under the Award.6.Tax Withholding. (a)Regardless of any action the Company takes with respect to any or all income tax, social insurance, payroll tax, fringe benefit tax, payment on account or other tax-related items related to the Participant's participation in the Plan (the Tax-Related Items), the Participant acknowledges that the ultimate liability for all Tax-Related Items owed by the Participant is and remains the Participant's responsibility and that the Company (i) makes no representations or undertakings regarding the treatment of any Tax-Related Items in connection with any aspect of this Award, including the grant or vesting of this Award or the subsequent sale of Shares acquired pursuant to this Award; and (ii) does not commit to structure the terms of the grant or any aspect of this Award to reduce or eliminate the Participant's liability for Tax-Related Items or achieve a particular tax result. (b)Prior to any relevant taxable or tax withholding event, as applicable, the Participant agrees to make adequate arrangements satisfactory to the Company to satisfy all Tax-Related Items. In this regard, the Participant authorizes the Company, or its agents, at their discretion, to satisfy any applicable withholding obligations with regard to Tax-Related Items by one or a combination of the following: (i) withholding from the Participant's wages or other cash compensation paid to the Participant by the Company; (ii) withholding from the proceeds of the sale of Shares acquired upon vesting of this Award either through a voluntary sale or through a mandatory sale arranged by the Company (on the Participant's behalf pursuant to this authorization) without further consent; (iii) withholding Shares to be issued upon vesting of this Award; or (iv) any other method determined by the Committee and permitted by applicable laws. Notwithstanding the foregoing, if the Participant is subject to the short-swing profit rules of Section 16(b) of the Exchange Act, the Company will withhold in Shares issuable at vesting of the Award upon the relevant withholding event, unless otherwise determined by the Committee.7.No Assignment or Transfer. The Award granted hereunder may not be sold, pledged, assigned, transferred, or otherwise encumbered or disposed of in any manner other than by will or by the laws of descent and distribution. No transfer of the Award by will or the laws of descent and distribution shall be effective unless the Committee has been provided with (i) written notice thereof along with such evidence as the Committee may deem necessary to establish the validity of the transfer and (ii) an agreement by the transferee to comply with all applicable terms and conditions of the Award and any acknowledgements made by the Participant in connection therewith.8.Participant Representations. By accepting the Award, the Participant represents and acknowledges the following:(a)The Participant has received a copy of the Plan, reviewed each of the Plan and this Award Agreement in their entirety, and has had an opportunity to obtain the advice of independent legal counsel prior to accepting the Award. A A - 3 -Exhibit 10.5(b)The Participant has had the opportunity to consult with a personal tax advisor concerning the tax consequences of accepting the Award and understands that the Company makes no representation and shall have no liability related to the tax treatment of the Award, including as it may relate to the grant, vesting, settlement, or conversion of the Award.(c)The Participant understands that neither the grant of this Award nor the Participant's participation in the Plan confer any right to continue in the service of the Company nor to be granted or receive any other award or amount of compensation under the Plan or otherwise. Further, the payment to the Participant of any amount under the Plan will not be taken into account in determining benefits under any pension, retirement, profit sharing, group insurance, or other benefit plan of the Company or any Affiliate, except as specifically provided therein.(d)The Participant consents to the collection, use, and transfer, in electronic or other form, of the Participant's personal data by the Company, any Affiliate, the Committee, and any third party retained to administer the Plan, for the purpose of administering the Award and the Plan. The Participant agrees to promptly notify the Company of any changes in the Participant's name, address, or contact information while the Participant remains a participant in the Plan. 9.Electronic Delivery and Notice.(a)The Company may, in its sole discretion, decide to deliver any documents related to this Award or future Awards that may be granted under the Plan by electronic means or request the Participant's consent to participate in the Plan by electronic means. The Participant hereby consents to receive such documents by electronic delivery and, if requested, agrees to participate in the Plan through an online or electronic system established and maintained by the Company or a third party designated by the Company.(b)Any notice which either party hereto may be required or permitted to give to the other shall be in writing and may be delivered personally, by intraoffice mail, by fax, by electronic mail or other electronic means, or via a postal service, postage prepaid, to such electronic mail or postal address and directed to such person as the Company may notify the Participant from time to time; and to the Participant at the Participant's electronic mail or postal address as shown on the records of the Company from time to time or as otherwise determined appropriate by the Company, in its sole discretion, or at such other electronic mail or postal address as the Participant, by notice to the Company, may designate in writing from time to time.10.Administration; Interpretation. In accordance with the Plan and this Award Agreement, the Committee shall have full discretionary authority to administer the Award, including discretionary authority to interpret and construe any and all provisions relating to the Award. Decisions of the Committee shall be final, binding, and conclusive on all parties.11.Company Policies; Clawback. The Award granted hereunder is subject to the compensation policies of the Company, as in effect from time to time, including but not limited to any clawback policy adopted in compliance with Section 954 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, to the extent applicable to the Participant, and any other clawback policy of the Company. Such policies may result in the cancellation, forfeiture, and/or repayment of the Award, in full or in part, as well as any gain related thereto. A A - 4 -Exhibit 10.512.Section 409A. It is intended that this Award will be exempt from Internal Revenue Code Section 409A and the interpretive guidance thereunder (the Section 409A), and this Award Agreement shall be administered accordingly, and interpreted and construed on a basis consistent with such intent. To the extent that any provision of this Award Agreement would fail to comply with applicable requirements of Section 409A, the Committee may, in its sole and absolute discretion and without requiring the Participant's consent, make such modifications to this Award Agreement and/or payments to be made hereunder to the extent it determines necessary or advisable to comply with the requirements of Section 409A. Nothing in this Award Agreement shall be construed as a guarantee of any particular tax effect for the Award, and the Company does not guarantee that any compensation or benefits provided under this Award Agreement will satisfy the provisions of Section 409A. Neither the Company nor the Committee will have any liability to any Participant for the assessment of any excise tax or penalty on any Participant under Section 409A. If (i) the Participant's right to payment is subject to Section 409A, and (ii) the Participant is a specified employee (within the meaning of Section 409A) at the time of the Participant's Separation from Service, then, to the extent necessary to comply with Treasury Regulation section 1.409A-3(i)(2), settlement of the Award shall be delayed until the earlier of (A) the first payroll date which is six months after the Participant's Separation from Service, or (B) the date of the Participant's death.13.Successors. The terms of this Award Agreement shall be binding upon and inure to the benefit of the heirs of the Participant or distributees of the Participant's estate and any successor to the Company.14.Governing Law; Severability. (a)Governing Law. This Award Agreement shall be construed and administered in accordance with the laws of the State of Delaware without regard to its conflict of law principles, and applicable federal law.(b)Severability. Any determination by a court of competent jurisdiction or relevant governmental authority that any provision or part of a provision in this Award Agreement is unlawful or invalid shall not serve to invalidate any portion of this Award Agreement not found to be unlawful or invalid, and any provision or part of a provision found to be unlawful or invalid shall be construed in a manner that will give effect to the terms of such provision or part of a provision to the fullest extent possible while remaining lawful and valid.15.Acknowledgment of Receipt and Acceptance. By signing below (or executing the Award Agreement by other means approved by the Committee, including electronic signature), the undersigned acknowledges receipt and acceptance of the Award, agrees to the representations made in the Award, and indicates the undersigned's intention to be bound by this Award Agreement and the terms of the Plan.PATHWARD FINANCIAL, INC.By: A A A A Name: A A A A Title: A A A A A A Date: A A A A A A A A PARTICIPANTBy: A A A A A A A A Participant's Name: A A A A Date: A A A A A A A - 5 -Exhibit 10.5EXHIBIT APERFORMANCE GOALSEX-A EX-10.6 3 cash9302024exhibit106.htm EX-10.6 DocumentExhibit 10.6PATHWARD FINANCIAL, INC.2023 OMNIBUS INCENTIVE PLANRESTRICTED STOCK UNIT AWARD AGREEMENTPursuant to this Restricted Stock Unit Award Agreement (this the Award Agreement), and subject to the terms and conditions set forth herein and in the Pathward Financial, Inc. 2023 Omnibus Incentive Plan (the Plan), Pathward Financial, Inc. (the Company) hereby grants an award (the Award) of Restricted Stock Units (RSUs) under Section 10 of the Plan to the Participant, as follows. Capitalized terms used in this Award Agreement, unless otherwise defined, shall have the meanings set forth in the Plan. The terms of the Plan are incorporated into this Award Agreement by reference. The Participant has been furnished a copy of the prospectus relating to the Plan.Grant Details: The name of the individual to whom the Award is granted (the Participant), the number of RSUs awarded, and the date of grant of the Award (the Grant Date) are as set forth in the Company's administrative system of record currently administered by Computershare and as separately communicated to the Participant in the cover page to this Award Agreement (the Cover Page).Vesting Schedule: Except as otherwise set forth in this Award Agreement, the Plan, or a separate written plan, policy, or agreement between or covering the Participant and the Company, provided that the Participant remains in continuous Service, the RSUs shall become earned and vested in the amounts and on the dates set forth in the Cover Page (each, a Vesting Date). Settlement Date: Settlement of the earned and vested portion of the Award shall occur as soon as practicable (not more than sixty (60) days) following the applicable Vesting Date, subject to any payment delay as may be required by Section 17.9 of the Plan for compliance with Section 409A (each, a Settlement Date).Detailed Terms and Conditions of Award:1.Grant of Restricted Stock Units. The Company hereby grants this Award of RSUs to the Participant, subject to the terms and conditions of this Award Agreement and the Plan. As described in more detail below, the Company will issue to the Participant one (1) share of the Company's common stock (a Share) for each RSU which becomes earned and vested hereunder, subject to applicable withholding for taxes.2.Vesting. The Award is subject to the vesting terms set forth in the Grant Details above. Any portion of the Award that does not vest for any reason shall automatically be cancelled and terminated and be of no further force and effect.3.Separation from Service. Except as otherwise set forth in a separate written plan, policy, or agreement between or covering the Participant and the Company, all of the Participant's unvested RSUs shall automatically be cancelled and terminated if the Participant fails to remain in continuous Service through a Vesting Date, provided, that:(a)If the Participant's Separation from Service is a Retirement, the RSUs shall continue to vest on each Vesting Date in accordance with the schedule set forth in the Cover Page and be settled following each such Vesting Date in accordance with Section 5 below. Retirement means the Participant's Separation from Service, other than by reason of death or the Participant becoming 1.Exhibit 10.6Disabled or by action of the Company for Cause, where either: (i) the Participant has reached the age of 65; or (ii) the sum of the Participant's age and length of Service is greater than or equal to 70.(b)If the Participant dies or becomes Disabled, the Participant shall become fully vested in the Award which shall be immediately settled under Section 5 below. For this purpose, Disabled means the Participant is unable to perform his or her duties, with or without reasonable accommodation, due to illness, accident or physical or mental incapacity or disability for a consecutive period of 180 days or for an aggregate of 270 days in any 365-day period. Notwithstanding the foregoing, Disabled shall have the meaning set forth in Section 409A for any Award which constitutes nonqualified deferred compensation under Section 409A, to the extent necessary to comply with Section 409A. (c)Cause means the Participant's Separation from Service which occurs in conjunction with a determination that the Participant has (i) committed an act of fraud or dishonesty in the course of the Participant's employment; (ii) been convicted of (or plead no contest with respect to) a crime constituting a felony or a crime of comparable magnitude under applicable law; (iii) committed an act or omission which causes the Participant or the Company to be in violation of federal or state securities laws, rules or regulations, and/or the rules of any exchange or association of which the Company is a member, including statutory disqualification; (iv) failed to perform the Participant's job duties where such failure is injurious to the business interests or reputation of the Company; (v) materially breached any written policy applicable to the Participant's employment with the Company; or (vi) made an unauthorized disclosure of any confidential or proprietary information of the Company.4.Change in Control. In the event of a Change in Control, the Award shall be subject to the provisions of Section 15.3 of the Plan.5.Settlement of Award. On each Settlement Date, the Company will, in full satisfaction of the applicable portion of the Award, issue to the Participant one (1) Share for each RSU which has become earned and vested hereunder. Any issuance of Shares shall be in whole Shares, rounded down to the nearest whole Share, as applicable.(a)Notwithstanding anything herein to the contrary, no issuance of Shares shall occur until the Company has determined that such issuance is in compliance with all applicable laws, regulations, and requirements of any securities exchange on which Shares may be traded.(b) The Committee may, as a condition to the issuance of Shares, require the Participant to make covenants and representations and/or enter into agreements with the Company to reflect the Participant's rights and obligations as a stockholder of the Company and any limitations and restrictions on such Shares.(c)Any issuance of Shares pursuant to this Award Agreement may be effectuated by an appropriate entry on the books of the Company, the issuance of certificates representing such Shares (bearing such legends as the Committee deems necessary or desirable), the transfer of Shares to a brokerage account in the name of the Participant, and/or any other appropriate means as determined by the Committee in its sole discretion.(d)The Award shall not confer to the Participant any rights or privileges as a stockholder of the Company unless and until Shares are issued to the Participant in settlement of RSUs which have become earned and vested under the Award. However, if a cash dividend is declared and paid on Shares before the Settlement Date with respect to any outstanding portion of the Award (whether vested or unvested at the time the cash dividend is paid), the Participant shall receive a cash payment of 2.Exhibit 10.6dividend equivalents (less applicable taxes) on the Settlement Date equal to the amount of the cash dividends the Participant would have received had the RSUs then being settled been issued Shares. 6.Tax Withholding. (a)Regardless of any action the Company takes with respect to any or all income tax, social insurance, payroll tax, fringe benefit tax, payment on account or other tax-related items related to the Participant's participation in the Plan (the Tax-Related Items), the Participant acknowledges that the ultimate liability for all Tax-Related Items owed by the Participant is and remains the Participant's responsibility and that the Company (i) makes no representations or undertakings regarding the treatment of any Tax-Related Items in connection with any aspect of this Award, including the grant or vesting of this Award or the subsequent sale of Shares acquired pursuant to this Award; and (ii) does not commit to structure the terms of the grant or any aspect of this Award to reduce or eliminate the Participant's liability for Tax-Related Items or achieve a particular tax result. (b)Prior to any relevant taxable or tax withholding event, as applicable, the Participant agrees to make adequate arrangements satisfactory to the Company to satisfy all Tax-Related Items. In this regard, the Participant authorizes the Company, or its agents, at their discretion, to satisfy any applicable withholding obligations with regard to Tax-Related Items by one or a combination of the following: (i) withholding from the Participant's wages or other cash compensation paid to the Participant by the Company; (ii) withholding from the proceeds of the sale of Shares acquired upon vesting of this Award either through a voluntary sale or through a mandatory sale arranged by the Company (on the Participant's behalf pursuant to this authorization) without further consent; (iii) withholding Shares to be issued upon vesting of this Award; or (iv) any other method determined by the Committee and permitted by applicable laws. Notwithstanding the foregoing, if the Participant is subject to the short-swing profit rules of Section 16(b) of the Exchange Act, the Company will withhold in Shares issuable at vesting of the Award upon the relevant withholding event, unless otherwise determined by the Committee.7.No Assignment or Transfer. The Award granted hereunder may not be sold, pledged, assigned, transferred, or otherwise encumbered or disposed of in any manner other than by will or by the laws of descent and distribution. No transfer of the Award by will or the laws of descent and distribution shall be effective unless the Committee has been provided with (i) written notice thereof along with such evidence as the Committee may deem necessary to establish the validity of the transfer and (ii) an agreement by the transferee to comply with all applicable terms and conditions of the Award and any acknowledgements made by the Participant in connection therewith.8.Participant Representations. By accepting the Award, the Participant represents and acknowledges the following:(a)The Participant has received a copy of the Plan, reviewed each of the Plan and this Award Agreement in their entirety, and has had an opportunity to obtain the advice of independent legal counsel prior to accepting the Award.(b)The Participant has had the opportunity to consult with a personal tax advisor concerning the tax consequences of accepting the Award and understands that the Company makes no representation and shall have no liability related to the tax treatment of the Award, including as it may relate to the grant, vesting, settlement, or conversion of the Award.(c)The Participant understands that neither the grant of this Award nor the Participant's participation in the Plan confer any right to continue in the service of the Company nor to be granted or receive any other award or amount of compensation under the Plan or otherwise. Further, the payment to the Participant of any amount under the Plan will not be taken into account in determining benefits under any pension, retirement, profit sharing, group insurance, or other benefit plan of the Company or any Affiliate, except as specifically provided therein.(d)The Participant consents to the collection, use, and transfer, in electronic or other form, of the Participant's personal data by the Company, any Affiliate, the Committee, and any third party retained to administer the Plan, for the purpose of administering the Award and the Plan. The Participant agrees to promptly notify the Company of any changes in the Participant's name, address, or contact information while the Participant remains a participant in the Plan. 9.Electronic Delivery and Notice.(a)The Company may, in its sole discretion, decide to deliver any documents related to this Award or future Awards that may be granted under the Plan by electronic means or request the

Participant€™s consent to participate in the Plan by electronic means. The Participant hereby consents to receive such documents by electronic delivery and, if requested, agrees to participate in the Plan through an online or electronic system established and maintained by the Company or a third party designated by the Company.(b)Any notice which either party hereto may be required or permitted to give to the other shall be in writing and may be delivered personally, by intraoffice mail, by fax, by electronic mail or other electronic means, or via a postal service, postage prepaid, to such electronic mail or postal address and directed to such person as the Company may notify the Participant from time to time; and to the Participant at the Participant€™s electronic mail or postal address as shown on the records of the Company from time to time or as otherwise determined appropriate by the Company, in its sole discretion, or at such other electronic mail or postal address as the Participant, by notice to the Company, may designate in writing from time to time.10.Administration; Interpretation. In accordance with the Plan and this Award Agreement, the Committee shall have full discretionary authority to administer the Award, including discretionary authority to interpret and construe any and all provisions relating to the Award. Decisions of the Committee shall be final, binding, and conclusive on all parties.11.Company Policies; Clawback. The Award granted hereunder is subject to the compensation policies of the Company, as in effect from time to time, including but not limited to any clawback policy adopted in compliance with Section 954 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, to the extent applicable to the Participant, and any other clawback policy of the Company. Such policies may result in the cancellation, forfeiture, and/or repayment of the Award, in full or in part, as well as any gain related thereto. 12.Section 409A. It is intended that this Award will be exempt from Internal Revenue Code Section 409A and the interpretive guidance thereunder (€œSection 409A€œ), and this Award Agreement shall be administered accordingly, and interpreted and construed on a basis consistent with such intent. To the extent that any provision of this Award Agreement would fail to comply with applicable requirements of Section 409A, the Committee may, in its sole and absolute discretion and without requiring the Participant€™s consent, make such modifications to this Award Agreement and/or payments to be made hereunder to the extent it determines necessary or advisable to comply with the requirements of Section 409A. Nothing in this Award Agreement shall be construed as a guarantee of any particular tax effect for the Award, and the Company does not guarantee that any compensation or benefits provided under this Award Agreement will satisfy the provisions of Section 409A. Neither the Company nor the 4Exhibit 10.6Committee will have any liability to any Participant for the assessment of any excise tax or penalty on any Participant under Section 409A. If (i) the Participant€™s right to payment is subject to Section 409A, and (ii) the Participant is a specified employee (within the meaning of Section 409A) at the time of the Participant€™s Separation from Service, then, to the extent necessary to comply with Treasury Regulation section 1.409A-3(i)(2), settlement of the Award shall be delayed until the earlier of (A) the first payroll date which is six months after the Participant€™s Separation from Service, or (B) the date of the Participant€™s death.13.Successors. The terms of this Award Agreement shall be binding upon and inure to the benefit of the heirs of the Participant or distributees of the Participant€™s estate and any successor to the Company.14.Governing Law; Severability.(a)Governing Law. This Award Agreement shall be construed and administered in accordance with the laws of the State of Delaware without regard to its conflict of law principles, and applicable federal law.(b)Severability. Any determination by a court of competent jurisdiction or relevant governmental authority that any provision or part of a provision in this Award Agreement is unlawful or invalid shall not serve to invalidate any portion of this Award Agreement not found to be unlawful or invalid, and any provision or part of a provision found to be unlawful or invalid shall be construed in a manner that will give effect to the terms of such provision or part of a provision to the fullest extent possible while remaining lawful and valid.15.Acknowledgment of Receipt and Acceptance. By signing below (or executing the Award Agreement by other means approved by the Committee, including electronic signature), the undersigned acknowledges receipt and acceptance of the Award, agrees to the representations made in the Award, and indicates the undersigned€™s intention to be bound by this Award Agreement and the terms of the Plan.PATHWARD FINANCIAL, INC.By:

Name:	Title:	Date:	PARTICIPANTBy:
Participant€™s Name:	Date:	5 EX-19.1 4 cash9302024exhibit191.htm EX-19.1 DocumentExhibit 19.1	Insider Trading

Policy1.OverviewPathward Financial, Inc. (together with its subsidiaries, unless context requires otherwise, the €œCompany€œ or €œPathward€œ) is a publicly traded company with common stock registered under the Securities Exchange Act of 1934, as amended (the €œExchange Act€œ), and traded on the NASDAQ Global Market (ticker = CASH). Although the Company respects the right of each director and employee of the Company and its subsidiaries, including Pathward, National Association, to engage in investment activities and encourages directors and employees to become and remain stockholders of the Company, it is important that such practices avoid any appearance of impropriety, as well as remain in full compliance with the law. The Insider Trading Policy (this €œPolicy€œ) is designed to ensure and promote compliance with applicable securities laws that prohibit certain persons who are aware of material nonpublic information about the Company from trading in securities of the Company or providing material nonpublic information to other persons who may trade on the basis of that information. Insider trading is the buying or selling of a security by someone who has access to material nonpublic information about the issuing company. It is illegal to trade while having knowledge of material information that has not been made available to the public.The United States Securities and Exchange Commission (€œSEC€œ) takes insider trading very seriously and devotes significant resources to uncovering illegal transaction activity and to prosecuting offenders. Liability, including criminal liability, may extend not only to the individuals who trade on inside information, but also to their tippees, who are the people who provide such inside information. The Company and controlling persons of the Company may also be liable for violations by Company directors and employees.This Policy assists in the education of Company personnel, sets forth guidelines for courses of action, helps preserve the reputation of the Company and its personnel for integrity and ethical conduct and protects the Company and its personnel against legal liability. Through this Policy, the Company seeks to promote compliance with applicable statutes and regulations and to avoid even the appearance of improper conduct by anyone employed by or associated with, either inside or outside, the Company.2.ApplicabilityThis Policy applies to all directors and employees, whether full-time, part-time or temporary, of the Company. The Company may also determine that other persons should be subject to this Policy, such as contractors or consultants who have access to material nonpublic information. This Policy also applies to Page 1 of 11Related Persons. For purposes of this Policy, a €œRelated Person€œ with respect to any director or employee, consists of the family members of the director or employee who reside with him or her, anyone else who lives in the director or employee€™s household, and any family members who do not live in the director or employee€™s household but whose transactions in Company securities are directed by him or her or subject to his or her influence or control (e.g., parents or children who consult with the director or employee before engaging in any transaction in Company securities) and any entities controlled by the director or employee or for which the director or employee controls investment decisions (e.g., corporations, partnerships, trusts of which the director or employee is a grantor or trustee). All Company directors and employees are accountable to understand, apply, define, and address the responsibilities and general working processes applicable to this Policy. Any director, employee, or third-party contractor who knowingly or negligently violates this Policy is subject to disciplinary action up to and including termination of employment or termination of a contractual agreement. See Section 3.5 for more information on violation consequences. 3.PolicyThe purpose of this Policy is to provide effective oversight and risk management of insider trading risks that could prevent the Company from achieving its goals and objectives. This Policy provides guidance to directors and employees for securities transactions involving Company stock. For purposes of this Policy, the terms €œtransaction€œ and €œtrade€œ include any transaction in Company stock, including gifts. 3.1Company Assistance and AdministrationThe Company€™s EVP, Chief Legal and Administrative Officer (€œCLO€œ), or the successor to such position for Legal matters, will serve as the Insider Trading Compliance Officer to ensure all directors and employees transact in accordance with this Policy. In the CLO€™s absence, the Company€™s EVP, Chief Financial Officer (€œCFO€œ), SVP, Chief Accounting Officer, or SVP, Deputy General Counsel and Corporate Secretary will serve as the Insider Trading Compliance Officer. A director or employee who has a question about this Policy or who is unsure whether certain information is €œmaterial€œ or €œnonpublic€œ should seek additional guidance from the Insider Trading Compliance Officer.In general, all directors and employees should avoid taking personal advantage of any material nonpublic information that they may acquire, no matter how they might have acquired it. Compliance with this Policy is the personal obligation of each director and employee.3.2General PolicyNo director or employee, whether full time, part-time or temporary, of the Company shall engage in transactions in any securities, whether of the Company or of any other public company, while in possession of material nonpublic information regarding such securities. In addition, no director, employee or any Related Person (or any other person designated as subject to this Policy) who, in the course of working for the Company, learns of material nonpublic information about another company, such as a customer, supplier, vendor, or a potential party to a transaction with the Company, may engage in transactions in any securities Page 2 of 11of another publicly traded company the price of which may be affected by such information, while in possession of such material nonpublic information. No director or employee shall communicate such material nonpublic information to any person who might use such information to purchase or sell securities, so-called €œtipping.€œ Material Information. Generally speaking, information is deemed €œmaterial€œ where there is a substantial likelihood that a reasonable investor could consider the information important in deciding whether to buy or sell the securities in question, or where the information, if disclosed, could be viewed by a reasonable investor as having significantly altered the total mix of information available. Where the nonpublic information relates to a possible or contingent event, materiality depends upon a balancing of both the probability that the event will occur and the anticipated magnitude of the event in light of the totality of a company€™s activities. Common, but by no means exclusive, examples of €œmaterial€œ information include information concerning:€œAn important notification from a regulatory authority;€œProjections of future earnings or losses;€œNews of a pending or proposed merger, acquisition or tender offer;€œNews of a pending or proposed acquisition or disposition of significant assets;€œActions of regulatory agencies;€œNews of a pending or proposed acquisition of a subsidiary;€œImpending bankruptcy or financial liquidity problems;€œGain or loss of a significant customer or supplier;€œSignificant energy generation or supply problems;€œSignificant pricing changes;€œStock splits, stock repurchase programs or changes in dividend policy;€œNew equity or debt offers;€œSignificant litigation, either actual or threatened; and€œA significant cybersecurity threat, attack or incident.Either positive or negative information may be material. Because materiality determinations are often challenged with the benefit of hindsight, if a director or employee has any doubt whether certain information is €œmaterial,€œ such doubt should be resolved in favor of not trading until such information has become public or no longer is material.Nonpublic Information. Information is €œnonpublic€œ until it has been made available to investors generally. In this respect, one must be able to point to some fact or event to show that the information is generally public, such as inclusion in reports filed with the SEC or press releases issued by a company, or reference to such information in publications of general circulation. In general, information may be presumed to have been made available to investors after two business days from the formal release of such information.3.3Prohibited Transactions3.3.1Trading of Company SecuritiesPage 3 of 11In the handling of information obtained as a result of their employment with or service to the Company, directors and employees must not: €œDisclose material nonpublic, or other confidential information to anyone, inside or outside of the Company, including Related Persons and third parties, except on a strict need-to-know basis and under circumstances that make it reasonable to believe that the information will not be misused or improperly disclosed by the recipient.€œRecommend or suggest that any person or entity engage in transactions in securities, whether of the Company or any other companies, while in possession of material nonpublic information about those securities.€œEngage in any transactions in securities, whether of the Company or any other company, and whether directly or indirectly through Related Persons, while in possession of material nonpublic information regarding those securities.€œEngage in any transactions in securities of another publicly traded company the price of which may be affected by material nonpublic information in the director€™s or employee€™s possession. €œTrade in options, warrants, puts, calls, swaps, collars, or similar instruments on Company securities.€œInformation that is not material to the Company may nevertheless be material to one of those other firms with whom the Company is conducting business. Under no circumstances should you disclose information to third parties for a consulting or advisory fee. These prohibitions apply regardless of how the prohibited communication occurs, whether orally, in writing, or through social media channels (e.g., Facebook, Twitter or LinkedIn). If securities transactions are ever scrutinized, they will likely be viewed retrospectively. Accordingly, before engaging in any transaction, you should carefully consider how the transaction may be construed with the benefit of 20/20 hindsight.3.3.2Speculative TransactionsBecause the Company believes it is generally improper and inappropriate for Company personnel to engage in speculative transactions involving Company securities, it is the Company€™s policy that its personnel should not engage in any of the following activities with respect to Company securities:€œTrading in Company securities on a short-term basis.€œAny shares of Company common stock purchased in the open market must be held for a minimum of six (6) months, and preferably longer.€œHedging.€œNo director or employee may enter into any transaction designed to hedge or offset decreases in the market value of the Company€™s securities or any speculative transaction involving the Company€™s Page 4 of 11securities, such as short sales, puts, calls, forward sales or purchase contracts, swaps, or other derivative transactions.€œMargin Accounts; Pledging.€œUnder a margin arrangement, a broker may sell Company securities in a margin account at any time without the director€™s or employee€™s consent if the value falls below the margin requirements. If the sale is made when the director or employee is aware of material nonpublic information, the director or employee may become subject to insider trading liability, even though he or she did not request the sale.€œSimilar risks arise when a director or employee pledges Company securities as collateral to secure a bank loan or other obligation.€œDirectors and employees may not enter into any transaction by which Company securities may be held in a margin brokerage account or pledged as collateral to secure an obligation.3.3.3Tipping Information to OthersDirectors and employees may not a) pass on material nonpublic information to anyone, including Related Persons, or b) engage in any other action to take advantage of material nonpublic information for the benefit of any such person.Directors and employees may face insider trading liability under applicable securities laws for communicating or tipping material nonpublic information to anyone, including Related Persons, friends, or any other third party (also called a €œtippee€œ). Tippees can obtain material nonpublic information by receiving overt tips from others or through conversations at social, business, or other gatherings.Persons who are not insiders, which include tippees who trade on material nonpublic information tipped to them, may also face liability for insider trading. Tippees inherit an insider€™s duties and are liable for trading on material nonpublic information tipped to them by an insider. Similar to insiders, tippees may be liable for the insider trading of others who receive information from tippees.3.3.4Termination of ServiceIf a director or employee€™s service to the Company terminates during a blackout period applicable to them (as described below) or otherwise while they are aware of material nonpublic information regarding the Company, such person will continue to be subject to this Policy, and specifically to the ongoing prohibition against trading, until such blackout period ends or otherwise until the information has become public or is no longer material.3.3.5Transactions Under Company PlansThese restrictions do not apply in the case of purchases of Company securities from the Company or sales of Company securities to the Company, including the following transactions, except as specifically noted:Page 5 of 11€œThe purchase of common stock upon the exercise of stock options granted by the Company where no broker is involved and no stock is sold in the market to fund the option exercise; however, the restrictions do apply to (1) the sale of Company stock as part of a broker-assisted cashless exercise of stock; (2) any other market sale for the purpose of generating the cash needed to pay the exercise price of a stock option; and (3) the subsequent sale of any Company stock obtained as a result of the exercise of a stock option. €œThe purchase of common stock pursuant to the Company€™s stock purchase plan; however, the restrictions do apply to the election to participate or change the level of participation in such plan; (2) voluntary purchases from additional contributions to such plan; and (3) the sale of any common stock purchased through any such plan.€œThe exercise of a tax withholding right pursuant to which a recipient of an option, stock grant, or other award under one of the Company€™s option plans elects to have the Company withhold shares of the Company€™s common stock to satisfy tax withholding requirements.3.4Additional RestrictionsThis section applies to Restricted Persons who, because of the nature of their employment or position, are most likely to have access to material nonpublic information regarding the Company.€œRestricted Persons€œ include (a) all directors and certain executive officers, plus the SVP, Chief Accounting Officer, of the Company and any other person who performs a significant policy-making function for the Company, as determined by the Board, all of whom are required to file Section 16 reports with respect to their transactions in Company securities (€œSection 16 Officers€œ) and (b) all employees designated by the Insider Trading Compliance Officer from time to time as having regular access to material nonpublic information. A list of Restricted Persons will be maintained by the Insider Trading Compliance Officer.3.4.1Quarterly Blackout PeriodsAll Restricted Persons are prohibited from trading in Company securities during the following blackout periods:€œThe period from fifteen (15) calendar days prior to the close of each fiscal quarter until two (2) full trading days after the release of the Company€™s financial results for the quarterly reporting period.The following types of transactions are exempted from this prohibition:€œThe purchase of common stock upon the exercise of stock options granted by the Company where no broker is involved and no stock is sold in the market to fund the option exercise; however, the restrictions do apply to (1) the sale of Company stock as part of a broker-assisted cashless exercise of stock; (2) any other market sale for the purpose of generating the cash needed to pay the exercise price of a stock option; and (3) the subsequent sale of any Company stock obtained as a result of the exercise of a stock option.

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§ The purchase of common stock pursuant to the Company's stock purchase plan; however, the restrictions do apply to the election to participate or change the level of participation in such plan; (2) voluntary purchases from additional contributions to such plan; and (3) the sale of any common stock purchased through any such plan. The exercise of a tax withholding right pursuant to which a recipient of an option, stock grant, or other award under one of the Company's option plans elects to have the Company withhold shares of the Company's common stock to satisfy tax withholding requirements.

3.4.2 Event-Specific Blackout Periods The Company may from time to time require selected directors and employees with access to material nonpublic information to refrain from trading during other specified periods when significant developments or announcements are anticipated (such as negotiation of a merger or acquisition). The Insider Trading Compliance Officer will notify these select directors and employees when additional event-specific blackout periods are in effect.

3.4.3 Trading Pre-Clearance Before a Restricted Person or any of their Related Persons trades in Company securities that includes, but is not limited to, any sales in connection with a cashless exercise of options on Company securities, gifts, contributions to a trust or any other transfers, the relevant Restricted Person must provide notice to the Insider Trading Compliance Officer, CFO and Stock Reporting in writing to confirm that a trading window is in effect and to obtain pre-clearance of the proposed trade. The written notice must be in the form provided by the Insider Trading Compliance Officer from time to time and include without limitation the requestor's name, number of shares, proposed trade date range, and whether pre-clearance is requested for a purchase or a sale. Each written notice must be submitted at least two (2) full business days in advance of the proposed trade. The Insider Trading Compliance Officer and CFO will notify the requestor in writing if the proposed trade is cleared. The pre-clearance of a transaction will be valid for the shorter of the dates included in the approved pre-clearance notice or the close of the trading window. The Insider Trading Compliance Officer and CFO may delegate the SVP, Deputy General Counsel and Corporate Secretary and/or the SVP, Chief Accounting Officer to clear proposed trades pursuant to this section in their stead. Each proposed trade will be evaluated to determine if it raises insider trading concerns or other concerns under the federal or state securities laws and regulations. Although the Insider Trading Compliance Officer, CFO or their delegate(s) may offer advice regarding the legal and regulatory aspects of a transaction, the Company's failure to raise an objection to a transaction will not constitute a recommendation that any person engage in such transaction, and the Company or the Insider Trading Compliance Officer, CFO or their delegate(s) will not be liable in any manner regarding such advice.

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Members of senior management are required to take steps to prevent persons under their supervision and/or control from using information for trading purposes. If a member of the Company's senior management becomes aware of an employee who has access to material nonpublic information, he or she will recommend to the Insider Trading Compliance Officer and CFO that such employee be designated as a Restricted Person. Restricted Persons will be notified of their status by the Insider Trading Compliance Officer, CFO or their delegate(s). Once such employee no longer has access to material nonpublic information, the Insider Trading Compliance Officer, CFO or their delegate(s) will notify such employee that their Restricted Person status has been removed.

3.4.4 Short-Swing Profits Section 16 of the Exchange Act requires Section 16 Officers to return any profits made from the purchase and sale of Company securities if both transactions occur within a six (6) month period, regardless of whether there is a violation of law or this Policy. The rule was implemented to prevent insiders, who have greater access to material company information, from taking advantage of information for the purpose of making short-term profits. Section 16 compliance is the responsibility of each Section 16 Reporting Person. However, the pre-clearance procedure may assist Section 16 Reporting Persons in preventing violations of the short-swing profits rule under Section 16(b). Section 16 Reporting Persons will face liability under Section 16(a) for any short-swing profits resulting from a) a non-exempt purchase and sale or b) sale and purchase of Company securities, occurring within a period of less than six (6) months. Such persons may be required to disgorge such profits to the Company. For Section 16 purposes, neither the grant to, nor the exercise of, a stock option to a Section 16 Reporting Person is considered to be a purchase if the grant was approved by the Board or by a properly constituted compensation committee. However, the sale of the common stock will be matched with any purchase occurring within a period of less than six (6) months prior to or following the sale.

3.4.5 SEC Rule 10b5-13.4.5.1 Trading Plans Rule 10b5-1 of the Exchange Act was established by the SEC to allow insiders of publicly traded companies to set up a trading plan for buying and selling stock of the company in which they are insiders. Rule 10b5-1 allows insiders to buy or sell a predetermined number of shares at a predetermined time to avoid potential insider trading accusations. Restricted Persons may consider entering into a Rule 10b5-1 Plan for trading in the Company's stock (a "Trading Plan"). A Trading Plan provides an affirmative defense against insider trading liability if the Trading Plan was adopted in good faith and when the Restricted Person was not in possession of material nonpublic information and otherwise complies with the requirements of Rule 10b5-1, including that the Restricted Person has acted in good faith with respect to the Trading Plan from the time of adoption through the duration of the Trading Plan.

3.4.5.2 Guidelines Restricted Persons must submit a proposed Trading Plan to the Insider Trading Compliance Officer, CFO and Stock Reporting for pre-clearance. This pre-clearance requirement applies to a proposed new Trading Plan and proposed modifications to an existing Trading Plan. If the Trading Plan meets the requirements of Rule 10b5-1 and this Policy, it may be considered for pre-clearance by the Insider Trading Compliance Officer and CFO. Each Trading Plan should be submitted at least five (5) full business days in advance of the proposed entry into, or modification of, the Trading Plan. Once a Trading Plan is pre-cleared, Company securities may be purchased or sold pursuant to such Trading Plan and trades made pursuant to the Trading Plan will not require additional pre-clearance; however, Section 16 Reporting Persons or Additional Restricted Employees are required to advise the Insider Trading Compliance Officer, CFO and Stock Reporting upon the execution of a transaction so that appropriate SEC filings can be made timely. Additionally, Restricted Persons are required to advise the Insider Trading Compliance Officer, CFO and Stock Reporting of the termination of a Trading Plan.

3.4.5.3 Pre-Clearance Requirements Prior to entering into a Trading Plan, a Restricted Person must contact the Insider Trading Compliance Officer and CFO for review of the proposed Trading Plan. A Trading Plan will not be approved if it does not meet the requirements of Rule 10b5-1, which include a) specifying the dates, prices, and amounts of the contemplated trades, or b) establishing a written formula or algorithm, or computer program, for determining dates, prices, and amounts. For directors and Section 16 Officers, the Trading Plan must provide that purchases or sales under the Trading Plan will not commence until the later of a) ninety (90) days following the date of the adoption of the Trading Plan, or b) two (2) business days following the disclosure of the Company's financial results in a Form 10-Q or Form 10-K for the completed fiscal quarter in which the Trading Plan was adopted; provided that, this cooling-off period is subject to a maximum of one hundred twenty (120) days after adoption of the Trading Plan. For all other Restricted Persons, the Trading Plan must provide that purchases or sales under the Trading Plan will not commence until thirty (30) days following the date of the adoption of the Trading Plan. The cooling-off periods described in the Page 9 of 11 previous sentences also apply to any modification of a Trading Plan, unless the modification does not change the prices, amounts of the contemplated trades or the timing of the contemplated trades, including due to changes in the formula, algorithm or computer program used to determine such prices, amounts, and dates. The Trading Plan must also provide details regarding the broker administering the Trading Plan. A Restricted Person can only enter into or modify a Trading Plan during a trading window. At the time of entering into or modifying a Trading Plan, a Restricted Person will be required to certify to the Company, and the Company will need to reasonably believe, that such Restricted Person is entering into the Trading Plan in good faith and not as part of a plan or scheme to evade the requirements of Rule 10b5-1 and is not aware of any material nonpublic information. The Company will publicly disclose the adoption, modification or termination of a Trading Plan during a fiscal quarter, as well as the material terms of the Trading Plan (including your name and title, date of adoption, modification or termination of the Trading Plan, duration of the Trading Plan, the aggregate number of securities to be sold or purchased under the Trading Plan, and a description of any modification of the Trading Plan) on an individualized basis in accordance with applicable securities laws. The Company is also required to disclose certain written trading arrangements that are not designed to satisfy Rule 10b5-1.

3.5 Violation Consequences The consequences of insider trading violations can be severe from both a legal and an employment perspective.

3.5.1 Legal Consequences Individual Legal consequences for any Company employee who trades inside information or provides tip information to others, regardless of position, include: a) Civil money penalties; b) Criminal fines; c) Imprisonment.

3.5.2 Consequences Officers, Directors, and Employees If the Company determines that an employee or director has violated this Policy, Company-imposed sanctions, including dismissal or removal for cause, could result. The Company believes it is important that its officers, directors, and its employees understand that any of the above consequences -- even an SEC investigation that does not result in prosecution -- can tarnish reputations and irreparably damage personal careers. Page 10 of 11

4. Policy Governance The CLAO is responsible for this Policy. The Board of Directors must review and approve material changes to this Policy.

4.1 Exceptions to Policy Exceptions to this Policy require Insider Trading Compliance Officer approval and executive management approval.

5. Communication The CLAO is responsible for communicating requirements in this Policy and any changes to impacted Personnel following approval.

6. Definitions All capitalized terms used and not defined in this Policy are defined in the Policy on Policies. The following terms are defined for the purpose of this Policy:

Term Definition CFO EVP, Chief Financial Officer CLAO EVP, Chief Legal and Administrative Officer Company Pathward Financial, Inc. Exchange Act Securities Exchange Act of 1934, as amended Material As defined in Section 3.2 hereof Nonpublic As defined in Section 3.2 hereof Pathward As defined in Section 1 hereof Policy As used herein, refers to this Insider Trading Policy Related Person As defined in Section 2 hereof Restricted Person As defined in Section 3.4 hereof SEC As defined in Section 1 hereof Section 16 Officer As defined in Section 3.4 hereof Tippee As defined in Section 3.3.4 hereof Trading Plan As defined in Section 3.4.5 hereof [Approved 02/28/2024 - External] Page 11 of 11 EX-21 5 cash9302024exhibit21.htm EX-21 Document Exhibit 21A SUBSIDIARIES OF THE REGISTRANT A Parent's Subsidiary A Percentage of Ownership A State of Incorporation or Organization A A A A A Pathward Financial, Inc. A Pathward, N.A. A 100% Federal The financial statements of Pathward Financial, Inc. are consolidated with those of Pathward, N.A. EX-23.1 6 cash9302024exhibit231.htm EX-23.1 Document Exhibit 23.1A Consent of Independent Registered Public Accounting Firm A We consent to the incorporation by reference in Registration Statements on Forms S-8 (Nos. 333-22523, 333-110200, 333-141407, 333-151604, 333-222674, and 333-277457) and Form S-3 No. 333-282415 of Pathward Financial, Inc. of our report dated November 26, 2024 relating to the consolidated financial statements of Pathward Financial, Inc. and Subsidiaries, and our report dated the same date relative to the effectiveness of internal control over financial reporting, appearing in this Annual Report on Form 10-K. A /s/ Crowe LLP South Bend, Indiana A November 26, 2024 A EX-31.1 7 cash9302024exhibit311.htm EX-31.1 Document Exhibit 31.1 CERTIFICATION PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002, Brett L. Pharr, certify that: 1. A A A I have reviewed this Annual Report on Form 10-K of Pathward Financial, Inc.; 2. A A A Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3. A A A Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report; 4. A A A The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have: (a) A A A Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; (b) A A A Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; (c) A A A Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and (d) A A A Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report), that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and 5. A A A The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions): (a) A A A All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and (b) A A A Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting. Date: November 26, 2024 /s/ Brett L. Pharr Chief Executive Officer and Director EX-31.2 8 cash9302024exhibit312.htm EX-31.2 Document Exhibit 31.2 CERTIFICATION PURSUANT TO SECTION 302 OF THE SARBANES-OXLEY ACT OF 2002, Gregory A. Sigris, certify that: 1. A A A I have reviewed this Annual Report on Form 10-K of Pathward Financial, Inc.; 2. A A A Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3. A A A Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report; 4. A A A The registrant's other certifying officer(s) and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15(e) and 15d-15(e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15(f) and 15d-15(f)) for the registrant and have: (a) A A A Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; (b) A A A Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; (c) A A A Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and (d) A A A Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter (the registrant's fourth fiscal quarter in the case of an annual report), that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting; and 5. A A A The registrant's other certifying officer(s) and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors (or persons performing the equivalent functions): (a) A A A All significant deficiencies and material weaknesses in the design or operation of internal control over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and (b) A A A Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting. Date: November 26, 2024 /s/ Gregory A. Sigris Executive Vice President and Chief Financial Officer EX-32.1 9 cash9302024exhibit321.htm EX-32.1 Document Exhibit 32.1 CERTIFICATION PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002 In connection with the Annual Report on Form 10-K of Pathward Financial, Inc. (the "Company") for the year ended September 30, 2024 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), I, Brett L. Pharr, the Chief Executive Officer of the Company, certify, pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that: (1) A A A The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and (2) A A A The information contained in the Report fairly presents, in all material respects, the financial condition and result of operations of the Company. By: /s/ Brett L. Pharr Name: Brett L. Pharr Chief Executive Officer and Director November 26, 2024 EX-32.2 10 cash9302024exhibit322.htm EX-32.2 Document Exhibit 32.2 CERTIFICATION PURSUANT TO SECTION 906 OF THE SARBANES-OXLEY ACT OF 2002 In connection with the Annual Report on Form 10-K of Pathward Financial, Inc. (the "Company") for the year ended September 30, 2024 as filed with the Securities and Exchange Commission on the date hereof (the "Report"), I, Gregory A. Sigris, Chief Financial Officer of the Company, certify, pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, that: (1) A A A The Report fully complies with the requirements of Section 13(a) or 15(d) of the Securities Exchange Act of 1934; and (2) A A A The information contained in the Report fairly presents, in all material respects, the financial condition and result of operations of the Company. By: /s/ Gregory A. Sigris Name: Gregory A. Sigris Executive Vice President and Chief Financial Officer November 26, 2024 EX-101.SCH 11 cash-20240930.xsd XBRL TAXONOMY EXTENSION SCHEMA DOCUMENT 0000001 - Document - Cover Page link: presentationLink link: calculationLink link: definitionLink 0000002 - Document - Audit Information link: presentationLink link: calculationLink link: definitionLink 9952151 - Statement - Consolidated Statements of

Financial Condition link:presentationLink link:calculationLink link:definitionLink 9952152 - Statement - Consolidated Statements of Financial Condition (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952153 - Statement - Consolidated Statements of Operations link:presentationLink link:calculationLink link:definitionLink 9952154 - Statement - Consolidated Statements of Comprehensive Income (Loss) link:presentationLink link:calculationLink link:definitionLink 9952155 - Statement - Consolidated Statements of Changes in Stockholders' Equity link:presentationLink link:calculationLink link:definitionLink 9952156 - Statement - Consolidated Statements of Changes in Stockholders' Equity (Parenthetical) link:presentationLink link:calculationLink link:definitionLink 9952157 - Statement - Consolidated Statements of Cash Flows link:presentationLink link:calculationLink link:definitionLink 9952158 - Disclosure - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES link:presentationLink link:calculationLink link:definitionLink 9952159 - 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Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Assets Measured at Fair Value on Recurring and Non-recurring Basis (Details) link:presentationLink link:calculationLink link:definitionLink 9955575 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Quantitative Information (Details) link:presentationLink link:calculationLink link:definitionLink 9955576 - Disclosure - FAIR VALUES OF FINANCIAL INSTRUMENTS - Balance Sheet Grouping (Details) link:presentationLink link:calculationLink link:definitionLink 9955577 - Disclosure - SUBSEQUENT EVENTS (Details) link:presentationLink link:calculationLink link:definitionLink EX-101.CAL 12 cash-20240930_cal.xml XBRL TAXONOMY EXTENSION CALCULATION LINKBASE DOCUMENT EX-101.DEF 13 cash-20240930_def.xml XBRL TAXONOMY EXTENSION DEFINITION LINKBASE DOCUMENT EX-101.LAB 14 cash-20240930_lab.xml XBRL TAXONOMY EXTENSION LABEL LINKBASE DOCUMENT Adjustments to reconcile net income to net cash provided by (used in) operating activities: Adjustments to Reconcile Net Income (Loss) to Cash Provided by (Used in) Operating Activities [Abstract] Redemption of long-term borrowings Repayments of Long-Term Debt Statutory federal income tax expense and rate Effective Income Tax Rate Reconciliation at Federal Statutory Income Tax Rate, Amount Cover page. Cover [Abstract] Thereafter Lessee, Operating Lease, Liability, to be Paid, after Year Five Net change in cash and cash equivalents Net change in cash and cash equivalents Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect Net realized (gain) loss on loans held for sale Gain (Loss) on Sales of Loans, Net Schedule of Future Minimum Rental Payments for Operating Leases Lessee, Operating Lease, Liability, to be Paid, Maturity [Table Text Block] Trading Symbol Trading Symbol Equity method investment, ownership percentage Equity Method Investment, Ownership Percentage Realized gains on marketable equity securities Equity Securities, FV-NI, Realized Gain (Loss) Total comprehensive income (loss) Comprehensive Income (Loss), Net of Tax, Including Portion Attributable to Noncontrolling Interest Pledged Status [Domain] Pledged Status [Domain] Non-NEOs Non-NEOs [Member] Tax effects of employee's stock-based compensation expense recognized income Share-Based Payment Arrangement, Expense, Tax Benefit Non-bank qualified obligations of states and political subdivisions Non Bank Qualified Obligations Of States And Political Subdivisions, Available-for-Sale This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents non-bank qualified obligations of states and political subdivision as of the balance sheet date which have been categorized as available-for-sale. Dividend declared per share (in dollars per share) Common Stock, Dividends, Per Share, Declared Beginning of year balance End of year balance Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance GOODWILL Goodwill and Intangible Assets, Goodwill, Policy [Policy Text Block] Total lease income Lease Income Disposal Group Name [Domain] Disposal Group Name [Domain] Obligations of states and political subdivisions Obligations of states and political subdivisions, Available-for-sale This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents obligations of states and political subdivision as of the balance sheet date which have been categorized as available-for-sale. Other income Noninterest Income, Other 2026 Lessor, Operating Lease, Payment to be Received, Year Two 2029 Lessor, Operating Lease, Payment to be Received, Year Five Common equity Tier 1 (to risk-weighted assets), actual ratio Tier 1 common equity (to risk-weighted assets), ratio Tier 1 common equity divided by risk weighted assets as defined by regulations. Fair Value Debt Securities, Held-to-Maturity, Fair Value, Maturity [Abstract] EARNINGS PER COMMON SHARE ("EPS") Earnings Per Share, Policy [Policy Text Block] Non-Rule 10b5-1 Arrangement Adopted Non-Rule 10b5-1 Arrangement Adopted [Flag] FAIR VALUES OF FINANCIAL INSTRUMENTS Fair Value Disclosures [Text Block] Land Land [Member] Award Timing Disclosures [Line Items] Financial Asset, Period Past Due [Axis] Financial Asset, Aging [Axis] Other short- and long-term borrowings Other Borrowings Investment, Name [Domain] Investment, Name [Domain] Annual Activity in Allowance for Loan Losses, Allowance for Loan Losses and Recorded Investment in Loans Financing Receivable, Allowance for Credit Loss [Table Text Block] Financing Receivable, Past Due [Table] Financing Receivable, Past Due [Table] Portion at Fair Value Measurement Portion at Fair Value Measurement [Member] Marketable Marketable [Member] Marketable Debt Securities, Held-to-maturity [Table] Debt Securities, Held-to-Maturity [Table] Net interest income Net interest income Net interest income Interest Income (Expense), Operating Gain on sale of trademarks Net realized (gain) on trademarks Gain on trademarks Gain (Loss) on Disposition of Intangible Assets 162 (m) disallowance (percent) Effective Income Tax Rate Reconciliation, 162(m) Disallowance Effective Income Tax Rate Reconciliation, 162(m) Disallowance Revenue from Contract with Customer [Abstract] Revenue from Contract with Customer [Abstract] Financing Receivable, Nonaccrual [Table] Financing Receivable, Nonaccrual [Table] Schedule of Loans Purchased and Sold by Portfolio Segment Schedule of Loans Purchased and Sold by Portfolio Segment [Table Text Block] Schedule of Loans Purchased and Sold by Portfolio Segment [Table Text Block] Total effect of dilutive securities (in shares) Weighted Average Number of Shares Outstanding, Diluted, Adjustment Loans and leases to foreclosed real estate and repossessed assets Real Estate Owned, Transfer to Real Estate Owned Leases [Abstract] Leases [Abstract] Pledged Status [Axis] Pledged Status [Axis] Gross carrying amount Finite-Lived Intangible Assets, Gross Prior Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year Rate Effective Income Tax Rate Reconciliation, Percent [Abstract] Class of Financing Receivable [Domain] Class of Financing Receivable [Domain] Amortized Cost Total debt securities HTM Debt Securities, Held-to-Maturity, Excluding Accrued Interest, after Allowance for Credit Loss Range of estimated selling cost (percentage) Range of estimated selling cost Refers to range of estimated selling cost used in appraised value to develop quantitative information. Net cash provided by operating activities Net Cash Provided by (Used in) Operating Activities Cash flows from operating activities: Net Cash Provided by (Used in) Operating Activities [Abstract] Financing Receivable, Nonaccrual [Line Items] Financing Receivable, Nonaccrual [Line Items] Premises and equipment Deferred Tax Assets, Property, Plant and Equipment Financing Receivable, Held-for-Sale, Not Part of Disposal Group Financing Receivable, Held-for-Sale, Not Part of Disposal Group [Table Text Block] Financing Receivable, Held-for-Sale, Not Part of Disposal Group Award Timing Method Award Timing Method [Text Block] Total Amortized Cost Debt Securities, Available-for-Sale, Maturity, Allocated and Single Maturity Date, Amortized Cost Trading Arrangements, by Individual Trading Arrangements, by Individual [Table] Measurement Frequency [Axis] Measurement Frequency [Axis] Entity Common Stock, Shares Outstanding (in shares) Entity Common Stock, Shares Outstanding Insider Trading Policies and Procedures [Line Items] Obligations of states and political subdivisions US States and Political Subdivisions Debt Securities [Member] USE OF ESTIMATES IN PREPARING FINANCIAL STATEMENTS Use of Estimates, Policy [Policy Text Block] Adjustment to Compensation, Amount Adjustment to Compensation Amount Compensation Amount Outstanding Recovery Compensation Amount Payment Deferral Payment Deferral [Member] Disposal Group Classification [Axis] Disposal Group Classification [Axis] Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary

Compensation Table Aggregate Change in Present Value of Accumulated Benefit for All Pension Plans Reported in Summary Compensation Table [Member] Entity Small Business Entity Small Business First Midwest Financial Capital Trust I First Midwest Financial Capital Trust I [Member] First Midwest Financial Capital Trust I Company Selected Measure Amount Company Selected Measure Amount Originations of loans held for sale Originations of loans held-for-sale Originations of Loans Held-for-sale Originations of Loans Held-for-sale Tier 1 (core) capital (to adjusted total assets), minimum requirement for capital adequacy purposes, ratio Tier one risk based capital required for capital adequacy, minimum requirement for capital adequacy, ratio The minimum Tier One risk based capital ratio required for capital adequacy purposes under the regulatory framework for prompt corrective action. Payment of debt issuance costs Payment of debt issuance costs Payments of Debt Issuance Costs Tabular List, Table Tabular List [Table Text Block] Level 3 Fair Value, Inputs, Level 3 [Member] Share-based Compensation Arrangement by Share-based Payment Award [Line Items] Share-Based Compensation Arrangement by Share-Based Payment Award [Line Items] 2029 Time Deposit Maturities, Year Five Fair Value Measurement Inputs and Valuation Techniques [Table] Fair Value Measurement Inputs and Valuation Techniques [Table] Weighted average shares of nonvested restricted stock, antidilutive (in shares) Antidilutive Securities Excluded from Computation of Earnings Per Share, Amount Noninterest expense: Noninterest Expense [Abstract] Operating Lease, Lease Income Operating Lease, Lease Income [Table Text Block] Quarterly Financial Information Disclosure [Abstract] Quarterly Financial Information Disclosure [Abstract] Revolving Loans and Leases Financing Receivable, Excluding Accrued Interest, Revolving Credit Facility [Domain] Credit Facility [Domain] Schedule of Accounts, Notes, Loans and Financing Receivable [Table] Accounts and Financing Receivables [Table] Total goodwill Goodwill Repurchases of common stock Repurchases of common stock Payment, Tax Withholding, Share-Based Payment Arrangement Assets Measured at Fair Value on Nonrecurring Basis Fair Value Measurements, Nonrecurring [Table Text Block] Employee Stock Option Share-Based Payment Arrangement, Option [Member] Debt Securities, Available-for-sale [Table] Debt Securities, Available-for-Sale [Table] Financing Receivable Portfolio Segment [Axis] Financing Receivable Portfolio Segment [Axis] Depreciation expense of premises, furniture, and equipment Depreciation 2025 Lessee, Operating Lease, Liability, to be Paid, Year One Schedule of Antidilutive Securities Excluded from Computation of Earnings Per Share [Table] Antidilutive Security, Excluded EPS Calculation [Table] Comprehensive income attributable to parent Comprehensive Income (Loss), Net of Tax, Attributable to Parent Other, net (percent) Effective Income Tax Rate Reconciliation, Other Adjustments, Percent Amortized Cost Debt Securities, Available-for-Sale, Amortized Cost, Excluding Accrued Interest, after Allowance for Credit Loss Amortized Cost and Fair Value of Debt Securities by Contractual Maturity Investments Classified by Contractual Maturity Date [Table Text Block] Award Type [Axis] Award Type [Axis] Interest income on net investments in direct financing and sales-type leases Sales-type and Direct Financing Leases, Interest Income Other commercial finance Other Commercial Finance [Member] Other Commercial Finance [Member] Additional shares authorized to be repurchased (in shares) Stock Repurchase Program, Additional Number Of Shares Authorized To Be Repurchased Stock Repurchase Program, Additional Number Of Shares Authorized To Be Repurchased Deferred compensation Deferred Tax Assets, Tax Deferred Expense, Compensation and Benefits, Other Premises, furniture, and equipment, net Net book value Property, Plant and Equipment, Net ICFR Auditor Attestation Flag ICFR Auditor Attestation Flag Total liabilities Liabilities Noncontrolling interest LESS: Noncontrolling interest Equity, Attributable to Noncontrolling Interest Common stock, par value (in dollars per share) Common Stock, Par or Stated Value Per Share Schedule of Share-based Compensation Arrangements by Share-based Payment Award [Table] Schedule of Share-Based Compensation Arrangements by Share-Based Payment Award [Table] LESS THAN 12 MONTHS, Fair Value Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, Less than 12 Months, Fair Value Cash dividend received Proceeds from Dividends Received Expiration Date Trading Arrangement Expiration Date Other income Noninterest Income, Other Operating Income Cash flows from investing activities: Net Cash Provided by (Used in) Investing Activities [Abstract] Total Shareholder Return Amount Total Shareholder Return Amount Income Tax Expense (Benefit), Effective Income Tax Rate Reconciliation, Amount [Abstract] Due after ten years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year 10 Proceeds from sales of rental equipment Proceeds from Sale of Equipment on Lease Proceeds from Sale of Equipment on Lease Equity Awards Adjustments, Footnote Equity Awards Adjustments, Footnote [Text Block] Financial Asset, Period Past Due [Domain] Financial Asset, Aging [Domain] 2027 Sales-Type and Direct Financing Leases, Payment to be Received, Year Three Gross gains on sales Debt Securities, Available-for-Sale, Realized Gain Subsequent Event [Line Items] Subsequent Event [Line Items] Proceeds from sales Proceeds from Sale of Finance Receivables Premises, furniture, and equipment, gross Property, Plant and Equipment, Gross Tier 1 minority interest not included in common equity Tier 1 capital Additional tier 1 capital deductions Tier 1 capital deductions to risk-weighted assets as defined by regulations. Long-term borrowings Business Combination, Recognized Identifiable Assets Acquired and Liabilities Assumed, Noncurrent Liabilities, Long-Term Debt LESS: Net unrealized (losses) on available for sale securities Net unrealized gains (losses) on available-for-sale securities Amount of unrealized gain before deducting unrealized loss on investments in debt and equity securities classified as available-for-sale securities. Debt Instrument [Line Items] Debt Instrument [Line Items] Named Executive Officers, Footnote Named Executive Officers, Footnote [Text Block] Other assets Other assets Other Assets Internal Credit Assessment [Domain] Internal Credit Assessment [Domain] Investment by (distributions to) noncontrolling interest Proceeds from (Payments to) Noncontrolling Interests Total weighted average diluted common shares outstanding (in shares) Weighted Average Number of Shares Outstanding, Diluted Short-term and variable lease cost Short-term and Variable Least, Cost Short-term and Variable Least, Cost Condensed Financial Statements, Captions [Line Items] Condensed Financial Statements, Captions [Line Items] MNPI Disclosure Timed for Compensation Value MNPI Disclosure Timed for Compensation Value [Flag] Securities pledged as collateral for public funds on deposit Securities Pledged As Collateral For Public Funds On Deposit Fair value of financial instrument held by the entity for its own account that are carried at fair value and pledged to counterparties as collateral for public funds on deposit. Consumer Consumer finance Consumer Loan [Member] Total equity attributable to parent Net assets less noncontrolling assets Equity, Attributable to Parent Gross deferred tax assets Deferred Tax Assets, Gross Due in one year or less Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, Year One Refund transfer product expense Fees and Commissions Expenses, Other Fees and Commissions Expenses, Other 2024 Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year Loss on sale of securities Debt Securities, Available-for-Sale, Gain (Loss) Mortgage-backed securities Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Amortized Cost Doubtful Doubtful [Member] Thereafter Sales-Type and Direct Financing Leases, Payment to be Received, after Year Five Tier 1 (core) capital (to adjusted total assets), ratio Tier 1 (core) capital (to adjusted total assets), ratio Tier one (core) capital divided by adjusted total assets. Total deposits Deposits, Including Deposits Held for Sale Deposits, Including Deposits Held for Sale Rental equipment, net Net book value Rental Equipment, Net Rental Equipment, Net Document Fiscal Period Focus Document Fiscal Period Focus 2028 Long-Term Debt, Maturity, Year Four All Executive Categories All Executive Categories [Member] Performance share units (in shares) Incremental Common Shares Attributable to Dilutive Effect of Share-Based Payment Arrangements Balance Sheet Location [Domain] Statement of Financial Position Location, Balance [Domain] 2026 Finite-Lived Intangible Asset, Expected Amortization, Year Two Operating lease equipment depreciation Depreciation, Lessor Asset under Operating Lease Changed Peer Group, Footnote Changed Peer Group, Footnote [Text Block] ASSETS ASSETS Assets [Abstract] Non-cash transfers, net Financing Receivable, Held-for-Sale, Not Part of Disposal Group, Reconciliation to Cash Flow, Noncash Transfers, Net Financing Receivable, Held-for-Sale, Not Part of Disposal Group, Reconciliation to Cash Flow, Noncash Transfers, Net Total other comprehensive income (loss) Total other comprehensive income (loss) Other Comprehensive Income (Loss), Net of Tax Document Type Document Type Effective interest rate Debt Instrument, Interest Rate, Effective Percentage Purchases of loans and leases Payments to Acquire Loans Receivable Segment Information of Entity Schedule of Segment Reporting Information, by Segment [Table Text Block] Amortized Cost Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity [Abstract] Net distribution to noncontrolling interest Noncontrolling Interest, Decrease from Distributions to Noncontrolling Interest Holders, Net of Adjustments Noncontrolling Interest, Decrease from Distributions to Noncontrolling Interest Holders, Net of Adjustments Depreciation and amortization Depreciation, amortization and accretion, net Depreciation, Amortization and Accretion, Net Schedule of Finite-Lived Intangible Assets, Future Amortization Expense Schedule of Finite-Lived Intangible Assets, Future Amortization Expense [Table Text Block] Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate [Member] Subsequent Event [Table] Subsequent Event [Table] 60-89 Days Past Due Financial Asset, 60 to 89 Days Past Due [Member] Meta Financial Parent Company [Member] Maximum Maximum [Member] Condensed Statements of Cash Flows Condensed Cash Flow Statement [Table Text Block] SECURITIES Securities AFS Debt securities AFS Debt Securities, Available-for-Sale [Abstract] Equity Valuation Assumption Difference, Footnote Equity Valuation Assumption Difference, Footnote [Text Block] Goodwill impairment Goodwill, Impaired, Accumulated Impairment Loss Beginning Balance Ending Balance Total anticipated intangible amortization Finite-Lived Intangible Assets, Net Other furniture and equipment Furniture and Fixtures [Member] Investment Type [Axis] Investment Type [Axis] State: State and Local Income Tax Expense (Benefit), Continuing Operations [Abstract] Total lease cost for operating leases Lease, Cost Statistical Measurement [Axis] Statistical Measurement [Axis] Non-Rule 10b5-1 Arrangement Terminated Non-Rule 10b5-1 Arrangement Terminated [Flag] Income before income tax expense Income (Loss) from Continuing Operations before Income Taxes, Noncontrolling Interest Non-PEO NEO Average Total Compensation Amount Non-PEO NEO Average Total Compensation Amount Premises and equipment Deferred Tax Liabilities, Property, Plant and Equipment Other Leasing and Equipment Finance, Other, Non-interest Income Leasing and Equipment Finance, Other, Non-interest Income Name Outstanding Recovery, Individual Name ADD: Adoption of Accounting Standards Update 2016-13 Adoption of Accounting Standards Update Adoption of Accounting Standards Update Disaggregation of Revenue [Line Items] Disaggregation of Revenue [Line Items] Impairment Goodwill, Impairment Loss Title of Individual [Axis] Title and Position [Axis] Award Timing Predetermined Award Timing Predetermined [Flag] Sales-type and Direct Financing Leases, Lease Receivable, Maturity Sales-Type and Direct Financing Leases, Payment to be Received, Maturity [Table Text Block] Subsequent Event Type [Domain] Subsequent Event Type [Domain] Dividends paid on common stock Dividends paid on common stock Payments of Ordinary Dividends, Common Stock Investment, Name [Axis] Investment, Name [Axis] Customer Relationships Customer Relationships [Member] Tax services Tax Services [Member] Tax Services [Member] Diluted (in dollars per share) Diluted earnings per common share (in dollars per share) Earnings Per Share, Diluted Restatement does not require Recovery Restatement Does Not Require Recovery [Text Block] Tier 1 (core) capital (to adjusted total assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio Tier 1 core capital to adjusted total assets minimum requirement to be well capitalized under prompt corrective action provisions ratio The amount of Tier 1 Risk Based Capital ratio required to be categorized as well capitalized under the regulatory framework for prompt corrective action. Ownership [Axis] Ownership [Axis] Deferred tax liabilities: Deferred Tax Liabilities, Gross [Abstract] Preferred stock, shares issued (in shares) Preferred Stock, Shares Issued Asset-based lending Asset Based Lending [Member] Asset Based Lending [Member] 2027 Lessor, Operating Lease, Payment to be Received, Year Three CONDENSED STATEMENTS OF FINANCIAL CONDITION [Abstract] Statement of Financial Position [Abstract] Asset-backed securities Asset-Backed Securities [Member] Deposits [Abstract] Issuance of common stock due to ESOP Issuance of Common Stock Due to Employee Stock Option Plan Issuance of Common Stock Due to Employee Stock Option Plan Other liabilities Deferred Tax Liabilities, Other Net income before noncontrolling interest Net income before noncontrolling interest Net income Net Income (Loss), Including Portion Attributable to Noncontrolling Interest Proceeds from sales of premises, furniture, and equipment Proceeds from Sale of Property, Plant, and Equipment Income tax expense Income tax expense Income tax expense Income tax benefit Income Tax Expense (Benefit) Purchases of rental equipment Payments to Acquire Equipment on Lease Weighted average remaining period for unrecognized stock based compensation (in years) Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Period for Recognition Financing Receivable Portfolio Segment [Domain] Financing Receivable Portfolio Segment [Domain] Statement of Comprehensive Income [Abstract] Statement of Comprehensive Income [Abstract] 2023, Writeoffs Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year, Writeoff Interest expense: Interest Expense, Operating and Nonoperating [Abstract] Consumer credit products Consumer Credit Products [Member] Consumer Credit Products [Member] Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Reconciliation to Cash Flow [Roll Forward] Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Reconciliation to Cash Flow [Roll Forward] Securities Held to Maturity Debt Securities, Held-to-Maturity [Table Text Block] Net cash (used in) investing activities Net Cash Provided by (Used in) Investing Activities Deposits Deposits, Fair Value Disclosure Time certificates of deposits in denominations of \$250,000 or more Time Deposits, \$250,000 or More Time Deposits, \$250,000 or More All Adjustments to Compensation All Adjustments to Compensation [Member] Additional paid-in capital Additional Paid in Capital Short-term Debt, Type [Domain] Short-Term Debt, Type [Domain] Sales-type and Direct Financing Leases, Lease Receivable, Fiscal Year Maturity [Abstract] Sales-Type and Direct Financing Leases, Payment to be Received, Fiscal Year Maturity [Abstract] Performance share units Phantom Share Units (PSUs) [Member] Disposal Group, Disposed of by Sale, Not Discontinued Operations Disposal Group, Disposed of by Sale, Not Discontinued Operations [Member] Condensed Statements of Operations Condensed Income Statement [Table Text Block] Issuance of common stock due to restricted stock Stock Issued During Period, Value, Restricted Stock Award, Net of Forfeitures Total Lessor, Operating Lease, Payment to be Received Long-term Debt, Type [Domain] Long-Term Debt, Type [Domain] Held-to-maturity Securities, Maturity summary [Abstract] Debt Securities, Held-to-Maturity, Maturity [Abstract] Entity Address, State or Province Entity Address, State or Province Alternative investments Payments To Acquire Alternative Investments Payments To Acquire Alternative Investments 2021 Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year Schedule of Equity Method Investments [Line Items] Schedule of Equity Method Investments [Line Items] Erroneous Compensation Analysis Erroneous Compensation Analysis [Text Block] Cash purchase price Disposal Group, Including Discontinued Operation, Consideration Financial Instruments [Domain] Financial Instruments [Domain] Accounts, Notes, Loans and Financing Receivable [Line Items] Accounts, Notes, Loans and Financing Receivable [Line Items] Shares outstanding, beginning of period (in dollars per share) Shares outstanding, end of period (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value LIABILITIES AND STOCKHOLDERSâ€™ EQUITY LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities and Equity [Abstract] Common equity Tier 1 (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio Common equity Tier 1 (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio The minimum Tier One risk weighted assets ratio required for capital adequacy purposes under the regulatory framework for prompt corrective action. Securities pledged as collateral for individual, trust, and estate deposits Securities pledged as collateral for individual, trust, and estate deposits Fair value of financial instrument held by the entity for its own account that are carried at fair value and pledged to as collateral for individual, trust, and estate deposits. Prior, Writeoffs Financing Receivable, Excluding Accrued Interest, Originated, More than Five Years before Current Fiscal Year, Writeoff Alternative investment Alternative Investment Pledging Purpose [Axis] Pledging Purpose [Axis] Loans held for sale Financing Receivable, Held-for-Sale OVER 12 MONTHS, Gross Unrealized (Losses) Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Restatement Determination Date Restatement Determination Date Estimated Fair Value Estimate of Fair Value Measurement [Member] Pay vs Performance Disclosure Pay vs Performance Disclosure [Table] PARENT COMPANY FINANCIAL STATEMENTS Condensed Financial Information of Parent Company Only Disclosure [Text Block] Securities Available for Sale Schedule of Available-for-Sale Securities Reconciliation [Table Text Block] Schedule of Premises, Furniture and Equipment [Table] Property, Plant and Equipment [Table] Operating lease, right-of-use asset Operating Lease, Right-of-Use Asset Erroneously Awarded Compensation Recovery Erroneously Awarded Compensation Recovery [Table] Deposits [Line Items] Deposits [Line Items] Deposits Condensed Financial Information Disclosure [Abstract] Condensed Financial Information Disclosure [Abstract] Short-term Debt, Type [Axis] Short-Term Debt, Type [Axis] Federal Home Loan Bank Advances Federal Home Loan Bank Advances [Member] PREMISES, FURNITURE, AND EQUIPMENT [Abstract] Property, Plant and Equipment [Abstract] EARNINGS PER COMMON SHARE ("EPS") Earnings Per Share [Text Block] SBA securities Small Business Administration Securities Available-For-Sale This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents debt securities issued by the Small Business Administration (SBA) as of the balance sheet date which have been categorized as available-for-sale. Non-IRA deposits accounts permanently insured under Dodd-Frank act by DIF under management of FDIC Non-IRA deposits accounts permanently insured under Dodd-Frank act by DIF under management of FDIC This element represents the amount permanently insured by the Federal Deposit Insurance Corporation (FDIC). Subsequent Event Subsequent Event [Member] Granted (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Grants in Period, Weighted Average Grant Date Fair Value Asset-backed securities Asset Backed Securities Available For Sale Fair Value Disclosure Fair value of asset backed securities investments classified as available for sale. INCOME TAXES Income Tax, Policy [Policy Text Block] Peer Group Issuers, Footnote Peer

Group Issuers, Footnote [Text Block] Segments [Domain] Segments [Domain] Reconciliation of Required Capital Amount and Ratios Reconciliation of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Tabular disclosure of the reconciliation for capital amounts and ratios as of the balance sheet date, indicating whether the entity or entities are in compliance with regulatory capital requirements, by entity. Interest and dividend income: Interest and Dividend Income, Operating [Abstract] Unrecognized Tax Benefits [Roll Forward] Unrecognized Tax Benefits [Roll Forward] Maturities of Long-term Debt Maturities of Long-Term Debt [Abstract] PEO PEO [Member] Name Trading Arrangement, Individual Name Deposits Interest Expense, Deposits Foreclosed assets, net Foreclosed Assets [Member] Represents assets repossessed by entity in a foreclosure process in settlement of an unpaid obligation by borrower. Trust preferred securities Trust Preferred Securities Subject to Mandatory Redemption [Member] Property, Plant and Equipment, Type [Axis] Long-Lived Tangible Asset [Axis] Other expense Other Noninterest Expense Loans and leases to held for sale Loan and Lease, Transfer from Held-in-Portfolio to Held-for-Sale Entity Public Float Entity Public Float Disposal Group Name [Axis] Disposal Group Name [Axis] 2028 Lessor, Operating Lease, Payment to be Received, Year Four Equity in undistributed net income of subsidiaries Equity in undistributed net income of subsidiaries Income (Loss) from Equity Method Investments Treasury stock, at cost, 3,769 and 41,980 common shares at SeptemberA 30, 2024 and 2023, respectively Treasury stock, at cost Treasury Stock, Common, Value Loss before income taxes and equity in undistributed net income of subsidiaries Income (Loss) from Continuing Operations before Equity Method Investments, Income Taxes, Noncontrolling Interest Loans and leases, including fees Interest and Fee Income, Loans and Leases Awards Close in Time to MNPI Disclosures, Table Awards Close in Time to MNPI Disclosures [Table Text Block] Non-bank qualified obligations of states and political subdivisions Non Bank Qualified Obligations U S States And Political Subdivisions [Member] Non-bank qualified bonds or similar securities issued by state, city, or local US governments or the agencies operated by state, city, or local governments. Debt securities issued by state governments may include bond issuances of US state authorities including, for example, but not limited to, housing authorities, dormitory authorities, and general obligations while debt securities issued by political subdivisions of US states would include, for example, debt issuances by county, borough, city, or municipal governments. Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year Prior Year End Fair Value of Equity Awards Granted in Any Prior Year that Fail to Meet Applicable Vesting Conditions During Covered Year [Member] Credit loss risk Credit Loss, Debt Securities, Portion Recognized in Earnings Credit Loss, Debt Securities, Portion Recognized in Earnings Accruing and Nonaccruing Loans and Leases Performing Financial Instruments [Member] Cash and cash equivalents Cash and Cash Equivalents, Fair Value Disclosure Net change in loans held for sale Payments For (Proceeds From) Mortgage Loans Held-For-sale Payments For (Proceeds From) Mortgage Loans Held-For-sale Equity Investments Equity Method Investment, Difference Between Carrying Amount and Underlying Equity [Abstract] Aggregate Erroneous Compensation Amount Aggregate Erroneous Compensation Amount Marketable Status [Axis] Marketable Status [Axis] Marketable Status Net change in short-term borrowings Payments For (Proceeds From) Federal Home Loan Bank And Other Borrowings Payments For (Proceeds From) Federal Home Loan Bank And Other Borrowings Local Phone Number Local Phone Number Shares authorized to be repurchased (in shares) Share Repurchase Program, Authorized, Number of Shares Federal Reserve Bank Federal Reserve Bank [Member] Federal Reserve Bank Aggregate Erroneous Compensation Not Yet Determined Aggregate Erroneous Compensation Not Yet Determined [Text Block] Total expense Operating Expenses Impairment loss Alternative Investment, Impairment Loss Alternative Investment, Impairment Loss Schedule of Equity Method Investments [Table] Equity Method Investment [Table] Provision for credit loss Provision for (reversal of) credit loss Financing Receivable, Excluding Accrued Interest, Credit Loss Expense (Reversal) 2020 Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year Impaired loans, unpaid balance Impaired Financing Receivable, Unpaid Principal Balance Deferred income tax effect Other Comprehensive Income (Loss), Available-for-Sale Securities, Tax, Portion Attributable to Parent PEO Total Compensation Amount PEO Total Compensation Amount Occupancy and equipment expense Occupancy, Net Securities available for sale, at fair value Fair Value Total debt securities AFS Debt Securities, Available-for-Sale, Excluding Accrued Interest Property, Plant and Equipment, Type [Domain] Long-Lived Tangible Asset [Domain] Non-marketable equity securities Non Marketable Equity Securities Non Marketable Equity Securities Debt Disclosure [Abstract] Debt Disclosure [Abstract] Common Stock Common Stock [Member] Schedule of Condensed Financial Statements [Table] Condensed Financial Statements [Table] Forgone Recovery due to Expense of Enforcement, Amount Forgone Recovery due to Expense of Enforcement, Amount Gain (loss) on sales Gain (Loss) on Sale of Financing Receivable Dividends and undistributed earnings allocated to participating securities Dividends And Undistributed Earnings Allocated To Participating Securities Dividends And Undistributed Earnings Allocated To Participating Securities Segment Reporting [Abstract] Segment Reporting [Abstract] INTANGIBLE ASSETS Goodwill and Intangible Assets, Intangible Assets, Policy [Policy Text Block] Entity Central Index Key Entity Central Index Key Accrued interest related to unrecognized tax benefits Unrecognized Tax Benefits, Income Tax Penalties and Interest Accrued Financing Receivable, Allowance for Credit Loss [Roll Forward] Financing Receivable, Allowance for Credit Loss [Roll Forward] Non-PEO NEO Average Compensation Actually Paid Amount Non-PEO NEO Average Compensation Actually Paid Amount STOCKHOLDERS' EQUITY Equity [Text Block] Award Timing, How MNPI Considered Award Timing, How MNPI Considered [Text Block] Financial Instrument [Axis] Financial Instrument [Axis] SEGMENT REPORTING Segment Reporting Disclosure [Text Block] Refund advance expense Refund Advance Expense The amount of expenses incurred in the period from tax product loans. Total capital Total qualifying capital (to risk-weighted assets), actual amount The amount of total qualifying capital as defined in the regulations. Mortgage-backed securities Debt Security, Mortgage-Backed, Available-for-Sale, Fair Value Disclosure Stock compensation APIC, Share-Based Payment Arrangement, Increase for Cost Recognition Restricted Stock Restricted Stock [Member] Measurement Basis [Axis] Measurement Basis [Axis] Loans and leases Fair value Loans Receivable, Fair Value Disclosure Franchise and other taxes Franchise Taxes Paid The amount of cash paid during the current period for franchise taxes. Title Trading Arrangement, Individual Title Common equities and mutual funds Common Equities and Mutual Funds, Available-for-Sale This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents common equities and mutual funds as of the balance sheet date which have been categorized as available-for-sale. Consolidated Entities [Axis] Consolidated Entities [Axis] Balance at beginning of fiscal year Balance at end of fiscal year Unrecognized Tax Benefits Total comprehensive income attributable to noncontrolling interest Comprehensive Income (Loss), Net of Tax, Attributable to Noncontrolling Interest Proceeds from sales of foreclosed real estate and repossessed assets Proceeds from Sale of Foreclosed Assets City Area Code City Area Code Auditor Location Auditor Location Accrued expenses Deferred Tax Assets, Tax Deferred Expense, Reserves and Accruals, Accrued Liabilities Premium Disposal Group, Including Discontinued Operations, Consideration, Premium Disposal Group, Including Discontinued Operations, Consideration, Premium Unfunded Loan Commitment Unfunded Loan Commitment [Member] Common Equity Tier 1 Tier 1 common equity (to risk-weighted assets), amount Tier 1 common equity to risk-weighted assets as defined by regulations. 2026 Time Deposit Maturities, Year Two Disposal Group Classification [Domain] Disposal Group Classification [Domain] REVENUE RECOGNITION Revenue [Policy Text Block] Insider Trading Policies and Procedures Not Adopted Insider Trading Policies and Procedures Not Adopted [Text Block] LESS: Certain other intangible assets Certain other intangible assets The net carrying amount as of the balance sheet date of other indefinite-lived and finite-lived intangible assets that are not separately presented on the statement of financial position. Securities HTM Debt Securities, Held-to-Maturity, Fair Value to Amortized Cost, after Allowance for Credit Loss [Abstract] Solar panels and equipment Solar Panels and Peripheral Equipment [Member] Solar Panels and Peripheral Equipment [Member] Charge-offs Total, Writeoffs Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Writeoff Schedule of Segment Reporting Information, by Segment [Table] Schedule of Segment Reporting Information, by Segment [Table] Quantitative Information about Level 3 Fair Value Measurements Fair Value Measurement Inputs and Valuation Techniques [Table Text Block] Weighted Average Fair Value at Grant Weighted Average Fair Value at Grant Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Weighted Average Grant Date Fair Value [Abstract] Subsequent Event Type [Axis] Subsequent Event Type [Axis] Accumulated depreciation Accumulated Depreciation, Depletion and Amortization, Rental Equipment Accumulated Depreciation, Depletion and Amortization, Rental Equipment Earnings per common share: Earnings per common share Earnings Per Share [Abstract] Impairment recognized Other-than-temporary Impairment Loss, Debt Securities, Held-to-Maturity, before Tax Equity [Abstract] Equity [Abstract] Effect to Income, Net of Tax Benefits, of Share-Based Expense Recorded Effect to income of share-based expense recorded, net of tax benefits [Table Text Block] Tabular disclosure of the effect to income of share-based expense recorded, net of tax effect. Fair Value Debt Securities, Available-for-Sale, Fair Value, Fiscal Year Maturity [Abstract] LOAN SERVICING AND TRANSFERS OF FINANCIAL ASSETS Transfers and Servicing of Financial Assets, Servicing of Financial Assets, Policy [Policy Text Block] Retained earnings Retained Earnings (Accumulated Deficit) Bank's Actual and Required Capital Amount and Ratios Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table Text Block] Furniture, fixtures, and equipment Furniture, Fixtures, and Equipment [Member] Equipment commonly used in offices and stores that have no permanent connection to the structure of a building or utilities. Examples include, but are not limited to, desks, chairs, tables, and bookcases. Mortgage-backed securities Debt Securities, Held-to-Maturity, Maturity, without Single Maturity Date, Fair Value Stock repurchased under repurchase program (in shares) Stock Repurchased and Retired During Period, Shares Activity of Nonvested (Restricted) Shares Schedule of Nonvested Share Activity [Table Text Block] Class of Stock [Domain] Class of Stock [Domain] Impaired Loans and Leases Impaired Financing Receivables [Table Text Block] Accrued interest payable Accrued Interest Payable, Fair Value Disclosure The fair value disclosure of accrued interest payable as of the balance sheet date. Supplemental disclosure of cash flow information: Supplemental Cash Flow Elements [Abstract] Loans held for investment Proceeds from Sale, Loan and Lease, Held-for-Investment Unrealized gains on marketable equity securities Equity Securities, FV-NI, Unrealized Gain (Loss) 2026 Long-Term Debt, Maturity, Year Two LOANS HELD FOR SALE ("LHFS") Loans Held For Sale [Policy Text Block] Loans Held For Sale Aggregate Available Trading Arrangement, Securities Aggregate Available Amount Schedule of Short-term Debt Schedule of Short-Term Debt [Table Text Block] Equity Awards Adjustments Equity Awards Adjustments [Member] Operating lease liability Total operating lease liabilities Operating Lease, Liability Underlying Securities Award Underlying Securities Amount Performance Shares Performance Shares [Member] SECURITIES Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block] SBA/USDA SBA/USDA [Member] SBA/USDA [Member] Principal payments on other liabilities Repayments of Other Debt Cash dividends declared on common stock Dividends, Common Stock, Cash Legal and consulting Legal Fees Amendment Flag Amendment Flag Carrying Amount Reported Value Measurement [Member] Subordinated debentures Subordinated Debt [Member] Net realized loss on premise, furniture, and equipment Gain (Loss) on Disposition of Property Plant Equipment Financial Instrument Performance Status [Domain] Financial Instrument Performance Status [Domain] Held for sale to loans and leases Loan, Transfer from Held-for-Sale to Held-in-Portfolio Stock Appreciation Rights (SARs) Stock Appreciation Rights (SARs) [Member] Commercial finance Commercial Commercial Loan [Member] Subsequent Events [Abstract] Subsequent Events [Abstract] Recoveries Financing Receivable, Excluding Accrued Interest, Allowance for Credit Loss, Recovery Substandard Substandard [Member] Motor vehicles and other Vehicles [Member] Due in one year or less Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, Year One SHORT-TERM AND LONG-TERM BORROWINGS Debt Disclosure [Text Block] Fair Value Hierarchy and NAV [Domain] Fair Value Hierarchy and NAV [Domain] Recovery of Erroneously Awarded Compensation Disclosure [Line Items] LOANS AND LEASES Financing Receivable [Policy Text Block] General business credits Deferred Tax Assets, Tax Credit Carryforwards, General Business Entity Address, Postal Zip Code Entity Address, Postal Zip Code Unrealized loss Equity Securities, FV-NI, Unrealized Loss Change in bank-owned life insurance value Life Insurance, Corporate or Bank Owned, Change in Value Total Tier 1 capital Tier 1 (core) capital (to risk-weighted assets), amount Tier 1 capital to risk-weighted assets as defined by regulations. Foreclosed assets, net Real Estate Acquired Through Foreclosure Corporate securities Corporate Securities Available For Sale Corporate Securities Available For Sale Reconciliation of capital amounts [Abstract] Reconciliation of capital amounts [Abstract] National Lending National Lending [Member] National Lending [Member] Issuance of common stock due to ESOP Stock Issued During Period, Value, Employee Stock Ownership Plan Cash and cash equivalents Cash and Cash Equivalents, at Carrying Value Long-term borrowings and other instruments qualifying as Tier 1 Long-term Debt and Other Instruments Qualifying as Tier 1 Long-term Debt and Other Instruments Qualifying as Tier 1 Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member] Selected Quarterly Financial Data Quarterly Financial Information [Table Text Block] Provision for credit loss Provision for credit loss Provision for (reversal of) credit loss Financing Receivable, Credit Loss, Expense (Reversal) Auditor Name Auditor Name Forfeited or expired (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested Year-end Fair Value of Equity Awards Granted in Covered Year that are Outstanding and Unvested [Member] Mortgage-backed securities Interest Income, Securities, Mortgage-Backed Payout levels percentage Share-Based Compensation Arrangement by Share-Based Payment Award, Payout Levels, Percentage Share-Based Compensation Arrangement by Share-Based Payment Award, Payout Levels, Percentage Securities held to maturity, at amortized cost Debt Securities, Held-to-Maturity, Excluding Accrued Interest, before Allowance for Credit Loss Premises, furniture and equipment, estimated useful lives Property, Plant and Equipment, Useful Life Accrued expenses and other liabilities Other liabilities Accrued Liabilities Fair Value Measurement [Domain] Fair Value Measurement [Domain] Adjustment to PEO Compensation, Footnote Adjustment to PEO Compensation, Footnote [Text Block] Class of Financing Receivable [Axis] Class of Financing Receivable [Axis] Special Purpose Entity Special Purpose Entity [Member] Special Purpose Entity Subordinated debentures, net of issuance costs Subordinated Long-Term Debt, Noncurrent Principal payments on capital lease obligations Finance Lease, Principal Payments Basic net earnings available to common stockholders Net Income (Loss) Available to Common Stockholders, Basic Valuation, Market Approach Valuation, Market Approach [Member] Compensation Actually Paid vs. Other Measure Compensation Actually Paid vs. Other Measure [Text Block] Gross Unrealized Losses and Fair Value of Securities Available for Sale in Continuous Unrealized Loss Position Debt Securities, Available-for-Sale, Unrealized Loss Position, Fair Value [Table Text Block] Schedule of Stock by Class [Table] Stock, Class of Stock [Table] Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member] Effect of dilutive securities Weighted Average Number of Shares Outstanding, Diluted [Abstract] Total assets Total assets Total assets Assets Transfers Transfers and Servicing of Financial Assets [Abstract] Operating loss carryforwards reserved Operating Loss Carryforwards, Valuation Allowance Overnight fed funds purchased Federal Funds Purchased [Member] SBA securities Small Business Administration Securities [Member] Debentures, notes, and other debt securities issued by Small Business Administration, an agency of the US government. Purchases of premises, furniture, and equipment Payments to Acquire Property, Plant, and Equipment Refund transfer product fees Refund Transfer Product Fees [Member] Refund Transfer Fees [Member] Financing receivable, TDR, postmodification Financing Receivable, Modified in Period, Amount Redemption of Federal Reserve Bank and Federal Home Loan Bank stock Proceeds from Sale of Federal Reserve Bank and Federal Home Loan Bank Stock Proceeds from Sale of Federal Reserve Bank and Federal Home Loan Bank Stock Forgone Recovery due to Violation of Home Country Law, Amount Forgone Recovery due to Violation of Home Country Law, Amount Reconciliation of Total Income Tax Expense Schedule of Effective Income Tax Rate Reconciliation [Table Text Block] Termination Date Trading Arrangement Termination Date Wholesale Deposits Wholesale Deposits [Member] Wholesale Deposits [Member] Total leasing and equipment finance noninterest income Leasing and Equipment Finance, Non-interest Income Leasing and Equipment Finance, Non-interest Income Fair Value, Assets Measured on Recurring and Nonrecurring Basis [Line Items] Fair Value, Assets and Liabilities Measured on Recurring and Nonrecurring Basis [Line Items] 5.75% Fixed to Floating Rate Subordinated Debt, Due August 15, 2026 5 Point 75 Percent Fixed to Floating Rate Subordinated Debt, Due August 15, 2026 [Member] 5 Point 75 Percent Fixed to Floating Rate Subordinated Debt, Due August 15, 2026 [Member] Nonaccrual with No ACL Financing Receivable, Nonaccrual, No Allowance Mortgage-backed securities Collateralized Mortgage-Backed Securities [Member] 2026 Lessee, Operating Lease, Liability, to be Paid, Year Two Financing Receivable, Impaired [Line Items] Financing Receivable, Impaired [Line Items] 2025 Long-Term Debt, Maturity, Year One Debt securities [Abstract] Marketable Securities [Abstract] LESS: Goodwill, net of associated deferred tax liabilities Goodwill, net of associated deferred tax liabilities Amount, after deferred tax asset, of deferred tax liability attributable to taxable differences, netted by jurisdiction and classified as current. Held-to-maturity securities in a continuous unrealized loss position [Abstract] Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position [Abstract] Due after one year through five years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year One Through Five Debt Instrument [Axis] Debt Instrument [Axis] CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS [Abstract] CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS [Abstract] CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED

EARNINGS [Abstract] Commercial Retail Banking [Member] Retail Banking Leasehold Improvements Leaseholds and Leasehold Improvements [Member] Net income attributable to parent Net income attributable to Pathward Financial, Inc. Net income attributable to parent Net Income (Loss) Attributable to Parent Trading Arrangement: Trading Arrangement [Axis] Carrying Amount and Estimated Fair Value of Financial Instruments Fair Value, by Balance Sheet Grouping [Table Text Block] Noninterest income: Revenue from Contract with Customer, Including Assessed Tax 2022 Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year Pay vs Performance Disclosure, Table Pay vs Performance [Table Text Block] Gross Unrealized Gains Debt Securities, Held-to-Maturity, Accumulated Unrecognized Gain Other Financial Institutions Other Financial Institutions [Member] Other Financial Institutions Nonaccrual Balance Financing Receivable, Nonaccrual Equity Awards Adjustments, Excluding Value Reported in Compensation Table Equity Awards Adjustments, Excluding Value Reported in the Compensation Table [Member] Due after ten years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year 10 Entity File Number Entity File Number Asset Pledged as Collateral with Right Asset Pledged as Collateral with Right [Member] FRB Federal Reserve Bank Advances [Member] Consolidated Entities [Domain] Consolidated Entities [Domain] Noncontrolling interest Noncontrolling Interest [Member] CONDENSED STATEMENTS OF OPERATIONS [Abstract] Income Statement [Abstract] Entity Address, Address Line One Entity Address, Address Line One Current Current Federal Tax Expense (Benefit) Effect of exchange rate changes on cash Effect of Exchange Rate on Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Continuing Operations Net change in accrued expenses and other liabilities Increase (Decrease) in Accrued Liabilities and Other Operating Liabilities Name Forgone Recovery, Individual Name Weighted-average remaining lease term (years) Operating Lease, Weighted Average Remaining Lease Term Provision for deferred taxes Increase (Decrease) in Deferred Income Taxes Award Timing MNPI Considered Award Timing MNPI Considered [Flag] Mortgage-backed securities Debt Securities, Available-for-Sale, Maturity, without Single Maturity Date, Fair Value Originations Financing Receivable, Held-for-Sale, Not Part of Disposal Group, Reconciliation to Cash Flow, Addition to Held-for-Sale Reductions for tax positions related to prior years Unrecognized Tax Benefits, Decrease Resulting from Prior Period Tax Positions Reserve balances in cash or on deposit with FRB (Federal Reserve Bank) Cash Reserve Deposit Required and Made Unearned income Direct Financing Lease, Deferred Selling Profit Activity of Performance Shares Share-Based Payment Arrangement, Performance Shares, Activity [Table Text Block] Outstanding Aggregate Erroneous Compensation Amount Outstanding Aggregate Erroneous Compensation Amount Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items] Unamortized initial direct costs Rental Equipment, Initial Direct Costs Rental Equipment, Initial Direct Costs Total risk based capital ratios with buffer (as a percent) Banking Regulation, Tier 1 Leverage Capital Ratio, Well Capitalized, Minimum PEO Actually Paid Compensation Amount PEO Actually Paid Compensation Amount Adjustment to Compensation: Adjustment to Compensation [Axis] Net income attributable to noncontrolling interest Net Income (Loss) Attributable to Noncontrolling Interest Allowance for credit losses Deferred Tax Asset, Tax Deferred Expense, Reserve and Accrual, Financing Receivable, Allowance for Credit Loss Financial liabilities Financial Instruments, Financial Liabilities, Balance Sheet Groupings [Abstract] Due after one year through five years Debt Securities, Available-for-Sale, Amortized Cost, Maturity, Allocated and Single Maturity Date, after Year One Through Five Total qualifying capital (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio Total qualifying capital (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio The minimum total qualifying capital ratio (total capital divided by risk weighted assets) required for capital adequacy purposes under the regulatory framework for prompt corrective action. Total interest expense Interest expense Interest Expense, Operating Accumulated other comprehensive loss Accumulated other comprehensive loss Accumulated Other Comprehensive Income (Loss), Net of Tax Total carrying amount of direct financing and sales-type leases Sales-Type and Direct Financing Leases, Payment to be Received Pension Adjustments Service Cost Pension Adjustments Service Cost [Member] Watch Watch [Member] A category of financing receivables considered to have potential weaknesses that deserve management's close attention. If left uncorrected, those potential weaknesses may result in a deterioration of the repayment prospects for the asset or of the creditor's position at some future date are classified as watch. Lease liability Deferred Tax Assets, Lease Liability Deferred Tax Assets, Lease Liability Net change in deposits Increase (Decrease) in Other Deposits Weighted average common shares outstanding (in shares) Weighted Average Number of Shares Outstanding, Basic Proceeds from sales of loans held for sale Loans held for sale Proceeds from Sale, Loan, Mortgage, Held-for-Sale Stock Price or TSR Estimation Method Stock Price or TSR Estimation Method [Text Block] Factoring Factoring [Member] Factoring [Member] Unrealized (Losses), 12 Months or Longer Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer, Accumulated Loss Total stockholders' equity Beginning Balance Ending Balance Total stockholders' equity Equity, Including Portion Attributable to Noncontrolling Interest Undistributed earnings allocated to nonvested restricted stockholders Undistributed Earnings Allocated To Nonvested Restricted Stockholders Undistributed Earnings Allocated To Nonvested Restricted Stockholders Net realized (gain) on securities available for sale Net gain on securities AFS Debt Securities, Available-for-Sale, Realized Gain (Loss) Components of the net deferred tax asset (liability) [Abstract] Components of Deferred Tax Assets and Liabilities [Abstract] Community Banking Community Banking [Member] Community Banking Name Awards Close in Time to MNPI Disclosures, Individual Name Unrealized (Losses), Less than 12 months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Entity Filer Category Entity Filer Category Proceeds from death benefit of bank-owned life insurance Proceeds from Life Insurance Policy Corporate Services/Other Corporate Segment and Other Operating Segment [Member] Loans Sold Loans Sold [Abstract] Loans Sold [Abstract] Statistical Measurement [Domain] Statistical Measurement [Domain] Gross Unrealized (Losses) Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Loss, before Tax 2021, Writeoffs Financing Receivable, Excluding Accrued Interest, Year Four, Originated, Three Years before Current Fiscal Year, Writeoff Commercial Insurance Premium Finance Commercial Insurance Premium Finance [Member] Commercial Insurance Premium Finance Weighted-Average Discount Rate and Remaining Lease Term for Operating Leases Lease, Cost [Table Text Block] Total debt securities AFS Debt Securities [Member] Past Due Loans and Leases Financing Receivable, Past Due [Table Text Block] Director Director [Member] Loan Restructuring Modification [Axis] Loan Restructuring Modification [Axis] Internal Credit Assessment [Axis] Internal Credit Assessment [Axis] Unrecognized tax benefits that, if recognized, would impact the effective rate Unrecognized Tax Benefits that Would Impact Effective Tax Rate Visa Class C Common Stock and Visa Class B-2 Common Stock Visa Class C Common Stock and Visa Class B-2 Common Stock [Member] Visa Class C Common Stock and Visa Class B-2 Common Stock Wholesale deposits Deposits, Wholesale Card and deposit fees Payment card and deposit fees [Member] Payment card and deposit fees Segment Reporting Information [Line Items] Segment Reporting Information [Line Items] Redemption price per capital security (in dollars per share) Temporary Equity, Redemption Price Per Share Total, Fair Value Debt Securities, Held-to-Maturity, Unrealized Loss Position, Fair Value All Trading Arrangements All Trading Arrangements [Member] Compensation Actually Paid vs. Net Income Compensation Actually Paid vs. Net Income [Text Block] Reconciliation of Net Income and Common Stock Share Amounts Used in Computation of Basic and Diluted EPS Schedule of Earnings Per Share, Basic and Diluted [Table Text Block] Period that options vest Share-Based Compensation Arrangement by Share-Based Payment Award, Award Vesting Period Variable Interest Entity, Primary Beneficiary Variable Interest Entity, Primary Beneficiary [Member] Rule 10b5-1 Arrangement Adopted Rule 10b5-1 Arrangement Adopted [Flag] Awards Close in Time to MNPI Disclosures Awards Close in Time to MNPI Disclosures [Table] Income taxes Income Taxes Paid, Net Common stock, \$0.01 per value; 90,000,000 shares authorized, 24,851,122 and 26,225,563 shares issued, 24,847,353 and 26,183,583 shares outstanding at September 30, 2024 and 2023, respectively Common Class A [Member] Equity method investments Equity Method Investments Pay vs Performance Disclosure [Line Items] Peer Group Total Shareholder Return Amount Peer Group Total Shareholder Return Amount Target Performance Share Units Target Performance Share Units [Member] Target Performance Share Units Federal Reserve Bank and Federal Home Loan Bank stocks Investment in Federal Reserve Bank and Federal Home Loan Bank Stock, Fair Value Disclosure Investment in Federal Reserve Bank and Federal Home Loan Bank Stock, Fair Value Disclosure Goodwill and intangible assets Intangible Assets, Net (Including Goodwill) Total employee stock-based compensation expense recognized in income, net of tax effects of \$1,873, \$1,838, and \$2,181, respectively Share-Based Payment Arrangement, Expense, after Tax Loans held for sale Accounts and Financing Receivables, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance TIME CERTIFICATES OF DEPOSIT Deposit Liabilities Disclosures [Text Block] Other Performance Measure, Amount Other Performance Measure, Amount 2027 Finite-Lived Intangible Asset, Expected Amortization, Year Three OPERATING LEASE RIGHT-OF-USE ASSETS AND LIABILITIES Lessee, Operating Leases [Text Block] Common stock, shares outstanding (in shares) Common Stock, Shares, Outstanding Documents Incorporated by Reference Documents Incorporated by Reference [Text Block] Lease expense Operating Lease, Cost Pass Pass [Member] Fair Value Inputs, Assets, Quantitative Information [Line Items] Fair Value Measurement Inputs and Valuation Techniques [Line Items] Accrued interest receivable Interest Receivable Total Committed Loans Total Committed Loans [Member] Total Committed Loans FHLB advances and other borrowings Interest Expense, Federal Home Loan Bank and Federal Reserve Bank Advances, Long-Term Gross losses on sales Debt Securities, Available-for-sale, Realized Loss Federal income tax expense Federal Income Tax Expense (Benefit), Continuing Operations Loans held for sale Loans Held for Sale [Member] Loans Held for Sale [Member] Entity Tax Identification Number Entity Tax Identification Number Schedule of Compliance with Regulatory Capital Requirements under Banking Regulations [Table] Banking Regulation, Regulatory Capital Requirement, Compliance [Table] Schedule of Finite-Lived Intangible Assets [Table] Intangible Asset, Finite-Lived [Table] Schedule of Long-term Debt Schedule of Long-Term Debt Instruments [Table Text Block] Additions for tax positions related to prior years Unrecognized Tax Benefits, Increase Resulting from Prior Period Tax Positions Term Extensions and Reduced Payments Term Extensions and Reduced Payments [Member] Term Extensions and Reduced Payments Treasury Stock Treasury Stock, Common [Member] Equity Components [Axis] Equity Components [Axis] Total debt securities AFS Debt securities available for sale Debt Securities, Available-for-Sale Lease financing Lease Financing [Member] Lease Financing Business Acquisition, Acquiree [Domain] Business Acquisition, Acquiree [Domain] Investments [Domain] Investments [Domain] CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS AND FEDERAL FUNDS SOLD [Policy Text Block] Disclosure of accounting policy for cash and cash equivalents and federal funds sold, including the policy for determining which items are treated as cash equivalents. Other information that may be disclosed includes (1) the nature of any restrictions on the entity's use of its cash and cash equivalents, (2) whether the entity's cash and cash equivalents are insured or expose the entity to credit risk, (3) the classification of any negative balance accounts (overdrafts), and (4) the carrying basis of cash equivalents (for example, at cost) and whether the carrying amount of cash equivalents approximates fair value. Segment data [Abstract] Segment Reconciliation [Abstract] Warehouse finance Warehouse Agreement Borrowings [Member] Repurchases of common stock Treasury Stock, Value, Acquired, Par Value Method Supplemental schedule of non-cash investing activities: Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract] Financing Receivable, Credit Quality Indicator [Line Items] Financing Receivable, Credit Quality Indicator [Line Items] Proceeds from sales of loans and leases Proceeds from Sale of Loans Receivable Proceeds from maturities of and principal collected on securities available for sale Proceeds from Maturities, Prepayments and Calls of Debt Securities, Available-for-Sale Net deferred tax assets Deferred Tax Assets, Net 2029 Lessee, Operating Lease, Liability, to be Paid, Year Five Interest and dividend income from FLHB Investment Income, Interest and Dividend Gain on transaction Gain (Loss) on Disposition of Business Stock repurchased during period, value Stock Repurchased During Period, Value Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table Aggregate Grant Date Fair Value of Equity Award Amounts Reported in Summary Compensation Table [Member] Debt Securities, Available-for-sale [Line Items] Debt Securities, Available-for-Sale [Line Items] Asset Pledged as Collateral Asset Pledged as Collateral [Member] Total Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, Allocated and Single Maturity Date Fair Value, Total Debt Securities, Available-for-Sale, Unrealized Loss Position Cash and cash equivalents at beginning of fiscal year Cash and cash equivalents at end of fiscal period Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents Revolving Loans and Leases, Writeoffs Financing Receivable, Excluding Accrued Interest, Revolving, Writeoff Non-marketable equity securities Equity Securities, FV-NI, Current Stock based compensation expense not yet recognized in income Share-Based Payment Arrangement, Nonvested Award, Cost Not yet Recognized, Amount Common equity Tier 1 (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio Common equity Tier 1 (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio The amount of Tier 1 risk-weighted assets required to be categorized as well capitalized under the regulatory framework for prompt corrective action. Card and deposit fees Payment Card and Deposit Fees [Member] Payment Card and Deposit Fees [Member] Schedule of Held-to-maturity Securities [Line Items] Schedule of Held-to-Maturity Securities [Line Items] Fair value adjustment of foreclosed real estate Impairment of Real Estate Other Consumer Finance and SBA/USDA Loans Other Consumer Finance and SBA/USDA Loans [Member] Other Consumer Finance and SBA/USDA Loans Valuation adjustments Deferred Tax Asset, Business Combination, Purchase Price Adjustments Deferred Tax Asset, Business Combination, Purchase Price Adjustments Accrued interest receivable Accrued interest receivable, fair value disclosure This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. This item represents accrued interest receivable as of the balance sheet date. Treasury stock (in shares) Treasury Stock, Common, Shares 2026 Sales-Type and Direct Financing Leases, Payment to be Received, Year Two Forgone Recovery due to Disqualification of Tax Benefits, Amount Forgone Recovery due to Disqualification of Tax Benefits, Amount Reallocation of undistributed earnings to nonvested restricted stockholders Reallocation Of Undistributed Earnings To Nonvested Restricted Stockholders Reallocation Of Undistributed Earnings To Nonvested Restricted Stockholders Product and Service [Domain] Product and Service [Domain] Vested (in dollars per share) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period, Weighted Average Grant Date Fair Value Fair Value Disclosures [Abstract] Fair Value Disclosures [Abstract] Unguaranteed residual assets Sales-type Lease, Unguaranteed Residual Asset Tenor Spread Adjustment Tenor Spread Adjustment [Member] Tenor Spread Adjustment Preferred stock, shares outstanding (in shares) Preferred Stock, Shares Outstanding Deposits [Table] Deposits [Table] Deposits Security Exchange Name Security Exchange Name Basis spread on variable rate Debt Instrument, Basis Spread on Variable Rate Change in net unrealized gain (loss) on debt securities OCI, Debt Securities, Available-for-Sale, Unrealized Holding Gain (Loss), before Adjustment and Tax Financing Receivable, Credit Quality Indicator [Table] Financing Receivable, Credit Quality Indicator [Table] CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS Regulatory Capital Requirements under Banking Regulations [Text Block] Net change in accrued interest receivable Increase (Decrease) in Accrued Interest Receivable, Net 162(m) disallowance Effective Income Tax Rate Reconciliation, IRC 162(m) Nondeductible Compensation Effective Income Tax Rate Reconciliation, IRC 162(m) Nondeductible Compensation Number of Shares Number of Units Shares-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Nonvested, Number of Shares [Roll Forward] Tax exempt income Effective Income Tax Rate Reconciliation, Tax Exempt Income, Amount Current Current State and Local Tax Expense (Benefit) Compensation and benefits Labor and Related Expense LESS THAN 12 MONTHS, Gross Unrealized (Losses) Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss Short-term borrowings Short-Term Debt Forgone Recovery, Explanation of Impracticability Forgone Recovery, Explanation of Impracticability [Text Block] Nonrecurring Fair Value, Nonrecurring [Member] Accumulated impairment Finite-Lived Intangible Assets, Accumulated Impairment Finite-Lived Intangible Assets, Accumulated Impairment Goodwill and Intangible Assets Disclosure [Abstract] Goodwill and Intangible Assets Disclosure [Abstract] Proceeds from sale of trademarks Proceeds from Sale of Intangible Assets Common stock, shares issued (in shares) Common Stock, Shares, Issued Other Assets Other Assets [Member] 6 Point 625 Percent Fixed to Floating Rate Subordinated Debt, Due 2032 6 Point 625 Percent Fixed to Floating Rate Subordinated Debt, Due 2032 [Member] 6 Point 625 Percent Fixed to Floating Rate Subordinated Debt, Due 2032 Computers and IT networking equipment Computer Equipment [Member] Tax exempt income (percent) Effective Income Tax Rate Reconciliation, Tax Exempt Income, Percent Capital conservation buffer requirement Banking Regulation, Capital Conservation Buffer, Capital Conserved, Minimum Unrealized (Losses), Total Debt Securities, Available-for-Sale, Unrealized Loss Position, Accumulated Loss 2022, Writeoffs Financing Receivable, Excluding Accrued Interest, Year Three, Originated, Two Years before Current Fiscal Year, Writeoff Aggregate unpaid balance of loans serviced for others Loan, Managed and Securitized or Asset-Backed Financing Arrangement, Principal Outstanding Shares issuable upon vesting (in shares) Conversion of Stock, Common Stock Issuable upon Vesting Conversion of Stock, Common Stock Issuable upon Vesting Third-party residual value guarantees Residual Value of Leased Asset Insider Trading Policies and Procedures Adopted Insider Trading Policies and Procedures Adopted [Flag] Less: accumulated depreciation and amortization Accumulated Depreciation, Depletion and Amortization, Property, Plant, and Equipment STOCK COMPENSATION Compensation Related Costs, Policy [Policy Text Block] Sales-type Lease, Lease Income Sales-type Lease, Lease Income [Table Text Block] Common stock, shares authorized (in shares) Common Stock, Shares Authorized Tax credit, investment, amount Effective Income Tax Rate Reconciliation, Tax Credit, Investment, Amount Total loans and leases Financing Receivable, before Allowance for Credit Loss, Fee and Loan in Process Other comprehensive income (loss): Other Comprehensive Income

(Loss), Net of Tax, Portion Attributable to Parent [Abstract] IRA deposit accounts permanently insured by DIF under management of FDIC IRA deposit accounts permanently insured by DIF under management of FDIC This element represents IRA deposits accounts permanently insured by the Federal Deposit Insurance Corporation (FDIC). Long-term Debt, Type [Axis] Long-Term Debt, Type [Axis] Entity Voluntary Filers Entity Voluntary Filers Number of equity securities sold Number of Equity Securities Sold Number of Equity Securities Sold Balance Sheet Location [Axis] Statement of Financial Position Location, Balance [Axis] PREMISES, FURNITURE, AND EQUIPMENT, NET RENTAL EQUIPMENT, NET Property, Plant and Equipment Disclosure [Text Block] Thereafter Term Deposit Maturities, after Year Five Short-term borrowings Debt, Current Recurring Fair Value, Recurring [Member] Subordinated debentures, net of issuance costs Subordinated Debt Nonperforming Loans and Leases Nonperforming Financial Instruments [Member] Percentage of interest in subsidiary Subsidiary, Ownership Percentage, Parent Terms of FHLB advances Terms of FHLB advances This element represent the terms of FHLB advances. Fair Value, 12 Months or Longer Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, 12 Months or Longer Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Antidilutive Securities Excluded from Computation of Earnings Per Share [Line Items] Impairment expense Asset Impairment Charges Long-term borrowings Total long-term borrowings Long-Term Debt Pension Adjustments Prior Service Cost Pension Adjustments Prior Service Cost [Member] Federal Home Loan Bank Federal Home Loan Bank [Member] Federal Home Loan Bank [Member] FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK Off-Balance-Sheet Credit Exposure, Policy [Policy Text Block] Thereafter Long-Term Debt, Maturity, after Year Five Loans and leases Total gross loans and leases Financing Receivable, Excluding Accrued Interest, before Allowance for Credit Loss Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration] Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration] Mortgage-backed securities Debt Securities, Held-to-Maturity, Amortized Cost, after Allowance for Credit Loss, Maturity, without Single Maturity Date Corporate securities Trust Preferred Securities [Member] Trust Preferred Securities Fair Value, by Balance Sheet Grouping [Table] Fair Value, by Balance Sheet Grouping [Table] Pension Benefits Adjustments, Footnote Pension Benefits Adjustments, Footnote [Text Block] Total Shareholder Return Vs Peer Group Total Shareholder Return Vs Peer Group [Text Block] Investment in subsidiaries Investments in and Advance to Affiliates, Subsidiaries, Associates, and Joint Ventures Document Annual Report Document Annual Report Vested (in shares) Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Vested in Period Total Time Deposits, Including Wholesale Deposits Time Deposits, Including Wholesale Deposits Condensed Statements of Financial Condition Condensed Balance Sheet [Table Text Block] NATURE OF BUSINESS AND INDUSTRY SEGMENT INFORMATION Nature of business and industry [Policy Text Block] Disclosure of accounting policy related to nature of business and industry. Total Pathward Financial, Inc. Stockholdersâ€™ Equity Parent [Member] Intangible amortization Amortization during the period Amortization of Intangible Assets Accounting Policies [Abstract] Accounting Policies [Abstract] LIABILITIES LIABILITIES Liabilities [Abstract] Discounted leases Debt Instrument, Unamortized Discount Commercial Commercial [Member] Commercial OVER 12 MONTHS, Fair Value Debt Securities, Held-to-Maturity, Continuous Unrealized Loss Position, 12 Months or Longer, Fair Value Total qualifying capital (to risk-weighted assets), ratio Total qualifying capital (to risk-weighted assets), ratio Total qualifying capital divided by risk weighted assets as defined in the regulations. Current Fiscal Year End Date Current Fiscal Year End Date Transfers between levels of fair value hierarchy Fair Value, Assets, Transfer Amount, Total, Level 1, Level 2 Or Level 3 Fair Value, Assets, total transfer amount between any of the levels 1, 2 or 3. Discount Lessee, Operating Lease, Liability, Undiscounted Excess Amount PEO Name PEO Name Loss before equity in undistributed net income of subsidiaries Income (Loss) from Continuing Operations before Extraordinary Items, Noncontrolling Interest, Income (Loss) From Equity Method Investments, Net of Income Taxes This element represents the income or loss from continuing operations attributable to the economic entity which may also be defined as revenue less expenses from ongoing operations, after income taxes, but before income or loss from equity method investments, and noncontrolling interest. Federal Reserve Bank and Federal Home Loan Bank Stock, at cost Federal Home Loan Bank Stock Award Type [Domain] Award Type [Domain] 2025 Lessor, Operating Lease, Payment to be Received, Year One Loan Restructuring Modification [Domain] Loan Restructuring Modification [Domain] Stock based compensation Deferred Tax Assets, Tax Deferred Expense, Compensation and Benefits, Share-Based Compensation Cost Insurance premium finance Premium Finance [Member] A short-term, collateralized financing to facilitate the commercial customers' purchase of insurance for various forms of risk provided by AFS/IBEX, a division of MetaBank. Other Assets Investments Other Assets Investments [Member] Other Assets Investments Compensation Actually Paid vs. Company Selected Measure Compensation Actually Paid vs. Company Selected Measure [Text Block] Non-PEO NEO Non-PEO NEO [Member] Useful life Finite-Lived Intangible Asset, Useful Life Additional Paid-in Capital Additional Paid-in Capital [Member] Schedule of Loans Receivable Schedule of Accounts, Notes, Loans and Financing Receivable [Table Text Block] Class of Stock [Line Items] Class of Stock [Line Items] Other, net Effective Income Tax Rate Reconciliation, Other Adjustments, Amount 2020, Writeoffs Financing Receivable, Excluding Accrued Interest, Year Five, Originated, Four Years before Current Fiscal Year, Writeoff RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES (“ASU”) New Accounting Pronouncements, Policy [Policy Text Block] Class of Stock [Axis] Class of Stock [Axis] Title of Individual [Domain] Title and Position [Domain] Finite-Lived Intangible Assets by Major Class [Axis] Finite-Lived Intangible Assets by Major Class [Axis] Accumulated amortization Finite-Lived Intangible Assets, Accumulated Amortization Name Measure Name Entity Interactive Data Current Entity Interactive Data Current Total net investment in direct financing and sales-type leases Direct Financing Lease, Net Investment in Lease, Excluding Accrued Interest, before Allowance for Credit Loss Proceeds from sales of securities available for sale Proceeds from sales Debt securities Proceeds from Sale of Debt Securities, Available-for-Sale Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items] Marketable Status [Domain] Marketable Status [Domain] Marketable Status [Domain] Deferred tax assets: Components of Deferred Tax Assets [Abstract] Remaining number of shares authorized to be repurchased (in shares) Share Repurchase Program, Remaining Authorized, Number of Shares Disaggregation of Revenue [Table] Disaggregation of Revenue [Table] Total loans and leases held for investment Loans Held for Investment [Member] Schedule of Revenue by Major Customers by Reporting Segments Schedule of Revenue by Major Customers by Reporting Segments [Table Text Block] Stock compensation Share-Based Payment Arrangement, Noncash Expense Non-marketable Non-marketable [Member] Non-marketable Fair Value Measured at Net Asset Value Per Share Fair Value Measured at Net Asset Value Per Share [Member] Interest rate, stated percentage Debt Instrument, Interest Rate, Stated Percentage Total noninterest income Total noninterest income Noninterest income Noninterest income Equity securities Equity Securities, FV-NI Diluted net earnings available to common stockholders Net Income (Loss) Available to Common Stockholders, Diluted State tax expense State and Local Income Tax Expense (Benefit), Continuing Operations Other long-term borrowings Other Long-Term Debt Auditor Firm ID Auditor Firm ID Total income tax expense (percent) Effective Income Tax Rate Reconciliation, Percent PSUs Performance Share Units [Member] Performance Share Units Asset Classification by Credit Quality Indicators of Loans and Leases Financing Receivable Credit Quality Indicators [Table Text Block] Deposits Deposits 2028 Sales-Type and Direct Financing Leases, Payment to be Received, Year Four Variable Rate [Domain] Variable Rate [Domain] FHLB Federal Home Loan Bank Certificates and Obligations (FHLB) [Member] Number of reporting segments Number of Reportable Segments Total liabilities and stockholdersâ€™ equity Liabilities and Equity SUBSEQUENT EVENTS Subsequent Events [Text Block] Rule 10b5-1 Arrangement Terminated Rule 10b5-1 Arrangement Terminated [Flag] Fair Value Hierarchy and NAV [Axis] Fair Value Hierarchy and NAV [Axis] SECURITIES Marketable Securities, Policy [Policy Text Block] Total qualifying capital (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio Total qualifying capital (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio The total qualifying capital ratio (total capital divided by risk weighted assets) required to be categorized as “well capitalized”, in the regulatory framework for prompt corrective action. ROU asset impairment Operating Lease, Impairment Loss Loans Purchased Loans Purchased [Abstract] Loans Purchased [Abstract] 90 or More Days Delinquent and Accruing Financing Receivable, 90 Or More Days Delinquent And Still Accruing [Member] Financing Receivable, 90 Or More Days Delinquent And Still Accruing Finite-Lived Intangible Assets, Major Class Name [Domain] Finite-Lived Intangible Assets, Major Class Name [Domain] Nonaccrual Loans Financing Receivable, Nonaccrual Loans [Member] Financing Receivable, Nonaccrual Loans Number of authorized shares of trust preferred securities issued (in shares) Number of Authorized Shares of Trust Preferred Securities Issued Refers to the number of authorized shares of trust preferred securities issued by the entity. Recognition of operating lease ROU assets, net of measurements Right-of-Use Asset Obtained in Exchange for Operating Lease Liability Underlying Security Market Price Change Underlying Security Market Price Change, Percent Individual: Individual [Axis] Accumulated Other Comprehensive Income (Loss) AOCI Attributable to Parent [Member] Product and Service [Axis] Product and Service [Axis] Property, Plant and Equipment [Line Items] Property, Plant and Equipment [Line Items] Statement [Line Items] Statement [Line Items] Summary of Year-End Premises and Equipment Schedule of Rental Equipment Property, Plant and Equipment [Table Text Block] Compensation Actually Paid vs. Total Shareholder Return Compensation Actually Paid vs. Total Shareholder Return [Text Block] Sublease income Sublease Income Net change in loans and leases Payments For (Proceeds From) Loans And Lease Receivable Payments For (Proceeds From) Loans And Lease Receivable Software Development Software Development [Member] ALLOWANCE FOR CREDIT LOSSES Credit Loss, Financial Instrument [Policy Text Block] Refund advance fee income Refund Advance Fee Income [Member] Tax Advance Product Fees [Member] Minimum Minimum [Member] Total Internal Noninvestment Grade [Member] Audit Information [Abstract] Audit Information Adoption Date Trading Arrangement Adoption Date Tier 1 (core) capital (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio Banking Regulation, Tier 1 Risk-Based Capital Ratio, Well Capitalized, Minimum Due after five years through ten years Debt Securities, Available-for-Sale, Fair Value, Maturity, Allocated and Single Maturity Date, after Year Five Through 10 Variable Interest Entity [Line Items] Variable Interest Entity [Line Items] Segments [Axis] Segments [Axis] Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member] Statutory federal income tax expense and rate (percent) Effective Income Tax Rate Reconciliation, at Federal Statutory Income Tax Rate, Percent Exercise Price Award Exercise Price Components of Net Deferred Tax Asset (Liability) Schedule of Deferred Tax Assets and Liabilities [Table Text Block] Arrangement Duration Trading Arrangement Duration Tier 1 (core) capital (to risk weighted assets), ratio Banking Regulation, Tier 1 Risk-Based Capital Ratio, Actual Gross deferred tax on state net operating loss carryforwards Operating Loss Carryforwards GOODWILL AND INTANGIBLE ASSETS Goodwill and Intangible Assets Disclosure [Text Block] TDRs subsequent default, recorded investment Financing Receivable, Modified, Subsequent Default Schedule of Variable Interest Entities [Table] Variable Interest Entity [Table] STOCKHOLDERSâ€™ EQUITY STOCKHOLDERS' EQUITY Equity, Attributable to Parent [Abstract] First Midwest Financial Capital Trust 1 MetaBank Subsidiaries [Member] Fair Value, Less than 12 Months Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months Tier 1 (core) capital (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio Banking Regulation, Tier 1 Risk-Based Capital Ratio, Capital Adequacy, Minimum Investments Investments Noninterest income: Noninterest Income [Abstract] Allowance for credit losses Allowance for loan losses Amount of reduction of allowance reserve for credit loss arising from sale of loan and lease portfolios. Material Terms of Trading Arrangement Material Terms of Trading Arrangement [Text Block] Loans and leases to rental equipment Transfer of Loans and Leases to Rental Equipment Transfer of Loans and Leases to Rental Equipment Debt instrument, term Debt Instrument, Term 2028 Finite-Lived Intangible Asset, Expected Amortization, Year Four All Individuals All Individuals [Member] Buildings Building [Member] Gross Unrealized (Losses) Debt Securities, Held-to-Maturity, Accumulated Unrecognized Loss Variable Rate [Axis] Variable Rate [Axis] Income Tax Disclosure [Abstract] Income Tax Disclosure [Abstract] Loans Total loans and leases, net Total loans and leases, net Financing Receivable, Excluding Accrued Interest, after Allowance for Credit Loss Statement of Stockholders' Equity [Abstract] Statement of Stockholders' Equity [Abstract] Number of consecutive semi-annual periods that interest payments on capital securities may be deferred Number of consecutive semi-annual periods that interest payments on capital securities may be deferred This element represents number of consecutive semi-annual periods that interest payment may be deferred. 2029 Sales-Type and Direct Financing Leases, Payment to be Received, Year Five Gross Unrealized Gains Debt Securities, Available-for-Sale, Accumulated Gross Unrealized Gain, before Tax Federal reserve bank stock Federal Reserve Bank Stock CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS [Abstract] CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS [Abstract] RELATED PARTY TRANSACTIONS Related Party Transactions, Policy [Policy Text Block] Related Party Transactions, Policy Net change in rental equipment Payments For (Proceeds From) Equipment On Lease Payments For (Proceeds From) Equipment On Lease Valuation Approach and Technique [Axis] Valuation Approach and Technique [Axis] Stock repurchased during period (in shares) Stock Repurchased During Period, Shares Number of securities in an unrealized loss position Debt Securities, Available-for-Sale, Unrealized Loss Position, Number of Positions Other long-term borrowings Long-term Debt, Other [Member] Long-term Debt, Other [Member] Retirement of treasury stock Shares Retired Shares Retired Net change in other assets Increase (Decrease) in Other Operating Assets General business credits Effective Income Tax Rate Reconciliation, Tax Credit, General Business Credits, Amount Effective Income Tax Rate Reconciliation, Tax Credit, General Business Credits, Amount Deferred Deferred Federal Income Tax Expense (Benefit) Impaired Loans Total loans and leases, net individually evaluated for credit loss Impaired Loans [Member] Represents loans deemed to be impaired by entity. Thereafter Finite-Lived Intangible Asset, Expected Amortization, after Year Five Net realized (gain) on other Gain (Loss) on Disposition of Other Assets Impairment on rental equipment Impairment, Long-Lived Asset, Held-for-Use Measure: Measure [Axis] Asset Class [Domain] Asset Class [Domain] Non-Compete Noncompete Agreements [Member] Preferred stock, shares authorized (in shares) Preferred Stock, Shares Authorized Entity Emerging Growth Company Entity Emerging Growth Company Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration] Issuance of trust preferred securities (in shares) Issuance of trust preferred securities Number of trust preferred securities issued. 2029 Long-Term Debt, Maturity, Year Five Adjustments: Adjustments [Abstract] Non-GAAP Measure Description Non-GAAP Measure Description [Text Block] Loans held for investment Payment for Acquisition, Loan and Lease, Held-for-Investment Principal collections, net of deferred fees and costs Financing Receivable, Held-for-Sale, Not Part of Disposal Group, Reconciliation to Cash Flow, Deduction from Held-for-Sale Equity Component [Domain] Equity Component [Domain] Purchases of Federal Reserve Bank and Federal Home Loan Bank stock Payment to Acquire Federal Reserve Bank and Federal Home Loan Bank Stock Payment to Acquire Federal Reserve Bank and Federal Home Loan Bank Stock Securities sold under agreements to repurchase, total Securities Sold under Agreements to Repurchase Common stock, Nonvoting, \$0.01 par value; 3,000,000 shares authorized, no shares issued, none outstanding at SeptemberÂ 30, 2024 and 2023, respectively Nonvoting Common Stock [Member] Net interest income after provision for credit loss Interest Income (Expense), after Provision for Loan Loss Total interest and dividend income Interest and dividend income Interest and Dividend Income, Operating Additional 402(v) Disclosure Additional 402(v) Disclosure [Text Block] Scheduled Maturities of Time Certificates of Deposits Scheduled maturities of time certificates of deposits [Table Text Block] Tabular disclosure of maturities of time certificate of deposits. Entity Shell Company Entity Shell Company Entity Incorporation, State or Country Code Entity Incorporation, State or Country Code COMPREHENSIVE INCOME (LOSS) Comprehensive Income, Policy [Policy Text Block] Proceeds from maturities of and principal collected on securities held to maturity Proceeds from Maturities, Prepayments and Calls of Held-to-Maturity Securities Federal Reserve Bank and Federal Home Loan Bank Stock, at cost Federal Home Loan Bank Stock and Federal Reserve Bank Stock 30-59 Days Past Due Financial Asset, 30 to 59 Days Past Due [Member] Statement [Table] Statement [Table] Measurement Frequency [Domain] Measurement Frequency [Domain] SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES Significant Accounting Policies [Text Block] Change in tax rate resulting from: Increase (decrease) resulting from: [Abstract] Gain (loss) on sale of other Gains (Losses) on Sales of Other Real Estate Time Deposits, Fiscal Year Maturity [Abstract] Time Deposits, Fiscal Year Maturity [Abstract] Schedule of Summarized Financial Information of Variable Interest Entities Schedule of Variable Interest Entities [Table Text Block] 2024, Writeoffs Financing Receivable, Excluding Accrued Interest, Year One, Originated, Current Fiscal Year, Writeoff Interest income - loans and leases Direct Financing Lease, Lease Income [Abstract] Gain on sale of held for sale loans Gain (Loss) on Sale of Loans and Leases Intangible Assets [Roll Forward] Finite-Lived Intangible Assets [Roll Forward] Financing Receivable, Past Due [Line Items] Financing Receivable, Past Due [Line Items] Interest Interest Paid, Excluding Capitalized Interest, Operating Activities Level 1 Fair Value, Inputs, Level 1 [Member] 2023 Financing Receivable, Excluding Accrued Interest, Year Two, Originated, Fiscal Year before Current Fiscal Year Term lending Term Lending [Member] Term Lending TOTAL, Gross Unrealized (Losses) Debt Securities, Held-to-Maturity, Unrealized Loss Position, Accumulated Loss CONDENSED STATEMENTS OF CASH FLOWS [Abstract] Statement of Cash Flows [Abstract] Available for sale Securities, Maturity summary [Abstract] Available-for-Sale Securities, Debt Maturities [Abstract] Thereafter Lessor, Operating Lease, Payment to be Received, after Year Five Overnight federal funds purchased Federal Funds Purchased, Fair Value Disclosure Rental income Rental Income [Member] Rental Income [Member] 2027 Long-Term Debt, Maturity, Year Three Financial assets Financial Instruments, Financial Assets, Balance Sheet Groupings [Abstract] Schedule of Long-term Debt Instruments [Table] Schedule of Long-Term Debt Instruments [Table] SELECTED QUARTERLY FINANCIAL DATA (UNAUDITED) Quarterly Financial Information [Text Block] 2025 Time

[illegible]

343E1, 62DW, 6962F1C6#DW251.40T;F1J3WEQ3FQ(66)=&E3TU;4UE4510 M5E1+2P/J34AN8EAT26Q335U\$5{4V-O=W=R3VE# M:59-D90TE43U, G9J; QH04U02FMW;CAW=GEX.# K43E1, 71D86E2;VG M13J. L46, \$506#=-156M47QDQ, U9G1#8C-\$\$;L4=;6P0RTUW=5Y4Y41TA1R, M5J336U0-580-V#; Q1E(U3#80, TTQ-K 4HU4A1R+T%>7(O=T1*67AF M.71+R1J3U1C-W=6,B8C>\$\$[3B]F9C5P+U\$Q=55V;U\$5[FY]>6ET6FQOL+1-6&Y8,49R5F=1=\$286(O2&Y09&Y;UDX MG U=G9T875(8C9U>FU05#1'3S16\$S M:;E441S869V, VEX3J#N4V#C66-9.5J)11D1UK+TQN.&=F3U1N8E1H<3IC M1T#M85, U2W=83G3Y1C1C8=MT2Y2=6J)@<F03A+>28C>\$\$;C9R=\$Q(;<M M>FMP;%- N*U1(-40K8U1), 6E.575:(#%(4T%W4U#12=1222R8C>\$\$[VTRBD], #9L86977Y1Y-64Y8S1J5U@E; (U.%A:G12 M9FXQ=<(<V18->G%02'8C>\$\$[FHK-C M-GAZF- 413,7*TAU.V1.9F2E23\$5TU5), *IW0V-35S X960Y5D4S2\$8X9%0,51L,30K<6YQ &9F M U P6E8R,V9H:G5T6G9CQJ7:83-Y2YJ;#DR:6XX>6'>83 K=\$QP, '8C>\$\$[M728X06I4'>94U%P>3BZJ:480>6MF M,4A004IG-&K5'569'5F4D>8C>\$\$+W=166V;\$T M;\$9K9T\$5[4FEZ12C=3-7HKZ2'9545E'+WII M+R1J3U179RU9S=N+VEJ>DW62J4U+EY%>350<C9P>D\$M4U,(6)M5\$S1# U M\$S8R1A,CJ, W10-S9.(28C>\$\$[669E=TA..S), *T1A*W90'V+I=DOQ=55\$33V- R,12J>FJA>\$\$[A5VEW6SUDW>78X>71>1DEVT+Y%3E9..S U M=V5,4UD2C;U=U+M874C503F8U<39,0F5\$7,TA0945' M=M)A1F&N-W'F<I=Q015WFH+WIX,'L02E'>EEF-C16- 6A*>6%0,28C>\$\$[4TQ22BM93W4C M>D\$<O5&-S=)'+4TY'OT)&13,P,V=2%((T=D1X4FEE9\$M'DPU M9B1)3V-54%(T36L7YU)854PT57 O=BB8C>\$\$5\$1236VJ97EE:4XK-1563@S M2)V9%E=(T@YF1:5A/5F,V3'8C>\$\$[378P2GIH5VPT+SA!..#544'IG+TQ\$;F15*W1. M9E5F;SAB5C5B85W5.2'J03'YM,3=(GAT=59',E5E8C5I+TQ4+T%-;5 U5BVW M8D9H+R8C>\$\$[492- 3I)E3Z\$=EDS.3D0,6X1Y&A;2MD=GE75E4=16698528C>\$\$[M3D1V+4%31E'>F9A+W=F=4I-E,6Y;RLP>D;U1K=EAX1BJE;E1B=FA3=CJV M465N5&9R;DDB9BLX;BJ72# T669N>&YD3Q(Y0G9)-B8C>\$\$[.DPK4SE'87\$TQ=69%1D4..(U.T1A-T98 M,V8U819BJ09CYO&E7-U&#;&;#96,71,35&K;UA167J33G5X.61ZD=Z>QV0R8C>\$\$[1711-S&E-6%R-GIUSUUI2C- !D(S=>5%80G1E<G-E13A1,VPU<4D7.W8U6#M1 M-S-Z=8C>\$\$[75S,4E6.EDR661)J1U4Y5\$T M3C3,'T5Y4M,4UF0E=1,'J7841S;E9#1U&#Y;EL:3#-2F9+96+V-7&R-&E%T M8F%<T<YY,71Q1F53T'D2U9'>6%G9S%>OD)46113B8C>\$\$[FY46UDC6GA- M6D-W5W@W0DHO>FQ3-EB5%UQ-C9F<#98,4J,3'2U(T8VA6%#OX=G1P-UIQ M4C1),74W3F1Z2S=E3C9R<750-G1Q3B8C>\$\$[E'>7%<K&AS,U8Y\$S;1D;DIT:TY7 M6FSH+V;,'Ib46=J9T(B04UN=6X03TE8+TM2*UE0'U/UE3'J'K-VUM-V,K:5I M67124J1I&U\$+W=19'8C>\$\$[3'EX+WAH=2'K2E);2-0% T9G12OD10'V-3 M9BJ#;C9L+SJX-78X07'U=-U-V(O04QK9C%V,\$9*U1,9BMC=V8K3V0U62IT M>EAF+R8C>\$\$[04)3\$U8D(W62J4U&E>350<4PX>2JW1'E82R+U+W1J,RJW1#%#>51Z96LO=B8C>\$\$[M;V80;#DW06,S=T9N8TYR4,W,E-B8E=02W(V5&1#=#'1F,DIT<'40=WEX8T- M2.M2MC41M12M9S),Q4'H&K,514-VY49%U-4J;#053B8C>\$\$[;'SY8GR-2-2 M3U599F5U91#46M14GE,83DP+S5X1S1!\$M99&S-QE)A5=K3@K935F M;7A(=49H<F>T@<U&K,RJ/52J1+M344BU(E)U M;VDP:3%M,&IL6G5S.6%\$;7DT+V=05\$),4J89&1:94Q\$=RJW03R2&LX.#AL M*UAP4F5J;7J39S13=B8C>\$\$[S\$5#- FIH:UE5FI,5FMB+T%>2J3R3FAQ379H M-1,=41)=G4S+E@U6,Y9CAP86HU8V,1F(S;C=513F1Z>J)D34(O:TU& M22M78R8C>\$\$[6&A217-15#-1,4GV9989\$04Q%76T47Y32313J+U1U31TME M32M)-D5(=7)9%051RMD=&IY4FY4VY3J&Y4#N+S@U3F5E+TPK:R8C>\$\$[M>#988WD,K- #5E#V5W#J2;6Y,4J9 M66U,1%I2OZ)=G14-36=5'<8C>\$\$[OD-<'DT<5-Z M17148W-39FJ23# R.VAHE1J)30E,H*U=M+VMX+TMV+T',DQ\$+W+>GE7\$S(='174R'=5A/9#=# W9V.# O M;V8TS-Z=BM3,B9L,64#A1D=,+T%4F),3JH+V-3,716SHY,E2'>E2 M=\$A;V5.=UD0TMDQ9R8C>\$\$[.6A'1V-70\$609WHX>G99JW0U-V3C\$U<9X M1W=TO\$S-3- F)C1A1J3&)-86JW2C9L9T,5&S,C)K,4EZ67A)8RMV=F18E1Z M.'5V>B8C>\$\$[>#V95-26%8F5J<4J&:DP9&YD+HV6\$5DQ8C1U56Q:4691 M,4AE,54VC@Y5VP#RM-3FQP228C>\$\$[M64B1S16;2=;#-2,7,W37H55'5'6HU=SAQ*UA.5W1P-4Y,64T,8'C>\$\$[<C-A-6YH55-W M>759>9%BS;ER(W%;=&93E4;D14-U5F7C;SXQ4C1I=1S1Q7J)+VY\$G-M-3 M- 59R+W123%I1#=#C549M\$S[34(O=TJW>3=C3F1),SDO-T8T M,W1F:S-Y3#5..&YA6'MJ9\$S=&S-1)LQ2ED,ElH,DA91\$Y2 M;C%#.'R-U=*3G Y;8C>\$\$[0TAK6&YN+Y%:GEO- 6MV2YD1,93%5%&B-EEL M-&C9Q>7\$Y2U M=SE\$528C>\$\$[=45A\$S@P4WHR-U=I'W,.68004A&J,BJ,8E598BD>3C(W5\$1R1T5W<71P3\$52R8C>\$\$[M4WAD<#17;+EL6FY*G)50VQ104%- >%ED\$S[2TDQDD02BJW07,0410651A>3W=-4R;G);TES,VE1 M15-LAS,4EP9C5'4VQ-&SIR<#11928C>\$\$[141F=E;TPK68&U2+55-E7T M=-HV+&Y,V9Z,TTY\$[6D@U5F58=GI'9W- >9%6UJ34S6%0R;V5%,FJX M25-&6B;#9K8W8X04A+57L196LQ4,X,F539DU# M8B3=5P8C>\$\$[7%-,3)K5=H3-30C0K36=O9&(T63)R4J-7FTT33M:=Y M07JY=CEA\$S1LR38U<9S1T\$545Z>8C>\$\$[M;4YL;E6=-87\$E>D-X>DU*U\$U9X\$X95F4-K+VQX+X&S=FE0D-4A7=BJ) M1U1:=&8U8GD,&9T+U&Y'DY<<=&H5T=#3T934W- A'8C>\$\$[1DHV,55\$W15 M137JZ>E>B8C>\$\$[40X>2M98C=88G4W,4LS-11'ET:SE94LR=&725110FEO M94-2=FE)6%T,71:664Q\$S;#F#>YEA23P64P6J5Q32\$52-4D-B0VYJ;4QQ=%9,4QJ Q;#EIOV1)=C5K9FQ0-28C>\$\$[82]-1TMW5%=-P\$[.VE1\$[M4C-#5=#<#>5AP9&K=JR394W;VM;FMK=BJ/2&M';#EW M*V\$R4TMBC=V4Y9TA91#-96\$!+SAS;3!(8G O;69B*RB8C>\$\$[>QXSE6439F\$FV-94\$E;F\$S<M\$50W037\$J M3V3T534X506M5,7-9>D1'24I&1AB99-62EAE\$=#5'1F3\$J]*5;4LV+W)8 M:5\$H&Q;E:(TA2+U1;#B'>\$\$[3&JUS\$[4703&T)1U=122M)3%(S3, W15L1-W4Q-&X2U, P16J1U=>4MC;R8C>\$\$[M<S)U&lt

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LK@NMN31;MS#DPL2LCY#950A9#Y;E2H#;ZW#JE+HJ@EQUZQ;U#E#J0.23MR#;M#AJ60D MUXT6#TGXMY#S-6.NMMDM+MT9.C/LZUO#N-LYQB *7S#V7/L#K#M.9.7+L#T8? SK7FWG#7#Q0MZW;MW.M56#VFT+L#E#L#K 5+;=WKJ2#Q9C7U#EJNV#2+2Y#C#JL#Y.458JZJH(6AZ;X#E#W#M C#R.Q.9I#EZXZL#AQ#Y2 MIF JGN UQO7H/VW/AC/AZS/AQS7M.5IW#C#Q=I? S#;2VU#H#Q#D5#QJH#V?I8#Q#M#%#U4O#%#27+BJM#2N0I3#2#L-9D-M2#HXIRV.T4FKI3V3L2WJ32D#IV25#Q.V6ZJ#M13X#M#Q#Q#+#I#B7.MIN#J48#DRY#K1#EUBKJ#<#N.G.#BOAGQ S6D#9C6FS B.L#WB#5#5#Q#<#Q#<56 MIVX#S3337-7#XDKN#K+P.56XJZJ313V3NY#SR#<+0ZM#M+L#UBU#P#U#MHH+WA#M6#8YKK#>WS#IO#M#K#K#L#U#A#N59#4#42VZS/LJVEB#I7S#4HU MM#%#9C6F.MH6B.EOK#5#T#Z+P.6JIKD#B9C#9ZG#M5=J39MOC#H#V#2HB.5 M#M1#>#&#W.M7#HKMZK.XW#V#B9B9GT#I6B#ZM.1S#H#V#CE#P#X#T#W#6# M5.C#N2.FWFO?>WRI#=#ZO? +J#JKIOH#Q. KX#HXIX#5Q#TAK#BUAE#M#%+I#WUT#G60P#QF+X#H80S#OM.O#W#H#L#S#M#<#Q#B#M5#<#23#EAF#2#H#D#E#KGV-7G#AL#DFK1#SC#>90VK#2#<NIOR#I M96#MIR#?E5#4U#4GJ3-ORNN.M#EJ5R4U#L#Y#I#M#N#B#E#E.5#T3.3A.8T#S#K#S.FW+I#D626Z2ZJQ#GJ4#M#7#8A2.L#XCFE2#L#7#/#<37KN#I>N#I# (%#Y#<#Q#V#Q#N#O#M#1S#<4J#T? #2-55IS#K#CDR08@#P#C#X#P#<#IC#4X#M#L#I#H#>2KS.M#MIZIR#B6R#<#TOG26#L#B#N#S#T#A#I#E#5#4JA#3#M#6#6#K#X#Z#M#P#F#A#W#<#M#W#S#E#V#I#M#6.L#7#URIZ#W#5#H#F#Z#U#<#R.#C#>9#M9#U (Y#S#J9#53.SK#I#M.#Z#S#P729 <#V#>+G#I#66#<#O#I#P71#G2#V#Y#>#M#P220.L#S#K#I#R#P#E#7#R#X#R#T#N#S#&#M#W#O#S#N#U#3#C#2#R#<#L#U#S#P#H#O#O#G#L#W#I# %#<#W#P#9800#Z2#V#M#Y#6BK#N#5#I#M#L#Y#I#08.<#P#0#C#6K#I9#W#I#3#<#F#Q#M7#I#<#I#N#F#Y#3#<#M#N#56#M#V#C#U#4#3#<#6#<#I#M#S#663#Z5#M#V#S#3F#I#P#2#R#I#M#65#A2#H#V#>#B#3#C#I#J# M#I#B#N#I#Y#6#<#ZQZC#Q#M#B#R#Z#R#B#D#36B#D#J#2#P#T#K#U#4#H#Q#H#K#B#H#P#F#I#P#M#O#3#R#O#<#L2-79#V#<#I#W#2#B#Q#S#Q#G#V#L#E#B#T#K#85#Q#W#D#T#C#M#O#N#X#G#E#L#M#L#R#4#B#2# M#>#>DQ?72#U#J#E#M#U#E#2.5K2#G#4#X#<#Z#Z#S#N#M#Q#2#I#E#43#2#P#A#W#I#4#I#M#4#E#<#Q#5157R#S#L#E#6#H#K#<#A#I#L#<#34#K#<#S#<#8#<#I#Z#C#L#Y#9#J#A#C#V#M#E#C#O#60#H#J#K#E#A#S#H#V#Y#D#<#2#K#<#H#I# L#P#E#4#Y#Y2-#R#M#V#4#5#G#C#H#I#M#D#W#I#<#9C#N#I#3#<#67#V#<#M#O#B#75#E#<#J#39L#6#A#J#O#I#A#<#S#<#I#5#I#32#N#K#<#M#L#O#G#<#M#6#<#O#T#J#C#E#P#S#4#3#E#I#H#T#>#I#A#<#E#F#S#I#2#<#T#F#P#I#2#4#R#6#X#M#E#<#I#? B#4#%#1.0#W7R#C#R#GLY#R#I#S#W#M#E#N#J#G#6Q#76O#F#>#H#L#T#M#<#41#Y.#60#K#<#A#<#O#N#4#W#8#Y#<#I#D#E#X#N#<#O#4#I#B#M#M#S#K#M#<#K#I#O#N#R#B#<#4#I#R#3#D#K#7#I#2#I#C#N#E#L#O#9#R#<#6#M#3#I#T#7#I#V#I#<#8Z#<#8#B#F# M#E#Y#1#52#H#J#P#G#D#<#X#Y#H#W#O#W#O#T#O#G#S#>#F#<#X#<#A#2#E#W#I#<#I#6#M#R#E#5#I#E#Y#G#<#N#L#C#<#A#K#H#V#I#M#B#R#I#B#Z#T#V#R#I#T#I#F#M#2#R#Z#V#<#V#<#W#<#I#Q#M#C#G7#I#Y#I#2#I# H#J#6#I#<#Q#P#Z#I#R#S#Q#<#Q#O#W#<#F#N#I#52#B#F#B#A#65#W#<#68#S#W#K#M#<#I#<#U#O#A#I#J#>#I#X#A#<#V#M#Z#N#J#M#N#X#9#<#A#L#4#<#O#M#<#E#<#J#<#I#<#M#<#V#I#<#V#<#Q#3#E#K#D#P#C#N#<#50#V#I#A#C#<#3#Q#U#O#Q#<#4#M#<#I#W#H#O#M#>#<#A#N#Y#B#O#>#<#I#Q#K#Z#Q#<#I#6#<#2#M#S#M#2#M#Q#O#6#<#3#O#Y#K#Z#O#5#I#B#F#I#7#I#4#I#V#Y#E#W#<#N#E#E#F#Y#S#2#B#D#2#7#9#E#<#M#K#I#2#O#N#G#S#E#K#F#Q#<#4#T#<#<#I#M#<#8#O#U#<#I#7#<#A#V#I#A#E#X#8#U#M#P#Z#<#2#F#8#M#T#3#Y#C#I#K#I#2#Y#L#N#2#P#<#<#X#M#I#P#W#<#I#P#W#R#O#L#2#8K#26#I#O#<#N#3#U#L#T#A#I#<#V#4#M#I#P#N#M#I#X#9#C#I#M#B#O#K#U#<#G#U#H#W#I#N#Z#N#5#I#4#K#F#W#9C#I#O#5#<#K#D#T#A#M#K#I#M#<#E#F#E#N#I#<#V#4#M#K#I#<#332#E#<#H#I#T#S#Z#I#M#C#2#<#M#T#V#<#R#M#F#U#H#Y#M#<#<#<#4#T#O#S#I#O#G#<#I#<#I#X#I#M#Y#4#<#56#I#<#844#Q#I#<#8#P#L#K#W#L#M#<#<#R#<#6#Y#Z#L#R#Q#4#V#<#W#I#P#I#M#2#W#G#C#<#<#E#<#Y#B#Z#S#I#G#W#A#C#<#40Z#L#S#*#Y#E#K#U#H#O#2#X#F#5#>#<#&#S#M#I#T#H#<#E#532#L#<#Z#6#>#W#Z#B#H#W#U#<#Q#9#S#D#I#C#<#B#B#N#Y#B#<#3#B#J#F#O#V#55#Q#3#I#M#<#<#H#2#I#Y#<#6#<#I#Y#S#M#I#5#I#36#U#5#Y#E#55#W#U#<#X#Z#V#G#J#K#<#B#W#K#M#T#F#B#F#M#6#I#Q#I#C#R#H#Q#U#<#<#I#O#U#S#B#<#F#4#3#M#2#F#Y#C#<#K#T#E#W#K#V#S#Q#I#E#57#J#E#<#2#<#U#V#I#<#E#<#6#<#8#M#U#<#F#H#<#B#<#K#M#S#E#V#<#Z#8#I#N#<#H#T#G#<#I#M#U#K#O#E#Y#K#<#W#I#N#L#J#A#M#2#F#I#O#T#>#R#U#F#K#<#I#>#<#D#I#<#M#V#<#>#P#L#D#<#7#O#I#B#F#<#O#R#I#<#9#<#Y#<#N#I#?> >#Z#O#Z#I#N#G#V#C#<#6#Q#<#25#<#M#S#H#S#R#I#S#M#<#D#J#R#>#76#D#2#M#N#S#W#<#L#L#2#>#I#Y#<#Z#O#W#<#O#Y#<#Q#96#7.3#<#6#R#S#T#F#B#<#2#<#C#N#

[illegible]

M;=>ORX8KF+W5^ZO+I+BWx\$1=96 MW)A3HCR4/Q93^VY.24TV^RM^K;=TNFB:UHFFK927=056 4RMV+ENY3RTU4 MIO9.3&.54S\$TU4S-43\$S*Z6KMROF<9ZE4\$3%RWL>BZZBF>M^M(41)>G9ZC(Y6F 3LK^Y^H^Y>YSQV\$B7QEW9/8ICEIGDI6+ M2..7I P &55VW^= \$/S^S6U8-9\$Y71F^82IV=>CQHBV+/CL M+I+G.C9IKZ^I+>8C^<(S&0)3%W-U4Y-9)ENI2KE.07:0=>(U2\$3AU8:0^YF9G&JN^8FU>GGGOMN^M5/MKM-W#D2JH=N^R437-ZCT-79PY^MLI>7BA)X^M^P<K<I<+<I<XION&I2241^I^IHZHSN^T8BC.YV^JMC<S&X6)FL^PKXT=&7%2^3IVF^I&N^I^K:OX=&K:=I+5.V&M>O7JBB8I.5168Y^I+L4^LM^P<K5&AKO074 ININ3AU? N>G_1/6^\$JG0I5GV7.2_0T^INBG17U? MG+>N0I\$R%10Q^XS.Z^BUND-P/>=>IZY.OV:UZNTI7 N^V^V7X>C:A07>ZM5-MI+V9B5I^I/U4:E5I^YB17F9FY:JR5R?I4;:>6SRQW)HKL>?YJNRD 70?IN BYVY /C0/R#M M4Y^I^YZ:02%YI?+L WJHLEJKA^ING&BIS^P&ISJ 7>YC 04A?L MRH@B^RZC) LIM^N?>2U^3HW^RL9I>+3BDQ^U>K^M M^HVN^M3F^=J^JD05B)G&C)BFCTFQI4(Y9Y45 MYVYWL7.OJKE4IS&N3#%^I)=IC4+GZ^TS57QNL1B7BNJ^>M@.T9U^U^H3(+M+>CJHE22%>LNRF7572?>>360AA4H30?M:G0N.6A9K M^BIG(HI2)HJRI13^Z^Y3^=FOYU2T^IWK4I-7-75IEK^W63^=BDE@M M^#7QI0G077^I;3GHSI<?7N^ULIQ? Z2_VE2-4^=>WY2KS4GI&2>M^%I^UW<M^MSP^BIS^LMN3I^?>D08^I^I^WGW+5EL5GV^M^R^K(6K2D2Y7ZB1MDG2G5I)I^%V9JIBFE-1703XE=I?>M1U7>.>0T4I7+>C9LYNC SHIUVG07I/>=2KGIVN(ICNQ^MA/EQ?2^UV64 XKG>.>8 K2^RV^EDOX00- L5R^EGIS^UIRQ^%K1.OEYFI^K M^I7W:W07%I^33X/MK3H6?>DMFOQ>HM4I^FUB^HHHCNU3\$%>M^%SRN+>HJH(ITL 0/5)HBHJYDITFRZ M-H^64I3RKYMTI6E^H3U32GLHPIFZ%&I6T^I1.GH63^I.EE5BC9AZ&S:IMFI M^:93^6+>NFS:JLT^EHB(IDB.LBZ0W^P+Z92CTC>G=8U^DEPQ> XIQPV M2/MF79UMU?>2^G&UE6>=>K&I^IEV^=^W2Y05^4SM/2IF^N>?E3 M17QAE=CC0GZM=7%PY3S^=HJN^R:PEWPWK^XKB:50)UNKE6:6^HIOI<I+G+WQ25 M^PI^FV6ZJHGOV1533^BK=&S.Y3.VI^PI^66\$HJ-B>40QIU4A2D+2I^T^IE=44 MJE25DKT4E2^I^I4FM.E5^X=IXF)G&^I^#^#I2H^I+H&I^+I:GGI<M^-(U3G5XIGSINI^7SGMANPW>KWRVS^I02JZ<+L3 8S0.KI=WF/I3 MR^E^FO+SNIP^..AZ>^G^SVTFY4SM^P2DZ.PK&7^D-U\$3(4^Z^M^?>&^ACS\$Y>.>5I=6H^%I^S6T^>P2.E7K?>PGI=^%D^ATI0H3IS M^>8^>3)K@FSO<KJTFXQ= 9KZZZ^Z6>W/M99^Y^22 3IV^T2<@M^=FL\$>^4RIW6WYB^0^4XB.W^N^M^E^PN0MHIYU^?>7575%>JHGK7360L/CF M^I^6L5YBO&+=>S^U3ARX4Q.SAR=62^IGJO.SR1^M^MAPXMOAQ8&^U\$A08\$S^M^%80EMB^%C^I0CQ67TTHEMIEE\$5I33V4H3I<=&ZZIM^I^7HKIYG>+ZL6=A18I9LF6U MD&MLEM+D6^65(3+2D)EU0AJK:Z^*K1AKUZ5R782NF<+>M^=I^JZM^?N^K<N2.3BIQH^MG>+>I^Y^G^T1AJGSC>^5>D:(R4 C9IOO&0^0^MIMOQ0M1(Z7IE)YJ^E-GL^K7^U0M.G)QBZ+2M2.B MEIYU^H+N^K2LHW^IZ H7Q/T?Z^E449.W39Q3.X4Q9S38NU5=.44W)N1^>6I\$ MR0TO>^Y^U=GT06PGM3LGR.>=>XR&CLZ^H^N^CLW^X^D^H888^I^=I^4^TI2E^4H<G2L M^V^VRAM<I^FM^&C^M^>79-6LV^W^N5JMN1\$K8B8V3^47R1930\$&K2 M^K>JDXJ^HWINJ^O^UYIM^..J6PI^FCS MU806Z>S=9IN^Y>YIO.>DNTX=V-L2=CNLUDZC^&T^Q^V(Y^MIB=MO?VVRZZHW^?>2FQ?75C0GJ>35VYH^I^H^M&Y^F^FIH^N^K/>3&5^4U^6<CO5^NCTFF^I^H449JIC069N604VW^H8BAZ&M^M^?Q6^2&QW^QIU4W^?M^W^R17XNFFK M^WHQY9J.K.702HJ.O.Q/U^I^UYPMN^TIF9<=>4GDI^FIU=S^#6(I M^I^=XHL^..2DQOQ^I+ C^H1FUSB^=^W2Y05^4SM/2IF^N>?E3 M17QAE=CC0GZM=7%PY3S^=HJN^R:PEWPWK^XKB:50)UNKE6:6^HIOI<I+G+WQ25 M^PI^FV6ZJHGOV1533^BK=&S.Y3.VI^PI^66\$HJ-B>40QIU4A2D+2I^T^IE=44 MJE25DKT4E2^I^I4FM.E5^X=IXF)G&^I^#^#I2H^I+H&I^+I:GGI<M^-(U3G5XIGSINI^7SGMANPW>KWRVS^I02JZ<+L3 8S0.KI=WF/I3 MR^E^FO+SNIP^..AZ>^G^SVTFY4SM^P2DZ.PK&7^D-U\$3(4^Z^M^?>&^ACS\$Y>.>5I=6H^%I^S6T^>P2.E7K?>PGI=^%D^ATI0H3IS M^>8^>3)K@FSO<KJTFXQ= 9KZZZ^Z6>W/M99^Y^22 3IV^T2<@M^=FL\$>^4RIW6WYB^0^4XB.W^N^M^E^PN0MHIYU^?>7575%>JHGK7360L/CF M^I^6L5YBO&+=>S^U3ARX4Q.SAR=62^IGJO.SR1^M^MAPXMOAQ8&^U\$A08\$S^M^%80EMB^%C^I0CQ67TTHEMIEE\$5I33V4H3I<=&ZZIM^I^7HKIYG>+ZL6=A18I9LF6U MD&MLEM+D6^65(3+2D)EU0AJK:Z^*K1AKUZ5R782NF<+>M^=I^JZM^?N^K<N2.3BIQH^MG>+>I^Y^G^T1AJGSC>^5>D:(R4 C9IOO&0^0^MIMOQ0M1(Z7IE)YJ^E-GL^K7^U0M.G)QBZ+2M2.B MEIYU^H+N^K2LHW^IZ H7Q/T?Z^E449.W39Q3.X4Q9S38NU5=.44W)N1^>6I\$ MR0TO>^Y^U=GT06PGM3LGR.>=>XR&CLZ^H^N^CLW^X^D^H888^I^=I^4^TI2E^4H<G2L M^V^VRAM<I^FM^&C^M^>79-6LV^W^N5JMN1\$K8B8V3^47R1930\$&K2 M^K>JDXJ^HWINJ^O^UYIM^..J6PI^FCS MU806Z>S=9IN^Y>YIO.>DNTX=V-L2=CNLUDZC^&T^Q^V(Y^MIB=MO?VVRZZHW^?>2FQ?75C0GJ>35VYH^I^H^M&Y^F^FIH^N^K/>3&5^4U^6<CO5^NCTFF^I^H449JIC069N604VW^H8BAZ&M^M^?Q6^2&QW^QIU4W^?M^W^R17XNFFK M^WHQY9J.K.702HJ.O.Q/U^I^UYPMN^TIF9<=>4GDI^FIU=S^#6(I M^I^=XHL^..2DQOQ^I+ C^H1FUSB^=^W2Y05^4SM/2IF^N>?E3 M17QAE=CC0GZM=7%PY3S^=HJN^R:PEWPWK^XKB:50)UNKE6:6^HIOI<I+G+WQ25 M^PI^FV6ZJHGOV1533^BK=&S.Y3.VI^PI^66\$HJ-B>40QIU4A2D+2I^T^IE=44 MJE25DKT4E2^I^I4FM.E5^X=IXF)G&^I^#^#I2H^I+H&I^+I:GGI<M^-(U3G5XIGSINI^7SGMANPW>KWRVS^I02JZ<+L3 8S0.KI=WF/I3 MR^E^FO+SNIP^..AZ>^G^SVTFY4SM^P2DZ.PK&7^D-U\$3(4^Z^M^?>&^ACS\$Y>.>5I=6H^%I^S6T^>P2.E7K?>PGI=^%D^ATI0H3IS M^>8^>3)K@FSO<KJTFXQ= 9KZZZ^Z6>W/M99^Y^22 3IV^T2<@M^=FL\$>^4RIW6WYB^0^4XB.W^N^M^E^PN0MHIYU^?>7575%>JHGK7360L/CF M^I^6L5YBO&+=>S^U3ARX4Q.SAR=62^IGJO.SR1^M^MAPXMOAQ8&^U\$A08\$S^M^%80EMB^%C^I0CQ67TTHEMIEE\$5I33V4H3I<=&ZZIM^I^7HKIYG>+ZL6=A18I9LF6U MD&MLEM+D6^65(3+2D)EU0AJK:Z^*K1AKUZ5R782NF<+>M^=I^JZM^?N^K<N2.3BIQH^MG>+>I^Y^G^T1AJGSC>^5>D:(R4 C9IOO&0^0^MIMOQ0M1(Z7IE)YJ^E-GL^K7^U0M.G)QBZ+2M2.B MEIYU^H+N^K2LHW^IZ H7Q/T?Z^E449.W39Q3.X4Q9S38NU5=.44W)N1^>6I\$ MR0TO>^Y^U=GT06PGM3LGR.>=>XR&CLZ^H^N^CLW^X^D^H888^I^=I^4^TI2E^4H<G2L M^V^VRAM<I^FM^&C^M^>79-6LV^W^N5JMN1\$K8B8V3^47R1930\$&K2 M^K>JDXJ^HWINJ^O^UYIM^..J6PI^FCS MU806Z>S=9IN^Y>YIO.>DNTX=V-L2=CNLUDZC^&T^Q^V(Y^MIB=MO?VVRZZHW^?>2FQ?75C0GJ>35VYH^I^H^M&Y^F^FIH^N^K/>3&5^4U^6<CO5^NCTFF^I^H449JIC069N604VW^H8BAZ&M^M^?Q6^2&QW^QIU4W^?M^W^R17XNFFK M^WHQY9J.K.702HJ.O.Q/U^I^UYPMN^TIF9<=>4GDI^FIU=S^#6(I M^I^=XHL^..2DQOQ^I+ C^H1FUSB^=^W2Y05^4SM/2IF^N>?E3 M17QAE=CC0GZM=7%PY3S^=HJN^R:PEWPWK^XKB:50)UNKE6:6^HIOI<I+G+WQ25 M^PI^FV6ZJHGOV1533^BK=&S.Y3.VI^PI^66\$HJ-B>40QIU4A2D+2I^T^IE=44 MJE25DKT4E2^I^I4FM.E5^X=IXF)G&^I^#^#I2H^I+H&I^+I:GGI<M^-(U3G5XIGSINI^7SGMANPW>KWRVS^I02JZ<+L3 8S0.KI=WF/I3 MR^E^FO+SNIP^..AZ>^G^SVTFY4SM^P2DZ.PK&7^D-U\$3(4^Z^M^?>&^ACS\$Y>.>5I=6H^%I^S6T^>P2.E7K?>PGI=^%D^ATI0H3IS M^>8^>3)K@FSO<KJTFXQ= 9KZZZ^Z6>W/M99^Y^22 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[REDACTED]

(The following text is extremely dense and appears to be a mix of random characters and symbols, likely representing a corrupted or encoded document. It contains no meaningful information.)

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 '4DU6U:5K'0+=N!2U!@T_3K2)HBIH!%"#&HRSNO.%4 \$DFORO_*_M:Z!2?MX>_! @=^SU9W*>%9R8I7!0MNA^V0
 X=Y'QF"U^OSR9"XYV_<JGB2 M!M/_@JUX6U/P3F!>#;FTDDU:9CDM!E.SS9!\$DS>6IYW/T!0!2IA50
 MV70AA!O%6A>)&WA9-IN(?)V2>8HVQR*K#<?I_P"N-2FT.9M-O-0M?F2.>61'NCN M'58(X@6.>"KCJ.23OVNOV_!
 Q!62%/_ _9KAN-5WG!+OPPOOC9;_%RX!+)+!0X"&CU MDWEQD\$0>0"80,\HXC^493CJ.>:J4KA '\$B#3/"NB7VL:S?
 V^EZ58PM<75! = MR" _&_1EF9CP!0!NKJ&QMLBXCEM!>%#))_*P5\$4#)8D!
 3PAX5GCN&U2,85!S38LI&1_0%"78XR.#6M!>VH/B_ MP43!27P7^MEQ4U^L_ 'Y/ P#!82;_ (0+IH3X(^+0>3I%M S
 MB=00W^B7<(!B3!%?#!)(+W\$!_Z%11Q!Z:W1U?J!0!B M^" _!VC_#WPEH_AGP_9+IVAZI:QV5E:~
 !Y4:A477E.1MA"/+8!4/Q7!#?I MN:N=:XO! ^%X_>6:6_B1?S;+!3+!O:QD;D3S!C!C;&.@!\$ _\$ /IKIFS MX&P^#_V4/
 WPW!Z39ZT("BCU32I3@2Z@_KMY\$O.CIE<(L>X^0\$=JZ?5I2 M^&GD_PGN!IGBTPI'X\$TE_!E6QM&\$+_32@?
 +%\$I8EI""J>M>D5S?Q_""AG MXK>&Y?#_ (NT:UU_1)9(YI+&4M\$(P9"RYYP0#@!<4 ?EK^VO^U?!"WQ=^& M?@?
 !")&U'Q)YVIKJ%UJD!MHY?+1U4*KX985\$C.IR!<%5_ 'K^F7P!^&"?!?X M->#? R7(O6T'3C(*2Y48\$LBJ/
 <#L"Y8@=@17Q3^WY_P3J^~6E_!27/B!-= M\$A!""^" "D!U0_P!CEH8+F",H 4!PCJN75T_5P>""OLG_!_P#_US!H3!F
 M2TU+Q/=QJ/B+0!HFT2!OYFS)=>6D7.BD_Q%"3R30!I74444 %%%% M!1110 4444

[illegible]

[illegible]

HIG:P!QQ VPHH ^JO| @EQ MR8G\O N) ^G2IKZJKY5 X?)B9XF | 2|0:15H **** "BBB@ HHHH **** "BBB@ HHHH M**** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ H MHHH *|_ :D :Z(LKZ'83ZY!\$09 SR23@ X.M/? &Z/MI^R#^-6/_ (-+P_2#V-^F?37QZ_X*I>*OBMXINO#7A:POI|(#+29CNI3BU M4WC /#Y MC_ID_ES?<=? OA3X+?S+QYI7J>&O GB:Q%IGF-%ILTGHIBZAWC&5WOH1D M9&1GO6S _ ,Q &+ *)XX)RI_-UXM;)21 MQNC_(9C^_7 \$2?OQ X3EY|_K'^PL@ EC _IR P#DA>QH PL ^X?'^S'_ M %2# P_N; JCKZ0_95_-SI_- +4&KW_.0Z9=>% _,)N5TVIE6::XB&-QBE M&XKGE2L..1D X (I AF/XQ?IG?I QONOK P#X)N LB_\$3PI:I/XA M+/#^H^SM T6WN^@AU6%K:XNY18FBVB#L_\$59&8LPQD*!GG'D9MD+24_'4J4 MFHR2TMD)NIZ\$S.W JE^DHMH19_P""SW_)JB?IC:9_P#I+=UZE^PG|2/"6D_L MA "RSOO%.BV=W#HZ+);W&H0QR(= [<_L:(UKRW @LI_R:AHG_8VV?_I+=UXIM^S3 _.\$G?AW|:/@/X+|T2ZG%-PI\$AC9I/LJDU^9'I'? M0=-+^;-Y99YKB3&-|LC\$LI8|3P.!@<4 ?*G_4J_-Z|:?!EO"?PV^%Z20>_ M_%G+G4HX1(QO&GE11PI@5|V5PXRIH4XY(9?/|+_@E^0_%VDVNI^~?VC/\$ M;^+)%)\$TQ5) IV.WFOI\$CW^L^WINPN>V**B/VTOV|/"?I=(GVGZ.FOXJ9.G' MIHM- "@F\$02(\$@3S.OVQ)"ZD+A26*MCH(^>M/_.*;\$^\$.WA^ORM70_|!7OX|Z ;Z%?-!7.XBZE M)X>GN|#3UI\$F^*3D)'(V7SPWG;-V5)_U6?FZUX=XRV/_ !=V?|!1?X'1^MOQ)I_B7QG<;EHER)-,""*UMVOW"082*_%S6-MJ#;/ACSHKK|JM&C2X;Y?D M7*995#-.S7T|> M1T;^S@F2R(P%48 'IMV_%M &|^P3X^|6?" P#;F^+|P5|8^)|H9UVU9+@;4=9OY;ILVIOFOE|8f=IM*SG' M7:/2O9/^"LOEU7X6_LWV>D^'-2O- |1>*8MI&WFTZ9X.E(H|S2.CH0PRR1 M(<'D28|UXA^WE.G|G3_@H%|OC7#_HNE:Q)#.ZG...!F%A;W))|9M9T S__ :V?| X7|_P4N^!_PM3_2)=|*(NL:A%_"LA)NI5;V:*VMQ_P|M;4=C_P2 M'^FN?\$X/>.O#7BG5K_ %CQ#X;UO+S;G)I^ABAWY;EE<_-S9*A^TRP9>"LO^"4?Q#|7;3.ZG MXU _;|1OXLD433%4GO8|>_.'02/FI^YI8KZ(-2_P|)_LAV>G;=%?@YH MO@_39UWQ7.IVWV>54)&"WVNX&[VQ%SG./O H^?Q.^GI%|:N@? WX@^_K MKQKX3UV:"TMS'Z_*U?4_P#P56|5;UX_9)U_M#4= U>_T/4?U>R07>FW+VH4NV100@X|IFO@COEX?^+OA|_@HO| Z/XU^)-MA2^_ IC4M\$N1)I@016MNU^X2#"11KE2"P"/G^KIC X*|_F;C_P|AJP_I M#;.@#X|^_P (?VD/^"@G@/I- 9@|=R>\$O!"AFRAT:3VU#4+H-J%U!&OFW!" F M5FDSNEI>2IF= MOU;"T KXV_X^UR#4/VK/@=INL1HGv>\$ONY4>9?;9CC_'43/X4_OPS_P"" M<_OK^_0A6R|?_\$KX|>(/#GB? 5HEO:6Q037#0AI7M53Q+>>%5=|1\$N|NHV-Q(FUWD8YJ5%I(^IPOQ|S|HF5Y|_6_-OHT?J?1110!^00 M_19BIET_HLX574QVPPZ0)8#.%%VQ/T%277_#V#|FW_H;10_|D)= _&Z^M1O| @LM;17G|1_PIMYD|R&721&ZGNINV|Y5|R?|.W?V;?| HENG_P#@;=_M |:Z@#))_P#|3KIGWOMXIT;PI|BJ^GU75KV&PM(FT>Z0/*XC12QC_P68JZ;=17MI71,4T;AT< RD\$AE|Y&.*T/VZO|_DS_X MM+|8OW^|J^*O|_@DXLUOE^@RBHF^(-8U#7=0_MVAC^U:E=/<2f0(A+OO)9:2)*ENO MN%@ZOXE|-1FZM;S4FRZ M2...407\$%TG5RDC1X9B6.YID@@"OTIK|J?VE6/_@J5^28JT%51XC 51@_?VW; M4>@_MZ?M/2%+6OCUX;_9U^#%W- H&N:MY2:AK<_8YM|J|+CEP3\$D<6)7D3_MY^< C:=V;??|SD?&>I6/V^Y_.;17'B?RRQN)|6:2/S3RPWFZW|2>-W7O@|* MJ>_.\$_X*+.)^SEXRM/'ACPU+|0/B-.(S_9MO(5CLWE_VVJSO*X8\$|J.D.M.1N&?)|7XO?1%|/BPH.C?#7PIXLY- MU>01P21@YP62ZG=R?7\$?&!QZ@&%^MP+|>_BQ|-?VKM>_9Q^*OB&Z|5^2MS%975W<=//|"GG|DF?YVAD@#,%? D2)@_M+|PJ7_@K|9O%P;^_?P7U70M;U2SLI5);ZZTYRU"6VAOI%M|\$WCF%;HZJECCR99&T=V4+A\$&%0H MG"+|IW|7;?|E=-BUGXT?|/3YL^3=03P/CKM;YA4_H_:JL?V'?VAOVLM#B|> M?%+XWWO@R_U6);S3_"^FV|LM08QN |;M&L|21;MR_';@%F+UQ7|_OQ=^_O_M|O|FD_|XG^+|-0|7>=&=|NI+MA_2,K:7-NTA+Q@R81DSM&7X)4&MOU|50BA5 50_#H*_*KJOA57_@J=@SHOH|8^R2|UA;=P,G|/RH^|?VL M?VB_|9? ^"&N>_KRW6^O(=MKMBQ(C%S>29\$2\$IE&"S8YVHV.<5^27P;_9G:_M_;\A_"R BA&+5/I AC5'D? 2M+L5D998PI^*62V66..&/((5CN=PN2,\$ M;?1?^"W\$UXOP9^<*<|OL#;_(AIR<>8+=Q'D>N&D_6OMS|G"SM=/_&>?A?:V M+|I_.POL:0L/XD%i%@_B._/S4|<_U|Q?1%>_B5K7A_P"!WPWUGP=XEU+1X|2U_M?>MWI%|+;&>%K9G7)0@E3D'|KH| IBQMKGX7GMXIVA?S(FD0.4;^N>AIQ7YS_M_P#!;C_DB_PL_P"Q@d_D)GH^L|J2^_*?|WJD^P^(6J17&L3:9X6L|OR=Q:6I MN&@C6-"WR|C|'W_.DIU'"? OX_ 'K_@HULH_\$CQO|&+5_/A&_|DM|_TO M2%D\$SA0D- Y<"2HBHA)3>Q9V*\$G&;_OGP_|\$OP|?V6O#7C+Q5?KIN@Z3X M8L) IF=AD_P#^O&JHH_B=F^JJCDLP>OBFQ_X*O_WX^WU^|/@%|"X|SOX)&A.MI:M'+<@.>?F=7AACD^8-L+/USR*/+OVC? V6?C3-P#X9M/B7X|^>LZUH-G=M0V|W;NTENT|D(7@:22*>@O\$;_|@NORGEA^F?|+_8'^GP|\$>/9K=;6IU MBP#W448PBW\$;_%M^IWS(WQ|8K|SOVOM-_:'U+|9W|2ZH9_4V/^&_UM+;_M2?#5B;9IKJ1KF- 8@&A63(1RK'.PX7H:^X_^"9?_"8Y|/^N_|Z7W-'R5_M_P\$F+|DZ;X^?|_3_TN>OU5K|JO^"3?)TWQ|_I;?^ESU^JM |1110!^>O_M_|#_DVWP;_V-L/_*1W5?3_.Q3_P FC_'_'L6;_'T4M?_'_|#_DVWP;_V M-L/_*1W5?3_.Q3_P FC_'_'L6;_'T4M_Y_/_WXR_M|>_V@OBG^*OAKXH MOGUOQ)K-S\$NKZQJ\$LT>B65O|97B#|A%D.B|E&X;0%&XJ5|A^*_ 33^_'P MH)ZGYX|*?M>(/\$ C*QMFO)|4275G<7|7YV6*X^TNS-H&X#E MPS?MS??" 4&9|>484IA)|_%C_Y#^YFOU>=5D5E90RL%6&01Z4_?%W_2W_M_:H0_M(?""6|_18WCZIX|*W<=O_J3H UU;3*S0.Y |_,>N6AAB7@L@#LX(&?ME#^/H/C<6D5S(N6L3BY9AST M9EOZA-8I+R|F9?W5W,C+\$@4.QZL<=2? 6@>?BBB@ HHHH *M**** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HH MHH **** "BBB@ HHHH **** "BBB@ #(|0>)+;PI^AE#22R?|SI9P_XVU/_P +0_ZAG_D? P"QKD8|%U&;-72PNG1AN5EA M8@|I"#BG?V#J? -0.N+|OPW^%8>SIF_M^AUG_"T|^H9_Y'^^QH_X6A_U#A MRA_8UR?|@ZG_T#KO|_|A_1_8_I_|Z|_-#? X4>SICH4/2#OC"VU^ M1H1&UO<_O+8Y!'L;^?*^"SW_)JB?|_8VV?_I+=U|9^!_#=|#JJWMS"|M%\$ M&P|_M+|S_C^3TYKY_X+|2|FH;)_V MG_Z2W=<=11C*T3KIRE*_Y^SQ^T^R7<M^? V|_@S;?|_SD^B_POX5TIM5^Q966XLXXU9;A2O/F0^G/79GG|VHK|@_8|_M_:TM_P|JKX+V|UJ\$T;^_ "'66NVRX|=|R|E5^190I/H&5U'/|7_L70IS|6;_X7^)|/ M|GPDB_K9FIN; GH&C)62(GL(^3M>LC4|INI_E*M| |^NWAO_P_|M2J_7Y#_M?M=>_='(^7_12K|FKO+X?OH|Z754+W=I=1Y9(WU;4@^Q|'\$D\$\$\$D5^G/I M0^Q8L_@9|%&_CNJV%_TZ2XACD.%FG(VP12|_#E9%_X?0|^/_HDL_4_P"" MG7A3X9P|7X0|%RK;WX7F.K#B>^)|"S|;_ZHM>A?|EOA#'=7@|P3|7|\$\$D&MJ>&P;?>7_#I#P>WESVN92|ISUC? L4^/_CU|_|>|3_%#P#|(:OXDWGB0_M/:S;Y<:2386SGE|7T'|8/VC/VMOC7|_?G@;7_P|F;3^R M=;X&C^T;G M8KJNGCX\$5YA_=PE.P\$BOCU4@|ZI^_P""@GL_|M?|LXZCX.T#RV|2;:>1_S MI<\$KA\$GFB5T_18|_M'+* 3@;BN2|DCX|_P""_OQ@O?" B;QY|\$S:\$S6%1%*^ MJV-E=J4D@N(BG|R|

2!0QN,>N?|!9WP M=::NA0Z |3/VAM>L/ M&%R/M/L83/?
QV3L#|OFFY0\$@:1&H5>0I88KGOA#^TM8OV(VDM.^#7QTUZ M;Q=X.U:2*.QUZ|F>>2".5RD-S'_.SM%N&V2-
R=FT|DNX;|J5|_* (+D6EHD M7P95,P!="" 1UYKY5^ GP|/O_!0+X5>'9+ _XE:A|/AEX>M8
MM(|DM7FN+S7;F%5|Q*1)&907&-SN54C 5B'8_0/_13ZXN;K|@::|)|DFT MEYBQR2Y="WZYKTS_ (PV,>G?L3-
MBC555K&>8|1CYGNIG)^N6_ 'YX>+ _M |!8?|@E3!2-|LKCKQ>_ \$3P-J5|+D6-S/;>:WT(ER)Y+M(OB(4AU)X<=
MD%EN'N*2L3?M!2M?;#|!0_B3|:KKP1?ZM\$MHGA/3K69|3XFP|2,@GC\$3!<M|_!0"S%@17+?|!K_/4/B|!|UF|_|=|
f\$X|P2K36P/Z&OU915C5550H|! M5&_!Z4 ?E|_P3Z^_OQ5^%O|5?B|/G'XGZ|=>)(X\$N%LY+ZY:X>WGA3S@T4K_M
#F&6'+|&/'RD|?F|L?Y%:/C_XJ|^#GOE^#_J>+!U:RM::6^N=-L|^6W@O? M*N(FV2A" P(4Y|X8UC>_!|E_!J7_!3_P|_J7-
(*Z6-HG|!P_L|!@6- MP|0W!89;EM=P|N/H30!N^"?2V%OC1^U9X=A^ (P_7OC5KWAC5M%)G,<%O&
|DL|:QLDB9B\$P2IPN7_ %1Z<#>@5^5/_ 7\$6"UO_@Q> M0N8M3_U8;XSA@BFS*G/488MCZF@#|J_!\$_:5L?V5/@?<
JGC6>VCU#5&D2PTFF MD8|MQ>2|B@8CG:J|C8Y*QD_@D5|'?|_!FG|H7|OCPT/B12OC)JW@WPQJX8
M29I&GJY2>=\$J66Y26..\$X9MSN|D|\$,=K_@M|JFHM|O@W;7_9\$N;JN+L MX F6& #CVR3Z<^M?HO|
(K&RTSX3^"/3=O|G6^BV45MM&|Y2P(\$P.W_ %Y_M;?\$|3_VA_P#@E|XDT+Q:??
\$|^)|WPOOKD6TUMJC2^1YA!8P0\$|R?9W90Q62- MN2AW#C:;NSXQ_M=:7X1_8TO?<
CGX7B34(GK3+>XTJWN^|HGD2)\$E"GK&|G>H M/_+@#WK" _X*?6=G>?L_ \$@WA51"MC+"Y*R" _MPN/KG;|&-
>5_L?2"73OYA MO^"9M|/_ %\$DR:1JDNH6|4T|D@VWKRQR)GC*3#=@|&_AH|<^!2|&?Q8_<
M8^&VG_ %3XA?|7+)=>:2:QTZR\$SI\$B2LF2HECCB^>/(2<#_)(.0+>EZ7^T_ M^P+^T5X5|6^M^)_C1|_|=+3+!9W-
Z4@_@27>9#|!05AL::^1GJ0.ES131D\$|LUCNU^&/_ 5L M|8^!|&5GX3_!\$^&|OAF1W6.?<
5+2TGLY|92<"62TER77N2C@#;K=* /HK_@J M5XHUGP?^R#KN|: #JU|HFHJ-BJWFG7+VRJ9@ "Z\$ \$<
GKS7?2"GX7>+|/VH?^ M?>?PSTBU^>+L^#?2-\$SE|XEA:YNY DTP*,PFC<|@1R7_A|JQ_P5BNX;_!<
MB/6KFVE2>WFU#3I(18V**ZF92&|4\$>-C?|?|?^3+?A5_V#&+|1M_Y5_ML.?LM^*OCY2OB1HF@?<
%S6/AU=:%M^TZCIL\$LCZAF:1/G"7\$1*EN6;|WXU^ MF_|W|5C?L8_G29+Q:UXVU-5TS21>9V_|<8|VZD7=DJ@*G<
|+2("=<\$FOE+M_@D#_P_E^&^//_/_*JYGC_ (+2/?Z|=/A9|>UX#|FWCG<+YLET5;_<M A|(DGH:/@#JOAG^P|<
<_YH/#%|O?BW|!>+|W^L(M|9:1&DL|P1MAXV;_ M2Q1VYZ_(D7C(R5.15*X@_&O_@F1|:/^V@_ \$7QG=?\$7X,><
(O)34+LR2M!&I M42/&KL|P2|PYB#;CJ3CYN5|350^"BT:J|Z|X.55&_J08@>G^MKR0|HC|G_M_P#?<?<
A|+Z;H^CKPOX;N:3|P7UNUE>64\$BR;&0C<?>ND.WF021RQ|&5U(R&|'4\$=ZEK@@+H>N^%_@CX T7Q|<
MMXBT50;*MQU"|)5E_GB@2+|P_|J0T>W;+K:|XRU+4|YKJU<
MM62.*_WBD|+IED=@L9|8D_!JQ|HW|0|' QN_9|'|E|3O!|QVU_P_1MI_6<
MZU2...2XT^X\$0.&EQ|HD655XW*W|.>N_'M/A_@AU|<_?ACXMZB|_!\$UY|UNQ| M%1+AA^LA_(5|P?MB?|FH?&_<
+%/+5A TEDH_Y3|@?|_:_O_!OIG#2/%.M M|XDL;B72=6DCC\$<WEUIW_M_|/7XRW=B6%<
|J|NLRP%#@^8NDVA7^OD"G_+!\$&WM%&^OO/N\$(<W2:O:|\$,<M^6L+%/U:2@#|!2?<
LC_!|B/PC|/Q%^"Q=U^X@Z3|MO)+KWA26(98X9|7:?. ME\$9F=7*@LOQM=0"0QY|K_P#!#7_D%?&3_KMI/_H-
Y7Z@:K8VVJ:7>65XJO:7 M\$+PS*W0HRD_#^!_?F%_P0|58|X\$SJC^8BW&DA7QC<_7G.*_/0O|_@H%^V5XZ MT^XFZ)|<
O@H&7Q|K7D|?E:A6FM3|_JH(L|N4/F|(1B_!|RR|E8_!\$G_B M?J.DQZUK/1VMQ^_F3S7DB2YGBCE."4^T_<
KZA_9T>K21>5Y20_<=>8RJ2C.X\$#+_ONQ_!T_!%|4Q_!^O|0_J2LW?04O|3|00J|HEN?GFR3N\$B MQ-
_0#_DD671W^?(*_DD|:G_!3SX?_ \$X4ZUI7QX^&7B_Q%9:=8SP?VYH|O| MYM+>1&40W/D;MAB?<
+^RY^UM|1/VK/AU|6_!_A?0UN|!"U'<
M3OM<^G:A:1|K2&XWOF%D)9MCN..2_"OU+|66&C:IX6UBS|1QVLWA^>SFCU&_ M^(\$6Y0B42\$|!N|.>V:<
/EBS_X*\$>|V_8|3XXW^EK_(L+Z^!N)#|X7_CS! MY_'?GW8R(CO|H5XA_P\$W/_ Q2^_WBS5OV@|B?<
XJUZ32K^YF;0M!_M">_QFD_M8E7G%ONV"/&F_-<\$9|A^D_F6NZ21B<*B+W8DX^YG|?>|_!P4QM8HUL_A|/_@+_<
M)|K_B<_51_P^YFO=OVLOA-JOQC^#|JWHVAD-JUM9XV^!OB@LIP2FCW#K^!|\$|^*^JRG"8*02"XX)|\$/AO<
M5|!CN"5A:4|&6W\$A&A2ZC&1T|:<74?|7|DW|48#E|G;# \$9_Y3D|H|_ MT^_Y|SCG1D|(5549))Z_#UKNJ9?AJE_-<
2MWU33UW>KU>HP?|/_/!/_/E= P#N:C_AYI_U3?|KO_-\$5|_|M)^?7_1//%7_(O+G_XBC_A1|Q*_Z)YX|_|!<
<_-\$5P?V;EG9?^!A_S/EO_M|4.#?Y(^#9?)_GU5_P|T_ZIO_Y7?_N:C_AYI_U3?_RN_P#W_7RK_P*)^?7_M_1//%7_@DN?<
(BC_A1|Q*_Z)YX|_P#|)<_!%|FY9V7_@3_S#_5#@W^2/_M_@V7_P F?;WPM_X*">&_!B:RT77?|IOX7>|E6"&<
|^UBY@\$C\$|0YV(5|)QG|_M_|X'(^AOBEX#M?BE|_ %?@Z|E,%KK^E7.F23*,F(31_!O_!5W9^N*_CX7_|<
MJ_!\$;QOXPT^PN?"VL>|AY&NM0U2SDM4AB|&YE+A2S8Z*Q.<=|DC|+OBU|8|<
M"/P+|%W'BWQOJIT7P|:RQPRW@M9KC8SMM0%(4=N20.XQ57RV;8?#8>I^89H MJ|<
|XKQ66395B:43YHJ7.EM:5M0771O|YGY"?|7|H#XJ_|\$L?%VO| MP|^=|^!FUGPKJ5Z;Q_!6@660*(S=6EQM99%=\$3<
M.C#.#JVHZOX)NY_*4UNP9HMMW)9_!HMM_"OI7P?XH|?M+?"W3M?L+>R16^<M_5WA34K\$|/%,\$D>-<
MT4|J\$;C#=#M7A7Q_ X)=_L|_!\$E)Y(O_"GA"_ES_*9X_M:NFM MOTA;="|^>=\$?F1|!X?|!<
|XK>)+^XK:|HWA/O9K1*M;*>|_*|E#(MNQ=LRYPRC_ZY7?;%>I5^+^!X?|_!\$M_VRO^"AV/B277?_OB:2W_Z%?CO;_<
M2;RG\$!62%GBQ#*>?EY=EK|?_X*D?M^ZY^S_P#L^PV_A:Z?3O\$7BF|_LN^4_M(7VRVD_0O)&>SX"H".5|PL""|0|!*<
MK>(_9_!D^Q)^\$C/3K_7:RYEU_M'5|!\$MW.PLKESBY@N_ORE)S.4W;U;A_1D^!LZ_"7QC_P_%,OBE;_&KXMZQ<
M|H|^!PVMCX4TV4_!T95_(!/>_<|S|SYWR#_"E2OLG|"?_!|X=:_1|_|M|2^!_!MO%GBGQK|<
N:F345WK8VMS^N6*\$|DGELL0?&)(KY:MY/&?_!) M7|JPQR_!<^\$WB1N2.?MUD&X(Z^+JW+>VX'LLG|^T?<
E|_P7*Y^OP_P"N_M.K?^A6==M_P3O_&^+?|37|3WQ|UV|!3ZDWPLL_M%U%HIQ^&|+3S\$6=NK_N MY_L:R-
|K#|CYZUO|^2*^4_%X|_!|4|L+R3QOXN|HBWC95-K@%E|IGWKIO"<
MO_!&^X+;+J:76KZ|X|!0P(0193WD.\$3|!AS\$'(^RR|_P_#QG_((Z^"=8_M|7?&7XH?<
%^ZL6M=*N+>;38Y|Q&|S<7\$=S*B<<|/%C3|YB^O_ZPUSO@^X>^&_ MA9X3L?#/A+1K70="L5VP65FFU%<
|DGNS\$|EF))R23714_?&?_!6WQ1-X=_8S_MUNTA.F_L^?LZ_#X5_"OP?_%X MA^2|?<
W|E|H=XK26XD;=E;RD=Y9/WO*J_%R_6R"H|Q_X+%;3-J7H(27\$2%TT_MQ%97,K_=-4!_D_!E4?C5W-
()*?"C00|O|O|^B^+|^2TB.O^*|BZN;^|P#(4 MBN9(H@W4|QO;MO|YV-
^F/@K_@K=K7A/OQ9>^/CM)|_2^D^5UR=06*XBDMU<
M|P:TFG^LF>K^Q(P<^*W200SQ1XRMK7X7ZOXKTF|AO+2|Y|M4M+J%|X>|?<
|%*_A7H7Q(9_|7F|6L+^EX>K;#|US:M_X_^^^EA_WMO2V%R4_V9(YE!_.(U^G=^Y0+|^!G_9O"?|<
M1WQ|&P92R2'=Y9&_&VO^B3|)F|/^"8Q_P"\$Y;N^_OC&|_?W1CU&1789^M<M:BK\$CT^5"!|BG?|!D8V1?<
M1_3Q|/"#+:_%(OG#IF>^:1?S\$3|^9_P205O_M"O|:7QU|+71N|IAA05: NN8-16-OR_@H_6"OR?_&|!X%_X+_"\$K2+<
2)M_M|8FU=)\$_P_2|;P|#:0&OU@K|HOV?8V|5?|_!9_XAZA:@S1:7+JK2LO1!|\$M MJ<_|!8+^_-'ZNT444_?B?|<
/C=X2_9|_X*@?%3Q=XVOY=-T^+6M>MFGAMY^V MWQ<_&U_3V|*^/_!^L^!O_!T^H2^"2|_|C=?<
#GP=^\$OA+XU_|%3/BGX9|_M:;+%KVA2:SK|!6+|SPSX^UVZU36+2Q?4I89|GMP(%DCC9MTB@\$|H4&_O/M7S<
M3_P63|=>)/ OPT^<_AOQ#JOAZ>?5|A|_!O9:9I%\$(#%&1GL: ^L?A#^R5_M)|/^-XDN?<
\$@+P9;^!<8N;1K&6Z@N)Y^T\$_.CLF)&^T:IGY;^_O^"WG_)+_M|A|V&C_P|!\$|^#Z&_!D|2:MH_|<
P3U|O:S8:I>V6L1^%K&9_0M|AX|A7/D9_M<2_|@OR>ZF_MGEGV%@ZR2|(Y8T|LR^H4*26R%_VE^UM_RC+1_|<
8I6'_MO7+?|_!O3X;/_!MCV*);?^>^>ECI?Q|!_!760\$0A0|_M>(KK<|L^Q2OED%Q:O+)^*CG<"Q|XR<
2#7Z9_"W|H33?/^L_D?&^!|@_W|L!_M:5|ZW@4DH|2.9XXQDDX>_U7G)X|!<_X^P?|F2^+^_P#K|T|_!<XJ|V^|!\$N<
ME^#?2V_A_KNMWT.F;|NE7=U=WEPVY.&)+J=F8GT_HH_!^2A^|Q|_X*>^>O_M%_B74_B5|7PR^&VEW|LX-
T@R^/S;!Q_L;^YKHI0M)*Q@_VC|P|?M_?L(?_M%K|D?X?ZA|3OAY|<|?U2|0@+|J^LR|UE|(RX#2*1_Z2CYLLC_9<

AWNE>B77 ! M3SXJ &KQ9J>E2LZ !5 \$ME90B35-7BEF#9X5Y\$B: (-P7@/*2<>Q XWIH*#I MN+QQ\?"2&VI \$: ?
PWX&I#VNERW&IZ3: 9FGO(0.8E,2G,">.(G7DJH/M? M8+ : "U+H3IFW0?%>N:6\102S:9J@_M_?%GP7\I7O15U_Q?
77A_1:74;UY;2F;>5&KI(7+1@QQ0RC.W M"AF.#C: ?JS_@C_ R:/> ?IC
>_P#HJWKP\IG03X;S_@LCXJFE7+VEYK\$T1I&_M1GS_!NWT=;XJ_P""70QQN
'G4P M&:OK*Q\$6)YQ:NUH#&INTRHJLW& MY02H 8QJ.G">5VG_2K_JL: ?%92&PS^(^H76K^)/#"K<6MI?
#W30AS% M-%.Y.79) F&+!>?"\^%#!&QXC^0B1Y,9567\7#&N?A X)4 M%:30VUIX_1UW A/FBIW/ % P*^,\$
M1E/XX_/^A=K7@/X3?"D26WC7 MQ:8PVI11\H8EEF&& MJRR.&ROY4 \$8+!AO-O_,\$G?"WBC38-2\6_M'>(MYO%
<@Z:18HN.*8CM))_IIC\ M^VT2"81+#+NPDLSX8J"P.UOI+;3TZUX)8_MI?MI_!H3OC&_"G+X\I(G/T_P6%_Y_?
I&"Q_E+7Q_I7A_XK M>?"^E7PB@^,OB&PI2>-IM3TFXDN_-51#%"TQ\N(18HURN#G"XYZGK7VS_P6 M%_Y_?
I&"Q_E+0\I_ /OO(@^#W_!3PGXWN8/M4>@>_"I0%MNV^>|<3.D> M<^YMIYI9KXW^7P#^+
/P4=VZW\2_& QLU3PWH9)A4 LH M@&J1O(X49W.W5CW;I>_91%Z5\2/V"O /A778+Y>|,SS&9;*VNH4G=1T-Q:7
I1P M/EWN) X"YVT 6W?WPU_:0 X)Y^/O"NJ^!&GB3XQ>#_4N"ESHK6LIR"4PSQ M20:I2+!+DK-&0?E.>F&_5C2
0&KZ397PM\BT%U_DXM\N(Q31IE#;70JPS@& M\@&BORV)_!5GXM_?Q)9:~T#*H2
SM:IM*73;W8#@RK%+F.?_ (8 MP<I?7\I\ BW2?"OA32/\$FA7B:AHVK6D=I9W2 @212*&4X/(."#R#P>:-B
MOS@_X+-M00IHR&WECABAM8I"3(GS02N%1EW%FRR@'='^DOPI M_P"4>/AG_LEEM_Z:5KY6_P""^GPO_#
IXI7RK_I\$VJ6<+MZID4C*/SD;AZ /M.OVA/V(C?I LA^!&XG>I_CIX@1QZ6T=QJL<0IE*_>) %F0^N5O
MX3T(K\W_85_:\$O?VF/V<=I6ZP\$ P"\$AADETW56BC"(IQ\$0\4#@&T: R\@ M L0\@ "M;IM;_) ^+W_&+I_Z*:O/^"
O_)HIY_V_U\ Z*MZ/(VDVA M/BQ^UU^U>_L_?I^Q!+X5T+1DK?5\I M9WMWF:\$A.F225/G\$4:GRE1/OL>20
MPVZ^I_! /WXZ?LV:3)X\!% QRU?Q7XGTI?M=SX>U"WEB@U1%&7CVF>19"0, MI")OAE(%<9_P1C8/G8/C1J6I"
(GKVIN6WG?OK\I_6*#J\ MCA\@CKXBGJ7M*2%WZ.F)\C+G5-->IEBCSMH+Q7*C\6IUI+^WU^V-I0C?
MBYI\I/P0+P^I4\F/4=5M\>? TRAD@B8I\$1GS'E/*JP(*X)KA?^"9UC:Z7 M^W1^T?96.TV5M?PP:!\>6NID+@>F
&FF^+6J?I%/_B7??FUTZ_ |B:9: MQJOV=-7>+RUMUS_2ID95R(3@#.<9I/H^U_X)/_!N)36I1_:/UM/C)Y
MK2QIHV"ZC=??VD8%G^+B1O+60EF\$3/TY. M*_/^H7P;(^%UX*A*_P_O%7B/I\3-Q?I3C2M)U.>&.XLU);
I0L: %WQ M);CYD))_P!6 >U_9OI V /"GO" 9-U#XG>,+^3I4)VX@I26L> S7(&(VB
M3/V@XV#IN++GY2: ^MIHHYH9(Y462)U*NC@%64CD\$ M7YI7\2EGX%T+IH;QU
MI7P\OJ2E^00UJ/SEL3F\$;27,6+G8ZH\3K"S=5Q@D^)/OKIB&U^*?I:7Q^UW
MXX^(\$U.NZ)_:=OO@);X=L\2GAL\F=>5 (U8*42I3(V,2.<\$+@?H7 ? M&W\#VOP7\1_#86_ "##?V;\$=*
OT,1&JUY5XC_Y M.F^G_8F>)O_ \$NT&O5: "BBB@ HHHH *O_ (C?T\3_P"XW_I844?I%SO^ M;) IQO\ IL**
/JK @EQ_P F) #+ N) ^G2\KZJKY5_X))O_2I0:I5H **** "BBB@ MHHHH **** "BBB@ HHHH **** "BBB@ HHHH ****
"BBB@ HHHH **** "B MBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ****
4(6@NK_Y75_:/_!3_C\^T>8/ MM^W_ 'GC^I_TUQC;SC=IM?IK17KX'<7EJG^#3LI+^FO.TA4E" *S*!^*%={
M\#^'= /T'0= /@TKI\A6"ULI9=J1(P\^Y))R36K117DRDY_RD\MF84444 M@ "BBB@X* X+/?I)J&B?IC:9_
I+=UIK^P' R9M) ^P.C_H:U\3XG\Z# MXVT\#Q%HFG:I8K)EM=4M(IF(. 0"N"-P#\$9Z\GUJWH^C: ?
X>TRWT\2K&V MTS3I==D-I9PK%%\$OHJ_ /8"@ "Y1110\^1O_4?TG5O@? MU?#IXU:QHEQ
MKW@E9=.N4VC**2TD\DMP>BO@"I=W\+KM;U9_5G_9RLO@/HP>I)M4OI MIRI_IJB:;I.LI\$MHIY(F'0QD)G<=
M4 ?C\I4?B=XV\6 MO_ "CXT?+\$PS=^! ?#^LZ_I=YHUOI*F/2\I:B\8Y&1QN< MD@9\PLIM^U^B?_!6#PAJ?
BS\CC7GTRTF07TK4+34IXX\$+LL",5D?_W5#IB>
MP\X\KZC\5_#OPKX\U/B7PSH_B(VNX6YU.PBNO)W8W;4\<I5SCK@>E;KP M1R0M"T:M"RI#&R@J5QC&/3%
'P%_P3;_&Y_ C:P3\O@E\@U>S\Z?IDEK MODAC-E^I".^Y9\W9_:YP4&""@R2+I\A#_RFCI: IQO_ *OI7Z\^?@C\O"
M'B#^W="I_ ^%I\$UO);^TM.T:VMIG)4J3YB(&R59AUZ_1WK5MOA\X5L_%\$OB2W_M\Z\XBESYFKOV\$2W;Y&TYF"
ISD<=>E_05^5?I O_ *4W\HW_N8_3Y;U^JE M<_H_P\I^*^I?
O==TOPUH^FZW?_ M6I6=A%&VN(Q)%+P(9^4C#*02"#P0:S?"W@CPYX&M9K7PWH&E^I:9_
MEATNRCMD=I8W,\$4 G_R2@&#I/P^"O&DZO\ "XX "WXR>&9#9:G)9S::UU&
M/NS0\$LA/NT=PZ_2/VKZ) P""2_P E_P""<_LFZ?K5S#Y6I>+KZ;5W+ #YA #Y, M" 0K&9! UUKZV\4^"?#OCFTAM?
\$F@:7X@M87\V.'5+..Y1\P1N574@!(R/6 MM+3=-M-T^VL+"UAL;UC6&"UMHQ"%&HPJ(H "J\I_P,4 ?DM_P4?
TG5O@_M?^W5\OC5K&B7O>"5ETZY3;_H)+20&2W\Z*^)%W<\$L>NUL?5FH_P#I6? M9RLO#A:<'B;5+^ ^\O?
_8L&BW*W6&_P\FX0^#L&L: ^+ "&DZHKAX\N MST2VCDB8=#&0GR?I\Q0\^,GQ1^)\WC;Q;^V */C\I00#
_WX%VZSK^EWFC6^ MH\$J8I+MKN(%CD9^&YR2\GS"P&TK7Z\I%>?^3-M1_P"PU8?^AM7UIXK^?A7 MQXUJ?
\$OAG\1M=PMSJUA==>3NQNV>8IVYVKG7_I*N>(>?B>+M*_LS7^&T M_6M-W*WV/4+5)X=R_=OP1D=N.*
/_O^?>/_ "9*O@P8W_*EKR; ("I M?LJZW)/ACHOBIP:9RW_ (O\R2RBRM1^N\23:9%QRTB-&CJHY(W@98@I
M6T7I_!_:7;Z\I-A:Z7IUNNV&SLH5AAB7.<*B@ #)/0=ZNT ?GC\I?I @KW\ M\+KXYEP_Y\R\$D_!DD&OVL?
MLZ_"OO\KGIL^)?AOX4UI5MVYK\4=&MYYGOTWNR\$9L9LBMS5OA_X_U_3I-L=3 M(Z%I-CIBE;VNI-AECM
<9\$2LI" I5^I\CH/2@#IZ**/_R+_ P""OG_)R7PC M_P"P8O\ Z6
7ZZ5SGB7X;^\$O&E\7OB#PMHNNWELNV"XU+3X;B2)NCH_*\J_Y_ |BW_V+IQ_*O=:I MI-CKVFW.G:G96^HZ?
^%:/Q1+XD MM_#_CP>(I<^9J\=A\$MV^1M.9@N\Y"7I0!T%?E7^P+ RE_:/_I/ T^6I?I MI7/Z\I?^OA_7\W7=+I
:/INMWV_I5J5G8117-QO<_ F2*H9MS_3V\URW>?I\GGX_M7_#74C\I7A3X>>&#V19)I\IVDP0SKD8(\$BKN_I@<=:/_R
_9WU\OMH_5& M&^*?BMLWA3Q\XKNKF^_GW?R&..I\KB*UCP&_&U/6K\9HFU^I T^*YAV_739(R
MEEVL2PP>"2130\$GPI^*_KRTNI?I_ZKEU9_I>T^I6\$5P\I/R_ZDKR >I2@_M#H*_*O\;Z_Y2F_LY?I M?
I_7#>/_@7\OBK_D_C^P+X M>I3W*%0_2XU33(9YD4=ED92P\L#0\^8W\I4OI0>J?I%)OB+X_ ^GP0TW5\Z= M?C4:
I7\N% X8TDVM&MPX\!S%&CR8+X9V?;I&G\NO^"PWAFFW\ \$LT?"#PI:/+ M:Z3J26\$4DI)=DBLV12Q/4D+R:_1KP?
X\I_?#W3WL/"OAS2?#_@I;VM="L8K2 M(MC&2L:@9QQ3_ %/@?PYXYM8;Q)X?TOQ\;POYD4_I64=RD;8QN4_I...B@#
MXZ_:/^%OB+XL?I\$X-\$T_PQ;SW^I:=I&D;JUA;#=#K\$*Q<*.24 & M3@_R3I\@3_@HEI%OA3^SKX?
/CG4+CP7K&@&>W.G7%SI>;YWE\O3 CL& > M88_I\R#C@X^Z:6MK#8VL_M:0QVIM"BOQ0Q*%1% P%4#@_8
%>=>*OV9_AXX MUIM7\0?#+PCK&JO)YLE\;+;R32MG.9*9ZD4?FQ^W9^U?I\ I9^POUGF
MU\??"NM:E\O#C&K'B;Q1(+6 MOV(O\ M\LT^EW.HV5RH;GD-I_JGT/ES1G^H17U!9>_"#^F^&6\6FA:9:
M^FB;IM)ALXTM#&P(9#\$%V;2\J+OQM_1&^0+&6:27;I=&?Y<*_PK;CP_#ZYTE^ M32K^IV>5IHA2:
M9G.W" #_CBQBLO\$>A:9X@LXI.C MM\I4LX\F- (A#74@-@D9ZX)J_I>EV6AZ=:;IUG;Z?86T8B@M;6)8HHD_P%5
M5 "@#L!0\^6O_!+7_DI#IH" _+?_3B: _52N?T#X>^%?"FJ7FI\X9T?1I10 M_::S3\I*":?+;CO=%!;+<I\GKS704 ?
E7_P0Q_YK9_W\:/_<LSX\+X\I_P"" M=OI<-W\;D\T2^UWX9^+I9Y_2_"JUT^ ^YM6?&\$<3*LT>I_8I5R=K\$?J/X3^
MOA7P\I_XIGPUH_AW\5M^T?V3816OG;<I=-EJ-V_S8STW\UK7U+3;/6">QU M"T@OK*X0QS6US&)
(Y^/564@&CV_ ^Q%XO_X+! ?S2?I=UJ6@R:UKNO>4?LVB MMISV\&3\VB25OD5-997L-/
MN0\;DLYGGN3Q^57<(\$SR54GHP)^O=#_9@^_!_AO6CJ^E?WP=I^IHU6ZMI M"MD>-E.0R\$)ASSIN.0#7IU
I110 4444 %%% %%% I1110 4444 %%% %%% I111 M 4444 %%% %%% I1110 4444 %%% %%% I1110 4444 %%% %%%
%% %%% M!1110 4444 %%% %%% &3XJL9I2T&ZMK9\F?;M7(&.<">3I^O?^\$^UO\ Y\O_ M_*G_P
57K%:0JR@K(QG24W=GD_ "#ZW_SY?^14_P#BJ\A\I;_P"?+R* MG_Q5>L45?UB1^U>)4TB\I72;*5=LD<"
(RYS@A0"*MT45SG0M- HHHH#^O@K M_@LI_P FH;) V
MG_P"DMW7WK6IXG\Z#XVTL#Q% HFG:I8K)EM=4M(IF(. M 0"N"-P#\$9Z\GUH\K_&*?^3I_A#_V+^C
BEK7::_9^TA_::^#NM^! MM;"PM"O%T<IOJ_AKQOLFFUF M?_6>^_DZ: #X(^#VCNINH:U<#5I^W

MAY=XD8Q6T>.X>4R-CUA6OT/U'X9>#M8!20^(-PGH=IKI+QR1:K<:;#)=(19 M!C992NX%<#!XP.4:QI_+B+7H-
U7PIH>IZU 4.6I7FG0RW\$>PY3:(REAM M/(P>#TH YC/FGX0P_?X#^"? L2H)M(TZ_+MH;9+IR7#CV:5Y"/8BO3***
M/OT_!MTN!_8Y_X*!>%C'H=O)'I6MS1ZR<(VB61<OZA #ZR1MN)!BOL/_M(*\$ _LOO^V5)
HUWP/+!J'B1(T.KZ)!^U-0M9XE:2%2> TBK\$RD190 X#\$C MZJ!5> ?#'CN.VC!2^!
!0L:%F@75;*&Z\$1;&XJ)%.W.!G'H*U_.TRST73!_ MPT^T@L+!VC6&"UM8UCBB11A555 "@#@<4 ?E-
^SK_P5>U+X);#;?#KXY>#- M=DU/P^B:>NHV<?IJB+M5+FWF9/G4!1O# L.2L2WJ/CK @M5!+M.TNX_P"\$ M3!
(>)=U7RR85U". "SMM_8,XD=|>N\$ _^M!T>_?A3X^)^0A'B/P=H'BH0_P"K M&M:7!>;/IWS%;'4!YWP^C^S)(O
>H1:AX>^&7A+2-1A;?%>VNC6ZW\$9P!L MFS6#3!"LKN2_/&YECU"Y8@9X MS@5^PM/4G)
MN=0C##!BWA#;7YX79VZ1+U)Z*!W). @#X! X)L?L27OL/A4?%/C 1M!0? \$ MD*)/_JVI^S;8'>+E:O.'\$NH6
M.G0PW\$FX/GW2*H8Y(!.3R10!TBJ\$4*H"J!@ =!5/6M!L_\$6CWVE:C:I=Z??0 M26MS;R#Y9(G4JZGV0)'XU=HH
_+!A'Q!>?L<_M!+?@UKEQ)'H^N74FB(AO M
DF073YS!R(Q4)JP20L!_@HM^Q3+^U:X!H=3!_"WA^(7A!>;/HW!M+VW;E M!9FZY Y9&/_(: Y8?3&I_ "WP9K7B)?
U'PCH5_KL(OR)!EUIL,ETK)C8PE9 M2P*X\$&#CC Q73T ?EE!O^"IFN? VSB^/!17@!Q!KFC(+9-8AMP+R2-?E7! M1#
(4W\$8 UR_ =XP=I.6:YY :D :@!)W7QYN/C!_ B3XYL_&FJ30M>6=UIZ0V M82_-8T0-
Y@+H%11Y3Q.IW'+=C^V^C+X<>\$OB_:QVOBSP0HOB>VC)*0ZSA-V
MBYZX\$BL!7!># P!G3X5_#V BO_#7PW!%;%)\$+_X!VPT:WBG0YSD2!_PZ^O% M^X! LS^+M)^-
!<%OXU_:9!4 P#"/:U:M#?:28;U;_6T!RNUK:\$EP\$@A1<2 M_@.=O)+/!B6!Q%=01SP2)-#(H=)
(V#*RD9!1'4\$=Z!@_:%_9(^&'!3VF1P M>?#RW&H01F.UUJR?+ZV!/+*O+DDI'#+DYVYKO_AOX TGX5> ?
#W@_08FB MT?0!&PM@Y!Y)_ '25!A?%!/V-9_VJOAC9WWA!?!?_ AP MO+IWC;(Q>P/WMJ6Z DJK(6X##&5#L1!>T4
2E3<SK_P56U#X*Z!+_#GX>\$ M=2BUG0HQ9!JUO;@7A1# 1+FEW*\$N_>;&RW&5SECWGO@_P""S?@'30#IS:_#
M+PYK/B/O_+/+M9M5MUMK* B;!R YDDO'R!5S_>%?>GC3X7^#?B1'%XM!); M^XHCBI!\$;U!L_X\$!O)
\$BMCD#!JPO!W!_WPL^'M!%>^&?AQX5T*^C?>EY8;- M;Q3JW.") FIC)QSQF@#X6_X)L LA^_
!CXE:E^TA7X!VW!3;@UQ)HECJD1CN MGDG!\$MW*A_8*LR(F!PQ_ N7? !4;!G7QOI_Q")_ M\$?#;UFN!4!-I-3B MLXS)-
!>4R076P2 MYN="MG>5CU+Y3YS_+Y:1#T?1=A.Z9;Z:I-A:Z9IUNNR&TLX5ABB7T5% ' ML!0!@!%:E"?
L5Z^J@*HU/3P_@_?K7HA_P3Q_Y,M^%7_8;_ T?+7N_B+P
MOHWC#2WTW7M) L=;TYV5FL!IMDN(68')1P02#TXJ;1=\$T!PYI=OINDV%KI>G
M6Z!8;_RA6&)&TS!FEDU.PBN6AR03L+J2N!T!704 ?E7X?_4XVI?I_MMA TP"LG_@M9#="W"Q2^\$\$5@'_
!D972V EG#>89X@N#V.<5^I2?>WPKX!J;Q M.GAK1U2MUUE;("7A^39_KMN_P"Y!O7!QTK!R+_@K! R7!X#?I
_3_TJAH M!;^%O_!6'P!I@V+2/C#;:YX/^(^CHBU?3VTR23S!B;16=-H^0N03L<+M)(MR0_Q^?M/Q%_P52_!\$T/Q)#H-
H/P;+21H!WR@JT^2>;T:8^4SW#!5*J6V(M!DG;EOT!_R!^0.FOFC!D/_@!HX;^%?PI MT_X9_&^QUOPYXC^*Q#3%U!
!^27S8H!JB31>9'(BA4^ZVL:DD\$D5^GU<+X^M!PX^*EPMQXQ!>?&UTJA5NM4TR&>95'82,I8#V!H_7!H/L;4?
VD)=^ M"/P!;_OJ!A>W<=UJ%1-%Y1NMARJE!EG C%7:20CYE7@_9;ZU^)!_WCWX M5_L%:?! #OX0>(+
\$ _QOX9M(KI+C1HC;RZE';2!C1A!P!PR2LHZE@@S7TY MX)^&_A+X:Z?)8^\$?"^C>%K*1MEOHUA%:1NW!YEC4
GW="0!^:7D_ 58 M!>#&_ACIWA+XUW:0.9XST#%9SZM=6LMV;X(2%:0C;HF_P!WCDKNW9)!@;_B M^A!A P4!>?#
!X;2!7P!2^G_ZRN997!UXM#%*Q#4@9^9(4QN="W"C^&3 M^!C^KX!_#3XG7C?2B!P!X!912K*%>V;GL\$!X_Q@!1E+
<#H:UO_P_?! P MSLY+3PAX5T7PM;R'D.C:??%:Y!6\$C)!S0!1?2!%_?#_!\$ _!\$!1X=6=KI=(M;1!/%PPP9/*9(IQ'OMS^_
>N_!\$!^?3+?A5_V#&_!RU!OXB!+Z_XPTM!_U!2 M;'6!_ =E9K/4;9+B%F!R"4<\$@\$!.*FT71_!;7;Z!-
A:Z7IUNNV&SLH5AAB M7.<*B@_#)/0=Z /O=_99_!T;I@W!H3XQZ;2_\$UI8;^YFM,V%NKS1'<_! M%9,QR(^X,#SE"
05=_O MI-O=2QXZ;6D0D8!JZ3!M=(T^VL;&VALK&UB6""VMXO"%&H"JB*!A5 MX %_YX?LZ?1%=? 4G@&QTCXP?
VIX=19Z7\$MI>7B63W\$ _!Z#;9<(-TP!T^O!9/Q'_<^'A:X> LT?2B/P!C*TEYK!\$LEGYVX;3-/R/6! M:AB
+_WW=P05^C_ (V_9U^!%OO)U(ZCXJ^!7A?Q!J18,U!J&D02SMC@!T!NX MCV)Q73>#_?AGX>Z8=;+>+)=!-
!>6WFTT>QBM(BV;9V!H!GW00!<_Z7+H? MA_3_FOKC5)K_VCMWOKIMTUPRH%;CGNS\$9/N;T:.* /R@_X+E?I
(5^#2_7' M5O! T\$SK!*=6_P"2+WQ_&+! P#L;U?%?P!\$>@MF!2^&_!I :AA =6T^ M^Z;6!&I9YBG;G:N<=
<#TK<:UA>U-LT;6Q3R5'5&PKC&W'3&_4 ?FA P0^ MY\$XI | 83LO_14E?;G!8G)!QA_P"Q2U3_)9*!#|^
#/@6&XB!>= M)V!7#;!H!L*8K996_P"PC49(R>OK6!H6FV>M;?;+YB6>WF!87D*_&U'5OA)XJ8"UU"U&?A1RT,Z\$!+
+\$KNDD M9*DI MW39G!_ OX_T#P!ECXN M%'I3_\$WA71?&FCS:3XAT>PUW2!_!8ZG;I<02?IR_"I_\$4
2!/QR_P""HGA3 MX@^"YO!P!L!<16_?Q!&=,TXIV+VXLWE4J9/G&6=021@:0?F+_*<|'_;\$;
MX6M!#XSQ...EQI*L/<^!%?H=X#^!PY^%MY=-^#_)X<|_7DP(DN=)TN&WE M92<1Z2*^V^V<5M^%O
/ACP/!K_X1OPY!A_!65_X_LNOBM.*YVE!BC=C3OET9M->>02 M Q9<19V!OMV2-
)HYCD571@596&00>H(KRRZ_91^"MIK!U6X^&T!_!+3H6 MJ=QSG<1LP6Y^!1GWH^&A/V7_(K?
&W!M;IKNY^(>FZMXB!&?+29T9M+6!D2 MTN\$B5A%;A1!DDL C_#RD?=4D\$!1YUA
@H^TJ BC7_9K^&!DU'Q/K!T_ MOKGV-OG D(JR!H!AY#P FT\$X9L?H_INFV>C;?;V.GVD% C96Z".&VMHQ"&
MHZ*JJ !Z"L&S^%_@W3_!_WB.U);%>(>6D>9M6ATV%+LNX(=C*%WY8,P)S MDY.>M 'S!:_!\$W_!2!&+?B3!_=?
D7^TW!1!#N&L!>)QQGRQ_JMO7RLCIQS M7B/_3'_8UGX>^+>=4_9E^*)?3M=T>YFAT!KMN5="3+9;NA!DB/0@I
<_! M7Z:5S&H?"WP9JWB1/\$_IX1T*!U!)CY5U6XTV&2Z5TOL82E=V5VK@YXP,=*. MGH HHHH **** "BBB@ HHHH
**** "BBB@ HHHH **** "BBB@ HHHH **** "M BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@
KX8_!V^ M"OQC^OO>YTOPH!WAK3(OLNFEM2M\$!P!F2!_TH(^-Z@;JY&^YZ*!<)BIX M.H6'3?G_P.CZ+
(L!K!XOZYAJ>93LTN9_VONU9K7IZ_GY5_P#=\$OO!P^A M_+!I9?_!/&)?C3_DG_E4LO_(I7Z!45!A
K!BOY8<_P#_00^@J9U_M_P^J7_@_+Y.X+X&_XN7X8;+;+>.=23?%MG%IEN IQ%_YX3A)=T;_LN_Y M.=VIC&*<
!VBBOG^DN>3E;U^Q^28FO!9KSK!JCS_NRV5^BNWIVU"BBBH.8*!X_M:*^#%A^T)!%/%GP_U";!+>K5IY<-
UC/D7",LD\$A^<+(B,1W (JUZ/10!^?I M/_!6'Q*_X)IZYJ7PI^*O@JHU+PK!JDN+18V!N2(DX>;SD8;)X7(!VY&)&).5;
MX^Z@U+_@M!\$!23EFL_#OC6!NF%LUC;OI3Z_QN"!_P=7W_XF(Z%XUTM!
M!0Z+I^O;=)!^SU.UCN86^J_"#^5>=VGI(P0L=2^WP?"P1%=9!5E!VN\$(P M057R!00.0_/_S>^&>A^/A
@IQ^UOH^Q2USPW+X9^%?A>2^R6?"%#?9W_!23!F?5!VEOV>Y+3PY\$;CQ5X>NOJ^GVBXW7 MFU'26
9_B96W+ZLBC07U!VL-E;Q6!O#?!\$H2_*)OJHHZ<5+0!^6!&_
M_!4CPU!* A=IOPW^=AK&DZOX7C&F6NH069EWW!>52*;AXY(U"OI#D*"<!
M>_!N_KU;_@HUK&C?!WX;+!+O4=,2_2IEUC4!91,&4,@DR-PMH &!)9V;^+OA_P"&_ \$=^!LU+2X9!#H/,*
!L>V<5T!/@WX? M^%_AWHT!PIXU",QC2KD:SI.CV-JVCO(^G7UQ;H!UHS!4:K>* _AWX4!>;_XEL;_X B;U#"
ZMH!5T8MV-VSS%.W.U4A_Z+6M;FQOI#&L<JB* JHP !T_%_H ****_?VB/@Y9?M? M!7Q;X_O!%MTUJR_4_PZ!A!
<*!)#*1W"R(C8!@8K!V?V/V!P;S!@VZUCX&?^G M!-4T:RT^!DN_-U*W@_ZVX!EVX(5_6RN9J30!HW^Q>0
!PF1&#W\$8...!KP!&O_7PI6;_A#!/>@>%6F4)_ MH^FPVSR@=!(H+?B378T ?D+?E?K?_!++!M#Q%KEWH%YJ7P?
!;_E26_00 M)YH6,GY?;MV+KL8C=;MVLK65!& M2W33VE4IYAWC+RKD;50\$%L9/&#^@WB/POHWC'2)!^U_2;7-
+G&)'4K9+O B" M3_>1P5!XBN!A%2!J?!"WX;ZH-3!+2#KPOX?U-6+!+2;2!\$%;Z9&%"D5_P&_P_ M30!^!<_<
!/_HES4_V1V'4&3 M:>5KYH_!S!_?^*V\$ P!MJU_!A;-'K'@3Q\$Y_JPP_+<J!+F!W_PNP69& M/!\$(M6UIQ9+?"
LNBW=BILL;IZ>?#?EVCJ?+>DXOQG(S_P#@EA
MLX^)^O"UGXM^_7CZWGM_%/C=F^RIW2D)OLKR^=+;ZXX,TNU@#CY8P>C"OKGP_M^S#!(("NM#6-'^%W@_3-
4602!>6NAVR2!_#D.C!D_2!N*!-H ****_R+_9 M* Y2!2\$ _L)^@! T>U?KI7;=|_ "6C^))_ \$-
AX6T6RU^X9VFU6WT^&.ZD9 MSERTH7<2QZY//>NCH*_7_@MY_R2SX;?IAFX_+1 K!JP_%7@7PWXZMX(/

M\$GA120\$,\$#%X815LHKE8V(P2H=3@XIB@#YF,V Y1M>(P#L4K#_MZY|MX)?#?F:= V&K|I#6OL34?
#FDZQH:Z?Z797NCR1B%I/N+=)+=D&.(8R-I M48'&,<"F>& "NB^#M,73M TBPT/3U8N+33;9+>(>IV(.GUQ0|I-
|6#_M_)E|7-|?NG?^E<5>=>?#7X;ZW7/^(/MCX4|Q27&N7VA30:V13/.T6H/Y M05W<1E<=|V*^|?
\$/AK2/%VER:9KNE6.M;:(59|4+=)X6^G'DHX("1QVJ3 M1 "TWPSI=OIFCZ?Z5IMN"L-G8P+##&"22%10 .23P.I
Y22|S V_PIN2X6? MLZ?"/25/AU12GO/|FK6N|JWSAOGT^>+=C>\$4K(L2-(DBE-N"N;I>WMI>QA_2J^3#
OY>.N%R/E4.SC M'WYXX_9Y^%_Q+U^M0|5_#SPOXAU^L;K|4=)|@FN#@8_C+N(P!QG'%=-X9|)^ M'/!6A_V-
X>|Z7H.C|_12_3+*.VM^>#^/100/TH ^/^^+OB"UU#|F+Q^I22 MH;W30\$|I2P@_.
(Y+>W*.1Z\$K(I_N&O'OV; ^4Q7Q) ZI:O| ^@K7Z?|A3X> M^%Q?VH>&?#6C^1=;?M'IDV\$5KYVW.W?
Y:C=COQOEU:#3XDNY-WWMTH7<<|IGF@#H; *Q_@F?_P_GI?M" P#<4|M3JM?H7/Z/V?"OA26+S5M&+LJ7NH5?
6-A%#//N;: M/56_-J^?B_!EA_VT#|P7I5QK6@7\$J-KMO\$#M@D\$0@E20@'9_-#P'((6 M0\$GG:#I5_P_/@/@%_P
(B=5|_P0'5A)|/ _LOO_X?+|S=E=>-V_->^V MYX(HJ2&:-989%*/(H964C!!!Z@BO,8?
V5_@S|K3-M'!/:BOW&X&@6N| M=G)8?)_ M#GWH ^|O| @G7V/ '7QQ_+;?M^_K&XT/115.RZ/8R%U6X>1
M5170&^*W'E A|88MOIT@V10S|O-U;@PB2|DW##;I0N|Y &245PWA?IFGX2>"<76?#_PR|(Z M-
JROOCO;+1;>*6)O6-@F4_X#B@#|=_%Q#|Z_|M_?"SXN?\$KPS=>"-|2;_M_!E|H=KJ
*^1ID=RD"L@|JXD|)Z)XRTW^SO M\$&C:KNGI(Q)IEU*U2XBW#HVQP1D9/..|RS| "OBWQI_P31)Z/X\$UFXT#
MQC/X1A;2K^UG|F1A;J|_X0^W83V#D|=^|G"ZUJ4\$MY.RLO\$_#?PF^\$6@ZKXSUZ|U:&|CO38/&8V5'4
M|PHPWEFWG" !KX> O!6I2K-J6C:3#;W;(VY1-C=(J MGNH9F/H!6YX|^#?
@+X5K(|O@O0/"OE7;*^CZ;#;/(AMD4%OO)KL: "OS@_M_P""W")_%)_AY_P|C|) Z3/7Z/UB>?*_ASQS:PVWB3P_I?
B^W?S(H=4LHE M(VQC"|.G^M%T_0K_R&4VNF6L=O\$7(+;+4_&2_?84?D_|M0+7Q/_P3#_;0U?
XC6OA@ZUKX1|_99E2|DA46..9Q^IN#|U)89|E_V-Z# (RQ7_MZ"(^P_P5X^%D?@R1AQ:UXN|_)ROIBOPHQ
MGTVXT_4|*WU&PN\$|N:UNXEEBE4_P+(P(|B*XGP=^SU|+OAYK_MDU?PO|O"OA|5221>Z9H|O!N1@A75
5'L_"@#|T?^"/MIK6G_M-?&&U2+((MGB*3Y(I268@N+L;T"8,1P3O#9QO6M^W1|;'7D)W|6VF_M_!|=;*5?#UQ-' M-
JD42DI;S>5Y\$|4V=D<|><2^*|F_9)^*Q MP_;;_ROOB9#JOB#PC|S|FS_8ZWCK93A(V2&W5?N2R_V)6
P_1D905IP3? MLG_!6XU@Z1+)|?|E^3DRMH%JO3M/T^UTFQ@LK&VALK.W M01PV|O&(XXT_P%50_=-A0|)|2|
|4;|KZY^%O@^X2^")Y)OB|XMB\$P;+| M3V5G(=F%|^|^;_O8PK26DX&ZWCB;_*=R01S@OO/W6Q7U;=_ "P&7_B9?
\$=SX1T^Y0K(DRZ_MM-IL+78=CB4KOW%7|SD8&E=/0|^47|?OKU|CGX_Y^S14|C|/I-S? ME-
&OIB1#=#.08RA/_+Y4J1Z,1P"SX_5VN8|2?"WP9XRU*/4=2| "A.YJ\$; M" +O4M-AN)50\$D*=-20_23C/4FNGH ****
"BBB@ HHHH **** "BBB@ HHHH MH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ M
HHHH |J1_|G3?#S_L3/\$W_*7;#7JM>5>(<P#DZ;X>?|B9XF_|+M;KU6@ MHHHH **** /RK_X+G?|-\$ ^XW_|844?
|%SO^;) _|QO_-L**/_JK_@EQ_R8 MG|_O^XG_.G2|KZ|KY5_X)%? M%CX@^%OAK^TA|_-4|7>)=|*Z9+X3|26T=
IK5_%9PO_UYH;+&'D95+%4JT5_MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|MCM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ M
UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|MCM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ M
UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|MCM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ M
UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|MCM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ M
UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|MCM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ M
UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
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CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
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CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
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CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
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CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
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#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
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#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
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#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
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UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
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#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|MCM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ M
UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC M|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?
#_ _*BQ_|CM'_ UC|\$/^ MBR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ M_P#|*BQ_ ^T
>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#| M*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ M^T>JT5Y5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T M>JT5Y5_PUC|\$/^BR?#_ _*BQ_|
CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5 MY5_PUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_P
MUC|\$/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/M/^BR?#_ _*BQ_|CM'_ UC|\$/^BR?
#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR M?#_ _*BQ_|CM'_ UC|\$/^BR?#_ P#|*BQ_ ^T>JT5Y5_PUC|\$/^BR?#_ _M_*BQ_|
CM'_ UC|\$/^

<CM' UC\$/\$^BR?# P#|*BQ ^T>JT5Y5_PUC|\$/^BR?#_*B MQ | CM' UC\$/\$^BR?# P#|*BQ ^T
>JT5Y5_PUC|\$/^BR?#_*BQ | MCM' UC\$/\$^BR?# P#|*BQ ^T>JT5Y5_PUC|\$/^BR?#_*BQ | CM' M
UC\$/\$^BR?# P#|*BQ ^T>JT5Y5_PUC|\$/^BR?#_*BQ | CM' UC M\$/\$^BR?# P#|*BQ ^T>JT5Y5_PUC|\$/^BR?
#_*BQ | CM' UC\$/\$^ MBR?# P#|*BQ ^T>JT5Y5_PUC|\$/^BR?#_*BQ | CM' UC\$/\$^BR?# M P#|*BQ ^T
>JT5Y5_PUC|\$/^BR?#_*BQ | CM' UC\$/\$^BR?# P#| M*BQ ^T>JT5Y5_PUC|\$/^BR?#_*BQ | CM' UC\$/\$^BR?
P#|*BQ M^T>JT5Y5_PUC|\$/^BR?#_*BQ | CM' UC\$/\$^BR?# P#|*BQ ^T M>JT5Y5_PUC|\$/^BR?#_*BQ |
CM' UC\$/\$^BR?# P#|*BQ ^T>JT5 MY5_PUC|\$/^BR?#_*BQ | CM' UC\$/\$^BR?# P#|*BQ ^T>JT5Y5_P
MUC|\$/\$^BR?#_*BQ | CM' UC\$/\$^BR?# P#|*BQ ^T B/)F^G M &)GB; TNT&O5! TCXK^/BA^U-
X*/@SQCHBT6/@SQ\$+LZ\$JD\$HGWVVB; M/_IVV;MCXSC.QL=#7OI !1110 4444 ?E7_ %SO^!) P#<; |;"BC @N=
M P T3 [C? MA10!H5?! +C_)3^&7 '\$ 3I=UI55J |\$N/^3\$ AE W\$ M P#TZ7=?55 !1110 4444 %%%% !1110 4444
%% %% !1110 4444 %%% % ! M1110 4444 %%% % !1110 4444 %%% % !1110 4444 %%% % !1110 4444 %%% M%%
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M1110 4444 %%% % !1110 4444 %%% % !1110 4444 %%% % !1110 4444 %%% % !1110 4444 %%% % !1110 4444 %%% % !
<[FB2<; /"BC @N= SIA IC? M +844 257 !+C DOX92IO/-EW7U57TUG>OB=-EG!>%?B3XP!::!8
M7\$T=HFEZ=VIO IE9B\$C20*LS,<#DDDIFK' #6'QN Z+) \0A PJ+| P". MT ?THT5 -= PUA\O^BR?\$#_*B^ | CM'
UA\O^BR?\$# PJ+| XIO! M2C17UW UA\O^BR?\$# PJ+| XI1 PUA\O^BR?\$#_*B^ | CM' I*-% M?S7?|-82&
f_HLGQ_P#"HOQ_(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= M P-82&f_HLGQ_|*B^ ^T?-82&f_HLGQ_P#"HOQ_
(H0!_2C17UW_#6'M'QN_Z+)\0A PJ+| P".T?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?|#6'Q
MN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$#_*B^ | CM' UA\O^BR?\$# PJ+
| XIO!_2C17UW UA\O^BR?\$# M# PJ+| XI1 PUA\O^BR?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"MHOO_
(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= P-82&f_HLGQ_|*B^ M^T?-82&f_HLGQ_P#"HOQ_
(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".MT?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6
M'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BR?\$#_*B^ | CM' UA M\O^BR?\$# PJ+| XIO!_2C17UW UA\O^BR?
\$# PJ+| XI1 PUA\O^BRM?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"HOQ_(H1 P-82&f_HLG MO_|*B^ ^T?
THT5-= P-82&f_HLGQ_|*B^ ^T?-82&f_HLGQ_P#"MHOO_(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".T?
#6'QN_Z+)\0/"HO MO_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".MT?THT5=
=PUA\O^BR?\$#_*B^ | CM' UA\O^BR?\$# PJ+| XIO!_M2C17UW UA\O^BR?\$# PJ+| XI1 PUA\O^BR?\$#_
_*B^ | CM' I*-% M?S7?|-82&f_HLGQ_P#"HOQ_(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= M P-82&f_HLGQ
_|*B^ ^T?-82&f_HLGQ_P#"HOQ_(H0!_2C17UW_#6'M'QN_Z+)\0A PJ+| P".T?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?
|#6'Q MN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$#_*B^ | CM' UA\O^BR?
\$# PJ+| XIO!_2C17UW UA\O^BR?\$# M# PJ+| XI1 PUA\O^BR?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"MHOO_
(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= P-82&f_HLGQ_|*B^ M^T?-82&f_HLGQ_P#"HOQ_
(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".MT?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6
M'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$#_*B^ | CM' UA M\O^BR?\$# PJ+| XIO!_2C17UW UA\O^BR?
\$# PJ+| XI1 PUA\O^BRM?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"HOQ_(H1 P-82&f_HLG MO_|*B^ ^T?
THT5-= P-82&f_HLGQ_|*B^ ^T?-82&f_HLGQ_P#"MHOO_(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".T?
#6'QN_Z+)\0/"HO MO_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".MT?THT5=
=PUA\O^BR?\$#_*B^ | CM' UA\O^BR?\$# PJ+| XIO!_M2C17UW UA\O^BR?\$# PJ+| XI1 PUA\O^BR?\$#_
_*B^ | CM' I*-% M?S7?|-82&f_HLGQ_P#"HOQ_(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= M P-82&f_HLGQ
_|*B^ ^T?-82&f_HLGQ_P#"HOQ_(H0!_2C17UW_#6'M'QN_Z+)\0A PJ+| P".T?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?
|#6'Q MN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$#_*B^ | CM' UA\O^BR?
\$# PJ+| XIO!_2C17UW UA\O^BR?\$# M# PJ+| XI1 PUA\O^BR?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"MHOO_
(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= P-82&f_HLGQ_|*B^ M^T?-82&f_HLGQ_P#"HOQ_
(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".MT?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6
M'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$#_*B^ | CM' UA M\O^BR?\$# PJ+| XIO!_2C17UW UA\O^BR?
\$# PJ+| XI1 PUA\O^BRM?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"HOQ_(H1 P-82&f_HLG MO_|*B^ ^T?
THT5-= P-82&f_HLGQ_|*B^ ^T?-82&f_HLGQ_P#"MHOO_(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".T?
#6'QN_Z+)\0/"HO MO_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".MT?THT5=
=PUA\O^BR?\$#_*B^ | CM' UA\O^BR?\$# PJ+| XIO!_M2C17UW UA\O^BR?\$# PJ+| XI1 PUA\O^BR?\$#_
_*B^ | CM' I*-% M?S7?|-82&f_HLGQ_P#"HOQ_(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= M P-82&f_HLGQ
_|*B^ ^T?-82&f_HLGQ_P#"HOQ_(H0!_2C17UW_#6'M'QN_Z+)\0A PJ+| P".T?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?
|#6'Q MN_Z+)\0/"HOQ_CM'#6'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$#_*B^ | CM' UA\O^BR?
\$# PJ+| XIO!_2C17UW UA\O^BR?\$# M# PJ+| XI1 PUA\O^BR?\$#_*B^ | CM' I*-%?S7?|-82&f_HLGQ_P#"MHOO_
(H1 P-82&f_HLGQ_|*B^ ^T?THT5-= P-82&f_HLGQ_|*B^ M^T?-82&f_HLGQ_P#"HOQ_
(H0!_2C17UW_#6'QN_Z+)\0A PJ+| P".MT?|#6'QN_Z+)\0/"HOQ_CM'I*-%?S7?|#6'QN_Z+)\0/"HOQ_CM'#6
M'QN_Z+)\0A PJ+| P".T?THT5-= PUA\O^BRM?\$

[illegible]

76UC9VN\BX^3EYN?HZ>KQ/O/TI?;W^/GZ_10`P\$ P\$! 0\$! M 0\$! 0 \$` P0%!@<("OH+ 10 M1\$ @\$"! 0#! 0<%! 0 0)W
\$` M Q\$\$\$!2Q!A):40=A<1.B.H\$(%\$\*1H;!`"2.S4O 58G+1"A8D_.\$E|1<8&1HF MDR@F*C4V-S@Y.D_
\$149'2\$E*4U155E=865IC9&5F9VAI:G-T=79W>'EZ@H.\$
MA8:'B(F*DL4E9:7F)F.HJ.DL:GJ*FJLK.TM::WN+FZPL/\$Q<:'R.G*TM/4 MU=:7V-G:~XN/DY>;GZ.GJ/O/TI?;W^/GZ_IH
#_! (1 Q\$ /P#] **** "B MBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH *15 M^-
-|O@/XC"?7! (BT#6FW.WDQG|+=-MX#QC_5DD#+H/XF8JY->U45U8/8K M 5O:4).+!^JVS.?%83#XRG|.M%?<
EZ/H?G<20A1X!=\$FMG0_&A26K.S" MUNE|!"Z5<9:-C#*#2/O+N 8_5SE?I=XE|,^_&B7'ASQIH\$%|8W2|9I:X
MC#*W<V/(Y| ((S7S+L/V#++^O.GB#X*W#74.XM)H=Y<#S\$R_2&1LLE / MW7.L"YG)
K|SRGB|"XJU/^VA+OIE Y?/3S/A|RX9Q&'O/#> 'MH?Y +7R/
MFNBIM1T|4='OIM+U:PFM;JWD*3V|Q\$4DC8=593@@^@QJ&OL5:2NCY=W6C"BBB MF 445|F?MF?
|%R7J=F"P&S&LJ6'@Y2|NGFWLEYL^H? M%WC'PCX|_W/B_QWXHT|1=)LU4WFIZM>L;V|_9@|JY)"%7+JG)Y)
ZD5IE^M&V^OC|^WS^TKH|&^_L_P9+;C42H(T2PH|1GLK.NL M8X(%SEOGV"1MAK*%#.V|7HG_!|O_@DKIG_!<
CFQO?Q4|+V8^_OCBW6?QI M?)="Y.E6VI=H_@^15C&E>1).6->2QQ0%>KB7ZCP9D_UC\$M5_1/2G#|_<-
MLFMY.E^EVE;6Y^BX@_ "9;25;_5*G2/V5Z P_UONZ6>Y|?L_?|+PO^SE| M&O#_ ,%|/"MZUJEEX?T|;
<:MXDU1FW4_0DY;2YN9V^+ (Y9VP60%MH(B|47L Mj** G"K5J5JDJE1WE)MMO=MZMGK|:11168|1110 4444
%%%%%%%% 1110 4444 M4 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%%
1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% &_ %KX#?#;XSV(@|8 M: MNHU5;25;/_=0J"3M#D'*, WRL&7YB<9P1|C_<
H_9,^)7PA:75+;W;6| M\$C4_=5L83F(26|V(\$M&|M)+%|S_M_.U+6-7N1"&.BHO|4DCMA4C0_|CLJHK,P|^@R;/.SP%2-
E>;L MH:N|22-M4_)2/V2M\$ M'XP M^/(8+^2'S+|P|8XGU!|\$A4QP Y5&_3H)9"D08|6=217S'_P52_X+|_#7XC^M-
Y_ "W_!CX'&&:2/4OB#K&GHK;DR2A5DLM.D#1P|D8823D|6X8!|/(MFX_EKXC|4^)&VO7/BKQGXCO|7U2|??<
>:EJEX|Q<3M@#+R.2S' R2>|7|9 M%POBL?AX8C&Q=)/7D=N?Y|I?GW29PY;P#B)UG+&3M|;*.|/^?B_S|C|LC_M<
(P_M_M36|UX*,L?|/Z=7CFT?2;QVKN^|)X@CI=W(VF5*F3|TBHA63:XD M*AJ^6:*^KA| @C_.\$R/&/_<
5|_OLOA4PUC3?>AHNH?5;Q9IEJK?V=9_M_Y=NGR?NUN;ET_40(RW;=DCL M&PN#P.5X;DH04(KM^KW;|=3|K_X-
=2| @DO;?5GO+ #_ P4M^/GAZRNO#^@WTU MK|+=%U*P>0W6|0NJOK/SXC*6SAXH2|(?M*R2#RGM8V2|<
|S;/7@WPK|_?|VD_M_#WP+H%KI6B:#IEOIVCZ791A(.UAC6.*&1HU\$154#L_*TZ_C_BKB3%<49Q<
M/&5M%M"AL5LO7JWU;?30|/\$5I8BHY, ****<_0HHHH **** "BBB@ HHHH M**** "BBB@ HHHH **** "BBB@<
HHHH **** "BBB@ HHHH **** "BBB@ H MHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HS7S'_P %"_<
M@KK^Q7_P35T-5^/7Q_D00%5U;K<:3X|_1K=:Q>QF14\$AC+*EM%RS"2=XU<1 M2",R.NP_S_Y|_!%?<
^"|_|_!|_.^_|_K4?@#X:7\$@V^??"UPV+Q%:0K|ONR M%EO3MD_:/W;_88G\$"NNZONN#_#_#WBAJK"/LZ/_/R2T?|<
A6|OE:/1R3.O M#X.MB_5HN_|EW/UL_X8_|!S?^RO|LF+>?#|D>/3/C#X|\$)0ZEIV|O#<
M@DN|N7CDDN<_<_V5VA+6|NP4CS4:X@D0K7X* ME2MW2M42M_|N3XH2M0?%G<
M4/\$Q^<3/I&D&4QZ;HJ2"-6BLK4'R|=2L(8J|AC5I&D?+GR&BOZ/X9X)R+ MA>"EAH+|7C_P0+T69&S=Y/R)<
<7D;*05!:_VVKY@^TSQ+^N-?S+X|9?VOCGE>\$E^Y|/WFO MMS7YQCLN|KO5*+|!S#%>TEL_R_%A1117Y">.%%%%%%%%%<
1110 4444 %%%%%%%%% 11 M110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% M% 1110 4444<
%%%%%%%% 1110 4444 %%%%%%%%% 1110 44V;_*WA;XN)5CCC4M)(M|8"@=23V%>?_+2|5WL_17'A_7O%Q|<
GO5TWQCI'AOQ_/X?U35M'WO:C4(M889I(XIBH2X01W\$+"6(O\$V_Y7)!QI&C6G3E4C%N;_7=G97VN|E?I?<=G_YZ%<
M7YR?|_..C'_P7N^+;|O|_|@G9^PY/XA.R>=:7?Q*U;O|X<_MC4(SL'F6_M)U#;IZG\$P\$C^9.5DC=1:R(17Z-<
T5Z&4YE*^L6LOZ;JUL|BDX|H|E%TE=> M5RZ=3VW;KEY9Y97U\$M)(LS|\$LS\$DDDU1_XAOO^"T'_1FZ_F1|/O|<
|L* JGHK_MH|CXS<41C94:/_@_P#Y8=WJ8GLOQ_S|Y7/^|G| @M|P!&:_|F1/#O_RP MH_XAOO| @M|_T9K_.9\$|_<
"PK^J.BG_Q&CBC_)T?_9_P#RP/|4Q?9? MC_F?RN2|0WW_6@_P"C_?|S(GAW_Y85L?|H_#^:#|JN3|K#2?B%_P45^<
M\$%GX7|>\$9(M5_L&XUC2|6_X2B|20&*QD2VN)T2VR_|WFJ1(B^2JGS6DB_H+<
MHK|DQW|B|Q3GL'/#|E;_FN;_9*2QO9N;2?G;3I9ZDSS+2BZX*_K_)A1117Y M:>>%%%%%%%% 1110 4444 %%%%%%%%% 1110<
4444 %%%%%%%%% 1110 4444 %%%%%%%%% 111 M0 4444 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%% 1110 4444 %%%%%%%%%<
M|1133-"LRV|2KYC*65-W) QDX|!D?F*_'5|C_P#|2K_@M#^QO_P33|_WFE>/_MO%T/B?XB&SD?<
1_AIX>NE>^DEM&B^V.RZ="WFO MYDPWM&7&:ON?#WAS|3|0?5<6WR1@YM)V;LXJU^B=|;_IFM MSKP5";<
(K7|SA8E>+?%#6;|ZW_|&AW_"C9|_IEPU+|P|_C5|<
M;_7|&7_|H= RC9|_P#9<2_L^C5^R>)>6X#*!^'AL'35_"G"R2MUW?=OJW M=OJ>GC|<*>#Y8|RNC|4J***F(|\$****<
"BBB@ HHHH **** "BBB@ HHHH M**** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH **** "BBB@ HHHH ***/_X>)-<
"L=4FBL|6:V?1 MI+8W_*L\$G_3NS|HPVQF)7|)KWN&/_\$=O|="2A6^U28;:>\$_.WI#B""<
L5M""=V\$42I&&=B%|8Y_&^OU|_X M_#O^4D_C_|LAVI?^GG|J_H+>#LCX7X)QJPE_|W3=YRUF|5UZ+RC9=|O4|BM<
MA:_'PLN5;VWZG|&=R|_|_W_*8#Q|_V M|_|_EO7|0U?R|_|_W_*8#Q|_V M M|_|_EO7YQX_|)55/^O4O_2H'E?<
^|T_5^P#7|&7_|H= P HV?&_9<-_M2|_3/HU?SFU_1E_P'?:|HV?&_|V7#4O_3/HU?|/BY_R1T_15_YCOPI_/^M@_|<
|R|_P6?QS^V5_P"8|_|_*^OAZBO_U4X7_Z*|_(*A_P#(F/U?#_R+ M|D?N9_P5V_XA-<
A)>_..8_9S_P""9NL9?VEW*9;I8IH(Z&6=).RQ;7?1C MP31#;:(S=RB1) TODQE2|N6&_XU_M&?M?M)>((?%?|0?<
QM|6>-|MD=+2| M5>(+B>VC9MQCBIYV|I-W.Q_*PKC*ZCX??!#XT_%NRU#40A5|(%B'WTF+ MS-<
4N/#_A^YO4LTP3NE:%&\$8P"\$6N@^I>&_B1?2WMRR-)#Y MAMM1)DDC8JZ,N"K#J".QIM>KF64 MY7G%#V6-<
HOJ1_O*|OIH^::9I4ITZL;25S^OS_@FW_P4Q_9S_P""G?P0;XL_M_W4Y;/5+^E2V8>#*=4D0:AH-<
TP8H)%4XDAE"LT_Z|)(%82+)'_%|5_'#^P M#^V|5?^">O|4WAQH0X4W-Q+)|P(=T;_WAW|2W9?M.GS,%<
<)%4%69'_M\$|7Y;|Q_WBWU|Q;W7=IL|#&87ZO_M|=G_5C

(Q5?W<*(@!J H 'GNGZ MA?Z3?P:KI5I-;W5K,LMGR-;(PZ@RA=H/(XSWK+KMH4<-1H^RHQ48K2R227E9:
(J*%61 M^A? -3F P"#CA;D 8^^(&GZ5? B1KWQ<^\$UPXU1/%6H?;I5MUDVYN+
M/4)S>9'M:6"5V/922A8F<3) -2A!/CO!+V!/@GX? CW!\$/&,-L>-%6EK M>;1JEHRD/22K(PYV31R*|^T<->-?
#X9HECLKI&6WLKU!OF2-.DUDP!8J@LF(4&1B?QS0QX'RZ
M65SS;4U3J4L;BDE*+=F!+3F5!WZJZ=W8W;+3FZD?9K?S/E XU !%Z?^ M"XWP%^,OBIX&>-OVSK=I9!%^)
I 0M6;S!>'7A:ZM+A!>4HOTX;EWOM@X&1C M@5S' \$2# P %H/ H/K ,QWX= ^5!>B P#!TO^S%A
!# -@IC7PG -/A37MQ=UKWA=(/\$=|<6T4+7>J6W CA58T62YMH%5%50KJ M .!| 5^2O _!H?
^T#%XX_8N^(L NHZUJUWJ/!@#QVNH6T XQ:ULM,U.W!A@MR M6.W _\$JSU"5T
#3IN3(V/TU :2^ME^SG^SMX! : "U+1I-1M_ O@O5/\$\$VG M13"-IM.TEN#"K'A2XCV@GH37IQ<491++>*L3@*4?<
O&HK;23O!/?\$O%TWA_ M2!#N !NAW;0S6"K9W<@EGM)9&26(AN)EW.2%E487&T>"G_@Y_X+/GC_(*M_P#.=^?<
-E7?Q+J>IZEK>I7&LSZ\$!W>7DISW5U=3&22;1F+;|LO)9B2223D MDY-05_5>#X_X9PN#IT98.E)OBDY.G!MM)*<
I;3;W;W;H8X6A&*7*ON1_8 MI_P36:_4D:_^8) ^\$ I15_XD&L:IXB!%V9I2;BMFMN)M8@7I-J.(U550"VAN M%4!<
<#Y1C>?>X5^3 -/P;?MR \$CIB#OI^S=K.NWEW? -S!;2-/MYK=5@L MMU2,S0Q1N.7)O+?4Y*^O!<
7!*OVE/C+: LY_LZ>/OV@H0I-4A|^" M14|0RZ7'<"%KQ;*TEN3""(8(7\$>T@X)S@I*_E/B7)ZF6|48C+Z<=JC45MI)<
MW@NBV;OD?/5Z?L!1*"/P_P#"/_P4C_X.&+|@IEX% ;T^+/PY_9R :;3 MPEX+|^*^FWO-#T2/PKHNH*BV#_8Y)Q)?<
!1(_M 6@_P"CRO! S'2AW_Y7U175W=7US)?7US)---(7FFF%L%@80)8.B^2*3E*G"
IY5JVVF^EVVV^I/H8X;#OBDXK3R1_5- M_P \$/_B|^UQ^T3_P3R!_ M\$?MF?>7O9XF;ZOJ&HZ7)-X9M+?3I+27I+!!<
MLM8HDE#FVDNEEV LEVHR5535I_@J'_P6'_9;P""6_A"%/B9=S>(O^FL;)=M>%_AYHTZK=WBC"!O-<
46.ZUJX@MTM;@Q5I5B7?RU,DBHY2)92A6_M-A7/G7I0WQ_ ^G!4WQ1/2?M!_&OO_J_B?O5JCWNJ7DKL54G<
2&;3LAB0)%M^&#B..\$&H?2?AO""IN'XVSG\$9C6A!/"M&*4;W_U!6M91C;F:5I4EJVUY_M&PL<55E-JF;-<
(^F_VP/^"G_!3?IKOO/<7LW!0^K?#_P/FX,FG^%?AI>2 MZ/#;(8A&4>XA875T&+LL\SIO=BB1KM1?<
C.2225VEE=F9FRS,BHB LO/H 37I%X'+O5GMPITZ<;15CN/V=VOOVH_P!D?Q(/%7I-'Q||5>"KIKRW<
MNKJ'0=8EAM;Z2!MT0NK;/DW: D_NYD="&8%2&(/Z!|LE_P#!SK|3/C)^R-!3 M/A|^<;FQ!_&|0?A?JFH_#?<
X@Z3HD36>O7UG822L+BUO1X;>|Q\$9QA?LTO!Q M%C@*Q13?BYX_&GO^"%B!_"2Q2!_WX;U6-0TFF>(-<
FL!A5/0F.958_-2L M2O)SKA;(>)<.F(I1Z^IAV|^XMNRI/%*_M%OI X_O^"LW_!0+I@WIM?PK!)/V4/C|_P<
(KX>U+X6V>KWVG_|""Z5?>9> MOJ6I0M+OO+65OF.")=H8^F0,DD_M)7IY_|P=Y_|FO_W_9\$=/_!3OK%?S<
MOX7X!YAO7&CBJ4:D.2 M**DKI;--B9?&1;1.2OHSB_B)!_X+0?1_Y7_M)COPL_KZ^F?_'_!@F7K%QXZ^)=CXT_-<
!5_:\$5+!;ZQ=>1 MIEO;X4T.'3M<7!MG;Q1K-(9|BX6V\$D9C>1)FD:1+!/+^OM%?T5B^">%?&1<
M\$7@Z<5&2EFL(Q;MT;23LW;ZV=K/1GMRPN'E;W5IOW/Q^:_9_:\$_H;R2\$;I_MHWXS>(-&FLLTIBN_\$&JR7<
M4DD;1HH\$8|+>^>@+K/_"E_!QPIX;Y;E&\$ABLRJHB)6=I*|8>23TVCLM+W;BG1HTY.45:X4445I<
M1J%!!SCB@#IPO!_@WF_X(+_?^(/PATOI;T;A!1>)??\$B4S?#OX?Z!8_M_+&&S63"ZG>0R"<
L^PF&%U;W!AA*L9X_(-RPT^PTJOATO2!&WMK;%8K> MWMXPD<4.C"HJCA5_X%9?PW^G@IX1?#00?<
A1!_M\$73?#_AC1:72="TV_ M5Y%M;VA6&(&Y9F"QHJY8ECC)/-;5?Q1Q-O%CN)4/ SX9HV95(-E3;@_9!^)?<
I"/H4GBHESXJ M1^9!AG42EH21A8I47 DM-V;_SA5EA9V;BT;%HVPZ;_!997X+P#!XU^*M"/NC_&3X&_&S-U_-?<
B+PSK6A;@&F!A^KIUQ;OM7'#H4NMS9.1L&(M)/Z M^X1128ZAG<C/QCK^BS_@T MF_#N2B?<
^PMXL_9MUW79KJ^<^%OC)GTRU;RCCCLM^U_6N(8UD4!I6-I%JDA+I MF4.H#;0JK_-G7I7?|&_>MSP>-<
/V@/#:VTACNM+|W+3"/Y%:*34E"DIB1_Q MIA6|^_4O%3"T|3P77G)7=-PDO))ZB_|<
R63/0S"*EA6WTM^9X'_P=5_M+Z| M7A_@I4?@*TE|H_PFI+6-A-V^&G&JNK:3D_G)M_WPI?9T(Q79'Z\$ _!\$"?<
M^_.%E_P4Q^+NI2?%XYE_M2A%N!O;==MI;.:%_ \$!<P.BZ7#%X3/R<26LX21PL+)+N)1U/-?S_!%J_<^37BA_X)7?<
M#V.MB;-KK;U!_?&Z75W/!8NKB,W@2!HQ<65TBX/G0>?#^!"B.5)49<-YL47I7%? MFC_P= <
<^="&4_P#!+2/O!J>IFWN/#?Q+TC4-.C4K_14KQ75H8CGG^EW,DF!S MF(=@:ZO#B3;_IXBH2;HUI*;HO:<
|T4EV;=KJU=HU6!KSIEU^HS^:FON'_M_(-OO^4T^P9_!F+_-1W4Z^J^X?^#;|_E_!&?^YB_!1W4Z_!BO_DE!2|<
MI>:O_!\$CW_1_N!_1 D?2U1U^O_!YAU_9O_!G#_W"5^X5?A|_!_F?7IE_P#!MG#_W"5_GA2_EUAA_N) Z:F>#@A<
>X_A?A!7ZH_P#!H= RDG;?ID. MU+ T!_7Y75^JA_P!^ID_&W_9#M2_!&C5_1G'O!R1V_P#_-'M8S_=<
M9>A_1G7!O!P#?)55/^O4O_2H'EY7_O#|U!| U^M_P#P:P?|V_A?^TO!2?& MG|7G|0?PUL?\$GA_P))!|/@_3=-<
F^O):P>3M62-DW7RR+ MB2%&7!D*_HR_X_#2^4;/C?C_)KAJ7_IGT:OU_Q.S#%9=P?6EAY;L;K1I M-<
ZV14K/R;2Q1Y4;I>A^!6!Z5^"/_!UC_P33^\$?P30?#7I2_P_\$_#=CX2;Q<
MIXGDT3XA;59L(X;W598);JWU!"*!8J2R);W8N7#@2.(7V&1YY">ZORM_P"# MO+ E&SX(-P"RX;_-F76;-<
/#C&K!88:.*32F^62Z-/!KKKJNS29XV!E M^_C;J?SFUT?|VFY;C8?|!9CX1VMC>R11WT'B&"CC;FC&@:A(\$;U&^<
M&QZH%YKX7K|A_P"#;|_E_!&?^YB_P#4=U.OZ?X5?%L2?|_Y!7_2)OXC_M">?H_RAU_X.S_V8%^O!^AWH/2-<
_6;4_A3XOC-I>27QC%OH^H+6<+^G M\$KM>+I>."RI"(P"V2YRZ_LI_-9XT/KA_99^(!^2B_V4:<
MAIZW4=C|ML;G@FN9,\$\$!\$H!(_C+UG1M8!..O=>^O\$.E7%CI%A< MR6U!8WD+1S6!R.5>-T8_HZL""I((?<
GW@WFWUK(N;DI;KK_#5?^3^6W_M?|^+*ZG-1<.S_AIGZ<_P#!IU^T,GPP_P""C.K?|;#5_\$Y#8?SWP+>6MCID<
M.6Z&ZU6Q9;V&20_P^7.1ZD%;F7&F!Z2?N3/QY_X5)_P2NU+X>6UI^<_M\$OQE!6@;OMGER6L,3MJ>3_04?<
N_Z=K=|ZZ605J'-F\$)?/OZ1^1%;WO_M'^&OB_X3^C?PMXXTY;6INM!TK688TF60-<
9ZCHOJH^5)&6MKJ!RO52V#@@ MBM?IFSX.W!1|17@!G^TUE-E!>=M*/1ZA)&76U;JO(K82E1!X*9-V.^<
M^_23_@!4_9FM/A3^VOX^/^GAGPGI^FZA0O BV=O-9R/=ZHY_QM9F7!00|^Y_<^47P?_X)-<
>|)"_P2WVKXC>*M(,V=U8S>7IE M(F.HRF0Y;P;="5&>V5N@|V(21!|SA!X)K!62!_@!0^<^>I_%CX_LPV\$VH M1-<
HOAW4/%&K1^9BUN1>SK;6AV@|RQ_8+SDCA;C@_U?G7\$G#?UKQ.R!\$!>|_MC^:CS/Y=-SHQU3V>&EYZ??|_<
!_"P"# MPC|HS6K0XC?"?|C/39+V#3=/T6;QIK2;D^S7L|TUC9^&-PD@6VO^226WA!|=!T_2\$D;(BMVTNWNBJ)|#SKF<
M9NW+^CG)^ZZN_!#3P""&#A%?%!3?FY^|^MOPV*P<>3#17E?|SZT_P""_7_!M+OO_P_%3AVIO|^KK6M0T^P-<
X;LEU7Q|XEL;D)(+7S_D=G;N4;.%+NX;<(-MX5(IY@DWD&) ZDOV!D MN?GL|32I&6VA/_L?<
K37X^XI<18L N(IN!YFJ_!J^CT;LF MY=7?17V2TLVSR.PK3I5G#HC!^)/PN^&?QFI&7GPY^+_,M"!5>'M0!LW^@<
M^_)(-AOK.YV.LB>9#K(^UU50D'^*".0#7!W_-/P?<>=69)9DLP9^YLUO)#%(T4A.C*89\$E8Q+^2!M7R;_-%T?A!H?<
Q_X)_+PWXAU8B2QM!7P@-6CFB906GL+R^&@B+G;SDMM^M>Y#D#;Q7D!|28_(<^HPIR?<
LJDXQC'6S4FES6_FC>Z>^EMFS+UYT!F2V;U/MY+|P_XC|^*2;IGOI|^AX3|^3Q;OQ?7N'!_?_E)-<
^SW_P!EP|^_GBU MK^L.V_Y%=?P2_!9I%4_AOT9_8I7Y_P#P=Y_|FO_W_9\$=/_!3OK%?T8_M5_?_P'>2!RD>|!#?|<
9\$=/_P#3OK%?S)X2?|EC#_!ACP:@LUO)AF.W?=(H 5<^H^?O^#E#XZ_|#*_M_2/U?X??#C3)!7QYK.F>|M-<
/A^9;_/3+))DDN9HMB_#I!9V\$!H8EP"EQCI MH*GI#J_|%G_@|@|<^>*_#X;_-X:6DC?V+JVN;_J>H!L_#=6D-<
C%;G/082IN>_M^28U_-G!_+|^IX6%YJV^BL^MI?+4_"& MNX_9I_9X^)^G|6?Q||_LW_!W2OM?B/OCK46G:?)<
!&E_@GPGXK_."GFM;IXBT^WO+SPS!)-5U+0;B926LK MMK|3K-ID!&-O=W_7^L_U?U+Q%F*EB<54T;Z)NFD;(<
|P28^PJ_B!_9F_-J_-8W^*=O!;OV9/BMJGA M#Q+VSVQU#3F1EN+=RK-!/*K17\$19\$8QRHZ;HT;&Y%(-4^X6_|<
I^5^UHV MBW=K|9_V2?_2B*_*C3|SPWUYI\$<7R@9ECF^UF4!LDI6C&#&@ =;_G^BGPESB M.93KY0E.E-MJ+;C*-<
WJO>LG%=>|M&KJ|V\$9;5!HW3U3/Z_F8^S'_K^50_M_(!_P!OGPE^WQ_P4&U37_A?K=^".EKX4!_ZA!>"6#5?<
(GFDN+^/8!1E)_M9Y76.1#^|@A@7\$!LTDTR&-RCQ*ZOR#EHB0_?#I?8^?AWBN&|3+_,PDG5;<8Q_MBIJ*><
!_V>UEHE?5MZ=6"P4J\$N>>X5^!7_!G#;O\$^G^?CQ!9;_ \$<+HNKZ MQH.BZ7J&!O+JSBO9J!+4;4OK-<
LG@|^_AK!_?#OAWQ#XP!06/A+PEH5YJFJ MZI>16FE;9IMJ|HO=W\$CA(X8HT;21W(554\$!2_2_-KB_P""17!\$*?!_!OI<
M@7P+^SYJVFVL/B<6;:MXZFMH(E;6;L^_KQ\$2LY@7R|192277EBU)O!U%?K;JBCA^3JS^>/_(-\$?<

@G%|# ^"N/Q:TW2_M_#H^E^)-0L \$FFRWB-MOC?6<,IW<1,0-90F0\$R.A6C9-J&OBVOW_..#L MWI@. ^ ^) _P8,? M^ _#01&GU3ZJ-#-#="N7DT.>8M:W)+3 !:ID="D<3.XU) MG9E2W./P KZ3@^.*6= <*X:1%WE**IRJ4\$EKZJT01FV/JKAXOMH_D?01_P: M=2! /1/PIK7PJUC_ (OR_%#QG:60B#012N-8^&-K? 701M2T^<-->V-NOEA21 MO, LMT5, C2R)>2LJ. VD8?LY71/AGQ_XD1%>)=A9^#?5-LL:120WNDZMH M=V10>*5"&CD1U5E=2&5@""""* 4+JF7_@I_ :R^\$D?2X8_ :^&G@ MWXH6=E#(DVK2QR:/JHXQD+(9)K? =:813Y8VVJLP52S,VYF_>_O""_QS2>8 MY39^T=Y0;46I=7%01J3U;:34FITI.'&9?4G4? P1OK74;CPOK""^*/MVD6H/#?29I(+&R219> '\$-S=2S1M'P);3: ^ M? -0>% M<_P#IU#_P4\$ _":EX!^"V@^&_ A+LI(8FU+PZLMWK:0M\$|3-)<2NQ9Y M'=B69F8DEB2222-VXHL LPRG;X9EFC2<+N.\$|OF:M>36FEW9)O76^FM8/ 3I MU%.ITV17KIA_X_ OO^4T'P9_ |F+ _U'=3KX>KIA_X_OO| E-|&?| N8O_ %'=M3K13XK_Y)?' /7FK_Z1(1#?|O/T?Y'14=?A|_ P>8=? V;_ ^YP_ JPE?N%7X>_ M_P#|YAU_90| ^YP_ JPE?S)X7_3QH)=83_ +B?^FIG@X#_ 'N/S)_GX>U^JA MP:?' |D)_ &W_9M2_1/&C5^5U?JC_ &AW_*2?QM_V0140_3OHU?T9Q|_ D= MC?|_ S1H6_ W67H?T9U_+S_ _'W_*8#QI_ @+0?| TV6I?U#5_+S_ _' MW_*8#QI_ @+0?| TV6I?AW@W_R553_KU+ _TJY>5_ |P_3142_?T9?|&AW_ M "C9|_ JEPU+ _P|_ ^C5_ :7|&7_ |H= _RC9|_ P#9<_2_ |_ ^C5^H^+G_)'3_ Q MP_ G?F7^Z_ 'Z15^50|_ P=X_ |HV?|' _9<- _L_ ^LU^J5?E;_ _'>/_ *GP1_ MV7#3?_ 3/K_?@?7_ "6." _QK|F>|@_ |>H^I_ :7W#_ P;??|H|/@S_W_7_J_ MZG7P17W#_ P &WW_*#X_ P# M?H_R/ZHZ_E6_X_&_ V7Y?V8/^"K'Q%BLM^EMM^ (^T?C70Y)KU9GN%U_LUY)Q_MS&/1COU5& (1%Z15)_ JK18_P#@|&_ 9GL17^\$?PI_ :TBPL8|S0M>N/">N3 MI:=FIN|> |B:ZM" |P^I@DM;H^C=6_ :^ _LMK+XFUVQTR_M#5|BSA|M+F2STZVL1.5S@/(MLLC8PN|VP_ ><45_5\$J_&5:-9Q7-%_ |14I_M-KT;C&_ HCZ^E7<_10|_ X_90@_HWFQ2_X^MZ7X14FMX_AQX)UC7_+G_|31G;:WVQ? 91+M3^MQ&W|>_>34YHSV|M|=+B;_ +F^E_+9Y?|2QH5Z+^TQ^TEXU_ :M>|7^ ^%C">|6/PSV/? #OA+1|&XU_2Z2UM=+TRWL|Q:P/+6;:Z;_ 1@274G_M+&EFZ%?TG^C2E6C5;|Z^:3DVOHD>|RJ|QT_UQ_MO;PM)) (P6;_-269C MT_2: _F7_X(' _LR7_ |3_ |P57^%NE?9_2_E>="6_X3/7+S36C#_ M6D>F8N+9I-X|H|X64#@#<5N#@J? F7^KJOY_ |LVHBL_EL|^KIV/S24 MOE(|_ *G01A|S^<_ @|6^#DW@C_ @HGX;^*|AX40+;3_ "PVM^N-8DB;|/>ZE_M:7_ Q;S1H^%X|H|N4^B6.G|XK|M^* IT_X_4_V_4_ :_8_D^|OPY|O?| MCCX0W4NOZ3;V16^_A|TIT^ZG;INE15/E)%=<+) (YTI8HU+35_77Z^X8YQ1S3_MA.C33|^C|DEVM|^|&WE=-+8|R0>65|Z1A.05GD0%|""0%>2X1_ H0K M^N^NOTF_9|_X.CA_@HG^S=X8TWX??%:P|6M%L)/@M_C|X|<-N(E18!^?PR_M 289=YFN(9YF+ON:7|NUVE92BJM4E=VJO=W9 MSXS RJU;4^NZ/Z7|_ |G_@ZX_ ;T|&_ "WIDVU_8+V|S6M|XL^)|UU9ZAKENZ|S MI>B6=VEPDQ(E5HYIKRWA2/*2(T<- WG8PC)^/OVCO^#M|IN^XD:1=:!^SO|^? M|GPUCNK<(NKW&_6|2M9_ZMOA><1VO(|4K);2#\$\$C|P1^7? Q|^ (^OC_P"+7C/4_M/B_14O&^K>)/\$&K3>;J>MZYJ\$EW=W3|OH:265F9R%_49)P_.*|W@CPMS3_MYK3S#_-15- J48)J3X?|_? _23_M2L|_JEP|_ |IXM;V|KW#_ @F/_RDF_9|_P"RX>\$ _3Q:U^W9M_R^Z_ |@E_Z_M2SU;G|_ ^C|/%*_G/_ P"#OA_Y2/>|O|_LB.G_P#IXUBOZ_*_GA_ ^#O/_E|_MX&_ |C|_IXUBOYD|)^2QA_@G^IX_6_|U|F?E77IA? |&9_7H#_+D_ P|S_M=?A|7IA?|&9_7H#_N3_ /W_U^V^*")XO_+A_ ^G8^JYA_NDOE^_A/W^K|I M_P#|@|^&|&I_ P#@<G3X8^>B>%)KZ3P;|3|^75-1AB#?V=IUS:7=N|N?X4>Z_M:QCIW>_5^IE>6_MK_LL^#_VV? V4?^G|^CF=+>R19>Y_*"" D@>4?> B6TO_M+|62.RF^YCA&\$>10YB^L<\$U_ /#_:1R7B#8Y?PPEF+_ |2^=FSP6_A_ |B310^26MQ^BOI_VOE2_M2R)%^(Z6|GDW@A5^9^M\$4;20P|^_?P@^)|P_ ^*GB#X)_ %_ PK/HOB?POJTV MG:WI=PRLT%Q\$Q5@&0E9\$/WED0LCJ592RL">:K^SL9A<)^F^7SP13WJ=6+3L|X_MR6Z?HH|_ 'U\$HQJ4VGLS^W;PQXG|>_O#6G^ _!GB&QU?1|6L8;W2=6TR|2X_MMKVVE0%/%%*A^R1NC^RNI^LI!!(-7J_DX_X)^_| |<^|OG_@G^X;PY^#GC7_M2_\$/@Q%F:S|^ _&2ITZPFED\$CRVOBEBGMN9&<|Z9E?^OUK^_A|P|>_M^/C^#"|M2G? 27.HNW3F3V?>U_A|&>6XB_K1U1^U|>_ |_PG_X)^_LN^|OV_MEOBSJMFL>DV9^R\$%E1_*C629P(XG8?QY^_ M/&OBOXD^-8^|(OC5?C5<|0;I<:EK6J7;:L|RIGD:6:9SW9W9F)|37IG|97 MI>W|6^I?Q_A^(O|4_Q>O_\$EQ9>:_ &TW:L&GZ3|LW1:VL8\$<X1Q|G_WR>4_MAD9RH>/_U^Q<|_ \$KA^3=:2G7J6YFMDE>T5?5|MMV5|_ \$>I@|+|6BHL***M*_0#L^BBB@#UCHS|BGH3HDC2_ B2XP>#6ATX>#=#A3>"O\$EGNDL=3L| MNUBN/+67:_ MQ")E2:%@_1MK_%)%+Y|7I?G|\$GPM^&7QH_X);_ WX<_&X=M;#XL|A|A%O")OM|2Z/?#? 6=R8|LY\$;D_ZLC|717&0<_H(P0#7R_P#%O_@U_M/_X)6_ \$CQ%'K?@Z+XC>+98!&VD>\$? &"36|C9_UA.IP7DNX^@D^"BBOOO+O%_M_+:=2>_S2G*_X2DN:"YHR2;5VKIQ?DKIN|NMGRZ>94I8U%|Q_ -5|PSX9|2>_M_2\$FG^#?|OAZ^U;6-6OHK/2M|TNT>XN;VYE<|%%\$%&+22_|*JHH|_Q_)?T_M46'_*?|SV+2|BN;KXR? &JZ6.56:WE|2:2J2J#DHVW3_V#T.U@<|@|U|L_M_LB?|S\$OV\$ _V\$A/<_LM?LW;#X;U&Z_@N^D|V_U1TD\$0>|^|=O+ <+3#&WD+M((@P+!_S.3MF7C)PIAZ#>#ISJSZ)KEC|VWWR?R^J9G1C^W4VS|O^" _P#P M;WOLN:7^W|N5X45^L7+>X|_76V1|/#?^RZA>|\$J|10B2^&Z1BNB7WMW;N>-6K5^|3FD4?%A? MPUXW|_ :AX+|>:5|U>QFLM6TG5+1+BVO;:5^DL\$|L3@K)&Z_RLC_JRD@@&_MU_ _P%LA @WX^*|S\$WC^4_P|H^|D+P9K^BKX_WJW%|>6_C+>7W@A45I9_M8KG|TDM@D:NR7C9;: (R7#|E2:X_I.HQJ|^|A7B|^\$|TE^C7_M1K;:5-IWA|14P|KQ^>X>|T5_6%^UO|^|S^O^"8?|8^IZGXN|= _LZVOAQO1J MENR3>*O=T^D70E:9YGNFAB_T2XN7>1TUQ*|@_2%7;W'_@T_P"";N|^ M_#XW|>X/B+1_P#Y55^|8/QBX7K45^O&I3EU7^I?^E^6ZY MSJ|^|&_|\$|CAJ_|OC^_@H=XN^V3:A/I^OK2^O^MY>9CD|0:A_?1P2M;H5_M/F6L*>?!(OV&!!48^T?B-|&@_|&P.? AC|6_A1_MX;|4^Y^|F|^|("M|ZQ)C(;9B9C^C0^%?E^7^&*|7;/&: QK4X9=1E**E% MSE^R;BG=J^N|6M+RM;739K^IFD;107K_ _B@K|A_X_OO|E-|&?| N8O_M_%'=3K^C/_AV/_P39_Z1|? _P_/H_ _C5N2?#?IA7|B/X_>+>XD?""|CG_MX5^%?56F^9_9^O>&_A|HMC>VOF1M%)Y<|_R)NC=T;:1E793D\$BN|_/%|+ &K|P_P#AV|^|SV?^D>WPA_#3Z/_|M(U=5|(^V/V1_P|GWQ+^XT^_G|^7PY|^ZQ/?^P%HA_Z;+>OZAJN^)|O|^ _Q9|_&%Q|O_C_&R#|+_ %WB_M^|CC2ZUSQA_#_3K^|F5%"(K33PL|!5_4_G@<"OS_@?B>APGG\$|L95IN;<^M&R;3U<?7? 7T_/^8B_|^%?2&CW5|_MU|_@YX5|<:|WRWMM|B_P|E:17^HZ+L5PCJL@2210X&X+ M(PSACG|YX=S2GDN>4_=_+DJRK^Z^4M?&:9\$W1NZ-M895V4Y|K|@SCO> MRW_LHQ&#CA9IU:5ZIH|4KY|_X^K? LPWOI8_ _M_3N^+7|/C65|^=:MK7A.6Y|V>GS)^=:I9.E|8P;|E^R75M_C9Q|K_ROW_MAH|45^8/3%5L#C*>)|? "2D06+37X|H|E.G^2DNA_#W17|B8_X)C2^P3^0?|M#O;X'|AH|_P#D:E/_3_ P"";X_X=|_/_/3%ZA_(U?T_Q&S*_ M^<@?2_@43V?|5I_RLYG_@CG|_O^&90^>8^P0^\$|WH+>)|X(M|7U^WU;:1W%K>_M;F|ZEGACBFUOQ1X|T|4+N2_ |A\$;T|^+54<\$X_Z5SW_#L?|X)L_|(|O@?|^>M?_Y&K|URWQEP>%R^C1KX;PLL;O4_4M_!OA^X^? |3:Q01QWM^O|PQ3-/|^#R=UHW0?>_NL_M^X:"WX9?|CP;:_#GX?#K0?"AZP:0V_@^&M(AL;V;DC2/Y<\$"JB;G=G. M.LS\$Y)|K>K|@XHSR?>5L>TIM63=|1222^Y7=NK9YN(K>WK_?<*!7_@N?_M_P &YWBOP=XJO^VLO^";GPJNM6|ZM=&3Q9|)_#>B9+C1KASDW6EVZ#>+;_W_MWK2,%|^=V|B5K=BEK^|5%5PUQ- F2^V8?6<(|I^+^&2|^=UT:U3|FTRAB^F'G_MS1/X>_ _BOZIOVO?^"/W_ 3H_ _DUN;QE^T^#S/HJUEFC\$GB00YIM^*61X_MHX+/-;|L;-8HQ^H\$RH%PJ@_P;Y^D_P"#0W_@FZ?|5|GX|?| KI_P2M^?7B?_A\$& AKQI2|(Y89;^S|^>);4;UMH(W#_MAO^L;59@V^&CG\$|L+D%<\$Y^|5^#GPB3X72|^3X5^&U|^%? 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37NK:MJGPOTJXN:VYEPM:*NN9N_Q2>RTT44W;6\>EN? \ M1>T?NZ\;M%?V*?.Q_ ^"/_2/; MX' ^>?_P"1J\A AV/_
,\$V?^D>WP/_/#3Z\A_(U=W_\$;K_Zl)_ ^\!+_ M +5l_P K\XZZ*;O-&\U^V'JW/I'/^"/_*.KX!_ID5*_P#IHM:JJKO7_@FP
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Cover Page - USD (\$) 12 Months Ended Nov. 20, Mar. 31,
\$ in Millions Sep. 30, 2024 2024 2024

Cover [Abstract]

Document Type	10-K
Document Annual Report	true
Document Period End Date	Sep. 30, 2024
Current Fiscal Year End Date	--09-30
Document Transition Report	false
Entity File Number	0-22140
Entity Registrant Name	PATHWARD FINANCIAL, INC.
Entity Incorporation, State or Country Code	DE
Entity Tax Identification Number	42-1406262
Entity Address, Address Line One	5501 South Broadband Lane
Entity Address, City or Town	Sioux Falls
Entity Address, State or Province	SD
Entity Address, Postal Zip Code	57108
City Area Code	877
Local Phone Number	497-7497
Title of 12(b) Security	Common Stock, \$.01 par value
Trading Symbol	CASH
Security Exchange Name	NASDAQ
Entity Well-known Seasoned Issuer	Yes
Entity Voluntary Filers	No
Entity Current Reporting Status	Yes
Entity Interactive Data Current	Yes
Entity Filer Category	Large Accelerated Filer
Entity Small Business	false
Entity Emerging Growth Company	false
ICFR Auditor Attestation Flag	true
Document Financial Statement Error Correction [Flag]	false
Entity Shell Company	false
Entity Public Float	
Entity Common Stock, Shares Outstanding (in shares)	

\$ 1,270

24,119,508

DOCUMENTS INCORPORATED BY REFERENCE

Entity Central Index Key	0000907471
Document Fiscal Year Focus	2024
Document Fiscal Period Focus	FY
Amendment Flag	false

XML 21 R2.htm IDEA: XBRL DOCUMENT

Audit Information	12 Months Ended
	Sep. 30, 2024

Audit Information [Abstract]

Auditor Name	Crowe LLP
Auditor Firm ID	173
Auditor Location	Chicago, Illinois

XML 22 R3.htm IDEA: XBRL DOCUMENT

Consolidated Statements of Financial Condition - USD (\$)	Sep. 30, 2024	Sep. 30, 2023
\$ in Thousands		
ASSETS		
Cash and cash equivalents	\$ 158,337	\$ 375,580
Securities available for sale, at fair value	1,741,221	1,804,228
Securities held to maturity, at amortized cost (fair value \$30,236 and \$31,425, respectively)	33,092	36,591
Federal Reserve Bank and Federal Home Loan Bank Stock, at cost	36,014	28,210
Loans held for sale	688,870	77,779
Loans and leases	4,075,195	4,366,116
Allowance for credit losses	(45,336)	(49,705)
Accrued interest receivable	31,385	23,282
Premises, furniture, and equipment, net	39,055	39,160
Rental equipment, net	205,339	211,750
Goodwill and intangible assets	326,094	330,225
Other assets	260,070	292,327
Total assets	7,549,336	7,535,543
LIABILITIES		
Deposits	5,875,085	6,589,182
Short-term borrowings	377,000	13,000
Long-term borrowings	33,354	33,873
Accrued expenses and other liabilities	424,292	248,863
Total liabilities	6,709,731	6,884,918
STOCKHOLDERS' EQUITY		
Preferred stock, 3,000,000 shares authorized, no shares issued, none outstanding at September 30, 2024 and 2023, respectively	0	0
Additional paid-in capital	638,803	628,500
Retained earnings	354,474	278,655
Accumulated other comprehensive loss	(153,394)	(255,443)
Treasury stock, at cost, 3,769 and 41,980 common shares at September 30, 2024 and 2023, respectively	(249)	(344)
Total equity attributable to parent	839,882	651,630

Noncontrolling interest	(277)	(1,005)	
Total stockholders' equity	839,605	650,625	
Total liabilities and stockholders' equity	7,549,336	7,535,543	
Common stock, \$0.01 par value; 90,000,000 shares authorized, 24,851,122 and 26,225,563 shares issued, 24,847,353 and 26,183,583 shares outstanding at September 30, 2024 and 2023, respectively			
STOCKHOLDERS' EQUITY			
Common stock	248	262	
Common stock, Nonvoting, \$0.01 par value; 3,000,000 shares authorized, no shares issued, none outstanding at September 30, 2024 and 2023, respectively			
STOCKHOLDERS' EQUITY			
Common stock	\$ 0	\$ 0	
~~XML 23 R4.htm IDEA: XBRL DOCUMENT~~			
Consolidated Statements of Financial Condition (Parenthetical) - USD (\$) \$ in Thousands	Sep. 30, 2024	Sep. 30, 2023	
STOCKHOLDERS' EQUITY			
Investment securities held to maturity, fair value	\$ 30,236	\$ 31,425	
Preferred stock, shares authorized (in shares)	3,000,000	3,000,000	
Preferred stock, shares issued (in shares)	0	0	
Preferred stock, shares outstanding (in shares)	0	0	
Treasury stock (in shares)	3,769	41,980	
Common stock, \$0.01 par value; 90,000,000 shares authorized, 24,851,122 and 26,225,563 shares issued, 24,847,353 and 26,183,583 shares outstanding at September 30, 2024 and 2023, respectively			
STOCKHOLDERS' EQUITY			
Common stock, par value (in dollars per share)	\$ 0.01	\$ 0.01	
Common stock, shares authorized (in shares)	90,000,000	90,000,000	
Common stock, shares issued (in shares)	24,851,122	26,225,563	
Common stock, shares outstanding (in shares)	24,847,353	26,183,583	
Common stock, Nonvoting, \$0.01 par value; 3,000,000 shares authorized, no shares issued, none outstanding at September 30, 2024 and 2023, respectively			
STOCKHOLDERS' EQUITY			
Common stock, par value (in dollars per share)	\$ 0.01	\$ 0.01	
Common stock, shares authorized (in shares)	3,000,000	3,000,000	
Common stock, shares issued (in shares)	0	0	
Common stock, shares outstanding (in shares)	0	0	
~~XML 24 R5.htm IDEA: XBRL DOCUMENT~~			
Consolidated Statements of Operations - USD (\$) \$ in Thousands	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Interest and dividend income:			
Loans and leases, including fees	\$ 395,876	\$ 323,602	\$ 268,078
Mortgage-backed securities	39,402	41,197	26,846
Other investments	41,073	33,936	17,272
Total interest and dividend income	476,351	398,735	312,196
Interest expense:			
Deposits	13,019	4,356	500
FHLB advances and other borrowings	8,214	6,518	4,372
Total interest expense	21,233	10,874	4,872
Net interest income	455,118	387,861	307,324
Provision for credit loss	42,661	57,354	28,538
Net interest income after provision for credit loss	412,457	330,507	278,786
Noninterest income:			
Gain on sale of trademarks	0	10,000	50,000
Gain (loss) on sale of other	12,669	2,663	(6,207)
Other income	23,167	22,115	17,357
Total noninterest income	299,587	316,599	293,807
Noninterest expense:			
Compensation and benefits	201,472	184,318	171,126
Refund transfer product expense	9,862	9,723	8,908
Refund advance expense	1,943	1,863	2,157
Card processing	137,938	105,498	38,785
Occupancy and equipment expense	36,587	34,691	34,909
Operating lease equipment depreciation	41,757	45,710	35,636
Legal and consulting	24,857	27,102	40,634
Intangible amortization	4,131	4,971	6,585
Impairment expense	3,012	3,273	670
Other expense	51,694	47,826	45,865
Total noninterest expense	513,253	464,975	385,275
Income before income tax expense	198,791	182,131	187,318
Income tax expense	29,141	16,324	27,964
Net income before noncontrolling interest	169,650	165,807	159,354
Net income attributable to noncontrolling interest	1,293	2,192	2,968
Net income attributable to parent	\$ 168,357	\$ 163,615	\$ 156,386
Earnings per common share:			
Basic (in dollars per share)	\$ 6.63	\$ 6.01	\$ 5.26
Diluted (in dollars per share)	\$ 6.62	\$ 5.99	\$ 5.26
Refund transfer product fees			
Noninterest income:			
Noninterest income:	\$ 40,178	\$ 39,452	\$ 39,809
Refund advance fee income			
Noninterest income:			
Noninterest income:	43,473	37,433	40,557
Card and deposit fees			
Noninterest income:			
Noninterest income:	125,943	150,746	105,733
Rental income			
Noninterest income:			
Noninterest income:	\$ 54,157	\$ 54,190	\$ 46,558
~~XML 25 R6.htm IDEA: XBRL DOCUMENT~~			
Consolidated Statements of Comprehensive Income (Loss) - USD (\$) \$ in Thousands	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Statement of Comprehensive Income [Abstract]			
Net income before noncontrolling interest	\$ 169,650	\$ 165,807	\$ 159,354

Other comprehensive income (loss):			
Change in net unrealized gain (loss) on debt securities	136,028	(56,255)	(292,665)
Other comprehensive income (loss), investments	136,028	(56,255)	(292,665)
Unrealized gain (loss) on currency translation	81	331	(1,736)
Deferred income tax effect	34,060	(13,561)	(73,722)
Total other comprehensive income (loss)	102,049	(42,363)	(220,679)
Total comprehensive income (loss)	271,699	123,444	(61,325)
Total comprehensive income attributable to noncontrolling interest	1,293	2,192	2,968
Comprehensive income attributable to parent	\$ 270,406	\$ 121,252	\$ (64,293)

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Consolidated Statements of Changes in Stockholders' Equity - USD (\$) \$ in Thousands	Total	Total Pathward Financial, Inc. Stockholders' Equity	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Treasury Stock	Noncontrolling Interest
Beginning Balance at Sep. 30, 2021	\$ 871,884	\$ 870,729	\$ 317	\$ 604,484	\$ 259,189	\$ 7,599	\$ (860)	\$ 1,155
Increase (Decrease) in Stockholders' Equity [Roll Forward]								
Cash dividends declared on common stock	(5,921)	(5,921)			(5,921)			
Issuance of common stock due to ESOP	2,886	2,886	1	2,885				
Repurchases of common stock	(168,235)	(168,235)	(30)	30	(164,260)		(3,975)	
Stock compensation	10,004	10,004		10,004				
Total other comprehensive income (loss)	(220,679)	(220,679)				(220,679)		
Net income	159,354	156,386			156,386			2,968
Net distribution to noncontrolling interest	(4,153)							(4,153)
Ending Balance at Sep. 30, 2022	645,140	645,170	288	617,403	245,394	(213,080)	(4,835)	(30)
Increase (Decrease) in Stockholders' Equity [Roll Forward]								
Cash dividends declared on common stock	(5,426)	(5,426)			(5,426)			
Issuance of common stock due to restricted stock	1	1	1					
Repurchases of common stock	(120,437)	(120,437)	(27)	27	(117,985)		(2,452)	
Retirement of treasury stock	0				(6,943)		6,943	
Stock compensation	11,070	11,070		11,070				
Total other comprehensive income (loss)	(42,363)	(42,363)				(42,363)		
Net income	165,807	163,615			163,615			2,192
Net distribution to noncontrolling interest	(3,167)							(3,167)
Ending Balance at Sep. 30, 2023	650,625	651,630	262	628,500	278,655	(255,443)	(344)	(1,005)
Increase (Decrease) in Stockholders' Equity [Roll Forward]								
Cash dividends declared on common stock	(5,067)	(5,067)			(5,067)			
Issuance of common stock due to restricted stock	3	3	3					
Repurchases of common stock	(86,853)	(86,853)	(17)	17	(80,767)		(6,086)	
Retirement of treasury stock	0				(6,181)		6,181	
Stock compensation	10,286	10,286		10,286				
Total other comprehensive income (loss)	102,049	102,049				102,049		
Joint venture membership interest divestiture	(523)	(523)			(523)			
Net income	169,650	168,357			168,357			1,293
Net distribution to noncontrolling interest	(565)							(565)
Ending Balance at Sep. 30, 2024	\$ 839,605	\$ 839,882	\$ 248	\$ 638,803	\$ 354,474	\$ (153,394)	\$ (249)	\$ (277)

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Consolidated Statements of Changes in Stockholders' Equity (Parenthetical) - \$ / shares	3 Months Ended								12 Months Ended						
	Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Statement of Stockholders' Equity [Abstract]															
Dividend declared per share (in dollars per share)	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.20	\$ 0.20	\$ 0.20

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Consolidated Statements of Cash Flows - USD (\$)	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Cash flows from operating activities:			
Net income before noncontrolling interest	\$ 169,650,000	\$ 165,807,000	\$ 159,354,000
Adjustments to reconcile net income to net cash provided by (used in) operating activities:			
Depreciation and amortization	57,765,000	64,955,000	61,601,000
Provision for credit loss	42,661,000	57,354,000	28,538,000
Provision for deferred taxes	11,115,000	(175,000)	17,587,000
Originations of loans held for sale	(2,034,977,000)	(1,208,684,000)	(985,330,000)
Proceeds from sales of loans held for sale	2,036,084,000	1,139,881,000	1,059,361,000
Net change in loans held for sale	18,127,000	25,922,000	12,819,000
Fair value adjustment of foreclosed real estate	0	0	301,000
Net realized (gain) on securities available for sale	0	0	(154,000)
Net realized (gain) loss on loans held for sale	(5,920,000)	(268,000)	3,694,000
Net realized loss on premise, furniture, and equipment	0	65,000	55,000
Net realized (gain) on trademarks	0	(10,000,000)	(50,000,000)
Net realized (gain) on other	(6,749,000)	(1,832,000)	(1,956,000)
Change in bank-owned life insurance value	(2,751,000)	(1,497,000)	(2,434,000)
Impairment on rental equipment	2,013,000	24,000	0
Impairment of intangibles	0	0	670,000
Net change in accrued interest receivable	(8,103,000)	(5,303,000)	(1,725,000)
Net change in other assets	(11,747,000)	17,134,000	(32,936,000)
Net change in accrued expenses and other liabilities	176,083,000	48,658,000	(10,640,000)
Stock compensation	10,286,000	11,070,000	10,004,000
Net cash provided by operating activities	453,537,000	303,111,000	268,809,000

Cash flows from investing activities:

Purchases of securities available for sale	(3,465,000)	(156,885,000)	(907,361,000)
Proceeds from sales of securities available for sale	0	0	265,951,000
Proceeds from maturities of and principal collected on securities available for sale	201,730,000	177,296,000	324,234,000
Proceeds from maturities of and principal collected on securities held to maturity	3,317,000	4,835,000	14,281,000
Purchases of Federal Reserve Bank and Federal Home Loan Bank stock	(406,390,000)	(330,144,000)	(173,653,000)
Redemption of Federal Reserve Bank and Federal Home Loan Bank stock	398,587,000	330,746,000	173,240,000
Purchases of loans and leases	(298,262,000)	(215,266,000)	(115,353,000)
Proceeds from sales of loans and leases	0	0	123,241,000
Net change in loans and leases	137,540,000	(307,473,000)	358,635,000
Purchases of premises, furniture, and equipment	(10,141,000)	(8,623,000)	(8,177,000)
Proceeds from sales of premises, furniture, and equipment	0	0	35,000
Purchases of rental equipment	(266,613,000)	(441,047,000)	(424,919,000)
Proceeds from sales of rental equipment	9,006,000	14,998,000	9,372,000
Net change in rental equipment	565,000	(236,000)	(5,772,000)
Proceeds from sales of foreclosed real estate and repossessed assets	0	1,000	1,824,000
Proceeds from death benefit of bank-owned life insurance	0	1,040,000	0
Proceeds from sale of trademarks	0	10,000,000	50,000,000
Proceeds from sale of other assets	6,465,000	0	3,550,000
Net cash (used in) investing activities	(227,661,000)	(920,758,000)	(310,872,000)

Cash flows from financing activities:

Net change in deposits	(714,097,000)	723,145,000	351,066,000
Net change in short-term borrowings	364,000,000	13,000,000	0
Redemption of long-term borrowings	0	0	(75,000,000)
Proceeds from long-term borrowings	0	0	20,000,000
Principal payments on capital lease obligations	0	0	(75,000)
Principal payments on other liabilities	(621,000)	(1,747,000)	(2,751,000)
Payment of debt issuance costs	0	(511,000)	0
Dividends paid on common stock	(5,067,000)	(5,426,000)	(5,921,000)
Issuance of common stock due to restricted stock	3,000	1,000	1,000
Issuance of common stock due to ESOP	0	0	2,886,000
Repurchases of common stock	(86,853,000)	(120,437,000)	(168,235,000)
Investment by (distributions to) noncontrolling interest	(565,000)	(3,167,000)	(4,153,000)
Net cash provided by (used in) financing activities	(443,200,000)	604,858,000	117,818,000
Effect of exchange rate changes on cash	81,000	331,000	(1,736,000)
Net change in cash and cash equivalents	(217,243,000)	(12,458,000)	74,019,000
Cash and cash equivalents at beginning of fiscal year	375,580,000	388,038,000	314,019,000
Cash and cash equivalents at end of fiscal period	158,337,000	375,580,000	388,038,000

Supplemental disclosure of cash flow information:

Interest	20,909,000	10,819,000	5,259,000
Income taxes	19,633,000	14,056,000	13,940,000
Franchise and other taxes	726,000	1,359,000	791,000

Supplemental schedule of non-cash investing activities:

Held for sale to loans and leases	30,864,000	158,000	115,934,000
Loans and leases to held for sale	594,359,000	13,421,000	169,045,000
Loans and leases to rental equipment	4,847,000	3,122,000	3,893,000
Loans and leases to foreclosed real estate and repossessed assets	0	0	49,000
Rental equipment to loan and leases	225,870,000	377,250,000	400,148,000
Recognition of operating lease ROU assets, net of measurements	654,000	0	117,000
Retirement of treasury stock	\$ 6,181,000	\$ 6,943,000	\$ 0

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SUMMARY OF
SIGNIFICANT
ACCOUNTING
POLICIES

12 Months Ended

Sep. 30, 2024

Accounting Policies
[Abstract]

SUMMARY OF
SIGNIFICANT
ACCOUNTING
POLICIES

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

PRINCIPLES OF CONSOLIDATION

The Consolidated Financial Statements include the accounts of Pathward Financial, Inc. ("Pathward Financial" or the "Company" or "us"), a registered bank holding company located in Sioux Falls, South Dakota, and its wholly-owned subsidiaries. The Company's subsidiaries include Pathward®, National Association ("Pathward®, N.A." or "Pathward" or the "Bank"), a national bank whose primary federal regulator is the Office of the Comptroller of the Currency (the "OCC"), and Pathward Venture Capital, LLC, a wholly-owned service corporation subsidiary of Pathward, N.A. which invests in companies in the financial services industry. All significant intercompany balances and transactions have been eliminated. The Company also owns 100% of First Midwest Financial Capital Trust I (the "Trust"), which was formed in July 2001 for the purpose of issuing trust preferred securities, and Crestmark Capital Trust I, which was acquired from the Crestmark Acquisition in August 2018. The Trust and Crestmark Capital Trust I are not included in the Consolidated Financial Statements of the Company.

In addition, the Company is a variable interest holder in certain entities in which the equity holders do not have the characteristics of a controlling financial interest or where the entity does not have enough equity at risk to finance its activities without additional subordinated financial support (referred to as variable interest entities or "VIEs"). The Company's variable interest arises from contractual ownership or other monetary interests that change with fluctuations in the VIE's net asset value. The primary beneficiary is the entity which has both: (1) the power to direct the activities of the VIE that most significantly impacts the VIE's economic performance, and (2) the obligation to absorb losses or receive benefits of the entity that could potentially be significant to the VIE. To determine whether or not a variable interest the Company holds could potentially be significant to the VIE, the Company considers both qualitative and quantitative factors regarding the nature, size and form of the Company's involvement with the VIE. Further, the Company assesses whether or not the Company is the primary beneficiary of a VIE on an ongoing basis. If the determination is made that the Company is the primary beneficiary, then that entity is included in the Consolidated Financial Statements.

Noncontrolling interests represent the portion of net income and equity attributable to third-party owners of consolidated subsidiaries that are not wholly-owned by Pathward Financial. All of the Company's noncontrolling interests relate to the Company's Commercial Finance business line.

Variable Interest Entities

As a result of the Crestmark Acquisition, the Company acquired existing membership interests of certain joint venture limited liability companies (the "LLCs"). The Company holds 80% of the membership interests in each of the LLC entities, which offer commercial lending and other financing arrangements. In connection with these LLCs, the Company exclusively provides funding for each entity's activities. The Company determined it is the primary beneficiary of all LLCs as it has the managing power under the terms of each of the LLC operating agreements. Results of the LLCs are reflected in the Company's September 30, 2024 Consolidated Financial Statements and are summarized below. The assets recognized as a result of consolidating the LLCs are the property of the LLCs and are not available for any other purpose.

	At September 30, 2024
Cash and cash equivalents	\$ 127
Loans and leases	51,835
Allowance for credit losses	(1,148)
Accrued interest receivable	163
Other assets	1,110
Total assets	52,087
Accrued expenses and other liabilities	338
Noncontrolling interest	(277)
Net assets less noncontrolling assets	\$ 52,026

Amounts for noncontrolling interests reflect the proportionate share of membership interest (equity) and net income attributable to the holders of minority membership interest in the following entities:

- CM Help, LLC - CM Help provides flexible patient loan programs to hospitals and patient customers of hospitals as a financing alternative for the self-pay and co-pay portions of patients' hospital expenses.
- CM Southgate II, LLC - CM Southgate II engages in the business of acquiring fleet leases and semi-trailer/tractor loans and leases.
- CM TFS, LLC - CM TFS engages in the business of acquiring equipment financing term loans and leases.

In the normal course of business, the Company enters into off-balance sheet transactions with SPEs, which can be structured as corporations, trusts, limited liability companies, or partnerships and are established for a limited purpose. Currently, the Company utilizes a SPE facility for certain term lending products within the Company's Commercial Finance business line. The Company participated in the structuring of the SPE, has a minority ownership interest in the SPE, and acts as servicer for the SPE in exchange for a servicing fee. Pathward is not the primary beneficiary of the SPE as our risk of loss or right to benefits from the SPE are not significant. At September 30, 2024, there are \$18.4 million commercial term loans held at the SPE compared to \$13.7 million for the prior fiscal year, and the Company's equity investment in the SPE is \$5.8 million compared to \$1.2 million for the prior fiscal year. The Company's maximum exposure to loss from the SPE is limited to its equity investment. At September 30, 2024 and 2023, there were \$4.6 million and no commercial term loans classified as held for sale related to this SPE, respectively.

NATURE OF BUSINESS AND INDUSTRY SEGMENT INFORMATION

One of the Company's primary sources of revenue relates to payment processing services for prepaid cards, ATM sponsorship, tax refund transfer and money movement. Additionally, a significant source of revenue for the Company is interest from the purchase or origination of commercial finance loans, consumer finance loans, and warehouse finance loans. The Company accepts deposits from customers in the normal course of business on a national basis through its partner solutions and tax services divisions, and through wholesale funding. The Company operates in the banking industry,

which accounts for the majority of its revenues and assets. The Company uses the "management approach" for reporting information about segments in annual and interim financial statements. The management approach is based on the way the chief operating decision-maker organizes segments within a company for making operating decisions and assessing performance. Reportable segments are based on products and services, geography, legal structure, management structure and any other manner in which management disaggregates a company. Based on the management approach model, the Company has determined that its business is comprised of three reporting segments. See Note 16. Segment Reporting for additional information on the Company's segment reporting.

USE OF ESTIMATES IN PREPARING FINANCIAL STATEMENTS

The preparation of Consolidated Financial Statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates. Certain significant estimates include the valuation of residual values within lease receivables, allowance for credit losses, the valuation of goodwill and intangible assets and the fair values of securities and other financial instruments. These estimates are reviewed by management regularly; however, they are particularly susceptible to significant changes in the future.

CASH AND CASH EQUIVALENTS

For purposes of reporting cash flows, cash and cash equivalents is defined to include the Company's cash on hand and due from financial institutions and short-term interest-bearing deposits in other financial institutions. The Company reports cash flows net for customer loan transactions, securities purchased under agreement to resell, federal funds purchased, deposit transactions, securities sold under agreements to repurchase, and FHLB advances with terms less than 90 days. Previously, the FRB required all depository institutions to maintain reserves at specified levels against their transaction accounts, primarily checking accounts. However, since March 26, 2020, the reserve requirement ratio has been zero percent. At September 30, 2024, the Bank was not required to maintain any reserve balances. The Company at times maintains balances in excess of insured limits at various financial institutions including the FRB, the FHLB and other private institutions. At September 30, 2024, the Company had \$104.9 million in interest-bearing deposits held at the FRB and \$1.7 million interest-bearing deposits held at the FHLB. The Company does not believe these instruments carry a significant risk of loss but cannot provide assurances that no losses could occur if these institutions were to become insolvent.

SECURITIES

GAAP requires that, at acquisition, an enterprise classify debt securities into one of three categories: Available for Sale ("AFS"), Held to Maturity ("HTM") or trading. Debt securities AFS are carried at fair value on the Consolidated Statements of Financial Condition. Unrealized holding gains and losses due to risk of credit loss are recognized in earnings while unrealized holding gains and losses due to market conditions and other non-credit risk factors are excluded from earnings and recognized as a separate component of equity in accumulated other comprehensive income (loss) ("AOCI"). See Note 19. Fair Values of Financial Instruments for additional information on fair value of AFS debt securities. Debt securities HTM are measured at amortized cost. The Company classifies the majority of its debt securities as AFS, which are those the Company may decide to sell if needed for liquidity, asset/liability management, or other reasons. Both AFS and HTM are subject to an allowance for credit losses. Pathward Financial did not hold trading securities at September 30, 2024 or 2023.

Gains and losses on the sale of securities are determined using the specific identification method based on amortized cost and are reflected in results of operations at the time of sale. Interest and dividend income, adjusted by amortization of purchase premium or discount using the level yield method, is included in income as earned. For callable debt securities, any purchase premium is amortized to the first call date while any discount is accreted over the contractual life of the security.

Debt Securities Credit Losses

The Company evaluates debt securities AFS for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that any unrealized holding losses in its portfolio as of September 30, 2024 are not related to credit loss and as a result has not recorded an allowance for credit losses. See Note 2. Securities for further information.

The Company evaluates debt securities HTM for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that its portfolio as of September 30, 2024 has a zero risk of credit loss due to the related U.S. Government financial guarantees underlying the securities within the HTM portfolio and as a result has not recorded an allowance for credit losses.

Equity Investments

The Company holds marketable equity securities, which have readily determinable fair value, and include common equity and mutual funds. These securities are recorded at fair value with unrealized gains and losses, due to changes in fair value, reflected in earnings. Interest and dividend income from these securities is recognized in interest income. See Note 2. Securities for additional information on marketable equity securities.

The Company also holds non-marketable equity securities that are included in Other Assets in the Company's Consolidated Financial Statements. The Company generally accounts for these investments under the equity method or the provisions of Accounting Standards Codification ("ASC") 321. Equity Securities. Investments where the Company has significant influence, but not control, over the investee are accounted for under the equity method. Investments where the Company cannot exercise significant influence over the investee are measured at fair value, with changes in fair value recognized in earnings, unless those investments have no readily determinable fair value. Investments without readily determinable fair value are measured under the measurement alternative, which reflects cost less impairment, with adjustments in value resulting from observable price changes arising from orderly transactions of the same or a similar security from the same issuer ("measurement alternative investments").

The Company reviews for impairment for equity method and measurement alternative investments and includes an analysis of the facts and circumstances for each investment, expectations of cash flows, capital needs, and viability of its business model. For equity method, the asset carrying value is reduced when the decline in fair value is considered to be other than temporary. For measurement alternative investments, the asset carrying value is reduced when the fair value is less than the carrying value, without the consideration of recovery.

The Company held the following non-marketable equity securities:

- **Equity Method** - The Company held equity method investments of \$4.1 million within other assets as of September 30, 2024 and \$4.1 million at September 30, 2023. The Company's ownership of such investments typically ranges from 5% - 25% of the investee. The Company recognized nominal net earnings from these investments within noninterest income for the fiscal year ended September 30, 2024. The Company elected to classify distributions received from equity method investments using the cumulative earnings approach on the Consolidated Statements of Cash Flows.
- **Fair Value Method** - The Company held equity investments measured at net asset value ("NAV") per share (or its equivalent) of \$11.8 million at September 30, 2024 and \$8.4 million at September 30, 2023 where NAV is considered the fair value practical expedient. These investments are recorded within other assets on the Company's Consolidated Financial Statements. Fluctuations in fair value are recognized in earnings within noninterest income.
- **Measurement Alternative** - The Company held equity investments measured using the measurement alternative of \$9.5 million as of September 30, 2024 and \$12.1 million at September 30, 2023 within other assets on the Company's Consolidated Financial Statements. Equity investments measured using the measurement alternative are subject to fair value adjustments when observable price changes in orderly transactions for the identical or similar investment of the same issuer occur. The Company did not recognize any fair value adjustments in the fiscal years ended September 30, 2024 and 2023. Additionally, the Company recognized impairment loss of \$1.0 million and \$3.3 million of such investments during the fiscal years ended September 30, 2024 and 2023, respectively.

LOANS HELD FOR SALE ("LHFS")

Loans are designated as LHFS based on management's intent to sell loans, or portions of loans, in established secondary markets or to participating third-party financial institutions. LHFS are held at the lower of cost or fair value. Any amount by which the cost exceeds fair value is initially recorded as a valuation allowance and subsequently reflected in the gain or loss on sale when sold. At September 30, 2024 and 2023, there was no valuation allowance recorded for LHFS. Gains and losses on LHFS are recorded in noninterest income on the Consolidated Statements of Operations. Loan costs and fees are deferred at origination and are recognized in income at the time of sale. Interest income is calculated based on the note rate of the loan and is recorded as interest income. The Company occasionally transfers loans between held for sale and held for investment classifications based on its intent and ability to hold or sell loans. Management's intent to sell may be impacted by secondary market conditions, loan credit quality, or other factors.

The following table summarizes the activity pertaining to loans held for sale:

	Fiscal Year Ended September 30,			
	2024		2023	
(Dollars in thousands)	Consumer	Commercial	Consumer	Commercial
Beginning of year balance	\$ 77,779	\$ —	\$ 21,071	\$ —
Originations	1,901,593	133,388	1,206,201	2,483
Proceeds from sales	(1,937,079)	(99,005)	(1,123,271)	(16,610)
Gain (loss) on sales	—	5,102	—	268
Principal collections, net of deferred fees and costs	(18,083)	(48)	(26,222)	280
Non-cash transfers, net	—	563,495	—	13,579
End of year balance	\$ 24,210	\$ 602,932	\$ 77,779	\$ —

LOANS AND LEASES

Loans Receivable

Loans receivable that management has the intent and ability to hold for the foreseeable future or until maturity or pay-off are classified as held for investment and are generally reported at their outstanding principal balances net of any unearned income, cumulative charge-offs, unamortized deferred fees and costs on originated loans, and unamortized premiums or discounts on purchased loans (amortized cost).

Interest income on loans is accrued over the term of the loans based upon the amount of principal outstanding except when serious doubt exists as to the collectability of a loan, in which case the accrual of interest is discontinued. Unearned income, deferred loan fees and costs, and discounts and premiums are amortized to interest income over the contractual life of the loan using the interest method. The Company's business lines follow a nonaccrual policy with certain commercial finance, consumer finance and tax service loans not generally being placed on non-accrual status, but instead are charged off when the collection of principal and interest become doubtful. When placed on nonaccrual status, the accrued unpaid interest receivable is reversed against interest income and any remaining amortizing of net deferred fees is suspended. Cash collected on these loans is applied to first reduce the carrying value of the loan with any remainder being recognized as interest income. Generally, a loan can return to accrual status when all delinquent interest and principal become current under the terms of the loan agreement and collectability of the remaining principal and interest is no longer doubtful. Loans are considered past due when contractually required principal or interest payments have not been made on the due dates.

For commercial loans, the Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for loans secured by collateral when: management judges the loans to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the loan has been classified as a loss by either the Company's internal loan review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the loan meets a defined number of days past due unless the loan is both well-secured and in the process of collection. For consumer loans, the Company fully charges off or charges down to net realizable value when deemed uncollectible due to bankruptcy or other factors, or meets a defined number of days past due.

Leases Receivable

The Company provides various types of commercial lease financing that are classified for accounting purposes as direct financing, sales-type or operating leases. Leases that transfer substantially all of the benefits and risks of ownership to the lessee are classified as direct financing or sales-type leases and are included in loans and leases receivable on the Consolidated Statements of Financial Condition. Direct financing and sales-type leases are carried at the combined present value of future minimum lease payments and lease residual values. The determination of lease classification requires various judgments and estimates by management, including the fair value of equipment at lease inception, useful life of the equipment under lease, lease residual value, and collectability of minimum lease payments.

Sales-type leases generate a gain or loss at lease inception by recording lease revenue less lease cost. Lease revenue consists of the present value of the future minimum lease payments. Lease cost consists of the lease equipment's book value, less the present value of its residual. Interest income on direct financing and sales-type leases is recognized using methods that approximate a level yield over the fixed, non-cancelable term of the lease. Recognition of interest income is generally discontinued at the time the lease becomes 90 days delinquent, unless the lease is well-secured and in process of collection. Delinquency and past due status is based on the contractual terms of the lease. The Company receives pro rata rent payments for the interim period until the lease contract commences and the fixed, non-cancelable lease term begins. Interim payments are recognized in the month they are earned and are recorded in interest income. Management has policies and procedures in place for the determination of lease classification and review of the related judgments and estimates for all lease financings.

The Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for leases when management judges the lease to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the lease has been classified as a loss by either the Company's internal review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the lease meets a defined number of days past due unless the lease is both well-secured and in the process of collection.

Some lease financings include a residual value component, which represents the estimated fair value of the leased equipment at the expiration of the initial term of the transaction. The estimation of the residual value involves judgments regarding product and technology changes, customer behavior, shifts in supply and demand, and other economic assumptions. The Company may purchase and sell minimum lease payments, primarily as a credit risk reduction tool, to third-party financial institutions at fixed rates on a non-recourse basis with its underlying equipment as collateral. For those transactions that achieve sale treatment, the related lease cash flow stream and the non-recourse financing are derecognized. For those transactions that do not achieve sale treatment, the underlying lease remains on the Company's Consolidated Statements of Financial Condition and non-recourse debt is recorded in the amount of the proceeds received. The Company retains servicing of these

leases and bills, collects, and remits funds to the third-party financial institution. Upon default by the lessee, the third-party financial institutions may take control of the underlying collateral which the Company would otherwise retain as residual value.

Leases that do not transfer substantially all benefits and risks of ownership to the lessee are classified as operating leases. Such leased equipment are included in rental equipment on the Consolidated Statements of Financial Condition and are depreciated on a straight-line basis over the term of the lease to its estimated residual value.

Depreciation expense is recorded as operating lease equipment depreciation expense within noninterest expense. Operating lease rental income is recognized when it becomes due and is reflected as a component of noninterest income. The Company evaluates the carrying value of rental equipment for impairment whenever events or circumstances have occurred that would indicate the carrying amount may not be fully recoverable. If the carrying amount is not fully recoverable, an impairment loss is recognized to reduce the carrying amount to fair value, where fair value is based on the condition of the rental equipment and the projected net cash flows from rental and sale adjusted for current market conditions. A \$2.0 million impairment expense from rental equipment was recognized for the fiscal year ended September 30, 2024, a nominal impairment expense was recognized for fiscal year ended September 30, 2023, and no impairment expense was recognized for the fiscal year ended September 30, 2022.

Loan Servicing and Transfers of Financial Assets

The Company sells loan participations, generally without recourse, in both the commercial and consumer segments. The Company also sells commercial SBA and USDA loans to third parties, generally without recourse. Sold loans are not included in the Consolidated Financial Statements. The Bank generally retains the right to service the sold loans for a fee. If the fee is determined commensurate and customary with market terms, no servicing asset or liability is recorded. Any fee that is above or below market terms results in a servicing asset or liability and is included within Other Assets on the Consolidated Statements of Financial Condition. At September 30, 2024 and 2023, the Bank was servicing loans for others with aggregate unpaid principal balances of \$364.5 million and \$332.5 million, respectively. The service fees and ancillary income related to these loans were immaterial.

Transfers of loans, portions of loans meeting the definition of a participating interest, and other financial assets are accounted for as sales on the transaction settlement date when control has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been legally isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of such right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through a repurchase agreement or other means. Upon sale, the loans or other financial assets are derecognized from the Company's Consolidated Statements of Financial Condition. If the transfer does not satisfy the aforementioned control criteria, the transaction is recorded as a secured borrowing with the loans or other financial assets remaining on the Company's Consolidated Statements of Financial Condition and proceeds recognized as a liability.

ALLOWANCE FOR CREDIT LOSSES

The ACL represents management's estimate of current credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases on nonaccrual status. All other loans and leases are evaluated collectively for credit loss. A reserve for unfunded credit commitments such as letters of credit and binding unfunded loan commitments is recorded in other liabilities on the Consolidated Statements of Financial Condition.

Individually evaluated loans and leases are a key component of the ACL. Generally, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs, as the Company considers these financial assets to be collateral dependent. If an individually evaluated loan or lease is not collateral dependent, credit loss is measured at the present value of expected future cash flows discounted at the loan or lease initial effective interest rate. Management has also identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually.

Credit loss for all other loans and leases is evaluated collectively by various characteristics. The collective evaluation of expected losses in all commercial finance portfolios is based on a cohort loss rate and adjustments for forward-looking information, including industry and macroeconomic forecasts. The cohort loss rate is a life of loan loss rate that immediately reverts to historical loss information for the remaining maturity of the financial asset. Management has elected to use a twelve to twenty-four month reasonable and supportable forecast for forward-looking information. Factors utilized in the determination of the allowance include historical loss experience, current economic forecasts and measurement date credit characteristics such as product type, delinquency, and industry. The unfunded credit commitments depend on these same factors, as well as estimates of lines of credit usage. The various quantitative and qualitative factors used in the methodologies are reviewed quarterly.

The collective evaluation of expected credit losses for certain consumer lending portfolios utilize different methodologies when estimating expected credit losses. The determination of the allowance is governed by structured tiers that dictate how cash collections are applied to losses to assess if there are sufficient available funds to cover expected credit losses.

The amount of ACL depends significantly on management's estimates or key factors and assumptions affecting valuation, appraisals of collateral, evaluations of performance and status, the amounts and timing of future cash flows expected to be received, forecasts of future economic conditions and reversion periods. Such estimates, appraisals, evaluations, cash flows and forecasts may be subject to frequent adjustments due to changing economic prospects of borrowers, lessees, properties or economic conditions. These estimates are reviewed quarterly and adjustments, if necessary, are recorded in the provision for credit loss in the periods in which they become known.

Accrued interest receivable is presented separately on the Consolidated Statements of Financial Condition, and an ACL is not recorded for these balances. Generally, when a loan or lease is placed on nonaccrual status, typically when the collection of interest or principal is 90 days or more past due, uncollected interest accrued in prior years is charged off against the ACL and interest accrued in the current year is reversed against interest income.

Management maintains a framework of controls over the estimation process for the ACL, including review of collective reserve methodologies for compliance with GAAP. Management has a quarterly process to review the appropriateness of historical observation periods and loss assumptions and risk ratings assigned to loans and leases, if applicable. Management reviews its qualitative framework and the effect on the collective reserve compared with relevant credit risk factors and consistency with credit trends. Management also maintains controls over information systems, models and spreadsheets used in the quantitative components of the reserve estimate. This includes the quality and accuracy of historical data used to derive loss rates, the inputs to industry and macroeconomic forecasts and the reversion periods utilized. The results of this process are summarized and presented to management quarterly for their approval of the recorded allowance. See Note 3. Loans and Leases, Net for further information.

The following are risk characteristics of the Company's loan and lease portfolio:

Commercial Finance

The Company's Commercial Finance business line offers a variety of products through its working capital, equipment finance, structured finance, and insurance premium finance lending solutions. These products include term lending, asset-based lending, factoring, lease financing, insurance premium finance, government guaranteed lending and other commercial finance products offered on a nationwide basis that are subject to adverse market conditions which may impact the borrower's ability to make repayment on the loan or lease or could cause a decline in the value of the collateral that secures the loan or lease. The loans or leases are primarily made based on the operating cash flows of the borrower and on the underlying collateral provided by the borrower. The cash flows of borrowers may be volatile and the value of the collateral securing these loans and leases may be difficult to measure. Most commercial finance loans and leases are secured by the assets being financed or other business assets such as accounts receivable or inventory. Although the loans and leases are often collateralized by equipment, inventory, accounts receivable, insurance premiums or other business assets, the liquidation of collateral in the event of a borrower default may be an insufficient source of repayment, because accounts receivable may be uncollectible and inventories and equipment may be obsolete or of limited use. The Company attempts to mitigate these risks by adhering to its underwriting policies in evaluating the management of the business and the credit-worthiness of borrowers and guarantors. See Note 20. Subsequent Events for further information on the Company's commercial premium finance insurance business.

Consumer Finance

The Bank offers a variety of installment and revolving consumer lending products through its credit solutions. The Bank designs its credit program relationships with certain desired outcomes, including liquidity, credit protection, and risk retention by the program partner. The Bank believes the benefits of these outcomes not only support its goals but the goals of the credit program partner as well. The Bank designs its program credit protections in a manner so that the Bank earns a reasonable risk adjusted return, but is protected by certain layers of credit support, similar to what you would find in structured finance. Certain loans are sold to third parties based on terms and conditions within the Program Agreement.

Tax Services

The Bank's Partner Solutions business line also offers tax solutions, which includes short-term refund advance loans. Through this product, taxpayers are underwritten to determine eligibility for these unsecured loans. Due to the nature of refund advance loans, it typically takes no more than three e-file cycles (the period of time between scheduled IRS payments) from when the return is accepted by the IRS to collect from the borrower. In the event of default, the Bank has no recourse against the tax consumer. When collection of principal becomes doubtful, the Bank will charge off the balance of a refund advance loan on September 30. Any remaining balances are charged off at the end of the calendar year. The Bank may record recoveries of previously charged off loans if collected in subsequent tax years.

The Bank offers short-term electronic return originator ("ERO") advance loans on a nationwide basis. These loans are typically utilized by tax preparers to purchase tax preparation software and to prepare tax office operations for the upcoming tax season. EROs go through an underwriting process to determine eligibility for the unsecured advances. ERO loans are not collateralized. Collection on ERO advances begins once the ERO begins to process refund transfers. Generally, the Bank will charge off the balance of an ERO advance loan if there is a balance at the end of June, or when collection of principal becomes doubtful.

Warehouse Finance

The Bank participates in several collateral-based warehouse lines of credit whereby the Bank is in a senior, secured position as the first out participant. These facilities are primarily collateralized by consumer receivables, with the Bank holding a senior collateral position enhanced by a subordinate party structure.

PREMISES, FURNITURE, AND EQUIPMENT

Land is carried at cost. Buildings, furniture, fixtures, leasehold improvements, internal-use software and equipment are carried at cost, less accumulated depreciation and amortization. The Company primarily uses the straight-line method of depreciation and amortization over the estimated useful lives of the assets, which is 39 years for buildings, three years for internal-use software, and range from two years to 15 years for leasehold improvements and for furniture, fixtures and equipment. Assets are reviewed for impairment when events indicate the carrying amount may not be recoverable. See Note 5. Premises, Furniture and Equipment, Net for further information.

GOODWILL

Goodwill represents the cost in excess of the fair value of net assets acquired (including identifiable intangibles) in transactions accounted for as business acquisitions. Goodwill is evaluated annually for impairment at a reporting unit level. The Company has determined that its reporting units are one level below the operating segments and distinguish these reporting units based on how the segments and reporting units are managed, taking into consideration the economic characteristics, nature of the products, and customers of the segments and reporting units. The Company performs its impairment evaluation as of September 30 of each fiscal year unless a triggering event occurs that would require an interim impairment evaluation. The Company generally utilizes a qualitative approach during this annual assessment to determine whether it is more likely than not (i.e. a likelihood of more than 50 percent) that the fair value of a reporting unit is less than its carrying value. If we determine it is more likely than not that goodwill is impaired, then a quantitative assessment is performed to determine fair value of the reporting unit. If the carrying amount of the reporting unit with goodwill exceeds its fair value, goodwill is considered impaired and is written down by the excess carrying value of the reporting unit. Subsequent increases in goodwill are not recognized in the Consolidated Financial Statements. No goodwill impairment was recognized during the fiscal years ended September 30, 2024, 2023 or 2022. See Note 7. Goodwill and Intangible Assets for further information.

INTANGIBLE ASSETS

Intangible assets other than goodwill are amortized over their respective estimated lives. All intangible assets are subject to an impairment test at least annually or more often if conditions indicate a possible impairment. See Note 7. Goodwill and Intangible Assets for further information.

STOCK COMPENSATION

Compensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of grant. The fair value of nonvested (restricted) shares and performance share units granted under the Company's incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur. See Note 12. Stock Compensation for further information.

INCOME TAXES

The Company records income tax expense based on the amount of taxes due on its tax return plus deferred taxes computed based on the expected future tax consequences of temporary differences between the carrying amounts and tax bases of assets and liabilities, using enacted tax rates. Deferred tax assets are reduced by a valuation allowance when, in the opinion of management, it is more likely than not that some portion or all of the deferred tax assets will not be realized.

In accordance with ASC 740, *Income Taxes*, the Company recognizes a tax position as a benefit only if it is more likely than not that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized upon examination. For tax positions not meeting the more likely than not test, no tax benefit is recorded. The Company recognizes interest and/or penalties related to income tax matters in noninterest income or noninterest expense. The effect on deferred tax assets and liabilities from a change in tax rates is recorded in income tax expense in the Consolidated Statements of Operations in the period in which the enactment date occurs. If current period income tax rates change, the impact on the annual effective income tax rate is applied year to date in the period of enactment. See Note 13. Income Taxes for further information.

FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK

The Company, in the normal course of business, makes commitments to originate loans which are not reflected in the Consolidated Financial Statements. The reserve for these unfunded commitments is included within Other Liabilities on the Consolidated Statements of Financial Condition.

COMPREHENSIVE INCOME (LOSS)

Comprehensive income (loss) consists of net income and other comprehensive income or loss. Other comprehensive income or loss includes the change in net unrealized holding gains and losses due to market conditions and other non-credit risk factors on AFS debt securities, net of reclassification adjustments and tax effects. Accumulated other comprehensive income (loss) is recognized as a separate component of stockholders' equity.

REVENUE RECOGNITION

Interest revenue from loans, leases, and investments is recognized on the accrual basis of accounting as the interest is earned according to the terms of the particular loan, lease, or investment. Income from service and other customer charges is recognized as earned. Revenue within the Consumer segment is recognized as services are performed and service charges are earned in accordance with the terms of the various programs. Refer to Note 15. Revenue from Contracts with Customers for additional information.

EARNINGS PER COMMON SHARE ("EPS")

Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of restricted stock grants and after the allocation of earnings to the participating securities. See Note 4. Earnings per Common Share for further information.

RELATED PARTY TRANSACTIONS

The Company has disclosed information on its equity investments and relationships with variable interest entities in Note 1. Summary of Significant Accounting Policies.

At September 30, 2024 and 2023, the Company had no loans or deposits outstanding with individuals deemed under Regulation O to be directors, executive officers and/or employees of the Company.

RECLASSIFICATION AND REVISION OF PRIOR PERIOD BALANCES

Certain prior year amounts have been reclassified to conform to the current year financial statement presentation. These changes and reclassifications did not impact previously reported net income or comprehensive income (loss).

RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES ("ASU")

The following ASU was adopted by the Company during the fiscal year ended September 30, 2024 and did not have a material impact on the Company's Consolidated Financial Statements. The following ASU became effective for the Company on October 1, 2023.

ASU 2022-02, *Financial Instruments – Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures*. The amendments in this ASU eliminate accounting guidance for troubled-debt restructurings ("TDRs") by creditors in Subtopic ASC 310-40, Receivables – Troubled Debt Restructurings by Creditors, and enhance disclosure requirements for certain loan refinancings and restructurings when a borrower is experiencing financial difficulty. The ASU also requires current period gross charge-offs by year of origination to be disclosed for loans and leases within scope of ASC Topic 326, Financial Instruments – Credit Losses.

The following ASUs have been issued and are considered applicable to the Company, but have not yet been adopted as of September 30, 2024.

ASU 2023-07, *Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures*. This ASU improves reportable segment disclosures primarily by enhancing disclosure requirements about significant segment expenses. The amendments will be effective for the Company beginning with the fiscal year ended September 30, 2025 and subsequent interim periods. The amendments will be applied retrospectively to all prior periods in the consolidated financial statements. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

ASU 2023-09, *Income Taxes (ASC 740): Improvements to Income Tax Disclosures*. This ASU requires enhanced income tax disclosures primarily related to the rate reconciliation and income taxes paid information to provide further transparency surrounding the Company's income tax position. The amendments in this ASU will be effective for the Company beginning on October 1, 2025. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

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SECURITIES

[Investments, Debt
and Equity Securities
\[Abstract\]](#)
[SECURITIES](#)

12 Months Ended

Sep. 30, 2024

SECURITIES

The amortized cost, gross unrealized gains and losses and estimated fair values of AFS and HTM debt securities are presented below.

(Dollars in thousands)	Amortized Cost	Gross Unrealized Gains	Gross Unrealized (Losses)	Fair Value
Debt Securities AFS				
At September 30, 2024				
Corporate securities	\$ 25,000	\$ —	\$ (5,250)	\$ 19,750
SBA securities	86,036	—	(4,101)	81,935
Obligations of states and political subdivisions	501	—	(21)	480
Non-bank qualified obligations of states and political subdivisions	246,233	44	(28,287)	217,990
Asset-backed securities	192,979	337	(3,618)	189,698
Mortgage-backed securities	1,393,549	84	(162,265)	1,231,368
Total debt securities AFS	\$ 1,944,298	\$ 465	\$ (203,542)	\$ 1,741,221
At September 30, 2023				
Corporate securities	\$ 25,000	\$ —	\$ (6,750)	\$ 18,250
SBA securities	95,549	—	(10,307)	85,242
Obligations of states and political subdivisions	2,368	—	(79)	2,289
Non-bank qualified obligations of states and political subdivisions	269,396	—	(42,673)	226,723
Asset-backed securities	255,384	234	(9,419)	246,199
Mortgage-backed securities	1,495,636	—	(270,111)	1,225,525
Total debt securities AFS	\$ 2,143,333	\$ 234	\$ (339,339)	\$ 1,804,228
Debt Securities HTM				
At September 30, 2024				
Non-bank qualified obligations of states and political subdivisions	\$ 31,060	\$ —	\$ (2,668)	\$ 28,392
Mortgage-backed securities	2,032	—	(188)	1,844
Total debt securities HTM	\$ 33,092	\$ —	\$ (2,856)	\$ 30,236
At September 30, 2023				
Non-bank qualified obligations of states and political subdivisions	\$ 34,415	\$ —	\$ (4,844)	\$ 29,571
Mortgage-backed securities	2,176	—	(322)	1,854
Total debt securities HTM	\$ 36,591	\$ —	\$ (5,166)	\$ 31,425

Gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities have been in a continuous loss position, were as follows:

(Dollars in thousands)	LESS THAN 12 MONTHS		OVER 12 MONTHS		TOTAL	
	Fair Value	Gross Unrealized (Losses)	Fair Value	Gross Unrealized (Losses)	Fair Value	Gross Unrealized (Losses)
Debt Securities AFS						
At September 30, 2024						
Corporate securities	\$ —	\$ —	\$ 19,750	\$ (5,250)	\$ 19,750	\$ (5,250)
SBA securities	—	—	81,935	(4,101)	81,935	(4,101)
Obligations of state and political subdivisions	—	—	280	(21)	280	(21)
Non-bank qualified obligations of states and political subdivisions	—	—	215,956	(28,287)	215,956	(28,287)
Asset-backed securities	52,101	(176)	88,576	(3,442)	140,677	(3,618)
Mortgage-backed securities	2,377	(15)	1,215,781	(162,250)	1,218,158	(162,265)
Total debt securities AFS	\$ 54,478	\$ (191)	\$ 1,622,278	\$ (203,351)	\$ 1,676,756	\$ (203,542)
At September 30, 2023						
Corporate securities	\$ —	\$ —	\$ 18,250	\$ (6,750)	\$ 18,250	\$ (6,750)
SBA securities	22,327	(1,919)	62,915	(8,388)	85,242	(10,307)
Obligations of state and political subdivisions	—	—	2,289	(79)	2,289	(79)
Non-bank qualified obligations of states and political subdivisions	5,010	(83)	221,714	(42,590)	226,723	(42,673)
Asset-backed securities	46,528	(224)	115,608	(9,195)	162,136	(9,419)
Mortgage-backed securities	18,311	(944)	1,207,214	(269,167)	1,225,525	(270,111)
Total debt securities AFS	\$ 92,176	\$ (3,170)	\$ 1,627,990	\$ (336,169)	\$ 1,720,165	\$ (339,339)
Debt Securities HTM						
At September 30, 2024						
Non-bank qualified obligations of states and political subdivisions	\$ —	\$ —	\$ 28,392	\$ (2,668)	\$ 28,392	\$ (2,668)
Mortgage-backed securities	—	—	1,844	(188)	1,844	(188)
Total debt securities HTM	\$ —	\$ —	\$ 30,236	\$ (2,856)	\$ 30,236	\$ (2,856)
At September 30, 2023						
Non-bank qualified obligations of states and political subdivisions	\$ —	\$ —	\$ 29,571	\$ (4,844)	\$ 29,571	\$ (4,844)
Mortgage-backed securities	—	—	1,854	(322)	1,854	(322)
Total debt securities HTM	\$ —	\$ —	\$ 31,425	\$ (5,166)	\$ 31,425	\$ (5,166)

The decrease in the fair value of investment securities balances when comparing September 30, 2024 to the prior year was primarily driven by principal pay downs during the fiscal year. At September 30, 2024, there were 195 debt securities AFS in an unrealized loss position. Management assessed each investment security with unrealized losses for credit loss by evaluating qualitative factors, including materiality of loss position as a percentage of book value, credit ratings, outstanding principal and interest payments, and changes in the underlying implicit or explicit guarantee of the security, and determined all unrealized losses on these securities were due to adverse market conditions and/or change in interest rates versus credit loss. As part of that assessment, management evaluated and concluded that it is more-likely-than-not that the Company will not be required and does not intend to sell any of the securities prior to recovery of the amortized cost. At September 30, 2024, there was no ACL for debt securities AFS.

The amortized cost and fair value of debt securities by contractual maturity are shown below. Certain securities have call features which allow the issuer to call the security prior to maturity. Expected maturities may differ from contractual maturities in MBS because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Therefore, MBS are not included in the maturity categories in the following maturity summary. The expected maturities of certain SBA securities may differ from contractual maturities because the borrowers may have the right to prepay the obligation. However, certain prepayment penalties may apply.

(Dollars in thousands)	At September 30,			
	2024		2023	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Debt Securities AFS				
Due in one year or less	\$ 1,826	\$ 1,796	\$ 5,023	\$ 4,971
Due after one year through five years	14,772	14,211	11,175	10,292
Due after five years through ten years	70,894	63,636	79,139	66,428
Due after ten years	463,257	430,210	552,360	497,012
	550,749	509,853	647,697	578,703
Mortgage-backed securities	1,393,549	1,231,368	1,495,636	1,225,525
Total debt securities AFS	\$ 1,944,298	\$ 1,741,221	\$ 2,143,333	\$ 1,804,228
Debt Securities HTM				
Due after ten years	\$ 31,060	\$ 28,392	\$ 34,415	\$ 29,571
	31,060	28,392	34,415	29,571
Mortgage-backed securities	2,032	1,844	2,176	1,854
Total debt securities HTM	\$ 33,092	\$ 30,236	\$ 36,591	\$ 31,425

Activity related to the sale of securities is summarized below.

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024	2023	2022	
Securities AFS				
Proceeds from sales	\$ —	\$ —	\$ —	265,951
Gross gains on sales	—	—	—	1,742
Gross losses on sales	—	—	—	1,588
Net gain on securities AFS	\$ —	\$ —	\$ —	154

There was no activity related to the sale of securities held to maturity during the fiscal years ended September 30, 2024, 2023, and 2022.

No securities were pledged as collateral for public funds on deposit at September 30, 2024 and 2023. No securities were pledged as collateral for individual, trust and estate deposits at September 30, 2024 and 2023.

FRB Stock. The Bank is required by federal law to subscribe to capital stock (divided into shares of \$100 each) as a member of the FRB of Minneapolis with an amount equal to six per centum of the paid-up capital stock and surplus. One-half of the subscription is paid at time of application, and one-half is subject to call of the Board of Governors of the Federal Reserve System. FRB of Minneapolis stock held by the Bank totaled \$19.7 million at September 30, 2024 and 2023. These equity securities are 'restricted' in that they can only be owned by member banks. At fiscal year-end 2024 and 2023, the Company pledged securities with fair values of \$533.8 million and \$773.6 million against FRB advances, respectively.

Included in interest and dividend income from other investments is \$1.2 million, \$1.2 million, and \$1.2 million related to dividend income on FRB stock for the fiscal years ended September 30, 2024, 2023, and 2022, respectively.

FHLB Stock. The Company's borrowings from the FHLB are secured by specific investment securities. Such advances can be made pursuant to several different credit programs, each of which has its own interest rate and range of maturities.

The investments in the FHLB stock are required investments related to the Company's membership in and current borrowings from the FHLB of Des Moines. The investments in the FHLB of Des Moines could be adversely impacted by the financial operations of the FHLB and actions of their regulator, the Federal Housing Finance Agency.

The FHLB stock is carried at cost since it is generally redeemable at par value. The carrying value of the stock held at the FHLB was \$16.3 million and \$8.5 million at September 30, 2024 and 2023, respectively. At fiscal year-end 2024 and 2023, the Company pledged securities with fair values of approximately \$1.04 billion and \$996.9 million, respectively, as collateral against FHLB advances. There was approximately \$136.9 million and \$21.3 million of qualifying loans pledged as collateral at September 30, 2024 and 2023, respectively.

Included in interest and dividend income from other investments is \$0.7 million, \$0.5 million and \$0.3 million related to dividend income on FHLB stock for the fiscal years ended September 30, 2024, 2023 and 2022, respectively.

These equity securities are 'restricted' in that they can only be sold back to the respective institution from which they were acquired or another member institution at par. Therefore, FRB and FHLB stocks are less liquid than other marketable equity securities, and the cost approximates fair value.

Equity Securities. The Company held \$3.3 million and \$3.4 million in marketable equity securities at September 30, 2024 and 2023, respectively. The Company recognized \$0.1 million and \$0.2 million in unrealized losses on marketable equity securities during the fiscal years ended September 30, 2024 and 2023, respectively. No such securities were sold during the fiscal year.

Non-marketable equity securities with a readily determinable fair value totaled \$11.8 million and \$8.4 million at September 30, 2024 and 2023, respectively. The Company recognized \$1.1 million in unrealized gains and \$0.2 million in unrealized losses during the fiscal years ended September 30, 2024 and 2023, respectively. No such securities were sold during the fiscal year.

Non-marketable equity securities without readily determinable fair value totaled \$13.6 million and \$16.2 million at September 30, 2024 and 2023, respectively, reflecting the Company's ownership interests in other entities through Pathward Venture Capital, LLC, a wholly-owned service corporation subsidiary of the Bank that was formed in 2017 for the purpose of making minority equity investments and other corporate investments. During the fiscal year, the Company recognized a \$2.4 million gain on Visa shares previously carried at cost basis of \$0 since 2008. On April 8, 2024, Visa Inc. announced the commencement of an exchange offer for Visa Class B-1 common stock and the Company subsequently tendered its Visa Class B-1 common stock in exchange for a combination of Visa Class C common stock and Visa Class B-2 common stock. After entering the exchange, the Company sold its Visa Class C common stock and Visa Class B-2 common stock in the secondary market. There was one additional security sold during the fiscal year for a \$2.5 million gain which is included in gain on sale of other on the Consolidated Statements of Operations.

Equity Securities Impairment. The Company evaluates impairment for investments held at cost on at least an annual basis based on the ultimate recoverability of the par value. All other equity investments, including those under the equity method, are reviewed for other-than-temporary impairment on at least a quarterly basis. The Company recognized \$1.0 million, \$3.3 million, and zero in impairment for such investments for the fiscal years ended September 30, 2024, 2023, and 2022, respectively.

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LOANS AND LEASES, NET

12 Months Ended
Sep. 30, 2024

[Loans and Leases Receivable Disclosure \[Abstract\]](#)
[LOANS AND LEASES, NET](#)

LOANS AND LEASES, NET

Loans and leases consist of the following:

(Dollars in thousands)	At September 30,			
	2024	2023	2023	
Term lending	\$ 1,554,641	\$ 1,308,133		
Asset-based lending	471,897	382,371		
Factoring	362,295	358,344		
Lease financing	152,174	183,392		
Insurance premium finance	—	800,077		
SBA/USDA	568,628	524,750		
Other commercial finance	185,964	166,091		
Commercial finance	3,295,599	3,723,158		
Consumer finance	248,800	254,416		
Tax services	8,825	5,192		
Warehouse finance	517,847	376,915		
Total loans and leases	4,071,071	4,359,681		
Net deferred loan origination costs	4,124	6,435		
Total gross loans and leases	4,075,195	4,366,116		
Allowance for credit losses	(45,336)	(49,705)		
Total loans and leases, net	\$ 4,029,859	\$ 4,316,411		

During the fiscal years ended September 30, 2024 and 2023, the Company originated \$2.03 billion and \$1.21 billion of consumer finance and SBA/USDA loans as held for sale, respectively.

The Company sold held for sale loans resulting in proceeds of \$2.04 billion and gain on sale of \$5.9 million during the fiscal year ended September 30, 2024. The Company sold held for sale loans resulting in proceeds of \$1.14 billion and gain on sale of \$0.3 million during the fiscal year ended September 30, 2023.

Loans purchased and sold by portfolio segment, including participation interests, were as follows:

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024	2023	2023	
Loans Purchased				
Loans held for investment:				
Commercial finance	\$ 13,782	\$ 480		
Warehouse finance	284,480	214,786		
Total purchases	\$ 298,262	\$ 215,266		
Loans Sold				
Loans held for sale:				
Commercial finance	\$ 99,005	\$ 16,610		
Consumer finance	1,937,079	1,123,271		
Total sales	\$ 2,036,084	\$ 1,139,881		

Leasing Portfolio. The net investment in direct financing and sales-type leases was comprised of the following:

(Dollars in thousands)	At September 30,			
	2024	2023	2023	
Minimum lease payments receivable	\$ 162,757	\$ 191,807		
Unguaranteed residual assets	9,300	12,709		
Unamortized initial direct costs	102	141		
Unearned income	(19,883)	(21,124)		
Total net investment in direct financing and sales-type leases	\$ 152,276	\$ 183,533		

The components of total lease income were as follows:

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024		2023	
Interest income - loans and leases				
Interest income on net investments in direct financing and sales-type leases	\$	11,827	\$	13,536
			\$	17,081
Leasing and equipment finance noninterest income				
Lease income from operating lease payments		53,365		53,551
Other ⁽¹⁾		4,921		3,964
Total leasing and equipment finance noninterest income		58,286		57,515
Total lease income	\$	70,113	\$	71,051
			\$	69,080

⁽¹⁾ Other leasing and equipment finance noninterest income consists of gains (losses) on sales of leased equipment, fees and service charges on leases and gains (losses) on sales of leases.

Undiscounted future minimum lease payments receivable for direct financing and sales-type leases, and a reconciliation to the carrying amount recorded at September 30, 2024 were as follows:

(Dollars in thousands)		
2025	\$	59,315
2026		41,380
2027		26,908
2028		19,157
2029		10,236
Thereafter		5,761
Total undiscounted future minimum lease payments receivable for direct financing and sales-type leases		162,757
Third-party residual value guarantees		—
Total carrying amount of direct financing and sales-type leases	\$	162,757

The Company did not record any contingent rental income from direct financing and sales-type leases in the fiscal year ended September 30, 2024.

A number of factors affected the economic environment in 2023 continued throughout 2024 including geopolitical conflict, supply chain disruptions, inflation, and increased interest rates. The 2023 bank failures that were brought on by, among other things, rising interest rates, deposit outflows and liquidity crises also continued to impact the banking industry. While the ultimate impact of these factors on the Company's loan and lease portfolio remains difficult to predict, management continues to evaluate the loan and lease portfolio in order to assess the impact on repayment sources and underlying collateral that could result in additional losses and the impact to our customers and businesses as a result of these factors impacting the economy and will refine its estimate as developments occur and more information becomes available.

Activity in the allowance for credit losses was as follows:

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024		2023	
Beginning balance	\$	49,705	\$	45,947
Provision for credit loss		42,238		57,448
Charge-offs		(57,681)		(59,898)
Recoveries		11,074		6,208
Ending balance	\$	45,336	\$	49,705

Activity in the allowance for credit losses and balances of loans and leases by portfolio segment was as follows:

(Dollars in thousands)	At September 30, 2024					
	Beginning Balance	Provision (Reversal)	Charge-offs	Recoveries	Ending Balance	
Allowance for credit losses:						
Term lending	\$ 25,686	\$ 20,558	\$ (18,193)	\$ 2,343	\$ 30,394	
Asset-based lending	2,738	(1,637)	—	255	1,356	
Factoring	6,566	1,420	(2,453)	224	5,757	
Lease financing	3,302	(2,010)	(287)	184	1,189	
Insurance premium finance	2,637	(1,767)	(1,149)	279	—	
SBA/USDA	2,962	1,065	(755)	1	3,273	
Other commercial finance	3,089	(2,482)	—	—	607	
Commercial finance	46,980	15,147	(22,837)	3,286	42,576	
Consumer finance	2,346	3,955	(4,064)	3	2,240	
Tax services	2	22,995	(30,780)	7,785	2	
Warehouse finance	377	141	—	—	518	
Total loans and leases	49,705	42,238	(57,681)	11,074	45,336	
Unfunded commitments ⁽¹⁾	272	423	—	—	695	
Total	\$ 49,977	\$ 42,661	\$ (57,681)	\$ 11,074	\$ 46,031	

⁽¹⁾ Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.

(Dollars in thousands)	At September 30, 2023					
	Beginning Balance	Provision (Reversal)	Charge-offs	Recoveries	Ending Balance	
Allowance for credit losses:						
Term lending	\$ 24,621	\$ 10,541	\$ (11,295)	\$ 1,819	\$ 25,686	
Asset-based lending	1,050	4,005	(2,873)	556	2,738	
Factoring	6,556	1,523	(1,545)	32	6,566	
Lease financing	5,902	(1,424)	(1,479)	303	3,302	
Insurance premium finance	1,450	2,349	(1,659)	497	2,637	
SBA/USDA	3,263	(296)	(43)	38	2,962	
Other commercial finance	1,310	1,779	—	—	3,089	
Commercial finance	44,152	18,477	(18,894)	3,245	46,980	
Consumer finance	1,463	3,146	(2,263)	—	2,346	
Tax services	5	35,775	(38,741)	2,963	2	
Warehouse finance	327	50	—	—	377	
Total loans and leases	45,947	57,448	(59,898)	6,208	49,705	
Unfunded commitments ⁽¹⁾	366	(94)	—	—	272	
Total	\$ 46,313	\$ 57,354	\$ (59,898)	\$ 6,208	\$ 49,977	

⁽¹⁾ Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.

(Dollars in thousands)	At September 30, 2022					
	Beginning Balance	Provision (Reversal)	Charge-offs	Recoveries	Ending Balance	
Allowance for credit losses:						
Term lending	\$ 29,351	\$ 4,850	\$ (12,629)	\$ 3,049	\$ 24,621	
Asset-based lending	1,726	(1,092)	(16)	432	1,050	
Factoring	3,997	11,699	(11,057)	1,917	6,556	
Lease financing	7,629	(2,062)	(301)	636	5,902	
Insurance premium finance	1,394	597	(767)	226	1,450	
SBA/USDA	2,978	863	(652)	74	3,263	
Other commercial finance	1,168	142	—	—	1,310	
Commercial finance	48,243	14,997	(25,422)	6,334	44,152	
Consumer finance	7,354	(1,449)	(4,787)	345	1,463	
Tax services	2	28,093	(30,852)	2,762	5	
Warehouse finance	420	(93)	—	—	327	
Community banking	12,262	(12,686)	—	424	—	
Total loans and leases	68,281	28,862	(61,061)	9,865	45,947	
Unfunded commitments ⁽¹⁾	690	(324)	—	—	366	
Total	\$ 68,971	\$ 28,538	\$ (61,061)	\$ 9,865	\$ 46,313	

⁽¹⁾ Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.

Information on loans and leases that are deemed to be collateral dependent and are evaluated individually for the ACL was as follows:

(Dollars in thousands)	At September 30, 2024		At September 30, 2023	
Term lending	\$	15,491	\$	3,516
Asset-based lending		—		19,226
Factoring		—		1,133
Lease financing		5,300		630
SBA/USDA		1,419		750
Commercial finance ⁽¹⁾		22,210		25,255
Total	\$	22,210	\$	25,255

⁽¹⁾ For Commercial Finance, collateral dependent financial assets have collateral in the form of cash, equipment, or other business assets.

Management has identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually. The balance of these pass rated cash collateral loans totaled \$105.1 million and \$117.0 million at September 30, 2024 and 2023, respectively.

Federal regulations provide for the classification of loans and other assets such as debt and equity securities considered by the Bank's primary regulator, the OCC, to be of lesser quality as "substandard," "doubtful" or "loss." The loan classification and risk rating definitions are as follows:

Pass - A pass asset is of sufficient quality in terms of repayment, collateral and management to preclude a special mention or an adverse rating.

Watch - A watch asset is generally a credit performing well under current terms and conditions but with identifiable weakness meriting additional scrutiny and corrective measures. Watch is not a regulatory classification but can be used to designate assets that are exhibiting one or more weaknesses that deserve management's attention. These assets are of better quality than special mention assets.

Special Mention - A special mention asset is a credit with potential weaknesses deserving management's close attention and, if left uncorrected, may result in deterioration of the repayment prospects for the asset. Special mention assets are not adversely classified and do not expose an institution to sufficient risk to warrant adverse classification. Special mention is a temporary status with aggressive credit management required to garner adequate progress and move to watch or higher.

The adverse classifications are as follows:

Substandard - A substandard asset is inadequately protected by the net worth and/or repayment ability or by a weak collateral position. Assets so classified will have well-defined weaknesses creating a distinct possibility the Bank will sustain some loss if the weaknesses are not corrected. Loss potential does not have to exist for an asset to be classified as substandard.

Doubtful - A doubtful asset has weaknesses similar to those classified substandard, with the degree of weakness causing the likely loss of some principal in any reasonable collection effort. Due to pending factors, the asset's classification as loss is not yet appropriate.

Loss - A loss asset is considered uncollectible and of such little value that the asset's continuance on the Bank's balance sheet is no longer warranted. This classification does not necessarily mean an

asset has no recovery or salvage value leaving room for future collection efforts.

Loans and leases, or portions thereof, are generally charged off when collection of principal becomes doubtful. Typically, this is associated with a delay or shortfall in payments of 210 days or more for commercial insurance premium finance, 120 days or more for consumer credit products and leases, and 90 days or more for commercial finance loans. Action is taken to charge off ERO loans if such loans have not been collected by the end of June and refund advance loans if such loans have not been collected by the end of the calendar year. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases identified as modifications or loans and leases on nonaccrual status.

The Company recognizes that concentrations of credit may naturally occur and may take the form of a large volume of related loans and leases to an individual, a specific industry, or a geographic location. Credit concentration is a direct, indirect, or contingent obligation that has a common bond where the aggregate exposure equals or exceeds a certain percentage of the Company's Tier 1 Capital plus the allowable Allowance for Credit Losses.

The Company has various portfolios of consumer finance and tax services loans that present unique risks that are statistically managed. Due to the unique risks associated with these portfolios, the Company monitors other credit quality indicators in its evaluation of the appropriateness of the ACL on these portfolios, and as such, these loans are not included in the asset classification table below. The outstanding balances of consumer finance loans and tax services loans were \$248.8 million and \$8.8 million at September 30, 2024, respectively, and \$254.4 million and \$5.2 million at September 30, 2023, respectively. The amortized cost basis of loans and leases by asset classification and year of origination was as follows:

		Amortized Cost Basis								
		Term Loans and Leases by Origination Year					Revolving Loans and Leases		Total	
		2024	2023	2022	2021	2020	Prior			
(Dollars in thousands)										
At September 30, 2024										
Term lending										
Pass	\$	548,597	\$ 398,832	\$ 117,180	\$ 77,585	\$ 42,950	\$ 24,166	\$ —	\$	1,209,310
Watch		47,765	52,317	34,964	31,025	2,720	2,312	—		171,103
Special mention		44,617	3,106	9,121	14,772	7,238	2	—		78,856
Substandard		9,798	24,187	18,537	11,660	18,894	2,631	—		85,707
Doubtful		4,314	1,465	2,247	758	114	767	—		9,665
Total		655,091	479,907	182,049	135,800	71,916	29,878	—		1,554,641
Current period charge-offs		114	3,102	8,502	3,576	2,184	715	—		18,193
Asset-based lending										
Pass		—	—	—	—	—	—	233,268		233,268
Watch		—	—	—	—	—	—	221,521		221,521
Special mention		—	—	—	—	—	—	13,187		13,187
Substandard		—	—	—	—	—	—	3,921		3,921
Total		—	—	—	—	—	—	471,897		471,897
Current period charge-offs		—	—	—	—	—	—	—		—
Factoring										
Pass		—	—	—	—	—	—	292,436		292,436
Watch		—	—	—	—	—	—	62,270		62,270
Special mention		—	—	—	—	—	—	271		271
Substandard		—	—	—	—	—	—	7,306		7,306
Doubtful		—	—	—	—	—	—	12		12
Total		—	—	—	—	—	—	362,295		362,295
Current period charge-offs		—	—	—	—	—	—	2,453		2,453
Lease financing										
Pass		44,883	48,851	12,862	7,101	7,938	1,733	—		123,368
Watch		1,837	3,537	370	6,264	1,362	40	—		13,410
Special mention		—	250	—	—	174	—	—		424
Substandard		—	6,691	2,723	2,717	2,069	603	—		14,803
Doubtful		—	—	—	138	31	—	—		169
Total		46,720	59,329	15,955	16,220	11,574	2,376	—		152,174
Current period charge-offs		—	—	—	207	80	—	—		287
Insurance premium finance										
Current period charge-offs		86	890	173	—	—	—	—		1,149
SBA/USDA										
Pass		60,636	171,136	179,490	20,825	28,588	39,319	—		499,994
Watch		5,244	6,967	—	639	10	3,026	—		15,886
Special mention		—	—	—	156	—	363	—		519
Substandard		1,037	15,923	12,158	2,003	9,519	11,134	—		51,774
Doubtful		—	185	55	55	62	98	—		455
Total		66,917	194,211	191,703	23,678	38,179	53,940	—		568,628
Current period charge-offs		—	549	79	—	127	—	—		755
Other commercial finance										
Pass		73,330	2,210	6,685	12,351	1,274	70,203	—		166,053
Watch		—	2,480	—	—	—	—	—		2,480
Substandard		—	508	—	16,923	—	—	—		17,431
Total		73,330	5,198	6,685	29,274	1,274	70,203	—		185,964
Current period charge-offs		—	—	—	—	—	—	—		—
Warehouse finance										
Pass		—	—	—	—	—	—	517,847		517,847
Total		—	—	—	—	—	—	517,847		517,847
Current period charge-offs		—	—	—	—	—	—	—		—
Total loans and leases										
Pass		727,446	621,029	316,217	117,862	80,750	135,421	1,043,551		3,042,276
Watch		54,846	65,301	35,334	37,928	4,092	5,378	283,791		486,670
Special mention		44,617	3,356	9,121	14,928	7,412	365	13,458		93,257
Substandard		10,835	47,309	33,418	33,303	30,482	14,368	11,227		180,942
Doubtful		4,314	1,650	2,302	951	207	865	12		10,301
Total	\$	842,058	\$ 738,645	\$ 396,392	\$ 204,972	\$ 122,943	\$ 156,397	\$ 1,352,039	\$	3,813,446
Current period charge-offs	\$	200	\$ 4,541	\$ 8,754	\$ 3,783	\$ 2,391	\$ 715	\$ 2,453	\$	22,837

		Amortized Cost Basis								
		Term Loans and Leases by Origination Year					Revolving Loans and Leases		Total	
		2023	2022	2021	2020	2019	Prior			
(Dollars in thousands)										
At September 30, 2023										
Term lending										
Pass	\$	539,448	\$ 149,190	\$ 99,677	\$ 73,132	\$ 14,368	\$ 85,812	\$ —	\$	961,627
Watch		53,481	51,036	58,041	12,230	4,483	727	—		179,998
Special mention		26,539	13,853	20,463	723	2,932	75	—		64,585
Substandard		20,437	30,451	14,729	24,613	3,872	764	—		94,866
Doubtful		200	2,655	1,691	1,121	165	1,225	—		7,057
Total		640,105	247,185	194,601	111,819	25,820	88,603	—		1,308,133
Asset-based lending										
Pass		—	—	—	—	—	—	161,744		161,744
Watch		—	—	—	—	—	—	174,243		174,243
Special mention		—	—	—	—	—	—	26,382		26,382
Substandard		—	—	—	—	—	—	19,501		19,501
Doubtful		—	—	—	—	—	—	501		501
Total		—	—	—	—	—	—	382,371		382,371
Factoring										
Pass		—	—	—	—	—	—	270,754		270,754
Watch		—	—	—	—	—	—	70,833		70,833
Special mention		—	—	—	—	—	—	8,892		8,892
Substandard		—	—	—	—	—	—	7,865		7,865
Total		—	—	—	—	—	—	358,344		358,344
Lease financing										
Pass		57,123	15,941	15,167	27,489	4,036	1,281	—		121,037
Watch		793	10,436	12,566	4,494	1,579	55	—		29,923
Special mention		—	—	847	415	195	—	—		1,457
Substandard		14,890	1,983	7,082	3,660	3,062	33	—		30,710
Doubtful		—	—	71	61	—	133	—		265
Total		72,806	28,360	35,733	36,119	8,872	1,502	—		183,392
Insurance premium finance										
Pass		797,267	1,210	—	—	—	—	—		798,477
Watch		858	34	—	—	—	—	—		892
Special mention		250	15	—	—	—	—	—		265
Substandard		91	20	—	—	—	—	—		111
Doubtful		180	152	—	—	—	—	—		332
Total		798,646	1,431	—	—	—	—	—		800,077
SBA/USDA										
Pass		158,675	148,525	26,244	36,274	8,798	18,252	—		396,768
Watch		49,010	48,833	658	51	357	2,572	—		101,481
Special mention		—	—	530	—	—	—	—		530
Substandard		252	2,356	1,718	5,418	8,509	7,718	—		25,971
Total		207,937	199,714	29,150	41,743	17,664	28,542	—		524,750
Other commercial finance										
Pass		2,330	18,927	32,737	1,137	10,122	69,927	—		135,180
Watch		1,742	—	—	—	—	—	—		1,742
Substandard		2,753	450	25,708	—	—	258	—		29,169
Total		6,825	19,377	58,445	1,137	10,122	70,185	—		166,091
Warehouse finance										
Pass		—	—	—	—	—	—	376,915		376,915
Total		—	—	—	—	—	—	376,915		376,915
Total loans and leases										
Pass		1,554,843	333,793	173,825	138,032	37,324	175,272	809,413		3,222,502
Watch		105,884	110,339	71,265	16,775	6,419	3,354	245,076		559,112
Special mention		26,789	13,868	21,840	1,138	3,127	75	35,274		102,111
Substandard		38,423	35,260	49,237	33,691	15,443	8,773	27,366		208,193
Doubtful		380	2,807	1,762	1,182	165	1,358	501		8,155
Total	\$	1,726,319	\$ 496,067	\$ 317,929	\$ 190,818	\$ 62,478	\$ 188,832	\$ 1,117,630	\$	4,100,073

Past due loans and leases were as follows:

At September 30, 2024									
(Dollars in thousands)	Accruing and Nonaccruing Loans and Leases						Nonperforming Loans and Leases		
	30-59 Days Past Due	60-89 Days Past Due	> 89 Days Past Due	Total Past Due	Current	Total Loans and Leases Receivable	> 89 Days Past Due and Accruing	Nonaccrual Balance	Total
Loans held for sale	\$ 2,266	\$ 1,361	\$ 1,050	\$ 4,677	\$ 684,193	\$ 688,870	\$ 1,050	\$ —	\$ 1,050
Term lending	19,776	5,124	17,694	42,594	1,512,047	1,554,641	1,923	23,462	25,385
Asset-based lending	—	—	—	—	471,897	471,897	—	—	—
Factoring	—	—	—	—	362,295	362,295	—	29	29
Lease financing	3,605	1,595	109	5,309	146,865	152,174	60	746	806
SBA/USDA	—	952	2,172	3,124	565,504	568,628	331	2,175	2,506
Other commercial finance	—	—	—	—	185,964	185,964	—	—	—
Commercial finance	23,381	7,671	19,975	51,027	3,244,572	3,295,599	2,314	26,412	28,726
Consumer finance	3,962	3,186	3,053	10,201	238,599	248,800	3,053	—	3,053
Tax services	—	—	8,733	8,733	92	8,825	8,733	—	8,733
Warehouse finance	—	—	—	—	517,847	517,847	—	—	—
Total loans and leases held for investment	27,343	10,857	31,761	69,961	4,001,110	4,071,071	14,100	26,412	40,512
Total loans and leases	\$ 29,609	\$ 12,218	\$ 32,811	\$ 74,638	\$ 4,685,303	\$ 4,759,941	\$ 15,150	\$ 26,412	\$ 41,562

At September 30, 2023									
(Dollars in thousands)	Accruing and Nonaccruing Loans and Leases						Nonperforming Loans and Leases		
	30-59 Days Past Due	60-89 Days Past Due	> 89 Days Past Due	Total Past Due	Current	Total Loans and Leases Receivable	> 89 Days Past Due and Accruing	Nonaccrual Balance	Total
Loans held for sale	\$ 626	\$ 549	\$ 306	\$ 1,481	\$ 76,298	\$ 77,779	\$ 306	\$ —	\$ 306
Term lending	13,898	7,723	11,136	32,757	1,275,376	1,308,133	3,737	15,324	19,061
Asset-based lending	—	—	123	123	382,248	382,371	—	18,082	18,082
Factoring	—	—	—	—	358,344	358,344	—	1,298	1,298
Lease financing	6,865	158	4,828	11,851	171,541	183,392	4,242	1,666	5,908
Insurance premium finance	2,159	1,262	2,339	5,760	794,317	800,077	2,339	—	2,339
SBA/USDA	512	—	1,835	2,347	522,403	524,750	833	1,002	1,835
Other commercial finance	—	—	91	91	166,000	166,091	91	—	91
Commercial finance	23,434	9,143	20,352	52,929	3,670,229	3,723,158	11,242	37,372	48,614
Consumer finance	2,992	2,425	2,210	7,627	246,789	254,416	2,210	—	2,210
Tax services	—	—	5,082	5,082	110	5,192	5,082	—	5,082
Warehouse finance	—	—	—	—	376,915	376,915	—	—	—
Total loans and leases held for investment	26,426	11,568	27,644	65,638	4,294,043	4,359,681	18,534	37,372	55,906
Total loans and leases	\$ 27,052	\$ 12,117	\$ 27,950	\$ 67,119	\$ 4,370,341	\$ 4,437,460	\$ 18,840	\$ 37,372	\$ 56,212

Nonaccrual loans and leases by year of origination were as follows:

Amortized Cost Basis									
(Dollars in thousands)	Term Loans and Leases by Origination Year						Revolving Loans and Leases	Total	Nonaccrual with No ACL
	2024	2023	2022	2021	2020	Prior			
At September 30, 2024									
Term lending	\$ 9,281	\$ 3,433	\$ 5,369	\$ 1,386	\$ 625	\$ 3,368	\$ —	\$ 23,462	\$ 2,579
Factoring	—	—	—	—	—	—	29	29	—
Lease financing	—	577	11	46	2	110	—	746	—
SBA/USDA	—	738	55	55	742	585	—	2,175	681
Commercial finance	9,281	4,748	5,435	1,487	1,369	4,063	29	26,412	3,260
Total nonaccrual loans and leases	\$ 9,281	\$ 4,748	\$ 5,435	\$ 1,487	\$ 1,369	\$ 4,063	\$ 29	\$ 26,412	\$ 3,260

Amortized Cost Basis									
(Dollars in thousands)	Term Loans and Leases by Origination Year						Revolving Loans and Leases	Total	Nonaccrual with No ACL
	2023	2022	2021	2020	2019	Prior			
At September 30, 2023									
Term lending	\$ 865	\$ 4,942	\$ 2,933	\$ 2,165	\$ 3,134	\$ 1,285	\$ —	\$ 15,324	\$ —
Asset-based lending	—	—	—	—	—	—	18,082	18,082	—
Factoring	—	—	—	—	—	—	1,298	1,298	—
Lease financing	—	—	446	660	—	560	—	1,666	1
SBA/USDA	—	750	—	—	—	252	—	1,002	—
Commercial finance	865	5,692	3,379	2,825	3,134	2,097	19,380	37,372	1
Total nonaccrual loans and leases	\$ 865	\$ 5,692	\$ 3,379	\$ 2,825	\$ 3,134	\$ 2,097	\$ 19,380	\$ 37,372	\$ 1

Loans and leases that are 90 days or more delinquent and accruing by year of origination were as follows:

Amortized Cost Basis									
(Dollars in thousands)	Term Loans and Leases by Origination Year						Revolving Loans and Leases	Total	
	2024	2023	2022	2021	2020	Prior			
At September 30, 2024									
Loans held for sale	\$ 1,031	\$ 19	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,050
Term lending	—	621	354	719	217	12	—	—	1,923
Lease financing	—	—	490	979	58	—	—	—	60
SBA/USDA	—	—	331	—	—	—	—	—	331
Commercial finance	—	621	685	721	275	12	—	—	2,314
Consumer finance	736	1,841	388	88	—	—	—	—	3,053
Tax services	8,733	—	—	—	—	—	—	—	8,733
Total loans and leases held for investment	9,469	2,462	1,073	809	275	12	—	—	14,100
Total 90 days or more delinquent and accruing	\$ 10,500	\$ 2,481	\$ 1,073	\$ 809	\$ 275	\$ 12	\$ —	\$ —	\$ 15,150

Amortized Cost Basis									
(Dollars in thousands)	Term Loans and Leases by Origination Year						Revolving Loans and Leases	Total	
	2023	2022	2021	2020	2019	Prior			
At September 30, 2023									
Loans held for sale	\$ 306	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 306
Term lending	1,604	1,371	500	233	29	—	—	—	3,737
Lease financing	151	490	979	784	1,794	44	—	—	4,242
Insurance premium finance	—	414	114	—	334	1,477	—	—	2,339
SBA/USDA	—	—	—	833	—	—	—	—	833
Other commercial finance	—	—	—	—	—	91	—	—	91
Commercial finance	1,755	2,275	1,593	1,850	2,157	1,612	—	—	11,242
Consumer finance	891	1,045	246	—	—	—	—	28	2,210
Tax services	5,082	—	—	—	—	—	—	—	5,082
Total loans and leases held for investment	7,728	3,320	1,839	1,850	2,157	1,612	28	—	18,534
Total 90 days or more delinquent and accruing	\$ 8,034	\$ 3,320	\$ 1,839	\$ 1,850	\$ 2,157	\$ 1,612	\$ 28	\$ —	\$ 18,840

Certain loans and leases 90 days or more past due as to interest or principal continue to accrue because they are (1) well-secured and in the process of collection or (2) consumer loans exempt under regulatory rules from being classified as non-accrual until later delinquency, usually 120 days past due.

The following table provides the average recorded investment in nonaccrual loans and leases:

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024	2023	2022	2021
Term lending	\$ 20,133	\$ 11,494	\$ 10,295	\$ 5,782
Asset-based lending	4,896	2,852	1,244	26,463
Factoring	2,079	2,852	1,244	26,463
Lease financing	1,176	2,852	1,244	26,463
SBA/USDA	2,230	2,852	1,244	26,463
Commercial finance	30,514	26,463	26,463	26,463
Total loans and leases	\$ 30,514	\$ 26,463	\$ 26,463	\$ 26,463

The recognized interest income on the Company's nonaccrual loans and leases for the fiscal years ended September 30, 2024 and 2023 was not significant.

Effective October 1, 2023, the Company adopted ASU 2022-02, *Financial Instruments – Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures* on a prospective basis. Financial information at and for the fiscal year ended September 30, 2024 is reflected as such. The historical information disclosed is in accordance with Subtopic ASC 310-40, *Receivables – Troubled Debt Restructurings by Creditors*.

Modifications made to borrowers experiencing financial difficulty during the fiscal year ended September 30, 2024 were \$9.8 million in the commercial finance loan portfolio. The types of modifications granted were term extensions and reduced payments.

During the fiscal year ended September 30, 2024, the Company had \$1.5 million of commercial finance loans where a modification was granted in the previous 12 months in which there was a payment default. At September 30, 2024, \$1.5 million of modifications granted were in the over 89 days past due category.

There were \$1.1 million loans that were modified in a trouble debt restructuring ("TDR") during the fiscal year ended September 30, 2023. The Company had \$0.9 million of commercial finance loans that were modified within the previous 12 months experience a payment default during the fiscal year ended September 30, 2023. TDR net charge-offs and the impact of TDRs on the Company's allowance for credit losses were insignificant during the fiscal year ended September 30, 2023.

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EARNINGS PER COMMON SHARE ("EPS")

Earnings Per Share [Abstract]

EARNINGS PER COMMON SHARE ("EPS")

EARNINGS PER COMMON SHARE ("EPS")

The Company has granted restricted share awards with dividend rights that are considered to be participating securities. Accordingly, a portion of the Company's earnings is allocated to those participating securities in the earnings per share calculation under the two-class method. Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS is calculated using the more dilutive of the two-class method or the treasury stock method. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of performance share units ("PSUs") and restricted stock grants, the exercise of stock options, if any, and after the allocation of earnings to the participating securities. Antidilutive securities are disregarded in earnings per share calculations. Diluted EPS shown below reflects the two-class method, as diluted EPS under the two-class method was more dilutive than under the treasury stock method.

A reconciliation of net income and common stock share amounts used in the computation of basic and diluted earnings per share is presented below.

12 Months Ended

Sep. 30, 2024

	Fiscal Year Ended September 30,		
	2024	2023	2022
(Dollars in thousands, except per share data)			
Basic income per common share:			
Net income attributable to Pathward Financial, Inc.	\$ 168,357	\$ 163,615	\$ 156,386
Dividends and undistributed earnings allocated to participating securities	(1,542)	(2,453)	(2,565)
Basic net earnings available to common stockholders	166,815	161,162	153,821
Undistributed earnings allocated to nonvested restricted stockholders	1,495	2,372	2,468
Reallocation of undistributed earnings to nonvested restricted stockholders	(1,493)	(2,364)	(2,468)
Diluted net earnings available to common stockholders	\$ 166,817	\$ 161,170	\$ 153,821
Total weighted-average basic common shares outstanding	25,169,937	26,833,079	29,227,071
Effect of dilutive securities ⁽¹⁾			
Performance share units	31,813	92,527	5,176
Total effect of dilutive securities	31,813	92,527	5,176
Total weighted-average diluted common shares outstanding	25,201,750	26,925,606	29,232,247
Net earnings per common share:			
Basic earnings per common share	\$ 6.63	\$ 6.01	\$ 5.26
Diluted earnings per common share ⁽²⁾	\$ 6.62	\$ 5.99	\$ 5.26

⁽¹⁾ Represents the effect of the assumed exercise of stock options and vesting of performance share units and restricted stock, as applicable, utilizing the treasury stock method.

⁽²⁾ Excluded from the computation of diluted earnings per share for the fiscal years ended September 30, 2024, 2023, and 2022, respectively, were 232,601, 408,477, and 487,476 weighted average shares of nonvested restricted stock because their inclusion would be anti-dilutive.

[XML 33 R14.htm IDEA: XBRL DOCUMENT](#)

**PREMISES,
FURNITURE, AND
EQUIPMENT, NET**
[Property, Plant and Equipment
\[Abstract\]](#)
[PREMISES, FURNITURE, AND
EQUIPMENT, NET](#)

**12 Months Ended
Sep. 30, 2024**

PREMISES, FURNITURE, AND EQUIPMENT, NET

Premises, furniture, and equipment consists of the following:

	At September 30,		
	2024	2023	
(Dollars in thousands)			
Land	\$ 1,354	\$ 1,354	1,354
Buildings	21,685	21,331	21,331
Furniture, fixtures, and equipment	63,823	62,312	62,312
	86,862	84,997	84,997
Less: accumulated depreciation and amortization	(47,807)	(45,837)	(45,837)
Net book value	\$ 39,055	\$ 39,160	39,160

Depreciation expense of premises, furniture and equipment included in occupancy and equipment expense was approximately \$10.2 million, \$11.1 million and \$11.3 million for the fiscal years ended September 30, 2024, 2023 and 2022, respectively.

RENTAL EQUIPMENT, NET

Rental equipment consists of the following:

	At September 30,		
	2024	2023	
(Dollars in thousands)			
Computers and IT networking equipment	\$ 21,308	\$ 25,094	25,094
Motor vehicles and other	140,920	122,845	122,845
Other furniture and equipment	38,755	37,637	37,637
Solar panels and equipment	128,296	142,355	142,355
Total	329,279	327,931	327,931
Accumulated depreciation	(124,987)	(117,418)	(117,418)
Unamortized initial direct costs	1,047	1,237	1,237
Net book value	\$ 205,339	\$ 211,750	211,750

Future minimum lease payments expected to be received for operating leases at September 30, 2024 were as follows:

(Dollars in thousands)		
2025	\$	41,983
2026		32,493
2027		24,333
2028		15,017
2029		9,402
Thereafter		5,921
Total	\$	129,149

[XML 34 R15.htm IDEA: XBRL DOCUMENT](#)

**RENTAL
EQUIPMENT, NET**
[Property, Plant and Equipment
\[Abstract\]](#)
[RENTAL EQUIPMENT, NET](#)

**12 Months Ended
Sep. 30, 2024**

PREMISES, FURNITURE, AND EQUIPMENT, NET

Premises, furniture, and equipment consists of the following:

	At September 30,		
	2024	2023	
(Dollars in thousands)			
Land	\$ 1,354	\$ 1,354	1,354
Buildings	21,685	21,331	21,331
Furniture, fixtures, and equipment	63,823	62,312	62,312
	86,862	84,997	84,997
Less: accumulated depreciation and amortization	(47,807)	(45,837)	(45,837)
Net book value	\$ 39,055	\$ 39,160	39,160

Depreciation expense of premises, furniture and equipment included in occupancy and equipment expense was approximately \$10.2 million, \$11.1 million and \$11.3 million for the fiscal years ended September 30, 2024, 2023 and 2022, respectively.

RENTAL EQUIPMENT, NET

Rental equipment consists of the following:

	At September 30,		
	2024	2023	
(Dollars in thousands)			
Computers and IT networking equipment	\$ 21,308	\$ 25,094	25,094
Motor vehicles and other	140,920	122,845	122,845
Other furniture and equipment	38,755	37,637	37,637
Solar panels and equipment	128,296	142,355	142,355
Total	329,279	327,931	327,931
Accumulated depreciation	(124,987)	(117,418)	(117,418)
Unamortized initial direct costs	1,047	1,237	1,237
Net book value	\$ 205,339	\$ 211,750	211,750

Future minimum lease payments expected to be received for operating leases at September 30, 2024 were as follows:

(Dollars in thousands)		
2025	\$	41,983
2026		32,493
2027		24,333
2028		15,017
2029		9,402
Thereafter		5,921
Total	\$	129,149

[XML 35 R16.htm IDEA: XBRL DOCUMENT](#)

**GOODWILL AND
INTANGIBLE ASSETS**
[Goodwill and Intangible Assets
Disclosure \[Abstract\]](#)
[GOODWILL AND INTANGIBLE
ASSETS](#)

**12 Months Ended
Sep. 30, 2024**

GOODWILL AND INTANGIBLE ASSETS

The Company held a total of \$309.5 million of goodwill at September 30, 2024. The recorded goodwill is a result of multiple business combinations that occurred from 2015 to 2018. There have been no changes to the carrying amount of goodwill during the fiscal years ended September 30, 2024 and 2023. The changes in the carrying amount of the Company's intangible assets were as follows:

(Dollars in thousands)	Trademark ⁽¹⁾	Non-Compete	Customer Relationships ⁽²⁾	All Others ⁽³⁾	Total
At September 30, 2023	\$ 7,477	\$ —	\$ 9,110	\$ 4,133	\$ 20,720
Amortization during the period	(1,055)	—	(2,544)	(532)	(4,131)
At September 30, 2024	\$ 6,422	\$ —	\$ 6,566	\$ 3,601	\$ 16,589
Gross carrying amount	\$ 13,774	\$ 301	\$ 77,578	\$ 7,732	\$ 99,385
Accumulated amortization	(7,352)	(301)	(60,094)	(3,978)	(71,725)
Accumulated impairment	—	—	(10,918)	(153)	(11,071)
At September 30, 2024	\$ 6,422	\$ —	\$ 6,566	\$ 3,601	\$ 16,589
At September 30, 2022	\$ 8,605	\$ —	\$ 12,395	\$ 4,691	\$ 25,691
Amortization during the period	(1,128)	—	(3,285)	(558)	(4,971)
At September 30, 2023	\$ 7,477	\$ —	\$ 9,110	\$ 4,133	\$ 20,720
Gross carrying amount	\$ 14,314	\$ 301	\$ 77,578	\$ 7,796	\$ 99,989
Accumulated amortization	(6,837)	(301)	(57,550)	(3,445)	(68,133)
Accumulated impairment	—	—	(10,918)	(218)	(11,136)
At September 30, 2023	\$ 7,477	\$ —	\$ 9,110	\$ 4,133	\$ 20,720

⁽¹⁾ Book amortization period of 5-15 years. Amortized using the straight line and accelerated methods.

⁽²⁾ Book amortization period of 10-30 years. Amortized using the accelerated method.

⁽³⁾ Book amortization period of 3-20 years. Amortized using the straight line method.

The estimated amortization expense of intangible assets assumes no activities, such as acquisitions, which would result in additional amortizable intangible assets. Estimated amortization expense of intangible assets in the subsequent fiscal years at September 30, 2024 was as follows:

(Dollars in thousands)	
2025	\$ 3,569
2026	3,223
2027	2,577
2028	2,267
2029	1,637
Thereafter	3,316
Total anticipated intangible amortization	\$ 16,589

There were no impairments to intangible assets for the fiscal years ended September 30, 2024 and 2023. Intangible impairment expense is recorded within the impairment expense line of the Consolidated Statements of Operations.

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**OPERATING LEASE
RIGHT-OF-USE
ASSETS AND
LIABILITIES**

[Leases \[Abstract\]](#)

[OPERATING LEASE RIGHT-OF-USE ASSETS AND
LIABILITIES](#)

12 Months Ended

Sep. 30, 2024

OPERATING LEASE RIGHT-OF-USE ASSETS AND LIABILITIES

Operating lease right-of-use ("ROU") assets, included in other assets, were \$24.4 million and \$26.9 million at September 30, 2024 and 2023, respectively.

Operating lease liabilities, included in accrued expenses and other liabilities, were \$26.0 million and \$28.8 million at September 30, 2024 and 2023, respectively. Undiscounted future minimum operating lease payments and a reconciliation to the amount recorded as operating lease liabilities at September 30, 2024 were as follows:

(Dollars in thousands)	
2025	\$ 3,985
2026	3,435
2027	3,152
2028	3,095
2029	2,841
Thereafter	12,703
Total undiscounted future minimum lease payments	29,211
Discount	(3,189)
Total operating lease liabilities	\$ 26,022

The weighted-average discount rate and remaining lease term for operating leases were as follows:

	At September 30,	
	2024	2023
Weighted-average discount rate	2.45 %	2.38 %
Weighted-average remaining lease term (years)	8.78	9.66

The components of total lease costs for operating leases were as follows:

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024	2023	2022	
Lease expense	\$ 3,997	\$ 3,951	\$ 4,431	
Short-term and variable lease cost	75	142	194	
ROU asset impairment	—	—	670	
Sublease income	(1,300)	(1,409)	(1,267)	
Total lease cost for operating leases	\$ 2,772	\$ 2,684	\$ 4,028	

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**TIME CERTIFICATES
OF DEPOSIT**

[Deposits \[Abstract\]](#)

[TIME CERTIFICATES OF DEPOSIT](#)

12 Months Ended

Sep. 30, 2024

Time certificates of deposit in denominations of \$250,000 or more were approximately \$4.1 million and \$5.0 million at September 30, 2024, and 2023, respectively.

Scheduled maturities of time certificates of deposit at September 30, 2024 were as follows for the fiscal years ending:

(Dollars in thousands)	
2025	\$ 3,104
2026	26,102
2027	—
2028	—
2029	—
Thereafter	—
Total ⁽¹⁾	\$ 29,206

⁽¹⁾ As of September 30, 2024, the Company had \$25.0 million certificates of deposit recorded in wholesale deposits on the Consolidated Statements of Financial Condition.

Under the Dodd-Frank Act, IRA and non-IRA deposit accounts are insured up to \$250,000 by the DIF under management of the FDIC.

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**SHORT-TERM AND
LONG-TERM
BORROWINGS**

[Debt Disclosure
\[Abstract\]](#)

[SHORT-TERM AND
LONG-TERM
BORROWINGS](#)

12 Months Ended

Sep. 30, 2024

SHORT-TERM AND LONG-TERM BORROWINGS

Short-Term Borrowings

(Dollars in thousands)	At September 30,	
	2024	2023
Overnight fed funds purchased	\$ 377,000	\$ 13,000
Total	\$ 377,000	\$ 13,000

The Company had \$257.0 million of overnight federal funds purchased from the FHLB and \$120.0 million from other financial institutions at September 30, 2024, as compared to \$13.0 million from the FHLB at September 30, 2023.

The Bank has executed blanket pledge agreements whereby the Bank assigns, transfers, and pledges to the FHLB and grants to the FHLB a security interest in real estate and securities collateral. The Bank has the right to use, commingle, and dispose of the collateral it has assigned to the FHLB. Under the agreement, the Bank must maintain "eligible collateral" that has a "lending value" at least equal to the "required collateral amount," all as defined by the agreement.

At September 30, 2024 and 2023, the Bank pledged securities with fair values of approximately \$1.04 billion and \$996.9 million, respectively, to be used against FHLB advances as needed. In addition, qualifying loans of approximately \$136.9 million were pledged as collateral at September 30, 2024 compared to \$21.3 million at September 30, 2023.

The Company had no securities sold under agreements to repurchase at September 30, 2024 and 2023.

Long-Term Borrowings

	At September 30,			
	2024		2023	
(Dollars in thousands)				
Trust preferred securities	\$	13,661	\$	13,661
Subordinated debentures, net of issuance costs		19,693		19,591
Other long-term borrowings ⁽¹⁾		—		621
Total	\$	33,354	\$	33,873

⁽¹⁾ Includes zero and \$0.6 million of discounted leases at September 30, 2024 and 2023, respectively.

Scheduled maturities of the Company's long-term borrowings at September 30, 2024 were as follows for the fiscal years ending:

(Dollars in thousands)	Trust preferred securities		Subordinated debentures		Other long-term borrowings	Total
2025	\$	—	\$	—	\$	—
2026		—		—		—
2027		—		—		—
2028		—		—		—
2029		—		—		—
Thereafter		13,661		19,693		33,354
Total long-term borrowings	\$	13,661	\$	19,693	\$	33,354

Certain trust preferred securities are due to First Midwest Financial Capital Trust I, a 100%-owned nonconsolidated subsidiary of the Company. The securities were issued in 2001 in conjunction with the Trust's issuance of 10,000 shares of trust preferred securities. The securities bear the same interest rate and terms as the trust preferred securities. The securities are included on the Consolidated Statements of Financial Condition as liabilities.

The Company issued all of the 10,310 authorized shares of trust preferred securities of First Midwest Financial Capital Trust I holding solely securities. Distributions are paid semi-annually. Cumulative cash distributions are calculated at 6-month CME Term SOFR plus 0.42826% tenor spread adjustment plus 3.75% (8.43% at September 30, 2024 and 9.65% at September 30, 2023), not to exceed 12.5%. The Company may, at one or more times, defer interest payments on the capital securities for up to 10 consecutive semi-annual periods, but not beyond July 25, 2031. At the end of any deferral period, all accumulated and unpaid distributions are required to be paid. The capital securities are required to be redeemed on July 25, 2031; however, the Company has a semi-annual option to shorten the maturity date. The redemption price is \$1,000 per capital security plus any accrued and unpaid distributions to the date of redemption.

Holders of the capital securities have no voting rights, are unsecured and rank junior in priority of payment to all of the Company's indebtedness and senior to the Company's common stock.

Although the securities issued by the Trust are not included as a component of stockholders' equity, the securities are treated as capital for regulatory purposes, subject to certain limitations.

Through the Crestmark Acquisition, the Company acquired \$3.4 million in floating rate capital securities due to Crestmark Capital Trust I, a 100%-owned nonconsolidated subsidiary of the Company. The subordinated debentures bear interest at 3-month CME Term SOFR plus 0.26161% tenor spread adjustment plus 3.00%, have a stated maturity of 30 years and are redeemable by the Company at par, with regulatory approval. The interest rate is reset quarterly at distribution dates in February, May, August, and November. The interest rate as of September 30, 2024 was 7.85%. The Company has the option to defer interest payments on the subordinated debentures from time to time for a period not to exceed five consecutive years.

On September 23, 2022, the Company completed a private placement of \$20.0 million of its 6.625% fixed-to-floating rate subordinated debentures due 2032 to certain qualified institutional buyers and accredited investors. These notes will mature on September 30, 2032, unless earlier redeemed. Beginning on September 30, 2027, the notes may be redeemed, in whole or in part, at the Company's option subject to regulatory approval, on any scheduled interest payment date. Prior to September 30, 2027, the notes may be redeemed, in whole but not in part, at any time upon certain other specified events. At September 30, 2024, the Company had \$19.7 million in aggregate principal amount in subordinated debentures remains outstanding.

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STOCKHOLDERS' EQUITY

[Equity \[Abstract\]](#)

STOCKHOLDERS' EQUITY

STOCKHOLDERS' EQUITY

Repurchase of Common Stock. The Company's Board of Directors authorized the September 3, 2021 share repurchase program to repurchase up to 6,000,000 shares of the Company's outstanding common stock. This authorization was effective from September 3, 2021 through September 30, 2024, with 146,435 shares authorized by this repurchase program not repurchased when it expired. On August 25, 2023, the Company's Board of Directors announced a share repurchase program to repurchase up to an additional 7,000,000 shares of the Company's outstanding common stock on or before September 30, 2028. During the fiscal years ended September 30, 2024 and 2023, the Company repurchased 1,520,001 and 2,628,541 shares, respectively, as part of the share repurchase programs.

Under the repurchase programs, repurchased shares were retired and designated as authorized but unissued shares. The Company accounts for repurchased shares using the par value method under which the repurchase price is charged to paid-in capital up to the amount of the original proceeds of those shares. When the repurchase price is greater than the original issue proceeds, the excess is charged to retained earnings. As of September 30, 2024, 7,000,000 shares of common stock remained available for repurchase.

For the fiscal years ended September 30, 2024 and 2023, the Company also repurchased 126,221 and 67,103 shares, or \$6.1 million and \$2.5 million, of common stock, respectively, in settlement of employee tax withholding obligations due upon the vesting of restricted stock.

Repurchase of Treasury Stock. The Company accounts for the retirement of repurchased shares, including treasury stock, using the par value method under which the repurchase price is charged to paid-in capital up to the amount of the original proceeds of those shares. When the repurchase price is greater than the original issue proceeds, the excess is charged to retained earnings. The Company retired 129,929 and 149,679 shares of common stock held in treasury during the fiscal years ended September 30, 2024 and 2023, respectively.

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STOCK COMPENSATION

[Share-Based Payment Arrangement](#)

[\[Abstract\]](#)

STOCK COMPENSATION

STOCK COMPENSATION

The Company previously maintained the Pathward Financial, Inc. 2002 Omnibus Incentive Plan, as amended and restated (the "Prior Omnibus Incentive Plan"). No awards were granted under the Prior Omnibus Incentive Plan following November 25, 2022, the date that the Prior Omnibus Incentive Plan expired by its terms. On February 27, 2024, the shareholders of the Company voted to approve the Pathward Financial, Inc. 2023 Omnibus Incentive Plan (the "Plan"). The Plan permits the granting of various types of awards including but not limited to nonvested (restricted) shares and PSUs to certain officers and directors of the Company. Awards may be granted by the Compensation Committee of the Board of Directors based on the performance of the award recipients or other relevant factors.

Shares have previously been granted each year to executives and senior leadership members under the applicable Company incentive plan. These shares vest at various times ranging from immediately to three years based on circumstances at time of grant. The fair value is determined based on the fair market value of the Company's stock on the grant date. Director shares are issued to the Company's directors, and these shares have historically vested from immediately to up to one year from the grant date.

The Company also grants selected executives PSU awards. The vesting of these awards is contingent on meeting company-wide performance goals, including earnings per share. PSUs are generally granted at the market value of the underlying share on the date of grant, adjusted for dividends, as PSUs do not participate in dividends. The awards contingently vest over a period of three years and have payout levels ranging from a threshold of 50% to a maximum of 200%. Upon vesting, each PSU earned is converted into one share of common stock.

The fair value of the PSUs is determined by the dividend-adjusted fair value on the grant date for those awards subject to a performance condition. For those PSUs subject to a market condition, a simulation valuation is performed.

In addition, during the first and second quarters of fiscal year 2017, shares were granted to certain executive officers of the Company in connection with their signing of employment agreements with the Company. These stock awards vest in equal installments over eight years.

The following tables show the activity of share awards (including shares of restricted stock subject to vesting, fully-vested restricted stock, and PSUs) granted, exercised or forfeited under all of the Company's incentive plans during the fiscal years ended September 30, 2024 and 2023.

(Dollars in thousands, except per share data)	Number of Shares	Weighted Average Fair Value at Grant
Nonvested shares outstanding, September 30, 2023	370,151	35.87
Granted	181,117	50.61
Vested	(288,734)	40.22
Forfeited or expired	(13,864)	42.49
Nonvested shares outstanding, September 30, 2024	248,670	41.19

Nonvested shares outstanding, September 30, 2022	474,348	36.52
Granted	135,417	36.68
Vested	(229,803)	37.46
Forfeited or expired	(9,811)	41.14
Nonvested shares outstanding, September 30, 2023	370,151	35.87

(Dollars in thousands, except per share data)	Number of Units	Weighted Average Fair Value at Grant
Performance share units outstanding, September 30, 2023	155,804	\$ 41.20
Granted ⁽¹⁾	52,125	49.61
Vested	(60,984)	55.47
Forfeited or expired	(4,483)	44.59
Performance share units outstanding, September 30, 2024	142,462	\$ 47.24

Performance share units outstanding, September 30, 2022	96,689	\$ 42.59
Granted ⁽²⁾	59,115	38.94
Vested	—	—
Forfeited or expired	—	—
Performance share units outstanding, September 30, 2023	155,804	\$ 41.20

⁽¹⁾ The activity in this table includes 60,984 shares related to the fiscal year 2023 PSUs, which are included in this table under the assumption of a target performance achievement. The final performance was assessed after September 30, 2023, resulted in an achievement greater than target, and an additional 47,252 shares were allocated to the participants in the plan.

⁽²⁾ The number of PSUs granted reflects the target number of PSUs able to be earned under a given award.

Compensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of the grant. The exercise price of fair value of nonvested (restricted) shares and PSUs granted under the Company's incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur.

The following table shows the effect to income, net of tax benefits, of share-based compensation expense recorded:

(Dollars in thousands)	Fiscal Year Ended September 30,			
	2024	2023	2022	
Total employee stock-based compensation expense recognized in income, net of tax effects of \$1,873, \$1,838, and \$2,181, respectively	\$ 8,416	\$ 8,465	\$ 7,824	

[XML 41 R22.htm IDEA: XBRL DOCUMENT](#)

INCOME TAXES

[Income Tax Disclosure \[Abstract\]](#)
[INCOME TAXES](#)

12 Months Ended
Sep. 30, 2024

INCOME TAXES

The Company and its subsidiaries file a consolidated federal income tax return on a fiscal year basis. The provision for income taxes were as follows:

(Dollars in thousands)	Fiscal Year Ended September 30,		
	2024	2023	2022
Federal:			
Current	\$ 9,815	\$ 8,682	\$ 5,657
Deferred	9,281	(1,168)	12,900
	19,096	7,514	18,557
State:			
Current	8,211	7,817	4,720
Deferred	1,834	993	4,687
	10,045	8,810	9,407
Income tax expense	\$ 29,141	\$ 16,324	\$ 27,964

The tax effects of the Company's temporary differences that give rise to significant portions of its deferred tax assets and liabilities were:

(Dollars in thousands)	At September 30,	
	2024	2023
Deferred tax assets:		
Allowance for credit losses	\$ 11,042	\$ 11,606
Deferred compensation	4,351	3,739
Stock based compensation	2,402	3,916
Valuation adjustments	175	393
General business credits ⁽¹⁾	55,706	59,783
Accrued expenses	2,763	2,558
Lease liability	6,503	7,210
Net unrealized loss on securities available for sale	50,819	84,908
Premises and equipment	3,939	—
Other assets	3,940	4,193
	141,640	178,306
Deferred tax liabilities:		
Premises and equipment	—	(2,016)
Intangibles	(7,859)	(5,862)
Leased assets	(76,016)	(66,877)
Right-of-use assets	(6,218)	(6,877)
Other liabilities	(1,346)	(1,349)
	(91,439)	(82,981)
Net deferred tax assets	\$ 50,201	\$ 95,325

⁽¹⁾ The general business credits are investment tax credits generated from qualified solar energy property placed in service during the fiscal years ended September 30, 2024 and 2023. These credits will begin to expire on September 30, 2042.

As of September 30, 2024, the Company had a gross deferred tax asset of \$3.0 million for separate company state cumulative net operating loss carryforwards, for which \$3.0 million was reserved. At September 30, 2023, the Company had a gross deferred tax asset of \$2.7 million for separate company state cumulative net operating loss carryforwards, for which \$2.7 million was reserved. These state operating loss carryforwards will expire in various subsequent periods.

In general, management believes that the realization of its deferred tax assets is more likely than not based on the expectations as to future taxable income; therefore, there was no deferred tax valuation allowance at September 30, 2024, or 2023 with the exception of the state cumulative net operating loss carryforwards discussed above.

The table below reconciles the statutory federal income tax expense and rate to the effective income tax expense and rate for the fiscal years presented. The Company's effective tax rate is calculated by dividing income tax expense by income before income tax expense.

(Dollars in thousands)	Fiscal Year Ended September 30,					
	2024		2023		2022	
	Amount	Rate	Amount	Rate	Amount	Rate
Statutory federal income tax expense and rate	\$ 41,746	21.0 %	\$ 38,248	21.0 %	\$ 38,714	21.0 %
Change in tax rate resulting from:						
State income taxes net of federal benefits	7,875	4.0 %	7,047	3.9 %	7,413	4.0 %
162(m) disallowance	1,874	0.9 %	919	0.5 %	1,125	0.4 %
Tax exempt income	(690)	(0.3)%	(783)	(0.4)%	(743)	(0.4)%
General business credits	(21,132)	(10.6)%	(28,633)	(15.7)%	(17,589)	(9.5)%
Other, net	(532)	(0.3)%	(474)	(0.3)%	(956)	(0.3)%
Income tax expense	\$ 29,141	14.7 %	\$ 16,324	9.0 %	\$ 27,964	15.2 %

The Company uses the flow through method of accounting for investment tax credits under which the credits are recognized as a reduction to income tax expense in the period in which the credit arises. During the fiscal years ended September 30, 2024, 2023, and 2022, \$19.7 million, \$27.4 million, and \$16.8 million in investment tax credits were recognized as a reduction to income tax expense, respectively.

The Company's tax reserves reflect management's judgment as to the resolution of the issues involved if subject to judicial review. While the Company believes that its reserves are adequate to cover reasonably expected tax risks, there can be no assurance that, in all instances, an issue raised by a tax authority will be resolved at a financial cost that does not exceed its related reserve. With respect to these reserves, the Company's income tax expense would include (i) any changes in tax reserves arising from material changes during the period in the facts and circumstances surrounding a tax issue, and (ii) any difference from the Company's tax position as recorded in the Consolidated Financial Statements and the final resolution of a tax issue during the period.

The tax years ended September 30, 2021 and later remain subject to examination by the Internal Revenue Service. For state purposes, the tax years ended September 30, 2021 and later remain open for examination, with few exceptions.

A reconciliation of the beginning and ending balances for liabilities associated with unrecognized tax benefits follows:

(Dollars in thousands)	At September 30,	
	2024	2023
Balance at beginning of fiscal year	\$ 521	\$ 645
Additions (reductions) for tax positions related to prior years	56	(124)
Balance at end of fiscal year	\$ 577	\$ 521

The total amount of unrecognized tax benefits that, if recognized, would impact the effective rate was \$540,000 as of September 30, 2024. The Company recognizes interest related to unrecognized tax benefits as a component of income tax expense. The amount of accrued interest related to unrecognized tax benefits was \$93,000 as of September 30, 2024. The Company does not anticipate any significant change in the total amount of unrecognized tax benefits within the next 12 months.

[XML 42 R23.htm IDEA: XBRL DOCUMENT](#)

CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS

[CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS \[Abstract\]](#)

[CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS](#)

12 Months Ended

Sep. 30, 2024

CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS

The Company and the Bank are required to comply with the regulatory capital rules administered by federal banking agencies (the "Capital Rules"). Under the Capital Rules and the regulatory framework for prompt corrective action, the Company and Bank must meet specific capital guidelines that involve quantitative measures of the Company's and Bank's assets, liabilities and certain off-balance-sheet items as calculated under regulatory accounting practices. The Company's and Bank's capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weightings, and other factors.

The Capital Rules require the Company and the Bank to maintain minimum ratios (set forth in the table below) of total risk-based capital and Tier 1 capital (as defined in the regulations) to risk-weighted assets (as defined), and a leverage ratio consisting of Tier 1 capital (as defined) to average assets (as defined). At September 30, 2024, the Company and the Bank exceeded federal regulatory minimum capital requirements to be classified as well-capitalized under the prompt corrective action requirements. The Company and the Bank took the AOCI opt-out election; under the rule, non-advanced approach banking organizations were given a one-time option to exclude certain AOCI components.

The table below includes certain non-GAAP financial measures that are used by investors, analysts and bank regulatory agencies to assess the capital position of financial services companies. Management reviews these measures along with other measures of capital as part of its financial analyses and has included this non-GAAP financial information, and the corresponding reconciliation to total equity.

	Company	Bank	Minimum to be Adequately Capitalized Under Prompt Corrective Action Provisions	Minimum to be Well Capitalized Under Prompt Corrective Action Provisions
At September 30, 2024				
Tier 1 leverage capital ratio	9.26 %	9.44 %	4.00 %	5.00 %
Common equity Tier 1 capital ratio	12.61	13.12	4.50	6.50
Tier 1 capital ratio	12.86	13.12	6.00	8.00
Total capital ratio	14.08	13.97	8.00	10.00
At September 30, 2023				
Tier 1 leverage capital ratio	8.11 %	8.32 %	4.00 %	5.00 %
Common equity Tier 1 capital ratio	11.25	11.81	4.50	6.50
Tier 1 capital ratio	11.50	11.81	6.00	8.00
Total capital ratio	12.84	12.76	8.00	10.00

The following table provides a reconciliation of the amounts included in the table above for the Company.

	September 30, 2024	Standardized Approach ⁽¹⁾	September 30, 2023
(Dollars in thousands)			
Total stockholders' equity	\$ 839,605	\$ 650,625	
Adjustments:			
LESS: Goodwill, net of associated deferred tax liabilities	296,105	297,679	
LESS: Certain other intangible assets	18,018	21,228	
LESS: Net deferred tax assets from operating loss and tax credit carry-forwards	13,253	19,679	
LESS: Net unrealized (losses) on available for sale securities	(152,328)	(254,294)	
LESS: Noncontrolling interest	(277)	(1,005)	
ADD: Adoption of Accounting Standards Update 2016-13	1,345	2,017	
Common Equity Tier 1 ⁽¹⁾	666,179	569,355	
Long-term borrowings and other instruments qualifying as Tier 1	13,661	13,661	
Tier 1 minority interest not included in common equity Tier 1 capital	(150)	(826)	
Total Tier 1 capital	679,690	582,190	
Allowance for credit losses	44,687	47,960	
Subordinated debentures, net of issuance costs	19,693	19,591	
Total capital	\$ 774,070	\$ 649,741	

⁽¹⁾ Capital ratios were determined using the Basel III capital rules that became effective on January 1, 2015. Basel III revised the definition of capital, increased minimum capital ratios, and introduced a minimum common equity tier 1 capital ratio; those changes were fully phased in through the end of 2021.

The Company and the Bank are required to maintain a capital conservation buffer above the minimum risk-based capital requirements in order to avoid certain limitations on capital distributions, stock repurchases and discretionary bonus payments to executive officers. The capital conservation buffer is exclusively composed of Common Equity Tier 1 capital, and it applies to each of the three risk-based capital ratios but not the leverage ratio. The required Common Equity Tier 1 risk-based, Tier 1 risk-based and total risk-based capital ratios with the buffer are currently 7.0%, 8.5% and 10.5%, respectively.

Based on current and expected continued profitability and subject to continued access to capital markets, we believe that the Company and the Bank will continue to meet the capital conservation buffer of 2.5% in addition to required minimum capital ratios.

~~XML 43 R24.htm IDEA: XBRL DOCUMENT~~

12 Months Ended

Sep. 30, 2024

REVENUE FROM CONTRACTS WITH CUSTOMERS

[Revenue from
Contract with
Customer \[Abstract\]](#)

REVENUE FROM CONTRACTS WITH CUSTOMERS

REVENUE FROM CONTRACTS WITH CUSTOMERS

Topic 606 applies to all contracts with customers unless such revenue is specifically addressed under existing guidance. The table below presents the Company's revenue by operating segment. For additional descriptions of the Company's operating segments, including additional financial information and the underlying management accounting process, see Note 16. Segment Reporting to the Consolidated Financial Statements.

	Consumer		Commercial		Corporate Services/Other		Consolidated Company	
	2024	2023	2024	2023	2024	2023	2024	2023
Fiscal Year Ended September 30,								
Net interest income ⁽¹⁾	\$ 236,011	\$ 154,316	\$ 194,967	\$ 195,239	\$ 24,140	\$ 38,306	\$ 455,118	\$ 387,861
Noninterest income:								
Refund transfer product fees	40,178	39,452	—	—	—	—	40,178	39,452
Refund advance fee income ⁽¹⁾	43,473	37,433	—	—	—	—	43,473	37,433
Card and deposit fees	124,949	149,703	967	1,018	27	25	125,943	150,746
Rental income ⁽¹⁾	—	—	53,443	53,346	714	844	54,157	54,190
Gain on trademarks ⁽¹⁾	—	—	—	—	—	10,000	—	10,000
Gain (loss) on sale of other ⁽¹⁾	(5)	—	7,702	2,005	4,972	658	12,669	2,663
Other income ⁽¹⁾	8,512	6,956	9,636	9,682	5,019	5,477	23,167	22,115
Total noninterest income	217,107	233,544	71,748	66,051	10,732	17,004	299,587	316,599
Revenue	\$ 453,118	\$ 387,860	\$ 266,715	\$ 261,290	\$ 34,872	\$ 55,310	\$ 754,705	\$ 704,460

⁽¹⁾ These revenues are not within the scope of Topic 606. Additional details are included in other footnotes to the accompanying financial statements. The scope of Topic 606 explicitly excludes net interest income as well as many other revenues for financial assets and liabilities, including loans, leases, and securities.

Following is a discussion of key revenues within the scope of Topic 606. The Company provides services to customers that have related performance obligations that must be completed to recognize revenue. Revenues are generally recognized immediately upon the completion of the service or over time as services are performed. Any services performed over time generally require that the Company renders services each period; therefore, the Company measures progress in completing these services based upon the passage of time. Revenue from contracts with customers did not generate significant contract assets and liabilities for the fiscal year ended September 30, 2024.

Refund Transfer Product Fees. Refund transfer fees are specific to the Partner Solutions business line and reflect product fees offered by the Company through third-party tax preparers and tax preparation software providers where the Company acts as the partnering financial institution. A refund transfer allows a taxpayer to pay tax preparation and filing fees directly from their federal or state government tax refund, with the remainder of the refund being disbursed in accordance with the terms and conditions of the taxpayer agreement, which may include satisfaction of other disbursement obligations before going directly to the taxpayer via check, direct deposit, or prepaid card. Refund transfer fees are recognized by the Company immediately after the taxpayer's refund has been disbursed in accordance with the contract and are based on standalone pricing included within the terms and conditions. Certain expenses to tax preparation software providers are netted with refund transfer fee income as the Company is considered the agent in these contractual relationships. All refund transfer fees are recorded within the Consumer reporting segment.

Card and Deposit Fees. Card fees relate to the Partner Solutions business line and consist of income from prepaid cards and merchant services, including interchange fees from prepaid cards processed through card association networks, merchant services and other card related services. Interchange rates are generally set by card association networks based on transaction volume and other factors. Since interchange fees are generated by cardholder activity, the Company recognizes the income as transactions occur. Fee income for merchant services and other card related services reflect account management and transaction fees charged to merchants for processing card association network transactions. The associated income is recognized as transactions occur or as services are performed. For the Company's internally managed prepaid card programs, fees are based on standalone pricing within the terms and conditions of the cardholder agreement. The Company is considered the principal of these relationships resulting in all fee income being presented on a gross basis within the Consolidated Statement of Operations. For the Company's sponsorship prepaid card programs where a third-party is considered the Program Manager, the fees are based on standalone pricing within the terms and conditions of the Program Agreement. For these relationships, the Company is considered the agent and certain expenses with the Program Manager, networks and associations are netted with card fee revenue. All card fee income is included in the Consumer reporting segment. Deposit fees relate to the Partner Solutions and Commercial Finance business lines and consist of income from banking and deposit-related services, including account services, overdraft protection, and wire transfers. Fee income for account services is recognized over the course of the month as the performance obligation is satisfied. Fee income for overdraft protection and wire transfers is recognized at the point in time when such event occurs. For partner solutions, the fees for account services and overdraft protection are based on standalone pricing within the terms and conditions of the Program Agreement with the sponsorship partner. For these relationships, the Company is considered the agent and certain expenses with the partner are netted with deposit fee revenue. For Commercial Finance, fees for wire transfers are based on standalone pricing within the terms and conditions of the customer deposit agreement. Bank and deposit fees for the Partner Solutions and Commercial Finance business lines are included in the Consumer and Commercial reporting segments, respectively. Also included within Card and Deposit Fees for the Consumer reporting segment are servicing fees the Company recognizes for custodial off-balance sheet deposits. This fee income is for services the Bank performs to maintain records of cardholder funds placed at one or more third-party banks insured by the FDIC. The servicing fee is typically reflective of the EFFR.

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SEGMENT REPORTING

12 Months Ended

Sep. 30, 2024

[Segment Reporting
\[Abstract\]](#)

SEGMENT REPORTING

SEGMENT REPORTING

An operating segment is generally defined as a component of a business for which discrete financial information is available and whose results are reviewed by the chief operating decision-maker. Operating segments are aggregated into reportable segments if certain criteria are met.

The Company reports its results of operations through the following three business segments: Consumer, Commercial, and Corporate Services/Other. The Partner Solutions business line is reported in the Consumer segment. The Commercial Finance business line is reported in the Commercial segment. The Corporate Services/Other segment includes certain shared services as well as treasury related functions such as the investment portfolio, warehouse finance, wholesale deposits, and borrowings.

The following tables present segment data for the Company:

	Fiscal Year Ended September 30, 2024			
	Consumer	Commercial	Corporate Services/Other	Total
(Dollars in thousands)				
Net interest income	\$ 236,011	\$ 194,967	\$ 24,140	\$ 455,118
Provision for credit loss	26,950	15,571	140	42,661
Noninterest income	217,107	71,748	10,732	299,587
Noninterest expense	207,778	142,143	163,332	513,253
Income (loss) before income tax expense	218,390	109,001	(128,600)	198,791
Total assets	444,272	4,437,844	2,667,220	7,549,336
Total goodwill	87,145	222,360	—	309,505
Total deposits	5,643,228	10,935	220,922	5,875,085

(Dollars in thousands)	Fiscal Year Ended September 30, 2023			
	Consumer	Commercial	Corporate Services/Other	Total
Net interest income	\$ 154,316	\$ 195,239	\$ 38,306	\$ 387,861
Provision for credit loss	38,920	18,384	50	57,354
Noninterest income	233,544	66,051	17,004	316,599
Noninterest expense	165,782	141,627	157,566	464,975
Income (loss) before income tax expense	183,158	101,279	(102,306)	182,131
Total assets	492,964	4,179,914	2,862,665	7,535,543
Total goodwill	87,145	222,360	—	309,505
Total deposits	6,376,467	5,958	206,757	6,589,182

(Dollars in thousands)	Fiscal Year Ended September 30, 2022			
	Consumer	Commercial	Corporate Services/Other	Total
Net interest income	\$ 98,366	\$ 187,209	\$ 21,749	\$ 307,324
Provision for (reversal of) credit loss	30,680	14,674	(16,816)	28,538
Noninterest income	189,252	68,412	36,143	293,807
Noninterest expense	99,589	128,904	156,782	385,275
Income (loss) before income tax expense	157,349	112,043	(82,074)	187,318
Total assets	356,994	3,487,461	2,902,955	6,747,410
Total goodwill	87,145	222,360	—	309,505
Total deposits	5,695,776	8,965	161,296	5,866,037

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**PARENT COMPANY
FINANCIAL
STATEMENTS**
[Condensed Financial Information Disclosure \[Abstract\]](#)
[PARENT COMPANY FINANCIAL STATEMENTS](#)

**12 Months Ended
Sep. 30, 2024**

PARENT COMPANY FINANCIAL STATEMENTS

Presented below are the condensed financial statements for the parent company, Pathward Financial, Inc.

Condensed Statements of Financial Condition

(Dollars in thousands)	September 30, 2024	September 30, 2023
ASSETS		
Cash and cash equivalents	\$ 1,898	\$ 1,399
Securities held to maturity, at amortized cost	10,896	9,220
Investment in subsidiaries	865,843	678,572
Other assets	2,263	1,312
Total assets	\$ 880,900	\$ 690,503

LIABILITIES AND STOCKHOLDERS' EQUITY

LIABILITIES		
Long-term borrowings	\$ 33,354	\$ 33,252
Other liabilities	7,941	6,626
Total liabilities	41,295	39,878

STOCKHOLDERS' EQUITY

Common stock	248	262
Additional paid-in capital	638,803	628,500
Retained earnings	354,474	278,655
Accumulated other comprehensive loss	(153,394)	(255,443)
Treasury stock, at cost	(249)	(344)
Total equity attributable to parent	839,882	651,630
Noncontrolling interest	(277)	(1,005)
Total stockholders' equity	839,605	650,625
Total liabilities and stockholders' equity	\$ 880,900	\$ 690,503

Condensed Statements of Operations

(Dollars in thousands)	Fiscal Year Ended September 30,		
	2024	2023	2022
Interest expense	\$ 2,667	\$ 2,538	\$ 3,982
Other expense	3,297	1,409	1,062
Total expense	5,964	3,947	5,044
Loss before income taxes and equity in undistributed net income of subsidiaries	(5,964)	(3,947)	(5,044)
Income tax benefit	(1,147)	(967)	(1,029)
Loss before equity in undistributed net income of subsidiaries	(4,817)	(2,980)	(4,015)
Equity in undistributed net income of subsidiaries	172,017	166,738	159,652
Other income	1,157	(143)	749
Total income	173,174	166,595	160,401
Net income attributable to parent	\$ 168,357	\$ 163,615	\$ 156,386

Condensed Statements of Cash Flows

(Dollars in thousands)	Fiscal Year Ended September 30,		
	2024	2023	2022
Cash flows from operating activities:			
Net income attributable to parent	\$ 168,357	\$ 163,615	\$ 156,386
Adjustments to reconcile net income to net cash provided by (used in) operating activities:			
Depreciation, amortization and accretion, net	102	102	1,020
Equity in undistributed net income of subsidiaries	(172,017)	(166,738)	(159,652)
Net change in accrued interest receivable	46	(30)	(15)
Net change in other assets	(997)	(354)	(636)
Net change in accrued expenses and other liabilities	1,315	(1,793)	3,163
Cash dividend received	87,000	110,000	229,200
Stock compensation	10,287	11,070	10,004
Net cash provided by operating activities	94,093	115,872	239,470
Cash flows from investing activities:			
Alternative investments	(1,676)	(1,217)	(3,380)
Net cash (used in) investing activities	(1,676)	(1,217)	(3,380)
Cash flows from financing activities:			
Redemption of long-term borrowings	—	—	(75,000)
Payment of debt issuance costs	—	(511)	—
Proceeds from long-term borrowings	—	—	20,000
Dividends paid on common stock	(5,067)	(5,426)	(5,921)
Issuance of common stock due to restricted stock	2	1	1
Issuance of common stock due to ESOP	—	—	2,886
Repurchases of common stock	(86,853)	(120,437)	(168,235)
Net cash (used in) financing activities	(91,918)	(126,373)	(226,269)
Net change in cash and cash equivalents	499	(11,718)	9,821
Cash and cash equivalents at beginning of fiscal year	1,399	13,117	3,296
Cash and cash equivalents at end of fiscal year	\$ 1,898	\$ 1,399	\$ 13,117

The extent to which the Company may pay cash dividends to stockholders will depend on the cash currently available at the Company, as well as the ability of the Bank to pay dividends to the Company.

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**SELECTED
QUARTERLY
FINANCIAL DATA
(UNAUDITED)**

**12 Months Ended
Sep. 30, 2024**

[Quarterly Financial Information Disclosure \[Abstract\]](#)

[SELECTED QUARTERLY FINANCIAL DATA \(UNAUDITED\)](#) SELECTED QUARTERLY FINANCIAL DATA (UNAUDITED)

(Dollars in thousands, except per share data)	Quarter Ended			
	December 31	March 31	June 30	September 30
Fiscal Year 2024				
Interest and dividend income	\$ 115,898	\$ 126,761	\$ 113,942	\$ 119,750
Interest expense	5,862	8,460	3,083	3,828
Net interest income	110,036	118,301	110,859	115,922
Provision for credit loss	9,890	26,052	5,881	838
Noninterest income	52,761	128,945	65,871	52,010
Net income attributable to parent	27,657	65,268	41,835	33,597
Earnings per common share				
Basic	\$ 1.06	\$ 2.56	\$ 1.66	\$ 1.35
Diluted	1.06	2.56	1.66	1.35
Dividend declared per share	0.05	0.05	0.05	0.05
Fiscal Year 2023				
Interest and dividend income	\$ 85,060	\$ 104,687	\$ 99,346	\$ 109,642
Interest expense	1,003	3,282	1,881	4,708
Net interest income	84,057	101,405	97,465	104,934
Provision for credit loss	9,776	36,763	1,773	9,042
Noninterest income	65,777	127,038	67,733	56,051
Net income attributable to parent	27,842	54,771	45,096	35,906
Earnings per common share				
Basic	\$ 0.98	\$ 1.99	\$ 1.69	\$ 1.37
Diluted	0.98	1.99	1.68	1.36
Dividend declared per share	0.05	0.05	0.05	0.05
Fiscal Year 2022				
Interest and dividend income	\$ 72,891	\$ 85,177	\$ 73,906	\$ 80,222
Interest expense	1,278	1,377	1,755	462
Net interest income	71,613	83,800	72,151	79,760
Provision for (reversal of) credit loss	186	32,302	(1,302)	(2,648)
Noninterest income	86,591	109,766	53,994	43,456
Net income attributable to parent	61,324	49,251	22,391	23,420
Earnings per common share				
Basic	\$ 2.00	\$ 1.66	\$ 0.76	\$ 0.81
Diluted	2.00	1.66	0.76	0.81
Dividend declared per share	0.05	0.05	0.05	0.05

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FAIR VALUES OF FINANCIAL INSTRUMENTS

[Fair Value Disclosures \[Abstract\]](#)
[FAIR VALUES OF FINANCIAL INSTRUMENTS](#)

12 Months Ended

Sep. 30, 2024

FAIR VALUES OF FINANCIAL INSTRUMENTS

ASC 820, *Fair Value Measurements* defines fair value, establishes a framework for measuring the fair value of assets and liabilities using a hierarchy system and requires disclosures about fair value measurement. It clarifies that fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants in the market in which the reporting entity transacts.

The fair value hierarchy is as follows:

Level 1 Inputs - Valuation is based upon quoted prices for identical instruments traded in active markets that the Company has the ability to access at measurement date.

Level 2 Inputs - Valuation is based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active and model-based valuation techniques for which significant assumptions are observable in the market.

Level 3 Inputs - Valuation is generated from model-based techniques that use significant assumptions not observable in the market and are used only to the extent that observable inputs are not available. These unobservable assumptions reflect the Company's own estimates of assumptions that market participants would use in pricing the asset or liability.

There were no transfers between levels of the fair value hierarchy for the fiscal years ended September 30, 2024 or 2023.

Debt Securities Available for Sale and Held to Maturity. Debt securities available for sale are recorded at fair value on a recurring basis and debt securities held to maturity are carried at amortized cost.

The fair values of debt securities AFS, categorized primarily as Level 2, are recorded using prices obtained from independent asset pricing services that are based on observable transactions, but not quoted markets. Management reviews the prices obtained from independent asset pricing services for unusual fluctuations and compares to current market trading activity.

Equity Securities. Marketable equity securities and certain non-marketable equity securities are recorded at fair value on a recurring basis. The fair values of marketable equity securities are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

The following tables summarize the fair values of debt securities available for sale and equity securities as they are measured at fair value on a recurring basis.

(Dollars in thousands)	At September 30, 2024			
	Total	Level 1	Level 2	Level 3
Debt securities AFS				
Corporate securities	\$ 19,750	\$ —	\$ 19,750	—
SBA securities	81,935	—	81,935	—
Obligations of states and political subdivisions	480	—	480	—
Non-bank qualified obligations of states and political subdivisions	217,990	—	217,990	—
Asset-backed securities	189,698	—	189,698	—
Mortgage-backed securities	1,231,368	—	1,231,368	—
Total debt securities AFS	\$ 1,741,221	\$ —	\$ 1,741,221	\$ —
Common equities and mutual funds ⁽¹⁾	\$ 3,303	\$ 3,303	\$ —	\$ —
Non-marketable equity securities ⁽²⁾	\$ 11,828	\$ —	\$ —	\$ —

⁽¹⁾ Equity securities at fair value are included within other assets on the Consolidated Statements of Financial Condition at September 30, 2024.

⁽²⁾ Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

(Dollars in thousands)	At September 30, 2023			
	Total	Level 1	Level 2	Level 3
Debt securities AFS				
Corporate securities	\$ 18,250	\$ —	\$ 18,250	\$ —
SBA securities	85,242	—	85,242	—
Obligations of states and political subdivisions	2,289	—	2,289	—
Non-bank qualified obligations of states and political subdivisions	226,723	—	226,723	—
Asset-backed securities	246,199	—	246,199	—
Mortgage-backed securities	1,225,525	—	1,225,525	—
Total debt securities AFS	\$ 1,804,228	\$ —	\$ 1,804,228	\$ —
Common equities and mutual funds ⁽¹⁾	\$ 3,378	\$ 3,378	\$ —	\$ —
Non-marketable equity securities ⁽²⁾	\$ 8,389	\$ —	\$ —	\$ —

⁽¹⁾ Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.

⁽²⁾ Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

Loans and Leases. The Company does not record loans and leases at fair value on a recurring basis. However, if a loan or lease is individually evaluated for risk of credit loss and repayment is expected to be solely provided by the values of the underlying collateral, the Company measures fair value on a nonrecurring basis. Fair value is determined by the fair value of the underlying collateral less estimated costs to sell. The fair value of the collateral is determined based on the internal estimates and/or assessment provided by third-party appraisers and the valuation relies on discount rates ranging from 3% to 37%.

The following tables summarize the assets of the Company that are measured at fair value in the Consolidated Statements of Financial Condition on a nonrecurring basis:

(Dollars in thousands)	At September 30, 2024			
	Total	Level 1	Level 2	Level 3
Loans and leases, net individually evaluated for credit loss				
Commercial finance	\$ 7,652	\$ —	\$ —	\$ 7,652
Total loans and leases, net individually evaluated for credit loss	7,652	—	—	7,652
Total	\$ 7,652	\$ —	\$ —	\$ 7,652
(Dollars in thousands)	At September 30, 2023			
	Total	Level 1	Level 2	Level 3
Loans and leases, net individually evaluated for credit loss				
Commercial finance	\$ 21,829	\$ —	\$ —	\$ 21,829
Total loans and leases, net individually evaluated for credit loss	21,829	—	—	21,829
Foreclosed assets, net	—	—	—	—
Total	\$ 21,829	\$ —	\$ —	\$ 21,829

Quantitative Information About Level 3 Fair Value Measurements				
(Dollars in thousands)	Fair Value at September 30, 2024	Fair Value at September 30, 2023	Valuation Technique	Unobservable Input
Loans and leases, net individually evaluated for credit loss	\$ 7,652	21,829	Market approach	Appraised values ⁽¹⁾
				3% - 37%

⁽¹⁾ The Company generally relies on external appraisers to develop this information. Management reduced the appraised value by estimated selling costs and other inputs in a range of 3% to 37%.

Management discloses the estimated fair value of financial instruments, including assets and liabilities on and off the Consolidated Statements of Financial Condition, for which it is practicable to estimate fair value. These fair values estimates were made at September 30, 2024 and 2023 based on relevant market information and information about financial instruments. Fair value estimates are intended to represent the price at which an asset could be sold or a liability could be settled. However, since there is no active market for certain financial instruments of the Company, the estimates of fair value are subjective in nature, involve uncertainties, and include matters of significant judgment. Changes in assumptions as well as tax considerations could significantly affect the estimated values. Accordingly, the aggregate fair value estimates are not intended to represent the underlying value of the Company, on either a going concern or a liquidation basis.

The following tables present the carrying amount and estimated fair value of the financial instruments held by the Company:

		At September 30, 2024					
(Dollars in thousands)		Carrying Amount	Estimated Fair Value	Level 1	Level 2	Level 3	
Financial assets							
Cash and cash equivalents	\$	158,337	\$	158,337	\$	158,337	\$ —
Debt securities available for sale		1,741,221		1,741,221		1,741,221	
Debt securities held to maturity		33,092		30,236		30,236	
Common equities and mutual funds ⁽¹⁾		3,303		3,303		—	
Non-marketable equity securities ⁽¹⁾⁽²⁾		21,350		21,350		9,522	
Loans held for sale		688,870		688,870		688,870	
Loans and leases		4,071,071		4,036,490		—	4,036,490
Federal Reserve Bank and Federal Home Loan Bank stocks		36,014		36,014		36,014	
Accrued interest receivable		31,385		31,385		—	
Financial liabilities							
Deposits		5,875,085		5,874,994		5,845,879	29,115
Overnight federal funds purchased		377,000		377,000		—	
Other short- and long-term borrowings		33,354		31,787		31,787	
Accrued interest payable		571		571		—	

⁽¹⁾ Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2024.
⁽²⁾ Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

		At September 30, 2023					
(Dollars in thousands)		Carrying Amount	Estimated Fair Value	Level 1	Level 2	Level 3	
Financial assets							
Cash and cash equivalents	\$	375,580	\$	375,580	\$	—	\$ —
Debt securities available for sale		1,804,228		1,804,228		1,804,228	
Debt securities held to maturity		36,591		31,425		31,425	
Common equities and mutual funds ⁽¹⁾		3,378		3,378		—	
Non-marketable equity securities ⁽¹⁾⁽²⁾		20,453		20,453		12,064	
Loans held for sale		77,779		77,779		77,779	
Loans and leases		4,359,681		4,223,010		—	4,223,010
Federal Reserve Bank and Federal Home Loan Bank stocks		28,210		28,210		28,210	
Accrued interest receivable		23,282		23,282		—	
Financial liabilities							
Deposits		6,589,182		6,589,065		6,583,648	5,417
Overnight federal funds purchased		13,000		13,000		—	
Other short- and long-term borrowings		33,873		31,187		31,187	
Accrued interest payable		247		247		—	

⁽¹⁾ Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.
⁽²⁾ Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

The following sets forth the methods and assumptions used in determining the fair value estimates for the Company’s financial instruments at September 30, 2024 and 2023.

CASH AND CASH EQUIVALENTS
The carrying amount of cash and short-term investments is assumed to approximate the fair value.

DEBT SECURITIES AVAILABLE FOR SALE AND EQUITY SECURITIES
Fair values for debt securities available for sale are based on quoted prices of similar securities on nationally recognized securities exchanges, or matrix pricing, which is a mathematical technique widely used in the industry to value debt securities without relying exclusively on quoted prices for the specific securities, but rather by relying on the securities’ relationship to other benchmark quoted securities. Fair values for marketable equity securities are based on unadjusted quoted prices from active markets in which the security is traded. Non-marketable equity securities are measured at fair value using NAV per share (or its equivalent) as a practical expedient.

LOANS HELD FOR SALE
Loans held for sale are carried at the lower of amortized cost or fair value, where fair value reflects the amount a willing market participant would pay for the loan. The Company classifies SBA/USDA loans held for sale as Level 2 in the fair value hierarchy as there is an active secondary market in which these loans are exchanged. Consumer loans held for sale are classified as Level 3 in the fair value hierarchy as the price at which these loans are sold are dictated by terms of the Program Agreements with consumer lending partners.

LOANS AND LEASES
The fair values of loans and leases were estimated using an exit price methodology. The exit price estimation of fair value is based on the present value of expected cash flows, which are based on the contractual terms of the loans, adjusted for prepayments and a discount rate based on the relative risk of the cash flows. Other considerations include the loan type, remaining life of the loan and credit risk.

FEDERAL RESERVE BANK AND FEDERAL HOME LOAN BANK STOCKS
The fair value of FRB and FHLB stock is assumed to approximate book value since the Company is only able to redeem this stock at par value.

ACCRUED INTEREST RECEIVABLE
The carrying amount of accrued interest receivable is assumed to approximate the fair value.

DEPOSITS
With the exception of time certificate deposits and wholesale deposits, the carrying values of deposits are assumed to approximate fair value since deposits are immediately withdrawable without penalty. The fair value of time certificate deposits and wholesale certificate of deposits are estimated using a discounted cash flows calculation that applies the FHLB Des Moines curve to aggregated expected maturities of time deposits.

FEDERAL HOME LOAN BANK ADVANCES
The fair value of such advances was estimated by discounting the expected future cash flows using current interest rates for advances with similar terms and remaining maturities.

SUBORDINATED DEBENTURES AND OTHER BORROWINGS
The fair value of these instruments was estimated by discounting the expected future cash flows using derived interest rates approximating market over the contractual maturity of such borrowings.

ACCRUED INTEREST PAYABLE
The carrying amount of accrued interest payable is assumed to approximate the fair value.

LIMITATIONS
Fair value estimates are made at a specific point in time and are based on relevant market information about the financial instrument. Additionally, fair value estimates are based on existing on- and off-balance sheet financial instruments without attempting to estimate the value of anticipated future business, customer relationships and the value of assets and liabilities that are not considered financial instruments. These estimates do not reflect any premium or discount that could result from offering the Company’s entire holdings of a particular financial instrument for sale at one time. Furthermore, since no market exists for certain of the Company’s financial instruments, fair value estimates may be based on judgments regarding future expected loss experience, current economic conditions, risk characteristics of various financial instruments and other factors. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with a high level of precision. Changes in assumptions as well as tax considerations could significantly affect the estimates. Accordingly, based on the limitations described above, the aggregate fair value estimates are not intended to represent the underlying value of the Company, on either a going concern or a liquidation basis.

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SUBSEQUENT EVENTS	12 Months Ended Sep. 30, 2024
Subsequent Events [Abstract]	
SUBSEQUENT EVENTS	SUBSEQUENT EVENTS
	Management has evaluated subsequent events that occurred after September 30, 2024. During this period, up to the filing date of this Annual Report on Form 10-K, management identified the following subsequent events:
	On October 31, 2024, Pathward, N.A. completed the sale (the "Transaction") of substantially all of the assets and liabilities related to the Bank's commercial insurance premium finance business (the "Business") pursuant to an Asset Purchase and Sale Agreement (the "Purchase Agreement") dated August 28, 2024 with Honor Capital Corporation, a Florida corporation (the "Purchaser"), the successor by assignment to AFS IBEX Financial Services, LLC, and Honor Capital Holdings, LLC as guarantor.
	The cash purchase price paid by the Purchaser at the closing was \$603.3 million, based on the net asset value of the assets purchased and liabilities assumed pursuant to the Purchase Agreement plus a \$31.2 million premium, subject to customary post-closing adjustment based on the final determination of the net asset value of the assets purchased and liabilities assumed pursuant to the terms of the Purchase Agreement. The Bank recorded a gain on the Transaction of \$16.4 million.
	As part of the Transaction, \$588.4 million of commercial insurance premium finance loans were sold.
	On November 1, 2024, the Bank sold \$161.6 million of debt securities AFS with a loss on sale of securities of \$15.8 million. This loss largely offsets the gain from the Transaction discussed above.

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Pay vs Performance Disclosure - USD (\$) \$ in Thousands	3 Months Ended								12 Months Ended						
	Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Pay vs Performance Disclosure															
Net income attributable to Pathward Financial, Inc.	\$ 33,597	\$ 41,835	\$ 65,268	\$ 27,657	\$ 35,906	\$ 45,096	\$ 54,771	\$ 27,842	\$ 23,420	\$ 22,391	\$ 49,251	\$ 61,324	\$ 168,357	\$ 163,615	\$ 156,386

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Insider Trading Arrangements	3 Months Ended Sep. 30, 2024	
Trading Arrangements, by Individual		
Rule 10b5-1 Arrangement Adopted	false	
Non-Rule 10b5-1 Arrangement Adopted	false	
Rule 10b5-1 Arrangement Terminated	false	
Non-Rule 10b5-1 Arrangement Terminated	false	

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Insider Trading Policies and Procedures	12 Months Ended Sep. 30, 2024	
Insider Trading Policies and Procedures [Line Items]		

SUMMARY OF
SIGNIFICANT
ACCOUNTING
POLICIES (Policies)
Accounting Policies
(Abstract)
PRINCIPLES OF
CONSOLIDATION

12 Months Ended

Sep. 30, 2024

PRINCIPLES OF CONSOLIDATION

The Consolidated Financial Statements include the accounts of Pathward Financial, Inc. ("Pathward Financial" or the "Company" or "us"), a registered bank holding company located in Sioux Falls, South Dakota, and its wholly-owned subsidiaries. The Company's subsidiaries include Pathward®, National Association ("Pathward®, N.A." or "Pathward" or the "Bank"), a national bank whose primary federal regulator is the Office of the Comptroller of the Currency (the "OCC"), and Pathward Venture Capital, LLC, a wholly-owned service corporation subsidiary of Pathward, N.A. which invests in companies in the financial services industry. All significant intercompany balances and transactions have been eliminated. The Company also owns 100% of First Midwest Financial Capital Trust I (the "Trust"), which was formed in July 2001 for the purpose of issuing trust preferred securities, and Crestmark Capital Trust I, which was acquired from the Crestmark Acquisition in August 2018. The Trust and Crestmark Capital Trust I are not included in the Consolidated Financial Statements of the Company.

In addition, the Company is a variable interest holder in certain entities in which the equity holders do not have the characteristics of a controlling financial interest or where the entity does not have enough equity at risk to finance its activities without additional subordinated financial support (referred to as variable interest entities or "VIEs"). The Company's variable interest arises from contractual ownership or other monetary interests that change with fluctuations in the VIE's net asset value. The primary beneficiary is the entity which has both: (1) the power to direct the activities of the VIE that most significantly impacts the VIE's economic performance, and (2) the obligation to absorb losses or receive benefits of the entity that could potentially be significant to the VIE. To determine whether or not a variable interest the Company holds could potentially be significant to the VIE, the Company considers both qualitative and quantitative factors regarding the nature, size and form of the Company's involvement with the VIE. Further, the Company assesses whether or not the Company is the primary beneficiary of a VIE on an ongoing basis. If the determination is made that the Company is the primary beneficiary, then that entity is included in the Consolidated Financial Statements.

Noncontrolling interests represent the portion of net income and equity attributable to third-party owners of consolidated subsidiaries that are not wholly-owned by Pathward Financial. All of the Company's noncontrolling interests relate to the Company's Commercial Finance business line.

NATURE OF BUSINESS
AND INDUSTRY
SEGMENT
INFORMATION

NATURE OF BUSINESS AND INDUSTRY SEGMENT INFORMATION

One of the Company's primary sources of revenue relates to payment processing services for prepaid cards, ATM sponsorship, tax refund transfer and money movement. Additionally, a significant source of revenue for the Company is interest from the purchase or origination of commercial finance loans, consumer finance loans, and warehouse finance loans. The Company accepts deposits from customers in the normal course of business on a national basis through its partner solutions and tax services divisions, and through wholesale funding. The Company operates in the banking industry, which accounts for the majority of its revenues and assets. The Company uses the "management approach" for reporting information about segments in annual and interim financial statements. The management approach is based on the way the chief operating decision-maker organizes segments within a company for making operating decisions and assessing performance. Reportable segments are based on products and services, geography, legal structure, management structure and any other manner in which management disaggregates a company. Based on the management approach model, the Company has determined that its business is comprised of three reporting segments.

USE OF ESTIMATES IN
PREPARING
FINANCIAL
STATEMENTS

USE OF ESTIMATES IN PREPARING FINANCIAL STATEMENTS

The preparation of Consolidated Financial Statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates. Certain significant estimates include the valuation of residual values within lease receivables, allowance for credit losses, the valuation of goodwill and intangible assets and the fair values of securities and other financial instruments. These estimates are reviewed by management regularly; however, they are particularly susceptible to significant changes in the future.

CASH AND CASH
EQUIVALENTS

CASH AND CASH EQUIVALENTS

For purposes of reporting cash flows, cash and cash equivalents is defined to include the Company's cash on hand and due from financial institutions and short-term interest-bearing deposits in other financial institutions. The Company reports cash flows net for customer loan transactions, securities purchased under agreement to resell, federal funds purchased, deposit transactions, securities sold under agreements to repurchase, and FHLB advances with terms less than 90 days. Previously, the FRB required all depository institutions to maintain reserves at specified levels against their transaction accounts, primarily checking accounts. However, since March 26, 2020, the reserve requirement ratio has been zero percent. At September 30, 2024, the Bank was not required to maintain any reserve balances. The Company at times maintains balances in excess of insured limits at various financial institutions including the FRB, the FHLB and other private institutions. At September 30, 2024, the Company had \$104.9 million in interest-bearing deposits held at the FRB and \$1.7 million interest-bearing deposits held at the FHLB. The Company does not believe these instruments carry a significant risk of loss but cannot provide assurances that no losses could occur if these institutions were to become insolvent.

SECURITIES

SECURITIES

GAAP requires that, at acquisition, an enterprise classify debt securities into one of three categories: Available for Sale ("AFS"), Held to Maturity ("HTM") or trading. Debt securities AFS are carried at fair value on the Consolidated Statements of Financial Condition. Unrealized holding gains and losses due to risk of credit loss are recognized in earnings while unrealized holding gains and losses due to market conditions and other non-credit risk factors are excluded from earnings and recognized as a separate component of equity in accumulated other comprehensive income (loss) ("AOCI"). See Note 19. Fair Values of Financial Instruments for additional information on fair value of AFS debt securities. Debt securities HTM are measured at amortized cost. The Company classifies the majority of its debt securities as AFS, which are those the Company may decide to sell if needed for liquidity, asset/liability management, or other reasons. Both AFS and HTM are subject to an allowance for credit losses. Pathward Financial did not hold trading securities at September 30, 2024 or 2023.

Gains and losses on the sale of securities are determined using the specific identification method based on amortized cost and are reflected in results of operations at the time of sale. Interest and dividend income, adjusted by amortization of purchase premium or discount using the level yield method, is included in income as earned. For callable debt securities, any purchase premium is amortized to the first call date while any discount is accreted over the contractual life of the security.

Debt Securities Credit Losses

The Company evaluates debt securities AFS for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that any unrealized holding losses in its portfolio as of September 30, 2024 are not related to credit loss and as a result has not recorded an allowance for credit losses. See Note 2. Securities for further information.

The Company evaluates debt securities HTM for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that its portfolio as of September 30, 2024 has a zero risk of credit loss due to the related U.S. Government financial guarantees underlying the securities within the HTM portfolio and as a result has not recorded an allowance for credit losses.

Equity Investments

The Company holds marketable equity securities, which have readily determinable fair value, and include common equity and mutual funds. These securities are recorded at fair value with unrealized gains and losses, due to changes in fair value, reflected in earnings. Interest and dividend income from these securities is recognized in interest income. See Note 2. Securities for additional information on marketable equity securities.

The Company also holds non-marketable equity securities that are included in Other Assets in the Company's Consolidated Financial Statements. The Company generally accounts for these investments under the equity method or the provisions of Accounting Standards Codification ("ASC") 321. Equity Securities. Investments where the Company has significant influence, but not control, over the investee are accounted for under the equity method. Investments where the Company cannot exercise significant influence over the investee are measured at fair value, with changes in fair value recognized in earnings, unless those investments have no readily determinable fair value. Investments without readily determinable fair value are measured under the measurement alternative, which reflects cost less impairment, with adjustments in value resulting from observable price changes arising from orderly transactions of the same or a similar security from the same issuer ("measurement alternative investments").

The Company reviews for impairment for equity method and measurement alternative investments and includes an analysis of the facts and circumstances for each investment, expectations of cash flows, capital needs, and viability of its business model. For equity method, the asset carrying value is reduced when the decline in fair value is considered to be other than temporary. For measurement alternative investments, the asset carrying value is reduced when the fair value is less than the carrying value, without the consideration of recovery.

The Company held the following non-marketable equity securities:

- Equity Method - The Company held equity method investments of \$4.1 million within other assets as of September 30, 2024 and \$4.1 million at September 30, 2023. The Company's ownership of such investments typically ranges from 5% - 25% of the investee. The Company recognized nominal net earnings from these investments within noninterest income for the fiscal year ended September 30, 2024. The Company elected to classify distributions received from equity method investments using the cumulative earnings approach on the Consolidated Statements of Cash Flows.
- Fair Value Method - The Company held equity investments measured at net asset value ("NAV") per share (or its equivalent) of \$11.8 million at September 30, 2024 and \$8.4 million at September 30, 2023 where NAV is considered the fair value practical expedient. These investments are recorded within other assets on the Company's Consolidated Financial Statements. Fluctuations in fair value are recognized in earnings within noninterest income.
- Measurement Alternative - The Company held equity investments measured using the measurement alternative of \$9.5 million as of September 30, 2024 and \$12.1 million at September 30, 2023 within other assets on the Company's Consolidated Financial Statements. Equity investments measured using the measurement alternative are subject to fair value adjustments when observable price changes in orderly transactions for the identical or similar investment of the same issuer occur. The Company did not recognize any fair value adjustments in the fiscal years ended September 30, 2024 and 2023. Additionally, the Company recognized impairment loss of \$1.0 million and \$3.3 million of such investments during the fiscal years ended September 30, 2024 and 2023, respectively.

LOANS HELD FOR
SALE ("LHFS")

LOANS HELD FOR SALE ("LHFS")

Loans are designated as LHFS based on management's intent to sell loans, or portions of loans, in established secondary markets or to participating third-party financial institutions. LHFS are held at the lower of cost or fair value. Any amount by which the cost exceeds fair value is initially recorded as a valuation allowance and subsequently reflected in the gain or loss on sale when sold. At September 30, 2024 and 2023, there was no valuation allowance recorded for LHFS. Gains and losses on LHFS are recorded in noninterest income on the Consolidated Statements of Operations. Loan costs and fees are deferred at origination and are recognized in income at the time of sale. Interest income is calculated based on the note rate of the loan and is recorded as interest income. The Company occasionally transfers loans between held for sale and held for investment classifications based on its intent and ability to hold or sell loans. Management's intent to sell may be impacted by secondary market conditions, loan credit quality, or other factors.

The following table summarizes the activity pertaining to loans held for sale:

	Fiscal Year Ended September 30,			
	2024		2023	
(Dollars in thousands)	Consumer	Commercial	Consumer	Commercial
Beginning of year balance	\$ 77,779	\$ —	\$ 21,071	\$ —
Originations	1,901,593	133,388	1,206,201	2,483
Proceeds from sales	(1,937,079)	(99,005)	(1,123,271)	(16,610)
Gain (loss) on sales	—	5,102	—	268
Principal collections, net of deferred fees and costs	(18,083)	(48)	(26,222)	280
Non-cash transfers, net	—	563,495	—	13,579
End of year balance	\$ 24,210	\$ 602,932	\$ 77,779	\$ —

LOANS AND LEASES

LOANS AND LEASES

Loans Receivable

Loans receivable that management has the intent and ability to hold for the foreseeable future or until maturity or pay-off are classified as held for investment and are generally reported at their outstanding principal balances net of any unearned income, cumulative charge-offs, unamortized deferred fees and costs on originated loans, and unamortized premiums or discounts on purchased loans (amortized cost).

Interest income on loans is accrued over the term of the loans based upon the amount of principal outstanding except when serious doubt exists as to the collectability of a loan, in which case the accrual of interest is discontinued. Unearned income, deferred loan fees and costs, and discounts and premiums are amortized to interest income over the contractual life of the loan using the interest method. The Company's business lines follow a nonaccrual policy with certain commercial finance, consumer finance and tax service loans not generally being placed on non-accrual status, but instead are charged off when the collection of principal and interest become doubtful. When placed on nonaccrual status, the accrued unpaid interest receivable is reversed against interest income and any

remaining amortizing of net deferred fees is suspended. Cash collected on these loans is applied to first reduce the carrying value of the loan with any remainder being recognized as interest income. Generally, a loan can return to accrual status when all delinquent interest and principal become current under the terms of the loan agreement and collectability of the remaining principal and interest is no longer doubtful. Loans are considered past due when contractually required principal or interest payments have not been made on the due dates.

For commercial loans, the Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for loans secured by collateral when management judges the loans to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the loan has been classified as a loss by either the Company's internal loan review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the loan meets a defined number of days past due unless the loan is both well-secured and in the process of collection. For consumer loans, the Company fully charges off or charges down to net realizable value when deemed uncollectible due to bankruptcy or other factors, or meets a defined number of days past due.

Leases Receivable

The Company provides various types of commercial lease financing that are classified for accounting purposes as direct financing, sales-type or operating leases. Leases that transfer substantially all of the benefits and risks of ownership to the lessee are classified as direct financing or sales-type leases and are included in loans and leases receivable on the Consolidated Statements of Financial Condition. Direct financing and sales-type leases are carried at the combined present value of future minimum lease payments and lease residual values. The determination of lease classification requires various judgments and estimates by management, including the fair value of equipment at lease inception, useful life of the equipment under lease, lease residual value, and collectability of minimum lease payments.

Sales-type leases generate a gain or loss at lease inception by recording lease revenue less lease cost. Lease revenue consists of the present value of the future minimum lease payments. Lease cost consists of the lease equipment's book value, less the present value of its residual. Interest income on direct financing and sales-type leases is recognized using methods that approximate a level yield over the fixed, non-cancelable term of the lease. Recognition of interest income is generally discontinued at the time the lease becomes 90 days delinquent, unless the lease is well-secured and in process of collection. Delinquency and past due status is based on the contractual terms of the lease. The Company receives pro rata rent payments for the interim period until the lease contract commences and the fixed, non-cancelable lease term begins. Interim payments are recognized in the month they are earned and are recorded in interest income. Management has policies and procedures in place for the determination of lease classification and review of the related judgments and estimates for all lease financings.

The Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for leases when management judges the lease to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the lease has been classified as a loss by either the Company's internal review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the lease meets a defined number of days past due unless the lease is both well-secured and in the process of collection.

Some lease financings include a residual value component, which represents the estimated fair value of the leased equipment at the expiration of the initial term of the transaction. The estimation of the residual value involves judgments regarding product and technology changes, customer behavior, shifts in supply and demand, and other economic assumptions. The Company may purchase and sell minimum lease payments, primarily as a credit risk reduction tool, to third-party financial institutions at fixed rates on a non-recourse basis with its underlying equipment as collateral. For those transactions that achieve sale treatment, the related lease cash flow stream and the non-recourse financing are derecognized. For those transactions that do not achieve sale treatment, the underlying lease remains on the Company's Consolidated Statements of Financial Condition and non-recourse debt is recorded in the amount of the proceeds received. The Company retains servicing of these leases and bills, collects, and remits funds to the third-party financial institution. Upon default by the lessee, the third-party financial institutions may take control of the underlying collateral which the Company would otherwise retain as residual value.

Leases that do not transfer substantially all benefits and risks of ownership to the lessee are classified as operating leases. Such leased equipment are included in rental equipment on the Consolidated Statements of Financial Condition and are depreciated on a straight-line basis over the term of the lease to its estimated residual value.

Depreciation expense is recorded as operating lease equipment depreciation expense within noninterest expense. Operating lease rental income is recognized when it becomes due and is reflected as a component of noninterest income. The Company evaluates the carrying value of rental equipment for impairment whenever events or circumstances have occurred that would indicate the carrying amount may not be fully recoverable. If the carrying amount is not fully recoverable, an impairment loss is recognized to reduce the carrying amount to fair value, where fair value is based on the condition of the rental equipment and the projected net cash flows from rental and sale adjusted for current market conditions. A \$2.0 million impairment expense from rental equipment was recognized for the fiscal year ended September 30, 2024, a nominal impairment expense was recognized for fiscal year ended September 30, 2023, and no impairment expense was recognized for the fiscal year ended September 30, 2022.

LOAN SERVICING AND TRANSFERS OF FINANCIAL ASSETS

Loan Servicing and Transfers of Financial Assets

The Company sells loan participations, generally without recourse, in both the commercial and consumer segments. The Company also sells commercial SBA and USDA loans to third parties, generally without recourse. Sold loans are not included in the Consolidated Financial Statements. The Bank generally retains the right to service the sold loans for a fee. If the fee is determined commensurate and customary with market terms, no servicing asset or liability is recorded. Any fee that is above or below market terms results in a servicing asset or liability and is included within Other Assets on the Consolidated Statements of Financial Condition.

ALLOWANCE FOR CREDIT LOSSES

The ACL represents management's estimate of current credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases on nonaccrual status. All other loans and leases are evaluated collectively for credit loss. A reserve for unfunded credit commitments such as letters of credit and binding unfunded loan commitments is recorded in other liabilities on the Consolidated Statements of Financial Condition.

Individually evaluated loans and leases are a key component of the ACL. Generally, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs, as the Company considers these financial assets to be collateral dependent. If an individually evaluated loan or lease is not collateral dependent, credit loss is measured at the present value of expected future cash flows discounted at the loan or lease initial effective interest rate. Management has also identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually.

Credit loss for all other loans and leases is evaluated collectively by various characteristics. The collective evaluation of expected losses in all commercial finance portfolios is based on a cohort loss rate and adjustments for forward-looking information, including industry and macroeconomic forecasts. The cohort loss rate is a life of loan loss rate that immediately reverts to historical loss information for the remaining maturity of the financial asset. Management has elected to use a twelve to twenty-four month reasonable and supportable forecast for forward-looking information. Factors utilized in the determination of the allowance include historical loss experience, current economic forecasts and measurement date credit characteristics such as product type, delinquency, and industry. The unfunded credit commitments depend on these same factors, as well as estimates of lines of credit usage. The various quantitative and qualitative factors used in the methodologies are reviewed quarterly.

The collective evaluation of expected credit losses for certain consumer lending portfolios utilize different methodologies when estimating expected credit losses. The determination of the allowance is governed by structured tiers that dictate how cash collections are applied to losses to assess if there are sufficient available funds to cover expected credit losses.

The amount of ACL depends significantly on management's estimates or key factors and assumptions affecting valuation, appraisals of collateral, evaluations of performance and status, the amounts and timing of future cash flows expected to be received, forecasts of future economic conditions and reversion periods. Such estimates, appraisals, evaluations, cash flows and forecasts may be subject to frequent adjustments due to changing economic prospects of borrowers, lessees, properties or economic conditions. These estimates are reviewed quarterly and adjustments, if necessary, are recorded in the provision for credit loss in the periods in which they become known.

Accrued interest receivable is presented separately on the Consolidated Statements of Financial Condition, and an ACL is not recorded for these balances. Generally, when a loan or lease is placed on nonaccrual status, typically when the collection of interest or principal is 90 days or more past due, uncollected interest accrued in prior years is charged off against the ACL and interest accrued in the current year is reversed against interest income.

Management maintains a framework of controls over the estimation process for the ACL, including review of collective reserve methodologies for compliance with GAAP. Management has a quarterly process to review the appropriateness of historical observation periods and loss assumptions and risk ratings assigned to loans and leases, if applicable. Management reviews its qualitative framework and the effect on the collective reserve compared with relevant credit risk factors and consistency with credit trends. Management also maintains controls over information systems, models and spreadsheets used in the quantitative components of the reserve estimate. This includes the quality and accuracy of historical data used to derive loss rates, the inputs to industry and macroeconomic forecasts and the reversion periods utilized. The results of this process are summarized and presented to management quarterly for their approval of the recorded allowance. See Note 3. Loans and Leases, Net for further information.

The following are risk characteristics of the Company's loan and lease portfolio:

Commercial Finance

The Company's Commercial Finance business line offers a variety of products through its working capital, equipment finance, structured finance, and insurance premium finance lending solutions. These products include term lending, asset-based lending, factoring, lease financing, insurance premium finance, government guaranteed lending and other commercial finance products offered on a nationwide basis that are subject to adverse market conditions which may impact the borrower's ability to make repayment on the loan or lease or could cause a decline in the value of the collateral that secures the loan or lease. The loans or leases are primarily made based on the operating cash flows of the borrower and on the underlying collateral provided by the borrower. The cash flows of borrowers may be volatile and the value of the collateral securing these loans and leases may be difficult to measure. Most commercial finance loans and leases are secured by the assets being financed or other business assets such as accounts receivable or inventory. Although the loans and leases are often collateralized by equipment, inventory, accounts receivable, insurance premiums or other business assets, the liquidation of collateral in the event of a borrower default may be an insufficient source of repayment, because accounts receivable may be uncollectible and inventories and equipment may be obsolete or of limited use. The Company attempts to mitigate these risks by adhering to its underwriting policies in evaluating the management of the business and the credit-worthiness of borrowers and guarantors. See Note 20. Subsequent Events for further information on the Company's commercial premium finance insurance business.

Consumer Finance

The Bank offers a variety of installment and revolving consumer lending products through its credit solutions. The Bank designs its credit program relationships with certain desired outcomes, including liquidity, credit protection, and risk retention by the program partner. The Bank believes the benefits of these outcomes not only support its goals but the goals of the credit program partner as well. The Bank designs its program credit protections in a manner so that the Bank earns a reasonable risk adjusted return, but is protected by certain layers of credit support, similar to what you would find in structured finance. Certain loans are sold to third parties based on terms and conditions within the Program Agreement.

Tax Services

The Bank's Partner Solutions business line also offers tax solutions, which includes short-term refund advance loans. Through this product, taxpayers are underwritten to determine eligibility for these unsecured loans. Due to the nature of refund advance loans, it typically takes no more than three e-file cycles (the period of time between scheduled IRS payments) from when the return is accepted by the IRS to collect from the borrower. In the event of default, the Bank has no recourse against the tax consumer. When collection of principal becomes doubtful, the Bank will charge off the balance of a refund advance loan on September 30. Any remaining balances are charged off at the end of the calendar year. The Bank may record recoveries of previously charged off loans if collected in subsequent tax years.

The Bank offers short-term electronic return originator ("ERO") advance loans on a nationwide basis. These loans are typically utilized by tax preparers to purchase tax preparation software and to prepare tax office operations for the upcoming tax season. EROs go through an underwriting process to determine eligibility for the unsecured advances. ERO loans are not collateralized. Collection on ERO advances begins once the ERO begins to process refund transfers. Generally, the Bank will charge off the balance of an ERO advance loan if there is a balance at the end of June, or when collection of principal becomes doubtful.

Warehouse Finance

The Bank participates in several collateral-based warehouse lines of credit whereby the Bank is in a senior, secured position as the first out participant. These facilities are primarily collateralized by consumer receivables, with the Bank holding a senior collateral position enhanced by a subordinate party structure.

PREMISES, FURNITURE, AND EQUIPMENT

PREMISES, FURNITURE, AND EQUIPMENT

Land is carried at cost. Buildings, furniture, fixtures, leasehold improvements, internal-use software and equipment are carried at cost, less accumulated depreciation and amortization. The Company primarily uses the straight-line method of depreciation and amortization over the estimated useful lives of the assets, which is 39 years for buildings, three years for internal-use software, and range from two years to 15 years for leasehold improvements and for furniture, fixtures and equipment. Assets are reviewed for impairment when events indicate the carrying amount may not be recoverable.

GOODWILL

GOODWILL

Goodwill represents the cost in excess of the fair value of net assets acquired (including identifiable intangibles) in transactions accounted for as business acquisitions. Goodwill is evaluated annually for impairment at a reporting unit level. The Company has determined that its reporting units are one level below the operating segments and distinguish these reporting units based on how the segments and reporting units are managed, taking into consideration the economic characteristics, nature of the products, and customers of the segments and reporting units. The Company performs its impairment evaluation as of September 30 of each fiscal year unless a triggering event occurs that would require an interim impairment evaluation. The Company generally utilizes a qualitative approach during this annual assessment to determine whether it is more likely than not (i.e. a likelihood of more than 50 percent) that the fair value of a reporting unit is less than its carrying value. If we determine it is more likely than not that goodwill is impaired, then a quantitative assessment is performed to determine fair value of the reporting unit. If the carrying amount of the reporting unit with goodwill exceeds its fair value, goodwill is considered impaired and is written down by the excess carrying value of the reporting unit. Subsequent increases in goodwill are not recognized in the Consolidated Financial Statements. No goodwill impairment was recognized during the fiscal years ended September 30, 2024, 2023 or 2022. See Note 7. Goodwill and Intangible Assets for further information.

INTANGIBLE ASSETS

STOCK COMPENSATION

INCOME TAXES

FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK

COMPREHENSIVE INCOME (LOSS)

REVENUE RECOGNITION

EARNINGS PER COMMON SHARE ("EPS")

RELATED PARTY TRANSACTIONS RECLASSIFICATION AND REVISION OF PRIOR PERIOD BALANCES RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES ("ASU")

INTANGIBLE ASSETS
Intangible assets other than goodwill are amortized over their respective estimated lives. All intangible assets are subject to an impairment test at least annually or more often if conditions indicate a possible impairment. See Note 7. Goodwill and Intangible Assets for further information.

STOCK COMPENSATION
Compensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of grant. The fair value of nonvested (restricted) shares and performance share units granted under the Company's incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur. See Note 12. Stock Compensation for further information.

INCOME TAXES
The Company records income tax expense based on the amount of taxes due on its tax return plus deferred taxes computed based on the expected future tax consequences of temporary differences between the carrying amounts and tax bases of assets and liabilities, using enacted tax rates. Deferred tax assets are reduced by a valuation allowance when, in the opinion of management, it is more likely than not that some portion or all of the deferred tax assets will not be realized.

In accordance with ASC 740, *Income Taxes*, the Company recognizes a tax position as a benefit only if it is more likely than not that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized upon examination. For tax positions not meeting the more likely than not test, no tax benefit is recorded. The Company recognizes interest and/or penalties related to income tax matters in noninterest income or noninterest expense. The effect on deferred tax assets and liabilities from a change in tax rates is recorded in income tax expense in the Consolidated Statements of Operations in the period in which the enactment date occurs. If current period income tax rates change, the impact on the annual effective income tax rate is applied year to date in the period of enactment. See Note 13. Income Taxes for further information.

FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK
The Company, in the normal course of business, makes commitments to originate loans which are not reflected in the Consolidated Financial Statements. The reserve for these unfunded commitments is included within Other Liabilities on the Consolidated Statements of Financial Condition.

COMPREHENSIVE INCOME (LOSS)
Comprehensive income (loss) consists of net income and other comprehensive income or loss. Other comprehensive income or loss includes the change in net unrealized holding gains and losses due to market conditions and other non-credit risk factors on AFS debt securities, net of reclassification adjustments and tax effects. Accumulated other comprehensive income (loss) is recognized as a separate component of stockholders' equity.

REVENUE RECOGNITION
Interest revenue from loans, leases, and investments is recognized on the accrual basis of accounting as the interest is earned according to the terms of the particular loan, lease, or investment. Income from service and other customer charges is recognized as earned. Revenue within the Consumer segment is recognized as services are performed and service charges are earned in accordance with the terms of the various programs. Refer to Note 15. Revenue from Contracts with Customers for additional information.

EARNINGS PER COMMON SHARE ("EPS")
Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of restricted stock grants and after the allocation of earnings to the participating securities. See Note 4. Earnings per Common Share for further information.

RELATED PARTY TRANSACTIONS
The Company has disclosed information on its equity investments and relationships with variable interest entities in Note 1. Summary of Significant Accounting Policies.

RECLASSIFICATION AND REVISION OF PRIOR PERIOD BALANCES
Certain prior year amounts have been reclassified to conform to the current year financial statement presentation. These changes and reclassifications did not impact previously reported net income or comprehensive income (loss).

RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES ("ASU")
The following ASU was adopted by the Company during the fiscal year ended September 30, 2024 and did not have a material impact on the Company's Consolidated Financial Statements. The following ASU became effective for the Company on October 1, 2023.

ASU 2022-02, *Financial Instruments - Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures*. The amendments in this ASU eliminate accounting guidance for troubled-debt restructurings ("TDRs") by creditors in Subtopic ASC 310-40, Receivables - Troubled Debt Restructurings by Creditors, and enhance disclosure requirements for certain loan refinancings and restructurings when a borrower is experiencing financial difficulty. The ASU also requires current period gross charge-offs by year of origination to be disclosed for loans and leases within scope of ASC Topic 326, Financial Instruments - Credit Losses.

The following ASUs have been issued and are considered applicable to the Company, but have not yet been adopted as of September 30, 2024.

ASU 2023-07, *Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures*. This ASU improves reportable segment disclosures primarily by enhancing disclosure requirements about significant segment expenses. The amendments will be effective for the Company beginning with the fiscal year ended September 30, 2025 and subsequent interim periods. The amendments will be applied retrospectively to all prior periods in the consolidated financial statements. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

ASU 2023-09, *Income Taxes (ASC 740): Improvements to Income Tax Disclosures*. This ASU requires enhanced income tax disclosures primarily related to the rate reconciliation and income taxes paid information to provide further transparency surrounding the Company's income tax position. The amendments in this ASU will be effective for the Company beginning on October 1, 2025. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

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SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Tables)

Accounting Policies [Abstract]

Schedule of Summarized Financial Information of Variable Interest Entities

12 Months Ended

Sep. 30, 2024

	At September 30, 2024	
(Dollars in thousands)		
Cash and cash equivalents	\$	127
Loans and leases		51,835
Allowance for credit losses		(1,148)
Accrued interest receivable		163
Other assets		1,110
Total assets		52,087
Accrued expenses and other liabilities		338
Noncontrolling interest		(277)
Net assets less noncontrolling assets	\$	52,026

The following table summarizes the activity pertaining to loans held for sale:

	Fiscal Year Ended September 30,			
	2024		2023	
(Dollars in thousands)	Consumer	Commercial	Consumer	Commercial
Beginning of year balance	\$ 77,779	\$ —	\$ 21,071	\$ —
Originations	1,901,593	133,388	1,206,201	2,483
Proceeds from sales	(1,937,079)	(99,005)	(1,123,271)	(16,610)
Gain (loss) on sales	—	5,102	—	268
Principal collections, net of deferred fees and costs	(18,083)	(48)	(26,222)	280
Non-cash transfers, net	—	563,495	—	13,579
End of year balance	\$ 24,210	\$ 602,932	\$ 77,779	\$ —

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SECURITIES (Tables)

Investments, Debt and Equity Securities [Abstract] Securities Available for Sale

12 Months Ended

Sep. 30, 2024

The amortized cost, gross unrealized gains and losses and estimated fair values of AFS and HTM debt securities are presented below.

(Dollars in thousands)	Amortized Cost	Gross Unrealized Gains	Gross Unrealized (Losses)	Fair Value
Debt Securities AFS				
At September 30, 2024				
Corporate securities	\$ 25,000	\$ —	\$ (5,250)	\$ 19,750
SBA securities	86,036	—	(4,101)	81,935
Obligations of states and political subdivisions	501	—	(21)	480
Non-bank qualified obligations of states and political subdivisions	246,233	44	(28,287)	217,990
Asset-backed securities	192,979	337	(3,618)	189,698
Mortgage-backed securities	1,393,549	84	(162,265)	1,231,368
Total debt securities AFS	\$ 1,944,298	\$ 465	\$ (203,542)	\$ 1,741,221
At September 30, 2023				
Corporate securities	\$ 25,000	\$ —	\$ (6,750)	\$ 18,250
SBA securities	95,549	—	(10,307)	85,242
Obligations of states and political subdivisions	2,368	—	(79)	2,289
Non-bank qualified obligations of states and political subdivisions	269,396	—	(42,673)	226,723
Asset-backed securities	255,384	234	(9,419)	246,199
Mortgage-backed securities	1,495,636	—	(270,111)	1,225,525
Total debt securities AFS	\$ 2,143,333	\$ 234	\$ (339,339)	\$ 1,804,228
Debt Securities HTM				
At September 30, 2024				
Non-bank qualified obligations of states and political subdivisions	\$ 31,060	\$ —	\$ (2,668)	\$ 28,392
Mortgage-backed securities	2,032	—	(188)	1,844
Total debt securities HTM	\$ 33,092	\$ —	\$ (2,856)	\$ 30,236
At September 30, 2023				
Non-bank qualified obligations of states and political subdivisions	\$ 34,415	\$ —	\$ (4,844)	\$ 29,571
Mortgage-backed securities	2,176	—	(322)	1,854
Total debt securities HTM	\$ 36,591	\$ —	\$ (5,166)	\$ 31,425

Securities Held to Maturity

The amortized cost, gross unrealized gains and losses and estimated fair values of AFS and HTM debt securities are presented below.

(Dollars in thousands)	Amortized Cost	Gross Unrealized Gains	Gross Unrealized (Losses)	Fair Value
Debt Securities AFS				
At September 30, 2024				
Corporate securities	\$ 25,000	\$ —	\$ (5,250)	\$ 19,750
SBA securities	86,036	—	(4,101)	81,935
Obligations of states and political subdivisions	501	—	(21)	480
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Total debt securities AFS	\$ 1,944,298	\$ 465	\$ (203,542)	\$ 1,741,221
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Total debt securities HTM	\$ 36,591	\$ —	\$ (5,166)	\$ 31,425

Gross unrealized losses and fair value, aggregated by investment category and length of time that individual securities have been in a continuous loss position, were as follows:

	LESS THAN 12 MONTHS		OVER 12 MONTHS		TOTAL	
(Dollars in thousands)	Fair Value	Gross Unrealized (Losses)	Fair Value	Gross Unrealized (Losses)	Fair Value	Gross Unrealized (Losses)
Debt Securities AFS						
At September 30, 2024						
Corporate securities	\$ —	\$ —	\$ 19,750	\$ (5,250)	\$ 19,750	\$ (5,250)
SBA securities	—	—	81,935	(4,101)	81,935	(4,101)
Obligations of state and political subdivisions	—	—	280	(21)	280	(21)
Non-bank qualified obligations of states and political subdivisions	—	—	215,956	(28,287)	215,956	(28,287)
Asset-backed securities	52,101	(176)	88,576	(3,442)	140,677	(3,618)
Mortgage-backed securities	2,377	(15)	1,215,781	(162,250)	1,218,158	(162,265)
Total debt securities AFS	\$ 54,478	\$ (191)	\$ 1,622,278	\$ (203,351)	\$ 1,676,756	\$ (203,542)
At September 30, 2023						
Corporate securities	\$ —	\$ —	\$ 18,250	\$ (6,750)	\$ 18,250	\$ (6,750)
SBA securities	22,327	(1,919)	62,915	(8,388)	85,242	(10,307)
Obligations of state and political subdivisions	—	—	2,289	(79)	2,289	(79)
Non-bank qualified obligations of states and political subdivisions	5,010	(83)	221,714	(42,590)	226,723	(42,673)
Asset-backed securities	46,528	(224)	115,608	(9,195)	162,136	(9,419)
Mortgage-backed securities	18,311	(944)	1,207,214	(269,167)	1,225,525	(270,111)
Total debt securities AFS	\$ 92,176	\$ (3,170)	\$ 1,627,990	\$ (336,169)	\$ 1,720,165	\$ (339,339)

Debt Securities HTM							
At September 30, 2024							
Non-bank qualified obligations of states and political subdivisions	\$	—	\$	—	\$	28,392	\$ (2,668)
Mortgage-backed securities		—		—		1,844	(188)
Total debt securities HTM	\$	—	\$	—	\$	30,236	(2,856)
At September 30, 2023							
Non-bank qualified obligations of states and political subdivisions	\$	—	\$	—	\$	29,571	(4,844)
Mortgage-backed securities		—		—		1,854	(322)
Total debt securities HTM	\$	—	\$	—	\$	31,425	(5,166)

The amortized cost and fair value of debt securities by contractual maturity are shown below. Certain securities have call features which allow the issuer to call the security prior to maturity. Expected maturities may differ from contractual maturities in MBS because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Therefore, MBS are not included in the maturity categories in the following maturity summary. The expected maturities of certain SBA securities may differ from contractual maturities because the borrowers may have the right to prepay the obligation. However, certain prepayment penalties may apply.

	At September 30,			
(Dollars in thousands)	2024		2023	
	Amortized Cost	Fair Value	Amortized Cost	Fair Value
Debt Securities AFS				
Due in one year or less	\$ 1,826	\$ 1,796	\$ 5,023	\$ 4,971
Due after one year through five years	14,772	14,211	11,175	10,292
Due after five years through ten years	70,894	63,636	79,139	66,428
Due after ten years	463,257	430,210	552,360	497,012
	550,749	509,853	647,697	578,703
Mortgage-backed securities	1,393,549	1,231,368	1,495,636	1,225,525
Total debt securities AFS	\$ 1,944,298	\$ 1,741,221	\$ 2,143,333	\$ 1,804,228
Debt Securities HTM				
Due after ten years	\$ 31,060	\$ 28,392	\$ 34,415	\$ 29,571
	31,060	28,392	34,415	29,571
Mortgage-backed securities	2,032	1,844	2,176	1,854
Total debt securities HTM	\$ 33,092	\$ 30,236	\$ 36,591	\$ 31,425

Activity related to the sale of securities is summarized below.

	Fiscal Year Ended September 30,			
(Dollars in thousands)	2024	2023	2022	
Securities AFS				
Proceeds from sales	\$ —	\$ —	\$ —	\$ 265,951
Gross gains on sales	—	—	—	1,742
Gross losses on sales	—	—	—	1,588
Net gain on securities AFS	\$ —	\$ —	\$ —	\$ 154

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LOANS AND LEASES, NET (Tables)

Loans and Leases Receivable Disclosure [Abstract] **Schedule of Loans Receivable**

12 Months Ended Sep. 30, 2024

Loans and leases consist of the following:

	At September 30,	
(Dollars in thousands)	2024	2023
Term lending	\$ 1,554,641	\$ 1,308,133
Asset-based lending	471,897	382,371
Factoring	362,295	358,344
Lease financing	152,174	183,392
Insurance premium finance	—	800,077
SBA/USDA	568,628	524,750
Other commercial finance	185,964	166,091
Commercial finance	3,295,599	3,723,158
Consumer finance	248,800	254,416
Tax services	8,825	5,192
Warehouse finance	517,847	376,915
Total loans and leases	4,071,071	4,359,681
Net deferred loan origination costs	4,124	6,435
Total gross loans and leases	4,075,195	4,366,116
Allowance for credit losses	(45,336)	(49,705)
Total loans and leases, net	\$ 4,029,859	\$ 4,316,411

Loans purchased and sold by portfolio segment, including participation interests, were as follows:

Schedule of Loans Purchased and Sold by Portfolio Segment

	Fiscal Year Ended September 30,	
	2024	2023
(Dollars in thousands)		
Loans Purchased		
Loans held for investment:		
Commercial finance	\$ 13,782	\$ 480
Warehouse finance	284,480	214,786
Total purchases	\$ 298,262	\$ 215,266
Loans Sold		
Loans held for sale:		
Commercial finance	\$ 99,005	\$ 16,610
Consumer finance	1,937,079	1,123,271
Total sales	\$ 2,036,084	\$ 1,139,881

Sales-type Lease, Lease Income

The net investment in direct financing and sales-type leases was comprised of the following:

	At September 30,	
	2024	2023
(Dollars in thousands)		
Minimum lease payments receivable	\$ 162,757	\$ 191,807
Unguaranteed residual assets	9,300	12,709
Unamortized initial direct costs	102	141
Unearned income	(19,883)	(21,124)
Total net investment in direct financing and sales-type leases	\$ 152,276	\$ 183,533

Operating Lease, Lease Income

The components of total lease income were as follows:

	Fiscal Year Ended September 30,		
	2024	2023	2022
(Dollars in thousands)			
Interest income - loans and leases			
Interest income on net investments in direct financing and sales-type leases	\$ 11,827	\$ 13,536	\$ 17,081
Leasing and equipment finance noninterest income			
Lease income from operating lease payments	53,365	53,551	46,017
Other ⁽¹⁾	4,921	3,964	5,982
Total leasing and equipment finance noninterest income	58,286	57,515	51,999
Total lease income	\$ 70,113	\$ 71,051	\$ 69,080

⁽¹⁾ Other leasing and equipment finance noninterest income consists of gains (losses) on sales of leased equipment, fees and service charges on leases and gains (losses) on sales of leases.

Sales-type and Direct Financing Leases, Lease Receivable, Maturity

Undiscounted future minimum lease payments receivable for direct financing and sales-type leases, and a reconciliation to the carrying amount recorded at September 30, 2024 were as follows:

(Dollars in thousands)	
2025	\$ 59,315
2026	41,380
2027	26,908
2028	19,157
2029	10,236
Thereafter	5,761
Total undiscounted future minimum lease payments receivable for direct financing and sales-type leases	162,757
Third-party residual value guarantees	—
Total carrying amount of direct financing and sales-type leases	\$ 162,757

Annual Activity in Allowance for Loan Losses, Allowance for Loan Losses and Recorded Investment in Loans

Activity in the allowance for credit losses was as follows:

	Fiscal Year Ended September 30,	
	2024	2023
(Dollars in thousands)		
Beginning balance	\$ 49,705	\$ 45,947
Provision for credit loss	42,238	57,448
Charge-offs	(57,681)	(59,898)
Recoveries	11,074	6,208
Ending balance	\$ 45,336	\$ 49,705

Activity in the allowance for credit losses and balances of loans and leases by portfolio segment was as follows:

	At September 30, 2024				
(Dollars in thousands)	Beginning Balance	Provision (Reversal)	Charge-offs	Recoveries	Ending Balance
Allowance for credit losses:					
Term lending	\$ 25,686	\$ 20,558	\$ (18,193)	\$ 2,343	\$ 30,394
Asset-based lending	2,738	(1,637)	—	255	1,356
Factoring	6,566	1,420	(2,453)	224	5,757
Lease financing	3,302	(2,010)	(287)	184	1,189
Insurance premium finance	2,637	(1,767)	(1,149)	279	—
SBA/USDA	2,962	1,065	(755)	1	3,273
Other commercial finance	3,089	(2,482)	—	—	607
Commercial finance	46,980	15,147	(22,837)	3,286	42,576
Consumer finance	2,346	3,955	(4,064)	3	2,240
Tax services	2	22,995	(30,780)	7,785	2
Warehouse finance	377	141	—	—	518
Total loans and leases	49,705	42,238	(57,681)	11,074	45,336
Unfunded commitments ⁽¹⁾	272	423	—	—	695
Total	\$ 49,977	\$ 42,661	\$ (57,681)	\$ 11,074	\$ 46,031

⁽¹⁾ Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.

	At September 30, 2023				
(Dollars in thousands)	Beginning Balance	Provision (Reversal)	Charge-offs	Recoveries	Ending Balance
Allowance for credit losses:					
Term lending	\$ 24,621	\$ 10,541	\$ (11,295)	\$ 1,819	\$ 25,686
Asset-based lending	1,050	4,005	(2,873)	556	2,738
Factoring	6,556	1,523	(1,545)	32	6,566
Lease financing	5,902	(1,424)	(1,479)	303	3,302
Insurance premium finance	1,450	2,349	(1,659)	497	2,637
SBA/USDA	3,263	(296)	(43)	38	2,962
Other commercial finance	1,310	1,779	—	—	3,089
Commercial finance	44,152	18,477	(18,894)	3,245	46,980
Consumer finance	1,463	3,146	(2,263)	—	2,346
Tax services	5	35,775	(38,741)	2,963	2
Warehouse finance	327	50	—	—	377
Total loans and leases	45,947	57,448	(59,898)	6,208	49,705
Unfunded commitments ⁽¹⁾	366	(94)	—	—	272
Total	\$ 46,313	\$ 57,354	\$ (59,898)	\$ 6,208	\$ 49,977

⁽¹⁾ Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.

	At September 30, 2022				
(Dollars in thousands)	Beginning Balance	Provision (Reversal)	Charge-offs	Recoveries	Ending Balance
Allowance for credit losses:					
Term lending	\$ 29,351	\$ 4,850	\$ (12,629)	\$ 3,049	\$ 24,621
Asset-based lending	1,726	(1,092)	(16)	432	1,050
Factoring	3,997	11,699	(11,057)	1,917	6,556
Lease financing	7,629	(2,062)	(301)	636	5,902
Insurance premium finance	1,394	597	(767)	226	1,450
SBA/USDA	2,978	863	(652)	74	3,263
Other commercial finance	1,168	142	—	—	1,310
Commercial finance	48,243	14,997	(25,422)	6,334	44,152
Consumer finance	7,354	(1,449)	(4,787)	345	1,463
Tax services	2	28,093	(30,852)	2,762	—
Warehouse finance	420	(93)	—	—	327
Community banking	12,262	(12,686)	—	424	—
Total loans and leases	68,281	28,862	(61,061)	9,865	45,947
Unfunded commitments ⁽¹⁾	690	(324)	—	—	366
Total	\$ 68,971	\$ 28,538	\$ (61,061)	\$ 9,865	\$ 46,313

⁽¹⁾ Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.

Impaired Loans and Leases

Information on loans and leases that are deemed to be collateral dependent and are evaluated individually for the ACL was as follows:

	At September 30, 2024		At September 30, 2023	
(Dollars in thousands)				
Term lending	\$ 15,491	\$ 3,516		
Asset-based lending	—	19,226		
Factoring	—	1,133		
Lease financing	5,300	630		
SBA/USDA	1,419	750		
Commercial finance ⁽¹⁾	22,210	25,255		
Total	\$ 22,210	\$ 25,255		

⁽¹⁾ For Commercial Finance, collateral dependent financial assets have collateral in the form of cash, equipment, or other business assets.

The following table provides the average recorded investment in nonaccrual loans and leases:

	Fiscal Year Ended September 30,			
	2024		2023	
(Dollars in thousands)				
Term lending	\$	20,133	\$	11,494
Asset-based lending		4,896		10,295
Factoring		2,079		578
Lease financing		1,176		2,852
SBA/USDA		2,230		1,244
Commercial finance		30,514		26,463
Total loans and leases	\$	30,514	\$	26,463

Asset Classification by Credit Quality Indicators of Loans and Leases

The amortized cost basis of loans and leases by asset classification and year of origination was as follows:

(Dollars in thousands)	Amortized Cost Basis									
	Term Loans and Leases by Origination Year						Revolving Loans and Leases		Total	
	2024	2023	2022	2021	2020	Prior				
At September 30, 2024										
Term lending										
Pass	\$ 548,597	\$ 398,832	\$ 117,180	\$ 77,585	\$ 42,950	\$ 24,166	\$ —	\$ —	\$ 1,209,310	
Watch	47,765	52,317	34,964	31,025	2,720	2,312	—	—	171,103	
Special mention	44,617	3,106	9,121	14,772	7,238	2	—	—	78,856	
Substandard	9,798	24,187	18,537	11,660	18,894	2,631	—	—	85,707	
Doubtful	4,314	1,465	2,247	758	114	767	—	—	9,665	
Total	655,091	479,907	182,049	135,800	71,916	29,878	—	—	1,554,641	
Current period charge-offs	114	3,102	8,502	3,576	2,184	715	—	—	18,193	
Asset-based lending										
Pass	—	—	—	—	—	—	233,268	—	233,268	
Watch	—	—	—	—	—	—	221,521	—	221,521	
Special mention	—	—	—	—	—	—	13,187	—	13,187	
Substandard	—	—	—	—	—	—	3,921	—	3,921	
Total	—	—	—	—	—	—	471,897	—	471,897	
Current period charge-offs	—	—	—	—	—	—	—	—	—	
Factoring										
Pass	—	—	—	—	—	—	292,436	—	292,436	
Watch	—	—	—	—	—	—	62,270	—	62,270	
Special mention	—	—	—	—	—	—	271	—	271	
Substandard	—	—	—	—	—	—	7,306	—	7,306	
Doubtful	—	—	—	—	—	—	12	—	12	
Total	—	—	—	—	—	—	362,295	—	362,295	
Current period charge-offs	—	—	—	—	—	—	2,453	—	2,453	
Lease financing										
Pass	44,883	48,851	12,862	7,101	7,938	1,733	—	—	123,368	
Watch	1,837	3,537	370	6,264	1,362	40	—	—	13,410	
Special mention	—	250	—	—	174	—	—	—	424	
Substandard	—	6,691	2,723	2,717	2,069	603	—	—	14,803	
Doubtful	—	—	—	138	31	—	—	—	169	
Total	46,720	59,329	15,955	16,220	11,574	2,376	—	—	152,174	
Current period charge-offs	—	—	—	207	80	—	—	—	287	
Insurance premium finance										
Current period charge-offs	86	890	173	—	—	—	—	—	1,149	
SBA/USDA										
Pass	60,636	171,136	179,490	20,825	28,588	39,319	—	—	499,994	
Watch	5,244	6,967	—	639	10	3,026	—	—	15,886	
Special mention	—	—	—	156	—	363	—	—	519	
Substandard	1,037	15,923	12,158	2,003	9,519	11,134	—	—	51,774	
Doubtful	—	185	55	55	62	98	—	—	455	
Total	66,917	194,211	191,703	23,678	38,179	53,940	—	—	568,628	
Current period charge-offs	—	549	79	—	127	—	—	—	755	
Other commercial finance										
Pass	73,330	2,210	6,685	12,351	1,274	70,203	—	—	166,053	
Watch	—	2,480	—	—	—	—	—	—	2,480	
Substandard	—	508	—	16,923	—	—	—	—	17,431	
Total	73,330	5,198	6,685	29,274	1,274	70,203	—	—	185,964	
Current period charge-offs	—	—	—	—	—	—	—	—	—	
Warehouse finance										
Pass	—	—	—	—	—	—	517,847	—	517,847	
Total	—	—	—	—	—	—	517,847	—	517,847	
Current period charge-offs	—	—	—	—	—	—	—	—	—	
Total loans and leases										
Pass	727,446	621,029	316,217	117,862	80,750	135,421	1,043,551	—	3,042,276	
Watch	54,846	65,301	35,334	37,928	4,092	5,378	283,791	—	486,670	
Special mention	44,617	3,356	9,121	14,928	7,412	365	13,458	—	93,257	
Substandard	10,835	47,309	33,418	33,303	30,482	14,368	11,227	—	180,942	
Doubtful	4,314	1,650	2,302	951	207	865	12	—	10,301	
Total	\$ 842,058	\$ 738,645	\$ 396,392	\$ 204,972	\$ 122,943	\$ 156,397	\$ 1,352,039	\$ —	\$ 3,813,446	
Current period charge-offs	\$ 200	\$ 4,541	\$ 8,754	\$ 3,783	\$ 2,391	\$ 715	\$ 2,453	\$ —	\$ 22,837	

(Dollars in thousands)	Amortized Cost Basis									
	Term Loans and Leases by Origination Year						Revolving Loans and Leases		Total	
	2023	2022	2021	2020	2019	Prior				
At September 30, 2023										
Term lending										
Pass	\$ 539,448	\$ 149,190	\$ 99,677	\$ 73,132	\$ 14,368	\$ 85,812	\$ —	\$ —	\$ 961,627	
Watch	53,481	51,036	58,041	12,230	4,483	727	—	—	179,998	
Special mention	26,539	13,853	20,463	723	2,932	75	—	—	64,585	
Substandard	20,437	30,451	14,729	24,613	3,872	764	—	—	94,866	
Doubtful	200	2,655	1,691	1,121	165	1,225	—	—	7,057	
Total	640,105	247,185	194,601	111,819	25,820	88,603	—	—	1,308,133	
Asset-based lending										
Pass	—	—	—	—	—	—	161,744	—	161,744	
Watch	—	—	—	—	—	—	174,243	—	174,243	
Special mention	—	—	—	—	—	—	26,382	—	26,382	
Substandard	—	—	—	—	—	—	19,501	—	19,501	
Doubtful	—	—	—	—	—	—	501	—	501	
Total	—	—	—	—	—	—	382,371	—	382,371	
Factoring										
Pass	—	—	—	—	—	—	270,754	—	270,754	
Watch	—	—	—	—	—	—	70,833	—	70,833	
Special mention	—	—	—	—	—	—	8,892	—	8,892	
Substandard	—	—	—	—	—	—	7,865	—	7,865	
Total	—	—	—	—	—	—	358,344	—	358,344	
Lease financing										
Pass	57,123	15,941	15,167	27,489	4,036	1,281	—	—	121,037	
Watch	793	10,436	12,566	4,494	1,579	55	—	—	29,923	
Special mention	—	—	847	415	195	—	—	—	1,457	
Substandard	14,890	1,983	7,082	3,660	3,062	33	—	—	30,710	
Doubtful	—	—	71	61	—	133	—	—	265	
Total	72,806	28,360	35,733	36,119	8,872	1,502	—	—	183,392	
Insurance premium finance										
Pass	797,267	1,210	—	—	—	—	—	—	798,477	
Watch	858	34	—	—	—	—	—	—	892	
Special mention	250	15	—	—	—	—	—	—	265	
Substandard	91	20	—	—	—	—	—	—	111	
Doubtful	180	152	—	—	—	—	—	—	332	
Total	798,646	1,431	—	—	—	—	—	—	800,077	
SBA/USDA										
Pass	158,675	148,525	26,244	36,274	8,798	18,252	—	—	396,768	
Watch	49,010	48,833	658	51	357	2,572	—	—	101,481	
Special mention	—	—	530	—	—	—	—	—	530	
Substandard	252	2,356	1,718	5,418	8,509	7,718	—	—	25,971	
Total	207,937	199,714	29,150	41,743	17,664	28,542	—	—	524,750	
Other commercial finance										
Pass	2,330	18,927	32,737	1,137	10,122	69,927	—	—	135,180	
Watch	1,742	—	—	—	—	—	—	—	1,742	
Substandard	2,753	450	25,708	—	—	258	—	—	29,169	
Total	6,825	19,377	58,445	1,137	10,122	70,185	—	—	166,091	
Warehouse finance										
Pass	—	—	—	—	—	—	376,915	—	376,915	
Total	—	—	—	—	—	—	376,915	—	376,915	
Total loans and leases										
Pass	1,554,843	333,793	173,825	138,032	37,324	175,272	809,413	—	3,222,502	
Watch	105,884	110,339	71,265	16,775	6,419	3,354	245,076	—	559,112	
Special mention	26,789	13,868	21,840	1,138	3,127	75	35,274	—	102,111	
Substandard	38,423	35,260	49,237	33,691	15,443	8,773	27,366	—	208,193	
Doubtful	380	2,807	1,762	1,182	165	1,358	501	—	8,155	
Total	\$ 1,726,319	\$ 496,067	\$ 317,929	\$ 190,818	\$ 62,478	\$ 188,832	\$ 1,117,630	\$ —	\$ 4,100,073	

Past Due Loans and Leases

Past due loans and leases were as follows:

At September 30, 2024										
(Dollars in thousands)	Accruing and Nonaccruing Loans and Leases					Nonperforming Loans and Leases				
	30-59 Days Past Due	60-89 Days Past Due	> 89 Days Past Due	Total Past Due	Current	Total Loans and Leases Receivable	> 89 Days Past Due and Accruing	Nonaccrual Balance	Total	
Loans held for sale	\$ 2,266	\$ 1,361	\$ 1,050	\$ 4,677	\$ 684,193	\$ 688,870	\$ 1,050	\$ —	\$ —	\$ 1,050
Term lending	19,776	5,124	17,694	42,594	1,512,047	1,554,641	1,923	23,462	25,385	
Asset-based lending	—	—	—	—	471,897	471,897	—	—	—	
Factoring	—	—	—	—	362,295	362,295	—	29	29	
Lease financing	3,605	1,595	109	5,309	146,865	152,174	60	746	806	
SBA/USDA	—	952	2,172	3,124	565,504	568,628	331	2,175	2,506	
Other commercial finance	—	—	91	91	185,364	185,364	—	—	—	
Commercial finance	23,381	7,671	19,975	51,027	3,244,572	3,295,599	2,314	26,412	28,726	
Consumer finance	3,962	3,186	3,053	10,201	238,599	248,800	3,053	—	3,053	
Tax services	—	—	8,733	8,733	92	8,825	8,733	—	8,733	
Warehouse finance	—	—	—	—	517,847	517,847	—	—	—	
Total loans and leases held for investment	27,343	10,857	31,761	69,961	4,001,110	4,071,071	14,100	26,412	40,512	
Total loans and leases	\$ 29,609	\$ 12,218	\$ 32,811	\$ 74,638	\$ 4,685,303	\$ 4,759,941	\$ 15,150	\$ 26,412	\$ 41,562	

At September 30, 2023										
(Dollars in thousands)	Accruing and Nonaccruing Loans and Leases					Nonperforming Loans and Leases				
	30-59 Days Past Due	60-89 Days Past Due	> 89 Days Past Due	Total Past Due	Current	Total Loans and Leases Receivable	> 89 Days Past Due and Accruing	Nonaccrual Balance	Total	
Loans held for sale	\$ 626	\$ 549	\$ 306	\$ 1,481	\$ 76,298	\$ 77,779	\$ 306	\$ —	\$ —	\$ 306
Term lending	13,898	7,723	11,136	32,757	1,275,376	1,308,133	3,737	15,324	19,061	
Asset-based lending	—	—	123	123	382,248	382,371	—	18,082	18,082	
Factoring	—	—	—	—	358,344	358,344	—	1,298	1,298	
Lease financing	6,865	158	4,828	11,851	171,541	183,392	4,242	1,666	5,908	
Insurance premium finance	2,159	1,262	2,339	5,760	794,317	800,077	2,339	—	2,339	
SBA/USDA	512	—	1,835	2,347	522,403	524,750	833	1,002	1,835	
Other commercial finance	—	—	91	91	166,000	166,091	91	—	91	
Commercial finance	23,434	9,143	20,352	52,929	3,670,229	3,723,158	11,242	37,372	48,614	
Consumer finance	2,992	2,425	2,210	7,627	246,789	254,416	2,210	—	2,210	
Tax services	—	—	5,082	5,082	110	5,192	5,082	—	5,082	
Warehouse finance	—	—	—	—	376,915	376,915	—	—	—	
Total loans and leases held for investment	26,426	11,568	27,644	65,638	4,294,043	4,359,681	18,534	37,372	55,906	
Total loans and leases	\$ 27,052	\$ 12,117	\$ 27,950	\$ 67,119	\$ 4,370,341	\$ 4,437,460	\$ 18,840	\$ 37,372	\$ 56,212	

Financing Receivable, Nonaccrual

Nonaccrual loans and leases by year of origination were as follows:

Amortized Cost Basis										
(Dollars in thousands)	Term Loans and Leases by Origination Year					Revolving Loans and Leases	Total	Nonaccrual with No ACL		
	2024	2023	2022	2021	2020	Prior				
At September 30, 2024										
Term lending	\$ 9,281	\$ 3,433	\$ 5,369	\$ 1,386	\$ 625	\$ 3,368	\$ —	\$ 23,462	\$ 2,579	
Factoring	—	—	—	—	2	—	29	746	—	
Lease financing	—	577	11	46	2	110	—	—	—	
SBA/USDA	—	738	55	55	742	585	—	2,175	681	
Commercial finance	9,281	4,748	5,435	1,487	1,369	4,063	29	26,412	3,260	
Total nonaccrual loans and leases	\$ 9,281	\$ 4,748	\$ 5,435	\$ 1,487	\$ 1,369	\$ 4,063	\$ 29	\$ 26,412	\$ 3,260	

Amortized Cost Basis										
(Dollars in thousands)	Term Loans and Leases by Origination Year					Revolving Loans and Leases	Total	Nonaccrual with No ACL		
	2023	2022	2021	2020	2019	Prior				
At September 30, 2023										
Term lending	\$ 865	\$ 4,942	\$ 2,933	\$ 2,165	\$ 3,134	\$ 1,285	\$ —	\$ 15,324	\$ —	
Asset-based lending	—	—	—	—	—	—	18,082	18,082	—	
Factoring	—	—	—	—	—	—	1,298	1,298	—	
Lease financing	—	—	446	660	—	560	—	1,666	1	
SBA/USDA	—	750	—	—	—	252	—	1,002	—	
Commercial finance	865	5,692	3,379	2,825	3,134	2,097	19,380	37,372	1	
Total nonaccrual loans and leases	\$ 865	\$ 5,692	\$ 3,379	\$ 2,825	\$ 3,134	\$ 2,097	\$ 19,380	\$ 37,372	\$ 1	

Loans and leases that are 90 days or more delinquent and accruing by year of origination were as follows:

Amortized Cost Basis										
(Dollars in thousands)	Term Loans and Leases by Origination Year					Revolving Loans and Leases	Total			
	2024	2023	2022	2021	2020	Prior				
At September 30, 2024										
Loans held for sale	\$ 1,031	\$ 19	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 1,050
Term lending	—	621	—	354	719	217	12	—	—	1,923
Lease financing	—	—	—	—	2	58	—	—	—	60
SBA/USDA	—	—	—	331	—	—	—	—	—	331
Commercial finance	—	621	685	721	275	12	—	—	—	2,314
Consumer finance	736	1,841	388	88	—	—	—	—	—	3,053
Tax services	8,733	—	—	—	—	—	—	—	—	8,733
Total loans and leases held for investment	9,469	2,462	1,073	809	275	12	—	—	—	14,100
Total 90 days or more delinquent and accruing	\$ 10,500	\$ 2,481	\$ 1,073	\$ 809	\$ 275	\$ 12	\$ —	\$ —	\$ —	\$ 15,150

Amortized Cost Basis										
(Dollars in thousands)	Term Loans and Leases by Origination Year					Revolving Loans and Leases	Total			
	2023	2022	2021	2020	2019	Prior				
At September 30, 2023										
Loans held for sale	\$ 306	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 306
Term lending	1,604	1,371	500	233	29	—	—	—	—	3,737
Lease financing	151	490	979	784	1,794	44	—	—	—	4,242
Insurance premium finance	—	414	114	—	334	1,477	—	—	—	2,339
SBA/USDA	—	—	—	833	—	—	—	—	—	833
Other commercial finance	—	—	—	—	—	91	—	—	—	91
Commercial finance	1,755	2,275	1,593	1,850	2,157	1,612	—	—	—	11,242
Consumer finance	891	1,045	246	—	—	—	28	—	—	2,210
Tax services	5,082	—	—	—	—	—	—	—	—	5,082
Total loans and leases held for investment	7,728	3,320	1,839	1,850	2,157	1,612	28	—	—	18,534
Total 90 days or more delinquent and accruing	\$ 8,034	\$ 3,320	\$ 1,839	\$ 1,850	\$ 2,157	\$ 1,612	\$ 28	\$ —	\$ —	\$ 18,840

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EARNINGS PER COMMON SHARE ("EPS") (Tables)

Earnings Per Share [Abstract]

Reconciliation of Net Income and Common Stock Share Amounts Used in Computation of Basic and Diluted EPS

12 Months Ended

Sep. 30, 2024

A reconciliation of net income and common stock share amounts used in the computation of basic and diluted earnings per share is presented below.

(Dollars in thousands, except per share data)	Fiscal Year Ended September 30,		
	2024	2023	2022
Basic income per common share:			
Net income attributable to Pathward Financial, Inc.	\$ 168,357	\$ 163,615	\$ 156,386
Dividends and undistributed earnings allocated to participating securities	(1,542)	(2,453)	(2,565)
Basic net earnings available to common stockholders	166,815	161,162	153,821
Undistributed earnings allocated to nonvested restricted stockholders	1,495	2,372	2,468
Reallocation of undistributed earnings to nonvested restricted stockholders	(1,493)	(2,364)	(2,468)
Diluted net earnings available to common stockholders	\$ 166,817	\$ 161,170	\$ 153,821
Total weighted-average basic common shares outstanding	25,169,937	26,833,079	29,227,071
Effect of dilutive securities ⁽¹⁾			
Performance share units	31,813	92,527	5,176
Total effect of dilutive securities	31,813	92,527	5,176
Total weighted-average diluted common shares outstanding	25,201,750	26,925,606	29,232,247
Net earnings per common share:			
Basic earnings per common share	\$ 6.63	\$ 6.01	\$ 5.26
Diluted earnings per common share ⁽²⁾	\$ 6.62	\$ 5.99	\$ 5.26

⁽¹⁾ Represents the effect of the assumed exercise of stock options and vesting of performance share units and restricted stock, as applicable, utilizing the treasury stock method.

⁽²⁾ Excluded from the computation of diluted earnings per share for the fiscal years ended September 30, 2024, 2023, and 2022, respectively, were 232,601, 408,477, and 487,476 weighted average shares of nonvested restricted stock because their inclusion would be anti-dilutive.

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PREMISES, FURNITURE, AND EQUIPMENT, NET (Tables)

12 Months Ended

Sep. 30, 2024

Property, Plant and Equipment [Abstract]

Summary of Year-End Premises and Equipment

Premises, furniture, and equipment consists of the following:

	At September 30,	
	2024	2023
(Dollars in thousands)		
Land	\$ 1,354	\$ 1,354
Buildings	21,685	21,331
Furniture, fixtures, and equipment	63,823	62,312
	86,862	84,997
Less: accumulated depreciation and amortization	(47,807)	(45,837)
Net book value	\$ 39,055	\$ 39,160
Rental equipment consists of the following:		
	At September 30,	
	2024	2023
(Dollars in thousands)		
Computers and IT networking equipment	\$ 21,308	\$ 25,094
Motor vehicles and other	140,920	122,845
Other furniture and equipment	38,755	37,637
Solar panels and equipment	128,296	142,355
Total	329,279	327,931
Accumulated depreciation	(124,987)	(117,418)
Unamortized initial direct costs	1,047	1,237
Net book value	\$ 205,339	\$ 211,750

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**RENTAL
EQUIPMENT, NET
(Tables)**
[Property, Plant and Equipment \[Abstract\]](#)
[Schedule of Rental Equipment](#)

**12 Months Ended
Sep. 30, 2024**

Premises, furniture, and equipment consists of the following:

	At September 30,	
	2024	2023
(Dollars in thousands)		
Land	\$ 1,354	\$ 1,354
Buildings	21,685	21,331
Furniture, fixtures, and equipment	63,823	62,312
	86,862	84,997
Less: accumulated depreciation and amortization	(47,807)	(45,837)
Net book value	\$ 39,055	\$ 39,160

Rental equipment consists of the following:

	At September 30,	
	2024	2023
(Dollars in thousands)		
Computers and IT networking equipment	\$ 21,308	\$ 25,094
Motor vehicles and other	140,920	122,845
Other furniture and equipment	38,755	37,637
Solar panels and equipment	128,296	142,355
Total	329,279	327,931

Accumulated depreciation	(124,987)	(117,418)
Unamortized initial direct costs	1,047	1,237
Net book value	\$ 205,339	\$ 211,750

[Schedule of Future Minimum Rental Payments for Operating Leases](#)

Future minimum lease payments expected to be received for operating leases at September 30, 2024 were as follows:

(Dollars in thousands)	
2025	\$ 41,983
2026	32,493
2027	24,333
2028	15,017
2029	9,402
Thereafter	5,921
Total	\$ 129,149

Undiscounted future minimum operating lease payments and a reconciliation to the amount recorded as operating lease liabilities at September 30, 2024 were as follows:

(Dollars in thousands)	
2025	\$ 3,985
2026	3,435
2027	3,152
2028	3,095
2029	2,841
Thereafter	12,703
Total undiscounted future minimum lease payments	29,211
Discount	(3,189)
Total operating lease liabilities	\$ 26,022

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**GOODWILL AND
INTANGIBLE ASSETS
(Tables)**
[Goodwill and Intangible Assets Disclosure \[Abstract\]](#)
[Schedule of Finite-Lived Intangible Assets](#)

**12 Months Ended
Sep. 30, 2024**

The changes in the carrying amount of the Company's intangible assets were as follows:

(Dollars in thousands)	Trademark ⁽¹⁾	Non-Compete	Customer Relationships ⁽²⁾	All Others ⁽³⁾	Total
At September 30, 2023	\$ 7,477	\$ —	\$ 9,110	\$ 4,133	\$ 20,720
Amortization during the period	(1,055)	—	(2,544)	(532)	(4,131)
At September 30, 2024	\$ 6,422	\$ —	\$ 6,566	\$ 3,601	\$ 16,589
Gross carrying amount	\$ 13,774	\$ 301	\$ 77,578	\$ 7,732	\$ 99,385
Accumulated amortization	(7,352)	(301)	(60,094)	(3,978)	(71,725)
Accumulated impairment	—	—	(10,918)	(153)	(11,071)
At September 30, 2024	\$ 6,422	\$ —	\$ 6,566	\$ 3,601	\$ 16,589
At September 30, 2022	\$ 8,605	\$ —	\$ 12,395	\$ 4,691	\$ 25,691
Amortization during the period	(1,128)	—	(3,285)	(558)	(4,971)
At September 30, 2023	\$ 7,477	\$ —	\$ 9,110	\$ 4,133	\$ 20,720
Gross carrying amount	\$ 14,314	\$ 301	\$ 77,578	\$ 7,796	\$ 99,989
Accumulated amortization	(6,837)	(301)	(57,550)	(3,445)	(68,133)
Accumulated impairment	—	—	(10,918)	(218)	(11,136)
At September 30, 2023	\$ 7,477	\$ —	\$ 9,110	\$ 4,133	\$ 20,720

⁽¹⁾ Book amortization period of 5-15 years. Amortized using the straight line and accelerated methods.

⁽²⁾ Book amortization period of 10-30 years. Amortized using the accelerated method.

⁽³⁾ Book amortization period of 3-20 years. Amortized using the straight line method.

Estimated amortization expense of intangible assets in the subsequent fiscal years at September 30, 2024 was as follows:

(Dollars in thousands)	
2025	\$ 3,569
2026	3,223
2027	2,577
2028	2,267
2029	1,637
Thereafter	3,316
Total anticipated intangible amortization	\$ 16,589

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**OPERATING LEASE
RIGHT-OF-USE
ASSETS AND
LIABILITIES (Tables)**
[Leases \[Abstract\]](#)
[Schedule of Future Minimum Rental Payments for Operating Leases](#)

**12 Months Ended
Sep. 30, 2024**

Future minimum lease payments expected to be received for operating leases at September 30, 2024 were as follows:

(Dollars in thousands)	
2025	\$ 41,983
2026	32,493
2027	24,333
2028	15,017
2029	9,402
Thereafter	5,921
Total	\$ 129,149

Undiscounted future minimum operating lease payments and a reconciliation to the amount recorded as operating lease liabilities at September 30, 2024 were as follows:

(Dollars in thousands)	
2025	\$ 3,985
2026	3,435
2027	3,152
2028	3,095
2029	2,841
Thereafter	12,703
Total undiscounted future minimum lease payments	29,211
Discount	(3,189)
Total operating lease liabilities	\$ 26,022

[Weighted-Average Discount Rate and Remaining Lease Term for Operating Leases](#)

The weighted-average discount rate and remaining lease term for operating leases were as follows:

	At September 30,	
	2024	2023
Weighted-average discount rate	2.45 %	2.38 %
Weighted-average remaining lease term (years)	8.78	9.66

The components of total lease costs for operating leases were as follows:

(Dollars in thousands)	Fiscal Year Ended September 30,		
	2024	2023	2022
Lease expense	\$ 3,997	\$ 3,951	\$ 4,431
Short-term and variable lease cost	75	142	194
ROU asset impairment	—	—	670
Sublease income	(1,300)	(1,409)	(1,267)
Total lease cost for operating leases	\$ 2,772	\$ 2,684	\$ 4,028

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**TIME CERTIFICATES
OF DEPOSIT (Tables)**

[Deposits \[Abstract\]](#)

[Scheduled Maturities of Time Certificates of Deposits](#) Scheduled maturities of time certificates of deposit at September 30, 2024 were as follows for the fiscal years ending:

(Dollars in thousands)	
2025	\$ 3,104
2026	26,102
2027	—
2028	—
2029	—
Thereafter	—
Total ⁽¹⁾	\$ 29,206

⁽¹⁾ As of September 30, 2024, the Company had \$25.0 million certificates of deposit recorded in wholesale deposits on the Consolidated Statements of Financial Condition.

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**SHORT-TERM AND
LONG-TERM
BORROWINGS
(Tables)**

[Debt Disclosure \[Abstract\]](#)

[Schedule of Short-term Debt](#)

[Schedule of Long-term Debt](#)

[Scheduled Maturities of FHLB Advances](#)

Short-Term Borrowings

(Dollars in thousands)	At September 30,	
	2024	2023
Overnight fed funds purchased	\$ 377,000	\$ 13,000
Total	\$ 377,000	\$ 13,000

Long-Term Borrowings

(Dollars in thousands)	At September 30,	
	2024	2023
Trust preferred securities	\$ 13,661	\$ 13,661
Subordinated debentures, net of issuance costs	19,693	19,591
Other long-term borrowings ⁽¹⁾	—	621
Total	\$ 33,354	\$ 33,873

⁽¹⁾ Includes zero and \$0.6 million of discounted leases at September 30, 2024 and 2023, respectively.

Scheduled maturities of the Company's long-term borrowings at September 30, 2024 were as follows for the fiscal years ending:

(Dollars in thousands)	Trust preferred securities	Subordinated debentures	Other long-term borrowings	Total
2025	\$ —	\$ —	\$ —	\$ —
2026	—	—	—	—
2027	—	—	—	—
2028	—	—	—	—
2029	—	—	—	—
Thereafter	13,661	19,693	—	33,354
Total long-term borrowings	\$ 13,661	\$ 19,693	\$ —	\$ 33,354

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**STOCK
COMPENSATION
(Tables)**

[Share-Based Payment Arrangement \[Abstract\]](#)

[Activity of Nonvested \(Restricted\) Shares](#)

**12 Months Ended
Sep. 30, 2024**

The following tables show the activity of share awards (including shares of restricted stock subject to vesting, fully-vested restricted stock, and PSUs) granted, exercised or forfeited under all of the Company's incentive plans during the fiscal years ended September 30, 2024 and 2023.

(Dollars in thousands, except per share data)	Number of Shares		Weighted Average Fair Value at Grant	
Nonvested shares outstanding, September 30, 2023	370,155		\$ 35.87	
Granted	181,117		50.61	
Vested	(288,734)		40.22	
Forfeited or expired	(13,864)		42.49	
Nonvested shares outstanding, September 30, 2024	248,678		41.19	
Nonvested shares outstanding, September 30, 2022	474,345		36.52	
Granted	135,417		36.68	
Vested	(229,803)		37.46	
Forfeited or expired	(9,811)		41.14	
Nonvested shares outstanding, September 30, 2023	370,155		35.87	

[Activity of Performance Shares](#)

(Dollars in thousands, except per share data)	Number of Units		Weighted Average Fair Value at Grant	
Performance share units outstanding, September 30, 2023	155,804	\$	41.20	
Granted ⁽¹⁾	52,125		49.61	
Vested	(60,984)		55.47	
Forfeited or expired	(4,483)		44.59	
Performance share units outstanding, September 30, 2024	142,462	\$	47.24	
Performance share units outstanding, September 30, 2022	96,689	\$	42.59	
Granted ⁽²⁾	59,115		38.94	
Vested	—		—	
Forfeited or expired	—		—	
Performance share units outstanding, September 30, 2023	155,804	\$	41.20	

⁽¹⁾ The activity in this table includes 60,984 shares related to the fiscal year 2021 PSUs, which are included in this table under the assumption of a target performance achievement. The final performance was assessed after September 30, 2023, resulted in an achievement greater than target, and an additional 47,252 shares were allocated to the participants in the plan.

⁽²⁾ The number of PSUs granted reflects the target number of PSUs able to be earned under a given award.

[Effect to Income, Net of Tax Benefits, of Share-Based Expense Recorded](#)

The following table shows the effect to income, net of tax benefits, of share-based compensation expense recorded:

(Dollars in thousands)	Fiscal Year Ended September 30,		
	2024	2023	2022
Total employee stock-based compensation expense recognized in income, net of tax effects of \$1,873, \$1,838, and \$2,181, respectively	\$ 8,416	\$ 8,465	\$ 7,824

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**INCOME TAXES
(Tables)**

[Income Tax Disclosure \[Abstract\]](#)

**12 Months Ended
Sep. 30, 2024**

The Company and its subsidiaries file a consolidated federal income tax return on a fiscal year basis. The provision for income taxes were as follows:

Provision for Income Taxes

	Fiscal Year Ended September 30,					
	2024		2023		2022	
(Dollars in thousands)						
Federal:						
Current	\$	9,815	\$	8,682	\$	5,657
Deferred		9,281		(1,168)		12,900
		19,096		7,514		18,557
State:						
Current		8,211		7,817		4,720
Deferred		1,834		993		4,687
		10,045		8,810		9,407
Income tax expense	\$	29,141	\$	16,324	\$	27,964

Components of Net Deferred Tax Asset (Liability)

	At September 30,					
	2024		2023		2022	
(Dollars in thousands)						
Deferred tax assets:						
Allowance for credit losses	\$	11,042	\$	11,606		
Deferred compensation		4,351		3,739		
Stock based compensation		2,402		3,916		
Valuation adjustments		175		393		
General business credits ⁽¹⁾		55,706		59,783		
Accrued expenses		2,763		2,558		
Lease liability		6,503		7,210		
Net unrealized loss on securities available for sale		50,819		84,908		
Premises and equipment		3,939		—		
Other assets		3,940		4,193		
		141,640		178,306		
Deferred tax liabilities:						
Premises and equipment		—		(2,016)		
Intangibles		(7,859)		(5,862)		
Leased assets		(76,016)		(66,877)		
Right-of-use assets		(6,218)		(6,877)		
Other liabilities		(1,346)		(1,349)		
		(91,439)		(82,981)		
Net deferred tax assets	\$	50,201	\$	95,325		

⁽¹⁾ The general business credits are investment tax credits generated from qualified solar energy property placed in service during the fiscal years ended September 30, 2024 and 2023. These credits will begin to expire on September 30, 2042.

The Company's effective tax rate is calculated by dividing income tax expense by income before income tax expense.

	Fiscal Year Ended September 30,					
	2024		2023		2022	
(Dollars in thousands)	Amount	Rate	Amount	Rate	Amount	Rate
Statutory federal income tax expense and rate	\$ 41,746	21.0 %	\$ 38,248	21.0 %	\$ 38,714	21.0 %
Change in tax rate resulting from:						
State income taxes net of federal benefits	7,875	4.0 %	7,047	3.9 %	7,413	4.0 %
162(m) disallowance	1,874	0.9 %	919	0.5 %	1,125	0.4 %
Tax exempt income	(690)	(0.3)%	(783)	(0.4)%	(743)	(0.4)%
General business credits	(21,132)	(10.6)%	(28,633)	(15.7)%	(17,589)	(9.5)%
Other, net	(532)	(0.3)%	(474)	(0.3)%	(956)	(0.3)%
Income tax expense	\$ 29,141	14.7 %	\$ 16,324	9.0 %	\$ 27,964	15.2 %

A reconciliation of the beginning and ending balances for liabilities associated with unrecognized tax benefits follows:

	At September 30,					
	2024		2023		2022	
(Dollars in thousands)						
Balance at beginning of fiscal year	\$	521	\$	645		
Additions (reductions) for tax positions related to prior years		56		(124)		
Balance at end of fiscal year	\$	577	\$	521		

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CAPITAL
REQUIREMENTS
AND RESTRICTIONS
ON RETAINED
EARNINGS (Tables)
CAPITAL REQUIREMENTS AND
RESTRICTIONS ON RETAINED
EARNINGS [Abstract]
Bank's Actual and Required Capital
Amount and Ratios

12 Months Ended
Sep. 30, 2024

The table below includes certain non-GAAP financial measures that are used by investors, analysts and bank regulatory agencies to assess the capital position of financial services companies. Management reviews these measures along with other measures of capital as part of its financial analyses and has included this non-GAAP financial information, and the corresponding reconciliation to total equity.

	Company	Bank	Minimum to be Adequately Capitalized Under Prompt Corrective Action Provisions	Minimum to be Well Capitalized Under Prompt Corrective Action Provisions
At September 30, 2024				
Tier 1 leverage capital ratio	9.26 %	9.44 %	4.00 %	5.00 %
Common equity Tier 1 capital ratio	12.61	13.12	4.50	6.50
Tier 1 capital ratio	12.86	13.12	6.00	8.00
Total capital ratio	14.08	13.97	8.00	10.00
At September 30, 2023				
Tier 1 leverage capital ratio	8.11 %	8.32 %	4.00 %	5.00 %
Common equity Tier 1 capital ratio	11.25	11.81	4.50	6.50
Tier 1 capital ratio	11.50	11.81	6.00	8.00
Total capital ratio	12.84	12.76	8.00	10.00

The following table provides a reconciliation of the amounts included in the table above for the Company.

	Standardized Approach ⁽¹⁾			
	September 30, 2024		September 30, 2023	
(Dollars in thousands)				
Total stockholders' equity	\$	839,605	\$	650,625
Adjustments:				
LESS: Goodwill, net of associated deferred tax liabilities		296,105		297,679
LESS: Certain other intangible assets		18,018		21,228
LESS: Net deferred tax assets from operating loss and tax credit carry-forwards		13,253		19,679
LESS: Net unrealized (losses) on available for sale securities		(152,328)		(254,294)
LESS: Noncontrolling interest		(277)		(1,005)
ADD: Adoption of Accounting Standards Update 2016-13		1,345		2,017
Common Equity Tier 1 ⁽¹⁾		666,179		569,355
Long-term borrowings and other instruments qualifying as Tier 1		13,661		13,661
Tier 1 minority interest not included in common equity Tier 1 capital		(150)		(826)
Total Tier 1 capital		679,690		582,190
Allowance for credit losses		44,687		47,960
Subordinated debentures, net of issuance costs		19,693		19,591
Total capital	\$	774,070	\$	649,741

⁽¹⁾ Capital ratios were determined using the Basel III capital rules that became effective on January 1, 2015. Basel III revised the definition of capital, increased minimum capital ratios, and introduced a minimum common equity tier 1 capital ratio; those changes were fully phased in through the end of 2021.

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REVENUE FROM
CONTRACTS WITH
CUSTOMERS (Tables)
Revenue from Contract with
Customer [Abstract]
Schedule of Revenue by Major
Customers by Reporting Segments

12 Months Ended
Sep. 30, 2024

For additional descriptions of the Company's operating segments, including additional financial information and the underlying management accounting process, see Note 16. Segment Reporting to the Consolidated Financial Statements.

	Consumer		Commercial		Corporate Services/Other		Consolidated Company	
	2024	2023	2024	2023	2024	2023	2024	2023
(Dollars in thousands)								
Fiscal Year Ended September 30,	\$ 236,011	\$ 154,316	\$ 194,967	\$ 195,239	\$ 24,140	\$ 38,306	\$ 455,118	\$ 387,861
Net interest income ⁽¹⁾								
Noninterest income:								
Refund transfer product fees	40,178	39,452	—	—	—	—	40,178	39,452
Refund advance fee income ⁽¹⁾	43,473	37,433	—	—	—	—	43,473	37,433
Card and deposit fees	124,949	149,703	967	1,018	27	25	125,943	150,746
Rental income ⁽¹⁾	—	—	53,443	53,346	714	844	54,157	54,190
Gain on trademarks ⁽¹⁾	—	—	—	—	—	10,000	—	10,000
Gain (loss) on sale of other ⁽¹⁾	(5)	—	7,702	2,005	4,972	658	12,669	2,663
Other income ⁽¹⁾	8,512	6,956	9,636	9,682	5,019	5,477	23,167	22,115
Total noninterest income	217,107	233,544	71,748	66,051	10,732	17,004	299,587	316,599
Revenue	\$ 453,118	\$ 387,860	\$ 266,715	\$ 261,290	\$ 34,872	\$ 55,310	\$ 754,705	\$ 704,460

⁽¹⁾ These revenues are not within the scope of Topic 606. Additional details are included in other footnotes to the accompanying financial statements. The scope of Topic 606 explicitly excludes net interest income as well as many other revenues for financial assets and liabilities, including loans, leases, and securities.

~~XML 67 R48.htm IDEA: XBRL DOCUMENT~~

SEGMENT
12 Months Ended

REPORTING (Tables)

Sep. 30, 2024

[Segment Reporting \[Abstract\]](#)[Segment Information of Entity](#)

The following tables present segment data for the Company:

Fiscal Year Ended September 30, 2024				
(Dollars in thousands)	Consumer	Commercial	Corporate Services/Other	Total
Net interest income	\$ 236,011	\$ 194,967	\$ 24,140	\$ 455,118
Provision for credit loss	26,950	15,571	140	42,661
Noninterest income	217,107	71,748	10,732	299,587
Noninterest expense	207,778	142,143	163,332	513,253
Income (loss) before income tax expense	218,390	109,001	(128,600)	198,791
Total assets	444,272	4,437,844	2,667,220	7,549,336
Total goodwill	87,145	222,360	—	309,505
Total deposits	5,643,228	10,935	220,922	5,875,085

Fiscal Year Ended September 30, 2023				
(Dollars in thousands)	Consumer	Commercial	Corporate Services/Other	Total
Net interest income	\$ 154,316	\$ 195,239	\$ 38,306	\$ 387,861
Provision for credit loss	38,920	18,384	50	57,354
Noninterest income	233,544	66,051	17,004	316,599
Noninterest expense	165,782	141,627	157,566	464,975
Income (loss) before income tax expense	183,158	101,279	(102,306)	182,131
Total assets	492,964	4,179,914	2,862,665	7,535,543
Total goodwill	87,145	222,360	—	309,505
Total deposits	6,376,467	5,958	206,757	6,589,182

Fiscal Year Ended September 30, 2022				
(Dollars in thousands)	Consumer	Commercial	Corporate Services/Other	Total
Net interest income	\$ 98,366	\$ 187,209	\$ 21,749	\$ 307,324
Provision for (reversal of) credit loss	30,680	14,674	(16,816)	28,538
Noninterest income	189,252	68,412	36,143	293,807
Noninterest expense	99,589	128,904	156,782	385,275
Income (loss) before income tax expense	157,349	112,043	(82,074)	187,318
Total assets	356,994	3,487,461	2,902,955	6,747,410
Total goodwill	87,145	222,360	—	309,505
Total deposits	5,695,776	8,965	161,296	5,866,037

XML 68 R49.htm IDEA: XBRL DOCUMENTPARENT COMPANY
FINANCIAL
STATEMENTS
(Tables)

12 Months Ended

Sep. 30, 2024

[Condensed Financial Information Disclosure \[Abstract\]](#)[Condensed Statements of Financial Condition](#)

Presented below are the condensed financial statements for the parent company, Pathward Financial, Inc.

Condensed Statements of Financial Condition

(Dollars in thousands)	September 30, 2024	September 30, 2023
ASSETS		
Cash and cash equivalents	\$ 1,898	\$ 1,399
Securities held to maturity, at amortized cost	10,896	9,220
Investment in subsidiaries	865,843	678,572
Other assets	2,263	1,312
Total assets	<u>\$ 880,900</u>	<u>\$ 690,503</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
LIABILITIES		
Long-term borrowings	\$ 33,354	\$ 33,252
Other liabilities	7,941	6,626
Total liabilities	41,295	39,878
STOCKHOLDERS' EQUITY		
Common stock	248	262
Additional paid-in capital	638,803	628,500
Retained earnings	354,474	278,655
Accumulated other comprehensive loss	(153,394)	(255,443)
Treasury stock, at cost	(249)	(344)
Total equity attributable to parent	839,882	651,630
Noncontrolling interest	(277)	(1,005)
Total stockholders' equity	839,605	650,625
Total liabilities and stockholders' equity	<u>\$ 880,900</u>	<u>\$ 690,503</u>

[Condensed Statements of Operations](#)

Condensed Statements of Operations

Fiscal Year Ended September 30,			
(Dollars in thousands)	2024	2023	2022
Interest expense	\$ 2,667	\$ 2,538	\$ 3,982
Other expense	3,297	1,409	1,062
Total expense	5,964	3,947	5,044
Loss before income taxes and equity in undistributed net income of subsidiaries	(5,964)	(3,947)	(5,044)
Income tax benefit	(1,147)	(967)	(1,029)
Loss before equity in undistributed net income of subsidiaries	(4,817)	(2,980)	(4,015)
Equity in undistributed net income of subsidiaries	172,017	166,738	159,652
Other income	1,157	(143)	749
Total income	173,174	166,595	160,401
Net income attributable to parent	<u>\$ 168,357</u>	<u>\$ 163,615</u>	<u>\$ 156,386</u>

[Condensed Statements of Cash Flows](#)

Condensed Statements of Cash Flows

Fiscal Year Ended September 30,			
(Dollars in thousands)	2024	2023	2022
Cash flows from operating activities:			
Net income attributable to parent	\$ 168,357	\$ 163,615	\$ 156,386
Adjustments to reconcile net income to net cash provided by (used in) operating activities:			
Depreciation, amortization and accretion, net	102	102	1,020
Equity in undistributed net income of subsidiaries	(172,017)	(166,738)	(159,652)
Net change in accrued interest receivable	46	(30)	(15)
Net change in other assets	(997)	(354)	(636)
Net change in accrued expenses and other liabilities	1,315	(1,793)	3,163
Cash dividend received	87,000	110,000	229,200
Stock compensation	10,287	11,070	10,004
Net cash provided by operating activities	94,093	115,872	239,470
Cash flows from investing activities:			
Alternative investments	(1,676)	(1,217)	(3,380)
Net cash (used in) investing activities	(1,676)	(1,217)	(3,380)
Cash flows from financing activities:			
Redemption of long-term borrowings	—	—	(75,000)
Payment of debt issuance costs	—	(511)	—
Proceeds from long-term borrowings	—	—	20,000
Dividends paid on common stock	(5,067)	(5,426)	(5,921)
Issuance of common stock due to restricted stock	2	1	1
Issuance of common stock due to ESOP	—	—	2,886
Repurchases of common stock	(86,853)	(120,437)	(168,235)
Net cash (used in) financing activities	(91,918)	(126,373)	(226,269)
Net change in cash and cash equivalents	499	(11,718)	9,821
Cash and cash equivalents at beginning of fiscal year	1,399	13,117	3,296
Cash and cash equivalents at end of fiscal year	<u>\$ 1,898</u>	<u>\$ 1,399</u>	<u>\$ 13,117</u>

XML 69 R50.htm IDEA: XBRL DOCUMENT**SELECTED
QUARTERLY
FINANCIAL DATA
(UNAUDITED)
(Tables)****12 Months Ended****Sep. 30, 2024****Quarterly Financial Information Disclosure [Abstract]****Selected Quarterly Financial Data**

(Dollars in thousands, except per share data)	Quarter Ended			
	December 31	March 31	June 30	September 30
Fiscal Year 2024				
Interest and dividend income	\$ 115,898	\$ 126,761	\$ 113,942	\$ 119,750
Interest expense	5,862	8,460	3,083	3,828
Net interest income	110,036	118,301	110,859	115,922
Provision for credit loss	9,890	26,052	5,881	838
Noninterest income	52,761	128,945	65,871	52,010
Net income attributable to parent	27,657	65,268	41,835	33,597
Earnings per common share				
Basic	\$ 1.06	\$ 2.56	\$ 1.66	\$ 1.35
Diluted	1.06	2.56	1.66	1.35
Dividend declared per share	0.05	0.05	0.05	0.05
Fiscal Year 2023				
Interest and dividend income	\$ 85,060	\$ 104,687	\$ 99,346	\$ 109,642
Interest expense	1,003	3,282	1,881	4,708
Net interest income	84,057	101,405	97,465	104,934
Provision for credit loss	9,776	36,763	1,773	9,042
Noninterest income	65,777	127,038	67,733	56,051
Net income attributable to parent	27,842	54,771	45,096	35,906
Earnings per common share				
Basic	\$ 0.98	\$ 1.99	\$ 1.69	\$ 1.37
Diluted	0.98	1.99	1.68	1.36
Dividend declared per share	0.05	0.05	0.05	0.05
Fiscal Year 2022				
Interest and dividend income	\$ 72,891	\$ 85,177	\$ 73,906	\$ 80,222
Interest expense	1,278	1,377	1,755	462
Net interest income	71,613	83,800	72,151	79,760
Provision for (reversal of) credit loss	186	32,302	(1,302)	(2,648)
Noninterest income	86,591	109,766	53,994	43,456
Net income attributable to parent	61,324	49,251	22,391	23,420
Earnings per common share				
Basic	\$ 2.00	\$ 1.66	\$ 0.76	\$ 0.81
Diluted	2.00	1.66	0.76	0.81
Dividend declared per share	0.05	0.05	0.05	0.05

XML 70 R51.htm IDEA: XBRL DOCUMENT**FAIR VALUES OF
FINANCIAL
INSTRUMENTS
(Tables)****12 Months Ended****Sep. 30, 2024****Fair Value Disclosures [Abstract]****Summary of Fair Values of Securities Available for Sale and Held to Maturity**

The following tables summarize the fair values of debt securities available for sale and equity securities as they are measured at fair value on a recurring basis.

(Dollars in thousands)	At September 30, 2024			
	Total	Level 1	Level 2	Level 3
Debt securities AFS				
Corporate securities	\$ 19,750	\$ —	\$ 19,750	—
SBA securities	81,935	—	81,935	—
Obligations of states and political subdivisions	480	—	480	—
Non-bank qualified obligations of states and political subdivisions	217,990	—	217,990	—
Asset-backed securities	189,698	—	189,698	—
Mortgage-backed securities	1,231,368	—	1,231,368	—
Total debt securities AFS	\$ 1,741,221	\$ —	\$ 1,741,221	—
Common equities and mutual funds ⁽¹⁾	\$ 3,303	\$ 3,303	\$ —	\$ —
Non-marketable equity securities ⁽²⁾	\$ 11,828	\$ —	\$ —	\$ —

⁽¹⁾ Equity securities at fair value are included within other assets on the Consolidated Statements of Financial Condition at September 30, 2024.

⁽²⁾ Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

(Dollars in thousands)	At September 30, 2023			
	Total	Level 1	Level 2	Level 3
Debt securities AFS				
Corporate securities	\$ 18,250	\$ —	\$ 18,250	—
SBA securities	85,242	—	85,242	—
Obligations of states and political subdivisions	2,289	—	2,289	—
Non-bank qualified obligations of states and political subdivisions	226,723	—	226,723	—
Asset-backed securities	246,199	—	246,199	—
Mortgage-backed securities	1,225,525	—	1,225,525	—
Total debt securities AFS	\$ 1,804,228	\$ —	\$ 1,804,228	—
Common equities and mutual funds ⁽¹⁾	\$ 3,378	\$ 3,378	\$ —	\$ —
Non-marketable equity securities ⁽²⁾	\$ 8,389	\$ —	\$ —	\$ —

⁽¹⁾ Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.

⁽²⁾ Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

Assets Measured at Fair Value on Nonrecurring Basis

The following tables summarize the assets of the Company that are measured at fair value in the Consolidated Statements of Financial Condition on a nonrecurring basis:

(Dollars in thousands)	At September 30, 2024			
	Total	Level 1	Level 2	Level 3
Loans and leases, net individually evaluated for credit loss				
Commercial finance	\$ 7,652	\$ —	\$ —	\$ 7,652
Total loans and leases, net individually evaluated for credit loss	7,652	—	—	7,652
Total	\$ 7,652	\$ —	\$ —	\$ 7,652
(Dollars in thousands)	At September 30, 2023			
	Total	Level 1	Level 2	Level 3
Loans and leases, net individually evaluated for credit loss				
Commercial finance	\$ 21,829	\$ —	\$ —	\$ 21,829
Total loans and leases, net individually evaluated for credit loss	21,829	—	—	21,829
Foreclosed assets, net	—	—	—	—
Total	\$ 21,829	\$ —	\$ —	\$ 21,829

Quantitative Information about Level 3 Fair Value Measurements

(Dollars in thousands)	Quantitative Information About Level 3 Fair Value Measurements				
	Fair Value at September 30, 2024	Fair Value at September 30, 2023	Valuation Technique	Unobservable Input	Range of Inputs
Loans and leases, net individually evaluated for credit loss	\$ 7,652	21,829	Market approach	Appraised values ⁽¹⁾	3% - 37%

⁽¹⁾ The Company generally relies on external appraisers to develop this information. Management reduced the appraised value by estimated selling costs and other inputs in a range of 3% to 37%.

The following tables present the carrying amount and estimated fair value of the financial instruments held by the Company:

Carrying Amount and Estimated Fair Value of Financial Instruments

	At September 30, 2024				
	Carrying Amount	Estimated Fair Value	Level 1	Level 2	Level 3
(Dollars in thousands)					
Financial assets					
Cash and cash equivalents	\$ 158,337	\$ 158,337	\$ 158,337	\$ —	\$ —
Debt securities available for sale	1,741,221	1,741,221	—	1,741,221	—
Debt securities held to maturity	33,092	30,236	—	30,236	—
Common equities and mutual funds ⁽¹⁾	3,303	3,303	3,303	—	—
Non-marketable equity securities ⁽¹⁾⁽²⁾	21,350	21,350	—	9,522	—
Loans held for sale	688,870	688,870	—	688,870	—
Loans and leases	4,071,071	4,036,490	—	—	4,036,490
Federal Reserve Bank and Federal Home Loan Bank stocks	36,014	36,014	—	36,014	—
Accrued interest receivable	31,385	31,385	31,385	—	—
Financial liabilities					
Deposits	5,875,085	5,874,994	5,845,879	29,115	—
Overnight federal funds purchased	377,000	377,000	377,000	—	—
Other short- and long-term borrowings	33,354	31,787	—	31,787	—
Accrued interest payable	571	571	571	—	—

⁽¹⁾ Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2024.

⁽²⁾ Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

	At September 30, 2023				
	Carrying Amount	Estimated Fair Value	Level 1	Level 2	Level 3
(Dollars in thousands)					
Financial assets					
Cash and cash equivalents	\$ 375,580	\$ 375,580	\$ 375,580	\$ —	\$ —
Debt securities available for sale	1,804,228	1,804,228	—	1,804,228	—
Debt securities held to maturity	36,591	31,425	—	31,425	—
Common equities and mutual funds ⁽¹⁾	3,378	3,378	3,378	—	—
Non-marketable equity securities ⁽¹⁾⁽²⁾	20,453	20,453	—	12,064	—
Loans held for sale	77,779	77,779	—	77,779	—
Loans and leases	4,359,681	4,223,010	—	—	4,223,010
Federal Reserve Bank and Federal Home Loan Bank stocks	28,210	28,210	—	28,210	—
Accrued interest receivable	23,282	23,282	23,282	—	—
Financial liabilities					
Deposits	6,589,182	6,589,065	6,583,648	5,417	—
Overnight federal funds purchased	13,000	13,000	13,000	—	—
Other short- and long-term borrowings	33,873	31,187	—	31,187	—
Accrued interest payable	247	247	247	—	—

⁽¹⁾ Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.

⁽²⁾ Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

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SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Additional Information (Details)	12 Months Ended		
	Sep. 30, 2024 USD (\$) segment	Sep. 30, 2023 USD (\$)	Sep. 30, 2022 USD (\$)
Schedule of Equity Method Investments [Line Items]			
Joint venture ownership interest in each of the joint ventures (as a percentage)	80.00%		
Total loans and leases	\$ 4,071,071,000	\$ 4,359,681,000	
Loans held for sale	\$ 688,870,000	77,779,000	
Number of reporting segments segment	3		
Terms of FHLB advances	90 days		
Reserve balances in cash or on deposit with FRB (Federal Reserve Bank)	\$ 0		
Impairment	0	0	\$ 0
SECURITIES			
Credit loss risk	0		
Equity Investments			
Impairment loss	1,000,000.0	3,300,000	
Impairment on rental equipment	2,013,000	24,000	\$ 0
Transfers			
Aggregate unpaid balance of loans serviced for others	364,500,000	332,500,000	
National Lending Commercial finance			
Schedule of Equity Method Investments [Line Items]			
Total loans and leases	3,295,599,000	3,723,158,000	
Special Purpose Entity			
Schedule of Equity Method Investments [Line Items]			
Equity method investments	5,800,000	1,200,000	
Equity Investments			
Equity method investments	5,800,000	1,200,000	
Special Purpose Entity National Lending Commercial finance			
Schedule of Equity Method Investments [Line Items]			
Total loans and leases	18,400,000	13,700,000	
Loans held for sale	4,600,000	0	
FRB			
Schedule of Equity Method Investments [Line Items]			
Interest bearing deposits	104,900,000		
FHLB			
Schedule of Equity Method Investments [Line Items]			
Interest bearing deposits	1,700,000		
Other Assets			
Schedule of Equity Method Investments [Line Items]			
Equity method investments	4,100,000	4,100,000	
Equity Investments			
Equity method investments	4,100,000	4,100,000	
Alternative investment	\$ 9,500,000	12,100,000	
Minimum Other Assets Investments			
Equity Investments			
Equity method investment ownership percentage	5.00%		
Maximum Other Assets Investments			
Equity Investments			
Equity method investment ownership percentage	25.00%		
Fair Value Measured at Net Asset Value Per Share Other Assets			
Schedule of Equity Method Investments [Line Items]			
Equity method investments	\$ 11,800,000	8,400,000	
Equity Investments			
Equity method investments	\$ 11,800,000	\$ 8,400,000	
First Midwest Financial Capital Trust I			
Schedule of Equity Method Investments [Line Items]			
Percentage of interest in subsidiary	100.00%		
Buildings			
Property, Plant and Equipment [Line Items]			
Premises, furniture and equipment, estimated useful lives	39 years		
Software Development			
Property, Plant and Equipment [Line Items]			
Premises, furniture and equipment, estimated useful lives	3 years		
Leasehold Improvements Minimum			
Property, Plant and Equipment [Line Items]			
Premises, furniture and equipment, estimated useful lives	2 years		
Leasehold Improvements Maximum			
Property, Plant and Equipment [Line Items]			
Premises, furniture and equipment, estimated useful lives	15 years		

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SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Assets of VIE's (Details) - USD (\$) \$ in Thousands				
Sep. 30, 2024Sep. 30, 2023Sep. 30, 2022Sep. 30, 2021				
Variable Interest Entity [Line Items]				
Cash and cash equivalents	\$ 158,337	\$ 375,580		
Loans and leases	4,075,195	4,366,116		
Allowance for credit losses	(45,336)	(49,705)	\$ (45,947)	\$ (68,281)
Accrued interest receivable	31,385	23,282		
Other assets	260,070	292,327		
Total assets	7,549,336	7,535,543	\$ 6,747,410	
Accrued expenses and other liabilities	424,292	248,863		
Noncontrolling interest	(277)	(1,005)		
Net assets less noncontrolling assets	839,882	\$ 651,630		
Variable Interest Entity, Primary Beneficiary				
Variable Interest Entity [Line Items]				
Cash and cash equivalents	127			
Loans and leases	51,835			
Allowance for credit losses	(1,148)			
Accrued interest receivable	163			
Other assets	1,110			
Total assets	52,087			
Accrued expenses and other liabilities	338			
Noncontrolling interest	(277)			
Net assets less noncontrolling assets	\$ 52,026			

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SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Loans Held for Sale (Details) - National Lending - USD (\$) \$ in Thousands		12 Months Ended	
		Sep. 30, 2024	Sep. 30, 2023
<u>Consumer</u>			
<u>Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Reconciliation to Cash Flow [Roll Forward]</u>			
<u>Beginning of year balance</u>		\$ 77,779	\$ 21,071
<u>Originations</u>		1,901,593	1,206,201
<u>Proceeds from sales</u>		(1,937,079)	(1,123,271)
<u>Gain (loss) on sales</u>		0	0
<u>Principal collections, net of deferred fees and costs</u>		18,083	26,222
<u>Non-cash transfers, net</u>		0	0
<u>End of year balance</u>		24,210	77,779
<u>Commercial</u>			
<u>Financing Receivable, Held-for-Sale, Not Part of Disposal Group, after Valuation Allowance, Reconciliation to Cash Flow [Roll Forward]</u>			
<u>Beginning of year balance</u>		0	0
<u>Originations</u>		133,388	2,483
<u>Proceeds from sales</u>		(99,005)	(16,610)
<u>Gain (loss) on sales</u>		5,102	268
<u>Principal collections, net of deferred fees and costs</u>		48	280
<u>Non-cash transfers, net</u>		563,495	13,579
<u>End of year balance</u>		\$ 602,932	\$ 0

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SECURITIES - Schedule of Securities Available (Details) - USD (\$) \$ in Thousands		Sep. 30, 2024	Sep. 30, 2023
Securities AFS			
Amortized Cost		\$ 1,944,298	\$ 2,143,333
Fair Value		1,741,221	1,804,228
Amortized Cost			
Due in one year or less		1,826	5,023
Due after one year through five years		14,772	11,175
Due after five years through ten years		70,894	79,139
Due after ten years		463,257	552,360
Total Amortized Cost		550,749	647,697
Mortgage-backed securities		1,393,549	1,495,636
Amortized Cost		1,944,298	2,143,333
Fair Value			
Due in one year or less		1,796	4,971
Due after one year through five years		14,211	10,292
Due after five years through ten years		63,636	66,428
Due after ten years		430,210	497,012
Total Fair Value		509,853	578,703
Mortgage-backed securities		1,231,368	1,225,525
Total debt securities AFS		1,741,221	1,804,228
Securities HTM			
Amortized Cost		33,092	36,591
Gross Unrealized Gains		0	0
Gross Unrealized (Losses)		(2,856)	(5,166)
Fair Value		30,236	31,425
Held-to-maturity securities in a continuous unrealized loss position [Abstract]			
LESS THAN 12 MONTHS, Fair Value		0	0
LESS THAN 12 MONTHS, Gross Unrealized (Losses)		0	0
OVER 12 MONTHS, Fair Value		30,236	31,425
OVER 12 MONTHS, Gross Unrealized (Losses)		(2,856)	(5,166)
TOTAL, Fair Value		30,236	31,425
TOTAL, Gross Unrealized (Losses)		(2,856)	(5,166)
Amortized Cost			
Due after ten years		31,060	34,415
Total		31,060	34,415
Mortgage-backed securities		2,032	2,176
Total debt securities HTM		33,092	36,591
Fair Value			

Due after ten years	28,392	29,571
Total	28,392	29,571
Mortgage-backed securities	1,844	1,854
Fair Value	30,236	31,425
Corporate securities		
Securities AFS		
Amortized Cost	25,000	25,000
Gross Unrealized Gains	0	0
Gross Unrealized (Losses)	(5,250)	(6,750)
Fair Value	19,750	18,250
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	0	0
Unrealized (Losses), Less than 12 months	0	0
Fair Value, 12 Months or Longer	19,750	18,250
Unrealized (Losses), 12 Months or Longer	(5,250)	(6,750)
Fair Value, Total	19,750	18,250
Unrealized (Losses), Total	(5,250)	(6,750)
Amortized Cost		
Amortized Cost	25,000	25,000
Fair Value		
Total debt securities AFS	19,750	18,250
SBA securities		
Securities AFS		
Amortized Cost	86,036	95,549
Gross Unrealized Gains	0	0
Gross Unrealized (Losses)	(4,101)	(10,307)
Fair Value	81,935	85,242
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	0	22,327
Unrealized (Losses), Less than 12 months	0	(1,919)
Fair Value, 12 Months or Longer	81,935	62,915
Unrealized (Losses), 12 Months or Longer	(4,101)	(8,388)
Fair Value, Total	81,935	85,242
Unrealized (Losses), Total	(4,101)	(10,307)
Amortized Cost		
Amortized Cost	86,036	95,549
Fair Value		
Total debt securities AFS	81,935	85,242
Obligations of states and political subdivisions		
Securities AFS		
Amortized Cost	501	2,368
Gross Unrealized Gains	0	0
Gross Unrealized (Losses)	(21)	(79)
Fair Value	480	2,289
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	0	0
Unrealized (Losses), Less than 12 months	0	0
Fair Value, 12 Months or Longer	280	2,289
Unrealized (Losses), 12 Months or Longer	(21)	(79)
Fair Value, Total	280	2,289
Unrealized (Losses), Total	(21)	(79)
Amortized Cost		
Amortized Cost	501	2,368
Fair Value		
Total debt securities AFS	480	2,289
Non-bank qualified obligations of states and political subdivisions		
Securities AFS		
Amortized Cost	246,233	269,396
Gross Unrealized Gains	44	0
Gross Unrealized (Losses)	(28,287)	(42,673)
Fair Value	217,990	226,723
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	0	5,010
Unrealized (Losses), Less than 12 months	0	(83)
Fair Value, 12 Months or Longer	215,956	221,714
Unrealized (Losses), 12 Months or Longer	(28,287)	(42,590)
Fair Value, Total	215,956	226,723
Unrealized (Losses), Total	(28,287)	(42,673)
Amortized Cost		
Amortized Cost	246,233	269,396
Fair Value		
Total debt securities AFS	217,990	226,723
Securities HTM		
Amortized Cost	31,060	34,415
Gross Unrealized Gains	0	0
Gross Unrealized (Losses)	(2,668)	(4,844)
Fair Value	28,392	29,571
Held-to-maturity securities in a continuous unrealized loss position [Abstract]		
LESS THAN 12 MONTHS, Fair Value	0	0
LESS THAN 12 MONTHS, Gross Unrealized (Losses)	0	0
OVER 12 MONTHS, Fair Value	28,392	29,571
OVER 12 MONTHS, Gross Unrealized (Losses)	(2,668)	(4,844)
TOTAL, Fair Value	28,392	29,571
TOTAL, Gross Unrealized (Losses)	(2,668)	(4,844)
Amortized Cost		
Total debt securities HTM	31,060	34,415
Fair Value		
Fair Value	28,392	29,571
Asset-backed securities		
Securities AFS		
Amortized Cost	192,979	255,384
Gross Unrealized Gains	337	234
Gross Unrealized (Losses)	(3,618)	(9,419)
Fair Value	189,698	246,199
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	52,101	46,528
Unrealized (Losses), Less than 12 months	(176)	(224)
Fair Value, 12 Months or Longer	88,576	115,608

Unrealized (Losses), 12 Months or Longer	(3,442)	(9,195)
Fair Value, Total	140,677	162,136
Unrealized (Losses), Total	(3,618)	(9,419)
Amortized Cost		
Amortized Cost	192,979	255,384
Fair Value		
Total debt securities AFS	189,698	246,199
Mortgage-backed securities		
Securities AFS		
Amortized Cost	1,393,549	1,495,636
Gross Unrealized Gains	84	0
Gross Unrealized (Losses)	(162,265)	(270,111)
Fair Value	1,231,368	1,225,525
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	2,377	18,311
Unrealized (Losses), Less than 12 months	(15)	(944)
Fair Value, 12 Months or Longer	1,215,781	1,207,214
Unrealized (Losses), 12 Months or Longer	(162,250)	(269,167)
Fair Value, Total	1,218,158	1,225,525
Unrealized (Losses), Total	(162,265)	(270,111)
Amortized Cost		
Amortized Cost	1,393,549	1,495,636
Fair Value		
Total debt securities AFS	1,231,368	1,225,525
Securities HTM		
Amortized Cost	2,032	2,176
Gross Unrealized Gains	0	0
Gross Unrealized (Losses)	(188)	(322)
Fair Value	1,844	1,854
Held-to-maturity securities in a continuous unrealized loss position [Abstract]		
LESS THAN 12 MONTHS, Fair Value	0	0
LESS THAN 12 MONTHS, Gross Unrealized (Losses)	0	0
OVER 12 MONTHS, Fair Value	1,844	1,854
OVER 12 MONTHS, Gross Unrealized (Losses)	(188)	(322)
TOTAL, Fair Value	1,844	1,854
TOTAL, Gross Unrealized (Losses)	(188)	(322)
Amortized Cost		
Total debt securities HTM	2,032	2,176
Fair Value		
Fair Value	1,844	1,854
Total debt securities AFS		
Securities AFS		
Amortized Cost	1,944,298	2,143,333
Gross Unrealized Gains	465	234
Gross Unrealized (Losses)	(203,542)	(339,339)
Fair Value	1,741,221	1,804,228
Available-for-sale securities in a continuous unrealized loss position [Abstract]		
Fair Value, Less than 12 months	54,478	92,176
Unrealized (Losses), Less than 12 months	(191)	(3,170)
Fair Value, 12 Months or Longer	1,622,278	1,627,990
Unrealized (Losses), 12 Months or Longer	(203,351)	(336,169)
Fair Value, Total	1,676,756	1,720,165
Unrealized (Losses), Total	(203,542)	(339,339)
Amortized Cost		
Amortized Cost	1,944,298	2,143,333
Fair Value		
Total debt securities AFS	\$ 1,741,221	\$ 1,804,228

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SECURITIES - Narrative (Details)	12 Months Ended		
	Sep. 30, 2024 USD (\$) security	Sep. 30, 2023 USD (\$)	Sep. 30, 2022 USD (\$)
Debt Securities, Available-for-sale [Line Items]			
Number of securities in an unrealized loss position security	195		
Securities pledged as collateral for public funds on deposit	\$ 0	\$ 0	
Securities pledged as collateral for individual, trust, and estate deposits	0	0	
Federal reserve bank stock	19,700,000	19,700,000	
Federal Reserve Bank and Federal Home Loan Bank Stock, at cost	16,300,000	8,500,000	
Loans	4,029,859,000	4,316,411,000	
Determinable fair value	13,600,000	16,200,000	
Impairment recognized	1,000,000.0	3,300,000	\$ 0
Estimated Fair Value			
Debt Securities, Available-for-sale [Line Items]			
Loans and leases	4,036,490,000	4,223,010,000	
Marketable			
Debt Securities, Available-for-sale [Line Items]			
Equity securities	3,300,000	3,400,000	
Unrealized loss	100,000	200,000	
Non-marketable			
Debt Securities, Available-for-sale [Line Items]			
Equity securities	11,800,000	8,400,000	
Unrealized gains on marketable equity securities	(1,100,000)	200,000	
Realized gains on marketable equity securities	\$ 2,500,000		
Number of equity securities sold security	1		
Non-marketable Visa Class C Common Stock and Visa Class B-2 Common Stock			
Debt Securities, Available-for-sale [Line Items]			
Realized gains on marketable equity securities	\$ 2,400,000		
Asset Pledged as Collateral with Right Estimated Fair Value Federal Home Loan Bank Advances			
Debt Securities, Available-for-sale [Line Items]			
Loans and leases	1,040,000,000.00	996,900,000	
Asset Pledged as Collateral			
Debt Securities, Available-for-sale [Line Items]			
Investments	533,800,000	773,600,000	
Loans	136,900,000	21,300,000	
Federal Reserve Bank			
Debt Securities, Available-for-sale [Line Items]			
Interest and dividend income from FLHB	1,200,000	1,200,000	1,200,000
Federal Home Loan Bank			

[Debt Securities, Available-for-sale \[Line Items\]](#)[Interest and dividend income from FLHB](#)

\$ 700,000

\$ 500,000

\$ 300,000

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SECURITIES - 12 Months Ended
Activities Related to
Sale (Details) - USD
(\$)
Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
\$ in Thousands

[Securities AFS](#)

Proceeds from sales	\$ 0	\$ 0	\$ 265,951
Gross gains on sales	0	0	1,742
Gross losses on sales	0	0	1,588
Net gain on securities AFS	\$ 0	\$ 0	\$ 154

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LOANS AND LEASES,
NET - Summary of
Loans (Details) - USD
(\$)
Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022 Sep. 30, 2021
\$ in Thousands

[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	\$ 4,071,071	\$ 4,359,681		
Net deferred loan origination costs	4,124	6,435		
Total gross loans and leases	4,075,195	4,366,116		
Allowance for credit losses	(45,336)	(49,705)	\$ (45,947)	\$ (68,281)
Total loans and leases, net	4,029,859	4,316,411		

[Consumer finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total gross loans and leases	248,800	254,400		
Tax services				

[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total gross loans and leases	8,800	5,200		

[National Lending | Term lending](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	1,554,641	1,308,133		
Allowance for credit losses	(30,394)	(25,686)	(24,621)	(29,351)

[National Lending | Asset-based lending](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	471,897	382,371		
Allowance for credit losses	(1,356)	(2,738)	(1,050)	(1,726)

[National Lending | Factoring](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	362,295	358,344		
Allowance for credit losses	(5,757)	(6,566)	(6,556)	(3,997)

[National Lending | Lease financing](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	152,174	183,392		
Allowance for credit losses	(1,189)	(3,302)	(5,902)	(7,629)

[National Lending | Insurance premium finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	0	800,077		
Allowance for credit losses	0	(2,637)	(1,450)	(1,394)

[National Lending | SBA/USDA](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	568,628	524,750		
Allowance for credit losses	(3,273)	(2,962)	(3,263)	(2,978)

[National Lending | Other commercial finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	185,964	166,091		
Allowance for credit losses	(607)	(3,089)	(1,310)	(1,168)

[National Lending | Commercial finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	3,295,599	3,723,158		
Allowance for credit losses	(42,576)	(46,980)	(44,152)	(48,243)

[National Lending | Consumer finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	248,800	254,416		
Allowance for credit losses	(2,240)	(2,346)	(1,463)	(7,354)

[National Lending | Tax services](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	8,825	5,192		
Allowance for credit losses	(2)	(2)	(5)	(2)

[National Lending | Warehouse finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Total loans and leases	517,847	376,915		
Allowance for credit losses	\$ (518)	\$ (377)	\$ (327)	\$ (420)

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LOANS AND LEASES,
NET - Additional
Information (Details)
- USD (\$)
Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
\$ in Thousands

[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Originations of loans held-for-sale	\$ 2,034,977	\$ 1,208,684	\$ 985,330
Sale loans	2,040,000	1,140,000	
Gain on sale of held for sale loans	5,900	300	
Loans and leases	4,075,195	4,366,116	
Pass			

[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Loans and leases	3,042,276	3,222,502	

[Pass | Asset Pledged as Collateral](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Loans and leases	\$ 105,100	117,000	

[Commercial Insurance Premium Finance](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Charge off period	210 days		

[Consumer credit products](#)[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Charge off period	120 days		

Commercial finance
[Accounts, Notes, Loans and Financing Receivable \[Line Items\]](#)

Charge off period	90 days		
Consumer finance			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans and leases	\$ 248,800	254,400	
Tax services			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Loans and leases	8,800	5,200	
National Lending Other Consumer Finance and SBA/USDA Loans			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
Originations of loans held-for-sale	2,030,000	1,210,000	
National Lending Commercial finance			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
TDRs subsequent default, recorded investment		900	
Financing receivable, TDR, postmodification		\$ 1,100	
National Lending Commercial finance Term Extensions and Reduced Payments			

Accounts, Notes, Loans and Financing Receivable [Line Items]			
TDRs subsequent default, recorded investment	9,800		
National Lending Commercial finance Payment Deferral			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
TDRs subsequent default, recorded investment	1,500		
National Lending Commercial finance Payment Deferral 60-89 Days Past Due			
Accounts, Notes, Loans and Financing Receivable [Line Items]			
TDRs subsequent default, recorded investment	\$ 1,500		

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LOANS AND LEASES, 12 Months Ended
NET - Schedule of
Loans Purchased and
Sold, by Portfolio
Segment (Details) - Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
USD (\$)
\$ in Thousands

Loans Purchased			
Loans held for investment	\$ 298,262	\$ 215,266	
Loans Sold			
Loans held for sale	2,036,084	1,139,881	\$ 1,059,361
Loans held for investment	2,036,084	1,139,881	
National Lending Commercial finance			
Loans Purchased			
Loans held for investment	13,782	480	
Loans Sold			
Loans held for sale	99,005	16,610	
National Lending Warehouse finance			
Loans Purchased			
Loans held for investment	284,480	214,786	
National Lending Consumer finance			
Loans Sold			
Loans held for sale	\$ 1,937,079	\$ 1,123,271	

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LOANS AND LEASES, 12 Months Ended
NET - Direct
Financing and Sales-
type Leases, and
Lease Receivable
Maturity (Details) - Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
USD (\$)
\$ in Thousands

Loans and Leases Receivable Disclosure [Abstract]			
Minimum lease payments receivable	\$ 162,757	\$ 191,807	
Unguaranteed residual assets	9,300	12,709	
Unamortized initial direct costs	102	141	
Unearned income	(19,883)	(21,124)	
Total net investment in direct financing and sales-type leases	152,276	183,533	
Interest income - loans and leases			
Interest income on net investments in direct financing and sales-type leases	11,827	13,536	\$ 17,081
Lease income from operating lease payments	53,365	53,551	46,017
Other	4,921	3,964	5,982
Total leasing and equipment finance noninterest income	58,286	57,515	51,999
Total lease income	70,113	\$ 71,051	\$ 69,080
Sales-type and Direct Financing Leases, Lease Receivable, Fiscal Year Maturity [Abstract]			
2025	59,315		
2026	41,380		
2027	26,908		
2028	19,157		
2029	10,236		
Thereafter	5,761		
Total undiscounted future minimum lease payments receivable for direct financing and sales-type leases	162,757		
Third-party residual value guarantees	0		
Total carrying amount of direct financing and sales-type leases	\$ 162,757		

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LOANS AND LEASES, 12 Months Ended
NET - Allowance for
Loan Losses and
Recorded Investment
in Loans (Details) - Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
USD (\$)
\$ in Thousands

Financing Receivable, Allowance for Credit Loss [Roll Forward]			
Beginning balance	\$ 49,705	\$ 45,947	\$ 68,281
Provision for credit loss	42,238	57,448	28,862
Charge-offs	(57,681)	(59,898)	(61,061)
Recoveries	11,074	6,208	9,865
Ending balance	45,336	49,705	45,947
Unfunded Loan Commitment			
Financing Receivable, Allowance for Credit Loss [Roll Forward]			
Beginning balance	272	366	690
Provision for credit loss	423	(94)	(324)
Charge-offs	0	0	0

Recoveries	0	0	0
Ending balance	695	272	366
Total Committed Loans			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	49,977	46,313	68,971
Provision for credit loss	42,661	57,354	28,538
Charge-offs	(57,681)	(59,898)	(61,061)
Recoveries	11,074	6,208	9,865
Ending balance	46,031	49,977	46,313
National Lending Term lending			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	25,686	24,621	29,351
Provision for credit loss	20,558	10,541	4,850
Charge-offs	(18,193)	(11,295)	(12,629)
Recoveries	2,343	1,819	3,049
Ending balance	30,394	25,686	24,621
National Lending Asset-based lending			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	2,738	1,050	1,726
Provision for credit loss	(1,637)	4,005	(1,092)
Charge-offs	0	(2,873)	(16)
Recoveries	255	556	432
Ending balance	1,356	2,738	1,050
National Lending Factoring			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	6,566	6,556	3,997
Provision for credit loss	1,420	1,523	11,699
Charge-offs	(2,453)	(1,545)	(11,057)
Recoveries	224	32	1,917
Ending balance	5,757	6,566	6,556
National Lending Lease financing			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	3,302	5,902	7,629
Provision for credit loss	(2,010)	(1,424)	(2,062)
Charge-offs	(287)	(1,479)	(301)
Recoveries	184	303	636
Ending balance	1,189	3,302	5,902
National Lending Insurance premium finance			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	2,637	1,450	1,394
Provision for credit loss	(1,767)	2,349	597
Charge-offs	(1,149)	(1,659)	(767)
Recoveries	279	497	226
Ending balance	0	2,637	1,450
National Lending SBA/USDA			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	2,962	3,263	2,978
Provision for credit loss	1,065	(296)	863
Charge-offs	(755)	(43)	(652)
Recoveries	1	38	74
Ending balance	3,273	2,962	3,263
National Lending Other commercial finance			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	3,089	1,310	1,168
Provision for credit loss	(2,482)	1,779	142
Charge-offs	0	0	0
Recoveries	0	0	0
Ending balance	607	3,089	1,310
National Lending Commercial finance			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	46,980	44,152	48,243
Provision for credit loss	15,147	18,477	14,997
Charge-offs	(22,837)	(18,894)	(25,422)
Recoveries	3,286	3,245	6,334
Ending balance	42,576	46,980	44,152
National Lending Consumer finance			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	2,346	1,463	7,354
Provision for credit loss	3,955	3,146	(1,449)
Charge-offs	(4,064)	(2,263)	(4,787)
Recoveries	3	0	345
Ending balance	2,240	2,346	1,463
National Lending Tax services			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	2	5	2
Provision for credit loss	22,995	35,775	28,093
Charge-offs	(30,780)	(38,741)	(30,852)
Recoveries	7,785	2,963	2,762
Ending balance	2	2	5
National Lending Warehouse finance			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance	377	327	420
Provision for credit loss	141	50	(93)
Charge-offs	0	0	0
Recoveries	0	0	0
Ending balance	\$ 518	377	327
Community Banking Warehouse finance			
<u>Financing Receivable, Allowance for Credit Loss [Roll Forward]</u>			
Beginning balance		\$ 0	12,262
Provision for credit loss			(12,686)
Charge-offs			0
Recoveries			424
Ending balance			\$ 0

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LOANS AND LEASES,
NET - Impaired Loans
(Details) - USD (\$)
\$ in Thousands

12 Months Ended

Sep. 30, 2024 Sep. 30, 2023

Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	\$ 22,210	\$ 25,255
Average recorded investment	30,514	26,463
National Lending Term lending		
Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	15,491	3,516
Average recorded investment	20,133	11,494
National Lending Asset-based lending		
Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	0	19,226
Average recorded investment	4,896	10,295
National Lending Factoring		
Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	0	1,133
Average recorded investment	2,079	578
National Lending Lease financing		
Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	5,300	630
Average recorded investment	1,176	2,852
National Lending SBA/USDA		
Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	1,419	750
Average recorded investment	2,230	1,244
National Lending Commercial finance		
Financing Receivable, Impaired [Line Items]		
Impaired loans, unpaid balance	22,210	25,255
Average recorded investment	\$ 30,514	\$ 26,463

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LOANS AND LEASES,	12 Months Ended		
NET -Asset			
Classification of			
Loans (Details) - USD	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
(\$)			
\$ in Thousands			

Financing Receivable, Credit Quality Indicator [Line Items]			
Total gross loans and leases	\$ 4,075,195	\$ 4,366,116	
Total, Writeoffs	57,681	59,898	\$ 61,061
Pass			

Financing Receivable, Credit Quality Indicator [Line Items]		
2024	727,446	1,554,843
2023	621,029	333,793
2022	316,217	173,825
2021	117,862	138,032
2020	80,750	37,324
Prior	135,421	175,272
Revolving Loans and Leases	1,043,551	809,413
Total gross loans and leases	3,042,276	3,222,502
Watch		

Financing Receivable, Credit Quality Indicator [Line Items]		
2024	54,846	105,884
2023	65,301	110,339
2022	35,334	71,265
2021	37,928	16,775
2020	4,092	6,419
Prior	5,378	3,354
Revolving Loans and Leases	283,791	245,076
Total gross loans and leases	486,670	559,112
Special mention		

Financing Receivable, Credit Quality Indicator [Line Items]		
2024	44,617	26,789
2023	3,356	13,868
2022	9,121	21,840
2021	14,928	1,138
2020	7,412	3,127
Prior	365	75
Revolving Loans and Leases	13,458	35,274
Total gross loans and leases	93,257	102,111
Substandard		

Financing Receivable, Credit Quality Indicator [Line Items]		
2024	10,835	38,423
2023	47,309	35,260
2022	33,418	49,237
2021	33,303	33,691
2020	30,482	15,443
Prior	14,368	8,773
Revolving Loans and Leases	11,227	27,366
Total gross loans and leases	180,942	208,193
Doubtful		

Financing Receivable, Credit Quality Indicator [Line Items]		
2024	4,314	380
2023	1,650	2,807
2022	2,302	1,762
2021	951	1,182
2020	207	165
Prior	865	1,358
Revolving Loans and Leases	12	501
Total gross loans and leases	10,301	8,155
Total		

Financing Receivable, Credit Quality Indicator [Line Items]		
2024	842,058	1,726,319
2023	738,645	496,067
2022	396,392	317,929
2021	204,972	190,818
2020	122,943	62,478
Prior	156,397	188,832
Revolving Loans and Leases	1,352,039	1,117,630
Total gross loans and leases	3,813,446	4,100,073
National Lending Total		

<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024, Writeoffs	200		
2023, Writeoffs	4,541		
2022, Writeoffs	8,754		
2021, Writeoffs	3,783		
2020, Writeoffs	2,391		
Prior, Writeoffs	715		
Revolving Loans and Leases, Writeoffs	2,453		
Total, Writeoffs	22,837		
National Lending Term lending			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
Total, Writeoffs	18,193	11,295	12,629
National Lending Term lending Pass			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	548,597	539,448	
2023	398,832	149,190	
2022	117,180	99,677	
2021	77,585	73,132	
2020	42,950	14,368	
Prior	24,166	85,812	
Revolving Loans and Leases	0	0	
Total gross loans and leases	1,209,310	961,627	
National Lending Term lending Watch			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	47,765	53,481	
2023	52,317	51,036	
2022	34,964	58,041	
2021	31,025	12,230	
2020	2,720	4,483	
Prior	2,312	727	
Revolving Loans and Leases	0	0	
Total gross loans and leases	171,103	179,998	
National Lending Term lending Special mention			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	44,617	26,539	
2023	3,106	13,853	
2022	9,121	20,463	
2021	14,772	723	
2020	7,238	2,932	
Prior	2	75	
Revolving Loans and Leases	0	0	
Total gross loans and leases	78,856	64,585	
National Lending Term lending Substandard			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	9,798	20,437	
2023	24,187	30,451	
2022	18,537	14,729	
2021	11,660	24,613	
2020	18,894	3,872	
Prior	2,631	764	
Revolving Loans and Leases	0	0	
Total gross loans and leases	85,707	94,866	
National Lending Term lending Doubtful			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	4,314	200	
2023	1,465	2,655	
2022	2,247	1,691	
2021	758	1,121	
2020	114	165	
Prior	767	1,225	
Revolving Loans and Leases	0	0	
Total gross loans and leases	9,665	7,057	
National Lending Term lending Total			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	655,091	640,105	
2023	479,907	247,185	
2022	182,049	194,601	
2021	135,800	111,819	
2020	71,916	25,820	
Prior	29,878	88,603	
Revolving Loans and Leases	0	0	
Total gross loans and leases	1,554,641	1,308,133	
2024, Writeoffs	114		
2023, Writeoffs	3,102		
2022, Writeoffs	8,502		
2021, Writeoffs	3,576		
2020, Writeoffs	2,184		
Prior, Writeoffs	715		
Revolving Loans and Leases, Writeoffs	0		
Total, Writeoffs	18,193		
National Lending Asset-based lending			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
Total, Writeoffs	0	2,873	16
National Lending Asset-based lending Pass			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	233,268	161,744	
Total gross loans and leases	233,268	161,744	
National Lending Asset-based lending Watch			
<u>Financing Receivable, Credit Quality Indicator [Line Items]</u>			
2024	0	0	
2023	0	0	
2022	0	0	

2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	221,521	174,243	
Total gross loans and leases	221,521	174,243	
National Lending Asset-based lending Special mention			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	13,187	26,382	
Total gross loans and leases	13,187	26,382	
National Lending Asset-based lending Substandard			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	3,921	19,501	
Total gross loans and leases	3,921	19,501	
National Lending Asset-based lending Doubtful			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		0	
2023		0	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		501	
Total gross loans and leases		501	
National Lending Asset-based lending Total			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	471,897	382,371	
Total gross loans and leases	471,897	382,371	
2024, Writeoffs	0		
2023, Writeoffs	0		
2022, Writeoffs	0		
2021, Writeoffs	0		
2020, Writeoffs	0		
Prior, Writeoffs	0		
Revolving Loans and Leases, Writeoffs	0		
Total, Writeoffs	0		
National Lending Factoring			
Financing Receivable, Credit Quality Indicator [Line Items]			
Total, Writeoffs	2,453	1,545	11,057
National Lending Factoring Pass			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	292,436	270,754	
Total gross loans and leases	292,436	270,754	
National Lending Factoring Watch			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	62,270	70,833	
Total gross loans and leases	62,270	70,833	
National Lending Factoring Special mention			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	271	8,892	
Total gross loans and leases	271	8,892	
National Lending Factoring Substandard			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	7,306	7,865	
Total gross loans and leases	7,306	7,865	
National Lending Factoring Doubtful			
Financing Receivable, Credit Quality Indicator [Line Items]			

2024	0		
2023	0		
2022	0		
2021	0		
2020	0		
Prior	0		
Revolving Loans and Leases	12		
Total gross loans and leases	12		
National Lending Factoring Total			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	362,295	358,344	
Total gross loans and leases	362,295	358,344	
2024, Writeoffs	0		
2023, Writeoffs	0		
2022, Writeoffs	0		
2021, Writeoffs	0		
2020, Writeoffs	0		
Prior, Writeoffs	0		
Revolving Loans and Leases, Writeoffs	2,453		
Total, Writeoffs	2,453		
National Lending Lease financing			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024, Writeoffs	0		
2023, Writeoffs	0		
2022, Writeoffs	0		
2021, Writeoffs	207		
2020, Writeoffs	80		
Prior, Writeoffs	0		
Revolving Loans and Leases, Writeoffs	0		
Total, Writeoffs	287	1,479	301
National Lending Lease financing Pass			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	44,883	57,123	
2023	48,851	15,941	
2022	12,862	15,167	
2021	7,101	27,489	
2020	7,938	4,036	
Prior	1,733	1,281	
Revolving Loans and Leases	0	0	
Total gross loans and leases	123,368	121,037	
National Lending Lease financing Watch			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	1,837	793	
2023	3,537	10,436	
2022	370	12,566	
2021	6,264	4,494	
2020	1,362	1,579	
Prior	40	55	
Revolving Loans and Leases	0	0	
Total gross loans and leases	13,410	29,923	
National Lending Lease financing Special mention			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	250	0	
2022	0	847	
2021	0	415	
2020	174	195	
Prior	0	0	
Revolving Loans and Leases	0	0	
Total gross loans and leases	424	1,457	
National Lending Lease financing Substandard			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	14,890	
2023	6,691	1,983	
2022	2,723	7,082	
2021	2,717	3,660	
2020	2,069	3,062	
Prior	603	33	
Revolving Loans and Leases	0	0	
Total gross loans and leases	14,803	30,710	
National Lending Lease financing Doubtful			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	71	
2021	138	61	
2020	31	0	
Prior	0	133	
Revolving Loans and Leases	0	0	
Total gross loans and leases	169	265	
National Lending Lease financing Total			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	46,720	72,806	
2023	59,329	28,360	
2022	15,955	35,733	
2021	16,220	36,119	
2020	11,574	8,872	
Prior	2,376	1,502	
Revolving Loans and Leases	0	0	
Total gross loans and leases	152,174	183,392	
National Lending Insurance premium finance			
Financing Receivable, Credit Quality Indicator [Line Items]			

Total, Writeoffs	1,149	1,659	767
National Lending Insurance premium finance Pass			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		797,267	
2023		1,210	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		0	
Total gross loans and leases		798,477	
National Lending Insurance premium finance Watch			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		858	
2023		34	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		0	
Total gross loans and leases		892	
National Lending Insurance premium finance Special mention			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		250	
2023		15	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		0	
Total gross loans and leases		265	
National Lending Insurance premium finance Substandard			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		91	
2023		20	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		0	
Total gross loans and leases		111	
National Lending Insurance premium finance Doubtful			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		180	
2023		152	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		0	
Total gross loans and leases		332	
National Lending Insurance premium finance Total			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024		798,646	
2023		1,431	
2022		0	
2021		0	
2020		0	
Prior		0	
Revolving Loans and Leases		0	
Total gross loans and leases		800,077	
2024, Writeoffs	86		
2023, Writeoffs	890		
2022, Writeoffs	173		
2021, Writeoffs	0		
2020, Writeoffs	0		
Prior, Writeoffs	0		
Revolving Loans and Leases, Writeoffs	0		
Total, Writeoffs	1,149		
National Lending SBA/USDA			
Financing Receivable, Credit Quality Indicator [Line Items]			
Total, Writeoffs	755	43	652
National Lending SBA/USDA Pass			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	60,636	158,675	
2023	171,136	148,525	
2022	179,490	26,244	
2021	20,825	36,274	
2020	28,588	8,798	
Prior	39,319	18,252	
Revolving Loans and Leases	0	0	
Total gross loans and leases	499,994	396,768	
National Lending SBA/USDA Watch			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	5,244	49,010	
2023	6,967	48,833	
2022	0	658	
2021	639	51	
2020	10	357	
Prior	3,026	2,572	
Revolving Loans and Leases	0	0	
Total gross loans and leases	15,886	101,481	
National Lending SBA/USDA Special mention			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	0	
2023	0	0	
2022	0	530	
2021	156	0	

2020	0	0	
Prior	363	0	
Revolving Loans and Leases	0	0	
Total gross loans and leases	519	530	
National Lending SBA/USDA Substandard			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	1,037	252	
2023	15,923	2,356	
2022	12,158	1,718	
2021	2,003	5,418	
2020	9,519	8,509	
Prior	11,134	7,718	
Revolving Loans and Leases	0	0	
Total gross loans and leases	51,774	25,971	
National Lending SBA/USDA Doubtful			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0		
2023	185		
2022	55		
2021	55		
2020	62		
Prior	98		
Revolving Loans and Leases	0		
Total gross loans and leases	455		
National Lending SBA/USDA Total			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	66,917	207,937	
2023	194,211	199,714	
2022	191,703	29,150	
2021	23,678	41,743	
2020	38,179	17,664	
Prior	53,940	28,542	
Revolving Loans and Leases	0	0	
Total gross loans and leases	568,628	524,750	
2024, Writeoffs	0		
2023, Writeoffs	549		
2022, Writeoffs	79		
2021, Writeoffs	0		
2020, Writeoffs	127		
Prior, Writeoffs	0		
Revolving Loans and Leases, Writeoffs	0		
Total, Writeoffs	755		
National Lending Other commercial finance			
Financing Receivable, Credit Quality Indicator [Line Items]			
Total, Writeoffs	0	0	0
National Lending Other commercial finance Pass			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	73,330	2,330	
2023	2,210	18,927	
2022	6,685	32,737	
2021	12,351	1,137	
2020	1,274	10,122	
Prior	70,203	69,927	
Revolving Loans and Leases	0	0	
Total gross loans and leases	166,053	135,180	
National Lending Other commercial finance Watch			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	1,742	
2023	2,480	0	
2022	0	0	
2021	0	0	
2020	0	0	
Prior	0	0	
Revolving Loans and Leases	0	0	
Total gross loans and leases	2,480	1,742	
National Lending Other commercial finance Substandard			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	0	2,753	
2023	508	450	
2022	0	25,708	
2021	16,923	0	
2020	0	0	
Prior	0	258	
Revolving Loans and Leases	0	0	
Total gross loans and leases	17,431	29,169	
National Lending Other commercial finance Total			
Financing Receivable, Credit Quality Indicator [Line Items]			
2024	73,330	6,825	
2023	5,198	19,377	
2022	6,685	58,445	
2021	29,274	1,137	
2020	1,274	10,122	
Prior	70,203	70,185	
Revolving Loans and Leases	0	0	
Total gross loans and leases	185,964	166,091	
2024, Writeoffs	0		
2023, Writeoffs	0		
2022, Writeoffs	0		
2021, Writeoffs	0		
2020, Writeoffs	0		
Prior, Writeoffs	0		
Revolving Loans and Leases, Writeoffs	0		
Total, Writeoffs	0		
National Lending Warehouse finance			
Financing Receivable, Credit Quality Indicator [Line Items]			
Total, Writeoffs	0	0	\$ 0
National Lending Warehouse finance Pass			
Financing Receivable, Credit Quality Indicator [Line Items]			

2024	0	0
2023	0	0
2022	0	0
2021	0	0
2020	0	0
Prior	0	0
Revolving Loans and Leases	517,847	376,915
Total gross loans and leases	517,847	376,915
National Lending Warehouse finance Total		
Financing Receivable, Credit Quality Indicator [Line Items]		
2024	0	0
2023	0	0
2022	0	0
2021	0	0
2020	0	0
Prior	0	0
Revolving Loans and Leases	517,847	376,915
Total gross loans and leases	517,847	\$ 376,915
2024, Writeoffs	0	
2023, Writeoffs	0	
2022, Writeoffs	0	
2021, Writeoffs	0	
2020, Writeoffs	0	
Prior, Writeoffs	0	
Revolving Loans and Leases, Writeoffs	0	
Total, Writeoffs	\$ 0	

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LOANS AND LEASES, NET - Past Due Loans (Details) - USD (\$) \$ in Thousands	Sep. 30, 2024	Sep. 30, 2023
Financing Receivable, Past Due [Line Items]		
Loans and leases	\$ 4,075,195	\$ 4,366,116
Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	248,800	254,400
Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8,800	5,200
Accruing and Nonaccruing Loans and Leases		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,759,941	4,437,460
Accruing and Nonaccruing Loans and Leases Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,071,071	4,359,681
Accruing and Nonaccruing Loans and Leases National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	688,870	77,779
Accruing and Nonaccruing Loans and Leases National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,554,641	1,308,133
Accruing and Nonaccruing Loans and Leases National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	471,897	382,371
Accruing and Nonaccruing Loans and Leases National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	362,295	358,344
Accruing and Nonaccruing Loans and Leases National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	152,174	183,392
Accruing and Nonaccruing Loans and Leases National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		800,077
Accruing and Nonaccruing Loans and Leases National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	568,628	524,750
Accruing and Nonaccruing Loans and Leases National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	185,964	166,091
Accruing and Nonaccruing Loans and Leases National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,295,599	3,723,158
Accruing and Nonaccruing Loans and Leases National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	248,800	254,416
Accruing and Nonaccruing Loans and Leases National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8,825	5,192
Accruing and Nonaccruing Loans and Leases National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	517,847	376,915
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	29,609	27,052
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	27,343	26,426
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	2,266	626
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	19,776	13,898
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Factoring		

Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,605	6,865
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		2,159
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	512
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	23,381	23,434
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,962	2,992
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 30-59 Days Past Due National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	12,218	12,117
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	10,857	11,568
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,361	549
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	5,124	7,723
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,595	158
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		1,262
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	952	0
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	7,671	9,143
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,186	2,425
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases 60-89 Days Past Due National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	32,811	27,950
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	31,761	27,644
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,050	306
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	17,694	11,136
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	123
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	109	4,828
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		2,339
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	2,172	1,835
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		

Loans and leases	0	91
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	19,975	20,352
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,053	2,210
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8,733	5,082
Accruing and Nonaccruing Loans and Leases > 89 Days Past Due National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases Total Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	74,638	67,119
Accruing and Nonaccruing Loans and Leases Total Past Due Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	69,961	65,638
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,677	1,481
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	42,594	32,757
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	123
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	5,309	11,851
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		5,760
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,124	2,347
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	91
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	51,027	52,929
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	10,201	7,627
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8,733	5,082
Accruing and Nonaccruing Loans and Leases Total Past Due National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Accruing and Nonaccruing Loans and Leases Current		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,685,303	4,370,341
Accruing and Nonaccruing Loans and Leases Current Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	4,001,110	4,294,043
Accruing and Nonaccruing Loans and Leases Current National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	684,193	76,298
Accruing and Nonaccruing Loans and Leases Current National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,512,047	1,275,376
Accruing and Nonaccruing Loans and Leases Current National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	471,897	382,248
Accruing and Nonaccruing Loans and Leases Current National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	362,295	358,344
Accruing and Nonaccruing Loans and Leases Current National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	146,865	171,541
Accruing and Nonaccruing Loans and Leases Current National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		794,317
Accruing and Nonaccruing Loans and Leases Current National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	565,504	522,403
Accruing and Nonaccruing Loans and Leases Current National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	185,964	166,000
Accruing and Nonaccruing Loans and Leases Current National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,244,572	3,670,229
Accruing and Nonaccruing Loans and Leases Current National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	238,599	246,789
Accruing and Nonaccruing Loans and Leases Current National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	92	110
Accruing and Nonaccruing Loans and Leases Current National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	517,847	376,915

Nonperforming Loans and Leases		
Financing Receivable, Past Due [Line Items]		
Loans and leases	41,562	56,212
Nonaccrual Balance	26,412	37,372
Nonperforming Loans and Leases Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	40,512	55,906
Nonaccrual Balance	26,412	37,372
Nonperforming Loans and Leases National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,050	306
Nonaccrual Balance	0	0
Nonperforming Loans and Leases National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	25,385	19,061
Nonaccrual Balance	23,462	15,324
Nonperforming Loans and Leases National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	18,082
Nonaccrual Balance	0	18,082
Nonperforming Loans and Leases National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	29	1,298
Nonaccrual Balance	29	1,298
Nonperforming Loans and Leases National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	806	5,908
Nonaccrual Balance	746	1,666
Nonperforming Loans and Leases National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		2,339
Nonaccrual Balance		0
Nonperforming Loans and Leases National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	2,506	1,835
Nonaccrual Balance	2,175	1,002
Nonperforming Loans and Leases National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	91
Nonaccrual Balance	0	0
Nonperforming Loans and Leases National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	28,726	48,614
Nonaccrual Balance	26,412	37,372
Nonperforming Loans and Leases National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,053	2,210
Nonaccrual Balance	0	0
Nonperforming Loans and Leases National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8,733	5,082
Nonaccrual Balance	0	0
Nonperforming Loans and Leases National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Nonaccrual Balance	0	0
Nonperforming Loans and Leases > 89 Days Past Due		
Financing Receivable, Past Due [Line Items]		
Loans and leases	15,150	18,840
Nonperforming Loans and Leases > 89 Days Past Due Total loans and leases held for investment		
Financing Receivable, Past Due [Line Items]		
Loans and leases	14,100	18,534
Nonperforming Loans and Leases > 89 Days Past Due National Lending Loans held for sale		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,050	306
Nonperforming Loans and Leases > 89 Days Past Due National Lending Term lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	1,923	3,737
Nonperforming Loans and Leases > 89 Days Past Due National Lending Asset-based lending		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Nonperforming Loans and Leases > 89 Days Past Due National Lending Factoring		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	0
Nonperforming Loans and Leases > 89 Days Past Due National Lending Lease financing		
Financing Receivable, Past Due [Line Items]		
Loans and leases	60	4,242
Nonperforming Loans and Leases > 89 Days Past Due National Lending Insurance premium finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases		2,339
Nonperforming Loans and Leases > 89 Days Past Due National Lending SBA/USDA		
Financing Receivable, Past Due [Line Items]		
Loans and leases	331	833
Nonperforming Loans and Leases > 89 Days Past Due National Lending Other commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	0	91
Nonperforming Loans and Leases > 89 Days Past Due National Lending Commercial finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	2,314	11,242
Nonperforming Loans and Leases > 89 Days Past Due National Lending Consumer finance		
Financing Receivable, Past Due [Line Items]		
Loans and leases	3,053	2,210
Nonperforming Loans and Leases > 89 Days Past Due National Lending Tax services		
Financing Receivable, Past Due [Line Items]		
Loans and leases	8,733	5,082
Nonperforming Loans and Leases > 89 Days Past Due National Lending Warehouse finance		
Financing Receivable, Past Due [Line Items]		

XML 85 R66.htm IDEA: XBRL DOCUMENT**LOANS AND LEASES,****NET - Nonaccrual****(Details) - USD (\$)****\$ in Thousands****Sep. 30, 2024 Sep. 30, 2023****[Financing Receivable, Nonaccrual \[Line Items\]](#)****[Total gross loans and leases](#)**

\$ 4,075,195 \$ 4,366,116

[Consumer finance](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[Total gross loans and leases](#)**

248,800 254,400

[Tax services](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[Total gross loans and leases](#)**

8,800 5,200

[Nonaccrual Loans](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

9,281 865

[2023](#)

4,748 5,692

[2022](#)

5,435 3,379

[2021](#)

1,487 2,825

[2020](#)

1,369 3,134

[Prior](#)

4,063 2,097

[Revolving Loans and Leases](#)

29 19,380

[Total gross loans and leases](#)

26,412 37,372

[Nonaccrual with No ACL](#)

3,260 1

[Nonaccrual Loans | National Lending | Term lending](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

9,281 865

[2023](#)

3,433 4,942

[2022](#)

5,369 2,933

[2021](#)

1,386 2,165

[2020](#)

625 3,134

[Prior](#)

3,368 1,285

[Revolving Loans and Leases](#)

0 0

[Total gross loans and leases](#)

23,462 15,324

[Nonaccrual with No ACL](#)

2,579 0

[Nonaccrual Loans | National Lending | Asset-based lending](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

0

[2023](#)

0

[2022](#)

0

[2021](#)

0

[2020](#)

0

[Prior](#)

0

[Revolving Loans and Leases](#)

18,082

[Total gross loans and leases](#)

18,082

[Nonaccrual with No ACL](#)

0

[Nonaccrual Loans | National Lending | Factoring](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

0

0

[2023](#)

0

0

[2022](#)

0

0

[2021](#)

0

0

[2020](#)

0

0

[Prior](#)

0

0

[Revolving Loans and Leases](#)

29

1,298

[Total gross loans and leases](#)

29

1,298

[Nonaccrual with No ACL](#)

0

0

[Nonaccrual Loans | National Lending | Lease financing](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

0

0

[2023](#)

577

0

[2022](#)

11

446

[2021](#)

46

660

[2020](#)

2

0

[Prior](#)

110

560

[Revolving Loans and Leases](#)

0

0

[Total gross loans and leases](#)

746

1,666

[Nonaccrual with No ACL](#)

0

1

[Nonaccrual Loans | National Lending | SBA/USDA](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

0

0

[2023](#)

738

750

[2022](#)

55

0

[2021](#)

55

0

[2020](#)

742

0

[Prior](#)

585

252

[Revolving Loans and Leases](#)

0

0

[Total gross loans and leases](#)

2,175

1,002

[Nonaccrual with No ACL](#)

681

0

[Nonaccrual Loans | National Lending | Commercial finance](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

9,281

865

[2023](#)

4,748

5,692

[2022](#)

5,435

3,379

[2021](#)

1,487

2,825

[2020](#)

1,369

3,134

[Prior](#)

4,063

2,097

[Revolving Loans and Leases](#)

29

19,380

[Total gross loans and leases](#)

26,412

37,372

[Nonaccrual with No ACL](#)

3,260

1

[90 or More Days Delinquent and Accruing](#)**[Financing Receivable, Nonaccrual \[Line Items\]](#)****[2024](#)**

10,500

8,034

[2023](#)

2,481

3,320

[2022](#)

1,073

1,839

[2021](#)

809

1,850

[2020](#)

275

2,157

Prior	12	1,612
Revolving Loans and Leases	0	28
Total gross loans and leases	15,150	18,840
90 or More Days Delinquent and Accruing Total loans and leases held for investment		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	9,469	7,728
2023	2,462	3,320
2022	1,073	1,839
2021	809	1,850
2020	275	2,157
Prior	12	1,612
Revolving Loans and Leases	0	28
Total gross loans and leases	14,100	18,534
90 or More Days Delinquent and Accruing National Lending Loans held for sale		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	1,031	306
2023	19	0
2022	0	0
2021	0	0
2020	0	0
Prior	0	0
Revolving Loans and Leases	0	0
Total gross loans and leases	1,050	306
90 or More Days Delinquent and Accruing National Lending Term lending		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	0	1,604
2023	621	1,371
2022	354	500
2021	719	233
2020	217	29
Prior	12	0
Revolving Loans and Leases	0	0
Total gross loans and leases	1,923	3,737
90 or More Days Delinquent and Accruing National Lending Lease financing		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	0	151
2023	0	490
2022	0	979
2021	2	784
2020	58	1,794
Prior	0	44
Revolving Loans and Leases	0	0
Total gross loans and leases	60	4,242
90 or More Days Delinquent and Accruing National Lending Insurance premium finance		
Financing Receivable, Nonaccrual [(Line Items)]		
2024		0
2023		414
2022		114
2021		0
2020		334
Prior		1,477
Revolving Loans and Leases		0
Total gross loans and leases		2,339
90 or More Days Delinquent and Accruing National Lending SBA/USDA		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	0	0
2023	0	0
2022	331	0
2021	0	833
2020	0	0
Prior	0	0
Revolving Loans and Leases	0	0
Total gross loans and leases	331	833
90 or More Days Delinquent and Accruing National Lending Commercial finance		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	0	1,755
2023	621	2,275
2022	685	1,593
2021	721	1,850
2020	275	2,157
Prior	12	1,612
Revolving Loans and Leases	0	0
Total gross loans and leases	2,314	11,242
90 or More Days Delinquent and Accruing National Lending Other commercial finance		
Financing Receivable, Nonaccrual [(Line Items)]		
2024		0
2023		0
2022		0
2021		0
2020		0
Prior		91
Revolving Loans and Leases		0
Total gross loans and leases		91
90 or More Days Delinquent and Accruing National Lending Consumer finance		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	736	891
2023	1,841	1,045
2022	388	246
2021	88	0
2020	0	0
Prior	0	0
Revolving Loans and Leases	0	28
Total gross loans and leases	3,053	2,210
90 or More Days Delinquent and Accruing National Lending Tax services		
Financing Receivable, Nonaccrual [(Line Items)]		
2024	8,733	5,082
2023	0	0
2022	0	0

2021	0	0
2020	0	0
Prior	0	0
Revolving Loans and Leases	0	0
Total gross loans and leases	\$ 8,733	\$ 5,082

~~***XML 86 R67.htm IDEA: XBRL DOCUMENT***~~

EARNINGS PER COMMON SHARE ("EPS") (Details) - USD (\$) \$ / shares in Units, \$ in Thousands	3 Months Ended								12 Months Ended						
	Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Basic income per common share:															
Net income attributable to Pathward Financial, Inc.	\$ 33,597	\$ 41,835	\$ 65,268	\$ 27,657	\$ 35,906	\$ 45,096	\$ 54,771	\$ 27,842	\$ 23,420	\$ 22,391	\$ 49,251	\$ 61,324	\$ 168,357	\$ 163,615	\$ 156,386
Dividends and undistributed earnings allocated to participating securities													(1,542)	(2,453)	(2,565)
Basic net earnings available to common stockholders													166,815	161,162	153,821
Undistributed earnings allocated to nonvested restricted stockholders													1,495	2,372	2,468
Reallocation of undistributed earnings to nonvested restricted stockholders													(1,493)	(2,364)	(2,468)
Diluted net earnings available to common stockholders													\$ 166,817	\$ 161,170	\$ 153,821
Weighted average common shares outstanding (in shares)													25,169,937	26,833,079	29,227,071
Effect of dilutive securities															
Total effect of dilutive securities (in shares)													31,813	92,527	5,176
Total weighted average diluted common shares outstanding (in shares)													25,201,750	26,925,606	29,232,247
Net earnings per common share:															
Basic earnings per common share (in dollars per share)	\$ 1.35	\$ 1.66	\$ 2.56	\$ 1.06	\$ 1.37	\$ 1.69	\$ 1.99	\$ 0.98	\$ 0.81	\$ 0.76	\$ 1.66	\$ 2.00	\$ 6.63	\$ 6.01	\$ 5.26
Diluted earnings per common share (in dollars per share)	\$ 1.35	\$ 1.66	\$ 2.56	\$ 1.06	\$ 1.36	\$ 1.68	\$ 1.99	\$ 0.98	\$ 0.81	\$ 0.76	\$ 1.66	\$ 2.00	\$ 6.62	\$ 5.99	\$ 5.26
Weighted average shares of nonvested restricted stock, antidilutive (in shares)													232,601	408,477	487,476
Performance share units															
Effect of dilutive securities															
Performance share units (in shares)													31,813	92,527	5,176

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PREMISES, FURNITURE, AND EQUIPMENT, NET (Details) - USD (\$) \$ in Thousands	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Property, Plant and Equipment [Line Items]			
Premises, furniture, and equipment, gross		\$ 86,862	\$ 84,997
Less: accumulated depreciation and amortization		(47,807)	(45,837)
Net book value		39,055	39,160
Depreciation expense of premises, furniture, and equipment		10,200	11,100
			\$ 11,300
Land			
Property, Plant and Equipment [Line Items]			
Premises, furniture, and equipment, gross		1,354	1,354
Buildings			
Property, Plant and Equipment [Line Items]			
Premises, furniture, and equipment, gross		21,685	21,331
Furniture, fixtures, and equipment			
Property, Plant and Equipment [Line Items]			
Premises, furniture, and equipment, gross		\$ 63,823	\$ 62,312

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RENTAL EQUIPMENT, NET - Schedule of Rental Equipment (Details) - USD (\$) \$ in Thousands	Sep. 30, 2024		Sep. 30, 2023
Property, Plant and Equipment [Line Items]			
Total	\$ 329,279		\$ 327,931
Accumulated depreciation	(124,987)		(117,418)
Unamortized initial direct costs	1,047		1,237
Net book value	205,339		211,750
Computers and IT networking equipment			
Property, Plant and Equipment [Line Items]			
Total	21,308		25,094
Motor vehicles and other			
Property, Plant and Equipment [Line Items]			
Total	140,920		122,845
Other furniture and equipment			
Property, Plant and Equipment [Line Items]			
Total	38,755		37,637
Solar panels and equipment			
Property, Plant and Equipment [Line Items]			
Total	\$ 128,296		\$ 142,355

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RENTAL EQUIPMENT, NET - Schedule of Operating Leases, Future Minimum Payments Receivable (Details) \$ in Thousands	Sep. 30, 2024
	USD (\$)
Property, Plant and Equipment [Abstract]	
2025	\$ 41,983
2026	32,493
2027	24,333
2028	15,017
2029	9,402
Thereafter	5,921

GOODWILL AND INTANGIBLE ASSETS - Narrative (Details) - USD (\$)	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Goodwill and Intangible Assets Disclosure [Abstract]			
Total goodwill	\$ 309,505,000	\$ 309,505,000	\$ 309,505,000
Goodwill impairment	0	0	
Impairment expense	\$ 0	\$ 0	\$ 670,000
Impairment, Intangible Asset, Finite-Lived, Statement of Income or Comprehensive Income [Extensible Enumeration]	Impairment expense	Impairment expense	

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GOODWILL AND INTANGIBLE ASSETS - Schedule of Intangible Asses (Details) - USD (\$) \$ in Thousands	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022

Intangible Assets [Roll Forward]			
Beginning Balance	\$ 20,720	\$ 25,691	
Amortization during the period	(4,131)	(4,971)	\$ (6,585)
Ending Balance	16,589	20,720	25,691
Gross carrying amount	99,385	99,989	
Accumulated amortization	(71,725)	(68,133)	
Accumulated impairment	(11,071)	(11,136)	
Total anticipated intangible amortization	16,589	20,720	25,691

Trademark			
Intangible Assets [Roll Forward]			
Beginning Balance	7,477	8,605	
Amortization during the period	(1,055)	(1,128)	
Ending Balance	6,422	7,477	8,605
Gross carrying amount	13,774	14,314	
Accumulated amortization	(7,352)	(6,837)	
Accumulated impairment	0	0	
Total anticipated intangible amortization	\$ 6,422	7,477	8,605

Trademark Minimum			

[Intangible Assets \[Roll Forward\]](#)

Useful life	5 years

Trademark Maximum

[Intangible Assets \[Roll Forward\]](#)

Useful life	15 years

[Non-Compete](#)

[Intangible Assets \[Roll Forward\]](#)

Beginning Balance	\$ 0	0	
Amortization during the period	0	0	
Ending Balance	0	0	0
Gross carrying amount	301	301	
Accumulated amortization	(301)	(301)	
Accumulated impairment	0	0	
Total anticipated intangible amortization	0	0	0

Customer Relationships

[Intangible Assets \[Roll Forward\]](#)

Beginning Balance	9,110	12,395	
Amortization during the period	(2,544)	(3,285)	
Ending Balance	6,566	9,110	12,395
Gross carrying amount	77,578	77,578	
Accumulated amortization	(60,094)	(57,550)	
Accumulated impairment	(10,918)	(10,918)	
Total anticipated intangible amortization	\$ 6,566	9,110	12,395

Customer Relationships Minimum

[Intangible Assets \[Roll Forward\]](#)

Useful life	10 years

Customer Relationships Maximum

[Intangible Assets \[Roll Forward\]](#)

Useful life	30 years

[All Others](#)

[Intangible Assets \[Roll Forward\]](#)

Beginning Balance	\$ 4,133	4,691	
Amortization during the period	(532)	(558)	
Ending Balance	3,601	4,133	4,691
Gross carrying amount	7,732	7,796	
Accumulated amortization	(3,978)	(3,445)	
Accumulated impairment	(153)	(218)	
Total anticipated intangible amortization	\$ 3,601	\$ 4,133	\$ 4,691

All Others Minimum

[Intangible Assets \[Roll Forward\]](#)

Useful life	3 years

All Others Maximum

[Intangible Assets \[Roll Forward\]](#)

Useful life	20 years

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GOODWILL AND INTANGIBLE ASSETS - Schedule of Future Amortization (Details) - USD (\$) \$ in Thousands	Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022		

Goodwill and Intangible Assets Disclosure [Abstract]			
2025	\$ 3,569		
2026	3,223		
2027	2,577		
2028	2,267		
2029	1,637		
Thereafter	3,316		
Total anticipated intangible amortization	\$ 16,589	\$ 20,720	\$ 25,691

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OPERATING LEASE RIGHT-OF-USE ASSETS AND

LIABILITIES -
Narrative (Details) -
USD (\$)
\$ in Thousands

Sep. 30, 2024

Sep. 30, 2023

[Leases \[Abstract\]](#)

[Operating Lease, Right-of-Use Asset, Statement of Financial Position \[Extensible Enumeration\]](#)

Other assets

Other assets

[Operating lease, right-of-use asset](#)

\$ 24,400

\$ 26,900

[Operating Lease, Liability, Statement of Financial Position \[Extensible Enumeration\]](#)

Accrued expenses and other liabilities

[Operating lease liability](#)

\$ 26,022

\$ 28,800

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OPERATING LEASE

RIGHT-OF-USE

ASSETS AND

LIABILITIES - Lease

Sep. 30, 2024 Sep. 30, 2023

Maturity (Details) -

USD (\$)

\$ in Thousands

[Leases \[Abstract\]](#)

[2025](#) \$ 3,985

[2026](#) 3,435

[2027](#) 3,152

[2028](#) 3,095

[2029](#) 2,841

[Thereafter](#) 12,703

[Total undiscounted future minimum lease payments](#) 29,211

[Discount](#) (3,189)

[Total operating lease liabilities](#) \$ 26,022 \$ 28,800

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OPERATING LEASE

RIGHT-OF-USE

ASSETS AND

LIABILITIES - Lease

Costs (Details) - USD

(\$)

\$ in Thousands

[Leases \[Abstract\]](#)

[Weighted-average discount rate](#) 2.45% 2.38%

[Weighted-average remaining lease term \(years\)](#) 8 years 9 months 10 days 9 years 7 months 28 days

[Lease expense](#) \$ 3,997 \$ 3,951 \$ 4,431

[Short-term and variable lease cost](#) 75 142 194

[ROU asset impairment](#) 0 0 670

[Sublease income](#) (1,300) (1,409) (1,267)

[Total lease cost for operating leases](#) \$ 2,772 \$ 2,684 \$ 4,028

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TIME CERTIFICATES

OF DEPOSIT (Details)

- USD (\$)

12 Months Ended

Sep. 30, 2024 Sep. 30, 2023

[Deposits \[Line Items\]](#)

[IRA deposit accounts permanently insured by DIF under management of FDIC](#)

\$ 250,000

[Time certificates of deposits in denominations of \\$250,000 or more](#)

4,100,000 \$ 5,000,000.0

[Time Deposits, Fiscal Year Maturity \[Abstract\]](#)

[2025](#) 3,104,000

[2026](#) 26,102,000

[2027](#) 0

[2028](#) 0

[2029](#) 0

[Thereafter](#) 0

[Total](#) 29,206,000

[Non-IRA deposits accounts permanently insured under Dodd-Frank act by DIF under management of FDIC](#) 250,000

[Wholesale Deposits](#)

[Time Deposits, Fiscal Year Maturity \[Abstract\]](#)

[Wholesale deposits](#) \$ 25,000,000.0

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SHORT-TERM AND

LONG-TERM

BORROWINGS -

Short Term Debt

(Details) - USD (\$)

Sep. 30, 2024 Sep. 30, 2023

[Securities sold under agreements to repurchase, total](#)

0 0

[Asset Pledged as Collateral](#)

[Short-Term Debt \[Abstract\]](#)

[Total loans and leases, net](#)

136,900,000 21,300,000

[Estimated Fair Value](#)

[Short-Term Debt \[Abstract\]](#)

[Fair value](#)

4,036,490,000 4,223,010,000

[Estimated Fair Value | Asset Pledged as Collateral with Right | Federal Home Loan Bank Advances](#)

[Short-Term Debt \[Abstract\]](#)

[Fair value](#)

1,040,000,000.00 996,900,000

[Overnight fed funds purchased](#)

[Short-Term Debt \[Abstract\]](#)

[Short-term borrowings](#)

377,000,000 \$ 13,000,000

[Overnight fed funds purchased | FHLB](#)

[Short-Term Debt \[Abstract\]](#)

[Short-term borrowings](#)

257,000,000

[Overnight fed funds purchased | Other Financial Institutions](#)

[Short-Term Debt \[Abstract\]](#)

[Short-term borrowings](#)

\$ 120,000,000

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SHORT-TERM AND

LONG-TERM

BORROWINGS - Long

Term Debt (Details) -

USD (\$)

Sep. 30, 2024 Sep. 30, 2023

[Debt Instrument \[Line Items\]](#)

[Trust preferred securities](#) \$ 13,661,000 \$ 13,661,000

[Subordinated debentures, net of issuance costs](#) 19,693,000 19,591,000

[Other long-term borrowings](#) 0 621,000

Long-term borrowings	33,354,000	33,873,000
Discounted leases	0	600,000
Maturities of Long-term Debt		
2025	0	
2026	0	
2027	0	
2028	0	
2029	0	
Thereafter	33,354,000	
Total long-term borrowings	33,354,000	\$ 33,873,000
Trust preferred securities		
Debt Instrument [Line Items]		
Long-term borrowings	13,661,000	
Maturities of Long-term Debt		
2025	0	
2026	0	
2027	0	
2028	0	
2029	0	
Thereafter	13,661,000	
Total long-term borrowings	13,661,000	
Subordinated debentures		
Debt Instrument [Line Items]		
Long-term borrowings	19,693,000	
Maturities of Long-term Debt		
2025	0	
2026	0	
2027	0	
2028	0	
2029	0	
Thereafter	19,693,000	
Total long-term borrowings	19,693,000	
Other long-term borrowings		
Debt Instrument [Line Items]		
Long-term borrowings	0	
Maturities of Long-term Debt		
2025	0	
2026	0	
2027	0	
2028	0	
2029	0	
Thereafter	0	
Total long-term borrowings	\$ 0	

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SHORT-TERM AND LONG-TERM BORROWINGS - Long Term Debt Narrative (Details) \$ / shares in Units, \$ in Thousands	12 Months Ended		
	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
	USD (\$) Period \$ / shares shares	USD (\$)	USD (\$)
Debt Instrument [Line Items]			
Proceeds from long-term borrowings	\$ 0		\$ 20,000
Subordinated debentures, net of issuance costs	19,693	\$ 19,591	
6 Point 625 Percent Fixed to Floating Rate Subordinated Debt, Due 2032 Subordinated debentures			
Debt Instrument [Line Items]			
Proceeds from long-term borrowings	\$ 20,000		
Interest rate, stated percentage	6.625%		
5.75% Fixed to Floating Rate Subordinated Debt, Due August 15, 2026 Subordinated debentures			
Debt Instrument [Line Items]			
Subordinated debentures, net of issuance costs	\$ 19,700		
Crestmark Bancorp, Inc.			
Debt Instrument [Line Items]			
Effective interest rate	7.85%		
Long-term borrowings	\$ 3,400		
Debt instrument, term	30 years		
Interest payment deferment period	5 years		
Tenor Spread Adjustment Crestmark Bancorp, Inc.			
Debt Instrument [Line Items]			
Basis spread on variable rate	0.26161%		
Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate Crestmark Bancorp, Inc.			
Debt Instrument [Line Items]			
Basis spread on variable rate	3.00%		
First Midwest Financial Capital Trust I			
Debt Instrument [Line Items]			
Issuance of trust preferred securities (in shares) shares	10,000		
Number of authorized shares of trust preferred securities issued (in shares) shares	10,310		
Number of consecutive semi-annual periods that interest payments on capital securities may be deferred Period	10		
Redemption price per capital security (in dollars per share) \$ / shares	\$ 1,000		
First Midwest Financial Capital Trust I Tenor Spread Adjustment			
Debt Instrument [Line Items]			
Basis spread on variable rate	0.42826%		
First Midwest Financial Capital Trust I Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate			
Debt Instrument [Line Items]			
Basis spread on variable rate	3.75%		
Effective interest rate	8.43%	9.65%	
First Midwest Financial Capital Trust I Secured Overnight Financing Rate (SOFR) Overnight Index Swap Rate Maximum			
Debt Instrument [Line Items]			
Effective interest rate	12.50%		
First Midwest Financial Capital Trust I First Midwest Financial Capital Trust I			
Debt Instrument [Line Items]			
Equity method investment, ownership percentage	100.00%		

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STOCKHOLDERS' EQUITY (Details) - USD (\$) \$ in Millions Class of Stock [Line Items]	12 Months Ended			
	Sep. 30, 2024	Sep. 30, 2023	Aug. 25, 2023	Sep. 03, 2021

Stock repurchased during period (in shares)	126,221	67,103	
Stock repurchased during period, value	\$ 6.1	\$ 2.5	
Retired common stock held in treasury (in shares)	129,929	149,679	
Common Stock			
Class of Stock [Line Items]			
Shares authorized to be repurchased (in shares)	146,435		6,000,000
Additional shares authorized to be repurchased (in shares)		7,000,000	
Stock repurchased under repurchase program (in shares)	1,520,001	2,628,541	
Remaining number of shares authorized to be repurchased (in shares)	7,000,000		

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STOCK	12 Months Ended
COMPENSATION -	
Additional	Sep. 30, 2024
Information (Details)	USD (\$)
\$ in Millions	shares

[Share-based Compensation Arrangement by Share-based Payment Award \[Line Items\]](#)

Period that options vest	8 years
Stock based compensation expense not yet recognized in income \$	\$ 6.3
Weighted average remaining period for unrecognized stock based compensation (in years)	1 year 6 months 21 days

[Restricted Stock](#)

[Share-based Compensation Arrangement by Share-based Payment Award \[Line Items\]](#)

Period that options vest	3 years
Restricted Stock Director	

[Share-based Compensation Arrangement by Share-based Payment Award \[Line Items\]](#)

Period that options vest	1 year
Performance Shares	

[Share-based Compensation Arrangement by Share-based Payment Award \[Line Items\]](#)

Period that options vest	3 years
Shares issuable upon vesting (in shares) shares	1

[Performance Shares | Minimum](#)

[Share-based Compensation Arrangement by Share-based Payment Award \[Line Items\]](#)

Payout levels percentage	50.00%

[Performance Shares | Maximum](#)

[Share-based Compensation Arrangement by Share-based Payment Award \[Line Items\]](#)

Payout levels percentage	200.00%

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STOCK	12 Months Ended
COMPENSATION -	
Nonvested Shares	Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2021
(Details) - \$ / shares	

[Number of Shares](#)

Shares outstanding, beginning of period (in shares)	370,151	474,348	
Granted (in shares)	181,117	135,417	60,984,000
Vested (in shares)	(288,734)	(229,803)	
Forfeited or expired (in shares)	(13,864)	(9,811)	
Shares outstanding, end of period (in shares)	248,670	370,151	

[Weighted Average Fair Value at Grant](#)

Shares outstanding, beginning of period (in dollars per share)	\$ 35.87	\$ 36.52	
Granted (in dollars per share)	50.61	36.68	
Vested (in dollars per share)	40.22	37.46	
Forfeited or expired (in dollars per share)	42.49	41.14	
Shares outstanding, end of period (in dollars per share)	\$ 41.19	\$ 35.87	

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STOCK	12 Months Ended
COMPENSATION -	
Performance Shares	Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2021
(Details) - \$ / shares	

[Number of Units](#)

Shares outstanding, beginning of period (in shares)	370,151	474,348	
Granted (in shares)	181,117	135,417	60,984,000
Vested (in shares)	(288,734)	(229,803)	
Forfeited or expired (in shares)	(13,864)	(9,811)	
Shares outstanding, end of period (in shares)	248,670	370,151	

[Weighted Average Fair Value at Grant](#)

Shares outstanding, beginning of period (in dollars per share)	\$ 35.87	\$ 36.52	
Granted (in dollars per share)	50.61	36.68	
Vested (in dollars per share)	40.22	37.46	
Forfeited or expired (in dollars per share)	42.49	41.14	
Shares outstanding, end of period (in dollars per share)	\$ 41.19	\$ 35.87	

[PSUs](#)

[Number of Units](#)

Shares outstanding, beginning of period (in shares)	155,804	96,689	
Granted (in shares)	52,125	59,115	
Vested (in shares)	(60,984)	0	
Forfeited or expired (in shares)	(4,483)	0	
Shares outstanding, end of period (in shares)	142,462	155,804	

[Weighted Average Fair Value at Grant](#)

Shares outstanding, beginning of period (in dollars per share)	\$ 41.20	\$ 42.59	
Granted (in dollars per share)	49.61	38.94	
Vested (in dollars per share)	55.47	0	
Forfeited or expired (in dollars per share)	44.59	0	
Shares outstanding, end of period (in dollars per share)	\$ 47.24	\$ 41.20	

[Target Performance Share Units](#)

[Number of Units](#)

Granted (in shares)	47,252,000

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STOCK	12 Months Ended
COMPENSATION -	
Effects to Net Income	Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
(Details) - USD (\$)	
\$ in Thousands	

[Share-Based Payment Arrangement \[Abstract\]](#)

Tax effects of employee's stock-based compensation expense recognized income	\$ 1,873	\$ 1,838	\$ 2,181
Total employee stock-based compensation expense recognized in income, net of tax effects of \$1,873, \$1,838, and \$2,181, respectively	\$ 8,416	\$ 8,465	\$ 7,824

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INCOME TAXES	12 Months Ended
(Details) - USD (\$)	Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022
\$ in Thousands	

Federal:			
Current	\$ 9,815	\$ 8,682	\$ 5,657
Deferred	9,281	(1,168)	12,900
Federal income tax expense	19,096	7,514	18,557
State:			
Current	8,211	7,817	4,720
Deferred	1,834	993	4,687
State tax expense	10,045	8,810	9,407
Income tax expense	29,141	16,324	27,964
Deferred tax assets:			
Allowance for credit losses	11,042	11,606	
Deferred compensation	4,351	3,739	
Stock based compensation	2,402	3,916	
Valuation adjustments	175	393	
General business credits	55,706	59,783	
Accrued expenses	2,763	2,558	
Lease liability	6,503	7,210	
Net unrealized loss on securities available for sale	50,819	84,908	
Premises and equipment	3,939	0	
Other assets	3,940	4,193	
Gross deferred tax assets	141,640	178,306	
Deferred tax liabilities:			
Premises and equipment	0	(2,016)	
Intangibles	(7,859)	(5,862)	
Leased assets	(76,016)	(66,877)	
Right-of-use assets	(6,218)	(6,877)	
Other liabilities	(1,346)	(1,349)	
Gross deferred tax liabilities	(91,439)	(82,981)	
Net deferred tax assets	50,201	95,325	
Amount			
Statutory federal income tax expense and rate	41,746	38,248	38,714
Change in tax rate resulting from:			
State income taxes net of federal benefits	7,875	7,047	7,413
162(m) disallowance	1,874	919	1,125
Tax exempt income	(690)	(783)	(743)
General business credits	(21,132)	(28,633)	(17,589)
Other, net	(532)	(474)	(956)
Income tax expense	\$ 29,141	\$ 16,324	\$ 27,964
Rate			
Statutory federal income tax expense and rate (percent)	21.00%	21.00%	21.00%
State income taxes net of federal benefits (percent)	4.00%	3.90%	4.00%
162 (m) disallowance (percent)	0.90%	0.50%	0.40%
Tax exempt income (percent)	(0.30%)	(0.40%)	(0.40%)
General business credits (percent)	(10.60%)	(15.70%)	(9.50%)
Other, net (percent)	(0.30%)	(0.30%)	(0.30%)
Total income tax expense (percent)	14.70%	9.00%	15.20%
Gross deferred tax on state net operating loss carryforwards	\$ 3,000	\$ 2,700	
Operating loss carryforwards reserved	3,000	2,700	
Tax credit, investment, amount	19,700	27,400	\$ 16,800
Unrecognized Tax Benefits I(Roll Forward)			
Balance at beginning of fiscal year	521	645	
Additions for tax positions related to prior years	56		
Reductions for tax positions related to prior years		(124)	
Balance at end of fiscal year	577	\$ 521	\$ 645
Unrecognized tax benefits that, if recognized, would impact the effective rate	540		
Accrued interest related to unrecognized tax benefits	\$ 93		

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CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS - Financial Measures of Capital (Details)	Sep. 30, 2024 Sep. 30, 2023	
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]		
Tier 1 (core) capital (to adjusted total assets), ratio	9.26%	8.11%
Tier 1 (core) capital (to adjusted total assets), minimum requirement for capital adequacy purposes, ratio	4.00%	4.00%
Tier 1 (core) capital (to adjusted total assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio	5.00%	5.00%
Common equity Tier 1 (to risk-weighted assets), actual ratio	12.61%	11.25%
Common equity Tier 1 (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio	4.50%	4.50%
Common equity Tier 1 (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio	6.50%	6.50%
Tier 1 (core) capital (to risk weighted assets), ratio	0.1286	0.1150
Tier 1 (core) capital (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio	0.0600	0.0600
Tier 1 (core) capital (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio	0.0800	0.0800
Total qualifying capital (to risk-weighted assets), ratio	14.08%	12.84%
Total qualifying capital (to risk-weighted assets), minimum requirement for capital adequacy purposes, ratio	8.00%	8.00%
Total qualifying capital (to risk-weighted assets), minimum requirement to be well capitalized under prompt corrective action provisions, ratio	10.00%	10.00%
MetaBank		
Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]		
Tier 1 (core) capital (to adjusted total assets), ratio	9.44%	8.32%
Common equity Tier 1 (to risk-weighted assets), actual ratio	13.12%	11.81%
Tier 1 (core) capital (to risk weighted assets), ratio	0.1312	0.1181
Total qualifying capital (to risk-weighted assets), ratio	13.97%	12.76%

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CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS - Reconciliation of Capital Amounts (Details) \$ in Thousands	Sep. 30, 2024 Sep. 30, 2023 Sep. 30, 2022 Sep. 30, 2021			
	USD (\$)	USD (\$)	USD (\$)	USD (\$)
Reconciliation of capital amounts [Abstract]				
Total stockholders' equity	\$ 839,605	\$ 650,625	\$ 645,140	\$ 871,884
Adjustments:				
LESS: Goodwill, net of associated deferred tax liabilities	296,105	297,679		
LESS: Certain other intangible assets	18,018	21,228		
LESS: Net deferred tax assets from operating loss and tax credit carry-forwards	13,253	19,679		

Items]				
Noninterest income:				
Corporate Services/Other		53,443	53,346	
Disaggregation of Revenue [Line Items]				
Net interest income		24,140	38,306	21,749
Gain on trademarks		0	10,000	
Gain (loss) on sale of other		4,972	658	
Other income		5,019	5,477	
Total noninterest income		10,732	17,004	\$ 36,143
Revenue		34,872	55,310	
Corporate Services/Other Refund transfer product fees				
Disaggregation of Revenue [Line Items]				
Noninterest income:		0	0	
Corporate Services/Other Refund advance fee income				
Disaggregation of Revenue [Line Items]				
Noninterest income:		0	0	
Corporate Services/Other Card and deposit fees				
Disaggregation of Revenue [Line Items]				
Noninterest income:		27	25	
Corporate Services/Other Rental income				
Disaggregation of Revenue [Line Items]				
Noninterest income:		\$ 714	\$ 844	

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SEGMENT REPORTING (Details) \$ in Thousands	3 Months Ended												12 Months Ended		
	Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$)	USD (\$) segment	USD (\$)	USD (\$)
Segment Reporting Information [Line Items]															
Number of reporting segments segment													3		
Segment data [Abstract]															
Net interest income	\$ 115,922	\$ 110,859	\$ 118,301	\$ 110,036	\$ 104,934	\$ 97,465	\$ 101,405	\$ 84,057	\$ 79,760	\$ 72,151	\$ 83,800	\$ 71,613	\$ 455,118	\$ 387,861	\$ 307,324
Provision for (reversal of) credit loss													42,238	57,448	28,862
Noninterest income	52,010	\$ 65,871	\$ 128,945	\$ 52,761	56,051	\$ 67,733	\$ 127,038	\$ 65,777	43,456	\$ 53,994	\$ 109,766	\$ 86,591	299,587	316,599	293,807
Noninterest expense													513,253	464,975	385,275
Income before income tax expense													198,791	182,131	187,318
Total assets	7,549,336				7,535,543				6,747,410				7,549,336	7,535,543	6,747,410
Total goodwill	309,505				309,505				309,505				309,505	309,505	309,505
Total deposits	5,875,085				6,589,182				5,866,037				5,875,085	6,589,182	5,866,037
Total Committed Loans															
Segment data [Abstract]															
Provision for (reversal of) credit loss													42,661	57,354	28,538
Consumer															
Segment data [Abstract]															
Net interest income													236,011	154,316	98,366
Noninterest income													217,107	233,544	189,252
Noninterest expense													207,778	165,782	99,589
Income before income tax expense													218,390	183,158	157,349
Total assets	444,272				492,964				356,994				444,272	492,964	356,994
Total goodwill	87,145				87,145				87,145				87,145	87,145	87,145
Total deposits	5,643,228				6,376,467				5,695,776				5,643,228	6,376,467	5,695,776
Consumer Total Committed Loans															
Segment data [Abstract]															
Provision for (reversal of) credit loss													26,950	38,920	30,680
Commercial															
Segment data [Abstract]															
Net interest income													194,967	195,239	187,209
Noninterest income													71,748	66,051	68,412
Noninterest expense													142,143	141,627	128,904
Income before income tax expense													109,001	101,279	112,043
Total assets	4,437,844				4,179,914				3,487,461				4,437,844	4,179,914	3,487,461
Total goodwill	222,360				222,360				222,360				222,360	222,360	222,360
Total deposits	10,935				5,958				8,965				10,935	5,958	8,965
Commercial Total Committed Loans															
Segment data [Abstract]															
Provision for (reversal of) credit loss													15,571	18,384	14,674
Corporate Services/Other															
Segment data [Abstract]															
Net interest income													24,140	38,306	21,749
Noninterest income													10,732	17,004	36,143
Noninterest expense													163,332	157,566	156,782
Income before income tax expense													(128,600)	(102,306)	(82,074)
Total assets	2,667,220				2,862,665				2,902,955				2,667,220	2,862,665	2,902,955
Total goodwill	0				0				0				0	0	0
Total deposits	\$ 220,922				\$ 206,757				\$ 161,296				220,922	206,757	161,296
Corporate Services/Other Total Committed Loans															
Segment data [Abstract]															
Provision for (reversal of) credit loss															

\$

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PARENT COMPANY				
FINANCIAL				
STATEMENTS -				
Balance Sheet	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022	Sep. 30, 2021
(Details) - USD (\$)				
\$ in Thousands				

ASSETS				
Cash and cash equivalents	\$ 158,337	\$ 375,580		
Securities held to maturity, at amortized cost	33,092	36,591		
Other assets	260,070	292,327		
Total assets	7,549,336	7,535,543	\$ 6,747,410	
LIABILITIES				
Long-term borrowings	33,354	33,873		
Other liabilities	424,292	248,863		
Total liabilities	6,709,731	6,884,918		
STOCKHOLDERS' EQUITY				
Additional paid-in capital	638,803	628,500		
Retained earnings	354,474	278,655		
Accumulated other comprehensive loss	(153,394)	(255,443)		
Treasury stock, at cost	(249)	(344)		
Total equity attributable to parent	839,882	651,630		
Noncontrolling interest	(277)	(1,005)		
Total stockholders' equity	839,605	650,625	\$ 645,140	\$ 871,884
Total liabilities and stockholders' equity	7,549,336	7,535,543		
Meta Financial				

ASSETS				
Cash and cash equivalents	1,898	1,399		
Securities held to maturity, at amortized cost	10,896	9,220		
Investment in subsidiaries	865,843	678,572		
Other assets	2,263	1,312		
Total assets	880,900	690,503		
LIABILITIES				
Long-term borrowings	33,354	33,252		
Other liabilities	7,941	6,626		
Total liabilities	41,295	39,878		
STOCKHOLDERS' EQUITY				
Common stock	248	262		
Additional paid-in capital	638,803	628,500		
Retained earnings	354,474	278,655		
Accumulated other comprehensive loss	(153,394)	(255,443)		
Treasury stock, at cost	(249)	(344)		
Total equity attributable to parent	839,882	651,630		
Noncontrolling interest	(277)	(1,005)		
Total stockholders' equity	839,605	650,625		
Total liabilities and stockholders' equity	\$ 880,900	\$ 690,503		

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PARENT COMPANY					3 Months Ended								12 Months Ended						
FINANCIAL																			
STATEMENTS -																			
Income Statement					Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
(Details) - USD (\$)																			
\$ in Thousands																			
CONDENSED STATEMENTS OF OPERATIONS [Abstract]																			
Interest expense					\$ 3,828	\$ 3,083	\$ 8,460	\$ 5,862	\$ 4,708	\$ 1,881	\$ 3,282	\$ 1,003	\$ 462	\$ 1,755	\$ 1,377	\$ 1,278	\$ 21,233	\$ 10,874	\$ 4,872
Other expense																	51,694	47,826	45,865
Income tax benefit																	29,141	16,324	27,964
Other income																	23,167	22,115	17,357
Net income before noncontrolling interest																	169,650	165,807	159,354
Net income attributable to parent					\$ 33,597	\$ 41,835	\$ 65,268	\$ 27,657	\$ 35,906	\$ 45,096	\$ 54,771	\$ 27,842	\$ 23,420	\$ 22,391	\$ 49,251	\$ 61,324	168,357	163,615	156,386

Meta Financial															
CONDENSED STATEMENTS OF OPERATIONS [Abstract]															
Interest expense													2,667	2,538	3,982
Other expense													3,297	1,409	1,062
Total expense													5,964	3,947	5,044
Loss before income taxes and equity in undistributed net income of subsidiaries													(5,964)	(3,947)	(5,044)
Income tax benefit													(1,147)	(967)	(1,029)
Loss before equity in undistributed net income of subsidiaries													(4,817)	(2,980)	(4,015)
Equity in undistributed net income of subsidiaries													172,017	166,738	159,652
Other income													1,157	(143)	749
Net income before noncontrolling interest													173,174	166,595	160,401
Net income attributable to parent													\$	\$	\$
													168,357	163,615	156,386

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PARENT COMPANY FINANCIAL STATEMENTS - Cash Flow Statement (Details) - USD (\$) \$ in Thousands	3 Months Ended								12 Months Ended							
	Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022	
Cash flows from operating activities:																
Net income attributable to parent	\$ 33,597	\$ 41,835	\$ 65,268	\$ 27,657	\$ 35,906	\$ 45,096	\$ 54,771	\$ 27,842	\$ 23,420	\$ 22,391	\$ 49,251	\$ 61,324	\$ 168,357	\$ 163,615	\$ 156,386	
Adjustments to reconcile net income to net cash provided by (used in) operating activities:																
Depreciation, amortization and accretion, net													57,765	64,955	61,601	
Net change in accrued interest receivable													(8,103)	(5,303)	(1,725)	
Net change in other assets													(11,747)	17,134	(32,936)	
Net change in accrued expenses and other liabilities													176,083	48,658	(10,640)	
Stock compensation													10,286	11,070	10,004	
Net cash provided by operating activities													453,537	303,111	268,809	
Cash flows from investing activities:																
Net cash (used in) investing activities													(227,661)	(920,758)	(310,872)	

Cash flows from financing activities:															
Redemption of long-term borrowings												0	0	(75,000)	
Payment of debt issuance costs												0	(511)	0	
Proceeds from long-term borrowings												0	0	20,000	
Dividends paid on common stock												(5,067)	(5,426)	(5,921)	
Issuance of common stock due to restricted stock												3	1	1	
Repurchases of common stock												(86,853)	(120,437)	(168,235)	
Net cash provided by (used in) financing activities												(443,200)	604,858	117,818	
Net change in cash and cash equivalents												(217,243)	(12,458)	74,019	
Cash and cash equivalents at beginning of fiscal year					375,580			388,038		314,019	375,580	388,038	314,019		
Cash and cash equivalents at end of fiscal period	158,337				375,580			388,038			158,337	375,580	388,038		
Meta Financial															
Cash flows from operating activities:															
Net income attributable to parent												168,357	163,615	156,386	
Adjustments to reconcile net income to net cash provided by (used in) operating activities:															
Depreciation, amortization and accretion, net												102	102	1,020	
Equity in undistributed net income of subsidiaries												(172,017)	(166,738)	(159,652)	
Net change in accrued interest receivable												46	(30)	(15)	
Net change in other assets												(997)	(354)	(636)	
Net change in accrued expenses and other liabilities												1,315	(1,793)	3,163	
Cash dividend received												87,000	110,000	229,200	
Stock compensation												10,287	11,070	10,004	
Net cash provided by operating activities												94,093	115,872	239,470	
Cash flows from investing activities:															
Alternative investments												(1,676)	(1,217)	(3,380)	
Net cash (used in) investing activities												(1,676)	(1,217)	(3,380)	
Cash flows from financing activities:															
Redemption of long-term borrowings												0	0	(75,000)	
Payment of debt issuance costs												0	(511)	0	
Proceeds from long-term borrowings												0	0	20,000	
Dividends paid on common stock												(5,067)	(5,426)	(5,921)	
Issuance of common stock due to restricted stock												2	1	1	
Issuance of common stock due to ESOP												0	0	2,886	
Repurchases of common stock												(86,853)	(120,437)	(168,235)	
Net cash provided by (used in) financing activities												(91,918)	(126,373)	(226,269)	
Net change in cash and cash equivalents												499	(11,718)	9,821	
Cash and cash equivalents at beginning of fiscal year					\$ 1,399			\$ 13,117		\$ 3,296	1,399	13,117	3,296		
Cash and cash equivalents at end of fiscal period	\$ 1,898				\$ 1,399			\$ 13,117		\$ 1,898	\$ 1,399	\$ 13,117	\$ 13,117		

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SELECTED QUARTERLY FINANCIAL DATA (UNAUDITED) (Details) - USD (\$) \$ / shares in Units, \$ in Thousands	3 Months Ended								12 Months Ended						
	Sep. 30, 2024	Jun. 30, 2024	Mar. 31, 2024	Dec. 31, 2023	Sep. 30, 2023	Jun. 30, 2023	Mar. 31, 2023	Dec. 31, 2022	Sep. 30, 2022	Jun. 30, 2022	Mar. 31, 2022	Dec. 31, 2021	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
Quarterly Financial Information Disclosure [Abstract]															
Interest and dividend income	\$ 119,750	\$ 113,942	\$ 126,761	\$ 115,898	\$ 109,642	\$ 99,346	\$ 104,687	\$ 85,060	\$ 80,222	\$ 73,906	\$ 85,177	\$ 72,891	\$ 476,351	\$ 398,735	\$ 312,196
Interest expense	3,828	3,083	8,460	5,862	4,708	1,881	3,282	1,003	462	1,755	1,377	1,278	21,233	10,874	4,872
Net interest income	115,922	110,859	118,301	110,036	104,934	97,465	101,405	84,057	79,760	72,151	83,800	71,613	455,118	387,861	307,324
Provision for (reversal of) credit loss	838	5,881	26,052	9,890	9,042	1,773	36,763	9,776	(2,648)	(1,302)	32,302	186	42,661	57,354	28,538
Noninterest income	52,010	65,871	128,945	52,761	56,051	67,733	127,038	65,777	43,456	53,994	109,766	86,591	299,587	316,599	293,807
Net income attributable to parent	\$ 33,597	\$ 41,835	\$ 65,268	\$ 27,657	\$ 35,906	\$ 45,096	\$ 54,771	\$ 27,842	\$ 23,420	\$ 22,391	\$ 49,251	\$ 61,324	\$ 168,357	\$ 163,615	\$ 156,386
Earnings per common share															
Basic (in dollars per share)	\$ 1.35	\$ 1.66	\$ 2.56	\$ 1.06	\$ 1.37	\$ 1.69	\$ 1.99	\$ 0.98	\$ 0.81	\$ 0.76	\$ 1.66	\$ 2.00	\$ 6.63	\$ 6.01	\$ 5.26
Diluted (in dollars per share)	1.35	1.66	2.56	1.06	1.36	1.68	1.99	0.98	0.81	0.76	1.66	2.00	6.62	5.99	5.26
Dividend declared per share (in dollars per share)	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.05	\$ 0.20	\$ 0.20	\$ 0.20

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FAIR VALUES OF FINANCIAL INSTRUMENTS- Narrative (Details) - USD (\$)	12 Months Ended	
	Sep. 30, 2024	Sep. 30, 2023
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Transfers between levels of fair value hierarchy	\$ 0	\$ 0
Minimum Impaired Loans Level 3 Valuation, Market Approach		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Range of estimated selling cost (percentage)	3.00%	
Maximum Impaired Loans Level 3 Valuation, Market Approach		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Range of estimated selling cost (percentage)	37.00%	

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FAIR VALUES OF FINANCIAL INSTRUMENTS - Assets Measured at Fair Value on Recurring and Non- recurring Basis (Details) - USD (\$) \$ in Thousands	Sep. 30, 2024 Sep. 30, 2023	
Level 1		
Debt securities AFS		
Total debt securities AFS	\$ 0	\$ 0
Common equities and mutual funds	3,303	3,378
Level 2		
Debt securities AFS		
Total debt securities AFS	1,741,221	1,804,228
Common equities and mutual funds	0	0
Level 3		
Debt securities AFS		
Total debt securities AFS	0	0
Common equities and mutual funds	0	0

Recurring		
Debt securities AFS		
Corporate securities	19,750	18,250
SBA securities	81,935	85,242
Obligations of states and political subdivisions	480	2,289
Non-bank qualified obligations of states and political subdivisions	217,990	226,723
Asset-backed securities	189,698	246,199
Mortgage-backed securities	1,231,368	1,225,525
Total debt securities AFS	1,741,221	1,804,228
Common equities and mutual funds	3,303	3,378
Non-marketable equity securities	11,828	8,389

Recurring | Level 1

Debt securities AFS		
Corporate securities	0	0
SBA securities	0	0
Obligations of states and political subdivisions	0	0
Non-bank qualified obligations of states and political subdivisions	0	0
Asset-backed securities	0	0
Mortgage-backed securities	0	0
Total debt securities AFS	0	0
Common equities and mutual funds	3,303	3,378
Non-marketable equity securities	0	0

Recurring | Level 2

Debt securities AFS		
Corporate securities	19,750	18,250
SBA securities	81,935	85,242
Obligations of states and political subdivisions	480	2,289
Non-bank qualified obligations of states and political subdivisions	217,990	226,723
Asset-backed securities	189,698	246,199
Mortgage-backed securities	1,231,368	1,225,525
Total debt securities AFS	1,741,221	1,804,228
Common equities and mutual funds	0	0
Non-marketable equity securities	0	0

Recurring | Level 3

Debt securities AFS		
Corporate securities	0	0
SBA securities	0	0
Obligations of states and political subdivisions	0	0
Non-bank qualified obligations of states and political subdivisions	0	0
Asset-backed securities	0	0
Mortgage-backed securities	0	0
Total debt securities AFS	0	0
Common equities and mutual funds	0	0
Non-marketable equity securities	\$ 0	\$ 0

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FAIR VALUES OF FINANCIAL INSTRUMENTS - Quantitative Information (Details) - USD (\$) \$ in Thousands	12 Months Ended	
	Sep. 30, 2024	Sep. 30, 2023
Level 1		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	\$ 0	\$ 0
Level 2		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Level 3		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	4,036,490	4,223,010
Nonrecurring		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	7,652	21,829
Nonrecurring Level 1		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Nonrecurring Level 2		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Nonrecurring Level 3		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	7,652	21,829
Commercial finance Nonrecurring		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	7,652	21,829
Commercial finance Nonrecurring Level 1		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Commercial finance Nonrecurring Level 2		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Commercial finance Nonrecurring Level 3		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	7,652	21,829
Total loans and leases, net individually evaluated for credit loss Level 3 Valuation, Market Approach		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	\$ 7,652	21,829
Total loans and leases, net individually evaluated for credit loss Level 3 Valuation, Market Approach Minimum		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Range of estimated selling cost (percentage)	3.00%	
Total loans and leases, net individually evaluated for credit loss Level 3 Valuation, Market Approach Maximum		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Range of estimated selling cost (percentage)	37.00%	
Total loans and leases, net individually evaluated for credit loss Nonrecurring		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	\$ 7,652	21,829
Total loans and leases, net individually evaluated for credit loss Nonrecurring Level 1		

Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Total loans and leases, net individually evaluated for credit loss Nonrecurring Level 2		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	0	0
Total loans and leases, net individually evaluated for credit loss Nonrecurring Level 3		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Fair value	\$ 7,652	21,829
Foreclosed assets, net Nonrecurring		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Foreclosed assets, net		0
Foreclosed assets, net Nonrecurring Level 1		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Foreclosed assets, net		0
Foreclosed assets, net Nonrecurring Level 2		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Foreclosed assets, net		0
Foreclosed assets, net Nonrecurring Level 3		
Fair Value Inputs, Assets, Quantitative Information [Line Items]		
Foreclosed assets, net		\$ 0

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FAIR VALUES OF FINANCIAL INSTRUMENTS - Balance Sheet		
Grouping (Details) -	Sep. 30, 2024	Sep. 30, 2023
USD (\$)		
\$ in Thousands		
Financial assets		
Debt securities held to maturity	\$ 30,236	\$ 31,425
Level 1		
Financial assets		
Cash and cash equivalents	158,337	375,580
Debt securities available for sale	0	0
Debt securities held to maturity	0	0
Common equities and mutual funds	3,303	3,378
Non-marketable equity securities	0	0
Loans held for sale	0	0
Loans and leases	0	0
Federal Reserve Bank and Federal Home Loan Bank stocks	0	0
Accrued interest receivable	31,385	23,282
Financial liabilities		
Deposits	5,845,879	6,583,648
Overnight federal funds purchased	377,000	13,000
Other short- and long-term borrowings	0	0
Accrued interest payable	571	247
Level 2		
Financial assets		
Cash and cash equivalents	0	0
Debt securities available for sale	1,741,221	1,804,228
Debt securities held to maturity	30,236	31,425
Common equities and mutual funds	0	0
Non-marketable equity securities	9,522	12,064
Loans held for sale	688,870	77,779
Loans and leases	0	0
Federal Reserve Bank and Federal Home Loan Bank stocks	36,014	28,210
Accrued interest receivable	0	0
Financial liabilities		
Deposits	29,115	5,417
Overnight federal funds purchased	0	0
Other short- and long-term borrowings	31,787	31,187
Accrued interest payable	0	0
Level 3		
Financial assets		
Cash and cash equivalents	0	0
Debt securities available for sale	0	0
Debt securities held to maturity	0	0
Common equities and mutual funds	0	0
Non-marketable equity securities	0	0
Loans held for sale	0	0
Loans and leases	4,036,490	4,223,010
Federal Reserve Bank and Federal Home Loan Bank stocks	0	0
Accrued interest receivable	0	0
Financial liabilities		
Deposits	0	0
Overnight federal funds purchased	0	0
Other short- and long-term borrowings	0	0
Accrued interest payable	0	0
Carrying Amount		
Financial assets		
Cash and cash equivalents	158,337	375,580
Debt securities available for sale	1,741,221	1,804,228
Debt securities held to maturity	33,092	36,591
Common equities and mutual funds	3,303	3,378
Non-marketable equity securities	21,350	20,453
Loans held for sale	688,870	77,779
Loans and leases	4,071,071	4,359,681
Federal Reserve Bank and Federal Home Loan Bank stocks	36,014	28,210
Accrued interest receivable	31,385	23,282
Financial liabilities		
Deposits	5,875,085	6,589,182
Overnight federal funds purchased	377,000	13,000
Other short- and long-term borrowings	33,354	33,873
Accrued interest payable	571	247
Estimated Fair Value		
Financial assets		
Cash and cash equivalents	158,337	375,580
Debt securities available for sale	1,741,221	1,804,228
Debt securities held to maturity	30,236	31,425

Common equities and mutual funds	3,303	3,378
Non-marketable equity securities	21,350	20,453
Loans held for sale	688,870	77,779
Loans and leases	4,036,490	4,223,010
Federal Reserve Bank and Federal Home Loan Bank stocks	36,014	28,210
Accrued interest receivable	31,385	23,282
Financial liabilities		
Deposits	5,874,994	6,589,065
Overnight federal funds purchased	377,000	13,000
Other short- and long-term borrowings	31,787	31,187
Accrued interest payable	\$ 571	\$ 247

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SUBSEQUENT EVENTS (Details) - USD (\$) \$ in Thousands	12 Months Ended				
	Nov. 01, 2024	Oct. 31, 2024	Sep. 30, 2024	Sep. 30, 2023	Sep. 30, 2022
<u>Subsequent Event [Line Items]</u>					
Sale loans			\$ 2,040,000	\$ 1,140,000	
Debt securities			\$ 0	\$ 0	\$ 265,951
<u>Subsequent Event</u>					
<u>Subsequent Event [Line Items]</u>					
Debt securities	\$ 161,600				
Loss on sale of securities	\$ (15,800)				
<u>Disposal Group, Disposed of by Sale, Not Discontinued Operations [Commercial Insurance Premium Finance Business]</u>					
<u>Subsequent Event</u>					
<u>Subsequent Event [Line Items]</u>					
Cash purchase price		\$ 603,300			
Premium		31,200			
Gain on transaction		16,400			
Sale loans		\$ 588,400			

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#OGDK7A.YNJQ<&4GPZ4A!0W J=0UIR;UEA 6!#MI7E!+P04 M" #@GI93+U(^!K@\$0&108U!R;W!S+V-
O&ULS9+! M:L,P#(9?9?B>*!;!#DR:RT9/'0Q6V-C-V&IK&L?&UDCZ!G.R-F5L#!"CI=^? M/H%J':3V\$5^B#QC)8KH;7-
LEJ<:'8F"!#CZB\$ZE,B>ZW-S!Z!3E9SQ 4/JD M#@BBJE;@D)1H& \$%F\$FLJ8V6NJ(BGR!X(V>|>\$SMA/.,. 6'7:4@)
<<6#-. M#>AK>\$&&&\$T:70 H9.%7 Q\$X=8)2DD.RH!YE)2CH'7+/KY+?%X!-NPQH!B67!>2%6.1\$EOY?
+AX 1!8?23=AY8 ?V M'QM?;9L:~?MU%|P502P,\$% @ X)Z69E&UL!5L;<|HX%'!OK!;X9_9M"!8V@;:T\$W-I=MNTF83M
M3A^%\$5B-!EDD81_OTV23;J;/ 0LZ?O.14?GZ#AY!^XN8NB&B)3R M> +!06N!;3+ MUES@6QHO(!JM-
O=5H!L;\$8!V1@?25XL;\$#05%%;:U!@M.4?_@5RU2-9;_! M\$U=!)KF(M/+Y;_7!VMX^9<-L.ATR@6XP&U@=?
!YO!^1.6HCA5,+ \$P&IG/U9K MOJ!22("R7V4!;D!H/3%0@R#3LZG5C.=GSVQ.V?C.K;=#1M&N#C!7@XMLO2-MBW
A(5M>5 TR M6!VULS2 Y9>*?IUE!K9;O=05SP6.XYB1!^QL4\$UFG2&98T1G*=D 4. #? \$ MT4Q0?
*!|MHK@PI+27)66SRFU4!H(FLB!;4>"(<7K;YH! M5Z%82=J\$^!&N^<=<9ST6S!;Z5&T?95O-RCEU@5_9<8WS2J-
2S%UGB5P/&M MG#P=\$Q+!E L&08:7?'82J3E^34@3 BNEVOZKR2.FJW"\$2M"/F(9 M-
AIRMI;!MG&IA&!:;L:1>\$!2M!;6:PUDSY@R.S-D77.U!\$.9)>-T(^8LZ+ MD!& 'H8X2IKMHG%8!;V>7L-
)P>B"RV;IN'Z&U3-L+(IW1!072N0!)J<-Z3(T M!Z:.60F!A&9JGZJ!-#ZH'C(*!?'&Y'C!E>G@*Y;&O%"N@GL! !':-!K^(+
M.7!N?<^E!H!GT!;2MSAD6R4)RU3393>* M\$IV"~V!H4_5*E=?EK!DHN#Q;Y.FOH70^+,_Y%_GM,T+T.WF)&Y M"M-
2D&_#<^>G%>!KB.=D\$N7V85VWGV_1!^~?;4;"C!SR6<=<)(J(A)J&&E_#
M0X=Y>U^89Y7&4#04;6RL)"O&MV"XU_\$L%_!D8"V@!X.O40+R4E5@.5O&-RN0
MHGQ,C\$7H<.>77%_CT9+CVZ9EM6ZO*7<9;2)2.<)&F!-G!K>9;!'51W/55OR
ML+YJ!;053L_<6:W(GPP!3A8+\$DAGE!>F2J+SS&_~YRM)Q%4XOT4SMA*7&+SC
MYL=Q3E.X\$G;Y#P(RN;LXJ7IE,6>FMM#M# DL6XA9\$N)-7>W5YYNTB422%(JP# 4A
M%W+CI!^~3;G>_U_HL@6V\$5#)DU1?~0XG!/3-R0!A4)?_NVB8+A=OB5,V!&KXF M8\$O#>FZ=+2?
_VUI4;07/4;SHYG@'K.' MYA.L0Z1^P7V*BH 1JV*^NJI/^26<.!1!8\$@F_S6VZ3VW>_?_2K6J5D*Q\$
M2P=|Y(&8XQ;1#1?CQ1BK;~OK<;.0QY@%CS#*%F._^!19H;_!6+K#F"FI! MU4#E!Q4#6CV#30;9FV-
J/D3@H!W!O#;#"Q(H!A!8N_5!+ P04 M" #@GI9G400\$>T' "/_&_!AL+W=OK^?2T"LB0^#;A++R!5Q!FC8?
&S'%"7!I!^#WR^NFM<-Y!/%C@-^92^?)"&!;G6\$ MGD?#)/N+7K;7=NP&|M*\$TV@7#!<0!?'V\$!_N0!P%7!IE
=8NP'H78+9+ NQ= M@%TUH+T+;&=DMDW)./0QO!U;1E!0\$U>#FMC(8&_!T/P@%K_!C#;X&T<|HET
M0QB:P\$<_ENC;K(!^?OB\$J_@!HJ!&.(OD!RV:R/N+KE!33OMY!6B;9IH4<; MAU6"!K%/_*)"VIP<?!
6_B!O+;7BC*POD6U<(NPV!C_K_~8EX9O!GHZ!3K;Q(KD&L?R+55ZKT^!5*8=#AZ?EL3&39UN&D!O!KX
M**/J!M\$D5N#3.2#15./CQ^*~0S0E;JX#)1:A!-4AM=51M4%I4FL_KJ_JI
M&J@)80'UQ42%8/Z4!BFUTF%J!V;E/%UH6D2*T#K'J!UE4UU48\$LV&0>-"Y M?
A#;E.#4:LVF<=,T#1DQ96!~8IK\$"L2N#!2N*Y7#\$JE&4ZY6-2K;7_82(= ME_JPNK0TB15HW!QHW2A;.(AYP-
^@>X4\$C=-H3IB.DEK#;.%J6V9;V*F5@74Z;_MO J<3"-/VHPH!9D&8@<-CK8&\$?2,7A"-!A?_GN3/MH;_!H!8W?
D!%R@T=B! ME!%32!4%J\$NM2/ H!36K\$!S'F4P'K\$8FA=HOF\$J0Y0AEZ8Q9V_PZ S?
D4C'Z;X8!%X&47%T#TAV;...;20K"M+2D!9 M7)N>)K4BO=P!F,HT>4_A7U03R!V&@!KD-/L;S/J24!<-\$;
!#V*W3!%;G M&!;!#UBJY;JU;L;AR#^>)F^Q%~0;KE90--7;_1A*!_~ MKCJZ-KISV_4S!PNE M%_C^XP
4X8W02Q)^<(!LU97XI-JW?0I5;\$EKL'4YWT MO\F#7B9%IE9R;11!^C+CU/MY@3YB<\$7&?V1;HRJ!4UZ%(K4LI=
M@Z7.Z>|"PU>O16.EZ34=YT0&CNSOO.'E)=6DZ!+K<@K-PE6)9/PG81A!V<_MZ1B;3YS
Q;C49*DI!GMA.8/(DW+U%&UN9W#~EBY/_ JV8_~0@V%+/MF@B3 MOHHYH32F4EA;TW!~=D58>?
!O54K_!ZN3V_6U;"Z#9#;50U_KEG4QK9F_+K4B MM35SMRIE_!8\$!9!^2K6HY2;6K&_FM;\$7Y=;D5J>^%N5\$O!L."
(7Q_*2 M;FFN<4+G_3-X>#B>1T (9/RMD)2?5@.@2ZW(+S<-ECI-W_&_!>"NT7V:P.E\$ M/D+5;J6+X>JXVK3.X02LW
E8ZB!^1VL0\$;84\$!KOH;!7X)VB-8!EW>Y_OD-0 MO!7&=@Y+8.66P%(G!B-W.\$5.Z@>_N1P3L"<9RN3PQ
OI=34>F500!5AM;&= MPP#8N0&PU?G!X575;(AQ!5@0;/%H.S8@+!%L41P>#~MRG;~%2GGA@O!K2GN@
M_JYVD<(X?(*~^P2!FMN%V0H27!5P/2%3#DNK2="E5H25FP2!DDF8!;P!&";_M4BS-/M0J!M4MBM-
J%G5HG4Q.E=IN>;76-V!9&1N;H3JB2#2@N3;Q6&.X(!4< MIK4X_~T?
@Q@EV>%/4G)ZBXFV;E=;7;7;IGG3\$>N7FP\$5<_@"._<%MCJ+W!H MR=%;/DBTYN*!Z8) DBM?W3ZE^N1^>QR;GV?
B!>G3=/(T=9X?273 TT'P!%T M_8';_);G!H_!+!+4J(Z\$8G"(H!LHHEP)C!_Q_F^(F*5_27M;Y=P"PKCN_
M=QX)R8P;7)W!^~L_~F#~\$7E=PSP;~>\$4S0F'60;R!S)GJ;~*5B=-RMF!YG'@~69!2Z+!%21P7!@GZ>M2-9?;
(^8<|L?_W8!~R2VX)T!Z%~L MDU?TE<@G;_64_2!NC&Z!TJL;74_NM2*U'+W8U>LFCJN !K'06D*~T*~LK%Q*
M'5;V#G!CIW!5OM4!X3VY6;E3-3RP!_2(EH3RZU(K\$ FOODM25!A.@QH'B~VT/1 M RV-)2)
<5)*DD!P9GY^0YDE!0CYHFH C=X8Y2H+JY;>1BJ MH@;~U4@TP(UG+R3#VIBR"E4C_9;W""BBU0@;C3Z>9!\$?;Q-
/U_M4?W!U6YJYV6\$%~T%_DE+767_7H!+VN*7Z61R^0E?/U.H5@BKW1-GE
M_PAX>FADB/4,AE4W\$(S0N/H!B51.AG0&_=%CIW>^~HBT;_%3FEI?HG?Y^KU M;I/S;K9-

YJK!62!Z0.%A6".'->!9!F"=!*R3(77/*B3ZAAAF<800.7IG3 M #T^+,@9(ICW)!"J2'R(96M^?@QD6B&'QBSF-V%<.:C*"/^H,.*JYH4N!(W M:\$V-2Q!UCBH!Z2\$&LG*30J%"M%\$I=NIW^V&T!#WX+!Q/LBT!0H-!+_%ORI.CA&QI6YE-_-R'B!L_ZI<1Z^=2@R MJA8RKYK_T=-6-ABA15U!66R5-4\$ARO:7_=@NQ("\$#@<4R%.:!O%2!A5HXVB+ MK"K!-L>J'D\$U)&&JR9@V9M&FWP!H3F-0*2!F\$Q>"Y0B\$E)9!7/T:28!_7+V\$SI#HD3W:UE7K%Q6%Q_-8(S) MR6+!X?/M@!G_@V=!!P-18(Q(0\$*!^O7+U>FQ^@268+!1.9+!1+!%!"!^Q=S68? M!VN2CZ<1_X3AXYW+!J!..7*1!%ZG/^O2:M56L\$+PLMS" JQ:/+ #BG!-<^72\$O(6&TN/3?@62&5%O^!A%O(2J_?F?O M&80TH7'SFLXH'HH_-=-^"P+CFXE*!M,RT7WYM5,+ZIG(D=-, <HRO MI4A!\$#<!)7MG\$J\$S!N:VG>VBS84PL9X=IVF!:#V(ME@" S(WQ!0!/7T!1+! M.0?V8>2%>Y=,.'T*:M0'+@#Y:(M0)M9*!#B-*X!H8EB5!Y:.*@X!_C_:Q4+5D(JBU!P234.V+3A4QKG!W6^M M'84GIFE_!UBA\$*\$#J_!8&OL!2M5!4+0H!1JE:E@*)BZB%\$@RGG&T/=8U1R M9UYM+1ASX+(0NX2 P8:0-!Q*_9RV_0.L\$Y\$>_%8B!=-&1!8\$ZY#!.HB&D M'4UB/T_ ^)N7R2>1YLZX0%JQ!\$G_&\$2PFERRW!H_6C,1!UB!+!GD:\$#(4Q!U? M8C!A?M%KKGP_!8#? (%5LEQR&01N,@ "P8T3LH!L:5Z^!Z!_3DD49G89<K2 M*K!_2.R#L!0!O:Z!>W!S>W-H=+!V.N#K^T#3V7MV->_Y!""Z#!PC:\$S MP*NP>2M*(:WL&N?@P2C-!&"5ZS@.^TENMH8&Z1S!<8'F4H&X!"<6&T*HTD2 M!%9QG^!TS-M%6-!J!G4C%RPN!(C_@)KRT0=^OBO:S?W!M?SH!GW:H_!L,E:3C2^+G2^A)5EQ!FZ!>JMKFG8T@M!X>J-5,FW&H-6&TTF!H MN,LJHJKNY0/V!D 0.T:?!O3_UH'ZE*CFJ314_ \$C M!2!3/R_?<P5C M6JV>=>!FQ?7Q-DB1QUL1SB=-9&AB7"EGN4^8D.6 S!#D)^XVT2XJ!&X8#G'8D3 M/XFWE=OT^_H9W-%\$S&O=!.1H"-FA8 9P8K:L!J59FEJ,8!O%\$8!H4\$ITG\$! MG/Y/62YDJ97,+G 35VN9+!FJ M=L33+KIS6!_F:5C=..CW=@ZY.KBH4F%=GQ.7!GG33B_T@F:Q=W#@E/0,RS0 MCNZ!PYHJB9KF!1GP9L FYAN=->H2SP42!)QVF\$QYB0-!7C,8R XRB?268T M@F\$RIA=">*4CJ_T+WARUO2!_ =K&Y%36CE_2P7XW/6%/1KU=SJM=X&U8!>! M-H3ZVY##^!0ZZOCTPI2?JY=@X'ACG8M!_6W",>L!7V46J(7T<6_5 TD7YO M7AT6)DVO/9=(T7!>QROS(B3:GF1%FAG*!)WB3@+!JORRW)UINFH^#!_#A,!@!X,"!W M;W)K>^;QR/T5%R!RHE2A M!TF/!"8KP8&-M8O'M@!4OJ!>QG9\$XG5%UE8PZ/ M5A4E9 E)->I\$G0V,!'-R/(!+2!)0!BT%X/0GK&D)Y\$;!Q-D#9\$S":^3!)G!QYMP!QWO!M:=+9B2 M:EZ<EZ_3=2*6%Y\$+!%V) M-S(C4SHPH-0D%4MJ#_ ^_PX%!VT3T3.%JM-V*MML627B?+!E4.@60L-%@%6G M\$D4T!F!BD'=*OWHUT8PP@98D7M"FZ2B^X>??T#JR'+!P*D'26FIS;+#"GN-7 M5C4"7D7_!R4P!A6@0D R0^E,7TPD(A8B'O5!+Z(!3 MYW!H_!U0CX%0!_!P@P*1>P?MO0.W"!K.H 0XJP, %/88!0RK0 L_#Z\$. M#)NLZBA!E2H.ZVH'V/DPOQ6H ^!+!#S=J!H06!XULC#_>Z>W!V*YS=5IPC MGB2@N^747MC7-D89*60Q%O5L\$S)_!XF.FBA9W9!&+!0R E,Q_!/W#K M2548>AW3!>VU(>ZZIM!UFO:3*1J"QO%.Q6%!QENW"&4C=AAY<9S?H^+5I M1EM9GZJ89PI66Z!>M4"!L.VX407/2/E.P&F!ULQ!H'^X3,K'(R+Z60QS\$1\$F54 M%!G46%7E!SK;50WYO5-6AZS!+?Z'GP"!_WB3+Z=K7W!9J!XAC+H=CX); M>X%F#L=M%&7D;52.!V(!6K&+O!\$R !T!&=F#?1LX/9NHQ!"?M&&7Z'A-!X_..X-2EMG<8=IM) M@:JS0!T5_ \$C%GJ40QG8&/?=V!NA+!%X40QH'B6GUH!&&BL M!G;_G>Q:6!_ *Q:M""N+KD0GV_OK+R4Y!D4.&100E_B!PS'/<#@!Y)N7D3S MK7WB7_?MU7=W!Z>I-Q=S^?MZHEO!_9*!BM_K.6S3:7ZF.SF;>[AN=%VA; MS7\$810-M7M:SO4W_W9=F<2!VLBIK_J4)VOUVFS?_W/%*O-S.T.SUBZ_EYDEV M7!P7-[MPQ^X_!WI5&?YD;SX/82#3Z*63VWP2UWP8FQ@KB9_9(!?&=QAK!4'OKL*2/AC@\$.@.0DMSQ!M@_9<^QAPTYK@?H1&'O2M!H-W,E#N#8KRN2RX>E/6*!EUY"HW,4-M=F MC>MVEZ_X!4REA98WSWRV^/>_4!3^!+EJ2F/9!9&J!_U*?]<5'D;NPI7Q8 M<945VA!%U;!HJPWP9IS,'!BZR WV*7+YP5!61)!_ /G4Q!L,\$RB\$(!AF0W# M41+&R1\$VXL6.O)B7UR?1R(W*QQ!>!H4WM6-!OMHWI2QA1H.M,2!(FC=VBB* M4!H;?&R4XD,CF\$YH!_YZ7R63!Q12_!L(K!H.Q")!A)?&#A8TB)"7&XF4V M!L4XQC"!+,@BJK+X0!B!4BS<_>Q>B%=NTXH@P9!"R821-8L<8@_890ZUBH,BXSO1EG!\$!W84DA"EQLK; M*\$J8&=VB(4A0.@HU)H@L!HU!^W@5Y!9S7*SYD4=%OU\$?1*!LJA!(!?VC-M)<(&@JP 5,108M(4)2X!BDZ\$3OHD!UZB&J0#++S<+!\$S#H #(5)3\$TZ-HPF M3CI8T!%>.K^KNN!(Q!UI#E9&O!X8,IV^!" DB9,(F6P G\$K(F#KX:Y#O)I@ M!41SV524:B")E@UO"AE4(D6#C=BL*!L=DE &J25HK9-PPHCCN\$9:AR_ M\$&6*.C7ZG.PNX@L!0Y!3%ELLK5QA!0L-\$!S (2CJT=?+4^0&8@K!RY!_8U%HVE:6Q!H4D0GY-!H5K_Q9T=09&U7(81,L4=\$JA!E8:(F" M_!E.YK!N"C&RE@=.N/C!V3A%G*6!R0FR1Q+7TF M7G!X=@;RR5;LU4"7MH!)K65361N4,LD!)2!M!_8/G3DE_QYYS=<..8L!H!0B&IME)H!#"266 M!(-P,5!P!\$86B!AOUKZRM=IQ47ETH=#P=PL5!Y52"VE4Z!1!8S !5C,Q4! MJ?0(=0!&V\$ 9K!P.J@UKUD;(F#4FHJ6@B56'D50&'D2DA8JR7L5TO+Q"FZ M=5%E!ZO*#)"%K5P0B5-BBED(%S*6N\$&*8EA)B#BA9"V-^!^Q:l7=j2?H M-O#>U_NN@Z'=X&?DUD9U@(!J/45.D@+ U3!S&M3_;/9NA+5QOAM;".6" MJVRT*ONT ?*#.CFQ!6\$A&(N!J5<F"J/B2M-+V" 7KE(!^H0!%;M)6HVWTE M78\$(!!"V&P F")CM@L!&TCXBBH!8JV"J4!FN9UYOR48FN?"L62H/O3RV MRJ"(F44A\$IC*_ALE(HDUZ:2@>7H!7S90!") @(!*R-H#"9ELO_U!1M!_#\$1&L4XF^P#/+10X'8_0^&HMI!I@ P&B?8;D!)9\$CN4@6B>0<IHIM2VX M0\$KVN2 MLPIWE":QF927\$"!UB!+0%Q!*L&Y\$XN+_GEPOUY=(#C/4748-HA>BT#W0@ M UB+T!B1VX46"^2EYED%H=+(M%9!6!"_L/0W>6-ROD@K!BZHS:BA'C'(@CD55!J0SBE*ER..)!E!8FI9>DO M>5-WG?-R2>E++;;KA?R!C!5W6!&N7BRH!36LNFLC9VT!8TO*!H!O*V7 7Q MRCHH5-SGS>#1WI7005<.YN+3\$ S*+&B6("JTK*8E>NRIH64/>N%945OON M_HL+2*40*5/B"AV975B0)2+%-4_A_HUCJO<=EY^G!0?ZFU;"IK8U=JG471 M%\$UUZE5K%WMP2FO95-;&M2:CKYQ!>Q.#V(K^!0Q690_8"1E#+K%A (EK@J M<*HU+VHY;VE*=OZ!>U<5!>H?05-;&?CRY1XA.LJV*Q1B#TY!+90*VMB# M6!O2-!3!F!X\$;C\$BU+J%!"X"1F)K7W#/(6L!H!2?UZA^^^=C?O#/<Q*3R=E)KV536QA!4LZY>VY'@0N"6)F MM_A' MC:K:(%S(X!/_^:CM2WU;!NOJG#K!HEQ'E#>!1?PI36J!FLC>_U MU!*:G7!TO;+!%+E!^FU;"IK8PIJY=%G /(5M\$FDWZ:DG!>K5MY;9!4?6 TY!W9J!E>@WW-O@\$""Y7!9L\$PW^&^8T'VS,YV2Y,R:3!HMCV(VX3M5Y(P^B1W94G\$UP=;!/4_)FG*IM:8PNE=\$UVA?K\$ M#!_0!BCO_A)>R.H7!JH8Z%D)Q4O&V;(H,Q9_4^>FT2<&+CA!0/<&."N@7

Z7:*PTV2@W M"XD.L%E7M%RA>RN/GN&V2J/XEF'T@R%Y+,@R3S(9 MJ_3SR24*RUrk@8AR?Q)H0>0*4-(L@B< "NXR0N0RJNJ*H.I(('_HG4L:13FV:9.1UA20RX.8D?.\$-9S/LV<^Y\$!\$D60D)%0&0# MK9@GK9A2K=R3-:'<.,E9MF+E(I*(R1^6R+2QQHS<>B+.%> T9I'A1@6X@O3 MZ9A=KP32OIBK 5'MCL6T,)*.1A\$D\$DC(+!*Q)R3Q!RI MQ'XA=26D><+F+S*:90YS6J_-&D(T-CU''),O8NIV'I3- V7S M0=D^4+80E'VZ./1#19Z9Y\$BJ2'')*XA%JH0<:68NH%TE96A&&HULH M9NLT(D.6KC+;H5DNJ\$YS P,''''+C#359JH+14#=#M2_D0AYMKH?CDIOZB+M+UJ(2.HAS_400=E<4#8/E,T'90M V4)0M@B*,2CWWC'4JOR+!S\$CGGHLI&- M.SLG38*YICIGJQ'4U)I6A T:0C*%D&Q#676619(IEE?LA6;Y5>9;IH? \$)>AGCRMLP6#R1;_H6@K)%4&Q#C?7.-9);US/M2,3;R\$N\$55VS M6%%-!+HB(&9_CA6-6(POS(@LAS6Y WTS%#;J'I=P.RZZRTI9I2;SNB2ZURG M97MA23/*I9?K+;F?=-N64SI+?K@K)YH&R^H#.6IJ-KK*Y S6Y!4CYG!)5S M**Q>[D80?C<2^I(9?=-7ZVDP5U!2;*5,2NJ#)@U V4)0M@B*.;BHWOA&;^9! M(X&JV/- Y&RG:3A77NELH8%ZWZ/LP<0>"4&S1E!L0Z7U_C?Z&@, <"9QATI!5 M;ITCPEFDG9IWE1JKFS9WD33%OYM*A5'7V O'').%=>Z6RA@=K@H&S!Q!X)0;-&4&Q# MI?4V.);XAI4GHV? *GQ\$>E!W9/9*RYJ;JZ_9;_H2H+10;HPN#NG:92Q_P47C_5)D.J;KK>\$ M.%LS6\$- 7LSLV[U!7?');0A LX:@)&H#=#9N.Z.Q!H*PQJ=PV=J^! *<9NFZQIQT(<\$MD;-P-"J\$(B-DE M4R1\$6>R/8:NSIR@U#_KZ7UP^IWFE9.2)AIGO+1I?I^==?Q0%-OVP4J/15T7 MN_-MELO)*1L_-?ZI*.HO'YIG- 9V>8';S#U!+ P04 " #@GI9X9'#>8@# M #.\$0 &_AL+W=ORV,VU V'%2KI U,8CO?3IAFNGNQLQ<*!M- !%)MMM_7XFO.JW.%IN#(CW M>=^AH&-DQWCSR(D.A+EN9BZB12%F?7%5\$"&1%K(07XN0JZNW- 8E!AGD@K(<<5A-G3;H=-7PK^H; 3>^=(1+\$V+.^ MN(ZGCJ<I!"E\$4CL0==C"#)4&ZEN0-2>30M(#>Z?- ^X79>PJEB510RQ@;_OYK'78>"JM)*^ M&K!Y->=^I^,C%\$=HX+U'ON,WFI P3GW?C2\ (5C@_BBVY)!E&+ #PSX MA7WL)OS2/G83?F4?NPF_MH_=-^WIK&+%OIV\$WXG7WL)GQ'PLVC+?^&8? M?N^S'7_Y\$;P8.VN U*Q!\$AOZ;>Z7!FK&'G3TR=6TYG13Q;KH-'OHTSLR>Q5Q1NYP6_8Y1LZ9;&D;=J416E:B(6HP)X M- 2=#;15\$+F;L.A;?6!^9ZE[UC)/R&7I%N@V(\^!XXF[WZYF-;XC6MB(+FQ\$ MES:B*QO1M8WHOD9T.R.ZLO\$M;43W)I'-6O-@H0FI=-7'Z>ZM.S+@ZW)G0*"(M;7)9_4NWK>WTFUFYIONA_1R/EIC0?H_'8;6W\ V^VNE0TZ0US05*8;4>Y1V= MJ*44KW8J@O)BG+5112D6D65IPD0I>>O!>K^BC'97.@'M%LXP3=02P,\$% M @ X)Z61ZYZ;MI#0_24D-!@ !X;"IW;W)K12-AF@L1JT0+L-9M#=#OJ;FLC2ZXD3Y+^ M^B4ECVD/CRB[ZWS(^)(Z_#Z)"6EMV_KYE. !UKJ+OFS*JGUWL^ZZI90;VW:Q MUIN\;I>ZLLZJ;3=Z9MW3;MM=+IL\$VW*6QK!G:3%I7-W=O^LX_-W=MZ MUX5%I3V4;O;;+FZWM=UL_?W9';EP_NBZ=U9\$XO7N!S9_T@^Y^WWYLS+O; M0R!+8J.KMJBKJ- &K=S<D#>9\$C9!K_AWH3^W1Z!C;^6QKC_9-S!OWW\$!HHT MJ1>=S2(W?YIU7)>ES;^ _Z+ %KNWJS3ZON8)-40U_IR_I M@CA*0.1(KI/0%GX'')V#X!;S5VU=5DLTXOHX?_#&5VK5108KF>;N;/IB& MT4;SZ/>+ /KFH^<O>W;CHJDMXOI#IP?H". "AT:HUU;W;Z;=JJ9>G&=R: MJSU<,GVYY/39^=67JHI- YIT4W>%=73T'6*KM#M&U3L0I8<9VN'BS?M_E_H=S=F&AUZQO_MIOIQ-R+C?Z(BNV9FV94R.RE.?BA_'LKJ !E!FJ'RJL.W1T;VPZ*JM!K;JF M+DM;JD75;?S'2K2(6O19VT'S.<(E,I8O/OI>WS<7DAI4ABY2DSH!0I\$_Q8 M>>)4)R*8;/Y8?E2.SP.O:6KS1AL7"Z*TAAV16^M^!6MHUMF_JY.#TP>OP_ M?;- KS8NB^O;YB:NV=RN5EVT!D&\$FUNF3;+(A_FL&H9Y9NZZ8H_M^PI0,0I9R;F03JFI BK%N8+)4^%+IR T@CH^U+;RHH+6/MKWTTOIHM&B_MTB=5#;QHY3W M.W 5M7IQ;_JI-J?Z+;_TTJQ8- FUS4I(!R8P\$R(0X'''/3%/:;IYTZK-ES MVR!W+!ZT2;B2\$EE !JN+V0R#?AU*\$;"D"JA6H(8-T>KOHM6NJ8INUYB7 M%AT'I MB;YLV M"VF;:1:7 (#(@.P4'TZ!N(A8>09;<=-DR_U)F!^P5F4^)3B MV?(E;JOG_!K/D%2)EH; <I1#PM@S8J_NUKJ!SGO0F4G%4I!;.@9(D#(VQ2)D* M.6I/T0)X!;(<IYM6G6?VYLBVV6-F/VEV35PLI#;'0*V Z8" (A(GHYW6S"C#)&*#5%5GYXY@I_!A<:\$ 7I "" (R\$9<40<- M_ P_QZY6=CEK*K0P\$P;L=HIGDM=6IB49D\$@UWMFH HQIZ"=7DBT6SZI>EPQ+= MKFEU!6QG0^C-)Y&9X3)06T@I&?F2\$D4'1WJ;.;&J;4Z_-J>+!+E;L!7\$^ M@LP(41RP&Y 211AHGBA31@VACMM\$S;GT<:02OUEJZO6I+>6+#+;YQ1#JOY(\$V!%B'AEFGH:L7GZ)%0%;.1I?IU&I MQHP!; TOWB*0P\$";8X"94A)A&D9@ (F1-HU5:(E_'5K1+)<2BDI<;MTG(L_S MI"0#\$BI%*@). '5C1,%B=-MWDW8M!8!<.;I NFJ!;%UM#6HB!M#I9/ !*I=" M'%;_POG0\$J4HJD_P&9_RBBG >1D#L!8)9&IOU(R<*XJU_2?H5;/SZ/4; M !J\$&&@8P_AX309;RS;_1X+;I)./!!+!T<4D;WPX_3O3>+D+Y@7K!XR6Y; M_%+GU?;5:R=76_0_U^!L60K;!M(R%A;.\$ EI38N3@HT7A4_ %D; >V-RL^WW M"JY;%B!85@!;1-#0.;+!7I#%H\$ M_\$?3A\$I_13R'6B*H1"81&! (+*^_N'1FR_ID&PI03?GVTIVQ.2C(@(-=148;.; M.T)D9Q#BJX#TA"ZTMGMIDJL&0#6B82R<;Z;QQ(00'NDI:Z3Z> MUUX6T&PK\$4X")H@:2(AHR41(UO(C&;6QRVP!UVK!HWN\$AOB*54DI480(;FI=" "SZ"6!C2PJ(MT0#K"O>A1Z 5!M-*;.S"1(*%7+G-M*(H4!2N1;PSUG?1F_KUC1N^JUXG(G!O;9!SM^P#O;Z3C3.T=-?P-9U; M7^J6T)/NM*KHH^CL;QH=WI_4\$@:(3&8I+)>7J=>'1CQ"3#RJME.#_!M;G_ M"0" 9V5H!RO#."CZEF74I#EE04X%0IC_.A'\$ (/3;@0U (0+>' WQ.^E!F05_MBB%!(X!U*%7PI_S2IC16*;)M(S\$26@XX I MUN)AUCHUUZ!KHMUNME\$CW5C.C.M!SOUR8@-87O?*#A8Q?_8%XJ>G?ISE,7# ME'6ZM" KZNDL>Z'IP;VM24D&)#,E0H.V<%0E+@EHG>M+3&+3DLR(*!N4@X MG;)3/42A!OF7_="AQ? U9F/#Q&_1 M0(\$2;423=-0R2E8S\$E2@-5=G1R/4Q+/I4D:FS8VO!L^QMUQ1!<S< M.MHYL.V"FI.P.J\$ZM>D@282C1U.V?WSX!2.TYD=W/%^3D@Q(C)*.S^7"@8H(M@JHWAY3B8);Z'51"8"512;RZ,Q!UO'&=3*A_9"0+AB@CCRL!JO/?CBKU=-M8EG8!OFX&PY7=-6WE!Q5(D!T!89D) 1T(LS!OD\$+06#F1&&3@SKJ;U2#0_MAZ8!DW#;"(WH)4Q3I"B!D)40D90R!_M218=3Y<;72BWXX>T5_VJ-K88,KP M>@!(H1K>U>?&3"C@A@N.BF28BH+6M3V;=3"JU4U1+Z%M M\$#82"4">8!TH(OR)5*Z- 2V0R?)@W&)AIUV6_-WL!HC9M2VL=%=;S+R\$+ MT_""^Z7-8_YC%*%(9Y?&*Z;6W;MW\$!+UY&G""WP#PGP0&M; (W!26B@)&K M>TCV=L\$A=BH"">3HOKT). O?(3EVWY?T8FDDJ&Q#BAY+ !2(R5+ SOJTC&9 M#/#9!QOR7A>M/GH.>X-Q83 M@I0\$290-8\$,TW&\$EH(#9)^?I8//5CNAK"Q MX;J9WZ///JHG@1W<;^&9FI9M7(I+67'?#+;?#!=WXQC5R;G;=+<(PI3B2X_MB0XH"20!!;=2PC@ (FF1(*=.8 MCRI;E*!%;8IY/*_SE7(PH(P=-^J"E^ZZ\$0/53YH43H<" /.(7P;IGOP303I W%; M^#B^*8=O*ASYNM>+^JDJ7L+H!L#Y\$)&J_ ^WW?1U^US_7P\$@VY@L#>)NQ18L" MVX? @=O.YT.FT<+112.WRD&5'D/5O>Z*P<*PV=M;^CH>4-EG=O;"4G0>A;.) M4I!W'XJ/_HA_XI.'^!>T_>9.-3 M? 5PVPT.&?LT(LR1K366O3);OI_!JFN&Y<;KMJV3D)YK+NNW000USI?ZL8*MS/>KNNY>WM@2.#PIZ>Y_4\$!#!!0(_">EGZ43>>MBD_R%_9 M>&PO=VIR:W-H965TVI@_-0C(G%DA2#LZOWH!::!4;8G<I9V!-D9(D M&HU^=Z/Y!K9NOMMK8!KDQZJL!H!HUVV!OWTJKM(4_MF^53NVY.FM.@5?ET>G#PXNDJ+;JH=V_INR_- N!<UUY9%9;XTB>U6JH390#<E_M?2OKWF3?2&U6%ZW^_73=V_7Z=+;3?MM_-6!OYIZ6?)B92L;U%72F.6O>I!J MZ_?A'EZX/?W%KU.<&=7-7U=-_SC+HUIP_LJ7)6IPAA?_F&S-3EC@1@/G& MS+GGE!2!^K;_93V#GNY2JTYKLM_%E!>O>T5Z2FT7:E>W7^O:CD?T!Q_FR MNK3T.W+!SSX!W\$NRSK;U2@8#;*NBXO^G/P0/L#1P8X!4QDP);AY(8+R0!JF M!XV!6W2X_-P&WZ@K=)H %ZHI%#F;0_ %C"N232_ING3L_L_D!<GR?SLMXN\$ MTI/CV<5E;CL^_OSMXO+LXK?DR^? SL^_SD_G;IRVLAZ.>9C+W>YY!NF/NR33Y M5%?MM4U.JMSD!01/ 5_H=1!^WYZYXQSLOXGAP>C9'HP?7;? (=^!XV;8!;- M?0CGF^9V/S(0>IMNLT_I_N 8M8_MTIR8O7?_J1^3%P=O!H#VF8?VV5VS_!VS^G?_G7SY>G9Q?/E'# !"T!>?+^;P_MRX?9Y=GGB^3RVB3'=64!F7G:FCPY+JTRHJT3.8M?_LW-JDJ+*RRTW2PM,I M'X%-ZD7R)6VO;I- &C1HE9U4V3O;WMG_-2^J&9OBO_SB;3@>^>K=5IMZ*_) M&_QOKI!CT=)"L)C6=C6- #/55H3ZIK_L_\$2"+E!>)*D(D7Y!IB:650#SDA;J1V!A>S>W;_I:'P7O8G2"-EZY MJ6G;

+@UR:HI4/PF"Y,:!CX"Y1EVL)\$A:6Y/B!616:P/%K93MO CDWCO^J: MQE39)MG^O 8^~Q!3F@.\$!N:2X9RI!AY-
UT6+QWA^?HP Q:,@# L"5LK19UPWO MV^LHPF"IPZCB^P:EC+/%&1""CET!:>^*3R?&7:1HLODGLQ*^+I95?M+
MJQ9^9IP""5EC 2GL=1/17-B6!89/K!8D5!94B2D+,\$(%M%)VEI2P3V M9!)/P<_%(N"G16:/Y%.1WP*HB@D\$!EE S
E9XQ!3SZ+IP>:,8VM0!FJ7J: M _!/*#=#X I2Z=56-LA5:3(T8+3W?G4DD*Q%5 MK6+W!W@_<)#T27@?@P"(DGS6*
9Z5+QG-/DJK@002H-"S8>1C(T#)2CVE: M,%!2F):0!JQIG:YML-*X32*:"X"5BP!^SZO25A&E LA09@94"/5;\$*W@:
M@13!TG!FM!PD>?53?2AI?C\ 2!EVS:@^+ M" T.(6@@+&0"RR^G:Z6-L->R!259U95ID<#
<8Q0YL%3!:+0UM*5F4!8YG M!A32 %!:@1@+8%OX!R8M:1.0.9EV92H#S\$WB0Z29H)G/IHV? 500\$!V)X^9 M?^!:
E0D0.U9ZYH)(I?(398FF%,5"&=&&OIP" 3!00P"0*!Z\$ED8(\$9LB1KZ R@)(I8 M3FAJ(I/*LH\$??!V&&
!"TRJOF@69CUB(P2?&EP4=5X*XE">@8FIT""4T<0A,IOQ?M.*+=^UE&OKHIW\$M\$!0"@KJO:\$DC\$)H2*EWB MJHP0
3#A!3:24QU@-TCVE@TV7C7&: TIT8M6#EN@=M"X&(C33.N(\$H:E M4 *->[0.L(#P&G)>#*2 9@8.PPL*(06)
I)#5(*QOS0FXL"A3LIZ2!EWN+MV M\$V!#EB2E<9,6)?.\$+GA*>=.\$F*/@L7T YDP:4=YU9V&T?9S,VL'MIO::IL_P M
XH:T.YTS42)9/HR:~!*"<2!BS^X^1T=:/D?A4-12.R,4&7:G*BHT?W) M:/+L"%:LJ8CM M?
LW(EV""1HMD+2C ER!2Q2.?@)@(^*G)ODIT>T!01%.ENO=IP@ ML:13!%Q^-C*8Z2T?
ICB<\$!#LB!9)^%^F/:BY:W6T+>>#8IRJND&!--#2G M!-J/J\$T@F6U^SFO'B3"!/HR33YA\!3J?2
B-) &)2Z^!.E\$SE7\$!^/.R M28\$5 2#P8!F:X%-PCW&T3(!4CR#E*UE5 J25V!OB1%E3+D");9@&: HH2*3) M9
6+YB!2:,GH0PUINCL\$2L7VIC:JOP:I+-E<%N!D(18!#!&")45DA M>03-FE7Q!\$SK ISQIV1BPP:*G-\$L!R>SA4(!-?
#5D:"6),E%1""@G!@L3.> MIT(IMT0SL6%OU\$W<\$ A0I@XG"*HF"?B=2<<@((<E(<R!G7B6!F4E&)_BW
M&:I(\$FHJ=H!+H7<)-I!#>8!0T\$.#1?R2(->?(B"P E9ZGFI_%2C2,78/7' MN^!L:6.1?
>@&(!JQO"A)=!NC#Y1HD#>8=: VYR2R#<ZUHY8=#!76V3!5R M<3C"M42\$ Y
CTG6!8.#@G/7YEEYXFO"4,\$K"*8WG&=PHVA\$ Q&UCC/%C1+P& MX/0676&I<:U#+!JY82V@(!?
9!X6N4YN02870=>= -!#XP0:~\$+RF/9#RL:CD MX&D<16AR^X&Z !Y6E2:V%&T?FW !Q&#58&CZ :?YV<7) M?)
!+CXD9Q@1P0;W:IT6:-HT.0B?V>6GQ*!1^B+& Q2E M/U!_R!JB&8WH@>C)*!B: 9H=4^PH/2)XU;X90
^A(0KF8GL7L8-8^9% M<8W>:/!%TCBK9A_YD7.2)#F=\$EF.WIN: QYA!E8W::N9^,=>L#3+@&0L&.U M?
IZ1@-(N!E\$HY"KR+8E@!^AP!G:)(=L%)VK\$J(0#! F!R<"LJPQF31Z-M#JDA.A?)(:<+7ZE!J!QMB'&%VBLJG--
PIK-(1.N"(\$Y)5\$!9/%*W76 M6!W7)^^\$0QOI&B@-7!&7YUA0Q(BL%0%*!I3\$9%<8&:1FZ9(NL%R%:3E*9" U
M%"L=(%3A@DOG\$<5K(AEA"C3:T#P:M:~!\$+LU>46XRPN^35?J=0BO+M"(% MZ:\$1Q9?Z' SN YXFC:4U3! 4K2J^1
M-X3@59V:,G8N4& K*.6H<--='XAN) M3'D-R!HPN":Z #-(D5@YHK-JG5,P*#.WF(WAI=&#*DN!1%YCV/DZ>@W&X4
MNL=J!VO.NZSF !G2IMR@W@+A!%QY0V-85N!>2RS1RREA*%M!#L/Z!C!7Z 7+V 4M"<0#*)
<5>T2KG::X#F"=EPSLQX<@4&*,MPT?PV:%# MHK4Q:& M,^#6:~!F* @T09>R71\$!1%1BC!~W.(J\$^TL-
GP:IX:IVT5M64G4!D84"!6< M1STYE10/H)AE@5:#5'3_3XV!>S2RQ5BNT"7&.\$FTQUTB:M."!%:HIS/C&G M<-5J?
N>0E2,3T<+"FJ%EW5!LBCH^ (9ICH\$&8TT7QQ M3WV!_2>HJ>)F7_XT/(#)B--
VBFSSD5NFI8*8I&RHNG5"E*7%IAY8:E5C MTL+R!^XTBL0\$&S!(J@&4+K)D2J=+=K2IQHHN!14_LF5PM 1??
P^3&I9C"!M+H+>U7X^04#^AW:YB\$(SA3_~W M:W/>\$%T\$!/:4H!BB+K.#!XFAIBW8D6 V(B:RV:
H&6#@!#MCMU!97?Y 97R-3WV%CC@=2S6 1YUR@XI="^!&L" M^Z:&4-RZA?@!23Y9X%POLT.3-X!!)JO:H
M:T1:2VMUK/CRD"\$U8(!3(RG!#162*14G_XK_~(08.D:ROKJ(I2P6WF\$3 M(#:"XQ 8MD(C6)B+Q4Z2PBL-(2!~F
MH8%MD_4,KSP"WA563\$%L0+QH+!~6OY.Y #L /E,VR#D-P!IT!+E=)2 X. M:(DRU)^P>A5M92,B!-(74X4%=
(A2^CJ0+^9XN!M%3\$V%CD9U!7J3BN!XU M-7*H@(-&JY(4SACZ6Y%X-&9%"!9E^*!.(P^YDO=WVSEU%:!S>=64
S#B6%.=B75#D 15V&J:EJ3"J4&ZV4@'DQ03:"V5& JOH>L 0 M\$S% G*DNJ#""58X)5@R#W;_MYL?
KSW.#F<3CRISQ7>--F'0F0M(,+R^ 40 M"16NHN^&?~)E)Z.@)GDWAO:HELOIG9LICXPQ\$Y.&XC
!ZB< 403.CSJ J^YB MTVIT!YG4+R)@#\$YBG,%H8#%0"2-A9!OF M(,&-5_9!2C#ZN!P5\$-R.ZI6 M<-91N)T(L8!5N 1-
JY>"FE">@80*!#FJO=V:\$VCO%_DR)9YJFP3ZX7C-B(MA.S!VLQ:4F%@\$3:H-9V0?
K498^RH@GT+8(JZX,GP>9(TSKL,B.>6"X?1=,ZP M.*!1H!TXLH-K>NG/A8%)\$!89E-7AK!M= !+ (E0Q*" \$42J9W-
SDF4?, M<@):!1TRE 6:GK#<9:H\$.T^!1 *\$U1R2F(B>K!<4QEFH\$E?/QA.24 !)=:#U!RB1BX=>W!C4I73Y&
!0!U=B/?< M3T:~*V!>M=<0%!>S^X'U!&P@8JZMQ'Z2=E.9SF>4SD-YFHFJAH 41FBY! M&B0TT!>%>@IU5VQR
MFT+/Q&9U)_ER:V9DGM_!3P#M>T2!APK!~PX'<*2,FT_N\$Q+!9P2=:_W:]
MV)P^'664D&K8:8'@7H;L#B=,~&*1(BE8F)H!+HZ:9^(!4'9A5Z>0V* GF+(M5!~L+!RZL68W2G'?\$U<0
ML@SAW%~X%(WSL!03E@HR3&KHFOY%CE6%>9:Q%R78UD>ZW(J#J4R/%<%RUL
MUY)V99L)/@1:HY*NOU!Q1Q!7U:~!+JCY48&L-T7I668%#09 M!,\$#B6R%~!J:~WO4^>>~?<
W!ZE,"JY"0")>~W,+X4+E<6W:J\$PQA+WC^(/< M8:@KT" T/H5I+RTQR/5%E6X41BT85ZE"Q 3D*~
CK+K7B'EB<@8E(KO:~+ZW4 MN5Z9IA9SX7&~*R!AOU\$~S*5G,E%\$EHNK2"&(HR-!%R5(3\$H6>RWP!QHT%(FR?
Z+9>+)+DI\$.W'\$Z=A5L*HZ^Z'OWAL@M4!Z,E* M=:<5'B407XY>OGP%TB+3M_<
I^ED=!!RHK!Z&@5:Q!~IB.GK!Z3":AZ/# MHR/X9GKP OZ:)-!1Z/#Y L6\$).\$0=,5!TJ7F%X=OH1Y7SU.JE^!&ATC%Y.
QL:E+28IDL!Z2YZ)P=3_7UQ!(L!N8*TO +;4CKD MP(FBU0F!1S'/%CEPI!DZ/1P=\$A+(LWJ_:G/YT^CB9'AW@L?G
!E*YNW!W<(_W56HL,3\$&BC!7H@_+X8:YJL.S5?QR(GQGD83IWS)UR M:~!P=(@:~3:"EFR74>-
>H70+Q:\$A!IO/5CR:E:G 6AHJ+UB#MZ/Y:/MT4Q M#:)1G7Z5P<%98!>RD7!<6:2U:F3(G#D4:<~B8QO_6/Q:~!Y&O
M^V5K!GH!^O2!Y22L&@!V/=Y%9!M^L?&E(RLR!&OO0:)SM?8 M-4F^<-U-I^V!
P.W!GYE^7*L:L'9K@R!1EFK&FPPB.6QBK93O+D6FTZTS* MK,2\$CD)E\$8)-0<:%),
(+X1\$4DA\$9+HRG'R!QP>K=Y?W:,!6OIFL?0=," M* X:)E72!<_E=:#E,K^<W=0.YIHO^60&ZW,VIRP=PG?
0!5U=@_G M#6T4=02W1T5&UBD,P-0!4=Q(8EV*5Y4(JHR)\@!H!~+E0DCI&B)3#B7.N
MT*:B""4YG^6S=B8#&P&X5,J)C&&),7"P)G7MW0>2%<3B22E:~37:~\$"(3E
M&^SG1!%:5S#ME(88DH^YMH<01/%5MB7#<\$+/ZV*^CRI=B"/(XCTEWE6!>M>H:/46Y:43VS6?
G0!J!T=6XDMG4E&S'4B'6^P6E+!UMV! "\$HG(N7M!OK,6N(UP'A=IHW\$~*6"&6%8%*7A MOF1-
MVZSC:IG9SB(V@'5E(P%0%7?K:~T^Q!N)KQO*4,"V4HSNQ+Q!N.K&T MI-*#53J0(D-I#<CFC! MY:<5VOJ!<
!DB#!0\$L#/?LE:FH:_C_-UT5P<~M:&~!B!~!3T=6':99L5@5'6 M.^1Q?4D_WO'A!D1^<(B-
~">X%&W.WXIR5Z!09NXGX^X.8@2A35V3GC2T3_57 M9ZD4!:#?N3:YPW\$ _D&*D&QJS!A!^!+QR
1^=4VIGV'07OK7NO\$G*U8 !&A MX,DV^E+L"JRLB!>2WOHLWL>M7H WP>BP2!Q?+OS^1>VFN)6/QB^HF=C
MKSIV4(CLZ0KD7Y@!74*!B LBXSCR6RN&N?BK-O!QL^JVLX.8+(- P#6?2 MF-@YD8!%.D&ZMS1<^&:N#?
L!68PW3 MQ+/M7 M5K5K%N,O/->ZA.SB7@50,9@(-=5'FT?FD% SVV!5/2!~!/\$!~*6UP6W/80!4!T:6KA!N M6!<
^!QK.1%#T?~D!<_DK7D#6!N^X2@:0JRRVUNK/4ZO^6FJW :Y=A!(7%G&42!DM4J\$,E/(4FI8#U;ID:CMCM!K
M4:D!Y&9!+JRWJY<1G843CH*P^~E'C^<#K8L&94&PO6O)QY^!15_E(7=SQ
M#3'5Q>N8C3'UX,OY^9H^!B0&=:6^H,BET^L\$54UI+!F\$BKV>A3NNL!LB1. MN+!#=#Y@
F8P'D_I/A@KTBNO.Q\$-MJ:)AP(Y=#6N:L MJ1W3PSX\$)EUYAHK TZWX4"(Q7 W'^+4BYPU%=:3:~BE:~!#J@GN
MM>2E\$XS:"M78ZQ(TQ_0_Q>M%:9(DK!<DK:K!F&=H1U>X2H?)3P!XMJ:~)!\$ M7C'8VEJY\$P^T:T4_\$Z^82A.W@:
HC:X4!~36&)!U!5B!5MFZOZ@2B\$(I+ M!M-W *2>2XVX(BN 'VIX4B!U'(8\$!>_ZSAN.ZYSNORP)?MZ:B/6EA4
MY!_X*5_1&S!YBF5LKRYWJ)"A4NPJ!83*(YG#AU_3H%3N947YWVL?G+X*K2 MFJ&?+>[A0FTN"QH!4*
(D/XU=ZESQ):\$K6.C*.B3KI&B! LZE@43A>P_B#I4+8U@~X(HMQ8NS2!~M8+I,%4C:2H M+JX2Z3LH>1'K!X6G0H
(?@~"UU%1:>^4P)ED&68!~H"J2T=6&I@Y@?>CAR:<8>-N4#@9U* MH@Y?Q2"=\$&&5U4#Y^!G-/C:~LA
Q)2S%N+*~. "W+H!7225/>~",%R0+!~9!+AU0!%~L4:S>SOXU+3JSN7 M\$,LL2E*(+JG!<

ATP<4B(6.&P'(@&RR+L00IBVN7.YSH#P!ZQ8/7SS3E:U4 MN7@X#5_UJPV1)MOY^~PXI@6+>39.P46=
\$.FDH"%04T TU\$(X4Y(36V6&-MY&Z."KYF5X"IFW20J<0M7!3##!7XKIU&0KQ234Y4WEG.?(EL990.*HA"#N7!RP-
.=3QBTIC(E0.3IJX M:H&IZNZCLLOAU1.&BNS(<#CJF.9LA/#5&+JMFV4/Z3SI47BMZXJWBP0.QV MP6Y*BL5.-+
(7G)~.B:GAHM\$60/9LV#4G>NFDXIN-?P#?WD/Z=_G3VK6
M.KIX64L2.+S!_ F%T!T'PL1WKW\$.742KA#7.+V5.BRIK0'>ZN2*&7VHB;*MB*G8
D!C^89T/AT35TA/H97^&V_HC(>/U87"@E8GSMA>ZV0B6\X85N=;DH*92\$T/M'C.I-
+QM=+8@+VTWV(F+U#L_VB>4=QI<Z0-9C;QPNR47E@!D:OC"Z!X<\$ M=(B"J5CQ,&!? R9\XO#%*QZ!\$8VJ&
IVCK>ANN4AWU MX4TH_(@A\$RP1?1!#6S;+1L@.5"8:;NC-A.FHJ326IW M(@NWMU@.Z).?NT8LW-
+LD@IQ\$EA=TD3\$. (N2=+3?Q!#PEN_HJZJ!>M,UD%\$O>\$W=GE@2SE&U,AM ZW%,"H->*H;NHPE/4M" M;P?
G:0>I'JG^QU1B?&W&\$%=L5.TVG2WIKRAHGM%A!/%E@_WG.A*JD&5^O M6?
M>P6IWJR\$3^W=QGS\$A^_IVZW.)UE3_C*QOCUT8\$TA3<6,\$9#MMGLG5Y
M/5+5Z*WO>%,D7@KF&IU5&6TJ<C3*A'.C994M<< MMA*5; *K/NGE
M*>J%/BIS02'0.W<32U4\$IAIYSXIW">18M4P-MSO-QKX\$AUW-CF7-
B\$N">#SH347;&&E8Z%Z<7U;N.^FKM0U?HR4A6X%1/3I M7T_8U!1WH0VPIT;W=CB30WE6>@V4O
MR8&_W=\$X.3;Z"FS\$?0 Q^TYON>L7 MITAT^~X>6(+)+8,90V8N4AW^OZEL,>-WQJ?";.H..C%-
N"LD4^]=M=7E;2D6< M4/2Z4H7F/Z%!(K3+)N?AIVTZI^~Z!^FPXYJ?#NMHB.P5H0@+RV-K;EK-12C
M4)VB,99Z%,H+1O@2<6&CNO-JKS"A("JA5U-PQ0@K/OJS/^!R1&0"AIZ^*9? MX%O?)WGMPIUV M1?
YN>P:1L!;D*WRJAX_ AOB)2TKOIP/I1O#13@'S M%BIQ'BF(C-
AGW1K<^ZK@_9UD8!FEFEB9V6D+;PIE_5PWAIP&+28+9&X M>ZND,/ _W96_2!0/MABTC&ZMLA!4B"
^=6UIV@U,B"%I2J.CKL8;&S!1G"2V M,B*SQ/O0!+BMN7D;JH\$**W;@H?OL<6LF"@;7!FE.)2V++YR%;ITQP:06
MM514ZXI-Z(=8IOY\$MA2,MU9953?ZO80D^9@B>^!0E/MF(A2!Z_?'!GX2)P M_8F\$;I(RC(K%19U-HQK
'8!5F_S.A1POI*OISC;X>HP:8FA2%0=O;K'&QFI M FROAI ZPI0)F#W@(%5T+OO!3R!ES#WHM_SXA^&PWR#??
IES>AII^MAF^VW?+A MG;TN_%;IAU/_7ATQ4_T;IPFI C#X'O_J06/29?<)NYK^2^9\$^M@K>QOM!F\$D
MEBKMQ>=UI+JL B0Y^N@)#0ZMY>MXEML% ^S>ZB,W*1GWYR4Q4"C; /<.%O=* M9HZ-
BEGCB4+=!4W@X023)!FY=NGL;NW3PL+ V3P'PR?TEF? #^??<6-K,T MOY)0!1/RU!W)GOH6*RI^W9M-
7L^F>TJA9'C!W=LU_(G4)HHN4JS@*\$XY?/M!SC1X?YHZS5.B?G>ME!1QVN06J;!!^#W10W;)_@_DAA!-
ZL PU02P,\$% M @X)Z6>X7^89X\$ H#,_!D !X;I!W;W)K&ULU5MM;JO(\$?XK"!ZHL0
MT6DR+LD@.TDEP#)8AS5Q1%ZS(E<2&(G5+
MTHIOU_>96;Z)HF7!FA8H\$,04N3LH_/_4!^4^BOY4;I2GS;9GGYXFA35;L? MS!/*>*.VLIP5.Y7CR;K06UGAHUZ?
E3NM9,*MMF9;!O!V5:F^='+YWSODWIY MO*BK+,W5)RW*>KN5^O9"9<7-
BR/GJ+WQ.5UO*KIQIO+Y3JH5E;I^W7W2^~36 M44G2KM!3?L.R092E+=5ED?TN3:O/B*#P2B5K)
M.JL^%S=Q52./3_3B(BOY?W%CUOHX;+JM@VF_%YF^;FK_S6Z&&P;3OV>_V
M&USFVQS\$7+Z2E7SY7!4KQ.D!4LD_@#(QTW+@M-Q?N08I7 M.C<3GFT)UW;G!^AYG70>T_/NH?L!+9@SYM-
G4-3!6.YDK\$X<(2Q*!_5T!;+!X0!5%OV^!L:"59&3AN7%/HS MGXDWOQ!;_ M=F!08NZ<[NPJM5TJW3D5#M&
I0D@/_PO4MYV[9Q]=>_A!IC_H2K\$HR?2!9 MKIS(6OBYN+HXVX*
!OV@FI#R=QR;.>9"!TKIGSQ<9FE;TF9A!555CC2:'17 M9" 0RPR9<)FDUVG)BWS;Z6FY(#0!/?%+D9!N9?Y5_%Y#
!E4*P8NG\$G;G@>5Z MGIC/03>TW' #Q3+C.PHHB6YO#AQ5.B+^~!D V)W*M;!)\$)SUN(\$!|G/'9<,+ (M"J(0;^K-
1+VU#;+BSS+GTC(!?B@KLC=V%K 4M6!%| M;KDX5C_YLX-I\$S64;6(LYZ+C.I%VHJ@U(&LRS9
L+!9KY+.\$G2TZ%K!PL1+L2\$7NZSL.OIE@O:SMRS/#CD.1!_ M@W@>A/ B8^;0AA.XX9V0ICPS'='?0X_'AYJR-
/02Z#D-A"W'B1>T@Q+I*! M.W":D"+&"A%TTH@<7"H9IF@.SHTI_Z% *Z4/2TOWGH>>PO+I_!RX9J\$C
MRUXAX5V@/_A#R7A?8?#JP_@9YUHG,\$+P#P^!X^+TZ D!87(\$G*JUFK-
M!6EYB!K2UGL1XJZZT+>FGJE!76U(*2AF"M5'5EA+BD4JDK/X49>*Q0LE5.5 MDJB4>97F-8H5;P!%EBDIV!
(W"C5.EF%HE;R!O>G'_!J\$W57_5E.6)2MG?&N76=G/I MMRF6HHK9?IQ*M8?>45=107E4MI=?
(^HN7.*XUN1'PR+Z^C&?3G8=TE.) (L% M7#%_!\$6T!5=LY53QG;B.1H7W8!1ZM- QE1;+T*GJ;YD KH76HX?
#BKRHO3M M(R@!*.5!^#!<"6"@J2'7;R>9!X% MW8_LOJ!W0%?X^KT(1!U\$ _3UP76=R!.P1V2"7>B!QP""BDRYH(*"/
!MU+8-\$&08 ?@0-#%BXH&A0 M8_08;H!&R0P_0!Z6P>4.O8E O&&<,%<'ZJ?4VPU6&\$"/O2W_IM 8E)5
M!CL0(K^UM-4!6 Q!GF^LFL@AC G3TMZA?3E2.0EHJ4Z?25_!04@908W#J
M4F8RCW^QLP&\$B(OM3NHT7T^Y:%4PU9U."RUNE=3B!G_"/!8DMV*1*?7H %4 M@WMYG.X@Y\$!B?G\$#C2#
(H#;V2^5F7K"W6>*)W=TO9TNA02&0A MF_K67*!KJ24H,2.TH=6.H98H^+)_K)4 M0JO?ZU0W-),"-(#8AJ?(6FLC+;
!4B!H_3.EBC55Q KFI_j3KH;"0=*0X MOWS/CD1&K;)=FH\$&3QSOAW-0^T%BI F@RXKXD-
&HZ5&T!Q.OB!5+J2L-2X M#8G)-U:*!G%&21%LDKH_%C(MRUJQ^+QNZ&2!9MI#9^+UMYV*R7;+3IE2^DD M7;U
9J6+!12J?Y#Q=7X#;6-7QN66A=P!G-?N;4#MZ<6XN%2W!C_1QT?Y1V>' V)?1@Y-4AV&X>U "U9D7SO'GZF+D0#
<,,GC6@_Q%3H784 MUN'6;D!4P+-S>H'_;Q5QF6H@5"ES#@!#TBB%)E 9!MNP; Y3^3G!;ZR>
M&G/XSQW'S"==Q\$HEI4D)Q.JI<#B@L8#33&G.RQ;4>;/E+MA=H&4U2WM.<+! M/PS%+!
!1)37C3UHLL!F@PQ+H'R!CS1A:%X44B?T MX6>">SGZ@TI"!H.?S0M8<75;PB*S*3 P<.)R@.1FUXB47
M!\$H6Q)>^C89>/3*JMCWO'G8"P=;QXN%-POZ6YR6*M8;>@SN M92WX;DDX"167L;+?JF@M&
!^R;W\$;AU4F(Q:\$L@<I(N?F8V?FMF=:HT_ MU>#,,!N3!3XM28E+V3^>?L9!OWK!?"IM&TYPI%S^5#;"C9M*
(RAY>QC=MDQE,58FEN?JFIP7S.153;"^T30IQH(0;8*8J!HH87FW1GA@SHH&K 4MRK1?#V"OKX4*!?'
H"WO:5(X34%MFH!9_09 M&G09-R^C' DT*8=1; (=V8JSTEG+> "53XWC!1 M)<I7*H^!F*@NHLJS4-
UV1E&DALPWK3-F.3442%5?2*Q)7T.O M2/#;H>LY.=/V":.WIL_E@*NK'3C#S!N;IG/F/S&ICD/BOI"24 5U!XV^80'K\$
MO3T7RR&_413.HCX!#%FR1C6!2UYLQ":F9@,,,SL&Y V!HG.0%!@S!Q\$6>=9 M(>\$ /TVCA:8K!^G4!HN419_+?
3GL@1@/Y_>22!\$ KTW?QXJC)P8@I_ZIMAD MBON+9%E04*!-%.,2Y@@DZ=5S3B#%68RC-
_P+VGC)F5!/)D;=3;%=KC7A-O> MU(&K(3L=60\$X&8W2T&6AU!Y8R.SC./8O2.XJ33\$NID>19Y8#D)B=O>I_70E
MQT3YL3<.:FVIVY B8<8>.*O#@^G,=LZYX%#N;_/P8?X%/^SPL=K?@_0.IH;!CIXBNKITAJ_0-RPWECA!T96*8Q
M*9QABOH\$;D#20C6Y/37= /4P M;4RIPKPT)!IGTJ35/93;M.V4+Z!X>^AZ*TI*!M+!+!<XJ2!K4!>U!Y\$HJB M<2(=-
ZH>5A;NPUB"N M6?W@<@SZFIK;A?^0<>*E%1!IU?CB=>2TO9-J!K;Y3 M@*GLI@Y"6LHR-7V+W;
EUI9#;C7%^4ZGF0C;4L0\$459GD"!0QNK-M=NP7AL M7E!0VLB%^M!&BG;(!=ZXMV7F412OSAU>!,IO.MQA!1&;
XT/!#I(Y",1B& MI@Y120?GTHGTQ;+M\$CY<-3ACL/GR+@-H-V!YX!E!;C;HIVIFG/VK<+A^&(
MTZ<=UN)N1&>1)^2*G*&(LFNS(Q;Z!ZKU;="DH"C4K@*OZ^JYA*GI9H!_IN
MQM5.I8R-FA=FD#7'06G"@.>*!C7&L'_N8P?V)ZIL> <=I9H6!Z2;HU7R6V\$
M6=\$.A_JP;.\$W>ZU).9F2#.K((6FT8GR9?C^0M+56F?EF=?OZ2@+W-N!VS5.S !?D")1ELV!2>,'9O56X4%B-?
W;=INZ-O=-W!+ZZK9N?FUORK+5/F_6V;K%S=M_OB M!>MV>5-NBO:W!5;_)5-YNBPI?
F^G6L!IB!0IMUJH\$"2O_T6U??"5W+O MY^!;K^HMZVZY<^~U^XWZF*Y>U.NZINO7Z@7IL;
!ZO!FXXW7WWRU*Z!+V7W MR^!G!M!>HVLIDVY;MZZS7EU=!G#5ED3Y MT#7XM<)SW3??-W3QXP?
OXL=WWO??7GSX!H/O_?CMQZ!>=^B;#5XO;3=O3#?Z M1#=#>S_4V^ZF!;=KLK580>O 5;/F'_ O="W!OBAW)U!8>!
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Z5W5;AOM7V^@OOHO-FZ!<7!;\$.CL'7XLFM;K MMFA;UMTT!X4NO%/Z'TLEPWZW;IPO+?
PE!_D9!\$2CZ'0>;K;/ONVK;L7E' M5GW;.%5^EJ>F&D_3)7W">A2_-PE3+2O!@+X!P/H!C0U+!NJML5VR=I5K'V5

M1H*0C_M??W+;B+WITH/E-E4^XUM6WI_4NFE?I2RX+ #1+4^ #FX040^IY= M>'&2^8G.0%?AH^WD_0P. #9ELZR*==^#RF(3S!6DOA!KKRWTR8A@?7C M/ >G5(>^BC.T TOHV?# 24>8#"D\#.Y%?O(%9X!5^U!#_RD8R_V%2;SSZ(I MB>>R?S16J9!%0%2: ^+F*O8IUAI'7QT2-.\$/%_@4QKF? 9,K!\$8H?6JQL&B(> M3WC\^#7Z%:6YK-N.SRG0.O&CT'5JW=1M.S 88PY-"A, (T+!)ENW/HM/@P^0E/N1^&L003T#N>UN N6#_.O>S.)?H0)(2GGOJL(3PJ>0 M9#Q_5Y(??ZJJB(V85KF3^Y\$Q? G@&|=L7VKI\WGEGR#T+JOU6BP^FB_4N5;I M^4C%IA_-4SCYU ZIV4ZY5.O^W6IO\SUNY*,43KNW/OXVCTMD;#:@I:V\$SP" M"),)0KYV3;TLRU5+" AD= #D-8RPA\ R- %O\$YSF,AFEPFL72223\;NC4N7H MNV\?7^9TX;G56+MILP1G<\$1\;K+V!7-QTT5E5#?JHA070^H%NN\Z)4=D73 M55^P&QIH&_WW^HW5 MJA-&)GQ?S"D_.\$=HBTR3UI-@1NIU!D6!7!2"ALH2^SL_)2V>TWGFZX0!;7C M4V)!^\$!\$4%#LIR(I_!((@)4.(G*IBJ+N7G80K9S_)0:XT5(RIAKT*)^X0 MOCUF2DA!%4**H7RHMDF3GQW!#=-1V? D\$+VKJH^8C!2)D)MJO^KN=J73!/<% M+==FUU1\$IQIANWZHM5FOS#@"?N"!9OG<>B!4-"Y^R4PZ%#3>+JOK? 0%!(MIT\$*"+5:@!<%#1OK9?#Y!@6>PC!G!<%#H.O @<.,51^Q.O)&MYK NTVI2 MME#K;3"#003!&% (52G)LXG!SJ?C:N%&\$V=)OP\$LOG#*),8Q&>IE5D3H48_M"S8L)"^W_/3:13#?JZFY.6X">3Z!"S#UB\$WY8/G; MOMH):AWS;^MM=03(I\A/7#7UOD,4U12B)X\X*8:#DL2IQ#^L.F1\$I=;7.%O M8>5RV)U0^RX&=&^WL*/ DD.\$H.;B).1@.0@R)A3?R<4K-A9<&L-LA!7 MB.FE)9!_Z!G^8R!\NC6G106HAV Z30G@634I>I=E:4AN?6\$/.BV MYHMMXYP\$K+;EH637.GSVX(@K1J^K%L4H2.9C(U&F9H5Z&+Q>"IOB6>I%:AJ% *RL MX0X&&3IGT\$UP.U ^AI8.? T&AW@CD+!^J)TIOY?C^E>87ZJ9K5*OKD MNT%+?BK6^+KJ6?>^@&N&- \$@L^/%_!^W.&S654K.*PCB_=;H\EM10R.3GH M6)(?2.9K0Z;&NUH6WWK! =BC,VPT>#W79;V#>87G0Q\$6VZMU81XM?O=;GU^H1)^V3;I^;FV MI<-TM18.-GR-GAHCG+UH0YI1KHA. >RVX^Z*LU^&*4%#IL8>+@:FC4%I> M^:0:X^F%CW0W @ V#P5X;%W+WB!8PGRN*=@I%:0#8@A 33./F^NV M^N:@IBJ0^B0BX@B4Z7JU1V/I N?Q6XE;_1<=U@)-?>^ MTL^P)ZNTX0/B; M^7@& S3R.Q%4B@9:55=7U1(=\$XP=8QUB>5-LB^M2;.;@-F@)^*3 (YRLFJZ MS5 5#9^@^I^VTMX!S=R8E4B^*2_"19-^Z!- YQ)SW< MPOEG9@_=>:6T^4AO"(+^5B5BI^IGU\$R!7&)X/@)GB;.*9".I7R!+BB;&_P3. MHR*"^# (H-8&2SNB4#I,? ZAOLN;\$D^DEK.1+;6?S;+3 A"-JFI/U62 MUCP^R(O@@849K7049=Y;L76OZJLKV#;<0IP.? P^*/LNSETQ@U9_*J)"953/ M^%U#VWIKDB>CX27(N^X"GZ\$T^8G8TV?;"Y<&N^U8G?+?@Z@_2> I..7QXDI^0/#Q)..X(QE^"F.E_E<+(9P(01 MG2)"^;1;+H^Q@6T.U-^\$J80>L EXYAICK@9I+2/T8LIOQ(PZO2?A1C"*WI MX=\$!2>SX^B\$^#I0 7TJS(TKA)P>_AGM26YJ)XTP1.XJBC"(C2^&Q)MOD+^P42FT5PB?;I? H.SW.UEI31\$SL23VQS."8)1 M!3DXTHK/B^M0?2%P2XSP8YH8 ^H3^L# Y%D\$&^L(\$CP=10<)LDTD-B_%JU MI30#LE)X&TPF>ED)?MU5ITIE6V2B\$ MGK.-1X-IYC*75)- !#1&8%>C^2AZIV/LG#C+!"I")5T^MZDF86YJW.C5^*C MU==;B3!O^UI<:WSAH5Y6= G^D:7:MA#DE23!/G2X;%S@IYUAIX")1L9B/+7BWHLT9^H"#J7I^I JJO&S\$!GLA%#0#C!=\$*0BW-6(^YO(IX@KH#LR MS" 5C9GED8AT%#MYGTD810EGIB#80"D@^2E.\$?<#P6:B^U!1L#_.C2A-F\$DX M+IB(>X^"??P H1<&ZMLC6Y07XTUM4)_4JQ#T/;.\$SX>D/+>RW4^S-)Z8(PP MCD2N!2@+TXO_!2L=9_/K%&T^OIBT1)8C! (SWA3R/L M\$6=QD?)P^E^4TI+P%E;(DN\$!<FC1)=\$#23, MD^F^EK&A-X02 #BA=>9CBGFY^@%&BR=>U\$3L9JW^_V4Y#IE<-^M@_APU7JU9G;3^1S(+ X6!P!7E&UL0Q!IJ+OOZ#I4? +!#ED:= M&J)5_CS&KWJ^VG6^F^+3 7%9PDR=S,7F?(ID!H9+M6DT&=(FZRUV%3P M,5#C_094LM_) (5U^7ED%71K^RYI;YT/ZWJ_65WM5^IVYB4_87^Q+FI_=&E MWHYFRVF09SR!;+ BFJJR_&4G/^95^SE7IAR"E^HF0%XNV<^L^*D..I=E!" MG.? N3N08IBN^6ZB<@LG&NRH0I@)&_+I=HD#CU0KI1!5;"M^2&_0*WT!38I*(O^P^W M9?&KZ DHJ!J0- DHLMLMFCWMWMJNF;R(M@+4^KUH^V!D.KX8&.+NF#0<?7)) MWMBW1MI7)>75I Z%)7035^Z^J2X- /6V)+HDA>A@=59L92WM@=1J.F7F^O7 M&5R+#++?J\$(71^I=EUXUX\$UM)T1RBO.#O? ^#04"S:8E&GH""9WM4!"IAB/O M#=-2^K^Q07^8AL;5^NF)^^&V6#5R7F4J5+64OR#"TA MBJ3MI81/\$SN<-*")J&H8="U0\$Y;M;&JY?2RTH@94U&VU7=WBV2G61(!!"M^W M;HN&JLJVO!RR!04P294XPZS CH!973HUN^UN+ I&U%NRHD7W2/0.*K+&L_@U MEIA;"O<(Z;I#_*D34M_*@U@Y&^@Y;ZAH(T6G>RJD: ^3 H^L9H^I5!"; M6@C68C0ILTAD2J7OV_KAO^KEX#CH%NOAMDF1;%)&AV;(L;W\$ZJO)<(HJB5X_+8M^ZY9!UJ2L)*0B@ MO2 V8!^W+% 2%XT+DEQY@Q*ECB7!;\$%S>85I=KU/LI>JUUYA0?I^F\$0Q/7 M6L0;%YANL4.+ (7QPI,6U2)M.HY<&3^I44/(I-((KXPV XAUNF<5^DK290@PIE.Y^AIQINRC M-BO@/(NF7NUI*;<8X>? +G%=R"#NIEG/TJ^*WXM0288W GJOGW_D_5+*!|=I MIK"-&H\$!(- &JQ>V@^40#K/^&WQK&4J&UJ35P!#^ZM%4>S")A)@NOJA)>5! MV.MBA9E26N.5&^8WI^SG.X1(T@\$0- IAJ^*IEI.6&?;?;/#S;3PU@=MMUJA.KP;:>V<"M.H%OM-R+^R3Z0.1:>&NA_J=ZO=^4QHJ>^"=^L5@;A!+AW"<>- &6UP2(M!8L MD;ANBAUPA7Z<)_6P<N^SG3IV(+YV;3T8^7.E(C6#TVM8 <>XWLDA+J<+ M6W/YFWK!Z\$4Z(1^MBA=\$4;OO;EY!46W11!)?PV E-<=V^KQ;AO>K!6(\$1 ME/>VV^52\$IK>MZ.E7BKKPTRKG>;WDFDJI^"A_@0-6N_8:6W/5D^W8T3?3:& MY?1E1!26CF?U&I0KF7CDI9-YA)- 2XH^MCH(UP^>_U9V-ICNH3LLI;"*U//M8;*D9JY#++8BEIWF.TRANMH=,EYF;C8IO@L;UJ/ MQA3F2(Y@, (S^5JP30EURXY0A2;WOQ..8+>/\$V^0@QER2%_0D?9>7.83SBX M,9=-. \$PBF&DN=IR=1X<=Q>? ZWHXFV0QODOLZ6!^53T MBC^*?P+O9X9@AXE+23.LO#C^*X2+PPS_PLU+(VG/HJ8!HP3?TXB^T2P8I_%? AJD@_?#2&1+?#?44R0>FFFMS)^O&RROKE)@E M+@Y+&@/\$!^? 4\$H;M_&ZC53%0V=28#*;@A9R^ZIF/35(1>\$LOXIZ/OD7C1Z ML55_/:S4_M3H2&JN8R)_M2>0E(CZUZ^/KL&KP/%KF MVH_"I+I^CY;<*9<&IO)*VB8^B^4@_G;2^&364KSW-8H- !;^*_I_M(C(M(9?I)>IPX)\$P %9EE(1=9LUAQN9^+C5#>@<+?^#I2^6D8CJ);_0%.CA7+ MI:A+^)= \$A8Q3Y6\$B7C34/\$#; (G6:UGJF(/;?)2>2 M.T1^?3Z T;1#*Y^:0<7#HV\$RS^X&)&..@0=!(PZB@57 ZISW^EX!8^0^VRK.+!HI M#E\AFC*_ @D.3RS_P>3Y8XJA?+TT2*>1KI60?5HHI(#P)+^<((YOFW&_3 MCZ3\$;?H!*\$H.VH)DKI=(2%+!%- ND"%_BAA"0O<4PI M#>^5C22(VXFA10ZUOI8=?T_01F@I)-Q_)H\$J/26^GL#L.VMI<)-O9BI_OG?;*Q;".9BU; G&A^YIH MW^FM^1%)"\$S^4!^EG7YN1!^=7J_9?;Z*;)T^H0J^VP!H&Q2(U@"%,%20 MFXB54ZQX@(3I+3W#D^Z T_NIEJ8_ZZ#XP8"!%)"<6^!HM; 2IXKH^<UY MLN80G^&KOLB A4!^P%_HGR2*)=I^Y^P!U!#<IE3B+A8<2UTX5")^3F;\$H^UMQE8&AQLW3(\$MX("\$U^VILV-8C!9&7)R!\$F+R#0 ME5T#I+4D1.R^7A!&#AE);(S?U\$ _#Q^J.&:(I8IF(=E3+ES1I8 RDRL/8 M.=I|^.;SM^*"+= (HZJ/_UG@OID21^OIW4\$+1;ZPEY^3^BBX+<0K^>R!_"% M#?I?9IM/W[^T)-ZG?SIYG(MMB?G#HIE >ISSV0!Q=;AMX1W^X.8.SG&2SK04E@X.I&.#;K3^*3I88@/ M1<7- E4.#%9/I^\$=/ZAIH^P6PGX\$+R^B^78#7E23\$YR MIRS 9KYL<"?L#^.#OYBE X)9K5X!WC- #>.%@P9.MC!>J5&&DC)KJHE?*)M@Y=IH1(2"(I-9)Q\$_.OBX)"\$# MXCM8;G >4I2.4I.)0\$%?Q@>9)'A5!OIN J!>5=HG..!"I"@LR@BP04H5^/ M1>N0A1%7!\$JL_.\$2\$(7Q#G8IX%4J2SH4T;I3/_@IPE3QV@!9^&GNP!8MX!FSRBXQ%F M,/D^@Y- (N@<(FDUMPP""I_ H8P<^#)D12MR>H_4^!7;N3^S^L!^F%[FHR^S M0)"! I&^(L(CD^PT2\$P\$P\$D#Q\$4*&&@D!CGIN\$!@ ^L#B^EXIU9^E7<"T#_HQ M.H\$[FD^*)9+IXEZH1 K+0JEXH;.8X@A_P;FU8QBPB.9I6>Y_"O,J\$^IE7 M^3272JB)8X/M\$ _5.B8^P;61;: UH:0.OJWH?%/(2^8^H0I#6GSN- !HY99 MHU=I"(1%;%&^/7(I: M@:>A&((DB(A2^2^R?CG;9Z3+GQ&54IT54CB=-YJ7T)=G39R2 M+I (X2>:_6#4QHF_!H5+OI/I&3^N5H#6)0G?PWW0*>I)25&^T5%#%LF1 5

M)>+9NI0W9#.%):>#U=MEUV\N9DVE6@0^N(DAJ)^BQH&"KYG6NG.3HX:9,>M-
IWN.\$1I/=5N9C<,USHRKH,DJ<18>2HG%?&D&VXGC<0'&,Y2U)+4T8EDD&!:
MN9I0LC\$ME^VO7^CD%G(F5^GX#=#2-#C/3BSUVT?S8DT>^>Q:F18HJ%W-7Q.L M0,-
G:ZLWYMO4D#WHDORE\$4^U.V&#9DZ8\$!T0SN%,ADO-^Z#DD2K8V4V4& MHQ,BE>A-
AJTHH^="&D V8B:J&6FMZE,X:AD2K)6D\$39ZA8Q6RPY.WY.8:ER M2I-6116C=8:GZC/WW^I5WK%PD/E+S6>..UC7?
#IL77T?PM_A/J&:N1^M<&K&C,H\X<)N+*H5^C^"8#UX5A?J9^*"9C,F9RC-IF,MFL9H!S-G=,15B2
M2FY&SML%#E!80A>V M1X7M?V%HI,S=D+.,I^!GS:JMO^LX<,R/KH0M:SS:JC2@SCL2!#*D2EBG04
MC:EG/MOZ3APU#1;&IOSI4=0T;S78\X=8O(MN,"=C.M^1I548M:5#*O/U%-ME;"Q@0Y&V>P9YB M%I:O@MI+S
MN(C^XEXI^>9-(2ID8?Z,+^7>HIC MEL,,4THC&C)I>SPI&SR;A\K+^9\JD\$T390.P.L9(B%#\$(7I5@M,WK^
M\$PG1@P9I7HB.0I^G?YH&K7X22^ELRN7V@\$7Q8HG8"8&J1-7B-G>URJ.Y4 M3EM.F6L<8D<3^#W49I&
(E4G!9QW?TA M^C 02QR6FF0D^I.Q.2JJ4) ^2L0R8^&XBXUEN^LY8K9*5S"@=WGG>_06;?M-R6I?V9N=9?T+(R.
M.GO.C=T1^:ELN)&R\Y#11.4)HIA92\AP< MCQOE+6 ^B-X&DLA1&^)(-7.CH(CO5P2E.GYJY7Q202:TG)ZWGPC5:I
UO MRO%Q9.)IHL-IWW%)Z>=\$7L5ZO NV/#D:#IN^:O=D+ZI%?ZFX:18I^UCOJH47ZN3E M%I^IMY?
|NBF=SP5Z7WICL3BB><"IS\JLX5W>/N8;*DN^A-6"+IL@SP?03\$^ M^IHPNF4&5:O-6LA\$TD-VP
MO^QDVA_H>MW3WW=D=T5FX^VP%HE=^)<@F&_K!\$>S_X737BX;-I: M^%-ANN=92@^I,^IT.VY
ZOI\$@W1=57\$ _I^R _BY=I?2_7QF!CIZIU<IQ%CIDAIGN.)\$00R4\$Y1 PRXWIV7TX& MA>E:P\$ I&@U\UJ\$>P_8-
U0<^Z?W5-CF7IIX>O3*2^#S6EILR2-EX"28MU_V M= MWAUZ85V8.S9FG^0+U)B_0O*RIKMI(MOYL2*JEA
_Q^5=>=^I(!^C>J?O._4\$L#!0(-.">EFVQ&)&608 (T0 M 9 >&PO=VIR:W-H965TM*!Q
MM2W)ENTT^9^DZ=H/28VXW3,^TI+M\$54\$C62BI/I^MV1DF(OMIMM7ZPWWMM\$
M=^1M/M(15UGG/MX+/22GWN9,=718*3C!=",IV7%2_RRDJH@!A_5>I KQ5EJ MA8H\$
Z\!:@HO0NSNR\N:HXDI7)1\7\#/>IFOO!S@8&S=#B0=*HO^JPP.J M@Q!N96DR#3=ERM-
=I0/TKW.R;)V\^HJJ7?J#I^0AW_8CH\HB\J@ (ZLO.A0T M4Z4HUQKF7,\$B8XK#IY=+,136R!_I G:J10054=^?
LZ)CV_Y:A_ZD2OF8(IMB"B)A&ZUQ8UM MF\$HU%JW)(I4/(N4EKJ)6T& R9H 6)1*,,4*I8R\$)>*2,243&#:0#-DUH)
M(HCNPV622)7BV_S)IP:55+9Y0JU=2Z1_6D:1I/W&GB;2*&Y:E.F^SV3";U
M83,@2JNN\$Z^P#EP!"#8@I B!02X4UI(=)PFI_7,#6*#0X87^LG MAT>^'K8=9&^B=NTA;,%+
I)UHJOD1_01>RXXJVF=I.K,|DID2IR M(L0M3/^S8C 0f0M) IW+6QPZ6X98I^I/G^LKM%Q\$S^SB*>X83.U;I)Z*?
L.&V)KC^ MML@S\$9S^W5;DQ0%;2V)S9C(,"A?B=6+>C#YS+IPQL(XJD?C2?V+O+C8\$QW
MXJBAC\$F A5!ML0!UFEM% CC47@QO= ?C2I^+ #<0W8U\#SP14.EK*DAN8O<I33IHIF8PC!:+B|RB>PCW?
I<+ #O/YC MI3U2I^*/XI^#(YZ>=#WV\Y:XTV#ATH=H3(8V?0Z/KI)@+;8LIZYE.5?XDR"M#9"&:8 M_':&<2-
UHRSH/RIV(KFW8H_&%P!"?C(<4WPP?XV%LXXM"/OQ;-"/MI/MN MGIF2:/@ \$Q#WX\A>A@%>QOTPI0)
I6*R^W6%#0RLSFI6B!:@I.ZC&D>TS6G9& MX^L2>AX6+;I05S;_XLC\$JBH7"56B#YB<7/S5I:2V.S.%<_8Y#51X\$K)
M8A_+^N'6=B.SAD/V\$X1BC=V=I.D"63\$N!:@ M^L_8.M(V+!U=H>A&D7@R/*G1:IMI9^I(=,9^7NX/Z+5-K@:)?
2X^5WF:<(9'0 OR^DKA;:OI(0/EE(TFWJ9P0_0) 9 >&PO=VIR:W-H965TLFGHE"_(&23I
HBW5^MUV#.CV8=H^PY@W23.M9U2INMW MI^7<4LU:=J7^CQ>?R<5IN_E>J+WB->"OR4@I: &V.JFTY^9QLN&
I+^DOZ MLY*JX(-E.MWIE4*^=I^W@D\KJ:YI2I?>8K>_1504/I _M.-O)E@77>"?SW72;_MI 5+7/\$Z-
U.Y_1GW\G0M7B9SI:ZP;?9&=&)6:R.+ MO3+-"U\$V(W_+^%\$(?N\$
1IA<#Q;@YR+.^YX<.^DEM0=C>A6<&9ZK2)G"AM M4&9&T5I!>F8XF8Z?F?
C&8_&^GSX_QE.F8P>KZ^I:OCY.G?3HP#LZ\HX^00\O(0?L0^W;_(TF"@L MA\$;-8%6K4IA:(7,NQ:-
+TFUK(T&N0*S05C)G^T^*LH9HD7?R*ARY*0A&=JKI8UP20:R2^8VYP^XY1HX52GY)JBA8;Z#*HK
M\I18IP.9C3UV_YAZD#L2GA+JC9C.^SYCW,HT=@+@N!CKOR&>(E5N@R+XVH M:1FR\14W(LNQ499\$1H\$?>2P-
//#)DB3JPB\N15)4PH3%-%P9KTPAIDDK"1 MP5R2;?2#A 5IC^ ITAC+JU3PB!E09S2&+.4\$GAT*?
>N0?)SEMA<I_V817IR M"5I^?3:ZI!!&\$.I2D(YUL?6OSIPHIF)U+I+S,#K4LVDSC4^&>%1I3@#Z?81 M15U
CG0+DC\$IRU^I\W.HL+R.A@I3C#"G_2Y.8A%J9-C\$^H9,3I^T:FSE%%(6>0_55S(5Y02 MI*5
^GM/4^L@7_M1"N^UYLDS5J@6KOW@R8WUJ5I+MGCZO&),FINYF_?F?_M\$U=K46KRO(I407;<8%JW@S-
Q.C^W=,+>C6=^*&GEFHI;ZOY+2";V@:/# M;?@W4\$L#!0(-.">EG CF>+;@0 *) 9 >&PO=VIR:W-H965T
MLFEK)@KQ!D@Z0:\$MU*4= IHF/! MA\$:Q;A+GYDXI^_4I=H#+N^*7:EWV)CQV?Q\YV?LJ;H;^*IR(OI:"U-J:Z
MIG1TML:"ZL:LL^0_*ZD^*FBJ7CNZ4LB73JG(-X^G\3H%V5KV'=K\$S7LRIKD MHL2) ET7I5?&SE9M#R6_N%J7A=&
I00&?8K_HHS-"_51-&L#ULB_OHGL?K?A=X\$;?22#M60AY5<I>5@.6IXEA^EFQB)P&MIP%O/<A&- M;SO,UN%
(JW@LH^OG>UDRX)K0)7Y^V)IUH-6TH(EKGB=FZG0GAE.Q)_ST2,,?WMYF#R1S.:Y\JW#\$%;#9UL M:W/3P_1G8/P
GEHUA&Y1^?P.H\$*+&L6/I";X%&51M^CT^I= \$G>_I MT_#AA6?P)HH269DM@TG.2P+Z+X6RTJRC_#?
XX6VBA*D;+^LKU!CCY&MF5S MK2N>X:1%=:106%K^/_?L IY1/>T8%W!GZ?P_OIS ?DYO.QTV/L &P^W+
MI/EA_C(=,Q@I WYV@PWM0B_M7Q*@AL!GO:1KAS#TX?XII95XMX(^)=<+64*PO8"%E^A)CR4I&B*6IC\$HM;7
MU!RRNJAS;G:)4T>R@1ON@8:4J(-YN%BZCF"5>?5\$ER4A"<_4.FW:@3>> MUTAIPY1YW6XC4!;
W3\$@OE_U6CI5\WHUA\BHL\$RFNK)>DH2Q8J7V?29DSQYP MPS7PJE+R75"SPGP+%;
H7#JAIY#D=S&CJM_WIU(^8E?"P0AV^"9W0&<IABS9\$
M;OY^XV4^R)E\$4A(6#4H^6%KL7FVS9,B1EA_\$Y<2N+JC9C.^SY#W,HT=CF
M3W!"1UXZ#/\$2^W29ET:4H@S9^<(9KD>78*\$LBH^//8&^OAD21)UX5>W>BXJ M8<)BBF8LUX8PTP25Z#(8*Y/-
O!PH^T1_4>:0QE18I89^R(\$YIC%E"*3PZ MEWN7\ODY36RN^7L(C^Y@I=REXTN*801I+@4I&-
=I/WK,R^*Z1L0M1\R,"Z M5#.I0(IUP9,S6\MEF,70QY5_4_-9 M>&PO=VIR:W-H965TWZ!Q_L?7^MDB8&G";K
K1IT63KAV\$?:(FVB\$JB2U)ULU^_.H6L5VL:Q?1\$HZ/O?<'FEW M/%I)I467G\OX7E>-OAB4QBS/QF.=EIQF>B27O,\$
M;HJ+@4N\$>,5S0P@,AV_#;J D(-7I>8@UXE+=R>;H_M;C+3.F^1M9?1.%M*2I&Z0
*F=M93DU6I;4I\$>+FLM^W^JL_@@"DK3:R7B\I^!K5HN1%I7_MA M:TJ^EC@KQ?XEG>GR+*18H9-SI5<@2)H1*.)-
=6N1G*BH;#<&85_!XSD\I^?7MS^>X:IG=WU_=WYV.#.DARG*_Q+CL_P">Y-I MV9A2PW53I&
(78(SD>H;^AN&E?Q3QCB!\$+@.^*X?^L\$+>HL#BQ<L95^&115,IEPKWQZ.PT(B^GL+3_M1"
UCF^!89FU&LEJ#;FL9Z)A)=8UF!+I99ZW2B^7,D:P;T(-=&86B48P9)H
M0P3.&V@DY^6&FFN2,4@A9THJB&8!K)9M8W:8%ZVB/R0VQ_V ECPIC1PVM-I MC+)
I^2=I9IU&DV@:3^/OV^%Y/I=R+I=N"+V3,-<5I@V11D.KW!&%"RF;#5J MU"=PKUB!65H@:%W
K>R.254;A#>Y@ID^<(E7G=^*L=0PI\$!@BA9^0:(-@P0 MPX9RNB=8 ;R\$Q F3!:=7+U+?I_U_C+!,S4Q=+R
)S727P7HK5410QM=6TI M<,F5D_7R<I PH.NEQAKX3A>\$)##_*0T)#"W8QR)\$';\$3^OX.BIB)XAC^P(E=
M#T/OCF.5=#_RP!\$XODX;)^T<(UP?N3;.84A6Q"GO>\$8<M_2Z:Z)T@_@GVTW&^Q%YFE_TZ!HA
HE/=&C8IC3810Z:4^IMH4>&BA@0HU=OT MQ/(<>R^E+;HYI "EU(Z.*&IZ@CFU2.@0:G_E^7>X:5\$JL7!M1
M/PTJ_XXIJN;\$_325XMM#6F(RQ M@64:CI M8=:%Y2AF7YU9H83.D_ZM2X.>5 M;+(K8L1)EQ6%#8
T^1&+REXHF\$U\I@N^X2NIU_K6E7:93<_9645@1H1_7 M\Y2;)*XHQ>8ISZN!_QF@!F8-
R..\$UOZL=VFH^GO\$^2U4IV_Z033UR\KA*L M.2(7R^Y8;%FR:6R?B\H;:\$L9.O_Q%-D2_0/>,-
X5L7=ZN&V3NK&Y=A7LW& M2IARI>VGDOO:LO%68XVU=&&O#I2*8#+J>NS^:W\#F7;-^:X={UYS11^8.=2
M\3DN=4=)-#571FZ%R.7MDV?28.%VTY+O&5Q10+X?RZEV;R0@OI>-OD^4\$L# M!I0(-.">ED=IEU^@,^<)>9
>&PO=VIR:W-H965TJS.CZ&1>Y-QJXN3LU&LC2I^+^P6Z MS#*NGB\QE=NA%WJHB7NQWA@IX8!&5_C#,U#
<:=HY.IEB+7 N9@I+5T!N^M%Y>1M7<&OPO3>I^FWSW\$&<I F<#_I_&7>O+UN/M!@)M-YC.8 M?

IN^F^GX9FHV&2+W^Y3P"?&.H MLOWM2W82<89%"H! UC HA XI7T9V@ZO_0:>#+=.OASO-!&4.?|=2S)"B(Z
M#F%/SX4N>()#CXZ^106(WNC#N|^?#Q!-H3C\$ZA_U_|=#+(113^0V2X+5!Q_M(-UI+;PH.S9;.I5LZ3!F7=-^&^=-I
<:C6Z_R.TI+8@!;39H*177J!D@B!\$ M*HS %UX|251)*C|1767WD>?+&NK !QIRI=")+'-#MJO2E KMD1)9F8%\$:@
MSW3UF J^T_63R#PA<[N\$B..T(%G%LPM^DN%ZUI;@H^B.V.%|9(M..AS)5.Z(24%G%V1QI6VF9F+ #51T.26N
|OH=WHQQTIZ)G.M9W:.(S7L_&MI_9!-JL^UHBC\$.94!^0K0T%#UN@%:9A+PU.H3Y3C11%80!|!\$*YJ>SBC>"-_MO
8ZE?-|8-U&P)AE0.G:/L!EDS^2QQA1P#(U^VI%|=J7Y!<6LZ79=A(K-"YJYF MZE>,
:=AT((P9A/P(ZN=7I!)\$57"C;^O#A7TZZ"#8T0I1%S5Z/>9D-XX< M>=OKORY6_ ^QS%"MW9.OP6UW|2|N9_=-%>|J.?
UE7OY2?.5J+7)+%;D&K1Z M^: ^ZRG8#(POWM"ZDH8?J1OZ,T)E#6A|:79#6R_ ;_6Z&|02P.\$% @ M X)Z61V4|=IF P
=P<|D_!X;^|W.W)K&UL MG57;MLP#T5PBN&#)"-WX^2
M\$S<#T@#;BTU*Y.&A^0+#+G=)/D>T!%P<49!;FUY&X8FR;%@JU*E+23*5TP M2ZK>AJ;4R%+O5(@PCJ)!6#
N@-'0KSWH5!55G"QI.511,|^-|0J-THZ.3! MA4>^S.U;^,"?DFUQA?9K^:!) "QN4E!LY>V_PC>/.G.C@
M.MDH|>2493H*(D<(|2;6(3#Z_<8I"N& B.;O.V:0A.2.I (1?>%SIUPVS.14 MB>||M?DHN X@Q8Q5PCZJW6<|Y-W>
(D2QG|A5|O&-P\$DE;&J.#@3@X++^L^> M^=PXG=O>
(0^OQBS|L.Y%G.F&7CH58|T.Z:T)S@4_7>1(Y+5Y25U;3+R<^ .MU|O|.4SGC^OE8CF=K.2|
&J1W^L0URJTI68*C@#K!H/Z-P?CMF|X@^G2!8J^AV+N\$ _L|E M^7|T6%-_08+;HPGS*(E=&=|D<\$7)
(H%5TZYAK(HUW%_:@511\$H#872"#ND M#RM+K9XY|0B*5SUVAVZJD+XK|,I7/7;TD|27F)^<:;J(%."1T!;|Y0L9-
P@3LD6D# M*%NM|?P;D96;H%.P>:J.D300'= ?;B";JL3I9PR@'A F
MTA2I*|L&JE|NUV=>0RP54D#!)#T1CHHO/NTM9LMI^URWA2?#L\$ "H2/?@ !. MS|5FM7E5)O4P?3&OGZ1HK?\$\$
1FY|JU_8#T/68KQ6K2C|_!K2H/9B3B!C M.F= ^YE2|JBX_U;_ X#4L#|!0 (-">ED*R< 3R D \$: 9 M>&PO=VJR.W-
H965T|.8/!_L D9"\$A"18 +2L_OH|X H2I&4M-L_6Z0(W.ISS|V_ MSE9*2S53(2Q|+HO*G|>FUM9O|O=-A4E-
Y&J184G8Z5+;G&K)_NFUH+G.E-9 M|^=Q/-PON:OZ%V?NN|_ZXPUMI"5^*R9;+?A-BIGI7#/R9*34 M5|KYD)_W8C)
(%*"S)(^CXTE^LWT+1;1/PM^K|S0
M9(O00<)N566GAKVKRM&EKV5)BN4;1@_|D<&L;LID?|N|N|;+M@LB|KFC;EY|LY|J|L|D|/H M7?S|TV
8G^ZP|*U|&"7|+^;H|/;*N8*FWW^H4NV972L%16\$|N+4.NK"A' M0KN\$O^|KBH|KPV3%!%0UAE>Y>>WR1/|2=O'?
7C...5(47C|KR8N.#|6#7J|OY-6=3CKW)X5\$4HRJ*@@|@C(MUS|CAF5DG(86JR
V79>Z5+M!0AHY_ZYX|17.&2>+1=98R/H5^ KL7|!;6/27,2C|F8RZD<4?^_FGXR2) M3T4A)W)4='6X)X-
3;1|V6)Q<H<5K(G7C|B1L0+^"L\$A6OS|P;|@4-BA|:6D MO^=@7DAP*66L=B+XM+%|=1% "0"1|=!G|R5%;RDC;(OE|K;
M;_BBO*ZU>|LH6Z*8 XU12!& 8T|JB^32R_!2;@U2DMR-9BP1!;#%GD|F(2537Y MYCR41-VT4-
0N7HUPXX#A^|N^A&2D-G'+BB%R.8#8:&0J^ E<@Z_*8AE^% M>!DX-#C|T|2^C@|&;|QV|F6W)|-
'2|!>#UPI6@^24#9/!DHW3?GIXX"^ .MCU*W|D.5%4T.|_X46GE4Q=&P2|@H8SJ_#92^8@M|G|>1>=\$70 \$)HW0
=*MVBZ"\$?@BY|129K.CFO4YN_%F8^1"S>C34|D8AL+/N: \$>0)XLRUC_*T)2N| M NX#;...\$=Q%Y'=28?
&PO=GVB45^|+H^\$<6G7QWT2,U(SZ&=PN\$|L@M%@0 M>7.5.N |RW.ON-!2;@V(DWO!3+ M^|X7G9N"
|NB;UOP%N114Z>L|9ZH^4>@Z\$8&&|^>L+@3.E7YYD!*"|G1A#H: M%L0<8D9M.H0804@!>,-
*D_+AFZ^XB^U_U#26=34#U^OA C:GK/(X&5L01 M8N^C%L4EZ2GE^J|J-#EBI^NF;-
"LP4|LXV9*+>V^Y72T1)RS;+A7DG^G9! M^XZY=O^P=W/YM<8% D<R7\$R2(G5*D?)&7_T"4RFH?
E4;1V^9*^ .HX/T MY0XF/8F&AYN?IZ_102;R.1SA@;_!DET^'(U^R7^!(#=#J@(-2L5^+X\$B.Y MY!3Q):|J|@|9IX#
(0H0|^2"";6I2B&125=%82Q^KQ)+50DN50SYBY^P;B3E@ MP_|=("-)(9F>#MR.1%I
SVZL@*G.'MU*Z/LY^M8BCJ%75WE|OOL|;_7|< MH54^\$AO|V+>5S0ON^8L?04T)H)G\$7Z7;((4V;7;U6IPH
X0Z(%)5^L6UEAEQ# 8|OQ+P?-W>N4<+Z40L=+K#F&2)544U*6BB+U'?>_ MT<|GWP9ERI%(S%/RE(AN6F?
SAR(5>.RK8-J39.K*%J0@_YH)R=\$!TP1(9T MJC_\$. \$F/F-!&2@EC DG\$">=COF|H|PIBG M!;*=\$ ARG4L;#9THA|J-
5D|JU_11S/ M F!?!-!Y=|Z|C#N4|9Y7U#9D/_7.KX9SOFEC)-^674!|Z2|&3(:#X>"| MC DC^QZJH#WK+8%!MO2.
QI!"IY%35G\$Z+1AM-(GP4-N@W?2YXW3XOS
M|VK+19W2.R%+!R.4N^N^ZE^ M2H@M1.Q<+E(|3!68:M^8)\$5/;3S/48<| MD(^)H\$!7\$!-RE;|J^J
S0*Z30;2^V)68R^HBVS?L3(Y|M+P;_IN^H3 MB&8@)M>VB68!:=?)5X|+(?=\$KMD YCYS+PHP%K5^L^6
A/|T60_!UJ^%KB?GR@W@3Y_@U|^VW|^!E M?ZV_7.Y_+GE>D(J^S^&UAC8,IWV6-5;5|R3|2UJK274!AT+3 CP?
R0A MW)""|E>?B_!4\$|L#|!0 (-">EEF%"QGE00_\$. 9>&PO=VJR M;W-H965T!:=>SC=?3(YH
MX;D0TIP%N;7EZ7|HTAP+9@;J1\$EQ5DH7S-)2KX>FU_@R|U2(81)%TV^IN SF M.HWJ^9V=|Y BAP-0Z!\$9_
M^O\$2A7!1_5@QET1SK^W><6_2_ZX++^B|H:O^PXW<^7!(&H?;\$ZXABRO MF&7SF58;T.Z:T-R#|5|!\$SDN75\$65M-
3GYVOKB_N?SYWO# M^_O?9T+R.|L&U0+FJ4Y!^G_)6UNX%IFF/4!AD2IXY6TO"Z25Q\$76 Y@ M%
(601.GX%Q1%?^?XXT.X%U_KKC=PA_G2V.U2>^/24^6\$;|/\$*X|3DW)4CP+ M2A&|2.&|^&^ BZ?1CZ0"<\$QZ^A_ ^M"?
#T*W&%9Z30G(8);P.4J^F^A57I MIP^Q3&9WC #N%J4.VU8;57L(6ASK;IUOONFT55(S69SB;?3<#R:M)1V(EYNR9M.
MW1=5^9G.X-CA*X!7PJ*7?9_&XDG%=KZF!()OXXXF/_=M2JDJFA,>^+K& M+K@LXRXK3.#1-
Z<9Z\$^118=TW^+^E|T/X^K2SLG!K;A)Z;0M.J^KO(W))FH M92_#
|^4N#B>)HQO7MN\$T.OXGXT9;)B1;4|8U%ML0J.8ET|-Z5":S>B)+V
M1GM>AST*39XVZ+&L^Z\$GCDZ^A:FL6_ E45FH)#>FZKQ|W43?FY1*0U0)O<= M59DVC10-/#)1(11(^!GA.MZ;G*?
Y2_8|12!)TE*O75.JN?9^UQ^RDINJ1ZU M(IPC^QR%-E/\$?;V=|^/%*6+6R\$(9|+XZ%1Z;@U?26M3RB3?4"?
A@ZV+C0^ MI6C;_ZJ46AH4Z)DD(RE^O+8.6P+97/MR;>Y1|L?
@W|JH:GT=L GH" @6A.N+UI>+R7MR*>B^N1L^|P\$^_:=|7?|Z| M^IZ)DY/P)#GQ6HG')^TZ.20XC,4F9-(E|
|LVV_C7=T|DTPPYVOLD *R@W/ M%*#+CZ5?S.OA_@/EA)-!;
|(-1H<30+0|0U)OO+|^SR4I64Z>^|K4#G;5.JK7@MAV^V1E_!L#;F?CD3ZXC%Y>);3>+O@BQ4;W
MKAFLY|BJKW3S+CL?C;@D804D ;.GSOQ6N0Y*8(9?WF=@VY+\$NQ?M|HOK>_P M9<&U>%WE?C.K;|^P'+Q)
(WN?F|VOQ=>^|FI^M M&|84LG2_ -|CT|.8CYX0B+U;_UV&UDKWW##+|Y4M6&*5D;75A7K32.DR4%
MY=8HO)60.Q>WGSZ^_@=|^?|S=L/MY>?WGW|<#8TT\$MOAZG7<>5TQ\$ _HB&+V MOBK-6K.W92;R?
05#&-19%;=67<?U^@KZI"-1P&+1W^R#7WCSLNQU3=^2M^;
M*W%RA>AE|90D5&72K%RY6PU_ ^Z7&BCD""/N2|TYTA|RZB* M#?X!)H.5-JRL-
UQE|6J6O\$PESP|VKDQ#A&44LX|%*1>-|B?+7%;G)>|HOK MQH\$J.H^O.D/E:L_-EZ0RL&-DI5Z0G9P'+
(/%)>.TIV8;H01;(4@DW\$"?PI>>/R451Y% MCQ;%T3ZN89VUAVW;K7\$#P!@1Q30;D6L|B_ M5-82\$;(8:QE7YMI>PV
MMO#"+GA=+BG;4#B4*>TO!EKE? |:=!1)4"N4=|^4|_<#@7*)F.^);56 M3QLCVQ;E #2V9^<-
Q*ARN0=+"PS;5N|W3>K;NHN3(2U47";_+0@>(H^G MO^V0_!3C).SLLJ<9;NTI2"
|^N!D\$A4U)W(V0|MO*;>BV)3T_ VM9*O\$@6 M34^!%*^#=#GG&O|YP_2N?BELA"><0!|+^#H_+DN)30-SF|J|7A:
M_!Y4C.MF+1@G.RQ|T@KPP)MUM4N;72S^!;YYQSK9P=,SB3UR)!:=T+6CCT1 M^_UN-8+^#-)77AE.IR5U*UZD868-
@A^Y\$UBC^W|2|5-2;Z4@G^PL3T/A) MMY0.Y>?#MY0FQ(0!>=&J<=&6T&QP|B868902<=>-
&MZ#0^U7)6^S\$11 MYY4C9N=ELR|C2A|XB* MH08.L<@#|S8S5-O4^|H7;(N&Y3SB>|E#R6! M;@?MI
&|^A*I6W5BG)I*>2_-<^UIQKU_OS1^Q^O@H9HW.@Y<:1H;_6UN(MKH3LQ1M 1&LE)3?F%;S;_@
MBF9H>=\$T8E|V8GG|V V3HY9;@KCF.K+XPA06S;X(AH^RFBMC#KL7 M^X2!U\$|8P^D)\$CF
#A)PLGI3UJ6L"B)@V0;DV6S M\$<_IR=FI|@.C|E-3&9TSD8PX=3I/R\$C>?A;=(Z;|M!_*K|/>CAPT7_+0)
M|4_!#FH3|O/(MEC/2Y" +@AM.H*|^|CB_N\$)XYL9P589BTQ|^VI=&JR|H|MM|S|LZCMG*\$S\$=ZKE3|L.Q?
\$08*^T(#PXP GMGOOR8;.05H+34V8+S\$;#T-0 M4#=#OSW922,FR%.5*Z1?N MG^:02;AV+,<:2N+.%3N*#)?)

*8J2';^FQZ<I3?2D1C\$%8(3#N:4(C77/1A0))4T;=9#M6++C'(T#<>LD'ENB;OK M?
H1\W47^L6>R_X0MO'C\H3I<:L\$?03L%1L,CL+U)A0YTA\W\SX5_SZ"/M\2V:DKCOD1W3\OO^)?N_5NN?
LCP'NT+!QG\J6\$V%L\F*?=AW=V8JK8? MLQ>5,55A+!V\FPLMP/ME59GVAC:H_KIO\5\02P,\$% @ X)Z6:M-3)1'
M">#IH ID IX;^JW;W)K&ULM5EK<HLV%OTK M&-7MVC.LS#I M,_O%(DC<I^
M3:+) L5^N5Q9>6%<^7+&E^>6V+IO\FBLS@-;AV?Q6\1GQJUICW%<V\WN39,*J MSEBU\HFAP5JV_I=I?
TP(BC#1PCBGB\I>GM\3LL;OGE2ZUV3-N<*,9ZJC MAG*RI:#<6HVO\$G3V\MW\UI^I\^7?
WCS>W+^KX\$>HH9N\5 M:U>&O6EK4=JG< Y5!GWBO3ZOXRGA"WW30-WV*^Y_X\I^G9H6@EVK\8:W=XRW-
9\6H\F1M:2;RD:6\A& M,,XJU1K5R)I:4,%J(7F#9/>Q9^T) VNF540B O%:I>">Z*09JH\$I/1.BM= MG:) G&@A9"?
@;PYAJD\$#,I2LK6?Q3V+ALH8AYE:LYT*(P) >8"?7\FR87:G_ M0'=SYO*! B3T\Y9QO9X7I+K36K26G;I94\$89?
LL@+VA9D&>%>Q&+ 1VU\@< MEQ\$I C8(H+I\8->S,&31+ AG_2N"+\$I95_89*&XM"/%>7_9Q%&'&14L#8HX
M/+;,@C)I\V6R6X\$>%BP*#@S#-0%&(>2E8<?>'PHOJ*3&@-XED0I1\$>HCQ(M8I;>%,L3YTOW=;% EW+;+6
"X8H_L4P^&FC+HGCJR7V0,\$%K8K;MD2W8UI M'0%6,2,7K5S(BL,\$% #=
PH!^H^B2)&R/PCO*CD7PN&VEE\4+=F6?&YN; MA[S;AB+/H:G+C@I\I66H1-I\$\$\$\$I7^(0_S PLXCAS&7?
=,@R2+6!(4R0P! M4M5GUXN_V13#Y3\$VS:<_ HHP_2V\!D5&4L0KYI\$Z)I\WAF4D#&I
M5@;Y<@;R+^B@2#8+BC)A5U6E.TCJPV<@I+B44AJ-0\$=GLC)UF09G'9IX3\5Z-TR+W)*=Y M'I1%<<8J@!Y<,,Z,J)
(D\$E MY1HL7+;79"<I"Z65(&*DE)"Z35MRS2>JN7_T_9\Z_NPL<82+37EYT-/M\$H>39\IB^&B:??
8Q:M6MNX:3E:5:HMR0S\ALE_L5U_H.U#NN M:Q.X\KN5K%:WV>^
%3VLUM,"8A<I\FSUXVGO_U1_S/Z^<^CYTGOM3\O4^V B_MLEL-+JK@VN4(V4CJ*6J@;?
OVGT&I@Q=6TS+EOGH%BNP<@QR\B4B\I6=IE(GU\I\$Z+^@W9BK
MP3*PGIXGK;HO>GMHS@_V1"AIJ;"S0Y9=M*N>E4J;N-HA?/#AZPTV" T=NUJ
MKK9BVN_NF3&G8PH6&="M8E%7SCI\083OH\M9G2_MZ\$%3<'E:_L,&L'_@:
<:S(B!)...BFR/7;.#+:8I&#X\$;XW+^=NQ@=V3/I MTP'MFTGLD9G@;JTZL5'TO&QY\IMG^?6\$<^
&=QA'IQ/=8)9K.TO+AI3&C%BD+I\I9T#V<)K1SB "(H73%,^?G+\$8I.Q> MDI-V%@+BPFFERAN^GF\$+<*O6K=+1Z?
(Z)(2*)"3G#>X(8PS&'=%&V;1P;R+; MO:5#U6E&+OS^ILX%IYDCWJN0%NEH-*%Z0^\$#M(I_MZ\9TNS*"H6"?
IUVI=\$IYL\XA&&I&W=N:4PGJ'%L5;E>6E\B<I\00-6,A*MPHM;,*783=EO*SJPCK^/NB1W8-N%&I>
SS\ERAT60"1*:=/J\I'M)Z0(\$ M\YL\8N4I,X\$6H#(3KLR)@\$!^1N5C1\@ IVI*";>"O07:7P#YAY=,Z2LIC-!
M/I#Y^E,JHGZ18LR+Q*>L_J\4U&C_O89HR>X+I9^I@Q<("M_I:XU8K#I_MWFTL-(6N\4UU
Z5TU7H^C.T8.K5S/;\$3/I^3Q_N^2+<%L5_FO>I\I\MH4Q<&?"/UQ64@A>I:1\UR3S\="MIDG'22Z^I C4\$X'S:I
<=IRRA29>/2.T6DF_I&0+(3+K@ZQ-IV'U/MS_BPYT MK>M:Z\$B#P\$19'I\I3%GH:U?#/"3YN'S=*:1U:1CHP_GG#
<^QLI?)1#+2GX_MGN+@I-#1>&A/9,\$ M<-5T?O'UY\Z51B!^T(SD?W5C@9QG0LS-,7=6U\\$/M_MZ=Z^I\N1:I
DP96SS_MXPHZ8%SE&I%<^;83\$FB#N_R_DKE>9*<5;D&48_91C8JCDAGSCCGNCV\I_M_4^<*S"4PSU1*
IY:%L4X1M%5^I38+?#YZ(9^+232_I"TOK)I9?UPIOA7QU7_M_H_L-W_G^0IUTALPQIQ &DX+;OX.OH\AOK-
JX^_ZYLE.MW>.*HU;<#W MA5)VOR_I\PS^+O\#4\$L#!I0(-">ED=I\H.4 D_46_9>&PO M=VJR:W-
H965TR2Q4"2)MFP3H,H\ M)NNMA+I=AZV\J\$MM>T.DMKI;@&>7I_?Z99DFQA2M37I8EG2N9_O7%JG3TH-
MF*40ECT?>6G..DMK5R?QR9=BM*KEP;F_F2A?=&AV6%H9JXJ;&184LO17_ES:88MA
M\I\#7#/\$SFZOR%EYR2T_/I7JB6FBAC3ZXUQUW#!.EI24.ZOO5H+GEL;J;W_MDT_LINJ?
7Z>W5Y^OKN_OV.3Z\$@_N\F^G%_?3+I=W\L\U\N\GT^NK2W8UN;V> M7G^I.SVVT\$|2CM-
:UP>O*WY%5Q2SSZ\T2\NRDQDNP*.87AK?=Q8_R%<^4*=-M6'59+PQ8';I-^3UVFCTG+S>7QX-IN_)S%@-
D\UG7V""VOY^M5IX)V:%4W'6_M0649H1I%Y_RW7Z(D?^&4_W6J?Y;TO_B%/^_+=+H6
7JECQ*I2*UZ@3NW1\$6BRJG%NEURSE*VEYSG25"-XAH*1Q@IB
MG*W97&1"X^T,4F6Y8&@Z92I!>\$!B.AM=5N*YYH7
M@OH\OY\ID*PT3+0S56KBNXYJ/*@O;M)YV""I,F<%=6"S\$JF"FPJX86J^K>="W7T9Q-'QO6D6;\A8(:P*62SZ3
MN;2R=BH5YJ*O\A;_9S7J;BR(A&:45?#_L3\EH+1RX=D*DJ35<\$LA'9%ME2\38;K;>7W=HL9?
7I"\$VIH<=E(T,7...!SPW""@D-DWQ)6P@#CD31B^5=D" MXP+P82P>D#I%T&DVAIU@JLW>27N-P1IR_MV(5IM
8="\$DY\55P309#X0AX_0-0\8OB11#YA&_S'7JG;_VZ1WR732Q#>P9N9I#1I.@?*"Z"-GGA;!0HT:\MT"UE-M-
OZHGPV38A,I&BQ7F+Y;Y44TM_VS\2LI>*IX=H=W7VY%AN'N)E\NIDRM
M\I"JUDSWFH\HBX4L%*51SQH&*";2NHY^FRI4%8IW@I_ZPA_H16Q1:P">L*M
UJ/+!8@TD^VP4_*\$*RT1;J.V&#;&_U%K* _#L=@6@ZRYN-DK*);-W"KIH(O)8,\$8YW^3K94RTGD-1&W4
MTIBC#N\L1PRH5WR&FH7+;_0_T@9&@LO6B_YOM1<I_<%N\WV\I(Q;_6UI4<2_M)FIT>B_J;K<\$61T?
2JIT^X(C2I_XNNI=X\AQR#H&:40_%@I_C_MTN1KE>ID_MUJT610X\GYLD-UK\$0Q4O\5QD-E;9DWAML7=
M%HXK\G\$W3M@I7\I7/K=,,1EX"^PMH&;S+!N#9H\B;1"SI=-'0\N#D"7T_MQKI**E)\$U(PHH
I%YI7E#;C1)3CH2>*0OK=YUIO)^Z-NE\$3T;=7OP_N1=U_MXP\ICJ?NA?1*T_Z\$<0B#I#I
M\ZA>YRIJ1*2?.6N*+E4L_PEM.KYW@S) M%KPI(P7CIE&X-62KU7;9G05ZNBP;;UE\$TJL2IV5?U@1(CXZ,4CI"<>I<-
XW#H1I(1.\$5D(T,@Y<8&E@#@#^+A\$_11\$C;#_M0S.YO#Q\I.M.O1@A_LM9_P7#QJXRQ\F9C)*C*"8'O3YBBB-
FT*YVBD4@DN2_M(1P<);@IY@P#ZA(1!AH+T*<X?81(W(VG4Y?M"S<O^)%&
<2)N;S>G8@6Q_@9<4QI"JWFCC0W9)\J8(I<_<M>;I%IV0.\$'
MDHGHAWW,6>H'I"1L9I7;=C;\$JF>WKI>^HJF\3I\$D4K;J_G58Z3WFKIE+KV MI%6U\
<^01";4Q>*WMC67AX>VP6=M^IY<4NXEOLK\$*I=-US24JIR/^XF>IL MH=1VM-O\;"I62LB-
\$O*Y&\$;3UT1\$^WNH<;_W&9IKQ\$;N<&CWS*7SM_M-674?"IH4@QDH-UJA!)1&';#P\$F\^"=\$X;I\
I;7F^>O*U+Y;I="S.4KQ_M3\2D3E%WK?/LW4.S6Y8>3ANG5@W9#@NNTU9M9867#^X@_F3V\^EEDAG=KE_PH
4>_M9>&PO=VJR:W-H965T(A"344_1#0/9X?_V^I_4^<;8020AEMG*M>GIW9;*.VTHY-I4J69EZ*QUNZ_69
MK6HE;;4N1^>O^=F7^ORUV;E"E^I+>QNNY7UPUM5F/LWHVC4_M/KC6ZXVC\I?GKRN5C?
*_5)H7%WUDG)I5:55IM2U&KU9G0107R;TG@>I*M6_MH9W+9#_F84DD&J4)DC"1)=^I2%04)@AF-
S\G4J;V+INI5^Q_M\!E*;VZ;_5O.G>;Z/Y2.1J?>%NS;W/ZO&GPG)RTQA^5?<^I\;"2RG75F
MVTR&I5M=^G_YK8E#;I(2&1"W\$R(V6ZOB*U)\YT?UV;>U3;\$BC"W:59\X_M7=*BW+@;;S7FN?/KJ
I^<^3+>W%U_?FCN/SI?Z;XO+V1OSVX?9GWG
MC^<^O;UZ?..BB"6=9(C;M%QL(C;*Q4=3NHT5\MTCF>L+SD_RJ%O^<^M6%I^_H3\$?
#RTI/RJ9A>VDIFZLT(U6)5?;=&YI_ (YJ&KYZP/NVL3Y^2_N>7 MI2\0*VY-I3.Q#;="5E6AE17."%D4(FO";T(WI
M2F5Z\I3/?1_RSQ\$GJW*,SA%I4U;HNU6.IT+LM,C<7M1@DGEX422T(3P8\$M_MH<I\AQ:795K)\^X?2\SB;O*=&GN6#
(35DF59M0;BN+I%_29-&3= @ "I2QS6I= MT9T59G52X)\$4&PA=9L4NIV<I82M=PEZ_*UUZV&3*7,6R\X5#S1G*TL
'XD" M.F5F5\+TJC89_A%_C1*?C%;BFH\I C=ZAN' M\VSE6+QX9XI"8AUTB2EF9V&+_9%G\BC/X2G^>JEJ2\$?
4Z&POM.PY.PSM-1#_M-4UHH.YB\<2_E*QJH6-6\;5+3&AKE7Z29ZX^@7UTZ136DRXR9(UX\$?THOA-Q_M,@W"";);5-
F\$#)K2U2(C%M,97TV"%G0N#2(CTA_7R3Q(OAJ53B9I%);WYT2R8
M3R/\$LCQ0A+A7.UH86I9VA6L1O#S'8\@I9#6:1A\$LE(C%D\$ZB04G0OSJT?_A
MZ\$;PS;H=TE>WI\$T")=)9(D9D";)\Y^HRIEG7.VY4@%JQM;(T1@D2Y\$E"Z"
M69@("E"\$T,U%I\O\;AG>)\@C&\$P2Z>PKW2%LBPGBM(I);Y)9A.C_MQ119.XG(H5D2"XP)0Z3Z8A%;YC;I+
XFBX5H*8AR-1GD*B5R#I\DSJ*.K*(@7 MG_QL(>_WPGD=A+1DQD68A;2J\F8\BEFDH_2JM;I+1"U@JV>W9C""#"?9H
S-MBFH^YF-QT<=#)W7A9WJ;0VW34G;H5\8XR//3I\((O1@1")?V\&=I&1\4BE0_M'\@R2:0<^4_

18C07E"320X12T;02_)>3QAG0>F9I>B5H!^Q-5)HN=0%W%(#MM^X,ZCT0A4)#AW::56VJWD@L4.!?
J&18"DHXF=">KOG M\$8*6.TW^V099*7HCG0:Z<1&WM&Z%8RRX!NF#(L/RST6GI^XI%;3-0-"@A MH6@XI-
4J_!M2_-!>W&:9^XIUZH\$AQ;=B.OK_#_7\$.C^N^JXYUIQ#8NLWO>M:H%(FSO\$WFF_+TWT* Q6>7)KCN>|^VC?
EHS&:>M1+UX06?9T*(D. M L^TR5_12+3PIE;18-(6BHJK26EMUM124.*V_A!O.5T@>D#)I M#2NI
/A&1=.\$.)^1*40>0T)>.&G:9JNLMV2^R=K15W)ABY_-JN;H/Q\$O:@O92(27
MMDI#5C0KR(5M.*SZ87>VNS6&_SK.O^I@G0^D1^H2<_-Q8@H.Z)XJL6:EI
MSAQ?^1AV3LZ\$T!E!99^S9I"#2Z1^OHV TD^IDJB(&D;J9^AO9*/E "&@AZ M.+*&+%QA54@XN9HC*S/)EYJ-
<4T)S2ENJ\4VL*5+;LY(GE<>^0ABVM% MFV-J:9M*;LQ;*M(#;%GN:NOAE7"TYF9W/QTXXN/6000IY@:Y:U,X?
B41GI(7> MC4_-.%=-IP@4*?M2F9M-7OL;6SX7UX67)-P2UO7A.)FLZC7=;BFRCLJH! M,Z9M1P**#
<5)9&A5WDB)WLH=)!-75"2*Z?J@?8?;1O\$C22*5?E\=/%2&T9
ME/O"IOQT">0+U4(6@HP(IEO.Z^!J848BTM5_-170&2JM TE/H_D3,G*N4;% M4GI"M=72)&4J(4.WNH*Q%T5O2M-
^>H# MG!HLM0MUM.JHM5->^OFOZ4_1_!B%>AH!WC#CH?7D*2_!UQX_6SR^T#;E0U! M:POC?
7+GWH%>KY4WY(209I/%\$?2XE;\$!UAH@^J:EH?/QHC:6R#^+R>UC)V M^WXL01L(^XXY%_P*7!HTKWVJ?_U
M1@HWIB TX@.O1Z" HM2M)G72^TW8 ?S(T2V_!6ZA4/5_.\$X=P33;W!&. MN\$W2QG?
V!^+KM>JU6F6>/IOUL5_+*8#WQKUHBYBU& WM.V#TDFW"=^>Z^NN M&C)O OJ#H;M2(K)I_!;OH^16Z1:-V:/85-
STI2RPWIE6!98=B0^B.)5(10 M^*VW58.F P3!G=T5SA<9_ GT<.KS67.FXZV78EUC&T?N:N(*!UI0G=405H_
M^U.67J+C4-J^M9DS.D8-MV#^+0AQXY^+!(&K0<I!B*)INF^+!K.P>HX5W_9.(Y M&B
3>R=0_@A+#+=G!/D4/2UE^Y2.X_9G(3X=(S.BJ!^F_XXZN+O>%YY/P^ M^!KO.=12<.5!@CQ#D4=X(??
I#S0;U)FQO;AKO&MJ3NSP^N6^33.H#6>
MLO>\$N8=HYC=7%1H!WRI0+@SU4OJ#65! YR&N;VFUT_ TJO5KTY>LIP?I*V MOZFJHB4P0
90IH!>:7Q(&.#6LC.URPM/#57AG?%>U8CV"-8IL...OIT!>I#97/8 MUG>5#'/5?H>FZ\$.4V4IY?
75V/3WV7.NM!6D18U_P!E0H&=>^_G9/NV^T M%_!3Y^ZX_!#I\$;T;K!6%6F%J.)Y-1J+V^TW/C3,5?
ZA<&H>TY&ULM5==;QNW\$OTK !4H;("UEA !Y=H&DC3M MS4,2P^MQ471!VJ7DA99+562LD)_?
P^YDFSGRH:~H@^VN\$S.F3.S9V9W+L6 M?29+8P)H6?6#OYPL0UB?3Z>^69J5IF=V:0!&<^W!U8K!;Z^
KW=7DIX9+!QTRV6(6Y.KR!6 M>F^N3?CW^MKA:GI_!N5&7QG!W)F?CEYO<I?JW@^?BM,UO_8\$TODIFUG^/%
MN_9RDD5^IC=-B @:/W?FC>G!^ 0:??^XP)P>7T?#A>H_^2XH=L7A@4&5/&(B=@4B!T>)Y<|ZZ^L+9I?
DXFF@Q44*.5F#7?%HMP&A!L=I,+5 M!^M?T?J!L(ENWEY_O/GT!L.O%J, V^ASVNP@7H!0X@D(+NBJ!<+2TINA-
>UC M@("GX\$B!);G7XEG\$6L^!YDQ\$IE0S^#)0YRX^NS.3JQ^!^XT7VTS_@H905Y M%N(XP?
_#I5<#H;=>3@GONQ1UGA9FP&I?XWJ!G1+V!FQJ!6=HAG!R7LXW'
M/>!)@X&VRZY94MOYQIE@("%9Z:#K=4S>YZ/>L-Z:&%E?4G>W1 M0;CGXOH:0>/LZ!4EH::96?
F#UBVINGB/AQI3!:=T8?O^4_PNC%PIH%#&@#J MAF!&^N>_!L=7-J#:#!@1K7!>ZG6Q7)IS1)_A^@WCU!5G# A
L;G: RDI M>#!U=K-8)L9SVV;14:8>8^370^YP>_*8!\$%2F.B6\$K(&^O@!"IS!D7K
M&N.G^P^J1D+7V@54AFYMOQD="C F)^1ZXH.1FIVK0_1#9SBW!DBIE7H)T ML/D&ZSCE>T\$-3;HC3!DVR^1YH!
IG@4U09#.*X&/%;!QL6<IZEZ!W0C*Z M#006C!G-IP9^Q)Z)(F4=Y;1%K!+N_!/^1D6!=8;KU^V^N%N%5\$#;H!PZEXKD
MQR>0%?"V^Q%-J&1O@V@Q6L0P!TSPS!WR?_S7:C:;5@LYHA_/WTHL? M:Z="Q;I?
B#>3^!KR"Q3^;RDPVX <\$;\$*I"#ZFU:X,24I"%BSC"M>*U87
M9=Q3C*L,"Y7GC;.*KIV!2XV3@D"3MEV@WJ+>HF!UGA/65YRBE9*L*+@L\$;
MWSH3O&0*ZGDK%05!8R54I"H:Y97Y2;#P4O#;B\$R\$16EC@*4*XD!4(R^9N< M2R9R2>|&X)-
(Y9!FINS.WE007^YO>_5D#9I9S;.*TPD7%2NR!1!5ZRL^2Y%
MVGNI#E1*.5\$*4DS)DE5*48RI9\$)D5+)%FSFD=U5\$542!f5(=\$*D.K?4D?I9%DPA6;T5X5
M2EVP,B^QGUB3!;ZTK,K!?:..\$3VCB_ M5#P^3Q^K)6-%!;4H5I28>BA!Q5\$!J&DNJV-ZXK,L"T)@\$"\$OH..ZB*;D-
L,LZ=A! MY?32S!4L\$B?GC.VLT0QO?_P^!AZ^G5^!>%P?WS!J!JOW+;#0!8W77MYTGZ2+IYUS+5
M595H5^>R;Y!|Y@?>.>%QHNC\$Z_UF!1SF5^O2E78O=;_E+RI9JZ!162OG MIX.Q!|H//FP@!+^;RVUHPLE37-
5H!M..!2PK)4F;..AD@&^!P)N!+;"C):70HNSDI9Y M9BV=!C=;&%;-90K;@K*5+=X6H!GIV-/ZIN^MC%|>>|
M,2+8&!&Q_U!8_>GF:(HJ76-Z,LIH)N\$DO).LV7IUOO^JTT!)9K!6#>|VQ M)<|7&J>K!A7#KL3>O\$LVJU8.
A&=LO>HS1!Y=+;MV)&)PH3L>%E4Y:B5;RH M(3IE*AS=<0_!#;9+M!S!>W?
#;>3H@UX50"P8ZEM%" M\$53Z(T0C^PSTG2 MQ%SI-6/K&LA6^JVD&7_=G.DU^0+!@C-16TNO@7-
!;I9GG@CIBJ<Y^!>M!>D#FJNID!D^TQ"N)0B<)?!;%B1/&G-W"72T32DGHP!T>^20?Z?70.%C? M/_C DL1U4M?
%*DI=)W1!>CT9GT^N)P^3JRD;WUPB>K<7O_UZ>WUAY=3_!B5W!MY??)PY@\$@7_!\$M#G4 165CD361!/(0!2G/;#
MG+8V\$UCT!"@=T6PZ+6:E)%#T4\$ (-H2S^2M^FDMQAQ=)@B&+AP?IG\$!P7@OZ3ZT\$JTVZ5L34%4
MR#F50<07_.E6!9T;I_!)N_.CN&' N!P?)E20*A W>B*#;7T*=<\$!YTT6>-L M?0K82V-/W!3_+K1_@6ST.GC0*B#&*LW2
G!^2F43)D= (X48XQ\$OOE!X3 MT+1#^5 V9+"HEG!H&:_RR+8\$.90 MGK(@M+>W^N^L>|XR"_B\$*!T<|0&H_=O
HJD BHGU&"BA*;E>|57DBK;+!M)#H(OU.7/Z'3_+!@;C.#<-YVU2LL3A^*IHT630QSIMSCC_9V<+O2*5B+G
MLP;MH#^!0S#629-D%F3!;L6%_BCJHP.Z74K4+!1 2DYGW6!L!\$((%UG6 M2ON.V!NM_
HOLIF!GVH"\$!6!C0R@+GR#@!6XCZD7+R.Z;GVN0U&)3DIN-M^R)DD&MH=|F;|5XW3%.2A4*.WB/#LGH"X!-
Z^;WD3-J04C%/&*!% S6Q MSPOR-&BL;N^4Q^BZ+O/OJNG*.9HUKE/3E:A=0(IU+TIP!D#9!8N,^<#J!YN
M\$/>%CJ7(W!1HW\$&K!XOG!0!^Q"LC!3PF!8QR5!6@MZD^E/6^C!Q"B.3+7A M)DIH950F-FJHFD?
XX/TNUK@IV.5O/ZBLH!^SPRUY1#&2M%=1!0Y!WTN8VI5%&6=3/_MWGVK*4.%#"Y=BT
3^#>IIXFD9.\$/H4+9@6^3QXE&ZFWW9P.DXP^P!1;.\$Q @S#O?>&:(Q/X!|QSR11^X/G19\$MS^O(A7T!P>2^ M
AI65DZ^ 0C;@!0>#\$O2V!T:437!H6*/_F0,V@Q/3W)(K2U#EHN^4!1KD MLJ2)W=RW%6I%M#V7-1?5=9096_Q>-
XWPOC:.0%OY+MH_FH0^6KM;V&^F M!N8+RMA^_!@!C^_?I8M0J-8*><@=8_C<.!>^FG#;G2S-
H!9HW63666"RG@ M&3J_Y_!T>L_"=A!5SKI-U!+P04_"#@GI9TZ!>JZ;\$_"P &0 M
^AL+W=OWHOJE;SA;:=^9G8Y,4S@^ ML732%4!FAZ\$NW,S/>@VKJY:26!C!HJF.)^/=W='8!XZ.'BHKI9.7!QF1ZI
MBQM!J=W5^MS@-EZ65;_FW5M63T!>%HOE!>O5X_*/Q5Z3O!9\$_)8NN^!>@/ M!O#\$?._=*U+YST46&
FUL;YK!P@/T^!HN0W0#L L^LZ_!VO&516^WMTD^E^L!YK!F, @^JY7XOI M(O)!##+V#0.Q&(B
NP!44,X+5TP!>="OFO#F!^!IP9K@*M;3JE,Y!6L/3 MRY,WA?03^;T!FTV2!DXLT>GUZ-CL!V!H?
GL_8SVKLYF5_-3Z.P?3!Q" M>L-);@_ZMV+!CG@MYVK5M9.FF7>OFE@PFP;@&+!^!XEF/EWH)LDDB\$DS\$
MS_B3VP3(X\$!^PI^!36<-O5G>EVU15M614VG;5_MOFSE2WKSFZ,IG!F"^L, MZNC?
78GHP!2!P_C>>F771;D!YV@>JYV^DU_^X6GI/=G^A^O^Q\$_Y_WG67S6_M_6!P/Q23AC3W94!
HZZN^V.L!LFMNHFMVJ6-2^7>NUH#3V!^I#Q)4IZG^Z MU,T^EY+3V!4*!Y<I!JU^A^MP@9;#0EN#O@RYJ
!PB;#;D(6E:WU5)C M4!5EUVCZE3A/HBS/_\$ZDD4IYN)-1^HNPRR.5L\$T>E>@G#.(B93K%DD&0_G+;E#Z%P.C?<
=:14<^;Y*HU>5HYO M<!)9R0&,\$7^P1/F3&*9.(TK5?QTA^P,Y%N0)H5!6W-!RS@900!PSE2+C2L6
MM2;T!HY(AT%:6)F8BS2CF4283DC*#D#;>T7^!B7M4;H!#11_Z2_N%GJ!4 K4?6V9@E7_HQ:Q!B=DL MB1C8
1(61VFFL,OS2,8!^NC% S_CU<>,>:Y%)G WB<|CA3;S6L6@Q<%7SR*
M@2!7J(8D1,ME_"RK2J4D?;5)!%*XHH!S0Y>P8A2B &")A/5;2DL17!A^ M7C,X3O (E\$_.C.2(C+
(#^2_SRL9!8XSSO.>U7Z3;AHT@AQ2OT.9_R2OXB5>
ME4!7!)Y@KCRM2H8^X89%0NOD52B@BZ1!1HZZH1C=NXM3Q;.42W19E#^F0W^D M68\$Q5-*7C.X9?;N-!2+N>O!+?
GF&' NTNJ_HH=|VA.HMVQ_!-9BB!CH2(5 M6B/!6_*88AG%Z):7&4X1_5^Y.(!\$D

J\$A3.!A&^@V\$Q9NRQ9=E8I00* H'A MH!'D03K(?HSA77I0DR<#2Z/-31C++!%IN6M?/+MO!>0WZP>>1_5^,0?
PDW5_M6JKU_4P!,QF1Z4>Q_N"Z=1A_%IW#,.16V*TROVG@%R*^|SCTT'6WP!&HU^>K1_#1^JNR;7@F1L^_K
M)-6?IE9YOOEP>*BCE5AS?:V(H4W"Y6M>0ZWV?)0;S+!8^JT3@|f#3N?H<,.UE MNO?
Y(SWIDGW^J(HHD:GXDC?K<->SH1B7K!M=?N/OAH(MJ<%7*1ZU=|UP)G.EON"/-ZT
MUT&1"*B"EP^D0IR))D!^P!NEN5<.B1W!T?JG.8.B!6""TE^JQXOA)W/.E%*MTGSV:MKWA^HL*G:NU|0PQ
MPZBSI4-H.X3\$MQF(N#SC.?_15./+/-60 TO:*K4&YB3*2IEEF?P5D*_//Y M>'K+OHXO|R|X9'XM ?^
MH47V(8^_TOW:/,3SL8|I<|,W=1?|.B?CM5-IZ=LE\$(LO>\$=B4X2@S<|?H M!4!7LP6^?#W 1,ZY_
\$@F5JQMDBXVNI_LD 1|B:LMTR?*5|HQM6|<P\$D M>1JS1/*Y3&0N@42AL3EG*RDRCGD6K)Z:?"16U# 30Q82U1=
|JN1SP""?^+IB M^-8!-VEU,38|L L,"1259\$;Y@J\$@ C,0L5PRP)8'O#R8E_!W>*1BMZEHF_@I8@%I@1CN!HZ@_
V5Y=K)368&@=j0306|@ ME^!)!S+INFF@_V2:NU3M8:|!;\$5-U)V!@&Y!0B(X.YKRL6|UP<6\$|f#MW"J
MY5J"KFM/F,PV#G%|51J|_98"G*6FT5;6*1!)O^LH62Q0*HJ34B7^?Y|SU&1+!W6FS@MA?7 0;#P@LP6F"A2K|f/
M|01LC:~&?WM+Z,P_O_68(N9("OP(0.D94?BH,V|CQ% CS&?*J'D2J5/MEPY.W^CX+X+H^J)Z_UU_0S
M(UA#9(I9'0@Q:<)>W149H#78C#33'#:(K_+C80\$(P!=\$V^1JCZ7|B)E,Z:M^\$0R:Y(Y-E+>K.8Y)*7.B4(>8.2 M-L:
AF#5C:9&'4H7-OX|D ?LT-LP(HYA!:T78L9%@0.0/(H+(\$6YEXP|2R MBB1OX AU5*2%+L!6%DD1Y<:QC0XB|
",="IWU!#2L3:.*\$SQ\$G&(<'<"\$1+4 M4MD0|HIM:7+|O/7M|<0&?(<+TWWUSL;O|Z"6M7_PP%BD8ML3>*;/UE1(LDZ
M;_X*._@..C_14%N^%|UR#V8G8S|+J_N<P:E&+MMS>0""ZM-8,4(50,K=EM%.9|"(^ZE=@OYH:14252|U_5CGG??
P!|X@OD<M>_YK:4,("8Z/*YK^S&Z)XP2?:M;4G=T'!P=C|VS?LK0+TE \$);UR#L=8/> MD=?YV1.CNQ9@1-
D'PS|T"+MUC;0|A4BY|D.B W2N02YRPI0?|(2|Z|Z'YKV@ MU^EYQ0517|fW?1=B(2ZW6 4CEH5%?
!QA"ST4#|XV|004_MFUA|AE94/C8EF.TXT|OC|>41 V:YJ(D0@R|LAQ5"U&I?C|A\$&(Z:*Q^N MW?
TN*5|>4.09#E"WXZ;2H3|JHZ|H"6N^_ \$N\$&@&0#R4:3W:CQ*3AQZC M|DH?_IRE|B.O~10NHZ(%Z_GT@?\$
D@H1U(H.(7)49\$.S&B|Y^\$9>*VS3R M\$C@2-B=S: -8"/F,UD=2|K6":5^49IRH1X!1.*R0460A15/PP|7)E"^(N>
M%1>4J FS-\$: ^H4TF|3<2+PA*YM!5:UOGV? G4I04-/E9,<=2|KHWQG:K%VPE4WB>HJF4.V.OY*\$R|J\$U2;N M-
)G%^(A(ALQT Z8F:YQ4?Q.GJ:XD(E\$FH0;JVZJP"4/T8>%TA+G1Q:8^RO. MHS?Z|XZM2: ^>RBYI?*N0|DU|P!E?
Q@H^T^O+AM\$+*4JWE;+|RT>\$5EDQ+6! M* '0. R.IN\$6V#30#\$=-CHYLNCH" +E?G|Q+!OX=TX|?
7VXA)|J7;XHU|0.) MV9Y-T=G'YPI,"WA"BR7+K2:K9N_3N0OX?D2?|OLJP;fY98J MB\$5=LWC;0:*O)(AEM\$0% I&5-
7(/)51Z|H|V3MJ\$U4MZM!-3.OEDJY,"% (M57 /,V|G23<1R(1E'M&D=M6 EG&F'WY&T;52Y'GB8B|C JR1=J90B%(S-
3J MFQG&1VONVCG|+H@-B9#;Q|LBR\$4*Q#F#DE-H 0M)H'E3Q@5F_0U)K#@I M\$<6*
<(X>@RLL;W/AER)>FVX4UN+DVE|TP-UC/MK8;LZ7OD*)D=KUF9,1 MQ*KP8N\$V|RKC:
X8#:((\$UFPI1.EB^7F5C63:ZA3TR M^04R^1J>5DI4H0. M:58B;*F,D'G.\$0!A:VCLEOC|D5K:5-G|_W|X ?
KZ2|HW% M"IO^BX"!|L|B\$55)G0BQ IQ3-T6@4C(=|M>U;=XWPS/K|YUA%_PJG<4 M|+U2:5FB+=^GZ
M+;AU5M!^X_>(+<GR=Y83%U-&C|-FLS_-/F=BHS2NO0<@B\$'0@8YXU0^, MC_MXU<>|8Q8>|HVN5|
(&,\$|Q%|!V)D9:6!6'-3&.H-AT>WGVV^3JAF!# MKU26|QO|JW2YCRL-
E=910B@T19|@S|;#@.5A*JWSZ3\$ "RA23P#4) |X| MYRJAV+LU RF_Q|775ZU1|JC0+8"%CT8=;90Y,4@ (WS.UQN:4
:(V-D_D+&3JU!-U%=268XG5LL"=WVF= M|FI/M M1|F:J0C60|V9=79_1_3N;G-ROV>3T_G9Z-YW,V|CK>HY/KF?
HB5@4R8A1|9IH9% M,5|J7|J(9/5&1+A*|0B9 T09)W^>/Y7TK|7#;V180.S|EW)#;GD& NTEB%
M+NI&KCH>/%/4#P_8E"HJ4A|_I* N;T/T:YSIK1U(M13IF:DZ""OPXP/Z! M"" +F_&US-V;D|JPRI+4HWSJOA9 !&8%
125@|O|G:FYA|T?J0JC,>T/5H M3|?A3J8CBGP/3^%: \A0N
H309KT/4=N2@!QS:GE6F>H1+X _"@E(@4G#P@);SQE|XTKA!9/(<T"J6_@%QLG9V4*R. M|CBKO<"
H|5LR8/5#CDV\$RRBG|84T#(+&L;GW)U# +C:S9>9L+6)H&#*68: MED5*4 41H|5*F2M/
EM@<+6@LLA3;H)29%C@H6X?C67MID"?=I0\$ YZ8J+I M|*QT>M3>IMQKM1&SOLM7IVS0"0S(=R:6I7CZ,
F7(T:GJL0.A98_K0! ?K\$ MVI|L2^1"^(#R:18T|>-(@'&3L|GM^)+=3F:3VZ|3=C*^_COISKVXN+F:D\$K-MJIG=S>G?
FRJEFO7MBGH?WDS,VQ;Z,P#3N8"ZG\$|@#;1I0R0+XCHS-1G EYO9%*_ MGZ7-D,"IQ<99(5BDH%20"JPYQD*;L*
<E3A|G0+U#ZYZR=OTQLX|U3 MAI%HK9<0Q<@H4" LZ+|QQAH|LBX<P1D"OE3ZTfY"Z?A_VDR_DSP*(4f
|B|HP+Q3 BOMG#0 SW6QY;f|IM?C_ \$2\$TA|HZ_G1@80KFI MF-PR>|f|/T^K_ YFWQFV|8VQ=B#BAP M+PK7?
6@\$WJ9C>5"(1)V:Q,PSCCF:A _"<>+3 "VGY#73?L^HJM|H&0"X(CA+E1W?_ M!2Q^Z 1|_1|&5/S_=@DM4 /;N/02_/
2%-1%@+X5&08|B)I%FZG,E7;|B% MNK9!6=|WV|VDWF(E;B=YYZAN-U%_&1HR6G?S^FR= PZ/(|WD|;#CT&);I@ \$
MJS582EDV@6\$|LX<<%|E>L#(\$0GI@6=2%5L+4^_@+Z|Q%HLV5^TE;LO^
MJJET|MY6=18)H|(W5|TG'GM*PI"/RB|=M7_@>>|HE V8LZ>-S\$E&FR^TRZ?E| ^UC M|UEWU=Q|"/_ %LR48%NAI
5T|H!"/I@D?7N;G*UH8^YR|H@*+E0 PS|! MO%|H6;C;QR@_K_|V4\$|L#!10 (-">EE^|f#>DHP0 (*9
M>@P0=VIR:W-H965T6!-50E|T-E-B?);D7+N5J|7EA/SENQ0H7Z*_K M" TNS?H=2R JUDT:#Q?
(DF0Z/9OLL'P0^2=RXG3&P)4MCOO#D37&2#)@0*LPI M(PCZW> f*L5_1./K%CI5/+!W7&+?
A9L)UN6PN&I47_*PJ|DG\$"!9:B4?|2 M;YQ:|X^5&N?""393-?D|@:YPWU?8P;BDCC_Q;>N'G0/CP0|9-L#6> =
M%066KX47DV-K F|9FM:X\$P-IXFT*^FLW3XM4'M87Y#7P= _3Y?6TJ)?fYG;T3;_SX:E|F1 MJT6.)PG5@4-
f@GD^;AX>#5\$USW.ZH|3Z'_7\$#^ (P2|Y%YHJK&CK(4#0!&J
M\$1X+JL7.Q@|X|?@|GSOEK:*Z5""Q0/CI621FU04GC=6*E7)"X=U&BE*7K0 MU_-+2&440%N04K
E%#JIG4C%QB;2RIT;E!OX* &C|DW@>\$P,NS!A?#KC;#SZT,Z32\$W5:W0:V&= M4
B_1BBYLD(|\$9|H+9LB(OB(10ZA;H\$TU \$,XAN4CH I042|+12W34FU1P MYM;VF=I??G&LKT*;PA(|H2DB-
0PE2RJ<@_LR7C|@;+>E,MM.B4?<6<0 M"485&fL&BX;FU_5!8L G3E<7HMXC0270;A94\$>M-FI?
T\$LG%T\$#4:OX9S MHXV%4U%+3T1/C:7@""9%#P2<*6-E(C=\$3=5*E@*?U M@A.2!36Y.
<09N\$CP0>A;E<6C)""|J+UW;CM,ME)5*T;DH>|T3#-6A9M900X M^S|3E<7G8_<GNQ)JX_S+U@91?*-
'6/>5HBN)2I9NBABN+?W_VRI6X5J4 MQR;&C'\$A4*0|A0.#2MZ(H1<=XJ.8?;&A^E^ZXN4LIVBR4VB?"C<@|V#|?
A_MED5^JM*4(0S8H*51*=WO!W,3VUO7.IHZ#K+;_I@>|JHL<.G|'(77)Z"? M5|!@A11.9-4Z##<3>ZD@|S'Z?
C.T" MNC.&\$G:%U&Y,68:8.(@L*_Z|+ M"NDH.4+SED0^=|f%THY%9!_5N'MPWWIT3X^\$+K5|GDUC: ^*_X-
GM;Y,BU MH+ "DHX/TMX\$;SOQ(DW=7AC+(VGC M^#-3T1T);|f9?&^;""K|Y^1?4\$|M M!|0 (-">EE^4TDKP,+01 9
>@PQ=VIR:W-H965TG&EF|<%CS3A)"0!;fVNYG800PU;H M);f|U>^EHM@*V_@ "V_SWMT?_#HFA/V5>^P5B
fUE^<C8'+\$=FB;f-CA# M_(9N,9%75HE2,A3MC;YEF\$4EU"6FK9E^6;&\$F(SHW(L9,&(YB)" X9X'F6
M(?;C%J=T/S:@T0Q13-8;40R8P6B+UO@-B|_D,DSLW6)DPP3GE "&%Z-C0|P M&+J%OA12?">'QR#(LEI5^+DUD|_
JOB0CC%D2@X?<9V/5_A%-7E)|A7 M6L|S0)1S0;_EC|(\$E)H^_U?3@ X"7 K@'f%' O \$X_-+J 6P.N+N#5@<*+
M^#7@ZP*|&NCL OT:Z.L"@OH8Z+0;BIG:2-ML<^J21%IR@VUZPV;@L.SBON7
MD*;D4+OFL"DZU*XZ;H.R|J;U2(I5|@ \$"12;&-T#5NBE7W%0+M.2EPLK(45# M>1_7DTD)X(0_0
|fD+;RN9\$(@PF"8|2RG;P3_@|L\$ /7N;_) 1VM"< M(Q+SD2EDL+!C.HXMU4<^T(C;S&_M
MJXYO>'L#;LH"3W;54SH|CK^E).K^<OZ/D=,XO B?G|=G^"HQ1T%/M7/784_
MZX>NPA_UY=3^CF TKM4+;JR<|5VQ;D&|1A,>?#;CF.VP\$?SY!_2M?U7M
MH4NS29=F|UV;3;LT>^C2|+%;+LUF79D|=FCUW;?;2I=F|2|-%EV;O79f%9D= MM3BW;7'N-?
=(<(>4"8EHA@\$2@B7+7*!EBH&@(\$1BLT&:388NX"Q_Q_&O9&Y.^QH YRH7|AWO6#4Y5_F>|?>|5?G*KOG>R<1
MIXIY>0/+U8|*;E68,3U>.YRG-f/7BLfJGFU7?M8|630N6XMG6L>E;H;&=P M\$0%%,?N!
f9VHYH|fTWB/ I0M3A70516Z.2VOJHDC@|*ADJ9)H|f_>V.HG M.O|H+C+UN7^GX;
(YD142|M;N*X4.YTSH90X7#.52,+^ PK-X@_+2OWF?(MIZ5U0CA(4J&LFYZD=0G0BZ+?&ULG95-

CYLP\$##_BD6EGG8#(5)M"DC)ME5SV"l*MNW9 MP0-8:VOJFI#|HVL:0M,J8:59066)MIC+W524!\$Y=4.Cl.@KE?
8LJH")K6YE\$HM:ZOQ0@Q+=,\$CL!58(&*3:\$K"Y">\$!&+,@H-&I8WK|EC:Q?"RB M?W6UFUH.6,+|HT47L??
0@0S73:1\$|PVZ>F:6EPJFW!4U;>SDHX?26FE1 M=LG&H82*2|O>.7|AS.\$@SG1% V2-MK0I,"5ZK*-.7V MI>RU-
\$-IUR=/OAP0 8F>):4YV@ME)>8YF&/7*O*UV<=&6E'6|>Tl IM@AX%
MX5"7S@|H^&+|OZ0?"DMPX"@7NHIF@2W*\$P"*=<#O\$E?H3Q)E=XE|H0X=7 MM.&\$BFLM4=0N=7H:|V:I*IQ"
|D|D|0X\$|@I>|7S>>|Y|&E*|I|G2(GNOJ M|F@<'&WXW-MM"BTO|20YBO"5|IR&F6^Y+7JWQ=K)UI4KMLE|N%?>\$
(-T\$ 9>&PO=VJR M:W-H965T|TO>F;#H47!I"MQ8 MVZZ2Q%0-"&(FJ@7I=HY*"V)=J.O\$M|H(#2#!:DRQ-EXD@3:
(R#VLI7>:JLYQ) MV&ED.B&(?MH 5WV|I BT<?JIOQJ*LQ:4L>I)=V|UV4C"R4"0"&*8DT" N| MGJXV"SI M@>?
S\$ N'X-UY.1 #Xl 8|0V!7Z\$#84CZ:B|4 U&PL/%^EN E2U.2AW.X TR7SP"R 9 %W:%04/E.6%+F6O5(^VS'YB?:D-I
M<4SZG|*WVNTRA|EUATO|8T^:T*9K-.<58Q.(ABG9:54 |#29/K"OF(4DU M\$&BIV4CJ)KO*N(=V@F:I*Y2EV?
P*WVRT M/|@M|_SCKY_8*1C|7 Jc9)Z9-UGIKK1+=D|77Y|G+AE|@>&F9& I7?"S+U|H
MJ:00=>F4EV\$#RZS@_R?2!1#!"Z^/MKPPE|>&M&Z>B%9YFM3)^U^J|D%5^#2,
MAA|HJ_0V+|"XK|2F=06_9Q|>-7|ZY?/GT?4 U.69FDX^7DS.)B>CBQ|U.CFY M_)Q.|GXJ*XNSR99FVAS|JR&J7&
9ZE|X&G&6Z99C!4G|NB MOC-J7.SU|!|@&S9+7QH%_YAN'/\$J5|UU?%13PV|AL|WC?7L-%XQUO&6^4
MIF53U%EQJ^P^U?|=S4Q=>+|OZX=|WC/N|=:#G|K5DFJ?IT#3.&43DTBJX^V>FA1I7^WO?:ZTHJ*1OCW?
WLI"Zl RE7JZ18TU^#=-CC7EY#GHJ M 79PFYE:5|">65)4W=E/L>32_D5E9994@\$"l&7L.C23/2;V|!:"|SNJ^?O
M5\$|=).AP\$(C8TK8&:&?8.?^P?ZH3|MVO|5A|_%V)P"@C1=V:HV+O|HM:HR M9*AJH>>Z@H
.\$V>U#|09FBLR|4B2S6>1RW:J208L:|<5TU5Z2)=JWW|^_R MY(3 #.:Q:_X*Y|Q4|&BRRFH|QO/S\$UQ0##O_ZK40Y?
9I=U#|OM+BAI^ 9RP.#!+ M/2=/SW>|S-B% I3QL|:(U<+"C 7Y' M&UXU #M#IY49TR!6US0V<)&\$%KBH"
<H460U0XD.Z?Y2 PL:ZFG#?)2VIR M?M1E4L^=:2?..S|S9T7+&K4W.+KPZ|:P8+#!=S*I4 81 MX"7
O@|_0B7S:VF% Z"Z)RH>Z"9)9K/FP|#^1^P&7\$EW5H(@H&): @|O M!"
8#9NLU_*X4?2UD0(@#^G=PFR>ET!9IE26E8"^-@0K> Q>%1T4|.9/=S! M1QX?9UW#N#"Q&UD797-|9^=.:@7#?
U-U*-.I8D"DFO"*|+Z#IB4@P.B?C,K MJSFC:4@/S0J(K%:|B|@)5#CH30 Y<="G^3H9 Q-M<|_E^+Z|0MA 48)\$-
M3(N47HFL(6CE:#02BW+0M=(X/9E9#NP58!H<:MI2VJ1- @^Z"@|BP%IH9W M8=D& KUAD:SRBQ/F^E"
W\$3^Q|N)F#F<|V#<|@%6_5_N" Z:|=|@4|*:. M|6DM(LG!5Y-IN8U+DO8:|!#@|PS_\$L:V")&@|0+K-4K71%BC
<|>/_JG M+6=Y=LL.#T|A9L|J|E+(&(8ZK1GQ?1P.Q|G92|K:+)Y|!&K|<86:C|@: M#"Q+AC!_C0 &|B71A2D_U(
M(T#=-FB "2^&L(L%+%)\$T\$D)15):|P|.I\$20JF^R>_@S:ML8& (9:~?T>(@|L:L(G)'M\$!3H8!_TM<+VC|&>@!\$UZ<
MA3F2-(RV3\$CK29XZ#2VYX#?D)#/XSXRSKR|*(N1-G0Q3>IF40LU5+14V|W2
M&4Q4+AGFCB/5539K:D(7.O*LFA^ND@I^8U+^=|P09\$61#N0Q#|2|F:K#06/ M9?;&41?|=P.:C+:XZ%^<
3TL0|0B5.V&DL|8_1BC4+WMH|Q7S@=|5.M?AB M=//E>HPJ|8#I5HXM3_-DX_3^1 9-
I.O|X>0RVTN3B|/Z|U:=-^T^> M)K:2|>UESMG_3*E*Q R:4&7 64=.(H#D MD.S0_D@.BKKR
30S^HR41A^0W\$^L:5DT&^0%2RR0ILL'D&K|X9?A7(JP|_MP?_FC6:1"HCH* 4#4M6?_S06|SN&|VP1?Q-
&S*MR=)H(D0RD_IG4Z_X2?_OJ\$R@|HR@(|M@?4!"_R\$L-5?2O*9X\$6C^% M:7|X-%J@A^J-7>VW""?&|
5M5(0EJ|P)@6.LJK*|6G4J?CX\$N|P:158 M5A7+@A.98M@.@?Z|!2E@1Z1<9:@OWB\$T|6|KQ|)?
|3^2T_)E^O|S63<MR<?^J|Z_H=69SE?280Q(DW?9%#H%*FJQ7|BK-239 @N9W7<|>#@2N#?
MXE\$|=J|0VW1:HD+T5HWNDRPG=0KYXQ1XOMH7A|#H:K= 9_PD&&@SZ@-HRIF
MG-IT|D^1=Z@*D&D|J03UC)@-.*||+"|J?KXZ&0:?)XDQ Q:P|LJM OK:.#|P\$|8FR9|Z>:'EX.E MH4L\$H
F:+G(=#=:K|B0*9P(9\$-\$|*T M|,34P"C"#)+G3|/1<?HLZ"D\$C!:(XYC& ^Z_?P6O);21B*7+DV&_20\$"Y: M9U-"
|A|T887<<90|WV#.*6O_?|O%&)R|&QXDMT MA50|Q:1|Y."+ \$V|:<4R|J3|9I=(PT*=/@ N->3(+|)J<:X\$;2|&)\$O M*
(Q|4: X|+U9|P|FQD*|G22\$YK#P M&=)4@GV1YJ/6&3(-WDNO:0%:(|40|:)K%7N%
Z1N&H+^WJD>+9PG71:Q%H*^F.J810|MY^/24LCY<+DFU2\$*+R:GG3\$Z%.IX%S01X/N'?.*JKEAY9L&Z\$Y>
(+X6L3,2 M|1%:0W?Z6Z(9<2EPY>80Z#N^"10V.G 'S'P=UE67BN,"3:\$0N8BSR5,'X' M&5EG IO^='B1A'F\$=S-
6TTKX<80|KX'Z-WQXV\$ /#)|LAX M G|O2<<SATMD R&O\$ODIOM#CZ^+ TI<2DI8)E#Z^|WP)<0#'5L&TRW?
*U M8WX>KFBBR481Q.\$2_R@>C%G*3RCXQ""+8\$1>4M9|B.^ (5A|R'NN#)O.*I\$2^<
M|AY"4@="J)9@HYCZ<.:!+.%#K@H?E@UQ%)|Z:R:HL)O|%(SR:J"IMC:5
MLX?"WGA"FW!:=D:2PRM)N0>|!"2/\$B,|2_9SWF5_27K;|9U=1|1M>-S0_UP
MUXO>:QE*GDNB_A&J|P%YQ2Z9) AFPS7=Z@|H&9+BXND3ZRH3SNL?P0@81 M!U87@"P4|4#+\$>E_|+4|+R9Y-
W#\$"%:9K2AW6S;WV#+\$0M7?T=5K=|>2MBP@<
MU5#?"=Z2%"+89+?U80WJ&R=69\$^47Y&G|WMBD10D=>BC?A 2A?2|V2C%.9&ZRQDZ<6A-8 VGVH\$;
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&M\$:I+:M:4&B0W+I9!<:AJ=EE0C.F+IF! MH:V_@Q92)PXLL7N8X^=H DD<_IY9/&)HN9#&LISKG/7@:%OLH>+H*?
E||&3X M/(D:SYL4D.>|0TZH.J?H(6FA?69<3(5K9D6&XO|H<#6.)D#|RUP_B<|0=7 M%2_%V)|8Y>
|SGB\$;6<%NU,\$*1?X 7KEK)?#A:I3,IC:*.0@41 M^@4KE^&RZO4J2TD@54S01(PO_@J:&|HXJT5SRTK;U.88);#"T+?
VKM8_KT@ M:W\$|V#E O:41N*27I=A2-@:1E(\$P0|8+2Q\$510<7&^>DRP%|HC>)N5LW MT-9S|K:I^H0F|W7;
62%^GZ<7_:"5+W&5)WW^&|J<|CD/AHD+IU4J0_9Y M.?<
H*HAV4>V7N4\$SL(->?MWR0Z8#0:S#HO|Z)08)HK_O/R:R&:8M TM8OI= MH9F.Z\$6L;YY10.%F R\$B=:++LJ?
UKW.6GDF+8&ZS3>YB:3T5GM27X.^XH MX'L>|>X>V|8Q4CRX_T7_D|VHC|!#\$F32|&V@/::|EFPM)U|2#1LU4|P
M+UUZAV4FI#%#)|(00K|IAUQOD|I4&RC%641"Z">#&+5MRS8)2LZ F:V|C\$Z M^>:(V2TV|AC|Z<_U|JRL8FP^T?
^T!\$-COO|HLNKC|O*GLT/I9(-!#1%XFG MEZ|WQ7/>N'C.FYTQF?/T<54?1J?GZJ|SRVLU'9V|/@:6=?SJ;
|G4FEN|M<4ZKQ."NMX18."2XQE"W(5>TI<8CJO1MA6 M#.H5F:GC7,T2|:UV+&4#@8#889-
EF:Kl.9S15DWVP+RM#Y<=A@=S"G:C3)T M.|TQM#I&|:EIT:Y6P>)D|0L|E|!VQI7UF123:8=S=PUF7.3#7PJ5"N00-4
M^C08836|K@2<+"T1>"B&&|+=H 3<6/?DO4-4"IFJ0.Y|P|E^ 6B:2/_IV MOC00N>>|U9"97SH44-\$ (ECR=
OM_/F2CYG@B62W-EW.^&9C)PE|NW=ZX^4A ME+U)GDI RN\$JY=2A6X5"6<+>!*^#K|D3G>6&4R9D>L
'\$R_.B9GK C/'+"7| M+*%?_%V|+|3L>)4|AO BYK8TBIR&*W6LX^ (8(BB(C)4|/KAGBV(|*^~KR#<
M#G&F|+8*YVMR5?);D'TL<@%2|@IRVN@X"2A|_9^Y68|_|BY:|@S\$R84+I& M'0QS&C|4N 4P>N|SYH0#5:"J
J=26*"HEZ|ZKUZJ08^D*#@?OH-/PT^OZ-4@^_K2XZ|H M@|Z:HT^OQ9MC-3@^|AV_?@W?#(I>PG|/#>P|?WVLKJ|2.
CJUIA7H_:AM>-7 M_:Z_|7_YDWOZ.C% 7XY^H>OAK@YY>|EX.C R)3&S<5SF#<2E|T|D=#|I?P MY6N8#-
5N&4:YI+11><*"K&L%E"<4R#Q5S(IYZ>>'^ASW7@_QQB!WH#N\EO.#B"#R^/ MA@" 81?
=TC.P9\$OUCIZ@NS\$I+3S|6C:G1'Q@T.(+PEXEPG;^H_|>*>T.(MD:R#:"1N16)GV)4HE#7|MAJH("W8)TA^4KB
PK29'U8+A:N)=0+|7Q9@I0FC)'2JSY-CEG)?AS>|=@4"? 2/R|IRR8_M7%6.8"
/+!=N5B(U1#N@:).%40@X5!)6M8ALS=E7|?9H?J0&79@2+Q'Z#+P M8"4T9||78:2)<25B%=42+)Q9!@4Z-
5N_.CH?7L#N3\$QV.X|R1.86&)?SDH MDS|ZB
9OR/W(KTTH=NV/O6C1W(T+^9_|9B"S|XBTOK++S%988KL49+54K MJ6?E4AS2(U:|^+PM%Z%BIN2|*
|7B8T5#Q1/#3|2YTG*\$A?=779B_-JZ>S& M1_U2)TQ*C.C(W|>.^=Y:8PB|05&\$C.%Z'0HLG|ZN_X>C|I>W*'
^39|O.F M&"|@_Z2YP-\$@RMI4R?;1<6(L,H"ER&\$Y:9.X6AMY|I8X|6E#&_MH3|G|(-|\$'@) M6"67ED2@Y*/B7%1-
E+\$@Q(>(@+|^OB<4JKUJX.(B?1FJCR|YE FM3-L=W M+<"WX\$5F.(40;/8JP YO?@5N1%4"+V".5S:
<"RG\$TDL72N=2? @+N8A)O"#7.(V.#MG^|+|SFM:F42D@!7.5S@_M|+5^)^PY:23:'2RR7.I JV95|OQ'YU7B.@C;
=04N081|V|U|2EM 5VA+VS M55:UE*34|VEYQ<->FH829KX|4!03EO4Q|H1|@\$_MR3\$QV."MS6KV+4B

MHS#X#E3!>00D,I*#CG#I)@,\$8&L;0&02/1\$20,Z+CI2'T-I4G*+C40=KM\$T5Z?SLM05LB+ M1*I?@C18 M-
DLY3L>6W?+1D9C-47;1FV)HQQ5UZ\$:C9V/O<~;MGB\$?;^/; DIL9IP6S0N M"8BY,@ZY8B%7RZO81+'B5/#&:"'_2
GT+!#LI'=ZG9OK;1&L.R.DJH\$6C1+&XH9?F>1S^3!#:"^7C: EJNXI7CD@N MQ?9P_*@#FXLR8(A6"R?2#?
FSJCICZ?;?L\$8W+L=L2:S\$LIYNLX PQ)>= M\$ BE6!"@ZNR"1?8=ZY HZQS5<Y\$C M# WY"=DH6%I^6P14#X-
3J6&3K#;X; M3N'XT88'EN)5V)P&ZVYA(MS)IC6(6LY);& CEVC=QLQOC6O@'VZ;B179 M1&IS3^IG"Q*VD)3O-
GINXT%DJC-13JUKRT RDUEZF3-4M"BV?YI^JT-(4 M?U"C 5^HS_*V?D;:M8SD9139*7*X-M;YG->D)2)HEK-
/71,9(T>^/;\$;:6 M.81%+WS?97Y?"!F,130BGAU\$#5FHI'I@M=:Y56!*">X5L;
#CF3@T5=S'MIE9/K.X&U>0=G9P+6P5;1U ^%T7T6U>D=53Q2Y*D&RI9\$NY O M"ANUJ78@S^"YI2.H:'F!
ID"!R18=JH#>L?L6DZP5;N3+2DT^934BT=L MM;4J2 AC?5G;Q>M(%X-V-CNJ+;BY(I>IB^)"\$X>8MU- G15F6D+
IXGM%9RN* M=JK=%IOH40SJJR-HBI8N>LAJO2G5>IH0AFB@3KYIFY)LIOJ<0.1"L6%PN^D' M+FI%BGO(Z*"XE-
FTN\$!L.H"!+ ?_ZCAN&FX3JE29(WM/1K74 M='S)=7*"W24PO'5S';J8GHVOJ:F=;ST@'IL'/3U31Q@'(GAL7(8)@ MR
4\$N 8UJL;HQT=:Y^~7=8-9@264ZNOZ>3&W5!<=T6^ OIT8<-C\$1.0RGL MU3+'T'PIDNP73W)<L0YSTX?
1L*%D1FD)(M.DL021-4M>WSPTIQD^<0H;N!@O'^RUAA(VN7'/9.FY U44VZ3FI>#95\$ M?
=/KN&"N9D2.0BDANY?41!5KE\$[AAW31J;PICX:R)>6Y8/Z&\$L@CE*:"V^
MEQ8+V39*"1\$%PP,WQL@5YM5;.'R!;JG*FEDO%@C\$XB/L1!;>::KHLA70B,42*L5:~;2F5=K*."-
MFKI^XQ21X)8T;178R+1B>AR-9-/19L.W#<.D/FQ. !NYI>F+B"UQ?B8N?J!0AB.SF<1.6^N(#-
D+;G^+&+"M>L6\1.X IGBZB !\$FV5*%; M5EBK?YB7Y3?N%.9H4-OKVT1RF4-25J5SI3"C!Q
>.UVU)J5FDQ;&438ZW_C M2EG8TAS5(8I@M1B,KT#.)45H1U+=;Z08K0N'Q\SI;DOXF2-"7^#\$()RAP8M M/56#
<7H/R8-#ZT/%V&B/LK!APCB8UBK0M26CWCP\$3.U5P1PU0L0/04;A
MMB(CPV5D6G_#0Y\$D'KC'D*K;R>R4:9UCP@L;8HMO++VM_HJ.UY%VFZMD6W MMEWL#1D%VP4B\T2? T
9XBXJEK!IE?H2.&<X@>E>7CAV1@X.)L TE+4\$U&: M);.M'HF-
"=R1Y)I&X*O_D4GDYH;O*G4F2LGI&^X!);.Q12YZ4ITTY=N#H MP*KIM;
(UD=_.^DTH4ZAKNBTQGA;*8^5+!>&2PNEY.V@1E=70,BRD [P"#3H-M1"4HFY_#;(6=D.?
E6)=9L10JRC;00!C6JRXPS MIM5". \$H@WU">R4>(>HOK6D.U1I%HO(6CY)8(MP-PQ1)9D-DMIVM_N#HZ!) M*=-
_F6S1/E1-?8^O@TB>(\$@;VGQUEO0"TC5O^?HN-6JAY-W;S9P6\ M6>' M<%/1-GKA6J1#J\$PK2;1A\$4G%&>B1L
B+W@D-7007JJ1Z\MK K*PJS' W/3# MR4F&AK?MEJNQ-U01Y(^SFT#; JS"6_0=4J=0-N1!?'/LIV0#T:@S%+"2W
MYUM1@/#K'DEJU9;<E'H2#GEID>;L3^NJ-SZT\$!(L<2#\$8> E+I2)3)0H M%_3O(Q!\$^4_!\$.SN9Z%J<-R&R+5-#?
*R A^5>=<L@Q@>@0;F1&5;/U5 M")H9+DPT\$!&+8SM%YPV1IR6N H9P=A0;5-A#1#23DJM&DJXD 8;068
M FH5\$D0(= 4I^JH#IN%J.6(6*3XUQ2XR^A%8L!4 L<9+E\$<("D4BB%9M*!A1 MOX!\$L@.S11RST>+CH1LPH\IS*+
<(/A7H;/>)IX_\$?5CLMBR?0HIG M6S49.T1N>YA@LS10T-M(YUC_)>FQ;;<*>WVJ04(I:R8M6P&OT4S=V=R(!
M<=HJB^J@1551YR/9+5 *GHF-MD86&*U'G.0=ZCLU 1F/Z\$PO=)H@%ERVNL M3A.T.CEV*8\PRIF@XX5T3IW;
<.C7GY"4Z)\$E5\$39;=D;'.PO>WJF1PXS)H0 M5!EY'BIDW&IB0T6M\NE&#;.:IHZ2W1+>IC-
25ATM\$1D)0"5(BZ*8M^HJ#4. M*8+RC"5&2GS\7+A9+(:)VV-0)\$W8V@P:111W>JOOBY;. 6.S.2QC-O-FGP"
M_-5Q24K;C9QM/I@H2J(36;RSI9+@7.Z(^DHCHW-#V33&BHS=4FAUS?L2JT'\$ MFMZU?^X@P=EF+H<1
<+S(>A392D&O/\V-H%=<LH5\MHT^GW#_*#2.BRMY S
MS.7%N< L=%0LSUG+V;4D"A,+N=*FP(P%=\$IC(=KMG3O-C964BYI2MBT0B*-B MSH2E^)X?KIYF:U+ITF(
'M%.G.R. %!4.OOX_H>CR.VR"B'0*!3P!8T M95/Q)3F.. 'JH5S,%= -!*>OHC3:YF\79M\$1G??(**#EEKFO.3EUP@V-
*36N% M);(>Z^P7'3^1D8M#B=B&8Y0\$FR05R\$_0';F) 1+IE(6)0LUI4MT;/ Q88%4-NF;>QVAG6?K@M7XWGOO-
L5=*QS^Q.2 M0%L >2QB^WJ2LA0IE&CZBYIA9HV2&E7VP-1)G2;1-H.T.Z)NH;+\$\$XNFX
MFMRC\$10MZ!&9M)IA ^R M/##>KTOL769;@&2?WM@;NX\117\$04RIWP0;-@<=UTVDB(:\$BZAZ;F
FAH0W7E+=23WJ;1 M<+V_#<@)E\$.I=H"3YK\X95-9V1K<0*"R7<)0\$M3400'4.R5@'MJL;*EMO%M M5DP-
5#MFGI,12Z?2;U<5;H8K970BW'OA%;L.HT4D@/UTQ/"CC@6A8*C# MBVH ^VXS446>Z IK#2323JC*%WK 6*I YI
H)0T1%9^~)#"MMSZT/KU/I M.J4B9>1'(2S%I\$!;YXZW7LX;S.6;7\$1=YM0!US@IGX.48W")19S.T&;Y\$7
MD42";W3F18U)2T*)6 H;I;G2^4R>T(O QZ?Y512;:>M2;F#<K2J!"0?X:Q M&7)DD\CC*>3T.P-N)L6+C;125\1;-?
M1;J)K2I>5PY3=P"6Q3-\$W;J!;P! MQ2;4K;5EIS8M'(W,40C2XV>U^P9>M;4A"TR"3WY_*:93;*4J"S QY6;M
M!6^)>7>G&UY=H\$S>=60NUAKQ+;"CIHNB0I JE;H9%1\$D*5/X;_ B#4/RM4# M.;
<+8B7R%CU7Rf5^QJ&S=2.TH1<@VHU5ZC08;NXXCS6R-GP1(6M#SIA;SM2&KZ6H\$G^4IVC+O"!I2%>MOQ'>
M?Q)B1U+!I9;_#5#@SSX<(^U-(7NR65Q3R_PNJ905>& MM#=@P(GI^N#&;
>J">7!T;Q!!73!6;9R4#;+;+/N(X5V^BY5?@^76-7 MV_R-
V#3;5&=RN2U8M/S5W5I'&_ FM*QJBG;F_88IEM.20QH\3G/CG;L M9#% T^M@YI6LH^NQY1GT_&T1Z^7%J;1
*F!6.X24-5W@546=NU;IVT'CM M_MJ7P>Z[6C]>7H^?7)^WKG"IVV/L;EG"BEE7%-13S1'2R;V2ZN&9WQ-TKN
M!X%WR=6PM\IA1 71XH LLR@)(FH0FP0Z2W E!Y*Y76R4M0)J(6>M!H HNM\$ M^?N8F@+#+)UC1LID
_VBH(SI@QV^*@508K04SO..ZY90P.BC"P:\$!^6L_LI; M;:T!G?IW)R-%IW=-
SX8;=OI;)A/^D78^I(XE8M3Q6I"7BL1Q5HU4J\$FJ>F^
M;:>N.Y<0@E"@CJ_+!^011Z.W.=4%>GV_X*/4">!'=GO+UIRH1^A1%H\8J^!2 M".C6.U?V=;ZIK=A%Y+
*\$OS%A;+H^N31GW;\$<^W2@;=08GK;P;.H16IF\ IQ30@H M+>PAN%1BU_IHSMN P!B6>B17%":MS
4/'"=3^&0&L7H.MYD<%V_W:7HUAUG MJ+>V2!+>=\$V+; \$KZ'I<IB'H*V W8[M@V6-\$JH\$LDIS*ZIE4-IZ8%; WA>
MD>E4A9-?7U0KCHIV.P48\5C\D407CCLDRDZ?#O);#30 J8*P)HXMUB M;8&^+42Q2Y+YVQ4'NV1^G%SIK;J-
IF('L N#8)8HL&K;P;IDJ^#MEA*7=!.+2*I>N_ IWI M;N_=@G11%L(8AT@QI-O=C7;1?2
V+*C9%-%_D8)OMAS'OMGX4IR*40XC M+'164W2'38FUJ9SJ+IE"#\$D-KB0IR9U#1W_DYV'U3Y^0";&BL;D;-9TM5Q--?
MWVAVW36C&Q=MH3EN\$C\$)4@0!+OLOI9=+H\$+1H(J;XQO1<1/8M"IV>CEV\$ZP MMDX?DCPIVX"N*IO+T&-
FMU8'2+5N-91LT3N+;4<#_Z/FV_)S7RNN R6MH" M=H Y#58?
IC_7IHW.MZX^G6@WIZPD+%=(<9SU^OA\$3W%X!FX^XRKL\$7'O&=-MQ!>Y'9"REZ/PW?(IGJK/8QE-3I2KYR
LN>;S>ED!/%O;9*;BEZ:P*1.K">= M7>;9XM&M6\$^>X656TK;^A&9K4A\$91+;ZDO;^A-WM^(7Y#J*0!1V-13U#
ME42BLU3C7XC3;*N0"=IG5-Q M1>JXS4US;IDU\JYV9*JPVD&EO6QC136U^OODYLZ/#L_# ZH*YZ;?Q
M^\$9=3Z;_V2EK-L5SA)CN;B&I&T=?(<4'D!#%=<P^CI X39;4C;I=*<5+ZRH M9%NEU;YB5<2E>@ODITUS-Q
MWHG1#C9GWPI*QQNQ56EKGL0L+16SY.@CIIJ+QNAZ?7ZAF&RSEWY1%-19R79U
M(F\$C\5&_ VKS4DOT_9JO^P.O!' M&H;J;W6.F.%37T=5R>6TE+;I; IVT'#=N69N-8I4VAUP*#O)#N\$D3\$MIGY
MLK\$Q=0IX+<6MI/@M=B)@^9 V;8JN;%16P-DJ0X&%XC-@I2+!>^"73WD^D MY9%DB9PX^SV_)YXJG#"^
MYG(UP1^/*3&D6^Z6S^4A10HW\IX;19GV2Q-1(5 MD)"3G&Y9#"E;)8M;C' T3F*70N8-
8^!5!*X2@B6X6V(\$O^_K&X(!<6C^*"Q M.P(B\$;T@;OZQCMV2>PU"#LMV_ J*T38J"^GR1\$>
IDXW>J'D;+!^ZI9C3.%A3 M;UW2'BS+Y=*E#KE0"!;3R(8)2WNJK(I:403G@4#IS9S^5)!*"^LWCJO=H MRV0B6+
17IK2Y\$UD.M*#*VG-53R-0) WU=B*M9N^9C/O&Z;GU JAIZ! MPW\WRX7K?GH9GRJKD;7-
_@GA2C\$^3;G9Z*GOYL;H5F11\$(&I*G.WA/5 MNL.'XST;6K(P&PL3ZP@C=
(3B'S;_2+8RXIF833H*XYN*7RRF8B\H2JC^_ M=P=;0?
Z=CZ;3R=GDA+V&&&@%X3B9XA^79^KJ>G)YC7QG98);&NDXVW=P MV#N-Q(8+TFI<_O IROWJE8I#1*LX>I8H
7I" SO^A1J>75XC.HY.3RR\7 M-IC\$97H#P!Y=GTI5EZM3P/LI76KZ98LH^A/E.55BP<4BTGF99CRY2Z.ZHS+
MI+YAR5TTCTB!&8\8TDSREI\$=5F@IR3*+UXQ)S\$L=V.A6UKA;7\B TT=5S>P M%POBBQ@O.CP;JH*9)@7F8C#+

(#5Y)*YUV?G^3;D".7X1?GP5MU493/#:#JZ M6/U:VT0.KM@"%S%@ K(B5-F5^A:MDXK %QPN1;((5R2QF1HLF0#W?
06D\^M-M+<^U3^E(YD853VGUCIO3: ^4#1QDH2V4\ F: K: .IH">P>!/T2\$Z!WV#8\ Q MG: N#44_LJ"Q*).
(2LH*=8UU6RZ@VPI-QN#V"/P/X3.VL HN->+Z8"JM?>SH\$Y MM&3EBMR5R!@'9K\ \$TUX'?
(4DFA7T\@U"PCW18_NJ<^I@F)K^K\4TD+=4 MONWZ/4L\$Y W(HC8).@U/IQ\&V^S\KG9S&B0:6T\I%0QS
M6: %X%28%3EJX/MT=-15&I2AM(V"DD?@13-V3?B 15&-"E7#W\$M\3I\$|> |+4 MP)A/=)ZC>09B\<
<IM/3=MR@ZT/Y=C3<>P9O^L??-I(">?L9^#KZ\W*)|@%>/ M^J|>[*D*33?I\PA^!+|P:EDC|>Z018*3X
OR*4WE#YP "SYI>>_&U!+ M P04 " #@GI9V=YV:V@\$!F"0 &0^AL+W=OUJ=|H-)AF)M M8K.V*>W^ ^AL|(<=?
543Y_&=>GIEYQI/A3NF29HUHX;7(I;EHK*W=G+?;)EUC MPZB\$37V\^P_B>6W=07LTW/HG7*!|VLPUI=JUE4P4*
(U0\$C2N+AKC MZ/RRZ^2IP>1_-N#2Z2I5(W6::731"!PAS3*VSP.GQ@A/;(8/R\:#9J
METI0_7IO<^3K\$LN<)&R\2F5U?)-(9+CBV\^P^J-U7K.+Q %.5&_VNU*V MWVU
NC56%94R(2B\$)\M917W/+14*L="=UMS" MA^JU"9R0KB@+J^FM(#Tf6CS=W8T??
L#1#2RFM\IS70RGCW">#*Y?YHJ3F>W.M,+ _JU.KQ202.3+ \$UKV+DY*FWTK)9>F\$?> D8G"GI%T;N)899G::!B
M&C:;P\YD1RTN<^<1@ "UGGB+VX3D/L|<4?V\NGJ=I**^0SS%4N4HS&_AXO
MC=5\$FW\15S:ZORVYUKIW&QXBA<-ZA6#^@4;H\^?HE\XY0C:3HVV<|SZ:\$&M
MF6US!+6^A>|F\1LSN!&2RU3P*:R:%?>+Y+Y3@*N=G1ND>!8JH,5EH(A%-E1 MWX_%.Z>G7B_:(>
M'.%&M^9&IR@W*A*018_2)@02>)8:Y5BI@96&E5^%@IE0=QG^P.6M<#((PI+8\OUD0LX\$6-#4+=+0J*:B"4"BIP%-
_M34_M4|#"BN^L.M:12:@E8G+K^JO)"#YC+6\J)Z*A_ZGN8;DEI2+VR5D/HQ4%GT*WW_M41QT*8*7KI?
^EUW6"1AUXPGT0D8)8(<2?J@IVN\^F70QV4\X_XZ+|= @?5I_M1(S+V?F?>/D%&UL\5L:JLX&OTKA*<8)
W\0JED\PF0LD M0&^HTUDL%OL@V\I0M5:9=B4Z:<?5I/DJ65\$=1DYWN/BSR\$E,4=-W>|CH^%87
M7\J54H916V=Y>3):&-Y_1Z7LY5:)<61WJ@<=Q:Z6<=&C15R7&X*EJ=H2G^3=-%:O^RV^NN,V&Q:&KVN)_="9I7
MO\FW:@Z/F2#K"=+:72FR5KY*3)Z7.A:5M\H2*.&==7.AG%I3DF9F)O4PS MIY/+B\^?<
WER_N9RP@^MDFJGR\^AL(OA>CV>UD/-*B^Q B)#LG<|JF27^5S- MOQ34M3H%3^U1>%2H?7KX.6S\MRD\S4R0CK
MHU3%CIJ= _OJ+)"S?I.CSP&@^|(>FG2//I(THUPQ+\$HV23+59^R@N^YCKU>_*
M)6M=F/1-6(SV\W\$2B)M^#*14543P4VQ1\ZD:0%NTER M+=|H\3MI/;\$#KJH?8;\$@|F7K1U(H9I7G-
_%*&|01.WBELRPI2LFS*STML3L MI"=-69=P"SVN\7JIT^ZV-A^PUF643WPTDC#NCGHU1ZZDJFHJ#
MDI*^C"SC4M?<(%DSYW'^>7W^D)"_H77@<^D\AVB)F(>^PR;G9\U)4<=-V@F M^A<..*018+'KL\^3+-
TF=#^9*5&JBL(KK1&03;D@S\J72>WJ2E>0HH4E
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_VRX6RA2CSV.XA(87S M\RH\T2)JT.>"A\SE2L:5 M?4I>|JFE1E1AO?S&OO6@R87PN&N@YA#J=//CVQTKG>B
MCA\J9B^1J6H>1!Z\$%A)N(RT,9EK\761)NLA4S#U\9J%21P/9\A#?ONWC^>O)3GO(O/^I?H^LMDI^W_%.L-
_B\%2^*Z5UVO^TP^W8\&_UX\@P9G>+P&H6^KBKH)LE2-BKP!7BL_&(PEG(I MWU+>6Q=7R8T")JN7DPF\OCH
MS^BVX.M\^V MI<":O+NM^8#>_1@|H^D+=E^Z\!\$FP:;%I (R-X9X6X?/8#|K\8_-C(9CQ-M)?
F)_3#%ZHXB:"@!\$0J/0%UX#K")1B#&XU+ T5%)J\^C\$1_-"%U!>QX4<=-MTC&\$03ZVO9\XQH&
(104!<2\JH\8A^OO^D.B"%W%;1)#*2WK"KBT<-%VJZ\MLH)YKJ00)B@&E\&V+@/@\$N\$_#4W:;C*7RXK2U
Z74V2T9I@8)5&ID^0H MG?L_9%CI^4L#8EYJ^K_4WQ0A_150^Y1 X\$;\$85.!(#8"N+EG-4-LIN\$3 M**28
J%Y(OH)*+1)8%4B"+N4H4Y0X455XA(G 8-9U=:%=FV3<_*ZB93B@A
ML2*Z#0/Z7\>ONJLR4X\ VF\H^Z7TL5^HRHJH\1\ZS^KI4 |#;KO^FURI M-U051>IA36W7TT(%
IM3E457R;&J2%0/KVJZ!\@A6V!"L<)#_D^W<|_J_6(&M?2\$F1?_:((\$XR=,NVU4Z6\&^!*(#|AC66Y1B497XZBK%G#-
D6H\N=TB-V M^6VC9D3TZB\2LD\NV#Q=+"|F4>AUG\DT*#:L_Y_VEFR+<^O=(%LJH*:RTE MY07\@I
Q\^H1O@T&=)?#;4H\LK">FOVAEKFN5%YDI:(X:H%PI<&4251%/<M3CPS7 M+DYDP\B5<>
(^MHX:;\$KS+E1\6\Z0N0%9EL-AF30O\ MJK,KKJ_OU=8>772NV)U*"LI@HJ.R.F+H\$*^F^X\R9).XQZ/L7'10&1A8&
(S MU:P*05VNV""HJ7 G\X/OTD_@J_-#_9V?>\$BC12NA,V,DP_=4/<#3?/98 MX-KKA!"(Z\8L"+1-11T1\7@/(Z4?;HJV?7
(WZ>;%8=Y<0A.(?^L)"^F>_ \$ MV#1=%G@A#^#0^6^01=|W+U5>U75WG0HEZC>WW57E9J2HQ?+O1YW3G7J+!
MX:;07D-/) ^7|HS.&=;BPJ1^YHRR..|KO|B@9YF\ACP_N48.KT?U>+7Z MI24S?3\1&?)9?8.C 5IC^4_.K?
WH9@!'10\$ _6YN;KA MUWD\Y3H\^"(J^6EQ\$#8_TH8N^5L4+MN/T5T7OR08^UEV^9*)7-5T "\7VAM=@^DH/DZZ?
3?4\$!#10 (-">EF\$> #P;1H M^IQ< 9>&PO=V\IR:W-H965TY<+EK;GHA#JW.G^NB\,IOIK/%DY??RV_O5R^_7VHJ
M^6Q1Q5HEZW-S73UY54U7W\^X8EZTOIPV^SJNN8/SUI^?SNHJCY4\>^WU?X
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<_FDZ?=&R/P>GMO>?9/%8S-ET7;U>SO\^V MNZBO?
2>2GV07U>5T.Z\1_6W\^J4LR+&|<5|+7^SSTW;XDEVOEG7RYOF84#+O-
_LLWTWKZ\OO5\G.V8FOTO@^R5^D:DYLM2)4/ MJ0IW9WBN>OGSKZ?O/F2G\HYD/ |X^N"#WGV\>V\597I
M\^G9NEZ\?:YG:1/2\$'9\ "\$K2B_7MI+SZX0E\$95VM/E5/7O\Y3\H7?SFR-LM MP\HK_>4'2:;%|K=-7F9L?T*QN9ZM+?
QN?9\-\$H=+Z\$*YK#EE?5\GE<@YQ MGBVN7F2G=08*U=7-6;42,IVP,=X
MG>Q29<;%W%B;*M=SA:3Q3GO*Z=S%6RFHLE-J.W"1_8\ZH:JZ9:6Z:ME7V MYSI^K?2?
LE@4>1%"IN^5Z?/?IPYS9R/N=>HSE?5Z4*GN\W\1PLKDK2WP*VN3*133#G-"P.Z1MS#&+3&-WK/+9
MQ^D_Y)G=@YZX)9VF?+=C,"6ELB,BYCH1^Y?FU<".G\6\$YO\^C.OF3OEZL:LC:; M0@:N8*OJ.?<
D\^M0Q^;O=&G/^C^G;C;E.8/^0M//Y1D3D=KJF9>@SVT2NV;*N MT&>_#?
N_#IETW4CN^D7V\$U0=MO_ JNDJ>J^BO^NOJ3OUQ5F2V6K/&<+F.N/7O0RN&3;Z8@Q-F9
MS7HZKPL\HRSSHG"6E">#D\$14I%5#8-)LV*O.)\A#U:46' M@"?C43IT^1_ZXWS(9\57VZKI-
+R1K\74#QC^K\H_V_1M^*3*4T\OTOQB MM@)P&NA0X<%^/HV(?Y\2_-ST\@+LK#1) MI:&\$ S^5L E%R^Y?
7&VF4.EUA6E@::;+ #0@TH1599R7,2I\$1%4:#F\@0C_M_A<_51_:F@6F\2;*G2F8(Y^7T V%M**NYV=*
+50#ML\H)MM=-C\VXB=DD^ MST^P3 YV\PC3A(YIPE&F^26V6D^>_PI>>9X=V0/4GBY\$#J0Q\$DI2Z_-WGQ\
M\8(-M-)@;7#/-NW_-M-H:V")&^\$7_3CHD\>2,4_R#VGF)K8/5O_8S&Z% MV*V.6"P7LYV)_#SA(0Y6ZD#N@-@?
%|@CR<9^>DRP4_-&P^0^%9AY\$ M.N9\TLP>/J#(86%KN OPMXGN_41\$NZ%+=D)H.N\^RRJA+)&_B3P02LKMZ
MTI^=^J<_W=\$>&G7%&^VIDC0F=5/5_JW_44\T>F.?9+J-ZLYK57\8D-M.B8XUK\=V#B\?
ER@TV&B=O4\%EN\E2=M(7WDX5SU<4S0K_O00GZ M-
)UOJPS3NO.PTB3V\U(.O\=54S\A^V+CNV+H^R\>EBP.D8""B59MH\$Z M13^K(4S#MZ2J?
f6L+;+;HB&R_>^8V6!*Y+SI\$?!8.2K&f%7%5R?!6EP M-ITW>#&Y)OP
70PGZ_UJ^6DF0;J="646QMU\$JEMKX>")TGJVO+R\$DL)O\+8 M)<#JL8Q/9=,^5:L9V8D^&?
TK#5L_ F^@^%1>KG\9#I(76;GD:W#6F8^|P MWJ\N03K9KP-IV>_@JV8)_7Z=_%9AR>#LIUN;_IB*9O7MHT=|QQ>
|807ML/<M)UW JD9_%\$10BCP&P&|L;1NF+TH6BP:-(%VIVHW)OPM_-|1R#%;X\@|^M=-15&XUS*%K<_06M-
44SAW0Q\$P\<^7%>H@E RHG<%SP&O,I9^A:.\$^6P^M@L<3N^I:8AQX>WRFSC\7;7OU M_-@COA.
2@G5#=-+00Y.M.XCH\H(R_#S.R#;+_&MMX3S&_G3^>_>^|HH+U< MVV\IQ*&QB0 H_4\A8C-"KC
*HPXBR8\$>R\W-1\W^3I5M2\$0\$M R\$DAC#>V^H\I\1.Y\$T\YITNEO MR;8+<+<1Y^3RKKR%LRX3&9M.S&.EZE
1-0&W^H)_7=^U#C M&T<)&I M^M.(^V&Q1E_&T)1BK)Q>_Z6H1^W3J0A4Q\ST^4\$Q5\ES#6)^>\$X)#_4A#/_M
Q717L.XC\FT\J^IHA801"-&4LK(FU=*^C 1+KN5(%P<:68J8#A2GBOB78 M#_-B5A3LF=+<:<)*S+A@_5A?
_FC\^D=DNMDE\NCY\IG79\$T;H3\HU@^T>&" M=P>DO^=R\&SM\X8PS@KV)-2" ^)DYCR_XI\HBBH\$ON
M*:C5EKWHCTMU@*1_2I*30&\$F%BC&V\$?Y E@4-)UKR\+T1N%_H_G-2_C;2>|W

M)3MP\$F*N/3LV!0CJ81F2Q!^3.P(+A!%.Q&!K!1M9YK!\$+(-N?8.G<,<)#\$_M(M+*P_.Q>H!_DI!/"31VK
_J2A.+7^CS1\$@\$+.04H.G3\$037@2TS3Z!\$!0_71Z@\$_M40:R+
9Q1A!F!RD&:A3%O!^/7#\$251%GRPNCC!J!VIN!-5% ^SODZBCB>*C M?8U!-=XN4J\$!H0VC:
fMDK!^G=0:VRBXJ+!>"X8@S1!:@R^#V,Y);W4(ET&V1 M 5:503 99-FV(M/XI7/OP@5N(VGKW_>|W_*=,=QQV<<-
NTE.2%WH!)=YM0X M_.E\$NCY=7^?#0!&2^Q^ MMEF#6!;KJ/O&-K!LPI9+1&:6UJF"V\$*N+TP0=,KJ@!\$;4?
D%|O%|/Q|M1E1 M%5|A3+!KRPIAE(!>|!A)DK002NX#"TM-.29W*P"WLI!P%HE1HV*%)T888
M3ULIFF<&1%:683/1VN.:YU@P!^-%%3U!;\$=N+EBXAU-?L5:1@!K!;!A#&!A:SCD)B'FW>2+L MN!;:2:C@C^*?
KAN!G';XMSW6"YA+3 #@0L8HX3Y-%HX.>0J4CF\$D+OHDE=; M"E(#+%,>D9964=\$/TT4ID.1OT_K!K-PW9G@#@#<
I&6LI#L.C*5V1 M;/"#5 MPQH5P!PGC!<5L+0%&N! " +9P>XZ6%B%L;#1##>1 WON\A8.: M3O7.20D(O\$'
10ZJ!SW? M%L2\WJQ65&"W@-?+BR;MD5 WA-4VZ P+P5!CT1=,Y04E.LIDYC7J H2_B@E65S!_W^\$AG!;H!H2WTYZ
M!Q2FO!>QP)=.5IS_8HL("EYN!1! F@(!T_#OB_ "GX3G1_X'R+A3^EM"1 M<)6-^2R3N=6CA4CN-
0E_\$NB0L!K"0S/9A&.B958=IK4P/H#1.R#-KHX!;!* VIM8-R_:/&JZMSF.F08X @;1!+*>)V%E_5.\$:9
MLZWBRRNS@<6 %N!T"H#&R3 P>=E.8MMY1IY+C\$B5%CZ2DJJC@%\$@/Z6V!#(M\$K;#- RDI*T800>C.-
!F\$*95.NQM21:L%_5 "N+IMD @W M!/I+!446 RM6^1%\$C@% O'0JZ7N.K#D\$ M5!C&6B)VH9"L=(#R!-
:)M^6E.)T!!;PIB_-%*BDJH\$2<3>D(GG'BM-2PDF1 MR!(6'N\$=\$EA(:#TES"
(8^7A\$W\$W*ADMLBG!#L.\$6\$@XB&B/O%DSZLCJ HK^ MB#<+!9.\$!/-@C*(I7!>LG.0MNHY-
!F!D!H!\$6EMYS9TH.N(K#L=CNJ&A* M"J8!(AA:8!8#.;Q8-A2.@6ZCN8Q! *H!;!8=0: TKDCB+@GOE)A0Z!TX!7?
M'K(KFQ.@X>*2 PP19)\$,0L7Z0W!WNC!9\$4_+D!3BZ4LA G*62M)!P=O!MP(C)D=;V0(!\$JK8.@S@Q
YZL+2*;.JL6L@100K#Y7ST=;3SPH=;=5@/MGU?LW_YG%N M9BA\$X;37Q!\$L4\$>H0)*
<9XCVI_ C%7D_H!_7WD9C=-E@X=79(M=X\$G#P3H M4ML_0%PTP;DE.2X%W273Y
3.;@X;74H#>T/77PH*M8O6(E+TILIB7H!2I4" MU.L!7 (/JZ@%W_XIYCAWC"M#W0Q2E!2->1\$9K&+0S3"GF@U4=;Y
+H>Y'JP MHA^L'QZ%.=12)#!'VWNQ!P0=9E*RY:S8(JO8W_!;>VC8<!*KO/WLH!YX62@J!MJA//!G:M,\$3;H*WDOT>
<<@/KG!W_)V0 ?X=+!#%'#0E!Y!E "O MBL!W_42)JD(7X \$*\$! 1D? %QX4(2AE'3%D8< 5A1(K?YVK01P;.R#"D)K#%0:.*
L_2^F 92I6+!A8S"2#W" MG;PE3VUM"V9J.BF&8MPHCYBW6!GL/@N@N.E7 &3R:H@.(B5.H7!_F8(OY"
MXLW!S*_DV+6'+!+B> HP'JS40TB^597M+(1FI!M'401^!=AYU7 M(XH)C!2\$9YD< "JTA1 A.DNAF2JA.A8_OM Y54I
'(G;IL)R>+I/N!J4Z*KG>5!=YTWU MT;PI*%QG;S;5_7*A1_L: SX7*!<88(^Y=DYI9(=*O4^926V!QOK.NNCOAQN
MNAJEQG_T!@XWTA3/7)FJF7X1D^!X8MGW/U_5-).!OR_L=U!;OSCI?SP M_WAW;LM^U?U1M
6N0PFW3IN*IZTELOH ^CI>!OA\$LLDH_*VS.3P0GQ!- MJQC:7!9!6RBJ0&F4@!CD1* Y%EPG4*>890R#/(26*?
AN4(TH%X-M.&Q\$!1# MUIW4UJ\$V^!4K!H7>3J.D5_#|MUH!PM*M\$-+!7/D)%ZCK!2!W0.FH4\$"!_9A
M8(<>VGY+;XJ:%%+<G/>01_+E9KC)+!S/ Z=#0#T"Q#M<*4NE?(!_EL32#26E>"R\$W*OH,U(KS/0H: ^!9
MJE7!92B-C'UTKOM(-WLR"?MLKHJCTH(NST-IE4L\$-Q*)>40NY;VSN!TTZP M!U"!I9RY"BZV\KBX! ?
4.).3'B&Z^D!IR*O1B!&\$&)=FIWUD01A!NI \$L M!848#P.A:3(!Z*2V!HD46H\$+6/;\$EGDYP!H6J977SC!0QE320N+Y-
O!O>;EIVV!UCG39A.;SRE MS4PZA;TA) \$81_V.@E+NP3&2M;&WDOOBH!//199Q*!0\$RO7.2-BX/T+8I
ML88>C7;CTMJ=G=QJ5L;CHY8(N"26@Y)H7*;V M5POPY*%-.W22GU0Z_NE>YU)D&_!^UB&Y4(2ON=1 R@+
(%P+Z6H!_IYD&6- MZ9=6H;H@)Y\$GW06^% QFDHU;#N!N;V!H!DZT\$=@TL#@P30263A="Z>OC; M%R84;+L/%
(\$*Z3LV*&ILN1>6:F78@.@B2\$A.VX2!VW? \$Z*WP1/IV5_L!X;#T MEYHO05\$F?=-INW#UO>O2?
WU#=-W(0G!JQDAE!IE^=J);P8'@GP*!WK_1JJ_M;+N!CHSICZA0AKQ3UH7X/OV2;MQ!D B2O&8&-#0V'56PZ-
EZ@6U17)Y).Q94 M#E-B^JA3T+^R2AU!H=3+ GSY!\$1YKPE'28-O*/JW>\$R6:9Q1JL?=-XIV_YL2
M1H.HLW(>WZ6T^X!7L;*67!>4NVYEK!2ZW)<!)ULL)4R^UDV30>K-1P.X)Q)<
M*A^@I="X*&VV^!&KJ34OZ"Y.LCLB3+7132!L44>X"8AIY2Z0.#.FX0)DDP MF%
(THN72EDB#6@E@&3D9P@H!V1H>ZS0RZX1EC+CUS=M2CK!8O!6IYT63J!Z3!M?+=T!VE&(!:(J8TSK?/@
+!9\$ZRYBB)HPGDB!;5OE\$^Q.OQD*;J4P=^Y M)N31_08IV_?LOF"CX>I?NAP!Y!W;7BG2*F@\$_++49%*
<!)E\$CK#Y2EM8 M%X=HHA@D"\$:8G<2 S2G)V";0 Z/D!@ UYLG\$!Y:45C"J2I6#V!1.24!7J> M'WW1\$H3!H1!O9AS!
!L66071-1@+0@'3!_!OCTQV3;_!U_Z!C'Z7_MQIT")>NN8!\$G/?3R.QF?8FCR@R9!J8%V=-S)"S&
(>YB!D!GLS^17V&:\$!8>39!U5X!X&-YQ!BC/LGQ64Y&.T3!?'+/!/\$@L83M,<-!K M>NH!J+&\$&::4V016A&8\$-
!>7N/HV!Q*R_!%+H4U^C&JTP#3&2(B0Q"/+FK MENGJ?T_="*!&A>B77_YX9_V/>S<%U)Q'%C!4/"MP?
Q1XX<H#BIS2&XY2!8D.N&_!T!_F.ZN^ZS M>76)1X00@GN2K=*KJ_7>GDKKW!^6L!UD8^7E?
3BVK%!KA_N5S6!1<.T+T0 M_7_5!+ P04 " #@GI9FC6Z;OT\$ "M"P &0 'AL+W=O7ZK& M2E!13#/3E"77+!<@U?;*"
!W=A!E!8;QJ!Z(O!Z&!>AO!4SCKKJ!"40)E1J M8AI65!XDO+A.2.X_ "9@;PI6C"Q9*O5(FIOBR@N(\$C(+2%P?
#W!#4A)0\$CC M!P!3VQDBH?K?HG9SO!LN0&J3!711V<^4/5; BC?2SM7V.W3V# @O5!X M)IMVLH"V!9857,*R*
45?OFSYT??D0AZA0BQ!LIR+!Y9;+/!7;DW2B\$8+ M9ZK31G*BHJLK.;_ O7L>#J9!PI_+I@L^F?;
7S#ONZQ8Z.8(<1NU>5W1@VK0HHW@+TD>B>;1C>QV= M1%Q W6-QX+HB)
(3>"/>^MCAQ<>LY!H2U=JP&6BVV'[_]TEB-R?+7>P:W M<_G!<%1 %Z;F.5QY6"\$&!-XXY! "M/@EQ-DDSW9Y!3Z>
ZYJG(A!72YK%L M 8OVKLI5"8Q7!M198D_%E.ECYTUDU(UE37LFX&"B8!\$ZL;N:ZY\$;G3O16R
ML2B#7_!M/;)EB>WW.KD)MXY9:WW(SC9APWWG%K.FYV R1VR&^YU=T &7
ML1HCUN(W)"W*_J!#;38Y\$R;ED?Z!XFWP.4!="N40MRI^S6R4EUZ8!5S4& MSS
^@<=ZXPCV9UQ!+AHK*SW*%HMEF@05A"SBLVX MW6RY+!H?Q=%?7/H4P!HP;)TZ,>#S*UB/PT'M!JD?
CQ_3A/H@!DZ\$S15(4P M+>ZA0!B4*N2T"0^JN;8B%S5ZLEHS WFA15@V%GH*Y(Y!SKRDT!LWH-T<19 M1\$%
!7SB0NZ8!9OHV0!Z+LP3?TA\$@W3T_3".G&_C *V;#@.P.X38-4F=?/E1 MDKE">E/O;^NL3=FC AB M)?&
!A6\$^!KTHG0?W^_J9U@=3C5R.J!13I4<.H>N MU1C7KEZ!13MN<+0A!&?0N3! W!N&IVK*V;9!3')?/Q9'PD/B7V?
N#!";U!7 M4N24B3!#X\$CQ#R!V18G.M/HE^! \$K"K%3UGS/0YEPVUP)56Y7M=JD1017L M8!7VTQ>@G@GO-
%1JD>X9^XX^4J?C*CI!S5WRQ<<<040*H!A9TDPD).L!63 M88;=)I&.)=&N!Q9G;AL/HYQUN\$F!O5NT!H*?
PBF!GJ?W7_2PZ:4>P5_%VD+WG>BTPV!)6!KTLH"=#L< MMANK.C>0+97%V!LE-? MK!7VI5XL2B8_?
B1%G10!/9(U!X+O(C*VJM+VJM?6Y!YO-'DMASE2!>W9*ET* M2UN!TVM4>2M45GX/ B&?BEDY4U&
!>E<3T;JL86L<*!&4H!<+!+1A!(> MT!%!"IO;6?B342UVN\$1!7!U!P>)9(E%*X8"=QX!<Y/2?ZS9VBF4M
M#%ZJXB^9V W82SW(<2N;PB!4X3<!QC-P>!M5F8+ATXWSC8_!JFA.#\$!9 M=;MXH;AF4\$;O&
CP!Y=TY.EE>"2LF(ZT.H)TVH3FA#;6U)G*RK^!6.P?3N"F9_W-;V=W*P9WLO6!X_?O)NND4!MX6!4^A?*<
M+!PUEM*^@^3:(UYB_B_TZ!R=P!MM&5!V&EGK"/ML;13UJH!&D;)HA*TJJ.IE
MM3N!J06JG.5RC;HMMW!D5_13:@*Q(5S6&H.QI6U7WB>"CP_X (8L&<J>+!+ (M"=
#IDP!@EBD*X DH*Q^=8%Z2&T8L)=@A9Q'=RG3(TB\$M.(9XTE&!(R!N;TK4* *QC!7:"L34U(003P6F_Z
MSV9LB7K70B2!)O*=N.V/^T?JVDWH!^J=R_K= !61DH<\$NFP5DR!\$!WKT>W
ML!N)9:69K_K;BG!Q>U4Z#_6Z7LT!8YZ)_PR?I02P.\$% @_X!Z68%1 M^\$Z9! VPH!D !X;"!W;W)K&ULM5;;N.Y
M\$A/5@;LH\$H"(1>J>Q@;IM95LQ#R#;>N:ZY=34.G-9\$!_M KR!N!Y>#NA?CZ^RM*O)!M!9!K>RMVGP!?
3R>8*\$IXY^PZ=8FT0B*UEA5!H(CMH)9-- +G7H=W#EGP@0/K'9CGW6WD69YSRZ"261Q &!%C HCUXX1!QZ!/"#_#F
M&BM.VO<"XHW%GA3PL7W5JZOU"S!5L8H!%6_MP5>X<<149V_7_LUKP0DQ\$V
MB!"Z28RF/_!\$D^"7!RC@7>T#WUZA_U8MI4 M81;LJK-HJN.Y%V!UUKD4M MC3
\$EJUNI&VU(%X2>A3*.Q'8XUC85<"EJK"OI_XS;+&"NK*^70ON\$'9SC M1ZX-R_7JM8@E#GT>72/\$*X<IB>@)
(RC83QM954BH_%&29+%;@A#^I_?*"WE MSL/_KDD)!G")HR\$6(=90K(\$AXCD>0!7PIAC/

2*MFXX;D6)08N1%Y)WIP," M15H* J7AQ\$*06"ESAN%I>0R.L. \$0IMV6G/Q<0>;,F 1YA.UHE88GL9(%MK1W5DA&
XT" MDK. *&DBV+XZM.F= 2-LQ(BL&*&4G"%X4^5\$5E.6)KCF)(INA+X#S&
I&G;OAKL;MM^YIG>N^9FI=J8/*J1(M3,*E@(-M_(46 O^
I2>D;D!>"9.X79^>C;""8+I^Q<;Z,,R=8T044Q=Z&8)9H\$N;=3 MP)2&H;"+I&V(<.*I'W)X(& 14.C/-?2E.HMG!"
M+!^,>2N0M^A11N@55/(JH)N5.(U(83@OF&O12+L)M/18HN5 Y4V(4H3 MJH*0*(PI94)"8I8)\$V*
IQITNKB'I>UTH(VD0IL*!>^38\$L%U'.5PWJ^' IPO MRPIHHTQ8L;VZRIL+PMIZYIUUP_MRL8@&R6Z;D/L4VBW
ITNEI.O\$;3#<9Z=_ M U!+ P04 " #@GI9CEYCIZX\$ *# &0 'AL+W=O)L_3#L RW1 M_
A%)=\$FJ;O;K=TZYA;G>C\$R*RUZX93J;L1|/QG57#;#18E;^Z+^ZJU ME6S\$%PVFK6NN'!\$I=;G@V#PM'
G%TM+ "Z/QR8HOQ%387U=?_Y&4HL;1\$8 MJ1K08GXZF 3'9S'M=QM^DV)MMF0@C.EFAR79X.?) (5**PA.!Q^"
1.1541 M\$+KQ;8.YZ\$V2XK;A!FEN".7&3?B7%5?96F7IX-L *68|L;R=VK|B|CP<0X6 MJC+N"^MN;H&4+3&JGJCC!
I4LE&F_S\$EL*F?^* MLH;=W9|AY><M^YIH MM09-NQ-&1\$?5;:-
SLJ&@3*W&OQ+UH/CCY|77ZJO;FIR>P?7M_>3VX_79S>7 M;)E.+^Z^G,+SGLTJ8@Y.116.D.BHVP&
<=,"L%.&#P235V;>"R*47Y'&"\$7O;N MLB=7SIA>O*E8'4'H>+H%NW!"WOJH<,+7Z.N5+F65061*>&ZL;Q92"0+\$V.\$
M-7 A35\$ITVH!OTIFQFJ0' L.H?2K3;"CVJ8I/BA3@=X*L00G17@ 'I=T'B M?IC#(>HY1/OOQU-
H&6+3JLY7,E&6G%X@|=|Y|=GN_'OE'');((@S(CBQ- MN=;/LED
KU7;6+)*R^>J7O'F62;UYOEWS&NA289YJK'"&"87B1\$M<;3-4: M'/YS />:EYAOI,,@P.X5
MRGR8U\$!>S!66KB3#17 DM58G^>7X<' 0X0^,%470 PSA\$EX8\$A@QV>1&A MC<2+&'OF1>+%28)CZ"5^&@&.
"UD.'4RYL6)X^_02U-""MWN-/7B-/TT" M|JP+LQ@F1='6+1X87@:'^36B8>F%.CJ(^?A/?W/R/O3R-..Q#? 0D-
XV@,3X M2HYVY/9^!P^M^W1#4@SBD+YX.NE;+1%0(H9;HN? 03,"/8Q3")8"%30CG M.
8LVXIGZ+&LHGC&F8M AJ_ W2;7HUCY(7HCCF21?G(HAU3@F7A;F21QC MU(H|@I M8NALYZB19F72BM0?
G*YFA<%5G7M&-4"J12RK| M0_#MA?SN>|U#UI/^I3?OQ&=^#J192#7OV&"Y_8%-GO*Z;L-?PIFIV::RL
M7UY0T1DA'U^6A4U!,>W,B&M7<@YUEO.WNXT@>_ 'FNL(^BE.#>V.63,,EI MDJ#(I-*BF (F:
IRW*&8HLL2).01>\$J; %0|;V|DEF_@XDTU;X8V5A5QU+VB+ MR3;9/FWMBNHYHS_#0K9P72CF!;H\$7;06K_+
H3K|I>WG7)GIA>R.9)>:H MZA^E&" ==9I=O^J5Z_9FRF+5=.(2FW6A:0/^GRMEGR9DH&_QW!4\$!#;!0-M(
">EGA/JHJ5P0_!^* 9>&PO=VJR;W-H965TX&S;A.E3C*6RX3G(-AZ;(W= MB|M KS<+?D_83AZ;03-
9ESK<.!0I_YP(4#L3@KA(9E)%=4T=% !T(O1JCZ8&A(M:KP17)+K39DK@5!3I%.CN_O);+R8_O@&-Y/Q? *SZ;?OB_
I2_ 'G(SG|EB M#N;25W\$S5|;Z;+Z60.IPNZ3)D1&W05(M:QNJLZVY65C7R0S25PRW;UE3#)
M8Q;@J+T|O1Q(-DK1&G+;B YYC W&(WQ+!/- 3P3#SO@W@W#+=8PI CI50" MC|Q?QTA6(?SC(7097
\$HKJ;D"W\$3%LB43S4|"CF%X MJCFD>& ("SB|PA\$5\$I(VXH1Y'\$F^0V"QQ2QTK3!Q8\$?A077 IZ 2R+;I2-XR-
\$KGB9;S+K M7SE_?+*H\$!U;1YODK2A)K;Y506V24Z6#FH|"T S?QD&A;JIV/_2QD-I
M@EH;V_>"2AG/=@-2">J93A14NA"HHN'NKC\$#AVO%J9LD>_""@<5VXJM?# M*>;K1V=UH#;.)T!ZMD;
(M!+T!+T%HL C^9290Y^_D3;M@KGAE5S.S4C.E? M5U;@L&B^!^5TYK|>.6@MKB!-2Q;P|K+"F(2S2P*H74'M;
I^GEW&L9#PT^ M'/AL3TPZ?@_"H?Z;XM/HKH(7AR3N#?B?L013I|?3I@17/"IZ;DX#WE#*;
M7CFMN*ROIGJG^V>ZJVC>-MW5N&HJ7I=7K=DM%9LDEXABC;Y.)1S M+ZIVYHH7I@68!D5-BQFN;4.D0FI
+^0.5?IB4I0RC2P!02P.\$% @M.X)Z61\$5\$1^#S_@ 6P8 ID IX;"JW;W)K&UL MC55;-JLP PTKA%
<,+5#SCO.QMDL"IF*Y5"L;+M.R@V0L3)8|B6G6?SI* M3KQL;XM=(I\$B'I^33&T_!|*Q\$)?
E9*NW%4\$M57<>RR\$BOA;J9&S2>%L94@ M_
NTF=K5%D8>D2L5ID@SC2D@=34;+VIG(L;E)37>6W#JA+VZ1J5V8VC;G1P M/A-2=X13T;UV. 2Z5-|;F*6Y1<5JB=-
HHL%N-HVKVZ|OOX\$/I9XLX=I<\$K M61OSWIN+?PEGA JS.@C""X><89*>2"F6;|&4E?>+Q_H|^&I2SEK5P.#/J
MBRI'\$<7\$>18B*VB!|/|@L|X^7&>7"+^R;V\$\$_@FSKR%3I9&902=VLXN?^ M'HX2+I(7\$M)I0AIX-
X4"ROM;8C*R9@?61S;WP2I(9O)2>T?94F63R7GT62U MN)O#;ZP6MPN9M/5? D2;^%F?
OIQN5C;Z4JL;JS44QOT5<0EUAWH)>>0)FG_Q>?P7|HOX-U@M;9PD;U^G;T>60XYOS|EL0/K/@_B.N7*UR'
<<4LXM(A83=Z^Z0Z3I2I0!<4 M^Z^A3Y;<@?E680YW@K96DD0IH 5=P7;D)I9;"H<1HT?2B?M42Y0A7R;I
MJTS>E %!P"!6*W1ML"|.I0(PD%A%>|7RU0B5!(EPD%3RBL I2YU)LK.+WA M*.^0FH;U@F=NS;/(3Z)UWD|XWAI
->9_Z_3MX^&8B|;007%Q;%RVQJHD M\$J(@YM6Z# E0<-HJ8^#T|CQ-AL&8!DG_ZC@/I&>FJH5^@E+D<)
f..@GWGU)^ ME+QT*18S8_ESIXIVI>'6\$0H/IQRHHC&25SSLYA2;SPD*, ="NUT)GDJ^*@
M7|YU7GN0XJ&KY"NPECS4FMJH;WF^H>2<-@/C=W@S=N^\$W4CM0&'J4GG MW2 "VXRRQB;3A_&Q-
L3#*&Q+GOYH?0"?|0P? %VO^3R2I02P.\$% @ M.X)Z60CG;=3' P H ID IX;"JW;W)K&UL MI5;;MLX\$V5@5IT\$|_-
K9RJ6W 3MHF0!(MG?JL@'6AI90BE2);FXV_? MH60KJL+6!M@7D11G#L|"WQ2H*NB8.IEBEQN M1H|O!LAW5FI
JW/"S9A&A=H2B^2%(W<%B7)"Q0ZEP(4IB-GXE|-(VMZ& R1 MXT;O|<%&LI+RNQW<|2/LX208VPL
J/F&:^INXW|^A?ZEC MIUA63..UY_ RQ&0CY!|!%-6<3.7FUO+^DNOI'IK'M#QR(*VUDL74F
M!D4NFI;JW.JPYW#A'7\$(M@Y|S;M9J&9YPPP;#Y7<@+@+6A&8|=;BU-Y'+A=V4 MA5\$TFY.?&2IN9_/EO^7G^0-
'F_@?O;XM1E-9_/Y|O=X|<%G"S9BJ,^;J& M5K1^;KQ%GS;HP1%T/X_*4REFX;-(/D5P"6J+=|@QW<:= "
(NL#R#T.M|X 7I M#KRPC3^L|<(C>#>X.G"3ZYA+72F\$;RQ;UI@VF_9=K00A|QJ|Z3BB/(%);95.;C056 #>
0U4ZPPU0; MU*5%G4I%I*QUC Q0*(+%;H;N5;B3G3&G(!9A.5I)1)_6&V((40E; M#9|B FE%TU!6*LZH>A)X#^Y>
<-S;KY8=U92L/XH8D.V0;M;C.WRW8OQ;L MM6ZLVO_ZI45=-
NJ>H%?"FB;Y4;G+43>11Y+IV%M5*JB07S);E@BL4AO4 MJT#0B4TOY5I73;0(L=1&@W_9BRV#VPPN?9B9C\$CQ-
NS5^*T3_Q0^0+L(.3 MI|_N@=A+QSTFI|>5C;W8F85PG1^QN5! H'WGMG\$1U'G-N3E5@D5\$&R\$18C
M1HIF#>S?LM3Q6U^K08!=%UB?23SEI_.28I;28I>M.)|/"SDY.8?;F|G|(D M>;8;Z4;W@EH%#;M8I?
UB*UX5H6)1,00^G#LA^698-TI#_*66.W-A6U6 I MR4JH|H(VG5!0&JROC N571U8=R;N|&C2@<@_*!5V>=+=
(^H'1QKR>C|+487 M;S&Z_ \$C)06(+*7H=06T+9"=P3;=FW /*K%?DHWQ?O!;_T)H_|=R@6J=?WV MT%#727-
IMW_ ;YVDN=5?S9NWT0-3ZUQ02F\$%*KMI9.9U3JGEO_-CR_J_7TE# M+X;ZF|3#94UH/E42K;V 7;H_X'U!+ P04 "
#@GI9IE1+\$*P% " M#@ &0 'AL+W=O;JMY%4'. 7|TC*BI>
M.JX+);*NQ6>Y0E3P4!;5/!VLE&J.1R.9K;|DTJT;K&AE48N2*?H4RY%L!++< M*)7%*/!9%0R7@VF)^_&S\$JH5M5!
I0|;BV+);G8G&1KT|_F#IQRU?KI3^ M8S0! =@2|U|H;X\$X?8UZE)R76\$E>5R!P<3HXIX_/\$RUO!#YR7;N==J">S.OZ
ML_YXFY|/ST("R41F#TN,<+H-H1#3^ZC 'O4FM/N^N^L!ROLO5A?2_+RHD8M9*59>=,GV7O+)|IM#%
M84".R%8M43S_OO97"IIJ?+^N|M=M^K0?6Y?/L6Q8AJ<#J@^)XAX'TY<- M^8GW^@#SJ&<>'4*?
GNGTY6H#|0*NZ^H>I2(?CF|H*7A&|T.PSLE|Q I'|R<^ M6R\$LZH*EE=+4"8E0*Z(M*(5ML-&K/
UDSD\$HYXE15MKG7_U)+B)XD4\$)G MGZD%S/^DL@15@W;SHU8M\$6Q>=7YI53#
5;1CMUI\$-8TC;1@&X@"+C>BMK M05S% KE6;"GW!+"BT*8UV8NZ;%BU>?E3&OCCUQ*(NTU-0-H"E9)R%MA?
-0> MWMOQ;ME51D MR(3M"WHAA&/A6.27D 8N^G8PI"ZG_J|X|A|MS\$AX|=!@5IZHS#; B1YP8!
M75QI*%B0!.%0#)T)T3!&D^JE\$%0I4XRJHA1Y+O^=P.\$\$(TC)XQ2I5+B MQL&C2V'L1.02_9NDCRX%\$R?
UPB%PHV29UPB\$=|2&D+12X_Q@0J|^PI/OIG' M;U'8^<4N9>J'L#^H;5Y^I+^CZQM3CY<4P;%E!+Q^XIH0^+
M|8.8HLEND B;TDL ^+8C<;/&CD1"GM>12Y|>0^F47@1X\$3)8%F-G;I^|=P M I@D3D). \$R@Z?
0.;N3#A*HPAC!U)!60=.;@M?IVXIMFI?6Z71Z+Q1-1\$C^S.\$2CFU>/@ M@R6-MLH.9/=
7TKZOIO<|^7BT4WJH665VB I?S\$AFC.V.<8X4+2CJGGVK= MZ>KR@>X-\$N\$6LUI
<1BT_>N@W6|^EIA3B8T4E1YIH6R5!51G>I2=OY.FZH MDJ3FRDSJ8<;=+R/X8VF1H06V4YKU.I;U:284.6G-"X3
M^TQB>HZ=E&CNRY+1SJB61.I?7621+ME+U?I/_VMI.S>REY%+=7NW>4P)P. M6@QNA2-5SQS2XA+TNV015-

^.*J577C,ZXINF"BT*TOZEIM/I2!_LXZ_0=0 M2P.\$% @
X)Z6&ULE5AM<JLV\$OXK.VK:DV98B>|OKNT9V4YZG4E:3^RV=W-S'R 2 MDG"A"(4 I:B IX%*5E)9'7RQ2((8/?!
|K|/C.Y.U.T'LY;2TJ=-W9B+T=K: M|=EL9LJUW @SU5O98&:IVXVP&+:KF=V4E1NTZ:>A;Z?SC9"-:/+<_?NMKT
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M:B;HW1#K5Q>C:;V57&ZIV"/Y1- 2/Q"=9:/N|H4R.R? Z I5=GUQ2@24267HJOM> WX M3SF<Y%|H:Z-
^TN/-=HL%'9&:LWPV8@V*BF_Q6?AC@<:,CI%\$S:PX;0X>X= M.90WPHK+|U8_4LNK88T?W%!=;H:3#2?
ESK:85=AG+W_Y|?JW=Z_I?OZOUW+6IK)^">W4X|CT(C\$ _8B_8'C9RIZ*6#_J7>2+H7G^A&F;+6IFLE_6>^,+8%-?
YI M|RIQ?BX12Z7,I5I:P8H1Z;+DZ/*|X+4_^D\$WGB/-SYE_?*VU0_*41^5
M1|_HI3F&I*2MXTCOUY*N|68KFB<2347*&I3FPIA*B59)0TM52Q)4ZL:H6E7"
MRHJ6L|M|J\$GU>"RBV4K;M0UQA6&+*3|D(6K%66FQ&ZVGYWE>2^I";^S284>E08+?
W\$OS\$+^ER89WT#CP@C2?4!|ZA>I3
M4A^D5+^F4>0>XEV%G\$8EGP|D7!|@%6Y\$%&L9>%_K)P.NCF(HBPD2:9Q3X MGA|GV)\$'/OS%?K;+*|=1?
H+0&@ED8>\$%<8'''(4B' MOJ|H(8SIJIV1/J^0D MK3CCN@%P0WDOT+UIW''Y_:&X-
7XK1(+52O|=0%*3GO@A+OS+)=07N?&E/M M'X:OS*UNT0&H4EB*#)8@|ET+2RLH+4*4;".C%HU:JE*@2AC
XNXL|9\$K7:@ MV9-@T;1N:Z JX%:9S2WWTJ@FZ|MPPS34P"IHW")64)(F+@"(D*D-FP?TC|M|
D\$LLM9%:X#Q5Z4!|IY652_1:KIX/K)%XM'''+\$HB)(Z0I1= U:4?T/O6#C M|A9D"44@U<^R<;6XZ_Q28,R
RH#\$\$\$TH2+P_0I/"R")Y6:8=-/T<,"2I2@5 M\$#JGMO(HH%|HM1+ _B.#L%2)DC7H_07ZB_LYP-SI1M9=FT?9?
\$@5_UMPP7% M"#PD/AA>4!ZCAG*Z;>5&L4_C_S8J2T?@T^(/SP71X&X4_T&RC2|A*)J=A' MM
(<=H7@H1@6>Y%AY'EY|QD^@PE/SLX|S@W*2'BK.B62GNRL+|XIX(8?Y\$@61_D8HU|Q*\$_.?I:((6)2RT7V.JEW
Q(6H>9\$|6 M9VPYU>|Q*MIJ#7WLD_2EPA#R#K'EY=43: 56MJ#|MD;#I+AN&SH+|SIN5 MJ^8#H3?
8^;5.NW+B3')N2Z_D.V0/*H:T.6**U_S*150@U9?FHC#Z0G)2>2 MEYX4I/<2+:Q\$-OI2@H+<:POP|S>"UWU=|
|T|O/U.V7O)8PUQC1*Q)(36B M+KO:|7|FO> #HLPJJ^E'|/VX5\$-8HPZE@|4+ M%NXFN\$QS<)BA9WVK_?
R^T*|4D,\$=H_58NV1*H9(AB|&SG\$&_XJFA7N.@VAX M'Z3A>#_!!J|2.S5'C|YB|MW: J+E3Q>Z04H-
G:|X G>'18IR^Z0C-/1_7Z_MTVB"~3\$S_UHWPB2A0?C%Z6Z! NHH|P9^F;F.(BTG\$>X-DFKDW>X=N1;.<@
MG+1X+@3CQ&W>08BS^&|4).GSZ_0-(XBGFG|Q68|2LP
M^|8?^N@C|ASZ%Y^GA4=DV_H|~4&KW_K^%2KN\$#5>T_- =7VVZ|B5|UWPM7H&1W3 M_>C281-0;3.??C"(&
G2%MMANE6H(\$^=VV"M|JDB"2P>.#8@C+K+L<R;'K.#|J\$-NHK|Z@:Y65KZ3|IV_V';S_GGU>WOI7
MX)UH<6Y M55QBJS_-%F%|H;7<#=#K# M=|2E_P%02P.\$%<X)Z6=NP18:%!@ P X |D
|X;|W;W)K&ULK5=K<^X%OTKMYA74N4&V|@&.DFJR&-|V>IDLH"> M^;
U'X0IX&G;2>R\$*:K*EGBSU+I0EA|ZE7/5|J*A5M4Y+W0IY->(*R:)W?5F)E9Q^~|%ZTOGJ
M|:4LLD*6)E,E;F|ZHR#BYN8Y9W ?S*Y_02OQ|L E?K\$Y%5<=G0#*7J64_ M_L+O)5YSHH
XW.KLL.WR0L/WW?; ^%|ARIS8>2MRG_/G9IU1EV:"&7HL|M ML|K|4L^("IRHU|TJ:1?@=2FMC5=\$N|H(B*YM1?
&GC<+|@^T%8;L@=+@; M0P|EG;#B^E*K#6F6AC9<:ZZU0"7E9R4J=7XFEV&=O;X=/TUFXP_T?/_OCY/G M^X?
|Q|F4QH|WF(C.GB>WL|EOCU/ZI'1?L_D?Z;|L?CY'/|U,ZFEY+LWY M9<|""OKI:W1F9H^ VC04@/JK1K0_?
E0B|>*N|@|T;X&ZL1K7|<2PPC=GHN%GNP MB351?==|B1NH7 MV:G^<8<@|7|JX52T=RHZ|?WZ|H2??
C\$T3FTM% MJDO;_!H&W/_AY-6COLP6TNR7"XT9QZ@K\$SS>B\$-I5);4>5JGSW?CQ^HF56 MBC+@*60PM300'8M
\$E+J@V@SK=8_2+1&=IX0"KRK:'&09|/03#%JLX%_FX) MK)5K\$&1,\$8:UB4L;9VME,D<-
:GE@5E&G*4,3165*+&|2PIPLY+@(@OU+|P, MK,C(5XPB5^4*0607I|!+O_Z|HU|8:@2VO)4|LBO-
ALO9;/%&F|M?|8PDYEC MPLC* MK*B+ _0CIN:3?P9:|VLC^|S@?T;^:GC266BB_<>J7%-L S|>N9K5)DE*65
MQ1P+=IU)LPQ?>7R16I\$=|9S1AIU_T3^@E#%&&(NKZ/(6X&H"U@H0&_T_V M>1|VDX""?A2|G5CGQ)^?
\$MTF+2B"1L8|F/FXO.5)&_67(T:(0"GY_W.M_ MO|UA-PC@R;#;#_>2>T\$WC/DY#+|K7L"&M^ON(=1/P<)(?
NG6">_!V|4FV M>7Y;2JCY0|8VIZTPL2Q5#D|ADF|H|N|J9'(17<0""?&?WH,M 0'/4&*N M7EBI=G-
MEW1L:H?3Z(7K@W\$%(R)=TUEP3F=W ""T=2HYVD#0G|K_V,EXY(" M-DL_K56:
|C*_|K@1QKV1UIBQWA+8MI+D|QXD|<"|B)S 5IN|).+^B|4HM- MEN<>E=)Q"ZA.@20L<.)|
(C6"W(HOA"C.\$0K+C|B.\$B^ YG T)|+|J%5UV|DQ
M0V%9"9=7F8L)V|,|'X:>"PPI#+PP'+9K'F'TC9E6=@F2(|P>N|I|F<X@/=B|ARES'. ME1%X,3*M=>|@61""7C|
<|(CUA"GA*#K2J41%X/2AD30&|BIE6-"C" =.#Y M?GQ.XINI"TL;5:O"&.%|6L-;.%|M?<|A&. ^3^<K-C*F=HE3Q
MOL|5;)%\$8^"KRCL1QH(LI?^P@T<@;1\$V\$;PISM & 8 E#C'88X%CA,* M-/<-
SO,Y32:35U:L|V)8RY344B2RV6|R2%;_Q)EC:L+\$LTYC|L^OA@8&2S M\$;?L(N*J?5|7'X42 M=
|VE;F7RSKMU2MG5%3UK5J|4#%;G\$ELO?0?<8W_<.;A6%U"MW=^C\$;J @ MN6#L9_?7LW%\$S*WD5;^YV#T*O4;?
8&)=8ZC<'(7=W)>.;#ZL|=T>9*XL;CWM= MXXHI-0O@_ U(IN M@_ M+Z_7_5!+ P04 " #@GI9;G?H@2<% \$P M&0
'AL+W=O':5.'|A%6*C3F@R7DR5^J|VWRJ M+P;|T@THK(C.@6-Y\$&|/1-
X(9OR|Q1SL53K|0WJ'_L|F#E_FW(BQ:K|)VBXO M|L6:'K'@Z|9.U:CV|J3.KQ*
<9_:=/S9M|8K8U5|ZTP|BO9|BO_L8W#@4_1 M|";0:04B;W>OR%OYGE|_M=|0HQ|T|WE40#>_
DZRYE:C7^2LC9T>3ZZ_7M MEVOZ,+F|H?=[6QR.9Y-Z=NGV4<?YG.|FZN)U.ZF?%Y|S;Z&%3B|^! MV;.%ST5
/(AV+6BAU8K&L4C4W+=DEC'W^AZ;+N?G?Q^+O(^?;=W575F M.EZ)BP*Q@C|C:Z_"'+CW@O7)WOKD)?
31%65\$KQM!:D\$|3^:/=/_47IO MOW%\$|L65|3U_QC|*RY|@O+VM#(1^O: ^D*BC?(?E-IV;F=<0;8I4_\$5QUO
M|I^|*J(P?X?C3FCNU9JMG6:RK9IU|K%BXV5|CYH5!_2|@RO6 M_53-
C109RH(2FX|JL"4AW4SB&P2VSWB71#W;)GR|8*9)4C*EPUG81OZ35% M<<:"_05I@F+P|Q19<+*+|=4RJ*X='P)"Y;
1%RP.'|<29JR;"S|4_O/Z M 1^OGWF.O:9U.-5#|R:VN(")1)26%2LCR(R04H M1.@*BG**40Q|A3|&&.6)OGL:ZW/T+U-
OVI-H14"6&+PYV%""19(0;B%;<|~4 M 2V|QY*0W(A?C3<6|~|H.26;&!!\$RZ|: GC3+(46_~WC<%Y?/OP9^D/U7D
M|B;B"(H(0)Y1%E:P%N6926Y;TQ|A|X6K_4W3QC99H|R;+8?XN(4L2KQ#?) M\$;*8A0AA%&)4HHI%ZSV?PE\$;
TL#|Q|S%\$%)P|1W8(R9&T;H?R."+P|_%2 MO2Q96N2\$+&9I6>Z|G.O5^\$FNND2.@)%#M;-"%I4^N1-6P;/7A-
R.0W>2XR+R MP'EO<(22#H'9TNT9TP:M|OUP*V|T^!;P&"3(5VYJ(Z4YVL*O08BX/^Z'E
MLNDE^QZ'VG97|4.Y4.H#%|C'N2ZE^!<(KB_|_FH_2-CBHE|:K9"5MPC2 MZS'4^NDW-&X|5Z|S|
(L|42;|=#+C1'6^|H|);+|FZ|)JVZ4:AW1HW M&(35<1|H;5G/#WVF@T)A,TRWL ?QGR7;L240;G^Q'OLHL?
K+W|^\$-U_<2 M|TPC%A_3O-T0+J?N?J_59V?<^;*XM7SY|CJM". ?I='<^IV_^(|~U|+ M P04 " #@GI9,4OB/M\$\$_!
<"P &0 'AL+W=OA|2J@|JJ^B;K|7K^GO^|9N+5>B^Q+GWB>X631N/|O.4E@?#
M81S/_;*K|+2M_@R#=#B2GCM9L.X|PUZ8T6S5|R;H>+JEXQX?IW\$5W?|AN M4E.W_J^C>+85-W7\$|^\$U=%
#_XG+N09/6)X?ALIKY*Y|^7UYT>|MN52;U MPK>Q#BUU?
GHT>";3G1>WR_XH_:K^&|;..9)1"%_RR|?)T8|CAWSCORDK5^C< M^E/?-D(C|OR|T|QLMR&#|^?WZN_ZV'|+J(K^
#1_U|T/QH4 YKX:773LNP M^N W|9BL-PY-I|H5ZK^&(#&-S&Q<88'BSJ=OVL|C;G|,"@>.;I:@QD|_Z MH|
+LMU6|C@|L\$(NXX9;'O2A|M9PKFY54JY2AJU+|OU=G|3V?GUWYI=O'Y M|OKC^7O;NZY&C8_|A|;\$_Q|_-
YHG:RUY!_0M*GT*9YI+VXB>|89P;N= MO/2N1#ZK>.67KTAQ1D+ _8R>VD;K>CWUI-
X.0"6ZL00I;J=T=|O1C%U8..? M7?&NU?1NM5PO|W%9C?W1_41?7?K|A0KSJ(M4MK;-K-D)W(=(BR: A5##
M8UQ#Z#1TR\$F5/'2ZVWK|X_S_NSH.B1|D= _JMODX5L>C;/'TV|DE65<|(Q\$
MJ5EI79|33&B.@3;&"5'011=NZ|Z)Y""#&G9_4B9H0(TG+2L_)&&.;|@F58F1PF%RVPIP.LCUTWA@.8E#R|=2;
(HQC%FI\$XZE;+1;K+@T0_E MATOIPM|E.5..H0US|42= AF|8.O2(ZU"U=N;'Z1""8L+D3_BDO00=7.8|

M040H^05^M=C-08Z?^N|",4PW7I,M"F>V"F:68>NAI07 AE G1H5I,)%X"2DD60+IO&WB3:6.X0L%2OX|FI2-YJ2
MY14L*R|(^M-H)M|%^.,?UWU=Y,Y|OTCW+WF#I87Z^#I02P,\$% @ X)Z69-IPN1W M:P|Q(|D
!X;|IW;W)K&ULK5AM;JLX\$0XK MA+?8=0!M+5\$2)763,Y+L<:E23;WJ\$XW=;IF=)= \$K4DESOWZ?H63'=1WO
MM7<(8E\$BYYD7SC,SU2I MGTGX&P6#JX^YX6%IZ, #HJ7LD'-57VH5M@|O1|F5>5*HVA:Y9HQ8G@W'P|DS0 M>K?
@|X5Z,EMGHL,MY\$-Y|Y< G@U2I7K7W\$F^W(ZO|+WD^QQI?ED2,6FI^/HRP^8
MFI+AO9R5RAP=CRPTDMPH|/|.G3^"GK V0==VZ5AE 5|9 M/X@X5:NW+/O|OGT>'<+ -Z'#BI|!>|;.)#H1*|?2|
DD&Y#=#0?;?H2Z?T#0N| M-\$O=-:V-9X\$-:L,SCW(=K MC|I8W,%/"-H25BMA+HY"))/7BA+;A*MATA@%&
IC'14CZP;M|>>%| M/ &&I:GO9;Z/D3RRD;7U^T#?G?_OUYNKB|FIZ\$|O| M|??) <|M*^!6LIC_C\$CE MW,AL5>E\$2,
(XPBCMDXS|N|+25EK'8. M4.XU:DG'RZ-BH+AAPR"&KUETO(8|CKTH"H_8/4XZL^Y,|MK-O/(8|RK-LG
MK.Y|F2QSUA@FV+66BJ9E!1JJ?D?J9B-/A#Z|UC6X8AND+ Q&&B#PRN\$F M"7 #S_-?C-)3O=3E7#7FH4> A1^#\$
?@8_W|)I2>* _HOFY4(7B316*OZL*
MW:Q4XXJIV5=|#FY+N+SY_K0CUP>0(QTA5XDB6@:>1G^/7%FJSK^=C+1\$2248*Q'T6@_M'M)OIE
>%2Q^:B)UY.=^#_M=@Z4M2IWT@L>UG=-QSZ?S2-7> &DI%&H7@!@*Y'PG.|<M0;YJH&-
!+LV>V; "E,|3UT2NV72B\$#:T%1)O?8QWS2"O4>9YH|HY@@|WVOV# M_-|WY/>P3W#B7I?
B-J2_,@%*F_*^H'J@M/=N|N@1#%3H4^ETDP';?R>Z* MZ>T>8IAEI L')Y%*%
I3T1>KK@3IK|Y|;D)B*A=)|LZ|8&A.W-I/"XHT9#K; M@)0F.,Q|%J%HB0G:
(PG;K3GHYAZ.GBBQ4!|=41S,1G:GW4F;>|B?NVCF6H M,AGZHP M%%HGCA,R LYN2A:N^IK=JG&)F-
2WA!%5UZP461"%<9N=LEM A4 MTC9FO>33/N!7Y7>MZOOF:ONU%Q5*Q<=> \$ZYKT/I8>4!_R7S768Q!3G(S35
MSZ16MUA:|M%OO^M&H/% M^79;1T>0Z(ZBB MWS3@43|96P%G>?1+Z(LX95BI%A#UWR9H%ION,TMW8_7*?
=J8:6MUY89+)=|T@+|, M+|2VZQM2L/G6=2HG4SL#|I0 (-,">EFI<%^TK@0_L*9>&PO M=VJR:W-H965T##4#
|WY9!:=M.WILF|X>CA;.+>L)K9|,6#D=S-|%+HXLJ|&+7-1#"63MJB
M|D9|^N^PAP=|O7U)V^,&17;5N8+>ZZ1.1WRTN;BL|Q;7TR.#1%;G;|2 M|F9Y87";.+U4=:L|6_<=&7U|)KR-
|>QUP;*?I3ZP3|;DW_)O.| ^<-9=3AB M'I|N=-F|AP+|+O3|I3>,>=<;GM<_1J0W?+|?>|,WHZWS NK3_KFS|HRB|_1 M-
J)*WQ:KOEYW#|H7L2|Z_L&QM^Z6'039(1E2OK^G9M# 1MW0UK;C.PS.# MC^W^0^P-1_I|
HH9X4KC@Y,T#&A;|WX2G|FN JSM/RI4SD-.PP=-I5NOK:P02@M|C%|OFQ>-'CE5Z,2*(M!|/Q"-|D-A,R^)/?|?
=A51BG3?;%WM9=T95UT=:9-Y2|KYI9;K\$#;K(G.OIT>_,|3|NL+CXBWCXA?|HZD M^+7%>UZC2^078!?
=+D;|;P";MS?JF*8REN.BWZ>VZ^H;D7XL|=+1\$GIV M42|Q1#1L7TR7NIWC4G)Z7YARX3>_KSH-@FTNK64;|M
2RC+DR@&80@|+.; M\$C^J^KZN-#9U5;MH^|NR3*LSO1|JIE(<I&>6Q"+L|4@E|EHBOQYTC|H:(T4=Y,HG%|ID0E)&2:
|HM# (=V<#*7#2 NC MS7%AZ|)G;@7*(D9\$59@#)7T-;|1M|K8X&|O|W_BE^>(<("K2YHC_L%_X("Y9;MIV(X
M2|E/%2D0FLD>\$L>4RRC&-WR.L,I(N K%^>1 %!L' F8"W8#S LQHP|M2P; MJV%|V6|8#AH'|J1KV7|C>->_U.39-
)J?+;OG>;@P^P MG6^/_@%02P,\$% @ X)Z60?B05|I" B2-!D |X;|IW;W)K&ULW5I9;^X\$QXKA&=GD
#J6*8=U6Q6/55D=Z=32(|F3.%K1(M|UX^2J_01(+Q);K DH9P;A@,2%TJ+M%H,\$J0^TOZ6.FALR"RMRQIP6N
MD;MD9^0|HYH>"TK00"3.|F18,5LUJF\$XGN&A3+6\$40|K|/"%Y/*&2)H_G8^
M)5|NR,7E|>3Z|+RF50>3V|IOEV=7|J.R=XMG25,|I|;.#\$A<X(G|2DG>W MD'=<\$9T|6%
JYJGP*31|RF=VSA#A5Z5-E1|YZ MPD|NIN14R%Q|JEEWX&_&\$5MA8\$|EMU|BUW%_|(|OJCNQ)|+LD:7
M6<*7%)'+;%I8*B,IG*1 (\$8I%;%_|ON3*3 *CEU*U?B^S#C&9WY\$=|\$H@
MH\$3Q5MJN\$UKC<4NSWYXH031PB>^>F>+3C2V1N.HF==O7PFIEH#|FY9:KN=8 MWJBS^%E/>79|_|S
MU;H0|K7&?|1#;TGHHT!4.R|L@K;2%|FV110\$V00:< M?9CN69|M=Z)"G<(1PKG,XY3F9XF%#5-7FZ"IX1K.8PU9A
MTIR7@7*3^QP8X9\$25^72F\$D-09|D+^U:KX#B#B0|R8&A6N'4/8 &
M#GR0&LP"W2@1V3ZLB|HH;SW|2@11IWRW2@161X<MS_|);
(N2*%:)/#%PU&Q#LOPOL+8<2;/"UHAK1@9Z8T*=5|U=E0)|<C'\$8(A MM*G+|.8NF|*QG4PVIYJOR-'JLU|4 2+
-?;TXBGP=|43DZ1EWURE|C|PY\$(-J)"|O;*8Y^N_9^0R*U|4 M#)K.1*&;^F@1 4>OKTV<,<
I^4U>PV^;076F|P47YK@F;2D&^9F"%HF:AP MF>4@U0W-E@RAO#35?V>AM<=49WAE0A"A>2X%C5=D
A7*T6HJZRH&5.17|H%X MX: ^F<=M|QR7+(#P@0D2#%J8#CQ)C.P(EJ1 G7|_7JJA4YJ|VC^AK-'X(
M&60R)K2"G\$4,O T>KTM"9K KI7E:1F.6) B;L<"PB|HH S@O-<3);A6&X@/_ M
H#|NV)8V%ALN-."3JF43|AZDHJBBJ+GC5S=<.:%_LM;:5EL-=K+=#<&+Q|_ M@+|)5&J9:"M3JZONXT 9W-
KTA;=RD16^A,R>NN^OC0&F4VKD&THVZ|JFBKNG M5*V,X#%6V@3&W|,"2/V|<\$OM.4+UKR;WE?;6V|;_E?D^?
X^IZ\$JK1R/B M>98|=E%|KC=JE06:KJ7R|MT|H^W#50FKUP">|L.L.D%|:Q'>*P&K;|>NBT?
1ZE8L|8+3AFUP\$H(K|L6(@UWQJ/?SYV|H3=VPY3N?9 MZA|P\$%_ "R;+:67G;>0%Y-46
H+0LFW|6=F7ZHO|+6"R|+40\$B6WZ+>9D M)J0T^*#0%KW QYV%4=Aj;+WY3\$;Y?
3+|I">#XZK|^_S_7Y;IZ@+DLE:G WY05 MV|+7PID|;#H(+*WU-X)LO6C05MK0;;?IS+(C|Q@|*E^YVWC%|SM2
_1FN_MIP99V (#KRZ:S;F6?)WHBRX> A8417-O6>|N0%BO6|LC2*\$6->%H.-L@MAZ
MY)T0ZT:6"ZNKHKE7K#=W02RP=R.W5|P18N&L(A|16%C6|%%@:|XU|B, 6H) MWX"PCF<=;UX-
IQ&H8=FYZS#J|;.>7IL|G|<|KIU>|UTU) |#S>1@N|S0S
M\$1SVB.ES^:6XZ6V^LT *S|OM|/C|=R@E|I&@X&ULO5QM:OH|&OTK M%KM:|4K9PKP"W212@I-
|625IE*1WM5KM|X^;X|63?^8Q2@7|D6<.%|C.AYE^Z73Z9T9SPS^6<%O*3 M:S|D3O?BV_R6R7?
=-4J2YK3@:5D@1J400&Z1">2S+|I^K-;%GH|2%|8G0D0^=|S=\$L4TBR^W_4 MH)UUFZIB|_4*;
(*7@;S2#@E=F TD3.3CJ#^DKHE"PR<5>^_&K@%"*%_RDS M7OV+7NJRO0Z;+;+@H|
|JR|&\$>%LO_R8^:B\$;%8%;%OZI@OZG@^QJ|'|6%8-L* M85TAK)A9AE+Q@(|D@|A>L?
\$%;E99HZD5%9E5;A|6ZGN_%TQ^FLIZXO3^V_7U MV=V_T=+=#_ |69|.1Z=W3R@L|H|Z|>;A-'K^CVZ|5X-
+ZX1W|9TF2JF^+ M9&A<+;><^NX^82I(F0%?CKM"=DD!=R=U|?+YOT-S7L^NBX+>|/HHDH8@)T
M925K@/Q50.>^\$ &>SC^CH'>\$)X?HF W&'WZZR^(TR+WQ_)O2D(Z<63MDS|9S^|2|>W/N^C4|C_P\$ M9G;KKD-
7>BG_RS30J|GR>""28)?"LX+)|TC>97*UH|_|@2B9S;3W8D;1_YKE M.;?
I\$.)H3ME\$7I%3J#4|ECT85#U04_3S:>_SX+CIW"34V|8>KV/G;.%255|/;|8@.7\$B3C)J"SQN11,|H-^KQWWLF3<*F7?
X;M|W|_MVC|J_CKJOG|JFT7-2)E*\$%;G)1-R;2.BCGZ9B5S_NM(|W|;#A;WC4M@;_ MD@9KD@;NM*
LYXJCR|_NSA%GDDQ|>.%&V?80PEYM54<.2ONRA40E'5<.W5 MT|GCW|1|2KVL8DG-
P1/"Y1PL1UDA!=^|Y*F0&DK.T.7=?.IT21|*Y*RSJGA.MBN_6F7C8RKRW&>?LV:XD H\$9')H|+?
IZ3AK^9RD;%/NU95C|Q?O%|U\$3NC M9K|;8M5SRYV+T;>|8-4HJ9^>Y Z|A0-0Z&9Q/F;-_YA8|8E=)=_O9RCEC*
MOUOH|_VIVM|P)\$)K)B9;GEL|UWJY(92MK("8U T#(5F\$JCU|><6R^H6 MJ0:6E;VP_+4;Q+&40;|(+
4Q.X^|INSEK">6|V8JX6/@HE;;D<2?_LVG4 MBLSO>8&% DO!T\$) 6_%NFE>U_5B9RH|_E.H|+?6, 4H|UE)!H&K-
Y\$W+M6|^M;|^>GAA|H^B12"1+2)4K+7V;.C.=T*7J+Z5-W,"Q1>_&863-%\$O1 MP+<5Q>|>
|N.UK6>6Y#>D^JQZ(H6B9+^|H&HS^|B%Y<9H6BBHK&Y|Z=02* MAJ'03\$ZU_O6&|'#@XT%JV1\$H&H9",U?
LA@+7Q(5>_IZ|H&K-)%^#>+|MXW<|FUAOF^XM MN&#Z'
M6(KVM=SWW801|BE>RK.|%9N|P9V'|JA'@\$(SR=8>P>| Q\$|Y'+W"!0-0Z&9 M|N;X;^S?
KZ|8ANT|W,06C/94C+H6U/Y\$|U W|_R^C|FO5*,TXPEC: ^#M M@JV(#R^0 RW0 |= O|P|M^YA
ZGF>A;|;\$@U#H9F;44?O+J#G-(%3M@Z)A M*#238*WV_?J^GAU(N"1\$J9^NM|*.LD%+27V;U>.+0EH|O9G4DZA&
(&B=5 MW(|={6Y;^8|70)|_00.C 0.C|PRWR@Q 6U_!H&K-)%;C@:_="U?R=\$M>B M|FV28.1N=&>#N\$5 NT5
K=7^*K6K-\$9YW0#*Z#*Q0-0Z&9U&GE^WR\$|@|ME3|H&H9",PG6RC|P*_^=7'S0E02A9TW?

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0Z&9!#,:FKO/TFR:BXX:|_U67(KN::SY+WH M:8K"GB8_A'P/M7P/W?+JFOS8)XTAY?D(% U#H9F\$:K\$?NL!|:9G&H)(?
% U# MH9D\$:LD?N@|\$:1QWY+&?BN-064%!)DF:QH5O&7Y*4H=)MJ#2'Q&^8#1! M1*,:I8977JV\$SA?D88?
9/O5A913Q"!!HF\$H-):M:1O"CSA!H-)(+!E T#(5F MWN2D:44\$,"NBIBEYS!N+D=M7V=N+|N|NT:0085D7NW8;O?D
AT-P\$4#4.A MF01JORT2VX8/X>P\$!&V\$M\$|^P0IXP)=|F+6IB|K.XVKNW(MI5K5*8J|PCSO2-/DY0PZR!*&K:H
|RWFO MJ,:#03)ZTQ8C<^PGGBS131XOL MLOFHLP!%PU!H)F_:643NS81;5DKC(%Z/T&U&"E&==+E8W7?R?N*";B*
HF\$H M-) 8|3XBM_NX931!/>5+:!@15K=|*_(7= 4ZNN3.G MA_LL?8LL=NS7*DSEI,RDW(RGI/RF:X>15#OM%BI |U:
47#4&@FG=H#Q>|M ME#^9^Z V"!!0-0Z&9Q&H;%+NW66!SWIV6|A!A.<#A69RHU/A'8^FW_N3UC
MI0YT#P84#4.AF70V'A3DWH/YD|D/ZJ! T3-4FDFL=E"Q>V!&-O?=:7F1(E! MW1,4VI+4:N-
|@CEE3143&3F:E(M"+)|MIZZ?NKC6?6LPS?7S!TO>/GL1@VS M?)3D-6%/:<%11J<2LO>Y+|!-
+9_N'PCRGGUO,+4H@RKUL,*\$DH4P7DYI,R M%*LWJH'U,S)/ P!02P,\$% @ X)Z6=:69YA@!0 (B\$!D !X;"|W
M:W)K&ULM9IK;Z,X%(-BL6.=F>D:<4(11CA#=#H!OE0G@CYD9L,YR-% MRWN\$8QRR7+Q?R-8PW&
<*_%^"Q%E:K-/!^\$WIHA@|!P3HM@C!5_1G"U' MBJN_.5Z@=6P!>|BZFMS!#6XNP&SZ!7IZ,?4FU_=@XGDW#1?
WT^MO MX;/F.3SZ.7MT=O= S#N@|HBO"3S\$&TY3A#%,&@I1!?!?YYY)'@BG#"?VW
MB_%6UNR6S8O/&5VA\$!447ETHSEZP.OH-VAK?W81ERGFRO0+)|G5IHU1W1M# MI#IV\$%T"/L=|F!_@G^OH!
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M'&+^/^%*V38RNS4D-QIN<_ZTHW1#=-7_N(4=ZSM!)G5&#H50T?A(8M<090 M4;O@N:T<=B_YA01D=<1-N#
<&O/_%_!E!S9!8C5L;H7-6*!D)PS' FQNBX=C MF8/V81859UB6:33 N:T'R'9,QX2-Q (>_U)H"R">"HQO&_4
K2.M3##W&INP_+09N|V7@E7&U!|"MM%1&\$CSOI2C4G4M5|J6|!++7ZG=H9%&C|^X1RC08 MGE0U7Z!(\$NM?
H=V|@>*_4!O#PG;#@N,>L*6;)5EJ==@|NP3%?ND8 MLPG;|L>"KM'T"N*6>E.6J1;
(4JM3WEDS^(XWZ^=*8=MVG4!HNDW@,GV7+U4M MD*56!|HS<5!LY'J:8=AV;+!YDO;\$3?;&+7!R5*KX|
|Y/R@V@_Y9MAV=A V MI9HG;J0W8)EJ@2RU.N"=F81B- F>PX9M-VGIFMMZ\$N_|JF.5)9:G?S.D>K0.-+C;W>|J
=ME|<7F-6 M4GVJ!++4ZZ|VM,|%/_,#|+W6M>H'1F|_@B90OC5|NOIA4XZGN;2_GOOZX0MES
ME.98%UQ>.W4XJFR|(|8615!#@_-\$<9(4APN,9KC+|_@UQ>\$L+>3?|!_!EG\$ M^#|02P,\$% @ X)Z62A'^=,F!&1(!D
!X;(|W;W)K&ULU5AM;(^X\$XK5FYUVI5*\$SL0H=(E&Z!2"U"1=W3Z70? M7&(!6B?V;:L_OL;|VD@Y*6MQ)?
KAQ(|T)>&8_G23S8"?E#;1C3Z&?(S6T M-EK'%|:MEAL64G4N8A;|G960=(4PE&M;Q91)1/W\$*N4T5H
M(+::!Q&;2Z2V84CEKTO&Q6YH8>MUXB%8;|29L\$>#F*|9@NFG>"YA9.1:BAQE,-'E&\$;LZ4V\$!1^7MB\$
M<6Z0@>_&B5/LX'EZ_HE|GP4,PSU2QB>|!K|>#*V>A7RVHENN"|3N&|L" MZAB|>J^8|VF:UCH>56:1%FSI
@##+TE_L,\$G'@@+T:JY(YD&-'=HV#FSFX M2: ILR2L*KZK!,"##%#DEC#6CF(LE-X@W1!)9QH66<#</_SU/-
W=C1^00?7 M:#&|F4VOY/O!&-)Y|HGC=':#YO>WT|GTZP*UT*V@D4+?&/<1%!!;4.10-MYRNF:<#5%
|@_HV9I*\$>W+!/*#: U33XLK|G3%-0)!1%ZW(BMHI&O!K8&|H:| MOID*>XTUM\$E6P=19%(Z?O%J.ER
MW&2H*NH4JL-F8;_NK"7W|@OQR&4H8V.GBW*K TMY>HT|V4 1).UJFP' MJ;=W!%#<=W"GIQZ1J|CCD>
<&GK=G%ZWD=XYT;T"IT6XYO>-"%0L1 MCQ!2'Q-VIOKH-\$8Q\$U%K;1J)EB!^P#D-
H5+!G#>3W&A29'B@X+B1(0CB>_9Z MAE)(4!LVAC'#LEFQ)Q19DCU+|H: ^A:|NRX#R2G*
SA_MOZ="X:Z5W+L_D|5 M#| T3>)4;4TH|E<*.?DSIJS&O=ED4N2X%V/L?< MRG:D?="B_3V&HR;1?B=*H?+
(MOH|QVG<|RRP@Y|JY+XUZ,<::OU?E<%EF M.|@AQS3+5L3KU7#<"S%N5N*3R1TN*W&|5 JE&|*K2_-
>L&S8G!\$ZIRV_<M=KJ4\$A7B|7;JY(3L99DTR-(121#;7QW|1S2=XI+HL+N.)OVP4 CTW.(
M=*!%G'S*/PNM19A<;ACUF30&<|EA'X=F?DIT&C_P!02P,\$% @ X)Z M62S%\$F^\$0 #I4 !D !X;"|W;W)K&ULS5U=
M;|PV%OTK@G>Q:(%K4M*E-A-#*1)VQ1(/U"GW8?%/LBV;|R'KDS;NKK87W2S.A9IJHYOJN7ZZ.3Y M_F<_4Z>-W?
M:KFN?|HDV|N;FVKSQU?UJOGXXHB.'G|P+|JNMW|X/CD^6UU M59_6|2^WVVZ|XX?
HUPL;^KU=MFLDTU|>+H?7WYBK3>?&|_+|JLVZMKY=

M6Z:YOWNF^|N7ARE.TKUJCYO=S&JH|V4:MZM=J%ZHC|=A_UZ/&7|BZTOWZ(
M_LV^!5UKSJH_-I9_6MYT5Z_-"/DHOZLKI;M3|W'|_4IRW*='_F15V__D MXSTV/4K.|H9MSOGR=-3Y;KY-
UU<|>MUA?;Y|=MQVH7^_C|GL%7GQ@(^X/ZHMS|L|2 MD8H,7YJ_.6R?_EQEXO'A(C'A(A|/F-9H|KIS2EJSJ?
K;WSIKMHN;VMSNL7 MIUW'VM;:#_71R3_1BKDVI(\$9;+HQ7(Y@!\$LQ8@MI4RTWR;|6ZJQ&Y
M3|@Q|N@+)%FIP1UQ00N^|Z'84COR+(-2J|JTWAF9|O6GN MKJZ3RTXH|C^!C N7<5848D
9H(B*";N'SF7(SD;BH^LVWKM)UTZ=(JTU-F M:#HDAJ3UH^D|4C2+\$/M_Y,29\$7
XHN+,%5"GF2F1M91E^;YJU42J|W M8H\$TB+3 YX IH)"Z<#U.)?8HE^WS&ZF9,B|J_'U'=/NH/Y NN9|J67N
M|@7_3=**@|AHX \$:M*(<>|^@ K*!@|@RND%&V4BR@S.O'3JXM21.5:T?E-
M1A(ODA,&9T*2J8>C.T|ENB#/+3%R2:Q\$'3Y W!M?Y0%#64>P5*AA8>WT3X* MBHA@S2Y.M?
U/^GD&|4YIN>D!%\$&JN(|\$M7VC*9'DJ!-%.%RGY\$FQ\$D^@5 M_#14!WJL*V5YJLM<#DD"7%\$6J6|.;)O.I-
_*9=62_A22IG;\$1 T4F@9V8A MC_*O)X49^U%E=O2>_J&YY+(R-WF19&!P6-K;O>O/L>DF2%=-+A%2E:OIE6
ME3E7184KCE*F>C@Q13"5;|P+8R""KXX_!3;+)+^M-7:WV/+^MEFOX8;V M9#;8CATL\$ _0Z)|@=<|A^<G;|@?
U|G/(T=6TA2CSX5",8#DISYQ)&_T3O:/Q
M@YMPE:L;@!V=O+!."TCA1\$XH=B>|Z9>72S:9G%3M;L>^(<|7G03BRHY;|M MM&BM;|E!%5P>OJ MVZ|3Y-
W;U|D)|!(OO_QAW=O3P%Y\$NXVNET\$0129VJ45?#*IE.ZS>NGCK\$ M.4B?
N%%;P:OMCH^_?.\$|+HB"OL/(@G|CS1**WFE'9*=E&#I"BH:F!#;/S!) MH|J2KS|?_?CNY=M0?J5;2Z+|(AB37R.5DI?
*>X|3TNJJ(DPK@#%IM196^?)S MQ_IJU!(T5K1^.;KTE4T-(%A/\$ M5AKOD^6;)2#)*N?
D_ALWVMJAS&9N%V>L=DYN;J1H_>8;#ID.Q#<+Z|(V89KR8CE^VR%R)=\$ARD#Y|(Z\$9+Z&3IK&9JXV+O.O3
MD">J2+W<342FO'U8V"X<0L TH5+!L!X25G1" 3_|S|X53*XK+9+;5JGZ" MA8N.%=DG3=2M/Y|2/_2_YG8^2|
|6V|TN1K7>5:XW79ZN82?)7EU*!0/F4CS?E8:7ZV7PS8|IMMOKUMUE?U|C)%^Z1N M!T(P?P?C5|GO|{#)
(^E|B|HHH\$)P?P#4VY4-OH_|A9XIU6YF"W\$Z47G0_R MH|"(JHKBN|M:;H3A/4)&N7-YQ2O>=3B-5:T?E-
CN=|3HHS(^Z6H3P.8OT|KHZ""5J#3 MKUX&BAL^P-
1;SRM:OIE&AM7H/5G/_5!1V1C1>LWUTB|XFKLGIJUP+|E7J5-@ MIG/HC%?:
H%L%6M/5H7W9%E(GZ#1915Q3U:|S=:,TN&1_P2C5*:>DW?*"++2_ MLRFK7*4M2%M M60_10@K2A|
(O.)+ZSD5C@IOR@+(@C3Y1B CUHH7ZP.J'.5J;_>Q(+DP)|=M= M*8QD%|QDSZER"K#K"D8H!"MEZ3D251CY+?
@J>%254|BU+\$HO@OG'J<|H9L%K MYK0JHP|K2BA_8_841T&+NOFP1=7\$Z5K1^TF\$-
O=HX#;MFH|KM7ZHM8K#KBYUU+MG=G%|L|RIWSG/BQ&O973+YYP;+U M\$V+4NN#|+7_A5\$0MR6-%ZS?
7J'S|J_R(<0.M^..XV CV3X"W7|FRBAZR2OZ M^"JH#*|>LY
^0;|);_DZJ@FA7FA7/L&H\$*S^A;^NTNY^PFEZK(9Z63O/\$ MCRA|S(Q.EP&=_C.JGS*JU,>*UL^8D?
IR_(KXR#B=7\$=N;TUOYB|HRD;|2U|Z#ZAZ2G_R^T1_3O4;^2UZ^YYO)=A*=H M5_-H= W9G5|D+|G;Z.6FE?
+YKUX|Q:OT|^N^LZ|_6R^@T\$6H>_K=OIE/ M<=1+YW6?&T>KGETU/H5K1^3P&52\$4UHS^EK;71=
M3SPZYBU_|A6=WA\$%6 |\$R5M)%SS\$CZ|M%@C5J4HG0L(@ N\$ZKP/_K+2.+ ML8O9D|ZH7JG0VAFB
YCY_-SH=3VL CH^)|H|CV0B-2-HX4;9,TRUSC'+YN/ MK"L>0G%!
<|TDPB04XFP"|^PACZ;N5N|N|S!>GK|_7Q;|ALIK_<'U\$4/(?O= M*M?2.HUD0V'5
|ARBH1RS\$AY^9I3(#W\$#@Y;\$)B)7'L_9:51CIVZYH|O|Z" MC\$@U+)|#F&6>D?R.JUF>H@V(KD

R(@!I99M1EK.K)X>(D0;HJB=9M2RX\$C MY75I3)!38UF/Q#(3!HM3PX4OI(=1C)(UZ6#M.N(\$OE"7 HSRL1I93!!RJ
MX'PH%KG>WO.RFFOB0:P=UN2;%"O,^WPP(V5^CY4HCS/V!MAL6IT\$U MH7)XB.3.)UC.@*2ER@\$CJTG%
P&7JH50KL\$.PF7V WL#OI8(!PRM J.1)* M3S5"G/^Q1K*.JX@_0_8G&'L0;YXUO3L_Q1DRLCVS J99!YA!\$'&L@'76?
(/HY9+OG1%AJD.VH%+6FF7P0L,K"6G2XMD.6H1P*)KEM\$'M>LL&A'#<60Y;Q'M:C3/I>@2S\$'!"
<7EV)#7@C76(X0!>O MZ;2G*5:TR3+V(MX)!A>CK<3W=4MN.E=;+KC^W(RT5^5#3;Z3U.R6 M-Q>)N6?B+?
WFMIDISA51I:K%P5LO<;.D.@!+Z\$+Q18 \$6>R!(WD%M^7A0P MD)0+0%?+BF=Q2J \$M)+U!+T@'O7-(4\$ EP+J_9
*O"C@Y!5R M948/FOEVD8#H.@4:2!%VS?Z+W#RC.*Z?T4+-B-0!(& (=LN4";+YRX3X+ M@'9RKWVR)8?&
4.P6:MNP WL(7ML/7 'L"\$V/9I2IL#KF&'I+T 5!'RS.%I M%T>4JH2;@%78HIL9.A.6A.-D?1-(RU.,>">OD1LO\$EB>9*DJ
M7&\$ 0"7C.D068)1P!LXL8+;W"X@!PC#A8IF"4S3VT1KS!V.1A.U.X09.M M 0XXCXULC 2@_A&3G0Y;I&&5S3K
1HUDV.X!Q1DVLFS.*!C.FW;)/7/7 MPO&D!0#924MFOP&"E!^YO1Q")MS:8W^4DJ>|OEC(V M9V-
&#B#B^%4Q",F^%9R.Z.I=F?^6@JXF)7#0VL(Y%N*MGS.*&T JV0 HYF MBTZVA1H^GP>1HDB)?
&LGEOT916YAP5%Y!LH(Q)Y!P59CF.4_Q5.L/&^9Y-I M=ZQP@ZQ9IX*_=DAY13P-/2G7\$"&)72^WFT_|H8(
VJYH" F<+6;K+&Y-K;IR<\$H.*P5"LDIA MF9U1/OM&^&7-GT\$29+%=P@S/LB K*LT"B.%QJ-
\$/C.0.2ECK!\$CZ'16NHU)"^YY# M2XAG&:(1L#H#SO<8YK.^)V6 A_'?YPMKB:M'"#G%G2'S!%.^0XVPA7-!XS
M8&NI=L 4+<)QMA'>:QF0-Y2!H UVL3C;.#0#8F!/V)LL6C0*^/;.LR'+ M,S!4(9A_J+*Z117).T.:\$&3;9D.N"3-
NT8&S!#0S.2!//?S!)IEFD9Q7=.BA1LTUY+I M@:%J+E@1KU<03SIW'D)DNQ9QNC45QGM&CA!DVV
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M+XV@85HJ<_<8"\$)J;L/_LZ6M_R3B/@BX9?J V1W!NUR7)1H!^"C1K%I5&+ M%FZ0-6LV\$-J*C8!16IYEA=?
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L\$0! MAOS\$.5.U4H4J7#L!A"Q\$2LJW&M9L%4#S:")FQ8+-!.\$XL+!LVFNW'1G\$-
MV.%&S39TO39GFP\$-8LR3DS;DBQW-IEST9Q=FBA1LTUYH2Q+1H>PB6 MAZ!>G.SO+I^*9M
M;KLF'B5G3=LV_LOK^OJHMH-L V 7S9-^#-<1?_8I-YO_|=)|#4\$L#!0 M(-">ED25?L*#@<-LP_9>&PO=VJR.W-
H965T78JF2 M..W.9++&7YIR%/Q/J\$3;V!QIBV5R9|W|Y8+-^B)KQ!5|KK!U=RA1G/),MQB)#.9!>:
I#"IH"3C.BXDO.UW+O.S)4GH1X-E NHJM&8*K\$S\$Y1H+I/RL^MXDEBD'0 OL@C=FU3(I
(<(9P@%OH<4S1NU|_1Y)/EGFL MO@.I!V.1H9X P!|#.16Z9#.NYO(7;_T4+"GA)_K
M>7XN6<+1WQ!U(W2G>"K_@89HP"K*MG;*MESH@_|+HGG2\$RW-X^6%4Z^61HF>FLF<3_|@E0DJT M\$#
(N\$M_KAMMN+E>HQB>2;K0=AO7S97^ (Y^_16^3R!5>1K!1K_6SJR1:
M)#R;..V81#H#)4SQ"5(WYHLL7Q*X@F+K-(JU?Q LH(\$Y5Y00B1>|D.Z'
M\$=39XR/UZ.STZ/R|'G\$6Q:LX6K+D#*E<)_0S?M%B\$NE@!J2\$B>3NW>>BG/ M#R.HD!"1G1W!G2=|MSRJ%"A1-
:/Y^P9Z0?:Y!EBVP5F4C

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XK<)+55HKGVKJ9)SB:LCA*Y8L.>BL@OHHDPXTRE!D!T/CI.!=L>SW_&7H
M9^7+G1E72DHG0@F8L:99RS(PS"D#J4 "S01:L*/GRH=;E@)YT;J6)= M;A4?VM&|LNK(^F\$>;L#|XI&?;%5);3V-
CRIOPV|&ERO:-076E5>ZW%#M!DM M

QI:2QJZ#>HGEC_KNE7? M22H3UZQE.4G&O6%5A7.&MFP< HIZEKA_W MBDY00HJQ!HJK(RBP!3!_3N&0VN!0I<?<?
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M@\$!OX4'N7DL)KVC4%UI50EM*D-7\$L1K*>\$5C?!"JHK2PGB+B7N.OUX@
M*Z|^W2L:1856%='Z=7)ZOTZ!^G6Q:-076G5GJ/7K+;=?WXFEL#I Q3RX<0V(M S=F 7\$F\$FH;-O5W?*<
<|GO>YYL|PF;G_YNK=T=T._>MB7_J+X/P@F!V5N8 MS;_3RR?F26.A\$|U9/"^JSN5;W;2;
|XHL2CVEC!)I41:?)QSIF>I'=#GIT*H MI1=S=@W_PS^U!+P04 " #@GI9!ZR_O!H" #+ "&0 'AL+W=Q
MZZ=>PG7E+WP\$#@UY)4?&CD M0M37HLG3\$K;+VD-E7PSIZS\$0DI9PN0U YQI4DE.QI("L1!%942A7INR**1+
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IFGS#Y@MU*TC.;>2UJ5JC*OIG&ULO5QK;HLX@OTK@F36D81M-
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IGDB70FOR!P&19I-MATEO!8RB01F.2EV3(HC)N-1737-45-2#"D.8T%2AZ 9\$>BB)#(=+;N!%\$
M(H%91\$8(I8.OB36Q?2;L"BA>V7">GF&WGI?2I5S2I6FCD.3"#;J(U!DZ\$=(MQ(E;U+R=&SN#D;
L'L=CXF7QUE5Z@MO50=W_8E;0>1Y\$<:>GC'!.DPPB01F MI2'=I2\$|ZQ55BIDR3+
_STPB@5DI(Z'1(R'J:6P+MUJ=*\$^2.'2*\$!0G.'?C M.G_WQG*)A6:3N2?NB)__%00H1+<
^1YFX^=TJAH&2J:Q\$*S\$V&T'3FON".H MZ@X5+4_%DUAH=N*;PB/'2+P1Y8@-
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(U8G3"TX0T7+ M4.\$D%IJ=.*4B5^J'K|_18;ZDPC!M0IS2Q.0R.*\$_.96)V_71A.)A&83:800 M!2O?D9J?#"7M!0M9ZJY
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BG&Q(XX)M7B.VQ&C\X^!5MTF4LIWD>R"7U,H_JJ&@2"U.T.XV,N?U 06J#XB*EJ&B M22PT.W%&?0HL'U
AZ)\$W>7F1D0Q^(H)>ZF-ZZ.C:Q%)1&\$)H4'W+9JU M%8!@KJ.*1:1 2U@%7W_H&B.
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@='2&J\U\AJM=IW@(.\$.(\$C"UK\A:WCOU@0DF5(-(\$ MIK\H6S*ALGX'FL(=2IQ.>Z_"J^KB#&V+/PJS@T-VI?
H>R2\NGH8A^H#^G M0JK<1"R8LP!1CD0Z'M&<9332TF \$W74.@:(1*#254"P)Q0>-UKHZ**HAT0@4
MFDJU3*JM8UZY7<Z!FS-!N06BE"74W.D?CM%,C=I7Y=EKFN;DIU@&L80.6*(NJ89\$(U\H M*M4RQ;?..?YD0:-
YD=W/T!)E81H^3-C8-M" 7W6!PQ\$+HS66A"6R!6RS M*)@(/L2P8\AC 5ACI99&JS!7#_+ 67S-8V0: 0*3:512@U!<-
CP!A4H&@&\$ M"DVE6NH4VYB@;QG>9@P.&!(5Q H.D:=\$JU@0**1J#05*JE"/"RMI\DNH4=4U?4>S\H!&-
LZAO:N>^ M/\$CMX)CS?DUT;R=IS;@ICRU0C0&%IG*ZMJ HP!N+8'<6P6XM>@LIXD@IXI@7 M7.I(+4=I=
<_9IQ5+I>=B4!Z+AUHJ0?5'C:8>!*W=+@2J M2I4Q*2LH64JB\$J#I[M?A'H.I4
M&9.JQ#&KD\JF2"SCF4QNGC*J\V!5:S?LF#EBU%\$X0Y^+(A-B,S5!TPIJ*J!
M0E.IEZK&:RJ<4!5#2@:(4)3J9;JQC&KFE^>2=M:9MA6/.9&I\$S96R@C1RHC
M9V=ED)T8ZN!A,U8MF'+CKFJG42:5=&Q3@*N1O5XK4G W(B=*7L+>5*>4""C-)!"N!SCP1 1^LS%4RX> MK?
1:X45%5B@:(@4)3R9="RSVLTG"!E18H&H%"4ZE>.:!QMDJKA0=^,C6 KN!
MH564==.XGXGI>GZC@JIV!UAJJVYS<&Y?GU5!/=I=/2'7^3L)4QP\$ TYP> MB@\$<@
HX9SM)*IV/KPTL!B).LO"9B9AWD>C^UAI@="OL\$8PY^Y%G!9EK" M^?9.UUF4X!RQ6!+!%A7BR)C1'7-S2C;A,L!?
3I=H@T..?^Z75%QIS!)6/D+&K6MH8%HO5C)V<109X6U3_Z40MOY"=5QS.VL'L.IBO.%BU
M@W6N@UTIV*4R%952AP!Q-)I2<@!46@LT>5&*67H+^FDAYSWD5#Q-A1^?WY: M/(5@|12 QX=%^!#>@*>'++
/\$(H\$BW<9!F0-@DJ&%CM:)0(A6.BAB\$)(MO MP/-L"4KTF6\$A#BC4@(#MX'F*T8Q!\$S-IC\H7 MH*A@2N.OA
+FIW+\$MBO!.\$_L' MPW2/M?GOOT""^(-)5@2*PCG\VCYPAEX+E^L!F(3%5FZQXS+!Z2L(*
ME%R0IW/3=IS'3&!^V-Q!LS@Q'25!NREB7.23="8^):3 MVG78N
T:5UWBNV=R.K4;YC0-VI73Z?7\$O5'B3T@6""@C\B(TV(#_@+>DN>8 M1JD87*<%*J+!B1V%O715J-0+%(U%UY0;..?
VWGR<2N%4@6*P#K"0",MO0QU M2!F&ZJPMR_7Z9!^F>T90>4W'M>UO(!*3OB&PZ=V5I0N2M"\$56A=X
IQO&D)VIV;0<>!)LHS&="WGMK"%H^7?T'.!#5\$L/R7PV&X!#GMQ
M&BDM>%6A=25M2UYHOW7+AHJ*TUHJE6B!*K2N>FWE#>+S MW(39)SOR MAHD*Y%DXE6J
*K2M<6!7#!3+^W+/0_U\!BW7&U@#1N7<&15NW0ZH:3;=D@?":@US!-!0>!P !D
IX:"!W:W)K&ULM5EM;HLY\$XKA%<,+9#4(F6!98Z!)\$K1 DU;U.F&8=@QJ)M MHI+HDI33!-
>/>K%D2303!J71)+OCO<V!T?BM-!OK^++2\$2_.\$SB5)RUE)N MSL9CL5B3!(NW;\$-2!%4Q*/D66YXP33=#2;%L^~!
F4 M93*F?G"@?6KMC"W@6HDGN4%Cl2;DLKC1Q5T5(^9.^Y?IZ*_*K,'=8D"L6_T4CN3X?^2,0D27.8OF5
MW!G%2 GC!@L2C^@OO*UAJ!128D2RIGE4%"T(_ED1L><W0,J')78?) M-0>
!&ZMHN47!9F(MX)TWS>YY*K7ZGR MDI\GR!^L M^QIOH>Z87!P*?K6W_*OLK5S!W-,7I@J8K@-,(\$%Q*E)
MV!#PD2BRQ4GON+@&7!F"TV^BPFXP3+C5#Z UR&1F;BC8KX;1Z"UZ->@%> MIN!VS3*A2.5T+!6*)?
QHLKXLLP8'<@8(G#4K4D6X#J-2-0,%P:P!0CH-+ M9(PX)YNWP+9.++01)/OU=/:8U!^1W9\$!CUS-J%_!L0S/*
<"J>1!\$Q-2 ML8B9R#@!_US<"O;@K*(2;Z(?)>="8V>\$'.1ZK9",*W9#3!_3?H6G_H MZ!LR6#A0L!;UDYK;B2GZ!(F-
_D2\$!<%Q!\$H@%*H=K?CF=E65(IPB9=^M M#&K(<I\$!>+M/DL8L@+!5.0N-"3X3OE/#=XSPOZ6K#'.
<2D(B!5K0*,QP\$(0 MJ7V/RVCN'J3 MJP.IKX11)X5=&,\$WLF;+>&{3X"&R>,2_J?0JT*0%(B.K;
MXXQ/72WC\!"">O:FPGLX#9F!DS<7HW;>P0WP3PM0"!8HJUMKP?A%:~;W>0 M:LP0A'FO:8\$U!O_L'X-
UC>"065236NJA!9MT3(-W.%ZJHI>M=5 TZV#1 M^"K0EX>GUT'(S {39-C943^A M\HY(A\$8A5?
7#?9VQ4=^9!3M,6R* E(64K;Q:P%: <3D?I8,Z,!^!3A>N MQ@P&07;Z/LH%G:-7B)"4/H EE"1MI"8UJ*^?"UW(1
M1.5) _N!9G/TH!EX"66(&F6(S,10<1'HN\$ _J6:AKE2L.D<_EHNAHK6Y/0A
M,NQ#6R6="Y*O8!"&F'GN5T!91B:\$(&BM8FI&3R"PF2X&2I9%:HEFF9%<\$ MEIG,O^0ECWV5 DO&?V%#&@?
H*4_L%RPS@+H'BM;FN!&_Z!^JNZ8.MU@K@10 M_!EKB^.,@HCF)ZMOD#M+F.FH8FZB6^B*&.*G",
<%YORAJ*HD+T! EK!2 M<\$ _9&K.I&@>! VT.MX!DDD(7Q5'6P(4KVYY.E\$ K8 /+HI#H\!S2W@6EH=@
M39CR3.X&I05-A2)RJ4)::SU&%"^/N6:X(CPW\$#!OF1, MIFIR>K#QMG_4\$L#!!0 (-">EG/<I\K2PT-MG-9
>@PO=VJR M:W-H965T09#NF2%Y2L+URTOLQIS7IFAU?DU?ES M5?_1W)=EF_VY7F-V?W?OPXWS>W-
R7ZZ+YH7HH-ITG=U6!+MKN9?UUWCS4 M97&L;1>S7&>_! FZ6&L+LZW!WVH+ZKQV:UW)0?
ZIQY7*^+^J^KSU^*5>I9R'4!"K:EZ"?>IPNJ!L.YT!#GP HJBP4=I^<8DE.J_L M^!C!"A:UXD-=/2VW4W?
_NIC9_2Y6W>|!LF9'Q8?IO)A(OQH?Q02E#DK!*"PE MOI_U_-CUJSN" JK^6LNKL#^!^HYPOP0'SLMHY!L9>61
2AG MQ CAC@\$ RAIV&N:~#AO+!4P045-^+RY>^SCRB!0+;KU>KD-! Q4::I\$V_*M,IV(S/(@RHV0R\$!<@O9?
E.C52=ET*C;V0/5AEX?A_8RXQ!QC?%!,T5=8P_0P31@C5%@"HQL+00Q7P6W.W
MJZ,0'878'3>2!L4U33SX!M^ST*T5&(W6!C8E!3K#:Y<0: 0%&B M=IPE_@6&.&"XLKE4!46JWVX:??1!
!X(49!D,V%*IV\$?A44Y(G#KL1+7: M9&>G9-IV&QG&Z6'XE+ON+ #3DEA#ON !@GB+@CSX=QJ41<".C^%!
<|DT+ M/@H(IRL/P @Q!A7@#R85BRP+*3F&8!8:CHE,L NU:CZZ5%0RP%QPD;40 M-N(&Q!5-/!A7XM RR\$ _JR'
%1X082-LL%Q93;>FC @9WA.O&L!P/ROI\$V MX5BR!3":LI=N;HO!FGLEYGHU+T+DB:;D;H5F^U-(H0P
M/7&HPE%E-IG9=ET*C;V48=XK@Z/"I484#L,2I=S_0\$HQP C=Q0",58:#XT M,A'9>*D4(7!#!7.&7/S=0
_Y8QZ)ODP*EE NE,CVG \WS46J?PTU0Q)I-SE M'HA#V)7X&L1ACE7 #J.'<%P/C40J7H@0CTC?
%1QJVN"CR(Y#1E@5!"JZ_C M_I4O5DA.W\$7U_H !C'E#,&LDV7<_C/OA<>D#!K+IBG;67!A#86K^+&SDVIT
M)\$TRI6*SG6IT&\$&GOJD4%7Z3G9V23;=BLYUM")J2;CXA7Q=1X6WKT8-7_M!6Y*!D0',AID,&-
R+ADG!2LB)_FB%.W*4B_*Y=V<),M5X.X2,;*Q-C M!&*C"?(.@,2^\$N=2\$8"ET0(X1(7 C%8Q2!%)":(@-
C+E3.P'B).1HWU(M7/N;R@""!GBJFXH;R1HR&N"(1WB)\$!YW@.CT4W'35G4H)B7-0'5ETZG8 M;.%<Q47DJ6-
25.)=G9*IV*S7;V48I48Z4#I&8>S!P'ORC\$54"V4Z!:#Q#A-2D) 5FF*
MW)4!\$.,NG\$5A'738NBR&E#XY(G'IDHH'6PN^P 0,2I=P_@D\$*AWANA0^-" M9SPR45^0,%<<0.@_/&C010+B
_ZV,X4US9_9'I7=DNFI.YEG@4-2YIV2LJF M4!9#C5JBI(3QR<E7>3G9V23;=BLYUMQ"&BVC=N/YFHZOW-T&:"8-
3J/QS-A8A/+36?V* MR+4!0"\$JW-P8!" Y(*=\$C?JA&"1.I./A=);@GD\$^#!J!SO\$ BH46AFRP#SZ>&QN)
M4LO;74K!^O^Q#&F6<" INZPL!B" 6%T'Q;.6@Q)=G "73IEF#"F4+J8 M&>G#XM+GB##E*Q17ZP 0?^1H&6-
L"HW187.D,>KZZG+^~5I?@N8D33N-&(O*X1)P4DCBP=RSG\NT.#7KS;M!5&2!W9<<2/+>#PG-G:8

M"=BI+KSI-1#*W7>@(1/GH;-81NKP-2)AR.Z!*W\$S\$NT#8\$1W' C;GA<MW(R'(NZ+\$(+=VW@+
4/&@UR!7) 1M'PN*(1HM%OI7W9C8QJO2[KFV7W463! M%&>?F\$F9=.IV&S/#DX9IA-)'YYT5W12-
IV*57:VD84!+@N/BTZ^H".YE! M4(BXZ3(-H1-/12+V>QRBHQ'!WT;>B+B!&0!* MCHGKN+M; #D#Q4-
H*RA8MM+(-V(G:QH)BV.BD9QWJD39%(VG8K-JF16>+4!1\$THW! M2=ET*C;V489BK@R/'H:"5_04:ZD-X!-
(J8*PIAE,0TH ^%T8D'X6>L M\$S-NC8H1%)4.Z0'P6AP=X:L9QM)+K\$(X)*5W2!CD8Q0'
M8JL8U(!X51\$(0.Q@!Z0"B)V= H3DA@-26,V!&O+00A@#- F G/"NAHH#>4 M-2SAD)MAQ\$Y(BYRP'BU:1Z!B!6-
5DF334G9="HVNT"(45_RU+4A9-)M^TG9 M="HVVE&LH\$M2\$D4!N"4*D"R (J9?9
U#6J5?;#B;9<+R\$!+8"*!Q!B\$ M0JH5&D#-\$ T=MI%&LIE758B0P'YUFG-W3P\$PWZZ%603,A!MI=%"JZ%XE%*M
EDMM ^C^4UQ\$)#58J.D&OK122IRX>(9-NW4 *IE.QVE E+4#Q" M F2*D>RD %9>5(50(KL;
M4AFIHUY+T(!N^%="T8A&H \$PJHRJD9-KA'Q>U&7?W7.K9%#H!1&(!<&P#%#IK\$S!8@9+PD.@7!@48KR8?1
M\$2E3K=>/FV7!5W95;Z8\$(9B*=7&4U<903_4F>QLK,1MO/MTQ267>"!T1H0OE@R*P^60*6XRTGNZ2
MH#0:7NAL,1BJ1)P'ZLKF<3EX1&G<.,TOR1 "[H0P=/1SBWSP4/UF4W+OJ' MQS3936X;7>/
3E!>WA"S>7VL2S.^U?IDVNV#U.Q+O'WOS.#;?EILE6Y5U' MF2_0W!&N=P^2V;UHJX?MHU6^5&U;K;=_WT?
%;5GW@.ISNZIJ7UIT7W!XGL_% M_P!02P.\$% @X)Z63+!-;!*! WAH !D
!X;"!W;W)K&ULM5G;;N.V\$/T50ET4NT!V)5(76ZEMP'\$2-(W#>*D?2CZ MP\$BT+;PDNB)M;X%<?
*E+=*74JH!%;\$;T9SR'PIE9)M_8GA_OD=AS;: MGO#M;XS;TBS+H0 XG%DRU-(LS%-GH)
0!&>3HE!"AN'H\$0YB;3+!CTE MBOD!C"(R5,"V#&*Y!H?W&<!#! 2&OI@=!YL"!1/"5BD#5GV""B8@-H3
M^MY@%A;S-<6>;6+>9X,4OH&22IM4!+!+!+89+.% T<&-HP;GHBG@9C"%M? MEH;L'R!>N!Y>9N!U! 9-
0'7"0!^L8X9^!A+.Y"IDD!>MW<@H? M/H\$/(C!RYX>&8Y!M.YH)."ZEIOZIOU:CGU! "IKS3F>P;N8I_X30!=""\$Z
M@!Z=N4&#B!MR^!)XPH>UD20JO /MTP%10X!X!S! M) P6DJHLK^0A3UXX"1B?BBEX-
NP#68U^H+Q3A(3+7VD(K0M%I82MFMEVM"1YZM;A'J7JO* @QOZ6*T5:'4:UM1U MVF2!5M!;L^&"ZOR
!7!Q*QW8ORGB9!\$AN\$&YU6BM".SE?E!K00*K'!F9T M+!2A-6-1%31PN*+Y'Q)S_EUB71-8WT>:7*L"! INZZ;5-
!%L9Q.WS;5K94^F M/52K&@\$.%PD2?;V)V.? !CWWI(P'04=GEB*T9@BJT@.Z%U798&4S.A.*T)K MD:O;!@W7-N-
55@-VTM(TVD*36*FF(4!>5)4@;:'ZNS JVDHEDY-8H-F-
M>KA6)0(-+A\$D0MO<+!77S>U2RG40;6Q6J4)K^EY5'.BBS0ZDM-NA"JT9BZJ@ M0:H;'@5@ (VTMV-
X>)983NTIA506"E'8!D*29@YY MK&@4D<0+Q.UVY;'6&GK0Q5';PI5!8\$NVOU 2ML?JM".L:B&Z2Z X*ZS0U9
M=U'FUMJ>1%4H@!2V00JT>I=3UF&4F.E:C'KMI\$'H9I<=H#=#@T6!;SY!>;<1 M!MEF1Q.M^S?P;I4?M50P^;2U^
=02P.\$% @X)Z67!1B#5\$-M!&<"!D IX;"!W;W)K&ULM5G;;N.V\$/T50ET4NT!V)5(76ZEMP'\$2-(W#>*D?2CZ MP\$BT+;PDNB)M;X%<?
01F13"C(T WC_X!N'G^X/UV!^O>CH4LI#./+ MIHIEA_N!OI^!<-OOGJO? TD)=SUA>?!WUZ(?WW4_8_?
*K^6.T/UP^!>[V;S=O'MH M!6)^N/#X!W!Y! M?)S!^YL/O _IS^C^?T%>8;=%!CG%!CT!7!G!>[Y!;IT!>[Y!>
Y39WXYM5;? MXO7CL!OI^!^N;L BCYF>_J73W!;IC^3/SS_7MW26'AZM_CH?ZYQ:AW^Y^NW57!/^/5 _!3_IR!4!7-
Q^N_O+!N!N/^!8!JOZ7)H! ME?;S6!_O#3!ZI<!)LK.U@O3&@M?ID37A!+7VXSU;C;Y3!E_MY/O#S8?K
M#Z!O/QOX!>?#ZV-S!<-W!Y^<I7>'!HWC_V^G.^4P+P_V!&WSQ<-U/ZV7!TX?ITV.Y/KOX!3 _MAQF'_R4U4C-
95\$IVUF3_NKV^O?KR>WBXNOWT43!^F*N!N#V!A!N;L=Y?;XRDC^LTFJ%:*6>9F36@/KR6B&
<+95!5^W#631;5D9!Y;G=KNN1WRJ399;UDN42G969/GSTV>LQ!)G5^? M;V9VE\$QV!C!Y2EAYF G!S!XEAU-
V\$HTE+H+7%)TB_D-PN;^VC-8>D!1!F MG)N6M;+L!HK_-&20.JT8I4_#9FV.94U*D\$&A!XDWXOY6?76OV&;;
VRJ8 MU7 !;1_VT8V-N?G6!K S;D,WGF^!OUX^MW8J6JU*>+6IE.^_9 M!G!FHN1G5-
%/504RG;>Z8W^3!O^&0YV3UC'#D*!_X8PS^RGI@?_F0T 31L! M&@\$!@QO85RT/V9P;DFKL&=F-V!; 5F#
X%SR'JU"V&3LF!)@2A*M16X\$ M_-L(T^*R.T^ZG=-B!0 Y(R.F-28@/IN1G!4DAN!SL!SW#Z;23%^3'D@!3S MDVLM?
@_JPM^EO.' M#T!7)!2*50%0_504RG;>O0T !44!T^H'H&JV)7MO;-HV+2<[+P?V;J1 M\$&:'68-
CWXSVA!9!OXSTIK>R&7""N'E,KQCDY!8H!OHS!71G^8MQBV MEB)\$63!Y,LWYN?06N,&?ZX_IQ=9!#GQ1V??"
3&GPNPG!08S!6Q<^4- GT M5V!5H!RQ4UIB#_9SY%IQ<LY@>K2\$Y!5"&+!G!H_X\$;^#E-V!"DI_S@7UZ
M>9@+>=D!9-S^UUM(WL_ZV.U!"YZC/>K!^;#
MX!@Z_LW8K&JO*>+6IE.^ <1GSNHL3G5(E/504RG;>Z8WX7!OQ.6DM;W;L MZY>'N=G;+!)&?
A*M16!\$YH(SW&6!Y;TFN^0MCQNW9D.-0#^?R&?+X^;RP MX.>|27!0A+ C+D4%O*3;"UR8S!?
QGO>6!S;GHD5+8F'Z!Q/PD6HO4./7*+ MGB;Z>0!C\$UY?17!"I.1&=G!>#_35&_IY7?3S M;I7<!)FGVX>9X?9L#MP!M-
K M+7!C/X!GOWCW!8?MQ!OQ5)5P4!U6!3*=MZV#25!1<!/JX*?K;HE>V!TQOX
M^3;P!1)2GS/IV4\$ARLT!S.5GT\$KA1GV^C?JL(WLMNFA"@!#PR^>C!>V)@O MM#%?
\$!P7'HOS!\$F2F2R!F!H!X!D9!H8W X D>YA=T6)009DP)3S.^@M<(-MIT(!7.<3;!
*Y'D&#7Z2;3;"UP0!W0B!T!8#BVPB<\$&9>NA!7!%&+!W\$ O M;O>=\$\$"/9P!)J3WHL3K%JK)D!AZ#)>D;M^!TV0MAL
OM0IP"!L %>R/> MIHK%(E7!3C5;U.IVWK.-!L)%Z2ZHT!UJMB5!S3&IV%-KH+G-ME;P=V>4&(
M.Y;=:MQ*#^/UCHWQ@MMC!KQ*>9X>N;2L^S!V!K+WQAPU&7_47A2 M8S;./TPH!HS#-;X!U/L+4!Y"G>/
C^Z=&+<>?LXDLOQ8_#_KW;9.)^J M^ME>W8=[>[!#AN^A>%\$V%794#5;U.IVWNF-#4?AN#9^5&XD6!
(5\CRPU0W MI0=(CAM(CA@D45.\$5@P^!7G-CU!E!F<.6W<.6N!%V9.%K.4WKQ_9H?I_H1
M^1Z8.FV8.F%.15V!D'94Y#+CU/=E1Y4.VU4.V&J15T15C0=>Z0A/TYU5W!0 M!+11!%1
P:@MPCV.)CU3S8!3W94>S#QMS#RU;C-JE7#MVP=V7"DA!7.O>@#V MM_V!
(_O=3;)%!62'A=**Z)\$RLHJZ<=T;=4SUW^!P?T!H!OU1.)J!JMF
MBUK9SKM)=M>Y!8ZNQOKZ&ZPTP_IPV ISO^%QW/PO(KO!EE<*37?TBE*8
M'68&1^#QCWM;7.435W!15)%*!OY!DP;O>LCL! B?/RU8^&D M<)7WY!S/K!7^ MC0KG?
Y0*=S?IRF>NAA55+-3*=KYIY8:%RT6Q<%0M5L42O;>.GB=VN*(0%Y!-JAV-
^\$JU%;E"XM\$'APF\$O6,I#"S.#21U#RDV@MIXEL;V!W!@!O&@TLC#RX#"SIVN! 0-3\$R MR\$^AM<0-!A=-
&%PP#.*0F!)2;D;#""ZZ,+A(HUT^;2^85B!%+0O;N#X O=;R MR5!; R@+!NR;E!^CFE54J5_K6!+!1!W!^Z)
<>+!I.J=FZZ;:NJ3=9.?QH0T_ M3Z!_XWA.V1>78,2/0_#R;*[6DTC9"/+TN 0NV%ZP09MR<7J!8!K-A9*-MOX-
'QE"WN'C 4Q\$@RXVG?&=OYSRSW0NEN^S^P4!S^Y M V23!N\$?1L?V!E!@'J4405'M72).X60H(DL.6K)8)
!K2HJ!5+VDU=-8WD M*#AHEBD!D5NEL".FLV9P2#_R7@B'4U.C@*(AKKS317
M!L9!1&+MVR5%RT1S!EUAP=.^1 MPI9T#3V'633720@R(TRD!4A30)X)H)9==."!X7*H)4K"WS&%B&XY(<@;
<=%\$VINDRZ009YG=/&QBUW&\$+V.L9?%1RV3S'.!5=-%M71) MNPD^8M-
C(^PT;8KTL*8T_T13")YC()&+7C0R/@L;&>;Q70JS(HLZ!LRB
MN4Z"CD!XLXN.@LK&6L^&A(4PP_!(*CX*V9V"XD4!1A2! 1 M3**Y3\$*0&^SK^&4J%\$X.(4HMH7F\$-
SE009@<5F'QFMQ(+!0)NCCD+1P)!1%/@!8_V;=U%D&.((<=@!8Z.C(+!QD+PL!HA<
CHZ2U=J'XDFQP!S!BX_"J;R2R&7=83XFR8TSLA(YA!1!3.^0BF\$ASJ!00C!^J66HQT!1B)8R*857/="!;!4J8:(R773 A^
M9'OKB)%NF(!25JP+76"2*&=<LZ>79;_081S@ZUO#*GSG1A0>*!5A4@!9: M;I^TQK-S,%
(U;W!K!B!^!U3MHP*!Y\$;.*S*=FU MY93C_"R;LH"QH!O3A2)=(>DW?52 MG7S!^Y ^!VQX_QFMR.3R%RID*K
MZ%+EW26L/2S(^=2ZV9;2IY3NU6W %5+EI2;0#M0!H4=Y9S;^=>29 !B.Q=+ M8>3<-KP.8@4R0 M4=CQF!F<"
U1_3E331;5T28;)IS!K@2YU6&H9B\$!MUF7_M+GXD0P1)!AN2Y.5LP7!\$#D4<\$!X5142A>*!-
U%;.%<Q"N\$;1&WUPA(7%@ M2-I=NA9\$!H!Q"&!/!^T5\$J^&J3=!60!9!0KA#\$1C-!<8%@X#S;7:8."OY MA3
F@O&.*R0DF_?R9);G0!R+(Z)8 +-)1*P!&J@RF5!P0!DG;+QRL%FM%; MGMT2W\$499(@SR_H4/4"M6)!VNF!Q'-B#
!H!PA*AD_%H6)\$W-VL"8Q0#2VJ MZ;:NJ3#A!"RS*BEK3HU&Y=1NRB5#(C8<2QD1" D;\$1&WUPA840@5-IE

M1\$&4Q"LL8.0N(B5#3\$H&J)1V&5&0(?\$**OBQBRO)\$%F2::D7484,\$>P@)&MI")#L2&9(<..9<1OP)&Q#51C-I
<(6*\$O)GPXAC 2/BF @FT%PB842@*"ID M1\$D79(GU>SZO1XI":&NXBF%IS:P@C A10-2,*=J"=@B,*/>@R,2^8I
MHHB1BS8Q F,58TOND(AM71)KPD3I>E156UTJ*;+JJE2H:!'&BF1%:1% MI"L&B7%>7;\$*^P@!;f*(0,
<0@9(!:I45!\$L0K!&*%#&N(? M0P_HJA=FE1!AWP*"MHL80"QQ"CP\$2GUU:G IH\$<=\$,YSA806ISJ9#"U,
ML2(8R*80-)A!;T:2B4=C1V 1BLAFM15"2G;-11-6!Z<:E;P)S9-8\$FQ 5T8D0AL3-
!4LZ(V5V9=,4UNNFB6KJDR000 MEIL"HL:FYM1N74#L(M\$QQ*)CL\$9!D0M\|VI:P4LV46V8XAMQV#<CLR26H:<
M4S,*L+.,+E,<0*X_!6AX9.15,J=F%!!J%WF/(?8>@_4I,J%J.7=.S2B V2Z: M'T,V/P:(?
G9A5LO.TVY)VMf&V%4Q#Z0D04P\$ MXS=7Z\$B%:0!M!<40KQ!3,1B_N4)/FRC8BNHA7B%&'7!^,T5!E)A&^!P2K\$
M*!3!"L9OKG D%:,QJQ6.0KQ"##5@_8*)U)A(Y3: K1004P\$SV@N<28E:FF M%:Q!3QOD+>D5:RG0S=9-
*1^!^35W8"\$=T,7(4IZ"@@@+MW/(NC B40#90/6F M9(^J4XKL1UI7U:.6+ND+
(30LZD\$!5%G!QV|HMH@7=0^EJA!+%;|H.VIK&#O MX7U1W8!)&5W2%P)N6
2\$JH:R@NN!T5UIR6U=\$E?Y,1#;F.H*9B#>%|TU MTZB6+ND+@40@&2K9E&-5=EM32)8TA;
FD1,UI4EG!1L2!LKMDEJZ MI%N\$4X':J&2W&EL@_+CU#>F"IT2!Y\$%(B-A!>L/UZ?|^YW=J\$"^:J77E33
M1,5T23!)*S_!A"ZUTJ6K5M)-%|72G;>D5LWB94=EQ:SN76IWK50HSP:<|MFxMAACH:DF((2P-Q4>Y8S.Q !=)6?
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f2)HLD32 M9+&D25Y1%Q1+O,*"I=DN@B9+!\$T6"IV%Y1%|Q*OL&HMHN:R1(UDP5JMW%
MYP04T%!.W5TC8%4B81A>?18T2+Q'&1#"!YA03@+/4N7BL06>@EJL=^F^ MWF+@_ \$PAW7T)S^U
T2'9!&H/K%9R?0GM@#*5#L01='D26.(@L<10,-=>= M GFK444U751+E_25D*&|+fEJ28!
f=8EPYR!DN43!8KF60R%\$Q+L.L:QT0P M?G.%A ROB\$DF0!&OQ"LL(,N^B5+!\$L6ZY=D,A2T2KS"
C+LHEVR1+MD@79I MEPP%FQ*OL(,NJB6+!+M66!;YB7#_J1204P\$XS=72,@0>)7VR5#0(O\$2"BP
MBS3)\$FF2!=\$*D2C(4_\$GCD>|Y|3QN&F8FC0\$S:ZV?D)L4"-5AB0++\$@&2!
0E08<%.4V"\$:f#1%2FH4LZ3/C07Y8/56U*JVZZ)8N:3?A M0ROGDOE0.#+QPI: #|LXEBQQ+%G@6-
KE0!&KQ"LLX,NJB1+5\$D6J)V^;# MA%00\$!XS142/(1ZHUT^%)1&O,(/"NSB*++\$462!HVB7#WT!"^*8",9OKI#P
M85Z/D^%#7!"",,"3272/@0^DJ^5"R!2W8:Y2U#POZ29+8&JMQ1.KCP56 MGVHX#-):("M2B)+*
|^+8@\$5=OY6.+SL<#G4TF%@J1G<@.fDBJ\$S2.!0BSXD:&P0/ #0Q2X@F1+7\$ @ M=WTSNJ FT099K V24-
&P1RUS>C"Y42PY#%AB&92@L,0R:W?3.Z "R1\$5D@ M(HH%V (7\$J3J\$T7Q9\$EBB,+%\$?
5!P\$)VP+NG*B=32)5TBB)WW2#%WMI?M=")DNL MJJ5+^DKX>KHL7VM)AT|MUN7K+DHD2Y1(%BN19+XN4"
(\$Q\$0P?G.)!JQ\$DF& MY@ (E4D%!.W5TA(&"N19!(N4"(5Q\$0P?G.%!&^Q\$DG&VP(E4D%!.W5TB8
M%2B1=IFUP(A4\$!/^,T5\$A %1J1!\$6D1KS\$@D77+M(C2Z1%DB/*NE24!FY MT=HEL.*%P# |IE |VOM)\$>62
JF;F;.CW,I4.O!%R&1)4(BFW?P%.T@ M-1?LE*1K#E)+E_2%D!TV!\$=I HD0F"8^KYT03#B&|^+8-
P1WD"10#X%AZO02 MI=R(H+|%IPC:B.+W49P!ZD"S1\$8IKX072"1&)\$L,("(5 M!2!58\$<"X|0WT@M:\$I&2!2*E|AVD!
(F2M*#&ED?IU+ NJ\$JF3!9HF8HVFQ\$!L
M2V)O=%=0NSB;+!\$V6>!L\$M:|GV6KMZ>%FID;NEN:Z2:+JJE.^J\$4'99PO2
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<*IA4,4|^7+HA.C\$X6&YT@H@L)V)CNP#)5%5!1+5W2&0+I M6:.\$(5U0.W)(Z+Z5U43Y:HGBQ0/151.08TK6"
<^L9TH72B?^)^1.Z=CC MM(+!Z|O5!&=)%LH"+501H@OV)LN,|E*4=.2KBL*88XXCD)*"% #=&Q,ZMR6
MD+HB)|UT42W=67,=,3ZYX:>|73U3|KIHEJZI-V&M!MSM=PW#M/>SW-ZMBS% MAXF(Z_+F|D'W\$IT R.?VOU
M6)!U1-KD@+2IB!|W=XX\$V>N)1A4@U=*==Y?HH)RY+\$"J:j%6W711+5W2;@*0 MV#(E
Z2@EC)S>C2N4MCQ|RPI9KM(HOR11CDLC9+I43!%N2"4*<#CP;^C6+:MS842>,06*!D>!?
638UNT25^AI'7V04=B=7)8:N3C(Z"RFFTHV>%|C#OE-3>
M)C"YCH).0+TRXY"8FX_BY@!06V?H+F\$55SG80<@71IGQP%J9+GGUL>%-G MA,\$4FHLDU A<29746&!
*HB)8%?=1J!"JD:FHT @PZ;WCUPGKCL0#5BRIR M(D?D12!OZRECQH))<\$X|3BC2X|=K\$6.6(NU63125TB7M)O0(
M0\$HJ&CQM?R"F C&:ZZ0@&/>ZK/CI83H0V1JQ!S-HKI\$P(8*R;+!+3%>./PHHM;R!&WD-N(9D5!6^0F1@22U'I
M8P\$15*&Y2D*P"^(T3XH%@J&"F @FT%PBX40@&*KDQ+M4\$%!.+JKIMP(M .M57.B8!KREG^PI>O-
@7!'=8%\$HB1R0\$E4!HGY+2;+!&7\$H@N(7:1^CDB/G+LL M(&H9C)!K9HNJ5+VDT \$?
B5=@!1%0"B\$&AO+#OK2ZV(T=L1RXO^F'1?Q M:QP7=AU3"#.+>JT^@EDTUTE \$6N&9%
4%\$)V2D_#5REL&N9TEUPB^8Z"2QB MV9,BX)(R\$Z&K18+86X<^>>V"S 2Y9#&RB\$9&
6=D!W&A=7)PIR0KD%&.(OF M.@DR O'O/C(*5J%QX)!;L6L)6_.S542:@3RH4J+.% 2%<1\$,*OFN@DU B51 M-
34*%J+C|XKPMDLW(\$H*F0\$VON %'8"PJ L?<H1@^J.T:7&+DHD1Y1(MSE^6&K4,1L_M5DT7U=
(fE2:4"/Q+NJ3H)Z@1QT0P\$%A!CSRIH803X89^" MF C&:ZZ0L")6#LFL6*
LY11<+NAB0)\$AN7!9+32&SVW6S5=5\$N7M)M@ (9 OI6)A\$!YV&22+OK"\$ MN,C.I74@@GDT5TKP,._^V
M("00&PD(^<7^).LF-EX5(M+1?2<|M5TT6U=\$F|'40"4U)/@:G'.<_5)Y1EA0V!O:#+(1-Y&G
M\$FN.S,R6!F"8^D^,ZEY\$;NF2-A-\$?=8,7>P U=R3:-5-%|72)>TFG(R=2_)9 MGJI:76"PFE:)LL?
D^|B7G)\$O.2P>\$D^&U25*JU,|#@/8++^M\$%NXXEIR6'W MDGS.JI56AU6.46U(9-
F\$#3!B7YM%+5H0ZK'***.D.FS2"|#MO+NV>>JEJE MU6&34U0.FD&
7>@7MH_U45*U.D#;Q;G3!;)9L=\$IW_HL^XGI(G=Q)CGB3')Y35 M>>|O;J\$K2!)-
M%|72)7TFZ#U=%KVUW\$BG=NNB#U=SDRfH(2-33)Z:QF73GWCZ#V'F1WE7;B; M;|XY3#
MHHB9NK6L3Z=F%#|W%|&4(Z(H!T13N12MY86R0HK%B+NMBK+%7.6"QJ9N54W5Z@0S MULPO0W6163DBLW)
9E6)W"5f;AZK5;==%\$M7=)Q M_S9>%;59>UZI+:NF2 M=A/XQO8M&;Y5=5JK\$PQ>..*J#9HT@X"WUBZ)
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MJ@=K=8)JBS>C"WP35Y8#KJQ!^;589W2Y;O1!;Z)XIKEM4ZU!VKL#JERf:H MBY?*2^5
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MW*WJQ5J=X.)*.WF/:F.FW2#<#>19NIRM*L:.'901:4ADV80!@;"K%WN5G5= MK0!KM:+.D\$D5'"<#'|8N=^=25|^
N|64C)!N%NH-3:YVY=7=8I7;X;+C; M\$P>6SVN?*KD;9#MMT2E=KD5J0R8M.J1%NMP-
!M4W2;K!_TQ5ALT;9,E;5+E MJMP6+V"H^@ZJ0K=;Nj35CK3ZHM#MM>1:JW:K0K=;Nj3=6K2!#;K!Z^K|QJ; MI
f7j9HHTHY VM%&W>|U!>V05K03BWU!@R;M&\$DFVK;O*Z^1BU89,FC&1 M9K1A-WA=23,P=JL-
F31C)LUHPV|PNOIF8.Q6&S)IQD*:T8C=X(7UW<#8K3;D M>3>(<=FL2QVSGV|!/%%N;) M+*QVN5M+
MK79J1@%W=|&Y>6)S||#FML_=NGJV4|A-|P-W&N^;QFK):f=95JW39%G7Q MI'GB2?/ DU;-
W5K>LU.3A'NAV%@3U:JC9MTBJ W|HUYL#N+%ZIJ<|JU%ABG M&MZZ2-
HBD:Y+&ESL#&"BRW5f:Q@H/K.=,%:HG:S6.UF86>\$9> IW? ?#%3?
MF2YZ2X1P@OA#P.W*%Y!8@7W!6S^#8>K|TH5XB7?_ M
^<=>ZZ!C<&^X%QZA0A4Z)F.X#.=T^XL!N09Y=P>#UW>J"Q!1CYX"KF2+ MM5,.L,4:&*J^UU@F?CG?%ZY)BTM?
Q_UR_<GW!6FR3KE1.UU42Y>TDX#U MLHOM4BN(6BJ4|LUTT6U=\$F|'9T#T5W1D2W8I"V;L,4Y=--
FZ6@D5RN3NH@ M_U\$=IFC,+1(LA: ^G0!?\$NVCO/M'G^65AWL8-1=UE;-5U42Y>TFI|MO?) MR F"EF
<1L=.D84X\$^9Q2!_ 1-1+I4 .Q#Xf:|3"V8^,ODCU"H\$^CE87FL7 M""<:/P|T?KMK|(*,STR+YR?X0J=K4^WE
\$3:2Z58#4PI^VNL OF/3O,Z9NU M2G%NM.ENVQ,HJE2@L3 T+>|2.XX!MLYS*DL2HJ;IR7=.PE,HI508LKS>3E<
M9FG<|X5:MIA47H!*<=>XUK:|+I8ZCRQU'E@J:M<|RYP0Q7\$1#"KYKH)!)W M725BMN"KH|OQ?
^FF^%*@6!9I9!_S+G8|3^QV'MCM|@ "YN|!2%N-*KIHEJZ

MI*V\$(UE"5++GG=JMRV!=G'I>>+V\JCMDO.DH.T+#+#"16*>R(CVS'#+#"YDQ M/P+ #WRX "O*^<4FW %^E.#./3#
(\$IM%<*(%8/G;A<=<"GY4.D)M&<\$,FFLD MU B,2K04*#CY1L?Y@D<%=B=.%W&?)^(^#11N\#HA753_DIR(!?
8Q=XN_CQ/M_D^KXS+P&(08&PI*Q."+!B:+-)H+):@('S65J"AXZMA;C&BF%5SW005_M@<=>N&A4%;YTYG@WQ-
UZ(&XXG)Q_IB*XI1PYX"@+D^!*=04=06J(48U751+ MES28,&.X+ #JZ?-I=9EQBYR/T_D?
A!+ 6HF%*1I_1L+ZZ#1<_T5\$E@5\$K1=<M6J1L2;S"@CM;N^C\^Y>:#SVZ7\$ G&2%1,F MX#
I4+FH^311\JCY=B\$QP/M&UX*8".9OK9#
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MCJVO^6""91NXCE/Q">B^=D.A1,<28LEO!<13CK40B(8;K-A1) Q%(Y&1 % M"YRQ)ETD7.6XR;"UQ"
I'..\$^<1X+XV1*%QO=ACX&RHL)GJASBZD2%QP*KC@ M=DE1<+?/K;BX*!S1B3>G96*6X2/KE=9&V> MR-
HD+550J/@5F/0B&BF%5SW00:@7JM&AHG"1HG9F27XFQ8)K:BV\$6*YHD4 MS><I8
E1EUMFFZJ)8N:3>A1NQ7DZE1\$*+Q M+RO=9Y*ZZ-4T:MYK%>3V5+PH9F9W0FG*F&+;NF2=A "Q8(UF4 %
(QJ_N5S5_MPA:5TB7=)OB*6LRI@I*%\$;NL17=5&L>.)8IT"QM(NS@A)MM*P;ND14=5&L M>.)8IT"QMH^!@OXLO6-
T1=FKV1%1%I<.)3LT#G5HE%POV_93HRI33==5\$N7MM-M-O:HR9 MB_<&3%L:5:(L.TI(NX\$4RDN52"T%B2)B.T
M8#4SBI?IAM^K^+A.ACU0TL6!YHD#S6.'FLS'@K3,'-I5OG0I!-K%,!.,@F\$AS
MJ01^L>%,AE!26;="X7">3/QITRIZ_D_T91HHRW!5M"-N=E,)E6B#/3 M./*/Q=H)6HR#11D^I
J.. "6SR#B'.SL&SBT9=*&.>*814(Q5 JE@L.U M*RS4=G&&>>6H
95DV9B!@0.ZC9<>S%&C!Q+^ZNIBV#%Y^>RJF@WJX5O MVL3?<%T&I*+<D2YY;%R"VYF>BR M!71-
71+=72)9TAN(U6W S*T&=Q7* M5'5=42U=TA@=)C\$!>RPA:M%0Q3WY!>5H)0RU@&^JH6KZB6
M+ND,X49@Z"K:S0KKM58P3GUCNF FL75Y8.MJWAT*ZI=6.'AJMWJ@:B VKP!L M7B5FW@1NL7W0
\$CU:9&+5W2&D>DT=:887LWQ!>ZQ7M^I?W^X_1DR_V M^7+75'=;TDT7U=(EL6DQ2.2*V5!UP"FFRZJH4O:14B!
I!>=J!C6B^(B?F8 MI 1/2LAS=<4!F=GG"HQ2_T%1972U=\$F7^ERN.OQJ2H:T\$T7U=(E!1Y)NR^Y
MBRO80:W3N@R#4.M:E^Q^L M8IP1"NT"R<2!%8!>V_E.@A:+,VZ%K%L,'8=#473*.Y4(*P*"UNW=!!+?5
M=.Q*>MU%BA17X2CM8L\$*Q((5@_6K;N'ZE"U+1C@F@EDUUTTX,"IBJEZX/N4I M^_".XQ#X6R!\$@!ZYB,%VSN
0%)H(J!G=.:I_5HHYHNJH5+VDQ(TER6 M)'6U5;KIHEJZI-V\$)+>2B9)H*.:H@SL>N-8 K-11**Q-HJF2(%SY3UZ7?
M*H7QIZ3I.TKA\$F_EVD2X%(EP*0+M4!(MC- Q6S2VZ M'B>U=\$FS"2.;RV*BJL!JU4T7U=
(E12:8B/50,B86.*&D&#NEIX(13*&Y2(*) MP/6TBXF"WRD,Z3U84I1G-V"!..31723(1B)MV.:!
RR3%V#^EQ8A@#LU5\$E8\$ MPJ5=5I0D2R?ET*%X^JE%UXDZJ0 U\$F!O.@*>!'1#!+M&&
(LVIX73*&Y2\$*,P""Q428R" HA77D",^5DUUTV(\$3B)JHG1B2B86L-7^H4TB5M)K3H^ND+6O:24[MU;.&+ MFR@0-U'
B*9%@7ED^AY6H@:F>LF@FDT%TJ(\$8N)9&(4?\$/!L">-I3"S...@ M!M-H+I1 (I82R= HZ(:DR!-"6)BIY^IH%VXD5J*
K40R-TI6HD6X;"O\$29>G MNUB) K\$2!6 EVD5'238DU" F%29>GNSB) G\$2!> DVB=(02TD7IX6X!B&(Q%, MI+E4PI%
0U3)D8):B^T3XY@9M5<-^%(H!ZJYD@O<0)8"L^HXL=D)H@ MONJFVBKIDG83SL?)WF-ND#X5! 3P2C-
%1)BQIHG>7\$BYS6@I@QF^ND+ W MECW)H(%LJ>"F C&ZV0R)X"D#WM+D=CB!.\$!/^!>T5\$O %H?==>@TU-!
M3 3C-U=("'..\$^S^ O18L"+8R*80")!":!N*ERX7GDJZK!3+ /U^1 MTT
M+H8M07>Q*P5B5PIYH5#1Q3(6ZG!SOPI==EE)B@ Y5\$A(1?Q;E.SIU M3I<0N[B6 G\$MA?
&RA*CE5#JUGV<0NB2?C\$^!6QD@EL\$#GQK^T"0NRB>@I\$ M1I2PZDDFL'AQ"LL(0NDJ=) \$!12YYD0A3L3;S"
D+LHG<*1.14@-YIEQ % M:Q.K\$=,\$YSA800@=9IEQ +!\$X%,1&WUPA(40@<-HG1.'Q\$LL(0NAJ9
M#\$T!&)HJ"7\$D)40A4*.C+B:E0\$Q*(2VJB?\$J900)H/P;X4T)BN_\$@M M7=(7
FX%|B/8EP*^T!4@J:5+<D)PKT"#!M20'ZZ0B2U=.=I(4*D4")\$0HT1 MW\$BL;H)+5T26;
(6S:KD6"W"N!3UY*DEBH"N'4\$DL2:(S-7^P!-4;W8KJN M%GEP!O#X3%>/UZ ^O+IX?I!PWJXO7VX>GWW
<Q_5.W/O MU?WAL;%OYHNO MI8N7L^_5!\$! 3W+IW JX< RXW1!>E..OWL"D/N;JH M_L/CW4I?O3B^W3_O?
TK^!U.VA.IT!Q ^!N!N?2'IP%N;O ^Z=I MO_I04\$!L#!!0 (-">EE)U#;FDAP)M= 0_9>&PO=VJR-W-H965T
M;U!>72^WJH!YB M<IW:#AJ>'KU2WIS6MC_1Q)W?U;GW?HGU>_I+;9O/IX0! GKT!@XA#9?# MZ?I@8SW^WZ?
A!7Y>7 UO! #UZ/GEIT(XGO^I W#WIL=W)M?IS>7H MXFO_O+!>W.A@ KVI0ISYO/ SD!O"
I!>ZN=S=>_JX-M<I0ZO=WM-U,H%<0)G\$#|/###T#I#^B"!W;_0^LKNW16:17Y^!V&X^ MK!8ZI';X1_N??
_+ZJO53^O=?O7F=EB!W:RO=ZN_OOGVZXO+W3_&O_KU_9O5W_V MC!7?5A?7JU_!>H?79H7Q?
@SGX/3X1&EOIM_4B1/OAYNN5;KY<00.F M!N.0RW!\$S"4R;@*1-PYT!G /UP<V^/KVX_KCZ>3@=+CZM?IL_L?
=ZH5\$G1NXS>IF_7H)HO&ZI8?ML#KXXC14VWP; M>^=,SE9YT\$YT)3WD_L#^X!F=3E.JR-ZL/<=>D)V'PR?
%IQ/3=%;UHL7Q)_P^ M(G:Z;95JG^QF(9JG\$ T9XNO-I?BY.VQ7^!L:(B%2'JH/0'F9LW:Y>K)6L
M2N9!R9GLSRT3WEH?I?EO8<6U1L8YYK&*N(F34F#D3!>>I).SV1MU3V_425:DXIP#DI-9'OJG//2+*
I(2BU2CZ&1A50U MJE:FS=Z0X:TZ=W>'DH\$&IS?7ZI<13W&^3<=,^T^R)JL\$PCC*,F"??#. ME0LE;_
<3"A'D>"AJ&@?7."")WM>Z_!PHT9&MV9-E6!\$PA1-HI+M!50U>_
M;./KR!6E!96Y/EV6K!IC/"U\$ _#;C!^>=A'WRP92/7LGF;IVT"1LJ(5CHK M;N+R-L_%A)L4"4?
**MV&!=QT:ORO7^D1P_.;@M4HM(G6*H7%-3Z>_6A^<^<M8!&_!:/#C;_?
KIZJO7=^C(*A^D@JD^6R=L!91!04IHUE;B.2Y0UQ.6\$R1 M\$*>LREU00*USKO-
Q2.2N&-3)TTPDF*!DH+2_R787LUOKN!T?'OGJU>?) MY&W>A)A0&S2B;0A6W;.E:9Z+";9OG8LH0?
\$BBJ"UNV!0A:R3\$Z!0QB_!30^HI_C!W4.C.M.E7?K!TO+Z_S=\$U8#GK1^F%;ES>YD3)A-4TW6\$KHDJ:"#X!U1F?
*HG8:"U! MB>WGD^4ID^4POK^!7IWN5V0+*LQAS<7MU<4F4*4GNZ7-!FB9M@G18E!#4K M7N/R-
L!%X@092\$%64!>@;=8Y;YJFZO(W88);FH9;"^>^!>? Z LVK: 98 MIV=T MI6FTM;"P_ID_!;KTW5U;
!O1C_BOJ<9^V@<7F;YVT"@%J4SM2LZ(I+VSP7 M\$!K3RRE-'=5RMF^#1!
Q*YMF\$!Q7=1.L.LP\$9OQ0G!>5.)T#-4#)!*-#-A M0"*. @I66.?E:9Z+"=9Y02H"7E-/7XEM7WOU7C.L
MK\$!L4^82X#!&BWR M@A\$15L#&Y6V>+S02)LI&MY;0GH9B;H9I8SGR8D-*.S4C\$!;TORA& "5\$;4 M!Q-
6!&O7GV@SHTT.T\$!TIX&E:XON5MGHL)KIGEA*<)B4SGP&H1JRL2C5<
MS(2AC"C;^_U=C@.50_D1S=K&XW+VWR^=<=)S5I3RM*Q(CK/^<=THM^WQ-HMX_(VS!^\$
MW:PHNVE9<1F7MWDN)EQFEL;-F0MH1^_?KU'#"K&IOXP+9HP)Z/VXR4!^)M1#JZO.6:79"=994?
I3LL(V+FE_S7SRPS2IGAW;T*GC29KAV+6&DB@<#NA M*
MV4>LVE31MQ(6ODHT>*BSTTITC'5GC"7MWD&C)P38BG*C+2O:X_(VS!6\$IMKE MW&@;LIFJHH@W"
FVO6)9F(I@;"6C_L+OC"N44ZM.JSENBLM1-4;\$5)T985_MZ7%YF^<"/8_)!\$!F2'8&#V-2)O/O)N#5IEAQ?5.SC#2_56?
K\$2+K9U_82O* MB+;LN(I+VSP7\$ZYKES.B;L2J=6VB!>A-4*OC(T6+*[YJ MPI\$.L/J)7ISW00+.U'.M&-
%=ES>YKF8D%VWG#_E752_X0BSJFSB8;MN@F4= M'Z!2\$>HJ4M".M4O
M>D)D'MH\$TDPH;IDT*KJ05IV:L*13I2@=;P@D.O;/!<3"3+"5H785ZU M=OXCUE\$SHO_/Z+D)FSEI@O:9\$Y)T7-
4!+=&O5S>YKF88)Y;MSLRZR;G?0M^S4>(V3XU1.0BK6_@)?-S4S2.54?L43CSDT T8D2LHX5WG%Y
MF^<^IF^!=OYR0!4J=A31YG.0Y005O!7<+%;Y1T8+4GS.5MGL8)&?;BA&S/MBNZXO.US;.&I?
GDAXV=;U.ME.DIM ELI7Q\$;M!Y0HF)^E7K^XZB2YW>2XFO_8OYU2ID#Q5_I_YCIHE3B6>I^@E\$!H;*>2%DY-T
M>-7G+=%NZR?(UXNRKCTK>_R-L!%VJS+L%HW!GOIXZP_!I!S4!9-S-2H!N_7 MY>?X16_8)C'5O1@EZ1#;T-6M'R;
IH;7B7!^Y!(!*!>WJ;D&95N@UV
MET;K\$EM=6S0CMZ&CXXMO@#9;8IT4/4G+;*QMT\$K>QM1%O;1/5L^)!":@M#; MWH9A;V!3DJ=6@;^"
(&6=9#8^*@:M+2WX6-9BTN_<*(R\$UOIB8ML!VW0.MI& M=HOP!O0EIN=EP^TFK=AV.G;Y)E7VL8+ #VWS;?
BHU^+;)ZK9R_7B\$F!@82CR4) 2A.DH0.DQ89EPS\$U3U47.Y!/*(8*26 MY8!YY2?

8W'GY0""05G4H*WT=DKLIZ""MO/"P1.M20A6C6YF(JL :9\$^(C*D M4%J6 ^95GF!SY^4#84!T*&P!D-R-
ZQ)RL8+ #T&RC!Y\$3>5 -!7- !:IDD# /S MHO6!*+50WH42LO2NKPJ\$VSNOP@9\$>+-Q06=4C9:G J0/(1.^CZEJ(0A(0
M*J!L:BX&22Y>1MX7.X146X\$#XTLW4K101L!Y=6K8/GY0! /EH& MHO
61C=Q(0X)V*FF12B3(64)%1&2D+H"F2"/.FPZL!J(F"Q"Z4D65!)>>4L MV-
QY^4#8D%)**SJ"\$7:M7TPY1FS4R/^394 @FP9L0FA|B|=J*2CJSIUD5X>
M4L901L:8Y96J8'.WSP<2OE"TFD39+;#Y!W-C-BHYH54*%1&CD*H-NEA3SJF MZE/F.%AV!91K%""O47C'O2
MD=6?M\$@;#PEK*M+Y?(J8!"Y_!14" M.%%8^9&=0.ME)B5<9 :IT2:%2HC M6B%4_G4#GW2,10!\$*F."
(34J*7"\$1#)51P1"Z X6SGW1Pl:64XV-QY M^4"XD5:W**S^D I6?=-!%#XA%!*#1*?
U\$A30R5\$8D0^P2%.Q_T!5!E(3Q") M>JA.EBOF5>=@<^?E R%#602B! IT\$:ZXL:Z(8LP,0*5Z1D@X0V64,Z1HLMP\$
M*!U6_6&+M:1OH?J9"EB7GD.-G=>/A:I%40"HLL_Y'Y=I/B#|ULXU*?_D@Y
M0V6D,X2*OVP2E%>3@IV=ETR\$)SM9HIA7C8/-G9

(HJ)?JV;*KHNM-JH&UU47!>=CM6EW8W05ZR>>1/.903?PS;*7T=C,./=NOK#;&>?8SYAK^5.M^%
SFVL09Q:>Q>1L#RF:I^%IE AH!^*Y)YMBFM, @&)2A!)W),*3;_ "23!4 MR05"OS@:WJ*QJ#PAD%QH^A5.^J%(+I
=2/XIHT\$04X1I2@T_KG @:4R 5" M-6L*A05!2!"OT.@K>/210"X0@HVQ@<4H(*A1;,@5/.3!<%RXUV,@(8)XX5IH
MMA4!V!SW/"L2B&UM")A>2ZIBT|CK@B"N7X'UJYCXY%|H7J-OK8Y5ANGJM
MN^Y:HMT,RL10V8:#HE8S,S\$@B30V4:CH:QR?T)A8V!HS2B0J"RC/H80 MFQOZ3X/BH=V0BM:F#RR,QB+\$QL:
I^#0P'MHYR(B&D6B\$6!C"3H/CH1U/1RR*MQB/\$QCIX^#1
MKQA\$2G2\$1";&R%CT^Y\$*A2TDTB,1D5T!P:ND""I".(R46 M0W!&C2WR<5A8'O(^YV 56>C<7E*
H^/C0WT<2A@8LN8=GT|(G;KM GN@X-M DXC<^ 28F-?SPS,!"#8B-R1-PIK;.)O(X&Z11KV-N#PMZ\$-HL/ZA6-
K1^@!\$.)QN2T6&-V"Z M:\$X\$)W"O"@Z3)KQ!M(MQ^!7@J\$2L8&Q)DY?%
M@.D6X!+P2F),_8DB;_P33!9A%D,#\$G&"L35Q,2--!AP=7C&><\$3,86RA MDU!0@FD?X_"A68C9BP36Q-)+
(RYCH/INTW-0D33!0:F M)B+QJ>_(K,0T736<5CKD\$1\$S"LBQJAIHJH!07!0V!S*!2D"B!&5! M H;##+@M9' V(NXP
BR#,"R*FF!C+@.)&A!8@8Q-CS1R2(/C&QTF,IV) M1%OCK |G&S,2:0#182SCS4?,<:80UN,5)*Q_Z4D)-
@#1!)WYLFC>P,X_C> M1 B5;C1@!B/W(SD+7?1V061AIF/!PXZ*M*BDR>B(G;\$1!U'89179.9 4IRX"CPUB&AB-
K!G.09<=(4I0!1X=GC"<<6?7 M@!+!<#0<8L!A\$>_!13M05IF@P5)0?G6+6\$+ PY?F!"XR^!H6/3+XZ-NKON
M!>OFXYA+ILX(R%4NM'0&9!YH9D6 N:8.E&(V) TF%QX0T(RK,\$3>+!0;OARG!Q!TUW!5,J'-9\$YH!N^2,RH69YA#P,?
QC/M\$H/YM^MZ=6\$X3\$##L9IVJ"S^??*ION\$
FYXL#PJP&'7S7W\$@4*/F8DR:"OPYN'IG\$Z80LQHPTF5_U\$92OZ80L!LS\$F!TV%:XPU-
MQ*H&^T3844"=I>07!1A<=O_X%Q\$G'V0E!B819"YSG2DRX"CPP2(CMA"/BIZ,L P(LJAM#ZEZ@##ZJ\$ _FHD&?
0R'AY+00VK' X?U#?Z72I(7 6!2! M\$-BP^0&'SP-2.. PQSGBW#Y6WM?=%B&C1Y(=Z(")5N-'(&-7)&!.#)ER=@@
M%80*R40!&T"MW\$37CT@GDR02VNNB87%DJH&JY-X#90P@L#Q)!1!
Z3)MJO.9XP&+!G*AMN88!\$SC!F:POBMDTO:FUM!H)P+(MH34<+LB=A!5'Z*^CONZ,@'BV&1+FLY\$PL,)3C1U
L2PR98TG8F&ILN?V21AHMZ_7NO_NJOYV:/#HJXUW1Y^>_R M!P?_!MC7/X24\$!#!10(-">EG^ 86Y\$0D !A9_9
>&PO=VIR M:W-H965T6) MW- MGAACRS_OO'3XE7_0%F&:Q9G81*3E#W?J!K!2:U^6RH!*!5?(WK*38U(VY2E) M?
I0OG.5M3RIKQ"*VR\$M\$4/QY9=18%)6DHA!_U-#>H:JW4(XMMEB?K.KBH MP3J,=W^#?^L+<1)0<,0!AV@=PTP
MZ@C:!"@#AAT#3#K+-K)7V/2=U#CET=J.W+X;LNYMV!F^Z!W#;Z"!4LB^ MRVGG/J?J3J>=>YWNXYU6_=!??
4BJ3Y@5Y'=39!D:34%ISRH/!850%!RN, M2T=YS-/BW;"(R^ LKP^>XXT>B6\ D&ISUYUY"|"<\$FGWJV_JC!3#Y9+
_" M*/M,2B??RWRZ;2Y#?2)IDJ2%E&PIA|C|,1^U*^+(!_7"7;+(B7V4T+Z17 M%M)?U%6YWU5%OE
5A!)G*!R8L=+MA3\$>^W05&X!J(OKV BD2**J(7DJP**O2M/7RRC50#K?9P-TB+<'HOW&X/MICB\$*X(PH?
=VRX"W5O MNRA!W+WMHG"G>IME0?BD>IM%X=;N;1>%S!JW713N=FV!%7V*?FW,SW!MV/@_M?
>7//L*P=Z4BJ=-8+6/K*>G?_0 5I3!\$ H"\$64B8C80-D: 1\$C9&PAPD:(*\$39&P
M&1+F(F\$>\$C9'PGP0L SCU(/J6WT.Z!8=18.%^1Y&CYM^! I8B1/B! DJ!<@ M79)A&?_?
Q(@RB+!2)%UX\$H>">FFF)^(K1H)Z:9+))J<9-E:8:CU7.)Z#53Y7#41
MJ!15ELY54X%*5DRNQ)F@H:1<2I7<%6I4GYGZJ!HKJ!10!QEW4NDBDZY7K2 M%|@T71D<+^S9D-
4.0U9K!)6^HIN6:%*(52@6SC99CM!BY:\$A:D<1B_%&1% M4:(RE/%2-
X\$:1XNPDV0%^1C"VV:9B'3+C;."W!HU_A2)B%A-E(V!)&R!A M8R3,0<(F2-@4"9LA82X2YNU@^HF?_ \$XUWEOG
I6L!@KG32*5IFMB!H/UJ2W M6M-NO1 7WZE(WH-PFC_E!P0.3)XL;46NQ'C0D)LY P&PD:(F\$C)&R,A#E(MV
0)FRA,RG3,1<@HYDEJG;4E,D*P902@*1+K+^/K.DP<&2JY6LJHRE M"4Z>+RW;2M:86@Q J#\$A81829B-
A0R1LA(2-D3 ""9L@85,D:(;\$N4B8-Q"L MVE236X_-!2I9T:GI4IY(==&S:WF>_<4(HJ%_KE=5MK,1HU(23,0L)L)&R(
MA(V0L#\$2YB!A\$R1LBH3-D# 7"?_P2WK8MW&WJD6R2@UN#OSOD#6LFZCTL&) MRJ2E%BOZNTIB*
!PH>&5H,+.?G+.2++LSPHIDIQ" D4!D!_%J;+M;T43;"
MTBPHS8:2AE#:"\$H:0VD.E#;TJ90V@Q*^3VMYJ! "\$FSH#0;
M2AM":2.H:0RE.5#;!\$J:0FDS*,V%TCPH:OZE^2C:N>?)1^36R=E?R9Y\$!6
MYGSOSL9:2_BP"R)I%I1F0VE**&T\$18VA=-*FT!I4RAM!J6Y4)H7TTYG3@H=
M4YFE4!FRHLV.PIDRCQH7T)WL2Z:M&8&U'!WQ2!5E7!1OKYY>_T!E*Y"
MTFPH;0BEC:"T.93F0&D3*&T!Z6WU3HH1U\$ "42%1%1Hf0VE**&T\$18VA=-*
MFT!I4RAM!J6Y4)H!H8XXZ;4I2WV6"7K2!BJV3*(H2=O5F?%MLI)=0<;LPU7_\$,3WX0JG7-Y2Z"2KS1.90M9_#?
&4%PO:@H!\$M>+NV\$Y%JL M3N4(5-*5R3T8,A&J!E0Z_<<!'#\$5QAA=KK%;JZ>VN">LA" J"NJL<@0 MJ?
BJ^P*5=B5?6F,<\$YEI>R;S_C=QR C6.XU@D:HY@HJ!T0@6L9HC6%@Q_N\$@ M<;T&_ @6J9HCN*D2C6"1ZKT1+
(HCN NU!BM5:FCN DJHC"?B2!0:8V+X@M5-M%T?P,0>6MB?!.GY*W2^(GUM2S+Z0G,
!#PPV^!Q,T'Q8*,V"TFPH;0BEC:"T M,93F0&D3*&T!1L="W2J%-_OGT!@6Y@J!?!0!V39&E! MEJS/TFJ?
IWA1VQ79EMNC+T'FO(*I5E0F@VE#:&T\$90VAM(<*&T!I4VAM!F4 MYD)!I0VA)!W<18YIM!0\$YY) \$VRA-
M*!ZT(90V@M+&H#H!4Y@M"F4 M!H/27'C-@!F4)J!HW0"7=;17;\$WPOS/#>6YFV4S_J?%"!794-H02AM!
M:6.HS8'2)E#:%\$J:06DNE;)SEG.A\$&5P0_*44_9>+&PO=VIR:W-H965T^P5B ES"(>%)_;"&+!MU76^W.
0!1NZQ9%LJ(L1\$).V5KG6X:1GSB%@6X:AJN'B\$3:H>L3=F@1V,1 MD
A/&>!Q&"+V8X@#NNIK4#LLS,AZ(I2"/NAMT1K/L5ALITS.!S%)R&..*\$1
M8'C5U^!@K0=+Y9!8_\$7PGI^.@:+R3.DW-1GI?+\$X6'0!GA^!Q\$"@D M&\$OZ)%+O?2Z8?JDGOA,9Z/"7PT
M:X&'Q6PR?EK,1BUP-'Z.MB/'T<39Y:8#)Z A!+!)"^?P&2SF'OCXX1/X M \$@GCG8TYBCR>4!7,AZ%JB^SO8?
IWN8K>T,3/-(#>@813IVBP"Z)"*S,0!L MAF8MXAQO:X!EM(HF'9%0/>7NUL5!MIEIF8-&RM_-U:"9!VWV;IA;R9^M,T
M0)\$ 4F4P^AZ3K42TU2Q^CF+;"*641\$S" K\$18?A&V!;-!
MAG-.H9T\$6AVHNT!L:CR5>1.M;JPLKO==M*JPWSG2(XN0A.K0A?..>W!LA= MQF\$<((!>5+*98\$16>QE.%E
GR7D0)46Z@7M"K=[A@EE0=59D!*"HM1 M&^XIQ7!S,=Q;2;RM7T^C:%Y3:\$7= MS*-NYA6S,@-
O2M@FT;RFT(K""DMK6%ME_F)B6FBRNH7/-G&VH%LZ\$;1+- M:PJM*.RQ4(?UE?
JOY:Q!5F.Z5D?IFU_V0HSTX)F.6<;K>/UD_Y-B-DZZ8-Q ML*1Q)+F1!Z:HKND@Y3:7VH>G!)7^@ (DS:P'A%;DXB#
*DI&C.EXL!8FE M\$T&W29?HF0!PV2XPEEE M/!_!@.)41_9>&PO=VIR:W-
H965T+!FS#;1)A@5H4C=VM@_#/C#2V28JB2DV>U^_4A9D2V' M%N)!^6*+TMVCYQ!>D4>--HQ_\$RL
B7YD:2!&UDK*XL*V1;R"C(AS5D"NGBP8 MSXA40!ZT1<&!)53EMJNXPSLC-#U;_&:%2IC2*4>BS#+?"WZ"E&W&

M%K>:SS0Y4KJ&_9D5)ES\$^%E.N1G:#DM,\$*TE0C*1I?U"K>:=VW+I^10^I M"EX%T0\$7+T+YK(U=B*+)3
@I2I?&"/Z.*IX,4M%18LVM:UCH;@4DF6U MLV*0T7S13W140NPY8/^(@ULIN*IU&H'KPITRZP*ZYI(AEQMD%
<6RLT?5%I M4WFK;&BNIW\$FN7I*E9^G-DM!4?%&C1-K)/I!=1_0.T1S-5ZP4)\$_\$R):*G'Z%-M'==\$/FV)N\$>(S*
X1YQSAES10WN5Z1W1JKNM!DT<5M=\$K/!(WI2K2N'R
MYOE-ID2%K(!+;\$^#OS!H944E5("56.)8J9D,9""5Y0P8Y-R=@Y'JAF>R@
M(3OH)'NOM@VIXJ(U24LP41N!>*OK!)YW..T&.R5FX)CIA0VIL)/>%SE\$.4F12-%|B>*Y-
\$^M.V%|+L2>PE@)1HT#TAJM2U*,</8&U9!@V,@S_ MWZHT-.2=YT0'V6FP"IRA;TY.
I.QV4J>3U1V3C*,UK&B=BFA1I<+OQ3IZ7GM#>T>:|NR_98IVMB,G M2I\$36EN*74."NSN2XRGZLJ7PHC
{#C/48!8.CK4>>=|X.F8!92PE%|D)K1WZKJ_IX5MF9Z_M35IH;2EV#0IN;PZLC-Z<93_N0.IX?I
M.;#S72IX7%#M03.S_F!Q1_B2Y@*EL%".SGFH\$CV&|V(%E1?..F?%2^NIR M!20!K@W4P5C|GF@3^~EYC)?U!+ P04
" #@GI9%|A2+," #O!@ M&O 'AL+W=O<=\$A;@5?FKD!E MRCNB2-P3? W" S-9NIE&66J!U.)J9ES)60H12K5/Q:/
1N7Z\$P8^7A^&3;K?@ M>3!+S#6;W!>,2^@.1Y"JHMH1'U L!6W!7J\$(@/-&ID4*0!+1ITE)&.\$, MZ8I,M>|A#A6A3%
I=&=.)@DO),GFLFN<@D5-L,X>+ H9&-7\$Z#B1*.*8->)^EZD1M\$ ^LG?/+ J>B%C2 M3
+ #A18ZEQWM(*KCM>HHGI=-V10K?4"6S43_D5"8"7AP;GZZ)A3LO!O7! M4\$L#!!0 (-">ED9GHJ",-P) 9
>&PO=VJR:W-H965TU@XB-:\$=\$J55:=V+8,% M1%B>|QB8?C+C(L)*|7>W\$=B>|EJ2AC<"227 M483%
IQY00NY856MKN'7SA3(&YVO> X34(-QG=-I.V<)201,\$LZ0@%G'ZE8O M_9:Q3QQ^%\$C+G34R2J;9'78 500#@#<#.
>"ZAE@-H^H'X 4_|I:0RJ92D#CY6 MV&L+OD;">&LVLTB*F:"U2,+L4^4Ts^)^QBGO^O:6?QI-1J@|HM%P--=7PH
MHP'J3B:#APDZ0V,L!#9G@TY4)A0>JRMCO?G7P^-=M*YV"8I""+UTOCN0?B M55UTPYE:2#1@.(82O"6R=?*I
W2KHN:6.\$XC/4G(=K0BG"+1#1C";DRD?Q)42E\$0^D0EG4@GJ MW?PL.H4T2KTXBNDEES+&
70LW2PDB!58WI=-/U;SK:B""TGF?Q?9J^K6|K6 MRIBHXP1?LOD5U2 &-!&I.YLJK.1<-I^X3MM>
|L.E:\$ _&.17V3OW'M: 3R9'R0*^)*I|+)K?F(TDUNYCU|3X|NZ:3QER:=>VZPF!,F\$869
MIG3.6_KE\$.DLD6X4CY/=-&ULM9QK;|LV%(- "N\$50P,@3"+|JU M=|GB/-T549B(=QG*=W\$<9-
^O1)3>7TSPY.&%|'^=HJA>F"LM&=N!'Q^VI MK'PV;BLPU@D>9@F*!W%Y+_)QI:C6@CO@S%/PYT6-46?
FWY0_!TV7YKY'.1BF4:2PG6Q MN9C,)F@M;H-=5+Q/|+0C2%6Z:W2** 1?=-K#-!JU>I^\$SN.P@#I/I_&W MIA!
!|W8@|H!#V/?\$-H.H'T'N.V NM33096Z#CPH@L5YEMZCK(HNU:H' M=3'KT:7!.*GF-:(RK^&Y;AB)!?
+M6_!H^M4K=|F/H^LW'R|O+R^>O4"7=|< MO/AP@|037FDK7>10.DMNDZ*(+D+/Y?+/O-#&XZ>/OD%
M/4#A@CYLTET>).O1?%J465:O-5TU&5WM,R(C,L@|04Z38I.C%|E:K%6!6GO MX)\$!>+PBH.*
V#Y#U/D5\$8>XAH26_8=3PW#>?S@!W-#&C%:CYI0:TU"D-. MWJ=1A.IE;X-5N)B4GYVY"+|*B;+GW_"GO.;J5HV
MQ:@E.;62H&2+J2^N!)W89*\$R1VZ"J(@60E3Z?82K):H/D2_+HCC\$^=|^O6X
M)H8HYLVQ&L7!=\$:90>S#&#1H&=9\$?X;U)^VZUU6V2XV FU%|J9KD_.JGG?D MZ9?FCYV"=MTX8P;X8I;D&|OKI
M>GYP/>_M.HRW09B5Z&24'C7S M'-9>3X_!5B"&X;):3C-(-+J)Z:#VMEQC!9FWICT9R6*(M6YU^J&
|U*/V(X(8HY8A034AXPS"1I482.*XZOMNVXPAS*78;L!LOHI=9+I W M. Q!0_@ZSAWYE.FS:(AS)M1:1H?_NPY#
|<^Q@!:(ZT+5/MH#).S.6+L2 M^#!;?#_&G/M=,FT>G4(-*U>/>KTZB62I4@VSV_#_H/OOZ3,-I%)B>PRM#O
M;#MJW)::6D&)C@1:1R!BE2BMJG%::FHY)5\$2\$+56"W-QNXM0%-X:OQ_!IC/T
M7029J5NYA\$<KM(C@""1H&A@4%26;3#MY+UVC"7JL9MJ;D5E.A)7/O+UA(N M-N6TJ<9MJ.GEE"A+8)3M6K;P;
RM6W#HX#)94E/+)&&9P+#+)DW.EFF!%86Y M3):@MJF<335N2TVMG_1NXMM?KY90N2FG335N2TTMA1X F-
|KTY#HW",KVV" M)|T\$#V-+1LOW<8R Z:FNVT.XG-9(VU2"/87!OKNW0/5>:MMF=P@'
M0I3<)5)3N!O;NZ70Z!R_.77;/8^01S::QL2>JE,+<.:2GN+R-!H\$=7IYYMP:JPQ @L-
WL!@E0QMJE'E&E1(>)M!0ZWBHE4U M;DM-+:2\$10KW9W0Q#35<9!=86U5Z%9TWKZ4 BEJ="1JM7!."AQY=5-
6Y+32VN"GJY*YX=O13(|BQVIL=P0P:4'U!MXDQ1_9O">"T;G6A3&&N6Z!@P8G-M:X9%W6?
T=RT@O4HTPHV1)U>P1(1 M6*CYUBG(|J5%15X!4U")J/3@9F_ M24O'KZG
4>.,A*C!&GF1%KZ,OK*S;T!T&6&;P@69UBZPM-.6\$C|I^I^O MJZSNE!6JQFVJ>640.O!O-
NU;N!1&@VP\$_.E!EJGWIZ=\$>.6&1WJ9U-2B2N M0'A_XXK#JX>
HUS6!POIO7Z%G_/I/5"DS/Z6+*^#K#POS%\$D;DM)YYE?D"V MO|O)_DF1:NOI?GO.BR*-ZX<,\$:Q%5@64?H-T^+A2?
4&AWO-+X'4\$L#!!0 M (-">EEU Y\$*P, &8, 9>&PO=VJR:W-H965T+*@M 8J3HRON))|P.N3RANL,4+M\$4!>?
TD8J96KD\$.\$8)PR0!%"U&REB_18R M/|_XB=&.:8R!K&1.R^N<3(1H1LF\$4(1+AV@.*S0%8HB:232^%-Z*M624K@Y
M?G>_R6L7ML\$!#T=*7P\$!6L LXDID_1V5!5C2SR<1RW_!NHS5%_IG MC):X%
(L.8IP41_A6!>)G=W8'SO@'RIT&N7>X MW*C+54&W0FQ4B(W*Y #IF#'\$&S;B#_)IM=X
MSC@5C1+O)F.%*KWF5>3KX8*ET\$CMHV W42A4 MJB8%0SX3-OJMU!L=2Z,BL1L&J*0C!#A-
%P="H.E.%L46JVT="168V"75&P MJU'H-U&P=RD8!C.%5NMC*71D5J!@512!8%AV9U5@,*A:#=A:\$0{D}<^SC
M%'(4B"ZEVHSA1D_3A&JPLYWHMM7?WDIVHPS-,1ZE-<0):8F08HJE,WFCCK9 M@?^=
(D3!B*T\$#KMW!\$&M.AJBPDG;=|GS0D776,^#6'*(R0%Q?,\$+?)DU MK#XMW/102P,\$% @X)Z69\$SH2OH @.@@
|D_!X;"/W;W)K&ULK59=;|HP%/TK5UDUM5)ITO"QMH-(= 6B;6(P/90 MI<&\$"UA-
XLQV@/HIV4Z(8\$N|=NH+L9U|GLI-!>FO6!2.P0)6SC!\$=:R5E M>F7;(EOA3.092S%1.Q;QT2J*5-;
(N5(Y@841!K."TD)C2QO+99&W&OS3(9 MT01"\$06QX0_7V/\$-AWKW-HMC.ER)?6"1.53LL0_Y30=
<36S2Y8YC3\$1E"7 M<=&Q_&K;DO'FX#0%#B;PPZDQEC3WHRF'4R(P*|+I.YW+5L2XLF..")\$S>I/=S4
MIEKB!T%_ \$H!_WX/AP!+>#>303^&MP3SHGV'XY!F-Q(E:G08!_#XZ@2.@ M'4Q6+!DF8NV+95.O9L=%IJN9|
MG;>0XJZM.D23-ZG8!HQA:UJ4#PA4Y'YH\$DE4O M2V+N\$%)24)(A@Q04US/O+W4G?
Z+|\$H)UEL%*E2Z=P_Y.@5!)TWF?+&:%.584!-*3Z5%ULJ/A.&UIO9D)153KV!CJH2QI9I'E^S/55ZT*@KIN.X?
Y:Z(NKCXJHSVWLFN;|50A"JH(2,A<(Y M9U!4<|OJGPB66H.^QF3ZNHPPY6ZW)'K/5^P9C<3?3I4?Y=|X#4\$L#!!0
M (-">EFFFJ;@+0, #P+ 9>&PO=VJR:W-H965T>FU&W1Y)>(-C*.)6\$(Z>LU
M"LB^K^C^VX4YWFRYO""Z01AND(2X4SRC8J06+CX.4<0PB0!%ZIXRT*^&>BI(M9_S_!SH&LB3D60XF?
E_1)!\$*T(I+"R@..S1\$02"=|>?W%0IGBF%A^=O MJC=I>|!%F"1D.DN G!OFVK|@*!\$):&?D_T=R@-UI-^*!|S!|?
MAKJ_5<(X M"7.O(AQE!WA2!X0!P*!_8' R'7&9P5F+C#3H!E9&FL\$.71!E.P!E;.%FSQ)
MUR95B0X0XDMOH<2KN8!C!N-L!|L)@^W8#H>>&PG!S>+5J-ZTG,1AXWGA M@<#"#PG@^O)=+*8C#W0
E.D5@|<0YY0S%_!0AQB_V(6X!>2-P?G8!S@). MP&)+N\$>@8CG_54+FG(E!55#G;=@1D?@'DHO@2FI@T8FM&ND
|+S??RU6Q1.4Z M&<4Z&:F?^8%?FIB!7X.EXU3!WY7)I36+M&:=NRL6K5,5%-U4I7A0.Q*UUO_!V=X^ M!6Y5@6.
<87.18)?!ZX;@5@%NG0*WJ!"M M8W#-*|XK75#|&X!WCT%|E2!|=X_#;NME!KK1N"VP6X70N^V")1L-<*O?4)?J?
@=^KY"8;|*VJ<=16B9NNV4 M0_H6F" M@|Y_!1.B9:10HZC3;XO_89+ '&".4759UX^*A&H!OF;537-MC6MF)8QJP>M
MC>PKIR=X(@)E+70:9==84"S5BT;(^VM"^-M M-E!%P^S^!5!+ P04 " #@GI9>XN-9ID#=#&O 'AL+W=OD-
)B!OFF?2NS<I V0^&P5B IRS- M>=_:"+&JM6V^W_.1NZO;FLZ(L0T(NV=KF6X91HD9;9:KL0=NP,D=P:|/3> M
QOTZ\$ZD),AMT!6#QN'Y45*3H.D1(H\$&T/O-@EJRJOM=3(V6!DFNWGLLF+Q+)\$X,IAF
ML^%|<O43N)L.XPF833HGK?N!8>Y6(8QY Y#(9?I W'8ZF=IY=|*#%KC# MLMI+3+G@X"K"
I&47!OIQS@5^&^OP7M <)|MI'9JN?9RS*K49&5 M>R\$KOP5?."XV'\$SR!">O"6PIL=+I'G6.W\$;&&&10@<_
!>ZOB&A=OAG@\$> MO1WN-JCOJK?F:3!O I^N/P?_#A=<.'ETOIM*7%#X9@HU3V!Y%BUQWY(#@V.V
MQI:@KW=-!_YM*L^?)@O^\$-FKTOE5Z?PFIL\$W/OEPTD)S.1D PGA2!K+!6!(- M8%,="FY0!ZDQNA_
&H\$!9Z!ZV0.WM2GO!_VEG6T:2+X& MJ3!H_K_7#UCQ/BUJ13_!%V@D2_\$67%X'0@2I&PZ_^FIK'D'HY;O<24I3(
M)!L%|50%|33F64"9:~J7+.0WVB!&T2"9#\$LYWDV;"LI.229!_2R_9H6!PGQ'1>40G@.;TPRK!L/EU

MH!9%Y4F^DFQO|*SH8<#I:S-T7Y,*PL\$6YG<"LP8\$OA@(VJIA3@=*3%+2MG+I4^5XK0:-V1+LQ9W@Z#6-F-35?*KUI09HGSH=FO:I/!/?E&&VUOZ3_TY M**Q%M5MYW*%V=K7ID?^*^VH^!T!3&^0MB:Y)S*7LE*>-%(-%BA14BN-"/: #ZCV#P"U!+ P04 "#@G199AJ/O # M #/S &0 ^AL+W=QJKN!W-"Q!@"Y%86%2D;F^U<#U5IWXPR0#1)C&US7+HSMV((C#F#B?I M3SS&://:W9?Q5K D^9XFF>A;*RG7H8MPA6D5-RQ-63X9L%X2B5V^=(6M:PXTTD918GN:XILC3,KZ:EGSSSHL8U,X@R>;1&:-*7! 0\$2MNU;KK5-1!(O M5U(IL(>FBYA"O++^IECSRY0HCB%3.0L(OP6?6O@W@ =MC+0(-Z(82L.VD1) MF3/VJCJ3J&YBA\$D\$H%0?G#8:0) H)>?R/I4*G\KPL+U"VOQ*&9.10Q9 MC6.Y^IO=2P2P8)N\$QG"MK_ "3E!+X84L\$?J;="C^8N\$&R%9NC-&FFC!Y&6 J;)5 M8QZ&:).A^C5@5F60R>2=Q)G8<(C()V.)F.RP8GGN&HSW/AP"Y"\$+U1IT%G@M!S\|^U0OI%@3? FM0G\+*!^&^Q@)@B M?..JUJ+V2_F&C&1TH3!^923)RHW@;OY-M@+B3^G;=R>?O77-Y7-CL*1;L(M1=LXO@/OM*H\$MDJFJ.\$ZS=,9J+7Y-XIN^KN'=N^N^XZWBGY(WP-2I)^1_9&W\$KR5SS(P)KP#+UH4\$7LG?N!S? B^<7ZUDTN.83.I@O29_*HW35.UZ MCG^JF8/=16418\KK@)^9IGM024@S*5-7@.,6!3=CCG-7E4!7Z<^V)R+Q4(M9O)U@U.6"*ZY1OBZ8@D(F1IG:J48(A/3.OA78LN2P@W/^I@G"O6D)<"^TX M'&41X9JKB'(%1*85T#Y3IYXNZ*N6%2;IE3\$%OM0W:4%T N>WQ^)^I<5L?Z#NJ M70I/K_I/E"QRTD""S1UIMHHAN>WY\PCV5I?0.=,XG56-U=, >75-'R_8\$SN M.I!1H&+102P,\$% @X)Z6;)^?SMK!Q< ID IX; "JW;W)K M&ULM5A=, ^X%/TK5G:TFI")DIFI (2E.FT4J=4 MTEY6.V#(1> (FL2;6!6VA\ =D@34HP'5IX^E#CO/3!^OC9;F+=V0M? @CT-M(XE3WG660JRN792/EI 0? D57D.HG<H2(FB23+5R^8D#"+ "B)7= S&FY^HM3I M=,)J3ZS7H6L11RD\ <3724+8OP.(Z;;K8.?UOCA:+(6ZX?8Z*!*"8@OJR^.;RS_VB;1_4<=%MS09,16#)(HG32W2WD\$!7@&M^OP!P#1U MC@.#LIES=PR64,B2* #Z18QU5NBJ8MLK)HJ29XJ).I- /QDG>LIT?CY MIOGC^#J/P!P^CQTZXU& (W^HV_WCY\FZ!)EIO)I PL04.8"O1^"()\$;?I@ MGWV9#-I=Q\ZKI!T%*@IRX<>I(GVCPT-JRL4>!? (I_R.)OSFI/"@&N!*22AF MPBIFPL_P@F-X2N-EJ?^O_I0+)M/L^YVT'59-CZ7VWC5?D1ET^FY.+-.+T_M_|-IR^=4\$M@%=E!(3LPH>>RA9(HI4P&1^F"ZQ3O8.H9C#H<-KV@V?2ROXZ\ MV9=SV!;S16J-8*JC4CU67Z\ M56!2.M9T#7"CAO%1SO6"<I^O3;LTA\$P!&G<8C6:0@.D04#D(>AX\$A0>1JN MUFRVE&(N9%-JU^FFU\A!+4H*!47!O&+GW.9?OD:<8P@6\$B'DS\J8R%31-M.S2"G;LE+(%5=# <+W4V+)^T3IFQ+8!79K4)VR^;V:AVD&PX::=UY<-C3SP!\$ M? 7ZV")M(^&7\$3R12YSIY9\$#"TE!IT3(THYZZ0); "8.R5;VO/8FKF8):4 MVT*2M!S*MBXVMD;XZM<1YV#1JVMR4==7I//P)7T(K#O;:U-200? M.IRETO&))X\$5S: M\$1S8S""CN3E,NB6TJO32WF"SO_E%AA^%.S5/*T#T_1MMI>SE66I:'!9D2T/#T:M_";7\$C7AGKY\$EM*KZTA+AALWT MQ^E?"CG.?O8=^U3(NYI^K8!+X/-=L:8I^J@O7L8:-D;8<I>,TMHU4DH'1)N MVTQ7JTI)%EKU: IZT2K1CYR>KCE.Q9_6I>EJ^O+ 2BHMD&^Y0+J^Z9%8RH_+MVRB55B&2^N(^E69\$K%6I3* <.-S950Q+;-7)V2O? 6*W?V"W@_I/Y>>R;=4 MP_ \$UIE?R'.OYXKR=VK4*KR!&?""I^SHQA+N&JZ:DQ'85UUU#T%56MQ2 M(6B272Z!2&NL.LCGED^XJ:PJP4 M_@H_9>&P0=VJR.W-H965T;D!\$U&N300?#1(-F*.(C9^T?I-HI_N!G%B:IH>5: M;V^.@15;.9&-8H?7I\$)\$UW+UP>V:7*(HA8G-9)C#A;#JY/ILTM!64=IA9_ M!6R7KQ&6919DGS/!NX70A)^+0\$44FXA9:L*6_#<4XV7UA1;1IC=PC3_BW;IMEUB-MH? DV%4E4=)8.HB#> =%A-OT&E-1UPT0&?VH\$44@>=,LCW7G"W\TX.D.M;RU5.M>Y'.3IY9I@CBIC!/Y=E JA.CR9?G!7I^L?X\$7U\ND/(ST^?IT>? MGL?CYV_W3Y\GZ HI)/\$*31F/T!V;"73NC@D_"/WM37R1UZI^OI@2VDFTS3 MGAWY1R4\$X^+B<"YJG1RX/=QZG@ M6_DI%>CO!ID W0L6I?_HPNW5J%XMN_ENTHT_9T- +WETIXZ_&OWVB^LYO^NB MMB1V%)R4P0ED/IR^2E#4GC).&<+E++YE@YSI_M.I!2?#R.=T/# (+BWM4M#N9#M+^)*((2&I+MA.7JNMG)0(*)9K7K)\$09IN_7C.MT#Q)A3;"7M\=-W^J0:0=>PTZ^/T"DC=,(SV+-KE/74ELGM*!I(0:S2)MVNU47/S?9I6%A^M=>J5+#W3Y<*(KS(Z:(1#J!L:ICKDEJCW=)H%S1Z%Z3S M9!MGGX>0R15=ZD)KG.5J"JQ:LUW2G,I<%EYJ\$5Q-V4Z3C6GV7*C\JEKPH>+1.W@>OBER6.IJ?>.% 4;NG8=50)=DV/6I)PUSHG9N>@<%BYU;\$=12.XZN^K7;16R7;RGOV^;7C\H\$7+#+>G@Q4A*\$I"1\$!2\$ M@V< "LW=7I/P%=W("5K"P69.@)6;.E><@ (VY%05@>\$/@I^W&5G<\$VE(I#J^(<.;JG4A_U;R7 (S5_-MH@B_NJWB#VVII? A+P\$15\$\$\$-4*\$%G^H&2)@Y;.%410(T1H!8>:(0)6;NK\ MX_=(T1H!8>:(0)6;NI<000U0H06?Z@9(F#EILX51% 8(NKPAU;QH>+1\$MQ-M%3=0 S> ^\$/-SP3 ^DWJ^T"@, ""IN>^7OT^2J(4Q2R MI9IWKK02"M_1K< \$,DF? Q)ME@B11/G+-2.7C&<-Y/EEDHBW@^SAMO)AQM%_M4\$!#;!0 (-">EF@EJ?@^0< "@Y_9>&P0=VJR.W-H965T^DSIPTKJ\HW)28X?R(S(+_D=5W?= M#4L4YORC+\$R? *T<^9-C^JAKE"6^!62M=BZ1KHK<1;^ZINK^+3C:8M(0A92 M0YV^UT@N2)H)&7GS5H9I\FKKA\ 8)^679>=6.;1E@R6!TEJJO3SJB#8K+\$ M12*G;/T+J3O4UW@+EHCR+UK79;T.6A1"LK2NK"QC:5;IXJ>:B*TO>\$K%8*Z M0K!3(0A>J1#6% <*W5NC5%7HE.U572AXB+/-DA+UXKJTOM,7)9EE;=5IFNEQ MGTFN_DM5/3F9_7(I0?IP_VEZCWJYN<9^H^L^P! MW1>HHC.);K!G&;7NA=1"2FB7B?D1=)%8\$X%HAKYD5(HC!5!=WZ!8(7-6 MBY.N5!;K=KN+VKKSRKK@>O) %VS3*X\$^I3%)&8!NJJKF X&+ TI#YR(Y? MH!10H\$7I-"7683>_?@>W1%.6;S=A^JGP>*+M^..+@_- :88)F&*OIX6:X MPQ(W?6W"+ZK3\$A>*.>5Z/?J@ "ZDB05_VL:G@JMUXRF8)"D>.%>VHH".(M?R2=R7I^I?>? YN8@P2+@,L%GL;?GLN\,D=9PM"8H&6G*4H4<I0Q6KGF#.N MD&CVT/BJ5YC\{E.X!>)=I)W";HNR6B_1(JP^NFE-6=j8I?6=W9H4R/*89 MEB16.7.N7HQ?D7\$;C7OL"6B0A0X6Q"t8\$(V=JW""VR9Y8\XW"G>_TIX_UQ M?^SO=- %IZSIV SW J;CM;L_!9K!D=X3L7V)+3%3S+&BAT7QXWT M@H(4+0("LUFT>@OP? KODY=TH*2+0("LVFTF@8WRUB/BV7I-Q#0G1I/FID ML4(VY/W<+0I=[M;W/(82-Y2-IY8VG\^X^*MAMH-9V-N/9;!" PK-IL9(M# =^Y\J^ID&Z\ AIFAJY<\$.G^HFF#?N&KFKMB;L\$*+"-ZK"=1N^S8HYQ\IE MW(K)4E&FK_)R)ZV1/#=FW\ \$=J-2 OK.Y.V+#+=ZN>Y(OCF;E)CTZB_10R^2 MN&^HS90**2LN0-\$B*#1I>I>HE_ #G5(#4)\$!BA9IH=E4&I\$1.%?>DW.LJ\$!5 M/@FQ##UB3O\$(.1.K#6>HLSJO)^ F!GF^ "W79KI@ZA(0^C(8+O: BR4)HA M1K>/A&"/.W\UN+Z?OM_Y_E<7D^KWGNOMKZM&MB#5Q04H6@2%9K-JM\$HP M@'5BT!P**%H\$A693;1-X-8D5R^I5VR)DRJF;48EW/5D+/6E12(M [FM4I M\=J*GHU^7U>MV9E^AIR_VZC6E-X^+43&+43N)7)39";=<\$XD*N&*=>ZJ M8P)N5O76H7KR9G)#>2&_AZYH("LTFUBAP"V#+D+EFGJRBt<05+Z 6=9 MH4)HI2@%DBLLS=Y.K3R%GI@6=;#8CI%\$VA.*EV!^5;?<2CD?9Q ^VIG(M)"@T^PB(D4BA.Y\$S)3%)|+85N.B0%'WBOAOY!\$T8P.*%D&AV7P; MM14&L(>80.42*%H\$A693N74/?!U"#44&C44 MNM70VYW7V\&-/(FOD!18N@T.R1,1HLL.& U#A!8H60:'95!KA%;J31.W# MP: IE18.=U-HG9;LW0(314:316Z-56+5&-M./I+>I^)=<;CS8X3%R6_9/ M>VZD4.B600_(*@PKO\$338O&3)S:SM8^*#JHH_#L.3***AS#AD/07!(H6@2% M9I_R-D*FYQ9*+1R1IK(=V-1 I#NANL"TI4@/V4;W\!TS\ 8)G7;T;U!\$6+ MH-IL_HT.ZLJH\ZH#@)%BZ#0;"J- #NJY="G/PN\Y\$2N6*Q\O94BGS(A36 M&>%B1?OG-BN&JA.*NRF-/TVM&8.5 JUMSXA2PE_#_%YCBQDOQ7U=MGFX^ MISLK/W+!>7IN^XRJC_8.3/4-X37F#S03***%+!>D=#15:EU>? Y54WDN7EAVIS M)B5+RIN56H@2K@NH_R!9DR!WNH^QY&3OP%02P,\$% @X)Z63>2(5I" M!_?Q_ID IX;"IW;W)K&ULK5CQ;Z,V%/Y7 M+;6ND6P!"2=\$FD-C!M:M.NNUUPW3=-^<((34 \$SVR1W^&O/I0&2FBB\? LU_F^X)?6(1QAQ\39.,S8R(A_S*-DZPBEB_Y+C3#S9\$)HB+FH MUF0YQ2A4H#0QH65Y9HKBS)A/U=@IG4I)P9.XP<4L")-\$?UV@O.RGOQFV\3SP M\$&IC+@2.^31'6IS\$_#&_I^+K%G".49BTD&_LC&OI*K"A\B+V.V9P?7 M0\$YE1S8RQ_4*1047""C^ZXF-

J1.Y(P10WVI:TGC-<%XR2MP*"M.[*7 2U\$N(8'M'+ "P#:/0)P*H!S*L"M.ZI@&\$%4%.WRIDKX7S\$T7Q*
MR1Y0.2W8Y(527Z&7G\$F%J24.\$T%G@^7WIVM/CCPZ>/?O"P.4\$GQ100P-M+GS.49RP2.
K>=%SZX.+)=7@/X@S^).8.YKOSPEW&J)PD/PK/<6M*MB*!&AQ.MSI@/OJ.MB.P!P M>:0>G.#=R+;&A4H.VFAU<#;!L
MB=D.X;EB:B)KB.G58GJH8CY@E.AX9JDY^C+9DK;""AK/I<68)UD MODZR0!-9(P7C.@5CG7^)^8YT9T4GFZR0+
J\$U.C*!S+HKJZJC-14(C0^J1 M>G@J*JRHYY^4FTE""?8#D.Q:APW9:AWQ.ZN8M.%UM3:/@B-SC("J
M(O(8F!712B@LBKZ./0/6V>+ O#.7MXZV0)=;&5JS(-&0XKI5G5XF#A!%ADQ
MWJSKTJ+=*UZ)ZWQ&_MJ4?:"7FC*UM0=HMLX8R#!&T#I#4.BB\$S+;DIYPTFN MVADKPCE)U66\$D=A8TD
HWQ#^GY^D@/KG-O.4\$!#10 (-">EDR2A+6 M\$ 0 *D1 9>&PO=VIR:W-H965T!0MCR!PU/\$"&
M'M4U*5"D51&>1.R*J'N4B+8#RL^J9J)1+DZ4%3A7H99X+M3G%3*Y' 0L> M.JH3^<+8CG+1.4<9VB^E%-%3V&-
DJ0Y% CJ5!2B!043=G+*N36H10R6XEJW MVF!#N9'RSY<)*.@LHPPPIA8"\$% *SS#+1+-(Q./%C2H?5K#=#OL!-:KF
M1F@/D1G7-#&+43 ((.%L+#+=<)Z.S8*(%YJ(.M.3' (MT+!B_MM(EH&-/@1!XUJ! (1.D<5RW-
AQ'BHYJ4!4UHME&%6ED3N;2PLS(S MBMZF9&2&LJ79J V=7E!..GV>3SQ=4G^
"3)SEMSD0&%X6>9O!W7.T(LWT M'NO 6L/EFF74K8>A(2(6+HRW3D^=4 Z(4.A4A9FH>%CD6#R3X"0(JC#X JA
MG'(OX@S+?>A%/P'/^ %!F9W#JLX>Z(50J#WP03I+O0J^!QB!?!I@9S^!.YG3 MDM N)1.E1#%*E.#-
QMHCYN*3=4160N5P.^_\$B1<&.SU^UT)<_X/NOW;I7FB
M2Q'C***UIU&M.!A _QWK1SIZHCNHHHSOPH8^GJ%*9@%D(J* T<6E8H39=//U(M JB@4+Z,!:<#KU(G/R/C.W"9C-
L9QWO:1BB(6>&=H98SHOT3QI-9D6-!CA M+ICI(NI<.E=\$=KI:C?
O!O6&XZB#.KXGV042_5NN>O(L5*MK'B)#=#-B#J7+ M*RT@6!8MGOJOV'8I@BJ!>UWL_3Q890EJR-W*X@P2L?%-
Q5\$=X9\$7^9!0*6Q MC;&E2YN7H07EN^@YC=XY4Y>/(HCNOHCEJMDN3A8UJA\$JHR9HQ9VG M5.)&JDXI**J!
(.L17L62MD2^"5 ^1./S5N00)*+>/^%@UHLFVJ5958> M(D:7VNZGPEM(VNTCQV)=VUX-?E
39"ROQ*^JS!\$/COVDD4WFURM7\$)J MO10W<*<RD)Q.7E8YK1"ZPIL>[2Q=QI@M7^>CWQ)TUBWGK%\$YI>
J_U8M4;@D M1<^7>2>'MJ ^UH@?>V_U8V!A?ZS1!/_\$ (H-W28APO5FVIZI8J).!ZU.J@YJ MT*J'/^PNR)X(W;
<+W;=%2'N'ZL(/P+\$!8;M>/OK7;+1=2-VK'GU"J9U3\$ M%JH=\$?Q?J1"V;L!YJGGUC4#3R7Q9&>1KGOKIQ
3= _MNAKN(&)= "S5;7S.1 M)= -H_XCV4^6^"J@ (QJ+GXC#=#W!J^8"18+*#1#WMU*:AP?KH/XZ, X:4\$!# M!10 (-
">EE45FL"J0. "81 9>&PO=VIR:W-H965TQRIS9K2CI#=#? PCTE,0!VMKC(KP^"-+22\$ MZS2#5+Y94I80(9ML9?";
0ESIROV+-TC81\$J389Y7T!/#*B&Q%*3PPQ#=#) M0MB_-
Q#3W5\$C*VG/'CVBU*JK#F(PRLH(9B'^R!R;1H421@FD/!(8K<J?X M*L"/.C^C?
JW)2S)SPE%*XUJ1*9CS==0"\$NRB<4/NO!2D(#A;>@.<J T:ZP M=6T+39IKX-3.N12&P65 M7(> "#(9;I#3%E+
/60BYE!2_I1JN9)IA!&TD_9GIO)1^1/IVX/#"\$C4#C&HASMIAC-M.C\$:MM
M3<6:HRJ!.\$Q@ "%#K^*WGN_L3H19Y#IR#8 (LNTG): IOW=[1;W MH+!HF!C5!-AYWCV";R!33('ANBR%+Y-
X0+!4=0Q!05S!@"QIH!SBP+6B3 M=V^P.WYN4^>28.&%P(Z4 0'C08Q)C+>7(QB9@^<8IED9?1%Q*S)N)YQ'
MXC1Z@8Q:&/V3Y?N>[=3(M-E90)^T.VPZ8SIS^KR*L=?6":U)42*-&4(GK*(MO8#>6;BHHZ.T.;!M_&?H.BY?
BN9!4:J)JU
M!?:@J@S1A64@PI!+*OO""13FF;EEU_BUVMJ<J!JU_9WSG!M7H+BS2CN==WJJ8;>H8>G.L*Y&FQW6L5-7
MX^H*2^<J,2OKR!B:BG-\$!C %".&HTS5J.DZ J!<*8QQ<(J@J_PBSM&" M.E)1W.6JWNJR?YU?<6OJ-
^HC0'XQW<.47Q!N"9.G+\$EE5 M.K^H04-4B 9>&PO=VIR:W-H965TYP+G^Y3^S#;\$./
21TEV.=HPMCT;C/EAL1!9J!DO!UBF- M!9/Z=.XVU(2KJD.!HCTW3<<1 FH^EY<6U.I^?
IGD5A0N849+LX#NA_5R1* MJQR(*P^<V<K-OC;(*8Y)D89H-2M87HTMXYEMF
MGE!\$/ (1DGQT<@YS*8YK^S\$^<K2Y&9MXC\$!\$ERR\$ _N^9S\$@4Y4B!_!6H*.Z MS3SOV/@5_6M!GI-Y##(R2Z,?
X8IM+D;>""S(C.MA\$/!NZ_YM4A.P<;YE&6?57 ML M80QJ!Y2YC:5PE!Q!\$85+^#UXJ(0X2H/-&JH2D)B
WTBPJ@2K:P*N\$G"A M3\$FET;\$/6# J!D>T#R:H^4'A9A*-J5=D>>J.JB.!UFK!-!KXD*DJ XQYVVL&Z)?!%=(B+LC6
)Y"2-3846' M9MW3+46ZWT=;MA8J!VP"CSK#R;72Q(*\$C7X#X)F5+@\$@"K?)UXBS;DMR M,>(+04;H.QE-
@.N:2*G&+!/!FL)AVOAL Y16HU30K1E+&A68?2"3R2 MIS!)^&&NYY:0.%V!#V%2#=#Z*G'+1HRB7S-
?)Y.K@EM?FN?#V63PI!++>RU MPWQOMEWL*8M>"V%I!_D!PL@O"=L2\$^A!""V!L"+,LK\$8YLMACCGQL&F;=6"+
MC%.3<;1D'DC6@8LCM?X9>9YK88&.*@Y-/2V&C!U/VN35C5N8!VIK\$N:D M4PK(RS:DO^;ORKR@Y3DB?478A-
!S@;RV>SW>S5YI^C)3))5JVL2101JAS7 M%)20PU2SW==VMJ<4DUJ*B79#^%\$X%WIO+Y!)Y4X.? U""AZ":\$=P\$
QRU4* M3G<188\$!P<";ZD)S<:OF(M\$ZLTB@*Y9?P.8<;U6#IN\$HL@U/7\$%588YA M(V&LZ:Q?
5YX#.P@HQH=Z5<&TSH@9IN&(VZ9JC@N@"/NF?H.IA4-0* @KCM- M1_Y(YH5- R&10R+<@WLB/RU->O+O_&?
4.O2WMYW.JIA*=1 HZ(JCBH&Q MJ.8I"5L3^4WE7*&U%";T.2.)67D..5RXN!WE>8QEQ"O:N<+^15U9!V
M=AJ9U T2BTFM2-A87>TL!)#CK-0;\$LT?JVM7E.H=X/#U3?0=G!0MOV M3-\$C*(FCN--
Q%EX"i<.&YL_I3ZY8XT'99!K(XALD;B; *A+7(^A1V&C1^&
M6H/8L12L0%I%3E&*BISE.%/D>PK#BAK#BO2&M4A6\$&VV&/L"?7M3!\$FDM=W MKB_YOHXBO1U!>R%8X;?
F.T;8\$=V9*DZQ+OCZ_O;5HW&G")VD&D0#F_P!6'5H&#TI!&GB\$*&+>XP^M!W5.Z!Y=#U9X!7K8-K#X/ #)STJEQ?
<4AA4UAA7I M'H^LQ2LT-L# 4LC2GDOI&2\$*?PGJCOGNAXHFW"JR::DUFUT"B+U&%26N(
MK^JW7UT.^XGTIO.NH\$^\$R:1+WRYP!C!T-#HOE#H:7%.'PMTCH!5>HD\$?
MZ@Z*Y@^%UGYKVKAD2^2.U9">I2C7YI*AFIR\$'K!NJ-Z.#VNCQP?O^F/Y
MF^!W8\$ENDM8^>*OEL_FW%9?)\$@7+^"9W!YA44#4W!P<0/URS3_P%02P,\$ M% @ X)Z6:K)UPX" P%P@!D
!X;JW)W)K&ULK59K;JHP/TK5H.V5J(-28"B#B+QZ+1J:HL*W3Y.^V"2"XF.V)EM
M7OOUNW9"!C14G=00^7A3TGC7=-1?/.)09).F3/L2*GLVK9E\$%*Y27/ M@.*G(N4*AR*A2TS
30TH#2QW4.C:W)!;N9S _R2 M*\$[N]>3=LI"G0.Y&H&B)J.R%GMG-1(S.@TXDM)62B!ML*4+=\$=%-L/
M!NW=\$JL!+KGC3\$62W+ 0PD."&I64@MR=H(C!N.\$LDOB->K\$;;C-BH2&X=I M%?#1V^N^VJH!O-XAL!Q1=1
1<#!/@A&=,MWC=%^D)0M@#3 JF2227PIORJ
M!CIG:E9SZX)R+3:0. "BB%IK.#R/WYPVHW/5.Z)IGHC<@./&V6GC9?8>G M=\$.@..%13B#-
\$KX%(^O)WK;@^6)FW.8CCZ554E.=8*/I@'4NX L6_!UV%R* M*M?SW5MF=UUU5H3N<@SM-
IWL RK(ZQP&C5X&N4!*"8.U+=!;W7UJ?>DU+T M?TN5-<)PI* WJE#*VM.9763>MUZ@1K JFY=NV7LE,P6Q,\$^/1
N63.7%HPM7I/>^>I!P+M!2)ZAI-F3>4;&(F20)S)&R<7F%8G&E.^XPC)ONA&W"!T!J/M.5>
I@=Z@ _"@_P502P,\$% @ X)Z6;)E*\$Y"0 3CL!D!X;JW M;W)K&ULM9MM;JLX\$>_ "N".Z1 \$XM/>N@E!A*K
MW2UPW19-NW? X5XH-AWK*DM>B4Z: ^_1'R8HD2/.91JL8WMX6C^(W+X(RE= M/A;ECVHIA\$0_5UE>78V64J?
CYX!729J)I?>U_*R66QD5F:BR!EJC:K55(^W8BL>+P:X=\$%U_3
M^Z6LOQA/+M2)O:@5!00Z2ZD^C7=>YNE*Y%5:Y*^4BZO1-7X7!H!NT%CI D8K'
M:N!O5\$N!X*H?I8>AZN15TN&^W!_M> _0B%#B!D)*3(OLG^E<+J!&X0C-Q2+99)K!B: 7QVM^LR*KF^AQ:QM\$
M(S3;5+!8M8U5!*LW_Z;_&P3L<^<ST-2-N F U83P;J#'-F!M !9D9BNE MR4.?H^VY.SGYX@WY!;8Z^+8M-
E>3SZG(LU47KIN-9>X&I05(MSP4P09^*7"XK!#Z2BWG7P5A%NPN9/(=10YP>+7Z E'O+2(>84! T^;4Z!Y
M?'QSXE!#=#S>_OYHC!/8B!*)'L'97;_DL\$MZXKPKKEHG.W\$U4D.^\$N6#&\$W^ MIA?
L>W^LC*DLW@^9YV.L5W&F.O!9+H!2Y%+*;&AKQI6%>ATD48GXY?MA/ MA&T4^B!&L6V\$?>Y!#J!YV@7-
GX+%8"!7Z'(HVI+?CYR\$V(C<-CK'V ^- MT&TK3"+/@V/W=[!SMC;J!P:Q8"223GTC!5)-/2 UOAU"Y\$6^(<>V"CAF
MAAK-5BCT!70. MT!L^>FB@M3XZ(CR/F24/ M#!DZ *N(>7U"!@#X5!^HDM\$IV+TXBS,R>
M!)AAGQ*S:D#>@LAG/5J(UD*Y/S5JDJH2L@+1+2.MFH#HRJ+=X*&=%&K>

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I,?2;9)MDO;^7_5.DZME27C8K-ZIWM\;+BF&Q+XU-0+6*N KXIG%/E.J3"J;Z MAU!C&65I_6<@BS^P"
MJH/38I&N&NB^E6*55K3U7W?I/3;I>I2P/B UBjG:9JFTKLQNX(SI5L08_MXJ2BR6>Y%&5+?%!
NADGJG3ME+8JN/N4\$Z5J@&N MU+LNXW.;\$="=301IS0 MJX('8<.'?2_B6<#G#NE4R1KXB/OX/N8RR>I3-0_
I4FN/,@Y%3E!QX MZ)O;D^Y83M6J48^X4:I!@+FK+@=A\XUCV;0G:~P;FWI\GE/U;L(C:L)K MCL/B7Y1I&/0I6-
;^<~P;\$I&C(#+I\YA&>>2>=>L9;Z\&@HIMA#O'E%FW M&38S5ZKNB\$Y43#7J43?J 1/?G4IK7S"#.+:R"
ID\$3F/G_L#O#4!BLHVZL MJUGWR^F7VL3&/5643>&V6<0IX;NUX JN&.NG?UKE?%HZ=Z*#I>(-ZBX?R
MUDW;WKFE&Q/K>F+;HGM.@I&VJF_S*1X(J(VDC(<#L".AH29*R+0+;IM.
IY4\$R%U\$^%TJ69U41~"UIH+4AEW@Z+AH\BH;QU\$ZK1 MD!I:#ZQSJ/N*@LIM'=R(7BYZ-(VJS8!;VV60E*J)=
(9KR)OROC4# M6:S6LKU=H R(X"(3X2K>Q\M&);T33&W73VTLV)BG_9@1C:NY!@W:A3RU)M@!T.>!CUB-
X1H_LI?UT %E,%;1&.%3.I8_Q91=R!3I_6I_Q_6I<="I9_MJA_\$(X%_3/H6!#RUGILR#0X,>R<)+
IV3"%L(*YI10H+I!)*6S=EFKF8>T/M M1?B SM:BG(E&'7_U7"K\$"CVIN9=T&IOT(MIX=;KAE?K+;C8T!# WJ/3-
L0>2XG9ZAKT+ MORIKAYKRBZ O+0>:1A?I0%HT0C\$W0NE9^D BW&Y/4EO\$!+;MIT 3&W 3V
MK9:P@7;H4^*5PJ19 M+;#9^A\D+I61?F8E/#3U.WE\A&%>ID)TX 5"4RKV!WZB5;UX3^W83WV2\$=
MMI>\$X:UM\N '!60 I<_9Z: TV&W+VE5L2VU+X5O7_I!%I\$.0M2GJWG#CP
MA%MDZ9H"9B1@MGP,@~8IS0PU_C&W5MFW_2S(KIO#D4KT7>///+OI6688^M_ S?T"%@VZJ#>HM'LL-
ZV;\$fF;\$V^2K,&E1"H@O\$ _SO\X\26FU4Q5T">1 ME&!&I!CI! M;3_0.Y@+;Q!HSVQV-7 MD"9.
IL:V3F&N\N82F723T)+9 V>(L>BTTV1^E^I5@J"X^\$8B&:=_%Z\^TY
M^N">I.R\H7#Z_7/HE&E Y<0_XL D4RK<~U*OGR#J0NM6VX^3_UO_+B MS_UZB#S>>I%P)O=FHWVS=-
M/R6EFOT'6;R;UQGO"BF+5?/G4B1S4=8&ZO=%4EFT3?CC>00_*I5_9>&PO=VIR M;W-H965TV<=>P-
MF\KNJF'8\;F;2Z2J)4W.S7\RC+LJ505AHPH?(AULO=I9Y^Q~#I K9+ZG/MWT+6_L4\;>*/W_00BLJ8SJKY%
MMP+NI" S*D@4TE(R'2-I5WQKBBY'K;(?\$X@I&M_+H&FDH=YS?ZYQOLF.Y.B/J MTX72(0CV-1I7T="?
+XG@;ULC&UX_U/OJG\#R N2.2CKG_)UNJ3=R++2D M*Q+I:LJWOI,44\$O'6W!?)O_1-K5U++2(H>I)Z@P9!"S<_9(?
*1%'\#KA9XN^F M#NYS'IJH0R;NLLL@75%I%I!GT\BH:TAFKY(N\$F\0T+I6><*0%O&?BIP6AX
M.YX//Z/I]=OX^GUS?5D/D/#R14\F.VGXJ%I_&4R0U\F<#I?CB?75^AZ;V, M)I_-T\$?
TB84D?C*#BHQM*9"RH0R'1B1B"IZIOZ**,%>I6P%F>KQI\$6;U>4N M*J9N_Y;0I%*I=G"(W&B@;R;Q;M
MNSDR;YCS TE+Z0\$5QCEV3FH_Q;QMW=DSO M28QJ73IV8U'7="R0^B#+?_)ILU2%(>_C1M-47+TW:0?
(D4UX^(E%3)LP\I(G.LG.P&ZB8#Z;IT_#;G;I_ M\MD/QVB_9A\&SM\$?SGQRH)H9J&;H&#&LB_H.%EY8&@IV:~9
DOR.(11;&C MN*3R!^I W+P\I P&:!A0JC'.Q6!KOU!K#!_I F#S3L?0CV+WCNYDHD8(HI!;(
MFC3VI+I!FX<#7TRO&:>8;9E MPK;5!CEF&EGS+1/;@-(8_D-4KUB/8\5+! MY/W';;&.;,%P 5 T^E0-
J&&L9N&Q>@&VP6P*FDXIU_I F\$SMKNF"90L_@) MIZORL+T.MO?
JL%~QMCT3Y6:1F2JK#/#=C)GN2^8I2KEI3\DI1;\$;"#<+E>T5 MFIC9#I< P^Y" PZ^/_14K/\$V_B-LKTE-E MEJ?
GH.WP21TTF"=+W%G;GTZ>M5Y\I D/E6%Q3:VX^I6.T<I V2E1H?9>NT%TO M0%-KK3=R^P3^!56>?>88KJ%E-
X%~\$Y\$T"K;B^5QCEV3FH_Q;QMW=DSO M28QJ73IV8U'7="R0^B#+?_)ILU2%(>_C1M-47+TW:0?
BT_JMORX:2JW; M+Y6S'9>PRVH8.FP_6*NBIACDT""S>P6P1DM;~V>0I2#"9EH,FT66_4R)
M&BM#XO\DF%LAQ^I<<I.OBM^FVRG,=NYG;+LH;T_11Y@T1:P;P*C>)0=J?Z//I+(SVL%-4\$L#!0 M(. ">EEXS?
%.8P8 '<@_9>&PO=VIR;W-H965T(N=Y2IL37A CT+4TR?M-9" I&YZG9Y MN"9IP" IAF3PS8JR-!PROZ\?;
(\$!6#TJ1K6Y;738.XZXRNB\ NY.B;YB*) M.W+I\$ _3-&O'TA"MS<=W E\XU8\BZMUR\@5Q?B""T36C6\2D-
;#)BX+I8C3P%6:"P;+1.K/2/A@OKB_G2QNO\SFZ_L\A?CV\G4 M1\Q>QV\G&+M_I"6D6QDD<%\$&G\$S0)-
K\$(SCL:9X)CM\Z1_1QPM^A-RC. MT&)_NM_*T<_E(I:KS@Z)YM+U+I>(INR?0PII;~\4;)/3
M87H&JF&L%#;ST=JMANA#0?53M?53M K?W^FX\&5F*~S_ C)1<END_MJE"4Z(X;7=;N*
IX)0G+3@>+5"7LFG=//V/^E45\$)@ODFPJ2&P6HAZ^Q^U M=BC;97A@/4=JUI\$A&?T'D;QZ+U5
2BRWP)*U_WDTZ TIR\WN\A\3W3;S M7.NS&V;^PLQOL6/5S;_*A_Q8.#LS6H3=83=I2Y.8\^A;(&>XW@5ZJH.B9S
MSR28;Q)L:@BL%(@)W'P)7FWN?IO/Y%?I(;2_D^0I RJ A@1H1<\$Y*#!DDDELM M80PN1/
-01E90BT1.5'6I?9WE&V\$;/MW)39=;W^L&FHI/Y=D0V UDKTI MR=X)\$(PT02K\8\$P9;H
BRQWB9\$ \$DV\$4H^O191>&#A08/MI6;MAY6M=M)=-0V U-OMI-OLGL#F#1*VE9LDB6C&:(FB>&>QWV2-*,
<(VHS") 3;6_&MR-C+I736VX" I^X\^F>>I?8:O"NLANTLUDIF7-X-@=5X^QY'YS(>YZ!\$ \$GB_M_X#YMY)@_DV=I/2?
H+I+9\$8#MX@'<')F+7R\6@1> %>NU>;W4G^CO;=>RA MTZ!;Z_~Y5!L"JU\$JW%,I/(5J;-QH)AA-
IG*4#I/(\$JHE\PIJ&KW&S0JG+~5 M+;Z^UK-S230\$ZB,16P=I8VEI^O%I F=+K?
<=A*M>R>8AYNU9OP'7\6TK\$A8G\DIIDIFOI_IL MMG^\$U_('K86_(I8*TN3\I\$IDTNZJ*LJH@)LPR2/8UJ!-
"I O<L>YO=/.2LYI MJMW;.E*NL\K87I-Q\I S.9MP06IWQ@I C#6@%3R=L3""3;1:(I8M"MMVIL#&M33M?
H;9)X(E88/;@WK=HX2>@VR_*RMZH;V;+W4G+9EEB.XPV:'8*#"AO M,6E4B9E"JS-YT&)8+I;F.939*XJ<;N\$PIK#
<;2_~8\+X@.5>K;JR099'G M37F@-'K>H5)B90JN3>Y\F6*_RK6N6^3I UIND?M^Q^JU%WK;SG&?;,%G
M5%Z90INS=Q!86^*P5.W4>I1B_G0A3T!;<&N'R_0MR%DK>HE\X?J"?B8..L2_M^*WJM;H\I D\K)-XHV-
856C\ E\B6&I%*OVK?;,%0&8>#J@V\2>?E?T;FT.I M&I\I F:T\DOZ2"D'3XG)- M@H@P:0#?
KR@5NQM;KS_7X\1_U+ P04_"#@GI99)OG(84"W?2@ M&O^'AL+W=OBFLNZ956<R\I\H4;RD
T2(PDDFC_2I3PH^B+I4I4E_S8EK&M^W^4D^A0BI\I\N5W^N;ZIJ_G7=UB>~D9K-Y>=ZNKZIJ>I GZU^6#I6B
M_IO/R1?I?%/_<75INGY85?KIT7W=Z>687BG_/Q/E;NS\O'S=WM MHBI7D_7C_?UAI>?
JKOEUP\GYLGS\I>7MILMA\X7Q_+^N+JK-I P_EJOI3_MZ8MR=7M?+=WR\5D57W^KV9'M7_E@N_JS^C\GZ
M<@&)LKZBZJR\XW6V>_>^+=5I=W6VE^CK^N4/7CIG=N^KV\JZ^3GZSOSQWQ=MG2_O_G%IM;GY<#
(H5Q5G^>)/=YN/RZ\IOM;M#IM;I7-ZMG_Y\G57;YQ_+A_7 MF^7L;G%I?>WBV_G2IKJX5XM;VAA=8NP56=X\$SQ@)
IM_^=(S6^~M%GB'+O\W" Q#%TQW"Z;+ICM%LP.76_SX<I\VB_N>3Y MX38/?KS-YP?
<I#WBWEM+GAJR\^#W'Q^T.V#W'W7S^6\$WGO\WTV?)\$ _?8<%\ M.SHOUI^G;RV\;6WO?T;?
JTOO\NEUL\$^5BLZK_IK9>MSG\XNU;JB\$GXL
MY.2I4)\^ GK^Z6+RC^I3/#G_>I3(<7^B)E)O=UE%TIWE63Y>?)Q^I+M7BL
M)N%J>3IY7RXVJSH7UO6E;VXFYI77;W6DS_~FHKNOPV4Q^"JK_-/9N_7_-M_7X13\IZR\^3OTQN%Y/-
I0\7QOM7Y_NJGOS;23BIW%_I;MPNWWKAP>R+K MSWRSCHC%574UL%
HUYN6\GBMOXHO7TKK^4OYFZ45+ZJ'7R;V\3\3RI"<@0LZ MUR\I/Q?Y8%~N9ROZN7FF\N%?
GE07;XLMP>6AX??IZ^ET>'W?6AY?A\UJ> M^I?K8^EZ>'W?6AY=OAI^UJ>'WI?AY;+P^~L?
1=I&I/>+^GC;E=W_E6\I MJDL8VD^>_87XW8IOIY>5=?SIU<IKZ+N?_Z=)LJOOU_PUEU3?7&7_WKPK?
MK1_FEI6D_I EWHL?;E.SOHOTS/^M03H80&*Q\$\$(2BT@L)K&\$Q\$(2RT@L M)S(8HK\$A(K(R5=V_R_I%VU" P?
4\I)V2L_UR M9IKN;N V7UYUE"9.75GL)@J&Q\$V;I3_QJANYURI;L.9V4ZI+J7S7S'
M<IM5I\I.F.D.G+;F73>LBOUV5JO\F>I9\ILH.HRWITK*P?#~^VFH\ZXGIQCPQ7>T3_YK7&X/Z
MIV^HJBJN>K/P4D)DE,?<_M5IG02;NB7U^G>S?3RGZ5VZHQ8OW\$B_>GCYZ6ZY7O^I39GU_-MI&LO-3;4:
M"AJM-C9H2"P@.4%B(8E%)!;36\$)B*8EE);3F"0QY?5CO/*ISHO.HEI5%W5> M&97\HKJZEN\$9XW_DC6^~
FN*..AH7EQK5X_~%A(+2\$R06\$AB\$8G%)0:06\$IB M&8GE)"9)3/GIU+I_KI\1^P;JKJ#W_D7Z);&3IIR;"T_H_+3?
SN\EBN3A@_MLS_M;A_4FI_@7V5;TYG3^=*(H4_I=W>;X4"59W1WRM' MA?F^W4GZ>.C"?/NI(&3H7OI^IV-?

K *L1VW1T9%-G#Y1FS6>9B1@P8^9I M'4SVRZ:>.^M1+=2T 12J7T9I9253W)WUOD16@YHO2M'X^SEZ?F3/O4
MW+VY/O1.U"X<^Y.1Q (2\$R06DEA\$8C&))226DEA&8CF)21)3LUX8^*IC=H1M+0.*#.#IO@E:0I26"B#3>\$F@:8>)-
H(^/RZNMN\U+M.:Z?J#ZOE\>/E9O*Y MJH9J\$K3-7R9 M1VIRV.%4^)%:@&H"U4)4BU M1K4\$U5)4RU
M1S6):@K5"E0K*:T=?E83?I: ^ MZZW/LB[P.33*J.3CM0"51.H%)A:&HQB6HEJ):AFHYJDE44SOMJ2;3,4R-
MVAIR4&:/+23Q%0.EDV.V2"17&:356HJ&IF>-YGSJR SQ66UW5MJWH\56Z.C
M1^TE136!;B&J1:@6HUJ".BFJ9:B6HYI\$-85J!;J5E-.NZ:SU'2.M<-TT/C
MM0#5!*%J!;A6HQJ".JEJ):A6HYJ\$M44JA6H5E):.R:IF53WY\Z X3;6!&
MM0#5!*%J!;A6HQJ".JEJ):A6HYJ\$M64V6I"=FS"MLIS'Z9I3O=WI-R2#-<
MIXT^"K/I:3.U3IG*SC5\Q^ON+Z&K:Z=3T1OI\FOH7VP/FVA^MN8GV!:-:@&H"U4)4BU M1K4\$U5)4RU
M1S6):@K5"E0K*:TIXZY.6.91H^M6NC9
50+4\$V@6HAJ\$K%J):@6HJ&KEJ"913%:@6HEI:7#KSDI8&G;CH>:/EXOUX_WP=";JTM%)@S;JHYI
M1#5(E2+42U!M135,E3+44VBFD*U M5*2FO'6W.ZP#K6T&D+/2J:-@&J"50+42U"MIC5\$E1+
M42U#M1S5)*H15"M0K.2T=O@U1P7JFJH-Y6%3J/7*Z*0CM0#5!*%J!;A6HQJ
M".JEJ):A6HYJ\$M743FM/S?..T^SN*/MUINO89O?WF0-ULZG!B1.W:;)GV+ MF#&N1T:G#MJCCVH"U4)4BU
M1K4\$U5)4RU M1S6):LK:/W\?TE)75,IDIH6 M?HN=2ZIG1H<3VLF!:@+50E2+4"U&M0354E3+4"U"-8EJRAJ8+
X=E3A0TFNG M8S3=6TW3O?25GD\SURT>G\$=I:CVH"U4)4BU M1K4\$U5)4RU M1S6):LKJ#RR? MNJ;5S: ^E3?
K3K4NJ2MK1U+3"FIQ@WUU.AX00OA44V@6HAJ\$K%J):@6HJ M&:KEJ"9135D#@^9-
WS1Z'0D#=:M.DXWH@:ZYJ/KM>O M')TU:(HJ@E4"U\$M0K48U1)42U\$M0I4.0G1/AG^N4M\O^3L4/MI?+8Q\$*U
-4\$JH6H%J%:C&H)JJ6HEJ%: MCFH2U12J%:A64EH\ 9K&=/M80^UMM%<=U0)4\$Z@6HEJ\$C&J):B6HEJ&:CFJ
2513J%:@6DEH?SFO!#AMKKE=%)A:.*HYI M1#5(E2+42U!M135,E3+44VB MFK(/&VH_4#8TU)ZZMG8V-
=WMMGIV?7I>M@8?#T\JS0WG94\$Z@6HEJ\$C&J
M):B6HEJ&:CFJ2513J%:@6DEH>AK>MOKFT?DSIH^)%:@&H"U4)4BU M1K4\$ MU5)4RU M1S6):@K5"E0K*:T=?
DV'O8V.P=3HH\$+/I5%-MH%J(:A&JQ:B6H%J%:AFJY:@F44VA6H%J):6U8Z IX;>/-3C71KOI42U-8%J
MG(I%J!;C6H)J%:JEJ):CFD0UA6H%JH64U@Z YK2 C0S.URNCDPXI*(J M5"
M5(M0+4.U!-525.M0+4&AU1Z/D"51.H%)A:&HQB6HEJ):AFHYJDE44ZA6H%D):VX M4 MU#6U.EJ.FG?
B/W>O=Y>3N_&XPB! J@6H)E M1+4(U6)42U M1:4.U7)4 MDZBF4*U M9+2V@'7"\$-PCC5DWT\$(J!:@&H"U4)4BU
M1K4\$U5)4RU M1S6) M:@K5"E0K*:T=?LU!A/JF=L=YV)HO3(ZZ4@M0#6!;B&J1:@6HUJ".BFJ9:B6 MHYI\$-
736K_3G#DSKSLD;#M>O9=^I)75THG9J@XQBUL^C XGI*J@E4 M"U\$M0K48U1)42U\$M0I4U!:@X(.PL?
CTW.IS0PP&H M)E M1+4(U6)42U M1:4.U7)4DZBFG/Z9W M?
FP@OW\YZ\$A"6_913!;B&H1JL6HEJ!;BFH9JN6H)E%-.?U1^S/HKJ1-%0U MI8I\ZH:ZL'4E-
BIW#>374Z/C">VS1S6!;B&J1:@6HUJ".BFJ9:B6HYI\$>7T M^>=ITW>ZL!@&RCS<UN0\VCRIYINNR=
IOL\KUY.H_0IGI4\$Z@6HEJ\$C&J M):B6HEJ&:CFJ25133G!8O^5YOMG!%I4&ZTQKUGNCZ1B-!&I3".N&IK_W?U
M'6/HI?8S\$*U-4\$JH6H%J%:C&H)JJ6HEJ%:CFH2U12J%:A64EH\ YI>>/=8
M8_M=M#T>U0)4\$Z@6HEJ\$C&J):B6HEJ&:CFJ2513J%:@6DEH?SFO!#QO:K ME=%)AW:HYI
M1#5(E2+42U!M135,E3+44VBFG+I B!G0 I2TKJEMJ9U/3) MN_O&I?
TX:O(P'ZLCKIT#Y5!;H%)A:&HQB6HEJ):AFHYJDE44^I^/OSD)25U
M3>U.:OKPW7V#^E M1@I>U:I'1T<4VHV!:@+50E2+4"U&M0354E3+4"U"-8EJ M"M4*5"LIK1U37>=>ZQ1_2I\XJ
H)5 M1+4*U&-425\$M1+4.U'-4DJBE4
M*U"MI+1V^#7G"%OD5+I>&9UTZ!\$5!;H%)A:&HQB6HEJ):AFHYJDE44V\ M:\$! 5L5-D6F8T^YV\CGHSE_C"
I:TI_ZY>C>^:TZI'1^80>*4 U@6HAJD6H M%J!:@FHHJF6HEJ.1#6%:@6JE936"CRO.9I@'6M.OX>>34"U
-4\$JH6H%J%: MC&H)JJ6HEJ%:CFH2U12J%:A64EH\)JS"1XRIU^OC\$XZI" "J@E4"U\$M0K48
MU1)42U\$M0I4M?2Q7 MATTUN:CMVMJ25J-9Q.3XT.*3I *H)5 M1+4*U&-425\$M1+4.U'-4DJBE4
M*U"MI+1VW#6G\$KQC3> WT%):I:@ED"U\$-4B5(M1+4&U%4R5.M13:*0K4" MU4I*X=?000_10?
CTR.G/0PP"H)E M M1+4(U6)42U M1:4.U7)4DZBFO/V' 09*3/^7S=OCG\$@P&L!CL8'X!-SJ@ MT*
J"90+42U"-5B5\$M0+46U#-5R5).HIKS^R'UGYG<PI4>6ZW1XRZL'9" M-9W1WH_
Y=X^RZZG1\80VU:..0+40U2)4BU\$M0:44U3)4RU%- MHIKRAOKE?OWBFF@S#<IQM0WAK>:KWHAVIC0-
HYW#IS7KQP=-&AW M/*H)5 M1+4*U&-425\$M1+4.U'-4DJBF0/TC?J:HK5F S'5ML_?VT3'ZV?VF MGJW2-
VY_N&WJ.X.OZS_3V/Q"M0#5!*%J!;A6HQJ".JEJ):A6HYJ\$M44JA6H M5E):PV!IG?
_6/A?7:3G^4"5!;H%)A:&HQB6HEJ):AFHYJDE44ZA6H%D) M:>WPLYKP0X:OZY7128_OOMJ?
4E+7U.ZDIO>WS>*VJZ>&#^2628G1@H=WXJ'90+42U"-5B5\$M0 M+46U#-5R5).HIE"MO+62TMHQV+3W^I
<:S.^CC?^H%J":0+40U2)4BU\$M0:44 MU3)4RU%-HIH"MO+52DIKAUI\$D.!IO/KE=%)AYXA0#6!;B&J1:@6HUJ".BFJ
M9:B6HYI\$>7W#P=8W:G!0S5N=V=ZC*G!G/(P-WE5_S6!L_KUI.BH0DIA MH)I
M1#5(E2+42U!M135,E3+44VBFD*U M5*2FO%W!0YTS JUHS^*7J\$=4"
M5!;H%)A:&HQB6HEJ):AFHYJDE44ZA6H%D):>WP.XXP3)\$9_7IE=-*AYQ50 M3!;B&H1JL6HEJ!;BFH9JN6H)E%
I:37YI\HLW-80I@HFCK=\$^W4=7W+I=U M355M@OEF?O:^OEI=5^25W=UZ?72RIGI7N66^I4Z.>U!_#?S
MG30/JL=^73QT\ NSIP_RZDO/5I>UB\FK/M?>ROAE^VO@U>WUSZ'8M"U4\$KTD M'6>I_OBE9-
DTAZ/1L'EOVL3Y^-(PT(C^!C04Q5/= ->5U6G?>NLM^WJL NN M^WAW?MY>WU>?9?M+_5:M^W^YK9O-
LNO VMR=MPI=M;S(I:19GU=MXWR!7V M!&B I.RN:RH\OU:EN5C=8^C:;+YGI?JG7H/Z.G+W\X/JIKL!>#IIN)A
M>5=HKK?LIF JOYJW*SVE3:=E5OM:Z?7 V*WE7FG2WP\B7ZQH7WS9VWW M5+
I4I1^IOT0W\ TW2.JUM5UMR.6_?^5E75>KV3^L?QWP-ZICKE:L.W?WJ1 M_?V3IY_EV5:7=7K?
ZINN00W9\Z9=E/+A_7W=?UNMW_5WMZ MKC7<^WZL>WJS6'C_A%L5MOG_R^'2;BS0:4'MF
'C:@JANPPP9=0/CL(&A MNH%YV:4W<Z:&L'F?K!5-W.&SBJ&B'5S5#8C^LKRIN\OMC*KS9Y M>:F)NM-
7EYPPK_B3#^VRR6 MEQ=-.0UN_K>V_UA?YCNM^V/K-5VUU\$^=4W_KZM^N^IRDO=D7OY9^B5Q?I\$7YM?
7FV'ZA4_%0I_*(Q_1I:U:FA_?9IH?WX MPT^!W8E9+^K1*SD#9LND9=&Q@3JY<==??/2_M8/=1-MJK>:=V^7W=
IOWI\VE?KD5=M6G_(_J7S!8A MMG=O'M^U!OKZOU>_ZPK9JOU=GEW J&+V?HAZ%Q!9(S\$B/A(+D%B(Q"(D
M%B.Q!(FE2"Q#8GD2Y!8"<)&_&3+_.S=?JD:K!_O+QY>.=^CMK?G MLU_D+IS>QT26R Q#XGY2"Q
8B\$2BY!8C.02))8BL0R)Y<^8M<=VGSE\O607 MYU_?C#D<"4(&S4P\I6:F4IOV&
I\ZJV\MIU^_M%VSO.Z\$Y\9,="8@LDYB\$Q M^XD?2"Q\$8A\$2BY%8@L12))8AL1R)%4BL!&&CYF:I
C=+_NZLZK35MJMZ>?>' MZW13B1K:Y^*:>?>\$F"ZEXYY_)2K3'=ERU\$90I3R:C.\$VHZL!9EOJ!_UOF
MC.N":9EK&Y8YK@I%&#%TKBR:ECEID3VNBJ=5MFM:K@J\$5118G*3D0I&9(I M69G (A:A3LWYM,HPS?XEX,
I@TS+FV(I%/:)24*;;C I\SHQI=<=TY:NF&53 M?UWM?
^MT6S2:CTWM6K:Y;J_COA)NVZJFU6GK>M6^?FR%)YI%D9B'R3F(3\$? MB05(+1B\$1*+D5B"Q%(DEB&QW)Y<-
QB4.KIS3*M.VS"XIG:11W^HN^XISV M'4=^0JRW"N=9_H J4ZX:GSE3#JC93HVUS7TRI"=?@3CG>M,RD-M^,?
<\$# MLW3^9I!(CIAM.^XT\$8H>F*WS+U8D>I:VS9+IP_8C)GXMS:E2.O/TI9XIWI?>TI7
M>:>LOCU4VU:X5TJ1N2<^)+9_8AX2\Y%8@.1")!8AL1B))4@L16(9\$LO=6.F MC)KIV;3.L.R7)LI&933.N:TIP-3W&:
(_MIG=GD92:.)H<I\405O^FN#N<_MK5M^DW4=.3FWI4"U!53SH)H/U0*H%D*U"K%4"V!:BE4RZ!:?M#>
@WB.C: MAJ@0U3F4/ZZ7UAGLS:INW "&F"21H(G.#>"F M>JC:U9'W 6QZ3>78INY.@ TZ C5/'CF"Z:\$,AVW?
=&MP!HCA&J15 M^NXE MEJ4SF^IT)@B5.N@6JYXZ!2JNU.L.GC-C"D\XD\OC7;W0VH+J.9!-1^J15

MA&H15(NA6@+54JB60;7H(WC7A8?6BH\$ M9;:3(_R)R64<=>DQW!?"1-B3QJ>E5OV|=--
U0@{#31,"M464,V#:CY4"Z!-M"-4BJ!9#M02H5
M@VHY5"N@6HG2QONUM+02!W95*W(P!E_99F8G)S=@Z"A:JCF034?J@50+81J\$52+H5H"U5*HED&UG\$X#
MW90XS-7Y^C2MZ(NR=^E051GVLPXU82&@#A5"8@?7R9&IYE4PS"HS=^T2#L,M!%8"38=#-5!T(RYU+?
Y62=+10Z@60:58,"M"9WGSB@HZ90+8-JN>)14RCN-M2^7I&1X?D,PG\$K#F H+Q I VZ\$=F
W5KF2CS/I-\$=J'E3SU28D@ X:0K4(MJL5J\$Y)!TVA6@:53X*321#M054\Z:~#14"J!9"MOBJ MQ5
M@6H15,N@6@15"JA6HK1QM0O2RU1^/HO6"4FEV=W/VB:&:IY4,V':@%4 M"Z%:-5BJ)9 M12J95-MIX*;)O=7B)-2.
ENP>RX5.>O-P5ENN4.OHITBS\$Q?75_QT=4YIA4Y):9'3H_+HM-I",3DRN^U P)0 MS8-
J/E0+H%H(U2*H%D.U!#JE4"V#:CF:AIMM80/?5%<(RJSIU!5HC+!(\$=6 MB:\$A*X%!(Z0NW)!9>@CE#135;:Z\$A
M+,Y4PN+EXFQ:3I5.)CM(OXK^3CS.XET*@X5/:%4T)LUR7!0C"HL"%4BZ!:-M+@)29CBVP=-+
(\$,FT*U*#KEJ@=-H:H!E0J3/&X"0U2+,<'-9>GN M5D-
!%X!&OJ&:H5!Q1D)H*,&4"Y":K"BC"3045:HED&U7%&"L6Z!G3=N \$,MH6DFO!2SZ25C!X!H0/XU:+R<68?_I-O-
%3S!1-BNOSR @ Z9@C5(J@6"-# M<2U^K2ATS!2J95 M5SM@J7=J#PUN>/#2D@/WEZ> CMS5DD)D=G?
P8!#0Y# M-O^J^5 M@&HA5(N@6@S5\$JB60K4JN50K8!J)4H;-!XAKPX*(!TN@S5 M%#E#-@VH^5
N@6@C5(J@60!4\$J50+8-J.50KH%)TD;=SABBRX;!LO?L4A, M+L_M?E!M=4J.9#M0"JA5
M@FHQ5\$N@6@K5JB6&X):*NFS?^Z253F,(? MI%E49ECVD=IX&T,JV)"GBJ JY!%NEEVE?>J?T,JZ:L^+
FE!U6)R:G:G@4:+ MH9H!U7RH%D"U\$*I%4"V&:@E42Z%:!M5RJ%9 M1*EC=L='H=15UE&M!\$,U1:
M0#4JOE0+8!J(52+H%H.U1*HED*U*#KE4*V:B5*W>[(49MG(A!JRT9DRNS M.OTT1@W5/*CF0!4
JH50+8)J,51+H%H*U3*HEAO3V#,UB,%%P1ES&Z_!5B
M(HW8Q^YR:PP9:D:RU1<+R9'9O<TOXKZ!7DY,PE!\$UW0S4/JOE0+8!J(52+H%H.U1*HED*U*#KEQC39
M_3.ACJ5/KK=\$A3H57\$)"AVJ_ TEW!5-U2RXL=7C!G3K"JU+)ORMZ*DH\$S MNYM L^!)0S1=-B6/UL!) MQ!TV!"J15
M%DV)JU/7Y!/CT&%3J)9!M5SUP"E4 M=Z=289+'36!(CAORY/CI%6/&!\$:SDP8 C7Y#-0^J^=I>5U6W MZ-
+75YLJN:NNJK6ZU:HKA^WW>YIUYN?DUUVSG8^?D\BXC@I_G
MY%VY_ GYP!>I>!"SOJFS9W*VVK:;N:ONAI% L_L\$VHO!UHT!%S=*!O.BMA%B !O?+Q8IEM'S'URR7 MH!SQ(J-
"/BWN^6Z8'19)V5I!MNT,IHDO<&Y_5KU!7@G&I\$FN3LNG#*39;1 MXML;EO+!BOH?7_A)KE?
B>J% N!>3>_9C(F/Z^M"/NOO599)QO(RX;E3L+N+ MWA"JGGANE5!").PQ_+@L5-
=RBWGGZLGT^5%SZTJ8B;B\$J"RO>V(BE:~4D MZ_BR\$^WM/H_*/S!7?UM??R8FYIR48)_3=9BM5%+^HY2W9'-
ZFX8 OY.Z" M \$IOT=RE M=YW,6Z/6>Q*0?7=LFR@BS)M_3KSLC#A*0IT0"WB7@8Q/(+H\$<
MF^#M\$KQC\$ Q=0GWI>VUU!:-J:"#IX(.D45+=6J!I7!:=;T*FKB3(3A7PW MD7EB<#V!F5S-G=&'H?
#JT_V^G5!&HT'5XZL_EP/GDOWYLY9!X;FM)P9Q9 M/7=-'S-
!Df1!*=_Y_!LO_RTOG%27)GON*;DN;+!KPO9&W5)_07NSK>;.O M3!0Q8^M7#G' <+!+/2!J='PZ_='+OZ=C'UR?
#HJ_2E>_P!>I>!=ZY F! MX6PVF<|@S!-Y!IQ7+2JORS5=L(N>7#5*5CRPWN#7%RAP_X0LM2DVMBDVL236
M,I LS21T/N&RK3;_2\$Q9A@9=*C:5TMJ&'E'&8*O^24_"02>A!19S.1V^ MF5Y.YL!>)):=YG:(J_8I+
(FU1B#;CT!DG)67/+!_ZS(G%M>R-PDOP=G M9P2LA,3WE+D)146A.C:-
%74USY)8R!QX:UY!QJ8!0OY2>OI#_1&0QJZITEL99WR&WV_X1!"^(W-MH*UES(U#HMQ>1U!@%DQ
MBA0'S55UM="66MO# VY"Q@5T-O!P^NO=A!OQY&VFS/Y^^-T @FT\$=E<2IVJ MC:VJ36RIM0>D829DI(+!
<+E,JK,':/7-%F>21Y=T'4B9SHX+%B?M"2*7*). M;B_1JZK;MW-Q76V!A0 A!H"0F8\$NJGX/I>I9-6BX6&RR34J%-
)7!ZH%\$^0GK;HCM@?FI+R\$ M3=6)Y@SYA,2JT @EGM1;3-J+K2SK;?_!3P#S(#T+Q@M-P4WYQ2!,7G&B6? M
DBD4!X9IF+51B"*>))H544LJ76IK"!!(70,#57G&N*;%4R>U&T-N4592^
MI@7+83IU^HE('\$7J:@J("WP4\$&W!M\$0_-TI/P5*H@2ED)(7!%<17/I<%3^4I-MITZ2RWTI>V)>AL"!#-4#
(R@*N;ZV9EJE(5MJ:1,~D)F(-I.S/HO>173)2O* M7UJ\$&(5_!B8KZ*:/7)6!J1(R N-T_X9&K;M!O)4=?
BHA#)7>+!KFU" MPS7(##:;VKP^BNQHBDXT!(\$&B=;)B+!CS/3D\$ N*\$?;~?HW)WXIQ-SM\$5*~
RR%S2PUS1_D7BJ3<I+J,9>;USP)K1XXM@*ZV-D83-2 M;VDC("X(S_\$H56^1&ZO'1",@+HA=7SUV&IO+Z6S>*>@(-
W2\$G!5KPE:;35;5QE;5 M)K;4VN/0 !:VTW""Q!680M!)PQ@5>RL;L.@*AP MH+IGE;QLJ;6_6-.0%
f0=R)Z!E#%:'@C<12J/2=S19V_4W,*7"(-+A\$! M/2=B%9ZLJHVMJDULJ;4H(G!@-
XXEG&1^WQ#=#@0.@EA3!4E*"A05U\$S(9UM M_!D7I_Z^86>FI6ZM;HC#JBJ@^*@5IVYN,Y6G@*.2-'Q-Q'1!7J"/!..A5
M!12!K3IS39T=/_43D8;)B)F)2K951X#6\$=BJ@P+!5IVYT,ZVGH*82\$,_Y? \$ M='RKCNA0!+3JH"BI56>NJK_!P-GTH
3,;5?K)51_3F\$=BJ^+ 5IVYRLZ> MG@*~2-IQ-Q!5IU1
<@HRI!AHR!CF3T\$VV_W4>T>I+0&100!YY!F4ON_+UYJ^C4/_C%
M4_6#MO>TN\$ _RTDG9G1W7X7RZHKM;12V3P1?US^"NN5!"*Q^N&)4&EL%R/?O M.!??GU2_JHK_4F_P/U!+ P04"
#@GI9/=3Z+!|C_#Y7_&O_!AL M+W=O5!_WNRK3!4IS>M77HIRE+Z8?DZKMY+FLXW
M2W10KMLAR.BV%:K5Z6*RE>AQ_..AH_YIKO.. M=JJSF7PIF>>TH@_%XE_9G+W=CHR1,*WB?_%AP_N4!>_M(
M>'RZ?I+C^K5^X4KP!UFQI,(C2QFMRPD3?K8H2I-!40!XF^/EO#S3A/(PE9 M+CR!%:LJS>?
5S9C5PUN_R7C6#_7S=BC2F:(0ESD!T2!Q.YYS!#^22#W MN%\$XN^X4CH!_9ZE7?
*3OGP19_%60!\$GA#_BA/SU8Y;W!5G!ZG)9U.CF:;O>G M6W2V3Y%SYZ5IP^?2.2>'SUWBI ?#YIY+X?/G9<>#9!
I+ST>M/G?""Q3IV#8_^-!9QJ7E_S))UC>ES=YXEGO(=)8MG)HVT=UL)(TRFII?I M)W^2/K_N7^N6%GOV?
R75!>VO,+GU!HU!5!J.WHWI_KJ+E5SJZ^_O2B";_M@UTJ?? M^3FCM5RM.D&C(IT%6^!A0_5^T
MR_X&J88FG08YW2!%J.MUHG!PA!D)5_MJ30HX@3)NGX%:"")+VU!D)ND\$0DN37P"6JVAJZ<1DTYTS/TP-Q-CHUO_FI
MO90?A+W1LF_ZTV_IH5B5E(S\$9B#A)SD9B'Q'PD'B"Q\$(E%2"Q&8LD6TXX+ M=!'5MF8=*4W9'T5G'A1-
557^57%VU?7;3O?+EM3D2PI)OP3'/ZDC%>B>DU M+BTQ2,Q"8C82)&8A,1N).4C,16(>\$O.16(\$
M0B06(-\$8B24&9X?%U-36F;-)+TPUQ%:%FG+"5%-6S^S9F/OB8PXM/BEC9?;A M8NGSHCZ;*H3WM*0YM^B8W9-
HFFJ!OS0C5*(G=*JM6-TE1):YWALKM1DJZI
MK7=T..23;%U\$.IROJ6*9BO*ZT.IBJZWIDE!WK@.I74Z,~!\$R8K4V@Y"3!0D MFZUWC#BC-R6U%15SEBKH"LG)F?
+^3V8IWPPF2M!^7("5,UV=#X&R@1HUH MN.NC9Q_~4L%!)O3?);E"VX/02!PZ;
<@5!+@F@W5!*CF0C4/JOE0+8!J(52+H%H.U1*H-H%J4Y1V6N2.6JH(-J>5#-AVH! M5 NA6@358JB6--
K)"56M<1.5%Z7*K8/_*2=*HTS2GDT 9>>ENNO^5TH M<:V!>GL"-1NJ.5#-A6H>5/A6@#50J@60;48JB6=-E(?
I/IR-DGBBBBV:XU MG"A1.U=K#OV7I+!AZE@Z.*WUO3F7UQKD)H%U6RHYD-U%ZIY4,V':@%4"Z%:
M!-5BJ)8TVDD!W%[25-KNE&RJ;1_T>%9HG+F!QUR:+8E_ =VV45%5NU^2LWUO M*V\$-)+I
(H5QOY<7Y6WRN=9M?W%AIZ%/_I4/\$B5*OG*IMG:9E1_D5!T(9= MJ&9!-1NJ.5#-A6H>5/A6@#50J@60;48JB6DVW!
IQ2M7G#!>O>))YPO6H7^7 M(IIX^Y&+;PZTA1>JV5#_@6HN5/;@F@_5 J@60K4(JL50+2=#MPK0MK%9,(+
M_HLGB*9<3)3..R7GT,I+^AMZC_>10+M\$T!Y@J&9!-1NJ.5#-A6H>5/A6@#5 M0J@60;48JB6DV!-
H1BD4YXX89)HB.WZQ_-\$J MN5#-@VH^5 N@6@C5(J@60!6DT5K74Y+V/6DFO#A-4WV%2C<+,\$^CM3C0I=
MV5)OY<~?NTHJWRX"D\$HJ&#:=4"!N"!17!M\$S=W\$.!\$E%*F2;NUGNGI?I M^<I?BUO?<
MR75..!GY!JZO0OW@=>=>%Q.RIXW\$>6>G=B/6\$K;3\$O"#IB35GE M&[ZMF*KE/S^IDU^93J^P!BO_~^?<
JW==*>U?NBN*/IAM_I?E:;6!17_E MW1)9!H!SO^K=2LUM^//WKVMLUVX/NO7W5G?>~;W.75?RF6A!716/G!_<
M,V7%HI=NOY:3/XX0HK;P_3!'SO_.PPQ@Z8'0;Q@XP M#P/L0/FAP'SL0.(^GKDU-
%#W@!VX&B?>ZN.GHXTU>#S@9""CU)#70TY& M'W/R>M#)Z*~7@!V1_WBYWL-W.Q?)P:
[ZAW!HZXM8P)2ZV!6.EV-L57PG&)_QA\$J BV:70.T? M^KI_OE"i>N??E.8^D^%JE03W*

^?@MY4.M^3#XZQALAI3PVWY<(LOWX8S MP7IG_T7#7?WW?1<&_?1<-H?2=RH8^HR_I/ZAAX?
C/!AH>C_OHN^O^/M.M1^BGWO,+WIN89/^\)X>@:SMPI^IAXIX>U/UWW3NRKEOBPV2C.9*JZW5Z^MS&^R.N?
5)U&K>F\$U.=O.1#Y53JF2?SYKIG(5+Y_YV=4_D8,1;1\$;0*64C.M1F(\$G.1F(2\$?^06(+50B45(+59B^1);
(+44A!VU.NVMU6DR_2HSD^S!;+8 M<^6KZS^_V17W9HK=;\$964S:1.UN1=2WY/M^>?S%6/Z?9Y?R^?PVK-&(R
M^C^E89.C7.XRH655GAM;HB.X72I<-8ZKZ^MTM5YK;H:5NG;\$.JWS1
M/3(U>EP5^*J81M7CJE!01=F!M!5(<.OG5.15Q8^12ECIE_E153^L(D9SA^JH M=2\$J8P;I'=^VOH/
M)=L499W^;^RVNMVU?2J9#^+G343WIX\$;5AE^;I/S!35#6;)>+IV>RM^P^/I8 M/F;^;IZ^CMLVF!U^RE7SYM!5!72-
YI_M&86H!TCHJ9T^B5E(\$S9B#A)SD9B^MQ^PD%B^Q\$(E%2^Q&8LELT^W.3.*R7N<15.FL7Y4^JLB,ZN+.8JYU^G-
^YRGJ^M1UXJ657Q6Q@FDM2^VFJ0F(7\$;^3F(#\$7B7E(\$S=B_1(+D5B\$Q&(DEIB^IDIF
M60IEJ&59F!6>TTK%6).SMF)5Z^F^UF^@/3^/I7\$H6O-J?^+UTH^6>W>7K M^>M+HC8DW&Q;ILJ?;O!@C.U)D
M:I^!A94LZ&_15>Y\$+41E19!TW M\$%.AHK^B9I\$+N!^H!^I;(\$VC)FQ54GMR^T)J^E2SH9H#U5RHYD\$U^ZH%
M4^V\$;A4ABZ%;^+I=,I%G^B:6)9M\$14_8_#99^AF034JCE0S85J^E3SH5H U4^H^D&U M&^HE!^WHE2-
^9X9!^A.Q0>&U!72R?2 M4.755!HBFZ=IS+^X5!;^!N&^YN5&N2O^QFIZH^@6!LV70S4+JME0S8%J+E3S
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(M^G^2@Y;#S3F#=5LJ.9-1>J>5#-AVH!5_NA
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JH50+8)J.51+R#^F/6@I^Y:D@A^IGHR=&EO(HH M6WD;^/=^VS>"OK^AF@75;^CF0#47JGE0S8=J50+H5H\$U6^H
ME!A>KN?A>4#;I_9^7^5Q:LXM!4^O_^RIIVY?(Q:SI^TFM^HH8CUZ8V^AF M034JCE0S85J^E3SH5H
U4^H^D&U M&^HE!^WHE2-
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!4JM0S8)J-AVF5-E,UW>WQD^NE47JGE0S1?M\$=-4
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M>>L03IS,"I^Z%E!^VSB:4>DFZY!3WLAOR^1G/U^SH9HCV^BX^I^M^H!-1^J M!:(HGBDA!"M1E MAFK)R&?8N1C^?
UX#Q_WB^YH3.5!XYC7F>*O^R2K84_ M^HJAFH65+.AF@/57^CF034?
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M=8)ME1UDE66;>OJ9T!O;_O_X2A8:SH9H^U6RHYD-U^Z!Y4,V!;@%4^Z%;_M!_5BD9_M0542U^<^D!N3
M&Q(T(P!5;^CF0#47JGE0S8=J50+H5H\$U6^HEC#;I!I@3#;UHH3HY^CK0+^A4LZ&_15_Y?#
%\$E0QO;JFG^C^;+5D^M2X&S\$U;H!B!;)_S.Y)4%#X%#-AFH.5^A MF@?5?*@60+40JD50+89J!"1O&Q
GK0X.W\$%0U!V_S_HY@C)&#^B)W6)H(^+4Z7\$O!25Q64\$;(^ZE)!^5S>NH^JS+L3_YCGW#^2U_F6+E2J)UYM3%
MF.32Y&X^389#-1N!J.5#-A6H>5;A6@#50J@60:48JB5,<^%M8LP&_R+RF@_MJY2^RA@S3TVZNI_VDX>T?
V+^%7+D!N1%I^XIE0S89J#E1SH9H^U7RH^D^U^*K%4^V!
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J/E0+H^H(U2^H^D.U^*HMH%J^THY!7Y<"U^0H!;^*U>_3FYT!@W5+^A MF@/57^CF034?J@50+81J\$52+H5JB#5;_?
#!QR6IH\$2V5JY&N^8CCW!7RM7 M#DYN/-(.%2SH9H#U5RHYD\$U^ZH%4^V\$;A%4BZ%;H@UCVX/&(TAV#I?E4+^
M;^<+?VOR!>/K94K1R>W^FC4&ZK94,V!;BY4^Z;#14^J!9^M0BJO5 MT8;I MJ\$^K^;
D%91(ULK5NI^W)DV0_L!N7)PW^I9\$5)8,S,%G)<1?JPM^;#S!41>R M;Q>IL/-<H0S8)J-E1SH)H+U3RHYD.U
^I%4^V";C%42!IA4^MP#O9A22HH
MH>IR^EJ7=A;DU_4>^)"W7)M/EMX4+=HCKA0MW^0LE^W5H7N=;DD6O00MWRK4SN3-X-E2SH9H#U5RH
MYD\$U^ZH%4^V\$;A%4BZ%;H@D^U;R)V^_PGSV^;I2I(BJDU^*#&B54OM2Z3 MK8W(9/_82MUR>7(W@F:RH9H-
U1RHYD(U#ZKY4^V^B%4BZ!;#42;9BBUN;S M^BL2;)+K^R4D=W^SU^K7>);U^56S88MTR!L?
M5P>Z31>J>5#-%@X/TO!00#=#;C5(J@6^W8(H/^>^TZ)/KS>I!AM!6#79N
M^B@!VN1Q=^@RR!H!LP09FONPC;^!ASGO!<^2V9_(R^1LAFB!^X;#IT^WMZ4\$U^ZH%POTO>
(B^T(U&4^V&L^FH)QBU^_H_7#GOG2&B^J1!K^ZNSJ=@WRZIF<7@YI_(9IB(OAY0CZE^YI?=/S5
MY5AP^_L;89E;+F!V^FU^FS6TMX?^MV_JXNGS67,W!HJZ+C;I+O!YMN)E M6I#^_KXHZM=OV@U!^H_JG?GZO!
4\$!#!!0(-">EF=MTG4SP<^XK M_9>&PQ=VIR^W-H965T M^*O#BE+MOD^D^2V!F5.OJZC.^MKO.7YYE.SF2W?
Y^K(C^!C-4W+TFZ#G+U M,7UM9IM4JLR!TUF66YS740QHW6;7END;9NDVT>A;%!C^)*MNP9MI\$!H^E_?
!N)\$LW6!"5!EHR?_HM426H>5%;A6L99F,0DE2JWC3;JM^"
M^"B_X3R(SLZ)D57G!DC^+^#;77L(J,9^27>2\$1J#_OLB.CJ!2>?Q9B38_M;1;I!Q=H7I9>=69YR^3G23Z;
IC^W^X:HD%6!B781OGGY&HJPXYA=XRB;+R M2^1L5;^++=9GJRK8)7!H0W?X.OU4!7_30/L^L V M#7^J
_ABLM;C!UIK^_EUR6_/+4_?^E!GOY^*^J-Y>IX9 MM:>DV_I2)E=^_93=Z28:W+5E7D01MDU^9DV7;^U8_7Y\$?2)-
E;D;JA#%Y MBL;^TF=5;=2WD)M%L2K!+^9JU2+!O+^JW!75KL3%JNQS>E)E,WV6C!;?
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(GLYRHW1A9A>A2JJ#.%XF;XE5 MN)V:4ZH5!Z3O+4H!S!NF^_M00#N&^S4ZR+8.SU7^J!3_U1_CB%.LCF.6I ML-
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^867!W71U1.DC@!O!Z&6<+Q@O!LQ3^+UD545^*@8001 MS^15R0>U#^?LUTP!T.C-H6P^8SZ!A0\$^#+6^
<-WX.4V02A&89&:(BUR80&M M&^)%70KL-MF=S^F=J&8BS1Y#N2;16-M^KE^Y;M,W7CDKQIA36K;S3Y^*5<#;H
DIKP(S8@EYEGP:AMAO?3@_M@CK6^9O;#K#^!F?^SZ8^F2F^5J+Q^;Z9AP^6T?J5!^IQVX67!0.4Z5&EC!
M%IB;^N4>;DK_8\$K78^\$OS\$B^/\$_#YVT>/\$>2Y G9!^F,<RCOKZEY8X/^M71
M^5LMU!H79UR>8")_1T2CD4+IQD)!T^NU48^DYE@_O=^3^L3UXA8VPO_0L MT&^\$XC#^"SI^_0Y-46RIQF!#&?Q-
+CM75G4)VBK!HA;.%XRZ%-SH(YKA<MG+G!H=;^H<53K0N_0_."5!7.UXQL9\$J44!J<2?H^*!2.PZ?VRL5;U;JUJO
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N5+!D)GB?K!O!^BN9%H#Z_B5)!OV^HH^# M^JRM_P%02P,\$% @X)Z642*(M_,P"@P!D
IX;^!W;W)K&ULO59=;JLZ#^TKA#<^#5CIV^TL!&F+&4BS+FE!M^R!VH#L+26/\$E.6F_?I2=>DF1&NM%
IEYL228/>8Y\$F=VE5^Z033PF^5^ M!YS\$F/S4=76<8;T@95!DS^%5S5^<^*Y;1TRE+7HR.FS\$NG+L^KEYK
ML^L+DW^!UPITD65;9UA^I<H^4+XSY^#%VP0V!9OC!UM?JUHYM8H4YZA MT%P^4#CK.?W6Z.^E68?
2XHHC4!^P5^YE+!3J)IS_%LHAB;"P\$HJ<^!YBF M%HGR+^#>J8UG%I_(Q^69(G.O=XT^F_"I27K.L0-3G+^B-
6.Y!(K0H<6 M+Y;I+I^PK&P!9!P7VLA!Y4P99%Q4;^X\$F+H=5YQ<%?2@O'=JO_0KAZ D
M6F56TCIGAH5=>9>@K#6AV4&I3>E;+BPVS@QBKYR!C/A93!PUU>^LQ@;^7 MDF@\$L;AK^XTSOQ%Q@OD!-
X^>H)? MWI+OX_=@X9T@EK5H.0+7E.5<05W+^T0(I\$71N!#7VNT!V!%X;2LU(5(5H
M#_2_0P^!R&^FOV^3M(K8WA!15ONISEF/8?^6;^H!^>-?J>)^WR;\$CL UQ MVK4X!2;T!\$8QH6>H-
RC62(^2^&J08Y@YD5;E\$^EW!43,7)TS8QJ@B^90!H M4RU^K^LNUADV66RD^25BG?=B8!A47^LR^E1EE;:
(6A)^T;+3Y0T CN^?E M=N!#%5;^=WWUQ)B2;6#0&?N6I@AL0YM.K4WGKY_WSB!%V!8ACA^M3A^

MC0=GS,0<|>%&3B1IX#OS&RFD,LM8&1!%6,PM!/?<^M=6!\$?KY_D RIX<=P; M4_B/!(HK&L?E<\$>=UT9C0'?
NODJ MQ0YJ36YN2O5\,)+L79\$=B&."WO= ?A M,:^UL8+?+(I@Z\$5Q-"?Q5I+N6K>5H9J73:BF?
MAJL:K7JT:W7I9WKF:S,LN MF2IASJE04IR1JW=P1)>XJAK:/F)D7O9NID)0)U@.\$VK645D#^CZ3TCQ/("Z_M_0I_5!+
P04 " #@G19);JL!P& !@+0 &0 'AL+W=0?V^ULMN(ORSZ)#5^K3Q8B39A4A^FRG6U2SN;%H"1NXTZGVVY8M&Z-
MAL5IW1+14&QE*WYMQ1EVR1AZ:JS:HN7LU:0^OW&2.12+)>J/"(^!HQE^S@_M
M3JZ(QWPFQ1, 7OF%SR, !TO*QXITE:YG?G PI> LU5YI69*9R M==JMI"<+I@VEO?BY1^~Q3F^68BSHJ_Z&4?
VVFV3:3(MD/5@J2:+WISWIN M3!3!@(!6#,#I ?C4 60_@!1&=H*6Y=,LM\$P%2\HS:-5MOQ%
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7I8B6VF1F7#ME2.G#B3FK3)Q>3)QD8I6Y+OASSO&@!\$IF>.R5^GL^%DC/HU/R0R_=)OWH"Z5N3*NC1_./@:/Y
MXOH=BG^%_!N46@?>?%|O DG*!J\$ (0V;0T53NG+!0B).CX,BF,|=7-M/G0?41 M^%@L^RR^/'O*9GK614(5PF-
%LP^%S3JP!3HX9) #+U50MEGQ*4"H684C6? M QC09>7IU 2,:3QQ/&4SG6K2!Z&7Q0(6#
(TI>|VF>M8%0P!7!#I@Z^P.A)JY@<@88D3!W&=P)IUS?U@0.)C@8ZP\$%<(5!# M.H
I 74:1TN6IYPS)8HD^J4L:U1L1*\$SRM[P!G4?/4.Y# UNP!4S[UAFV M@Q2V!Q7Z:,@#F-
SYCG+*UD_HA/H&18M(I4&#%TLVNW'0&PPL5XXXW.UAXO:% M->@Q#/IB8ZV.5H;ZRF9XU0W"71IV 06!/?
64S/6L@8QC(H8-V,;M;4?##'E M:1QC&?U10*V.6H)@T,89JS&.:LCSH!UV^9P1^S+ZE12F"4OE&)0&R<"KL!
M0TPW&K8\$AFV#PH#8 +440B&F0DU7 M.U63E ZC>R8(@IJ!:#2.U40E ZG>P
M8(BI45.4P!1!#?>)C4<^IU15=@G&I(SANAKL\$ _L?K)U;J\$04ZIF^X^WCS:Q
MG=UG.\$OC^Q50P3ZBV4>|="*)UQ:TKVR9PU4 @/U5_X31V?9T2=PA57W"8C& M^X^Q6LH8I/1U2=PA57W".B&*
(4AZH_U,;AW2=P!%7W";C&)H6Q^49% +7Y MZ>P3N.* /@'5L*4P;IN4 I2UW7T"1QQ4)^.N92F+G-"@J\$17=)W&
GT" M>G^"U^<I7L?^U=^DG<=5^?0J^4QI^W_EJ2P%0TRIEK4XNJK2@5J^VDMJ5"(M^55CD);1KM4<-
Y_@LTO::O*9GC4W:IU\$J4!"^C3U/RF9ZU@RF=3>I3RL5_M;TV%@PO'^?0!_YA
M>7"&^ICA0,.85IM(8P6GV4:F!5A4,,:5K>H8P/=^H M^*CKH1@B.E&S6\$^=J@%@CK=I1@B^E0_S6\$@=JL
@AM4%HBH1!3Y,S!% M&U\$ _K,&I^*2V#QY_ MS9\IOF7LE++N8+-;SJ:
<&H0>7<4FR*)V*G0DJ1%"I7G.UYF@>HSQ=" MR+!^4.VY4/5H_!4\$L#!!0 (-">EGUG%HP8P<!Q#_9>&PQ
M=VIR:W-H965T+;#>WOW?_3PG/4 M?Y:9-S430L/Q29RJLY,Z_F^E>-9B+AZDC.16J^Y%9PK5YFDV!IX)/BZ"
MDKA+>[VPF_HIOSQZQ6M?LD?+G0)+1M0B27CVXZ.(Y?9Q^N^O'^36)("L>(^&LUAZ3
M0)2O4GI+GUR.SSJI"/,1BY")CYB3.11SG2B;?TK1SNH\H^UOR_J^T7Q_MHBO7(ES&^9C?
7LK/2(6,QX8M8W1KGW1T194)#KC62LBC>@IFVUR&CA=(R M^8--!DF4+K_RIV4CU@*!<\$L+0/HZP^V)<O
_RBT&5F15F?N,,:#?B:229:O M-FKY@Z(W1;2)DKS;;S3F?EN9.+TX&)X>4L>AU'^^.,PB MES=WILR)
IHE)X^2.YGJF2?T!\$8NP)=4^"J M2OI2Y4<^*MZ)^1^Q>^)/I5%6D=#YIN\$^D(Z,:KI?Z+\$M>E?B2<3\$J^H,&)A?
MTQ_4G(\$6<=)211QXO7.JRES&MID5L_M_PTZ#7ISZMYPZMKYISLX M+
I2J3I8:FZ#UO#\$V,79?"Z!5C/#IGLWM6+;34IWE;7.IIFR_%\$IR1:29& MBRR+TFEEBF!XXIU
4G.+M=SB^>W;%15YL_3V!UE4*,)2U/_O)6Y2D<I\$PE)S?X^W MP\$1!WJ@Q:QD.F15 MIT.N-)P2%,>7P+4+I7NH-
I5-34G,;9%+AT^98>7P9)#P25N4FM3+!AO=G=P M)00Q_ZHTWZ!_!H!%*,_I<9>/2EM8:FZ#+&WY^XRIRN:F*A8!
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KGGTS(L/Y)^*LL^4L^4O-I.3%_K_I&9N/RFI8:FZ# M+*OY^!S9RN"YC+8+9!EX%)!_&I-8N_/ZRB-
DD52V034RHL_?=#\$);R M6/L#H.*?EAJ;HL^C^X!R6IU^!Y(O(I.D.)42<9S3PT@J3=I.#6*(5/I M>%?
9C*7IR3K8/7I5Y<,G,3 +=+B&X/QK=4KBW_?F7!638VSB\$.UYBE3I;^M+)*A(BF6FMN@M0I@P2=I>UJ9K.+*HI?
7UF?P\$HFL9+!6(ER9=4=>I(Y+,% M(4IUF(5=UOX!E*\$R+);:VR#+L&R?>6@97(-H;_D"B_!L_C(8^Q\$MSM3 IG
MTWA?#W\$*R"S>LO9GJPR55;4W.^D6E8-HFM!O6S57")FY3EPP#FPI,YOO)8 M%V/X@.\$1%.BPUMT\$6_MZ<^*0?
#_YH>%&I>J_PXM/05UM!7(-_7_W\$;ZH\$=EIK;#PM^8?LSY!"5IK#4 MW_99N@MK9LB!FQ^5V<+N?,VIZ JP64-
B#4R?R6YP^_0N,A#G+J%*OI^!B?^ M(2H78JFY#)!<&-9.CG#&3?^RR?^Y_D1^?_?D?X/5^3\$&_P%02P,\$%&@
X)Z67DLPYX="0 M(C)!D !X;I^W;W)K&ULK9MO4INX%L;_BB9W_MY!INS&UCZZ_3!68HE%UFNK0#;?>U203QX-
A9VX^EVU!Y2;,H.CZ.C?NB).21 M>(XM^=(5DY>|N*IG&M=D7I7.5;>CN95M?PP!T3N5I\$Y?MJ3/SR4>+.*
MO^T>Q^6RT/%LW6B1CFD0R/\$B3K+1VIDE"YV529Z10C^.%N7=1E7I=E)D;^0HE;WNH7ZV.S;FVJ2;+Z-Y5A?
DT>VJLZOSZUOR MX_SSITIWX;L5N;J^,^YN#I_3^YOFKI=?Q_KTIVW_.*?(S3.)MJ6GI4
M^6J99(DUTM=Q4E;_F8DW^INR:~_ \$9^(4E&OLWS5IEGL_)D7IF7I=I.3I>_ M/FX(I@X07??^F@Y0DIG*DS@E
M<5GJ^BQHTP.^Z@OQ_E.IJTY&YTDI=^O1V7_-\$K@=ZB!@3ISBF6I8AG6 M^IFE0JHJ;>K(JD279*Y3F>DRLV
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X)26:QYIG@KSIG;JNO>X<9Q%I0>EA1B6MU#_A?I/XVQIVK&AN>T%=8=)7>6
MKB*LVZV[^FRGVJ0Q^, #1=FN8Q+5F61CB,+S2_UV8I7>IN3Q6:7.OKDSLGFIS1HUO M&
'6<^&QH\$N3^#Y)FZ^C07\$W5&INU19X(4Z)2IW, MRP0&7.BC2T1<1&IR>\$AH30HE+SI/F"9&I!/?
WXW)T)5Z(^!+-=?F1C?/B^K=YM;29X_OS#6P M(=/Y8;HS4Q?X@+>#Y6X?BWZ0IQIWG6ZC%|^+U*?
9T*%AR9I\$>4*MDDMRC. MO\$W:IN \$"&W9>08T4&ING1.8-"SIC IE:N>"!^K+7AOAHLSN%/HINTP1B6N
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4FOX'9.6US?_IGN<0DKDN+.WXL/EK2-A^4>4UYE9MF MCCA4XEJRB,XXGK%;_Y..%3BIA^PAI,XX7K;_-
&...53B^K68\$SCFN1IKT8XW M5.);M'@3;6NB1?%;W\$Z7^2KK_*=#;KM9ZC>W^HM(P5I<I^P6*&8I%SQ0;V!
M%KL"QVZGF"UAKO!30=MME\$!&T^PNG;+W+Z^P!CO>XL!
M)@V9I&ZM@^S@<@C58MG05.%V/C.3^AR6X"@IHD%5P;<\$J6QYV^T-I0I(J@P M)I^*0D(F)C)J&+^2IE3B/!TNFTL?
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M2HF3LE=NES!P!TK@_I9L2+WMKWBE.P=X^6\$2B;ZQ621-KA-BXM^B6.RBY! M7OKPW>N^+&G202
E+B@Q(45HD);H59P4Y\$>=KI!>G.+MHB5 MDSHE2NG/!_7E:LBVL%8XK#LE>N7#&\$ST@I=IFZ9K7FHHQ
IH.73O20 M\$SOTRC);M3T9I9IH%0!J8\$;+)&O>T*(LI!6^-PGT2M_J1=(I^"J*=\$KRUB%_M,I9/HE?
OEP@T4.RYD20+^<5SMTC\$!WR"0HF>D")IE2:M;IL>D>B53TMX MM1T28JOM;N;)3A8ATOT^IAS
HD>D^&)7EGT*ARI!L!N>;4*(^9\$BB5Y:9 MZEAFMB1Z-2@XA^K_-8^0!6?4IH^T=%/OI.HN>3R>\$
H1UH@IDPITILJ2_M<%+V2O0I)&%%\$CV@0Q)I9^D9X93LG>@CB(^SA=0UKCS)*HC!4=DGTD?^E M3C_1
R(-T8_WOL!G=U^+/_@I02P.\$% @X)Z6?>9)Y9S M!+!P !D !X;"IW;W)K&ULK9E=CVLX%(-
MBL56JU;#A)3*;1&H^M^UTIFFTH8I85#G(E5P-0V22OMCU^;,"0DQ\$VT
MDO<\$@!_G&+!@P_P#PP_@WL2)SHAJ9FHN1M9*P>#&%(EF1#(MK5I!&%)LM3V"">P.TQS:SRLCCWP!9"5,J4Y>>!
(E%F&^<!)2=EF9+G6_MX^I&DEI0%I/"SP\$YD1^5@|<%6R&J^9B07E.6(D^7>NN^B5U?"ZH:7RG9
MB+UHI^IESM@W7A;C^Q^MXBD))\$:@=7?FDQ)FFJ2:L?W&FHU;_5P?_9^E<7
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^XQIU1^P)W/X)@5<+O^.%05K0.Q0\$)P3I6M_-X)?^ QS!4M^*J^
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MI%5M9^AE2"2FJ7B%7J/68A>OGB%7B".HRK5@J<+130EBJRU MM)'27<10%
M1\$H)'EA6O=XI7S@7Y7D)C>9,MKM^-TV/A&U'^A(PL=)PM?&\$O^FOLX?W09!0D+(6\$1M)"P&@K4,
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(N-0(2%OI"7QHP2IK MQ,J"BPJ4V,<2V"X\$60L!@MUC+KMC'KUF6!R8\$4M^0KJ\$L4O?+L!NVUZP^,?#&O-
0W2%@"\$8N!8"W2 M7&2W:>>8"S,J"J9L0^!X*XLKM"V3A79Q,A/MI(K=,^D/H&HSS:E^KDIX)P MK+Z!
H735F6\$9Y0!;G+1XD"%W96KGE0/D/20E!;!J+H6AMG/V=SYQU)ABL4)%MR9,5%@05G":DTUTCY6)WO:-
Y(W!ZO<-Y(P2-&H'28BA:V!==L!5SOV"K07 PH+8:BM:W:I6<FY*E0CK7-
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GW&/YJN'6J!\$NYTSH-E(60!)'.MJTIA6\$-GK*#U M15DQ:9"15
75HMF85THK,2(4(NYU,\$A:42S(R\$5Q7>@ZF)8+J8M'!=0V&22>[TG;XJ1%RO%,..UO/03)8-
\$SH8N>IGHDQ>HK0IP5PB5IK6G0OZ MQ'IBPA'F=><91NBIHVV)8=-.8X&>2DW51D3\$S#JM&#!Q5#;J:"3Q0'5DX+
M+E8NW(7 M!2E"K0Y'4RZ""+U'P='K@=G2J-3<%DJF|ME<+^390@>L.Z!02Y\$ M;+!+7&-TJ*C63,EKT|&#;?
1%#3MNU5E',X4747=2I(AV(-),BE5QE2;)B+K MT&@&@6 YV%)-X.C+*@10Z!(PC8S362FI!;F-
TC.V5"W.)EY&>^H!W,M;-M5I-LF!90TW0RK@/ZVVL>ULV>95N4/&'4G!9F.E(VX*Y7QI^!N!-8"!
M1H@ZK2JQ^BSX3!;,32I9"4<#NN8%U+Q/R8;E,K4I)@BP0-3FD^W(I5K>18 M4J_+;9GCGKM'Z/G?
KO,2::HV#9M:O^05-G5CIOHEMXMI>5?<=>DW'O!#TV MSQJ'C(YH-
'L=W18S"9'H')WTM=-5IPI3J'A8R.P63W(\$V&S3/EUH/KSF-K M&PW@I6!(!?
L#+AM@D#28+&C2736_!XS)IT^01E!3B7FUWM\$WXS.6TX70=RTX
M!)OV=Y;Q19&VHYV@I9H!8WF)YY%Z_FYA<7&9LR;)QTU6SB6T&IF&R A!@ MI"/7IN-'(I#_A@6!L
<9Q+/"S/_S2?/CH?AV">^EZDCW+Z*,>Q2,C8?K\$! M?DYJ/OZ9IFD<)PFVHN.OU!\$86[R/2RM<9W&Z^0I^L V!G
M*@2;*5Z)V\$SOM0;\$OVI 2%/_;F-Y@('M E8ID-^?VK*SXECV%7,&W8&XTB: M8@C4HKJ&DP19G02^_OW!SI(X3E,
IC?01QC")R-(Y!8\$L?V/KAW/PK7 MIZEP_ FT5!02P,\$%@X)Z69>*NQS \$P(L!?
3T!\$MP>:4#M.*2VBZD8-1!2:5K5N%(MB6!;(7->=I3W;+TH!X"O.D0Q0FE(2S,1,W2?S+W PPU M1>5*(Y5;&GC3Y?
YVX\$G1H2)8% H%R=-B!;5 'A&C0'!;00 #P M 'AL+W=OS'X_V<50'ZKZ!TU5?69-M;XJRN>S=M>WVS?
EYL/H3F/3YM=J'4CZSKNI-VLK#^O:V=8BS9H!(=I<6Y<M7)CGFS00>^>/EXKK_5@ZH5JS:02GFR.W&=BX?
F^=(GOF_PFI+VRY5O M_f@0;RWR3?Q799>^BQYJZN&JJO.05=FFI;RJJZ*XI/4/3UR+NLU73TI'
M'622WC3L,VUZ\$Z4Y2I)G7L+@+K0.Z:2?>OV%_E8SW0KIX<+1KJVE>M**>I*V8
MU=5NFY>WW67DMSA7OL8^#HJ_#T%14_?%;K=;X2DVJUVXBR/<2Q%D4'6#9W
M^;:IL3+=B,N>6IV+FH7IK>B^E/P4+SMIP5:2*>&JW^3RB=K+JHOT;XNRUOF ME89DJD_,.3@AY)^& CD\$
MD,3009;42N0(P Y.AFD6VYV"J0)(.W30=ZEZL 9\CO'2&U/FD!2.MTD&ES MIT#:-*FA8R7BX43?
6+IE,7>S/>FGNOX"7-<UCZB:=.WQ=H_KX@QN3N.O(2
MCV!S/\$G;Z=F,>OF<13%0YYI4!L%NY\$ON?/8A;RB+G!8A'X M++YR(LY>_?37KFI_XZ\$62*27/K%?PH@OO'T
ITM)G2PC_GH?5_YAZ84+1,) MIDHLC(GJB3/,%TH^?M+>2"Q18K/,@F#RT9O/IW'S)*@_H!;7/BF"=:2R.S M!
(G5\$LC>Z"27QZ&#(N!V5R%DS/EG&JF(BM_2)Y9)M"Y<B7IR3#A<3Y_!AP_\$IL MZOE!WJRW>-\$SH2JC
UD\$H/8)#&?10KFSP3-4OJ_,O+6^;4=5K>'G(H E1\$9 M94!ME!80YF7KG+1L+3,6*B61P9(,@BRF4>R6=
(+!^43!NF5S&1?;4 M!D\$IM1Y-)AM7R>I*W'AL!0KL40BT?-7X_"(24,J1=A4"K-S-RSY#8/3"1
MU3&1=H;\$VGF2RIYM-V2<(%Q8\$;K!Q(I9TA=*4,9K88Y0LH9\$2L'9K0Z)E+, MB%@Y^ YH&(BY8Q.FN^,5\$RDG-
%)OU3Q043;&UG;K4U%JM= MG:N8342;YH5;A@A 8W(2VP*IM-M,K;KF(0=216
MF8J)!#0B%M#Q3%*V_VZS2>LO*B:RT(C80LIA.EDFPUJH.EA"(V(+!10-PVA2 M=Z@@"YG\$%GH.8HM
U^A^43UH6VE,9"3V\$+!87J;9IK M=5836<@DMM SF\$!3R !TM;Z)+&026^BY:(9IT!+)3L5\$%C)/4H&30JK*=+52
M*(!FW(QV^A*6F!UD8K,DY;@-\$RD(O,D;BCZ)BPIW1U!4Y6;.6^B:RT/B4&ICTOHDL*8NRT%
MM6!;R\$+62^QE^V&2W;>@EJ'M9"\$+J!W_.EBV!9<)FJ=QX6DI!%794IABGO
MB^!T^WD5S&1A*R77P@Z4L;*DA(OA9U5>X8)E^O9;+>L%:M?A(OA:QA/OU MJV.C!IG'HOY1#ERT4B=U"
IG'HOY9#L14)W4+_BZ/-".VM:-)%!+/(EH2=K M:T?Zi8V!8Q-!R^NJ9&TD7AL8O%@3+5?VD@+!
K%X,*9ZLV\$C!<C4XH%+E5JC M('8Q.+12Y4:)A*32P>C*GU360@FIA &%/KFA !BEW7&M+E38RD/W2,ZZ/
M3^WP=Z%I^YSO7IR!>YN)=5Z*S)>Z;^3Y55JLPHU?IHKI8WAJ/LAT!7%*X! M%Y3S*LT>_S7 X!U>EFW^L;PT0(#
(Z: M>&P07W)E';O=VJR:V)O;VLN>&UL+G)E;V!UNHT 81N%;L;B P/S/K;)4 MVZ1=Y0:0@^THMK& U29WOY93V
=ML4W\$60AD?XN-4CQ>'GUAW9ZZT-C_NT MKCZ.ALXKO;3=^Y1U^FWQW;+;\$=Z?+6ET_'OHLAQV!;G=O+>
fKJ9\$^0A M?D;U!< <7R>=>I^9V* W;YMN!JYO>Q.TW &\$S_Z8?W<=JH4!5Z8==ZVK M^N-
P.SS6UQ_S<)END@BR"!2)!#D%L^R"/(+O4\$!26#XH(CMBLL)02EY8.R@O+R005!9?D@TU#&1B!IAK6
UH9<&P&O#<\$VF(GDFT\$S\$9\$ MVPBH;EGL;TM!;8">MO9PI: WI9Z6P&I M+?6V
GI;ZFT%I+4VPKH;FW%=#;4F!KH+>EWE9;T>JG8#>CGH!;T=178" M>K09RQ(!O1WU=@)Z.^KM!/1VU-
LZ.VHMQ/0VU%O)Z"WHY.0&I/O:V WYZ M>P&I?7V.GHZNT%I;SEIT">GOJ!07T!M3;"^CMJ;<7T-M3;R^@MZ?
>7D#O M0+V#@-Z!>@<;381T#M2 MIRB@=Z3>44#O2+VC@-Z>BBWDE !T2!DX#>F7IG;TSIF?
JG07TSM0!^B=J7<6 MT#M3!IRR@=Z;>64#03+VS@-YYMME;0.LO;_WH5Z%P&I"4N GH7ZET\$!14
MNPCH7;AW\$="14.BH>AWD5 !T*IBX#>A7H7;W+!E;=H!HG#XW7CK^5KC M_J;Y3JNGRI7=I?
I7Y=2IV=ED5BRB_M5(#DX3 6T-O;G1E;G125'EP97-=+GAM;W;36L;"&X;L8V@+6 M(HJDI"+.INVVS:
(74'4Z%JP_D\$SJW+ZTG 1HD1H-7*#OOH)-VJ?3;,>XLIW<4(?XU=UG<IWLZWN;B>MKG373
M&.P8UN%8(HF!^62W!4,25H!A6?23>,F<;WR>KC;>Q;Y/4!QW31WB>O8X MMK^EK)13TGARV>-
WW>ROXH8D>S/AN/+G@.=S7Q^MU"U_J@I*#GWF MPU-O?7J^Q!L!3MMMUIAV;AZ&>"3UL!-UZW?
6AJ%13T60SB>";/N)DE?G+^4 M.1<8=JZY:29Q8LZ^!^YE).?3ZSD6LBYTYU_Q-3&60OCH"K6W_.CM>IX-)
M!9=Y^&QY7!F!O!XM?XI^Q'0/@I^Q+2AX+TH2%IE)^#*2"/M"?DULA")J M3B\$UIYB:4U#-*KF%%9SBJLY!:=
<(JN@R"HHL@J*K(BJZ#(BBR"HJL@B*K MH,@J*+(6%M0+&BJP1=-.(FM!D;6@R%I09"THLA8460N*K)
(BJZ3(*BFR2HJL MDB*KL@J*;*BJR2(JNDR*HHLBJ*K(HBJZ+(JBBR*HJLBB*KHLBJ*+(JBJR:
M(GNFR*HJLBJ*K(HBJZ;(JBF: HJLFB*KILA:4FOM*%6%*E+BJPEI=2(FM)
MD;6DR%I29"THLAJ*K(8BJZ;(BBR&HJLAB*KHZ5!WXTM^MOQC/V8G4\$! M A0#% @X)Z60=136*! L0 !(!&10
M8U!R;W!S+V%P<"YX;6Q02P\$"% ,4 " #@GI93+U(^K @ \$0 M @ &O 9&1C4)O<'08VIR92YX;6Q02P\$"% ,4 " #
M@GI9F5R<(Q & "<)P \$P @ ' _O>&PO=&AE;64O=&AE M;64Q+GAM;%!+0(4 Q0(-">EF=1"1H0<(P 8 M " @OX(
IX;"IW;W)K&PO=VJR:W-H965T M&UL4\$! A0#% @X)Z654!-)N!P ZQ! !@ M ("I!('AL+W=OEDRCZL!7@0 X3 8"
@3P: !X;"IW;W)K M&PO=VJR:W-H965T&UL4\$! M A0#% @X)Z63&1? 8E! /P! !@ ("!&R@ 'AL M+W=OEG\$EQY!
PD M,U, 8 " @78L !X;"IW;W)K8@# #.\$0 &@('C M-O>&PO=VJR:W-H965T&UL4\$! A0#% @X)Z61ZY MZ;MI#0
24D !@ ("IH3D 'AL+W=OEGZ43>>MBD_R%9 M " @4! !X;"IW;W)K&UL4\$! A0#% @M X)Z6>X7^89X\$ H#_!D
("!+7\$ 'AL+W=O&PO=VJR:W-H965TEFVQ&)&608 (T0 9 " @;FF !X;"IW M;W)K&UL4\$! A0#% @X)Z64C27>IG!
MQ D !D ("!2:T 'AL+W=O&PO=VJR:W-H965TEE, M70QY5 4 ,_-9 " @8BV !X;"IW;W)K&UL4\$! A0#% @
X)Z60UWV77Z P=PD !D M ("!IP 'AL+W=O&PO=VJR:W-H M965TED*R<3R D \$: 9 M " @>#
IX;"IW;W)K&UL4\$! M A0#% @X)Z6684+&>5! P0P !D ("IX.T 'AL M+W=O&PO=VJR:W-H965TEFK34R41PH P: 9 "
M@5O< !X;"IW;W)K&UL4\$! A0#% @X)Z M61T&:@Y0"0 Y18 !D ("!V>8 'AL+W=O&PO=VJR:W-H965TEE 99;."@8

%). 9 " @9:I !X;"IW;W)K M&UL4\$L! A0#% @ X)Z6?+Y9/B=!P 8Q(M !D ("!UP\$! 'AL+W=OJZ,\$;"P &O @(&K"0\$ M>&PO=VJR:W-H965TEFKR2@0 M3Q(% 9 " @84. 0!X;"IW;W)K&UL4\$L! A0#% @ X)Z67!L-Z2C! @ H !D M ("!"R\$! 'AL+W=O&PO=VJR:W-H965T MED >H^K0P((H& 9 M " @

•

&UL4\$L! A0# M% @ X)Z63RX5!X0 @ W00 !D ("!12P! 'AL+W=O M&PO=VJR:W-H965TEG9WG9K: 0 &8) 9 " @8Y? M 0!X;"IW;W)K&UL4\$L! A0#% @ X)Z6;-) MTZE4"0 J20 !D ("!+60! 'AL+W=O&PO=VJR:W-H965TEF;-;IJ_00 *T+ 9 " @5R(0!X;"IW;W)K&UL4\$L! A0#% @ X)Z653=NYRE P S@< !D M ("!D(T! 'AL+W=O&PO M=VJR:W-H965TEF.7F.GK@0 M H, 9 " @3R6 0!X;"IW;W)K&UL4\$L! A0#% @ X)Z6>\$^JBI7! ?PH !D ("! M(9L! 'AL+W=O&PO=VJR:W-H965TED(YS'4QP, * 9 M " @=FB 0!X;"IW;W)K&UL4\$L! A0#% M @ X)Z64942Q"L!0 OPX !D ("!UZ8! 'AL+W=O&PO=VJR:W-H965TEG;L\$6&A08, . 9 " @2*T 0!X M;"IW;W)K&UL4\$L! A0#% @ X)Z66IWZ(\$G M!0 !L !D ("!WKH! 'AL+W=O&PO=VJR:W-H965TEF0/<+D=P< /<2 9 " @43% 0!X;"IW;W)K&UL4\$L! A0#% @ X)Z6:EP7!2N! ZPH !D M ("!HLP! 'AL+W=O&PO=VJR:M-W-H965TEF2T02)&0H "I3 M 9 " @8G: 0!X;"IW;W)K&UL4\$L! A0#% @ X)Z6=-;69YA@!0 (B\$!D ("!V>0! M 'AL+W=O&PO=VJR:W-H965TEDLQ&UL4\$L! A0#% @ M X)Z61)5^PH!P VS !D ("!0@\$" 'AL+W=O&PO=VJR:W-H965TEDFV>PK"0D -=2 9 " @8@+ @!X;"IW M;W)K&UL4\$L! A0#% @ X)Z66.F@.(R!P M!S@ !D ("!R!0" 'AL+W=O&PO=VJR:W-H965TED7 MH-<^S04 '@< 9 " @9\$@ @!X;"IW;W)K&UL4\$L! A0#% @ X)Z6<ISSNM+ #0 YV< !D M ("!E28" 'AL+W=O&@ &0 @(\$7 - (>&PO=VJR:W-H M965TEEP48@U1#0 !/G @ 9 M " @1@Y @!X;"IW;W)K&UL4\$L! M A0#% @ X)Z64G4-J:2' FUT! !D ("!DVT" 'AL M+W=O&PO=VJR:W-H965TEG ^ 86Y\$0D !A9 9 " M@4V; @!X;"IW;W)K&UL4\$L! A0#% @ X)Z M6&PO=VJR:W-H965TED7NGO(LP(.!& 9 " @1BM @!X;"IW;W)K M&UL4\$L! A0#% @ X)Z61F>BH<< P W D M !D ("! K " 'AL+W=O0T!;X !W!& 0 " @(%5LP(M>&PO=VJR:W-H965TEEU Y\$' M*P, &8, 9 " @4J @!X;"IW;W)K&UL4\$L! A0#% @ X)Z69\$SH20H @. @. @ !D M ("!K+! " 'AL+W=O&PO=VJR:W-H965T MEE!BXUGN0, !T, 9 M " @2 & @!X;"IW;W)K&UL4\$L! A0# M% @ X)Z668:CS;P P SQ !D ("!H" 'AL+W=O M&PO=VJR:W-H965TED'XJ:PJP4 -@H 9 " @>C2 M @!X;"IW;W)K&UL4\$L! A0#% @ X)Z6:"7 MU^#Y!P *#D !D ("!RM@ " 'AL+W=O&PO=VJR:W-H965TEDR2A+6\$ 0 *D1 9 " @3/E @!X;"IW;W)K&UL4\$L! A0#% @ X)Z6516:P+U P)A\$!D M ("!>ND" 'AL+W=O&PO M=VJR:W-H965TEFJR=<. @, M !<(9 " @7!S @!X;"IW;W)K&UL4\$L! A0#% @ X)Z6;)E*Y"0 3CL !D ("! MM-8" 'AL+W=O&PO=VJR:W-H965TEEXS?%.8P8 '<@ 9 M " @9<% P!X;"IW;W)K&UL4\$L! A0#% M @ X)Z662;YR#V% MWX! !D ("!OP# 'AL+W=O(0, >&PO=VJR:W-H965TEG=;&UL4\$L! A0#% @ X)Z63W4^B /M " ^5P !D ("!#H# 'AL+W=O&PO=VJR:W-H965TEF=MTG4SP<,XK 9 " @454 P!X;"IW;W)K&UL4\$L! A0#% @ X)Z642*(M, P " @P !D M ("!2UP# 'AL+W=O&PO=VJR M;W-H965TEGUG%HP8P< !Q# M 9 " @;%F P!X;"IW;W)K&UL M4\$L! A0#% @ X)Z67DLPYX="0 (C! !D ("!2VX# M 'AL+W=O&PO=VJR:W-H965TEG=)>D67, 'P6 - M " 4E! P!X;"IS="EL97.N>&UL4\$L! A0#% @ X)Z69>*NQS M\$P(L (!T!# %JR96QS+RYR96QS4\$L! A0#% @ M X)Z6=-;H1HT!P 6D\$ \ (!N8 # 'AL+W=OEFW^L;PT0(# (Z: " M !J(P!X;"!PED5BRB-5 (#DX 3 " 2.+ P!0V!N=&5N=%!4>7!E <&UL4\$L!@ !K&L 9!T *B- P \$! end XML 120 Show.js IDEA: XBRL DOCUMENT // Edgar(tm) Renderer was created by staff of the U.S. Securities and Exchange Commission. Data and content created by government employees within the scope of their employment are not subject to domestic copyright protection. 17 U.S.C. 105. var Show={};Show.LastAR=null;Show.showAR=function(a,r,w) {if(Show.LastAR)Show.hideAR();var e=a;while(e&&e.nodeName!='TABLE')e=e.nextSibling;if(!e||e.nodeName!='TABLE'){var ref=((window)? w.document:document).getElementById(r);if(ref){e=ref.cloneNode(!0); e.removeAttribute('id');a.parentNode.appendChild(e)}} if(e)e.style.display='block';Show.LastAR=e;Show.hideAR=function() {var e=Show.LastAR.style.display='none';Show.toggleNext=function(a){var e=a;while(e.nodeName!='DIV')e=e.nextSibling;if(!e.style){}else if(!e.style.display){}else{var d,p;if(e.style.display=='none'){d='block';p='-'}else{d='none';p='+'} e.style.display=d;if(a.textContent){a.textContent=p+a.textContent.substring(1)}else{a.innerHTML=p+a.innerHTML.substring(1)}}} XML 121 report.css IDEA: XBRL DOCUMENT /* Updated 2009-11-04 */ /* v2.2.0.24 */ /* DefRef Styles */ .report table.authRefData { background-color: #def; border: 2px solid #2F4497; font-size: 1em; position: absolute; } .report table.authRefData a { display: block; font-weight: bold; } .report table.authRefData p { margin-top: 0px; } .report table.authRefData .hide { background-color: #2F4497; padding: 1px 3px 0px 0px; text-align: right; } .report table.authRefData .hide a:hover { background-color: #2F4497; } .report table.authRefData .body { height: 150px; overflow: auto; width: 400px; } .report table.authRefData table { font-size: 1em; } /* Report Styles */ .pl a, .pl a:visited { color: black; text-decoration: none; } /* table */ .report { background-color: white; border: 2px solid #acf; clear: both; color: black; font: normal 8pt Helvetica, Arial, sans-serif; margin-bottom: 2em; } .report hr { border: 1px solid #acf; } /* Top labels */ .report th { background-color: #acf; color: black; font-weight: bold; text-align: center; } .report th.void { background-color: transparent; color: #000000; font: bold 10pt Helvetica, Arial, sans-serif; text-align: left; } .report .pl { text-align: left; vertical-align: top; white-space: normal; width: 200px; white-space: normal; } /* word-wrap: break-word; */ .report td.pl a { cursor: pointer; display: block; width: 200px; overflow: hidden; } .report td.pl div a { width: 200px; } .report td.pl a:hover { background-color: #ffe; } /* Header rows... */ .report tr.rh { background-color: #acf; color: black; font-weight: bold; } /* Calendars... */ .report .re { background-color: #f0f0f0; } /* Even rows... */ .report .re, .report .reu { background-color: #def; } .report .reu td { border-bottom: 1px solid black; } /* Odd rows... */ .report .ro, .report .rou { background-color: white; } .report .rou td { border-bottom: 1px solid black; } .report .rou table td, .report .reu table td { border-bottom: 0px solid black; } /* styles for footnote marker */ .report .fn { white-space: nowrap; } /* styles for numeric types */ .report .num, .report .nump { text-align: right; white-space: nowrap; } .report .nump { padding-left: 2em; } .report .nump { padding: 0px 0.4em 0px 2em; } /* styles for text types */ .report .text { text-align: left; white-space: normal; } .report .text .big { margin-bottom: 1em; width: 17em; } .report .text .more { display: none; } .report .text .note { font-style: italic; font-weight: bold; } .report .text .small { width: 10em; } .report .sup { font-style: italic; } .report .outerFootnotes { font-size: 1em; } XML 123 FilingSummary.xml IDEA: XBRL DOCUMENT 3.24.3.html7886221false1290false7 falsefalseR1.htm0000001- Document - Cover PageSheethhttp://www.metafinancialgroup.com/role/CoverPageCover PageCover1 falsefalseR2.htm0000002- Document - Audit InformationSheethhttp://www.metafinancialgroup.com/role/AuditInformationAudit InformationCover2 falsefalseR3.htm9952151- Statement - Consolidated Statements of Financial ConditionSheethhttp://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialConditionConsolidated Statements of Financial ConditionStatements3 falsefalseR4.htm9952152- Statement - Consolidated Statements of Financial Condition (Parenthetical)Sheethhttp://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialConditionParent! Statements of Financial Condition (Parenthetical)Statements4 falsefalseR5.htm9952153- Statement - Consolidated Statements of

OperationsSheeth<http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfOperationsConsolidatedStatementsOfOperationsStatements5-falsefalseR6.htm9952154> - Statement - Consolidated Statements of Comprehensive Income

(Loss)Sheeth[http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfComprehensiveIncomeLossConsolidatedStatementsOfComprehensiveIncome\(Loss\)Statements6-falsefalseR7.htm9952155](http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfComprehensiveIncomeLossConsolidatedStatementsOfComprehensiveIncome(Loss)Statements6-falsefalseR7.htm9952155) - Statement - Consolidated Statements of Changes in Stockholders' Equity

EquitySheeth<http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfChangesInStockholdersEquityConsolidatedStatementsOfChangesInStockholders'EquityStatements7-falsefalseR8.htm9952156> - Statement - Consolidated Statements of Changes in Stockholders' Equity

(Parenthetical)Sheeth[http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfChangesInStockholdersEquityStatementsOfChangesInStockholders'Equity\(Parenthetical\)Statements8-falsefalseR9.htm9952157](http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfChangesInStockholdersEquityStatementsOfChangesInStockholders'Equity(Parenthetical)Statements8-falsefalseR9.htm9952157) - Statement - Consolidated Statements of Cash Flows

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NETS<http://www.metafinancialgroup.com/role/LOANSANDLEASESNETLOANSANDLEASES,NETNotes12-falsefalseR13.htm9952161> - Disclosure - EARNINGS PER COMMON SHARE ("EPS")

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equivalents. Other information that may be disclosed includes (1) the nature of any restrictions on the entity's
use of its cash and cash equivalents, (2) whether the entity's cash and cash equivalents are insured or expose the
entity to credit risk, (3) the classification of any negative balance accounts (overdrafts), and (4) the carrying
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Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash
and so near their maturity that they present insignificant risk of changes in value because of changes in interest

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Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r1359", "r1360"] }, "us-gaap-CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "crdr": "debit", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows", "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSCashFlowStatementDetails", "lang": { "en-us": { "role": { "periodStartLabel": "Cash and cash equivalents at beginning of fiscal year", "periodEndLabel": "Cash and cash equivalents at end of fiscal period", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents", "documentation": "Amount of cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r31", "r123", "r300"] }, "us-gaap-CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchangeRateEffect", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows", "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSCashFlowStatementDetails", "lang": { "en-us": { "role": { "totalLabel": "Net change in cash and cash equivalents", "terseLabel": "Net change in cash and cash equivalents", "label": "Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Period Increase (Decrease), Including Exchange Rate Effect", "documentation": "Amount of increase (decrease) in cash, cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; including effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": ["r0", "r123"] }, "us-gaap-CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashFlowNoncashInvestingAndFinancingActivitiesDisclosureAbstract", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows", "lang": { "en-us": { "role": { "terseLabel": "Supplemental schedule of non-cash investing activities", "label": "Cash Flow, Noncash Investing and Financing Activities Disclosure [Abstract]", "documentation": null } } }, "auth_ref": [] }, "us-gaap-CashReserveDepositRequiredAndMade": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CashReserveDepositRequiredAndMade", "crdr": "debit", "presentation": ["http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation", "lang": { "en-us": { "role": { "terseLabel": "Reserve balances in cash or on deposit with FRB (Federal Reserve Bank)", "label": "Cash Reserve Deposit Required and Made", "documentation": "Cash deposited in a special reserve account for the exclusive benefit of customers pursuant to SEC Regulations." } } }, "auth_ref": ["r1193"] }, "cash-CertainOtherIntangibleAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "CertainOtherIntangibleAssets", "crdr": "debit", "presentation": ["http://www.metafinancialgroup.com/role/CAPITALREQUIREMENTSANDRESTRICTIONSONRETAINEDEARNINGS", "lang": { "en-us": { "role": { "terseLabel": "LESS: Certain other intangible assets", "label": "Certain other intangible assets", "documentation": "The net carrying amount as of the balance sheet date of other indefinite-lived and finite-lived intangible assets that are not separately presented on the statement of financial position." } } }, "auth_ref": [] }, "ecd_ChangedPeerGroupFnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChangedPeerGroupFnTextBlock", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Changed Peer Group, Footnote", "label": "Changed Peer Group, Footnote [Text Block]", "documentation": null } } }, "auth_ref": ["r1144"] }, "ecd_ChngInFrValAsOfVstngDtOfPrrYrEqtyAwrdsVstdInCvrdYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValAsOfVstngDtOfPrrYrEqtyAwrdsVstdInCvrdYrMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year", "label": "Change in Fair Value as of Vesting Date of Prior Year Equity Awards Vested in Covered Year [Member]", "documentation": null } } }, "auth_ref": ["r1141"] }, "ecd_ChngInFrValOfOutsdngAndUnvstdEqtyAwrdsGrntdInPrrYrsMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "ChngInFrValOfOutsdngAndUnvstdEqtyAwrdsGrntdInPrrYrsMember", "presentation": ["http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested", "label": "Year-over-Year Change in Fair Value of Equity Awards Granted in Prior Years That are Outstanding and Unvested [Member]", "documentation": null } } }, "auth_ref": ["r1139"] }, "dei_CityAreaCode": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "CityAreaCode", "presentation": ["http://www.metafinancialgroup.com/role/CoverPage", "lang": { "en-us": { "role": { "terseLabel": "City Area

Code", "label": "City Area Code", "documentation": "Area code of city" } } }, "auth_ref": [] }, "us-gaap_ClassOfStockDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockDomain", "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialCondition", "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialConditionParenthetical", "http://www.metafinancialgroup.com/role/SECURITIESNarrativeDetails", "http://www.metafinancialgroup.com/role/STOCKHOLDERSEQUITYDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Class of Stock [Domain]", "label": "Class of Stock [Domain]", "documentation": "Share of stock differentiated by the voting rights the holder receives. Examples include, but are not limited to, common stock, redeemable preferred stock, nonredeemable preferred stock, and convertible stock." } } }, "auth_ref": ["r224", "r267", "r268", "r269", "r304", "r328", "r332", "r339", "r341", "r351", "r352", "r438", "r524", "r526", "r527", "r528", "r531", "r532", "r563", "r564", "r567", "r570", "r577", "r729", "r899", "r900", "r901", "r902", "r907", "r908", "r909", "r910", "r911", "r912", "r913", "r914", "r915", "r916", "r917", "r918", "r934", "r955", "r972", "r993", "r994", "r995", "r996", "r997", "r1186", "r1229", "r1239"] }, "us-gaap_ClassOfStockLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ClassOfStockLineItems", "presentation": { "http://www.metafinancialgroup.com/role/STOCKHOLDERSEQUITYDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Class of Stock [Line Items]", "label": "Class of Stock [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": ["r267", "r268", "r269", "r351", "r563", "r564", "r565", "r570", "r575", "r577", "r899", "r900", "r901", "r902", "r1038", "r1186", "r1229"] }, "ecd_CoSelectedMeasureAmt": { "xbrltype": "decimalItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureAmt", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" }, "lang": { "en-us": { "role": { "terseLabel": "Company Selected Measure Amount", "label": "Company Selected Measure Amount" } } }, "auth_ref": ["r1145"] }, "ecd_CoSelectedMeasureName": { "xbrltype": "normalizedStringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CoSelectedMeasureName", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" }, "lang": { "en-us": { "role": { "terseLabel": "Company Selected Measure Name", "label": "Company Selected Measure Name" } } }, "auth_ref": ["r1145"] }, "cash_CommercialInsurancePremiumFinanceBusinessMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "CommercialInsurancePremiumFinanceBusinessMember", "presentation": { "http://www.metafinancialgroup.com/role/SUBSEQUENTEVENTSDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Commercial Insurance Premium Finance Business [Member]", "label": "Commercial Insurance Premium Finance Business [Member]", "documentation": "Commercial Insurance Premium Finance Business" } } }, "auth_ref": [] }, "cash_CommercialInsurancePremiumFinanceMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "CommercialInsurancePremiumFinanceMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAdditionalInformationDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Commercial Insurance Premium Finance", "label": "Commercial Insurance Premium Finance [Member]", "documentation": "Commercial Insurance Premium Finance" } } }, "auth_ref": [] }, "us-gaap_CommercialLoanMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialLoanMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAdditionalInformationDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAllowanceforLoanLossesandRecordedInvestment", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETImpairedLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETNonaccrualDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETPastDueLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETScheduleofLoansPurchasedandSoldbyPortfolioSegment", "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation", "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESLoansHeldforSaleDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Commercial finance", "verboseLabel": "Commercial", "label": "Commercial Loan [Member]", "documentation": "A loan, whether secured or unsecured, to a company for purposes such as seasonal working capital needs, inventory financing, equipment purchases and acquisitions." } } }, "auth_ref": [] }, "cash_CommercialMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "CommercialMember", "presentation": { "http://www.metafinancialgroup.com/role/REVENUEFROMCONTRACTSWITHCUSTOMERSScheduleofRevenueFrom", "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialCondition", "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialConditionParenthetical" }, "lang": { "en-us": { "role": { "terseLabel": "Commercial", "label": "Commercial [Member]", "documentation": "Commercial" } } }, "auth_ref": [] }, "us-gaap_CommercialPortfolioSegmentMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommercialPortfolioSegmentMember", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSQuantitativeInformationDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Commercial finance", "label": "Commercial Portfolio Segment [Member]", "documentation": "Portfolio segment of the company's total financing receivables related to commercial receivables." } } }, "auth_ref": [] }, "us-gaap_CommonClassAMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonClassAMember", "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialCondition", "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialConditionParenthetical" }, "lang": { "en-us": { "role": { "terseLabel": "Common stock, \$0.01 par value; 90,000,000 shares authorized, 24,851,122 and 26,225,563 shares issued, 24,847,353 and 26,183,583 shares outstanding at September 30, 2024 and 2023, respectively", "label": "Common Class A [Member]", "documentation": "Classification of common stock representing ownership interest in a corporation." } } }, "auth_ref": ["r1430"] }, "cash_CommonEquitiesAndMutualFundsAvailableForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "CommonEquitiesAndMutualFundsAvailableForSale", "crdr": "debit", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsMeasuredatFairValueor", "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSBalanceSheetGroupingDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Common equities and mutual funds", "label": "Common Equities and Mutual Funds, Available-for-Sale", "documentation": "This element represents the portion of the balance sheet" } } }, "auth_ref": [] }

assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. Additionally, this element may be used in connection with the fair value disclosures required in the footnote disclosures to the financial statements. The element may be used in both the balance sheet and disclosure in the same submission. 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"http://www.metafinancialgroup.com/role/SELECTEDQUARTERLYFINANCIALDATAUNAUDITEDDetails", "lang": { "en-us": { "role": { "terseLabel": "Dividend declared per share (in dollars per share)", "label": "Common Stock, Dividends, Per Share, Declared", "documentation": "Aggregate dividends declared during the period for each share of common stock outstanding." } } }, "auth_ref": ["r139"] }, "us-gaap_CommonStockMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockMember", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfChangesInStockholdersEquity", "http://www.metafinancialgroup.com/role/STOCKHOLDERSEQUITYDetails", "lang": { "en-us": { "role": { "terseLabel": "Common Stock", "label": "Common Stock [Member]", "documentation": "Stock that is subordinate to all other stock of the issuer." } } }, "auth_ref": ["r1083", "r1084", "r1085", "r1087", "r1088", "r1089", "r1090", "r1235", "r1236", "r1238", "r1357", "r1427", "r1430"] }, "us-gaap_CommonStockParOrStatedValuePerShare": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockParOrStatedValuePerShare", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfFinancialCondition", "lang": { "en-us": { "role": { "terseLabel": "Common stock, par value (in dollars per share)", "label": "Common Stock, Par or Stated Value Per Share", "documentation": "Face amount or stated value per share of common stock." } } }, "auth_ref": ["r103"] }, "us-gaap_CommonStockSharesAuthorized": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockSharesAuthorized", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfFinancialCondition", "lang": { "en-us": { "role": { "terseLabel": "Common stock, shares authorized (in shares)", "label": "Common Stock, Shares Authorized", "documentation": "The maximum number of common shares permitted to be issued by an entity's charter and bylaws." } } }, "auth_ref": ["r103", "r934"] }, "us-gaap_CommonStockSharesIssued": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockSharesIssued", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfFinancialCondition", "lang": { "en-us": { "role": { "terseLabel": "Common stock, shares issued (in shares)", "label": "Common Stock, Shares, Issued", "documentation": "Total number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). 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Common stock represent the ownership interest in a corporation." } } }, "auth_ref": ["r13", "r103", "r934", "r952", "r1430", "r1431"] }, "us-gaap_CommonStockValue": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CommonStockValue", "credit": "calculation", "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfFinancialCondition", "parentTag": "us-gaap_StockholdersEquity", "weight": 1.0, "order": 2.0 } }, "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfFinancialCondition", "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSBalanceSheetDetails", "lang": { "en-us": { "role": { "verboseLabel": "Common stock", "terseLabel": "Common stock", "label": "Common

Stock, Value, Issued", "documentation": "Aggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity." } } }, "auth_ref": { "r103", "r847", "r1071" } }, "cash_CommunityBankingMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "CommunityBankingMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAllowanceforLoanLossesandRecordedInvestment", "lang": { "en-us": { "role": { "terseLabel": "Community Banking", "label": "Community Banking [Member]", "documentation": "Community Banking" } } }, "auth_ref": { } }, "ecd_CompActuallyPaidVsCoSelectedMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsCoSelectedMeasureTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Company Selected Measure", "label": "Compensation Actually Paid vs. Company Selected Measure [Text Block]" } } }, "auth_ref": { "r1150" } }, "ecd_CompActuallyPaidVsNetIncomeTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsNetIncomeTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Net Income", "label": "Compensation Actually Paid vs. Net Income [Text Block]" } } }, "auth_ref": { "r1149" } }, "ecd_CompActuallyPaidVsOtherMeasureTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsOtherMeasureTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Other Measure", "label": "Compensation Actually Paid vs. Other Measure [Text Block]" } } }, "auth_ref": { "r1151" } }, "ecd_CompActuallyPaidVsTotalShareholderRtnTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "CompActuallyPaidVsTotalShareholderRtnTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Compensation Actually Paid vs. Total Shareholder Return", "label": "Compensation Actually Paid vs. Total Shareholder Return [Text Block]" } } }, "auth_ref": { "r1148" } }, "us-gaap-CompensationRelatedCostsPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "CompensationRelatedCostsPolicyTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESPolicies", "lang": { "en-us": { "role": { "terseLabel": "STOCK COMPENSATION", "label": "Compensation Related Costs, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for salaries, bonuses, incentive awards, postretirement and postemployment benefits granted to employees, including equity-based arrangements; discloses methodologies for measurement, and the bases for recognizing related assets and liabilities and recognizing and reporting compensation expense." } } }, "auth_ref": { "r140", "r142" } }, "us-gaap-ComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ComplianceWithRegulatoryCapitalRequirementsUnderBankingRegulationsLineItems", "presentation": { "http://www.metafinancialgroup.com/role/CAPITALREQUIREMENTSANDRESTRICTIONSONRETAINEDEARNINGS", "lang": { "en-us": { "role": { "terseLabel": "Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]", "label": "Compliance with Regulatory Capital Requirements under Banking Regulations [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Alternatively, the details of this disclosure can be reported by the specific parent company taxonomy elements, indicating the appropriate date and period contexts in an instance document." } } }, "auth_ref": { "r309", "r1190" } }, "srt-CondensedFinancialStatementsCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "CondensedFinancialStatementsCaptionsLineItems", "presentation": { "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSBalanceSheetDetails": { "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSCashFlowStatementDetails": { "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSIncomeStatementDetails": { "lang": { "en-us": { "role": { "terseLabel": "Condensed Financial Statements, Captions [Line Items]", "label": "Condensed Financial Statements, Captions [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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The accounting policy may also address the accounting treatment for intercompany accounts and transactions, noncontrolling interest, and the income statement treatment in consolidation for issuances of stock by a subsidiary." } } }, "auth_ref": { "r72", "r1009" } }, "cash-ConsumerCreditProductsMember": { "xbrltype":

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Includes beneficial interest in securitized financial asset." } } }, "auth_ref": { "r209", "r474" } }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12Months", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/SECURITIEScheduleofSecuritiesAvailableDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPosition", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/SECURITIEScheduleofSecuritiesAvailableDetails": { "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Less than 12 months", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months", "documentation": "Amount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. Includes beneficial interest in securitized financial asset." } } }, "auth_ref": { "r209", "r474", "r1030" } }, "us-gaap_DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DebtSecuritiesAvailableForSaleContinuousUnrealizedLossPositionLessThan12MonthsAccumulatedLoss", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/SECURITIEScheduleofSecuritiesAvailableDetails": { "parentTag": "us-gaap_DebtSecuritiesAvailableForSaleUnrealizedLossPositionAccumulatedLoss", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/SECURITIEScheduleofSecuritiesAvailableDetails": { "lang": { "en-us": { "role": { "negatedTerseLabel": "Unrealized (Losses), Less than 12 months", "label": "Debt Securities, Available-for-Sale, Continuous Unrealized Loss Position, Less than 12 Months, Accumulated Loss", "documentation": "Amount of accumulated unrealized loss on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), in continuous unrealized loss position for less than 12 months, without allowance for credit loss. 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It may include a description of the entity's deposit liabilities, the aggregate amount of time deposits (including certificates of deposit) in denominations of \$100,000 or more at the balance sheet date; the aggregate amount of any demand deposits that have been reclassified as loan balances, such as overdrafts, at the balance sheet date; deposits that are received on terms other than those in the normal course of business, the amount of accrued interest on deposit liabilities; securities, mortgage loans or other financial instruments that serve as collateral for deposits; for time deposits having a remaining term of more than one year, the aggregate amount of maturities for each of the five years following the balance sheet date; and the weighted average interest rate for all deposit liabilities held by the entity." } } } }, "auth_ref": { "r10", "r149", "r232", "r233" } }, "us-gaap_Deposits": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Deposits", "crdr": "credit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialCondition": { "parentTag": "us-gaap_Liabilities", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofFinancialCondition": { "lang": { "en-us": { "role": { "terseLabel": "Deposits", "label": "Deposits", "documentation": "The aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing, may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others." } } } }, "auth_ref": { "r149" } }, "us-gaap_DepositsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsAbstract", "lang": { "en-us": { "role": { "label": "Deposits [Abstract]" } } } }, "auth_ref": { } }, "us-gaap_DepositsFairValueDisclosure": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsFairValueDisclosure", "crdr": "credit", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUEOFFINANCIALINSTRUMENTSBalanceSheetGroupingDetail": { "lang": { "en-us": { "role": { "terseLabel": "Deposits", "label": "Deposits, Fair Value Disclosure", "documentation": "Fair value portion of deposit liabilities held by the entity, including, but not limited to, foreign and domestic, interest and noninterest bearing, demand deposits, saving deposits, negotiable orders of withdrawal (NOW) and time deposits." } } } }, "auth_ref": { "r1359", "r1360", "r1364" } }, "cash_DepositsIncludingDepositsHeldForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "DepositsIncludingDepositsHeldForSale", "crdr": "credit", "presentation": { "http://www.metafinancialgroup.com/role/SEGMENTREPORTINGDetails": { "lang": { "en-us": { "role": { "terseLabel": "Total deposits", "label": "Deposits, Including Deposits Held for Sale", "documentation": "Deposits, Including Deposits Held for Sale" } } } }, "auth_ref": { } }, "cash_DepositsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "DepositsLineItems", "presentation": { "http://www.metafinancialgroup.com/role/TIMECERTIFICATESOFDEPOSITDetails": { "lang": { "en-us": { "role": { "terseLabel": "Deposits [Line Items]", "label": "Deposits [Line Items]", "documentation": "Deposits" } } } }, "auth_ref": { } }, "cash_DepositsTable": { "xbrltype": "stringItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "DepositsTable", "presentation": { "http://www.metafinancialgroup.com/role/TIMECERTIFICATESOFDEPOSITDetails": { "lang": { "en-us": { "role": { "terseLabel": "Deposits [Table]", "label": "Deposits [Table]", "documentation": "Deposits" } } } }, "auth_ref": { } }, "us-gaap_DepositsWholesale": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepositsWholesale", "crdr": "credit", "presentation": { "http://www.metafinancialgroup.com/role/TIMECERTIFICATESOFDEPOSITDetails": { "lang": { "en-us": { "role": { "terseLabel": "Wholesale deposits", "label": "Deposits, Wholesale", "documentation": "The aggregate amount of all wholesale deposit accounts including certificates of deposits." } } } }, "auth_ref": { "r149" } }, "us-gaap_Depreciation": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "Depreciation", "crdr": "debit", "presentation": { "http://www.metafinancialgroup.com/role/PREMISESFURNITUREANDEQUIPMENTNETDetails": { "lang": { "en-us": { "role": { "terseLabel": "Depreciation expense of premises, furniture, and equipment", "label": "Depreciation", "documentation": "The amount of expense recognized in the current period that reflects the allocation of the cost of tangible assets over the assets' useful lives. Includes production and non-production related depreciation." } } } }, "auth_ref": { "r6", "r47" } }, "us-gaap_DepreciationAmortizationAndAccretionNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DepreciationAmortizationAndAccretionNet", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSCashFlowStatementDetails": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 2.0 }, "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 7.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofCashFlows": { "lang": { "en-us": { "role": { "terseLabel": "Depreciation and amortization", "verboseLabel": "Depreciation, amortization and accretion, net", "label": "Depreciation, Amortization and Accretion, Net", "documentation": "The aggregate net amount of depreciation, amortization, and accretion recognized during an accounting period. As a noncash item, the net amount is added back to net income when calculating cash provided by or used in operations using the indirect method." } } } }, "auth_ref": { "r6" } }, "us-gaap_DirectFinancingLeaseDeferredSellingProfit": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "DirectFinancingLeaseDeferredSellingProfit", "crdr": "credit", "calculation": {

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Addresses all significant policy factors, including any antidilutive items that have been excluded from the computation and takes into account stock dividends, splits and reverse splits that occur after the balance sheet date of the latest reporting period but before the issuance of the financial statements." } } }, "auth_ref": { "r37", "r38", "r343" } }, "us-gaap_EarningsPerShareTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EarningsPerShareTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/EARNINGS PER COMMON SHARE EPS" }, "lang": { "en-us": { "role": { "terseLabel": "EARNINGS PER COMMON SHARE (\"EPS\")", "label": "Earnings Per Share [Text Block]", "documentation": "The entire disclosure for earnings per share." } } }, "auth_ref": { "r324", "r342", "r344", "r345" } }, "us-gaap_EffectOfExchangeRateOnCashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectOfExchangeRateOnCashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseIncludingExchanges": { "weight": 1.0, "order": 4.0 } } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows" }, "lang": { "en-us": { "role": { "terseLabel": "Effect of exchange rate changes on cash", "label": "Effect of Exchange Rate on Cash, Cash Equivalents, Restricted Cash, and Restricted Cash Equivalents, Continuing Operations", "documentation": "Amount of increase (decrease) from effect of exchange rate changes on cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; held in foreign currencies. Excludes amounts for disposal group and discontinued operations. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates." } } }, "auth_ref": { "r730" } }, "cash_EffectToIncomeOfShareBasedExpenseRecordedNetOfTaxBenefitsTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "EffectToIncomeOfShareBasedExpenseRecordedNetOfTaxBenefitsTableTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONTables" }, "lang": { "en-us": { "role": { "terseLabel": "Effect to Income, Net of Tax Benefits, of Share-Based Expense Recorded", "label": "Effect to income of share-based expense recorded, net of tax benefits [Table Text Block]", "documentation": "Tabular disclosure of the effect to income of share-based expense recorded, net of tax effect." } } }, "auth_ref": { } }, "us-gaap_EffectiveIncomeTaxRateContinuingOperations": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "EffectiveIncomeTaxRateContinuingOperations", "calculation": {

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Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument." } } }, "auth_ref": { } }, "dei_EntityCurrentReportingStatus": { "xbrltype": "yesNoItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityCurrentReportingStatus", "presentation": { "http://www.metafinancialgroup.com/role/CoverPage"], "lang": { "en-us": { "role": { "terseLabel": "Entity Current Reporting Status", "label": "Entity Current Reporting Status", "documentation": "Indicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure." } } }, "auth_ref": { } }, "dei_EntityEmergingGrowthCompany": { "xbrltype": "booleanItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "EntityEmergingGrowthCompany", "presentation": { "http://www.metafinancialgroup.com/role/CoverPage"], "lang": { "en-us": { "role": { "terseLabel": "Entity

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Disclosures may include, but are not limited to: (a) the fair value measurements recorded and the reasons for the measurements and (b) the level within the fair value hierarchy in which the fair value measurements are categorized in their entirety (levels 1, 2, 3)." } } }, "auth_ref": { "r1359", "r1360" } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSTables" }, "lang": { "en-us": { "role": { "terseLabel": "Summary of Fair Values of Securities Available for Sale and Held to Maturity", "label": "Fair Value, Assets Measured on Recurring Basis [Table Text Block]", "documentation": "Tabular disclosure of assets, including [financial] instruments measured at fair value that are classified in stockholders' equity, if any, by class that are measured at fair value on a recurring basis. The disclosures contemplated herein include the fair value measurements at the reporting date by the level within the fair value hierarchy in which the fair value measurements in their entirety fall, segregating fair value measurements using quoted prices in active markets for identical assets (Level 1), significant other observable inputs (Level 2), and significant unobservable inputs (Level 3)." } } }, "auth_ref": { "r1359", "r1360" } }, "us-gaap_FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationByAssetClassDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueAssetsMeasuredOnRecurringBasisUnobservableInputReconciliationByAssetClassDomain", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails", "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSQuantitativeInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Asset Class [Domain]", "label": "Asset Class [Domain]", "documentation": "Class of asset." } } }, "auth_ref": { "r707", "r708", "r709", "r710", "r711", "r712", "r717", "r1061" } }, "cash_FairValueAssetsTransferAmountTotalLevel1Level2OrLevel3": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "FairValueAssetsTransferAmountTotalLevel1Level2OrLevel3", "crdr": "credit", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Transfers between levels of fair value hierarchy", "label": "Fair Value, Assets, Transfer Amount, Total, Level 1, Level 2 Or Level 3", "documentation": "Fair Value, Assets, total transfer amount between any of the levels 1, 2 or 3." } } }, "auth_ref": { } }, "us-gaap_FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueBalanceSheetGroupingFinancialStatementCaptionsLineItems", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSBalanceSheetGroupingDetails", "lang": { "en-us": { "role": { "terseLabel": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "label": "Fair Value, Balance Sheet Grouping, Financial Statement Captions [Line Items]", "documentation": "Line items represent financial concepts included in a table. These concepts are used to disclose reportable information associated with domain members defined in one or many axes to the table." } } }, "auth_ref": { } }, "us-gaap_FairValueByAssetClassAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByAssetClassAxis", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails", "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSQuantitativeInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Asset Class [Axis]", "label": "Asset Class [Axis]", "documentation": "Information by class of asset." } } }, "auth_ref": { "r707", "r708", "r709", "r710", "r711", "r712", "r717", "r1061" } }, "us-gaap_FairValueByBalanceSheetGroupingTable": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByBalanceSheetGroupingTable", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSBalanceSheetGroupingDetails", "lang": { "en-us": { "role": { "terseLabel": "Fair Value, by Balance Sheet Grouping [Table]", "label": "Fair Value, by Balance Sheet Grouping [Table]", "documentation": "Disclosure of information about the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities." } } }, "auth_ref": { "r85", "r86" } }, "us-gaap_FairValueByBalanceSheetGroupingTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByBalanceSheetGroupingTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSTables" }, "lang": { "en-us": { "role": { "terseLabel": "Carrying Amount and Estimated Fair Value of Financial Instruments", "label": "Fair Value, by Balance Sheet Grouping [Table Text Block]", "documentation": "Tabular disclosure of the fair value of financial instruments, including financial assets and financial liabilities, and the measurements of those instruments, assets, and liabilities." } } }, "auth_ref": { "r85" } }, "us-gaap_FairValueByFairValueHierarchyLevelAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "FairValueByFairValueHierarchyLevelAxis", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSAssetsMeasuredatFairValueon", "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSBalanceSheetGroupingDetails", "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails", "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSQuantitativeInformationDetails", "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation", "lang": { "en-us": { "role": { "terseLabel": "Fair Value Hierarchy and NAV [Axis]", "label": "Fair Value Hierarchy and NAV [Axis]", "documentation": "Information by level within fair value hierarchy and fair value measured at net asset value per share as practical expedient." } } }, "auth_ref": { "r547", "r591", "r592", "r593", "r594", "r595", "r596", "r701", "r703", "r704", "r705", "r706", "r715", "r716", "r718", "r774", "r775", "r776", "r1034",

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 including financial assets and financial liabilities (collectively, as defined), and the measurements of those
 instruments as well as disclosures related to the fair value of non-financial assets and liabilities. Such disclosures
 about the financial instruments, assets, and liabilities would include: (1) the fair value of the required items
 together with their carrying amounts (as appropriate); (2) for items for which it is not practicable to estimate fair
 value, disclosure would include: (a) information pertinent to estimating fair value (including, carrying amount,
 effective interest rate, and maturity, and (b) the reasons why it is not practicable to estimate fair value; (3)
 significant concentrations of credit risk including: (a) information about the activity, region, or economic
 characteristics identifying a concentration; (b) the maximum amount of loss the entity is exposed to based on the
 gross fair value of the related item; (c) policy for requiring collateral or other security and information as to
 accessing such collateral or security; and (d) the nature and brief description of such collateral or security; (4)
 quantitative information about market risks and how such risks are managed; (5) for items measured on both a
 recurring and nonrecurring basis information regarding the inputs used to develop the fair value measurement;
 and (6) for items presented in the financial statement for which fair value measurement is elected: (a)
 information necessary to understand the reasons for the election, (b) discussion of the effect of fair value
 changes on earnings, (c) a description of [similar groups] items for which the election is made and the relation
 thereof to the balance sheet, the aggregate carrying value of items included in the balance sheet that are not
 eligible for the election; (7) all other required (as defined) and desired information." } } }, "auth_ref": { "r711",
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 liability, either directly or indirectly, including, but not limited to, quoted prices for similar assets or liabilities in
 active markets, or quoted prices for identical or similar assets or liabilities in inactive markets." } } }, "auth_ref":
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 income when calculating net cash generated by operating activities using the indirect method." } } }, "auth_ref":
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 for recognizing and measuring deferred tax assets and liabilities and related valuation allowances, recognizing
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 funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances,
 commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise
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 loans, whether domestic or foreign, which may consist of: (a) industrial and agricultural; (b) real estate; and (c)
 real estate construction loans; (d) trade financing; (e) lease financing; (f) home equity lines of credit; (g)
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activity. Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount
and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing
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Affiliates, Subsidiaries, Associates, and Joint Ventures", "documentation": "Amount of investment in equity
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and equity securities." } } }, "auth_ref": { "r174", "r225", "r397", "r399", "r724", "r725", "r1387" } },
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These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the company, if longer." } } }, "auth_ref": { "r20", "r49", "r1320", "r1321", "r1322" } }, "cash_LongtermDebtandOtherInstrumentsQualifyingasTier1": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "LongtermDebtandOtherInstrumentsQualifyingasTier1", "crdr": "credit", "calculation": { "http://www.metafinancialgroup.com/role/CAPITALREQUIREMENTSANDRESTRICTIONSONRETAINEDEARNINGSK" }, "parentTag": "cash_Tier1CoreCapitalToRiskWeightedAssetsAmount", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/CAPITALREQUIREMENTSANDRESTRICTIONSONRETAINEDEARNINGSK" }, "lang": { "en-us": { "role": { "verboseLabel": "Long-term borrowings and other instruments qualifying as Tier 1", "label": "Long-term Debt and Other Instruments Qualifying as Tier 1", "documentation": 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qualified bonds or similar securities issued by state, city, or local US governments or the agencies operated by state, city, or local governments. Debt securities issued by state governments may include bond issuances of US state authorities including, for example, but not limited to, housing authorities, dormitory authorities, and general obligations while debt securities issued by political subdivisions of US states would include, for example, debt issuances by county, borough, city, or municipal governments." } } }, "auth_ref": [1] },

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A reportable segment is a component of an entity for which there is an accounting requirement to report separate financial information on that component in the entity's financial statements." } } }, "auth_ref": ["r1014", "r1022", "r1243"] }, "cash_ObligationsOfStatesAndPoliticalSubdivisionsAvailableForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "ObligationsOfStatesAndPoliticalSubdivisionsAvailableForSale", "crdr": "debit", "calculation": ["http://www.metafinancialgroup.com/role/FAIRVALUEOFFINANCIALINSTRUMENTSAssetsMeasuredatFairValueof", "parentTag": "us-gaap_AvailableForSaleSecuritiesDebtSecurities", "weight": 1.0, "order": 2.0 }], "presentation": ["http://www.metafinancialgroup.com/role/FAIRVALUEOFFINANCIALINSTRUMENTSAssetsMeasuredatFairValueof", "lang": { "en-us": { "role": { "terseLabel": "Obligations of states and political subdivisions", "label": "Obligations of states and political subdivisions, Available-for-sale", "documentation": "This element represents the portion of the balance sheet assertion valued at fair value by the entity whether such amount is presented as a separate caption or as a parenthetical disclosure. 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This item represents obligations of states and political subdivision as of the balance sheet date which have been categorized as available-for-sale." } } }, "auth_ref": [] }, "us-gaap_OccupancyNet": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OccupancyNet", "crdr": "debit", "calculation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsofOperations", "parentTag": "us-gaap_NoninterestExpense", "weight": 1.0, "order": 3.0 }], "presentation": ["http://www.metafinancialgroup.com/role/ConsolidatedStatementsofOperations"], "lang": { "en-us": { "role": { "terseLabel": "Occupancy and equipment expense", "label": "Occupancy, Net", "documentation": "Amount of net occupancy expense that may include items, such as depreciation of facilities and equipment, lease expenses, property taxes and property and casualty insurance expense." } } }, "auth_ref": ["r116", "r164", "r210"] }, "us-gaap_OffBalanceSheetCreditExposurePolicyPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OffBalanceSheetCreditExposurePolicyPolicyTextBlock", "presentation": ["http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESPolicies"], "lang": { "en-us": { "role": { "terseLabel": "FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK", "label": "Off-Balance-Sheet Credit Exposure, Policy [Policy Text Block]", "documentation": "Description of accounting policies and methodologies used to estimate the entity's liability for off-balance sheet credit exposures and related charges for those credit exposures." } } }, "auth_ref": ["r198", "r455"] }, "us-gaap_OperatingExpenses": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingExpenses", "crdr": "debit", "calculation": ["http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSIncomeStatementDetails", "parentTag": "us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesMinorityInterestAndIncomeLossFromEquityMeth", "weight": -1.0, "order": 1.0 }], "presentation": ["http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSIncomeStatementDetails"], "lang": { "en-us": { "role": { "totalLabel": "Total expense", "label": "Operating Expenses", "documentation": "Generally recurring costs associated with normal operations except for the portion of these expenses which can

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Includes, but is not limited to, single lease cost, after impairment of right-of-use asset, calculated by amortization of remaining right-of-use asset and accretion of lease liability." } } }, "auth_ref": ["r750", "r1070"] }, "us-gaap_OperatingLeaseImpairmentLoss": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseImpairmentLoss", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESLeaseCostsDet", "parentTag": "us-gaap_LeaseCost", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESLeaseCostsDet", "lang": { "en-us": { "role": { "terseLabel": "ROU asset impairment", "label": "Operating Lease, Impairment Loss", "documentation": "Amount of loss from impairment of right-of-use asset from operating lease." } } }, "auth_ref": ["r1371"] }, "us-gaap_OperatingLeaseLeaseIncomeLeasePayments": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLeaseIncomeLeasePayments", "crdr": "credit", "calculation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETDirectFinancingandSalestypeLeasesandLeaseRec", "parentTag": "cash_LeasingandEquipmentFinanceNoninterestIncome", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETDirectFinancingandSalestypeLeasesandLeaseRec", "lang": { "en-us": { "role": { "terseLabel": "Lease income from operating lease payments", "label": "Operating Lease, Lease Income, Lease Payments", "documentation": "Amount of operating lease income from lease payments paid and payable to lessor. Excludes variable lease payments not included in measurement of lease receivable." } } }, "auth_ref": ["r349", "r763"] }, "us-gaap_OperatingLeaseLeaseIncomeTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLeaseIncomeTableTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETTables", "lang": { "en-us": { "role": { "terseLabel": "Operating Lease, Lease Income", "label": "Operating Lease, Lease Income [Table Text Block]", "documentation": "Tabular disclosure of components of income from operating lease." } } }, "auth_ref": ["r349", "r761"] }, "us-gaap_OperatingLeaseLiability": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLiability", "crdr": "credit", "calculation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESLeaseMaturity", "parentTag": "us-gaap_LesseeOperatingLeaseLiabilityPaymentsDue", "weight": 1.0, "order": 2.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESLeaseMaturity", "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESNarrativeDetail", "lang": { "en-us": { "role": { "verboseLabel": "Operating lease liability", "terseLabel": "Total operating lease liabilities", "label": "Operating Lease, Liability", "documentation": "Present value of lessee's discounted obligation for lease payments from operating lease." } } }, "auth_ref": ["r746"] }, "us-gaap_OperatingLeaseLiabilityStatementOfFinancialPositionExtensibleList": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseLiabilityStatementOfFinancialPositionExtensibleList", "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESNarrativeDetail", "lang": { "en-us": { "role": { "terseLabel": "Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration]", "label": "Operating Lease, Liability, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes operating lease liability." } } }, "auth_ref": ["r747"] }, "us-gaap_OperatingLeaseRightOfUseAsset": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseRightOfUseAsset", "crdr": "debit", "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESNarrativeDetail", "lang": { "en-us": { "role": { "terseLabel": "Operating lease, right-of-use asset", "label": "Operating Lease, Right-of-Use Asset", "documentation": "Amount of lessee's right to use underlying asset under operating lease." } } }, "auth_ref": ["r745"] }, "us-gaap_OperatingLeaseRightOfUseAssetStatementOfFinancialPositionExtensibleList": { "xbrltype": "enumerationSetItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseRightOfUseAssetStatementOfFinancialPositionExtensibleList", "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESNarrativeDetail", "lang": { "en-us": { "role": { "terseLabel": "Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]", "label": "Operating Lease, Right-of-Use Asset, Statement of Financial Position [Extensible Enumeration]", "documentation": "Indicates line item in statement of financial position that includes operating lease right-of-use asset." } } }, "auth_ref": ["r747"] }, "us-gaap_OperatingLeaseWeightedAverageDiscountRatePercent": { "xbrltype": "percentItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseWeightedAverageDiscountRatePercent", "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESLeaseCostsDet", "lang": { "en-us": { "role": { "terseLabel": "Weighted-average discount rate", "label": "Operating Lease, Weighted Average Discount Rate, Percent", "documentation": "Weighted average discount rate for operating lease calculated at point in time." } } }, "auth_ref": ["r755", "r1070"] }, "us-gaap_OperatingLeaseWeightedAverageRemainingLeaseTerm1": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "OperatingLeaseWeightedAverageRemainingLeaseTerm1", "presentation": { "http://www.metafinancialgroup.com/role/OPERATINGLEASERIGHTOFUSEASSETSANDLIABILITIESLeaseCostsDet", "lang": { "en-us": { "role": { "terseLabel": "Weighted-average remaining lease term (years)", "label": "Operating Lease, Weighted Average Remaining Lease Term", "documentation": "Weighted average remaining lease term for

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Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale." } } }, "auth_ref": ["r273", "r274", "r431"] }, "cash-OtherConsumerFinanceAndSBAUSDA LoansMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "OtherConsumerFinanceAndSBAUSDA LoansMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAdditionalInformationDetails": { "lang": { "en-us": { "role": { "terseLabel": "Other Consumer Finance and SBA/USDA Loans", "label": "Other Consumer Finance and SBA/USDA Loans [Member]", "documentation": "Other Consumer Finance and SBA/USDA Loans" } } }, "auth_ref": [] }, "cash-OtherFinancialInstitutionsMember": { "xbrltype": "domainItemType", "nsuri":

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assets that are used in the normal conduct of business to produce goods and services and not intended for resale;~~

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Foreclosed assets also include loans that are treated as if the underlying collateral had been foreclosed because the institution has taken possession of the collateral, even though legal foreclosure or repossession proceedings have not taken place." } } }, "auth_ref": { "r25" } }, "us-gaap_ProceedsFromSaleOfIntangibleAssets": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfIntangibleAssets", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 15.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "en-us": { "role": { "terseLabel": "Proceeds from sale of trademarks", "label": "Proceeds from Sale of Intangible Assets", "documentation": "The cash inflow from disposal of asset without physical form usually arising from contractual or other legal rights, excluding goodwill." } } }, "auth_ref": { "r119" } }, "us-gaap_ProceedsFromSaleOfLoansAndLeasesHeldForInvestment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfLoansAndLeasesHeldForInvestment", "crdr": "debit", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETScheduleofLoansPurchasedandSoldbyPortfolioSe": { "en-us": { "role": { "terseLabel": "Loans held for investment", "label": "Proceeds from Sale, Loan and Lease, Held-for-Investment", "documentation": "The net cash inflow from (a) sales of loans held-for-investment, (b) sales of leases held-for-investment, and (c) both. Includes proceeds from securitizations of loans." } } }, "auth_ref": { "r26" } }, "us-gaap_ProceedsFromSaleOfLoansHeldForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfLoansHeldForSale", "crdr": "debit", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAdditionalInformationDetails": { "en-us": { "role": { "terseLabel": "Sale loans", "label": "Proceeds from Sale, Loan, Held-for-Sale", "documentation": "The cash inflow resulting from the sale of loans classified as held-for-sale, including proceeds from loans sold through mortgage securitization." } } }, "auth_ref": { "r1224", "r1226" } }, "us-gaap_ProceedsFromSaleOfLoansReceivable": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfLoansReceivable", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 18.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "en-us": { "role": { "terseLabel": "Proceeds from sales of loans and leases", "label": "Proceeds from Sale of Loans Receivable", "documentation": "The cash inflow associated with the sale of loans receivables arising from the financing of goods and services." } } }, "auth_ref": { "r26" } }, "us-gaap_ProceedsFromSaleOfMortgageLoansHeldForSale": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfMortgageLoansHeldForSale", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 20.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETScheduleofLoansPurchasedandSoldbyPortfolioSe": { "en-us": { "role": { "terseLabel": "Proceeds from sales of loans held for sale", "verboseLabel": "Loans held for sale", "label": "Proceeds from Sale, Loan, Mortgage, Held-for-Sale", "documentation": "The cash inflow from sales of loans that are secured with real estate mortgages and are held with the intention to resell in the near future." } } }, "auth_ref": { "r30", "r125" } }, "us-gaap_ProceedsFromSaleOfOtherAssetsInvestingActivities": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfOtherAssetsInvestingActivities", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInInvestingActivities", "weight": 1.0, "order": 4.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "en-us": { "role": { "terseLabel": "Proceeds from sale of other assets", "label": "Proceeds from Sale of Other Assets, Investing Activities", "documentation": "Amount of cash inflow from the sale of other assets recognized in investing activities." } } }, "auth_ref": { "r1191" } }, "us-gaap_ProceedsFromSaleOfPropertyPlantAndEquipment": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProceedsFromSaleOfPropertyPlantAndEquipment", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows": { "parentTag": "us-

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Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } }, "auth_ref": { "r132", "r259", "r854" } }, "us-gaap_PropertyPlantAndEquipmentLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentLineItems", "presentation": { "http://www.metafinancialgroup.com/role/PREMISESFURNITUREANDEQUIPMENTNETDetails", "http://www.metafinancialgroup.com/role/RENTALEQUIPMENTNETScheduleofRentalEquipmentDetails", "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation" }, "lang": { "en-us": { "role": { "terseLabel": "Property, Plant and Equipment [Line Items]", "label": "Property, Plant and Equipment [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures." } } }, "auth_ref": { "r8", "r757", "r829", "r854", "r1071" } }, "us-gaap_PropertyPlantAndEquipmentPolicyTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentPolicyTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESPolicies" }, "lang": { "en-us": { "role": { "terseLabel": "PREMISES, FURNITURE, AND EQUIPMENT", "label": "Property, Plant and Equipment, Policy [Policy Text Block]", "documentation": "Disclosure of accounting policy for long-lived, physical asset used in normal conduct of business and not intended for resale. 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Includes, but is not limited to, balances by class of assets, depreciation and depletion expense and method used, including composite depreciation, and accumulated depreciation." } } }, "auth_ref": { "r8" } }, "us-gaap_PropertyPlantAndEquipmentTypeDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentTypeDomain", "presentation": { "http://www.metafinancialgroup.com/role/PREMISESFURNITUREANDEQUIPMENTNETDetails", "http://www.metafinancialgroup.com/role/RENTALEQUIPMENTNETScheduleofRentalEquipmentDetails", "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation" }, "lang": { "en-us": { "role": { "terseLabel": "Property, Plant and Equipment, Type [Domain]", "label": "Long-Lived Tangible Asset [Domain]", "documentation": "Listing of long-lived, physical assets that are used in the normal conduct of business to produce goods and services and not intended for resale. Examples include land, buildings, machinery and equipment, and other types of furniture and equipment including, but not limited to, office equipment, furniture and fixtures, and computer equipment and software." } } }, "auth_ref": { "r132", "r757" } }, "us-gaap_PropertyPlantAndEquipmentUsefulLife": { "xbrltype": "durationItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "PropertyPlantAndEquipmentUsefulLife", "presentation": { "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation" }, "lang": { "en-us": { "role": { "terseLabel": "Premises, furniture and equipment, estimated useful lives", "label": "Property, Plant and Equipment, Useful Life", "documentation": "Useful life of long-lived, physical assets used in the normal conduct of business and not intended for resale, in 'PnYnMnDtnHnMnS' format, for example, 'P1Y5M13D' represents the reported fact of one year, five months, and thirteen days. Examples include, but not limited to, land, buildings, machinery and equipment, office equipment, furniture and fixtures, and computer equipment." } } }, "auth_ref": { } }, "us-gaap_ProvisionForLoanLossesExpensed": { "xbrltype": "monetaryItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ProvisionForLoanLossesExpensed", "crdr": "debit", "calculation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofOperations": { "parentTag": "us-gaap_InterestIncomeExpenseAfterProvisionForLoanLoss", "weight": -1.0, "order": 2.0 }, "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofCashFlows": { "parentTag": "us-gaap_NetCashProvidedByUsedInOperatingActivities", "weight": 1.0, "order": 8.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofCashFlows", "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofOperations", "http://www.metafinancialgroup.com/role/SELECTEDQUARTERLYFINANCIALDATAUNAUDITEDDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Provision for credit loss", "verboseLabel": "Provision for credit loss", "label": "Provision for (reversal of) credit loss", "label": "Financing Receivable, Credit Loss, Expense (Reversal)", "documentation": "Amount of credit loss expense (reversal of expense) for financing receivable." } } }, "auth_ref": { "r447", "r814" } }, "ecd_PvpTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "PvpTable", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" }, "lang": { "en-us": { "role": { "terseLabel": "Pay vs Performance Disclosure", "label": "Pay vs Performance Disclosure [Table]" } } }, "auth_ref": { "r1134" } },

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Includes, but is not limited to, tabular presentation of financial information for fiscal quarters, effect of year-end adjustments, and an explanation of matters or transactions that affect comparability of the information." } } } }, "auth_ref": { "r128", "r348" } }, "srt_RangeAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "RangeAxis", "presentation": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSNarrativeDetails": { "http://www.metafinancialgroup.com/role/FAIRVALUESOFFINANCIALINSTRUMENTSQuantitativeInformationDetails": { "http://www.metafinancialgroup.com/role/GOODWILLANDINTANGIBLEASSETSScheduleofIntangibleAssetsDetails": { "http://www.metafinancialgroup.com/role/SHORTTERMANDLONGTERMBORROWINGSLongTermDebtNarrativeDetails": { "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONAdditionalInformationDetails": { "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation": { "lang": { "en-us": { "role": { "terseLabel": "Statistical Measurement [Axis]", "label": "Statistical Measurement [Axis]", "documentation": "Information by statistical measurement. 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liability or asset for enacted changes in tax laws or rates or a change in the tax status of the entity, and adjustments of the beginning-of-the-year balances of a valuation allowance because of a change in circumstances that causes a change in judgment about the realizability of the related deferred tax asset in future years." } } }, "auth_ref": { "r1349" } }, "srt_ScheduleOfCondensedBalanceSheetTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfCondensedBalanceSheetTableTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/PARENTCOMPANYFINANCIALSTATEMENTSTables" }, "lang": { "en-us": { "role": { "terseLabel": "Condensed Statements of Financial Condition", "label": "Condensed Balance Sheet [Table Text Block]", "documentation": "Tabular disclosure of condensed balance sheet, including, but not limited to, balance sheets of consolidated entities and consolidation eliminations." } } }, "auth_ref": { "r1206", 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These are debt arrangements that originally required repayment more than twelve months after issuance or greater than the normal operating cycle of the entity, if longer." } } }, "auth_ref": { "r20", "r53", "r56", "r90", "r137", "r138", "r1034", "r1036", "r1234", "r1369" } }, "us-gaap_ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfDeferredTaxAssetsAndLiabilitiesTableTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/INCOMETAXESTables" }, "lang": { "en-us": { "role": { "terseLabel": "Components of Net Deferred Tax Asset (Liability)", "label": "Schedule of Deferred Tax Assets and Liabilities [Table Text Block]", "documentation": "Tabular disclosure of the components of net deferred tax asset or liability recognized in an entity's statement of financial position, including the following: the total of all deferred tax liabilities, the total of all deferred tax assets, the total valuation allowance recognized for deferred tax assets." } } }, "auth_ref": { "r1346" } }, "us-gaap_ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEarningsPerShareBasicAndDilutedTableTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/EARNINGSUPERCOMMONSHAREEPSTables" }, "lang": { "en-us": { "role": { "terseLabel": "Reconciliation of Net Income and Common Stock Share Amounts Used in Computation of Basic and Diluted EPS", "label": "Schedule of Earnings Per Share, Basic and Diluted [Table Text Block]", "documentation": "Tabular disclosure of an entity's basic and diluted earnings per share calculations, including a reconciliation of numerators and denominators of the basic and diluted per-share computations for income from continuing operations." } } }, "auth_ref": { "r1240" } }, "us-gaap_ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ScheduleOfEffectiveIncomeTaxRateReconciliationTableTextBlock", "presentation": { "http://www.metafinancialgroup.com/role/INCOMETAXESTables" }, "lang": { "en-us": { "role": { "terseLabel": "Reconciliation of Total Income Tax Expense", "label": "Schedule of Effective Income Tax Rate Reconciliation [Table Text Block]", "documentation": "Tabular disclosure of the reconciliation using percentage or dollar amounts of the reported amount of income tax expense attributable to continuing operations for the year to the amount of income tax expense that would result from applying domestic federal statutory tax rates to pretax income from continuing operations." } } }, "auth_ref": { "r643", "r1054", "r1343" } }, "srt_ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/srt/2024", "localname": "ScheduleOfEquityMethodInvestmentEquityMethodInvesteeNameAxis", "presentation": { "http://www.metafinancialgroup.com/role/SECURITIESNarrativeDetails", "http://www.metafinancialgroup.com/role/SHORTTERMANDLONGTERMBORROWINGSLongTermDebtNarrativeDetails", "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation" }, "lang": { "en-us": { "role": { "terseLabel": "Investment, Name [Axis]", "label": "Investment, Name [Axis]", "documentation": "Information by name of investment including named security. 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fact, the total amount of revenues from each such customer, and the identity of the reportable segment or
segments reporting the revenues. The entity need not disclose the identity of a major customer or the amount of
revenues that each segment reports from that customer. For these purposes, a group of companies known to the
entity to be under common control is considered a single customer, and the federal government, a state
government, a local government such as a county or municipality, or a foreign government is each considered a

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 debt arrangement; (2) identification of the lender or type of lender; (3) repayment terms; (4) weighted average
 interest rate; (5) carrying amount of funds borrowed under the specified short-term debt arrangement as of the
 balance sheet date; (6) description of the refinancing of a short-term obligation when that obligation is excluded
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 about its involvement with the VIE, individually or in aggregate (as applicable); the nature of restrictions, if any,
 on the consolidated VIE's assets and on the settlement of its liabilities reported by an entity in its statement of
 financial position, including the carrying amounts of such assets and liabilities; the nature of, and changes in,
 the risks associated with involvement in the VIE; how involvement with the VIE affects the entity's financial
 position, financial performance, and cash flows; the lack of recourse if creditors (or beneficial interest holders)
 of the consolidated VIE have no recourse to the general credit of the primary beneficiary (if applicable); the
 terms of arrangements, giving consideration to both explicit arrangements and implicit variable interests, if any,
 that could require the entity to provide financial support to the VIE, including events or circumstances that could
 expose the entity to a loss; the methodology used by the entity for determining whether or not it is the primary
 beneficiary of the variable interest entity; the significant factors considered and judgments made in determining
 that the power to direct the activities of a VIE that most significantly impact the VIE's economic performance are
 shared (as defined); the carrying amounts and classification of assets and liabilities of the VIE included in the

statement of financial position; the entity's maximum exposure to loss, if any, as a result of its involvement with the VIE; including how the maximum exposure is determined and significant sources of the entity's exposure to the VIE; a comparison of the carrying amounts of the assets and liabilities and the entity's maximum exposure to loss; information about any liquidity arrangements, guarantees, and (or) other commitments by third parties that may affect the fair value or risk of the entity's variable interest in the VIE; whether or not the entity has provided financial support or other support (explicitly or implicitly) to the VIE that it was not previously contractually required to provide or whether the entity intends to provide that support, including the type and amount of the support and the primary reasons for providing the support; and supplemental information the entity determines necessary to provide." } } }, "auth_ref": { "r73", "r74", "r75", "r77", "r78" } },

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Reportable segments include those that meet any of the following quantitative thresholds a) it's reported revenue, including sales to external customers and intersegment sales or transfers is 10 percent or more of the combined revenue, internal and external, of all operating segments b) the absolute amount of its reported profit or loss is 10 percent or more of the greater, in absolute amount of 1) the combined reported profit of all operating segments that did not report a loss or 2) the combined reported loss of all operating segments that did report a loss c) its assets are 10 percent or more of the combined assets of all operating segments." } } }, "auth_ref": { "r179", "r347", "r353", "r354", "r355", "r356", "r357", "r369", "r371", "r372", "r377", "r378", "r379", "r380", "r381", "r382", "r383", "r385", "r1014", "r1016", "r1017", "r1018", "r1020", "r1021", "r1022" } }, "us-gaap_SegmentReportingInformationLineItems": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SegmentReportingInformationLineItems", "presentation": { "http://www.metafinancialgroup.com/role/SEGMENTREPORTINGDetails" } }, "lang": { "en-us": { "role": { "terseLabel": "Segment Reporting Information [Line Items]", "label": "Segment Reporting Information [Line Items]", "documentation": "Line items represent financial concepts included in a table. 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Includes, but is not limited to, combination of market, performance or service condition." } } }, "auth_ref": { "r1052" } }, "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsFor": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeiture", "presentation": { "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONNonvestedSharesDetails", "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONPerformanceSharesDetails" } }, "lang": { "en-us": { "role": { "negatedLabel": "Forfeited or expired (in shares)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeited in Period", "documentation": "The number of equity-based payment instruments, excluding stock (or unit) options, that were forfeited during the reporting period." } } }, "auth_ref": { "r620" } }, "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsFor": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsForfeiture", "presentation": { "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONNonvestedSharesDetails", "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONPerformanceSharesDetails" } }, "lang": { "en-us": { "role": { "terseLabel": "Forfeited or expired (in dollars per share)", "label": "Share-Based Compensation Arrangement by Share-Based Payment Award, Equity Instruments Other than Options, Forfeitures, Weighted Average Grant Date Fair Value", "documentation": "Weighted average fair value as of the grant date of equity-based award plans other than stock (unit) option plans that were not exercised or put into effect as a result of the occurrence of a terminating event." } } }, "auth_ref": { "r620" } }, "us-gaap_ShareBasedCompensationArrangementByShareBasedPaymentAwardEquityInstrumentsOtherThanOptionsGr": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname":

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They are characterized by the distinct possibility that the creditor will sustain some loss if the deficiencies are not corrected." } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "us-gaap_SupplementalCashFlowElementsAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "SupplementalCashFlowElementsAbstract", "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsofCashFlows", "lang": { "en-us": { "role": { "terseLabel": "Supplemental disclosure of cash flow information", "label": "Supplemental Cash Flow Elements [Abstract]", "documentation": "Supplemental disclosure of cash flow information." } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "ecd_TabularListTableTextBlock": { "xbrltype": "textBlockItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TabularListTableTextBlock", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Tabular List, Table", "label": "Tabular List [Table Text Block]", "documentation": "Tabular List [Table Text Block]" } } }, "auth_ref": { "r1152" } }, "cash_TargetPerformanceShareUnitsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TargetPerformanceShareUnitsMember", "presentation": { "http://www.metafinancialgroup.com/role/STOCKCOMPENSATIONPerformanceSharesDetails", "http://xbrl.sec.gov/ecd/role/AwardTimingDisclosure", "lang": { "en-us": { "role": { "terseLabel": "Target Performance Share Units", "label": "Target Performance Share Units [Member]", "documentation": "Target Performance Share Units" } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "cash_TaxServicesMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TaxServicesMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAdditionalInformationDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAllowanceforLoanLossesandRecordedInvestment", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETNonaccrualDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETPastDueLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETSummaryofLoansDetails", "lang": { "en-us": { "role": { "terseLabel": "Tax services", "label": "Tax Services [Member]", "documentation": "Tax Services [Member]" } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "us-gaap_TemporaryEquityRedemptionPricePerShare": { "xbrltype": "perShareItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TemporaryEquityRedemptionPricePerShare", "presentation": { "http://www.metafinancialgroup.com/role/SHORTTERMANDLONGTERMBORROWINGSLongTermDebtNarrativeDetail", "lang": { "en-us": { "role": { "terseLabel": "Redemption price per capital security (in dollars per share)", "label": "Temporary Equity, Redemption Price Per Share", "documentation": "Amount to be paid per share that is classified as temporary equity by entity upon redemption. Temporary equity is a security with redemption features that are outside the control of the issuer, is not classified as an asset or liability in conformity with GAAP, and is not mandatorily redeemable. Includes any type of security that is redeemable at a fixed or determinable price or on a fixed or determinable date or dates, is redeemable at the option of the holder, or has conditions for redemption which are not solely within the control of the issuer. If convertible, the issuer does not control the actions or events necessary to issue the maximum number of shares that could be required to be delivered under the conversion option if the holder exercises the option to convert the stock to another class of equity. If the security is a warrant or a rights issue, the warrant or rights issue is considered to be temporary equity if the issuer cannot demonstrate that it would be able to deliver upon the exercise of the option by the holder in all cases. Includes stock with put option held by ESOP and stock redeemable by holder only in the event of a change in control of the issuer." } } }, "auth_ref": { "r21", "r50" } }, "cash_TenorSpreadAdjustmentMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TenorSpreadAdjustmentMember", "presentation": { "http://www.metafinancialgroup.com/role/SHORTTERMANDLONGTERMBORROWINGSLongTermDebtNarrativeDetail", "lang": { "en-us": { "role": { "terseLabel": "Tenor Spread Adjustment", "label": "Tenor Spread Adjustment [Member]", "documentation": "Tenor Spread Adjustment" } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "cash_TermExtensionsAndReducedPaymentsMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TermExtensionsAndReducedPaymentsMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAdditionalInformationDetails", "lang": { "en-us": { "role": { "terseLabel": "Term Extensions and Reduced Payments", "label": "Term Extensions and Reduced Payments [Member]", "documentation": "Term Extensions and Reduced Payments" } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "cash_TermLendingMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TermLendingMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAllowanceforLoanLossesandRecordedInvestment", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAssetClassificationofLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETImpairedLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETNonaccrualDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETPastDueLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETSummaryofLoansDetails", "lang": { "en-us": { "role": { "terseLabel": "Term lending", "label": "Term Lending [Member]", "documentation": "Term Lending" } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }, "cash_TermsOfFhlbAdvances": { "xbrltype": "durationItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TermsOfFhlbAdvances", "presentation": { "http://www.metafinancialgroup.com/role/SUMMARYOFSIGNIFICANTACCOUNTINGPOLICIESAdditionalInformation", "lang": { "en-us": { "role": { "terseLabel": "Terms of FHLB advances", "label": "Terms of FHLB advances", "documentation": "This element represent the terms of FHLB advances." } } }, "auth_ref": { "r189", "r190", "r191", "r1298" } }

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Excludes loan covered under loss sharing agreement and loan classified as investment in debt security." } } }, "auth_ref": ["r1249"] }, "us-gaap_TrademarksMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TrademarksMember", "presentation": { "http://www.metafinancialgroup.com/role/GOODWILLANDINTANGIBLEASSETSScheduleofIntangibleAssesDetails"], "lang": { "en-us": { "role": { "terseLabel": "Trademark", "label": "Trademarks [Member]", "documentation": "Rights acquired through registration of a trademark to gain or protect exclusive use of a business name, symbol or other device or style." } } }, "auth_ref": ["r66", "r1032", "r1306", "r1307", "r1308", "r1309", "r1310", "r1311", "r1313", "r1315", "r1316", "r1317"] }, "ecd_TradingArrAxis": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TradingArrAxis", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Trading Arrangement", "label": "Trading Arrangement [Axis]" } } }, "auth_ref": ["r1172"] }, "ecd_TradingArrByIndTable": { "xbrltype": "stringItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "TradingArrByIndTable", "presentation": { "http://xbrl.sec.gov/ecd/role/InsiderTradingArrangements"], "lang": { "en-us": { "role": { "terseLabel": "Trading Arrangements, by Individual", "label": "Trading Arrangements, by Individual [Table]" } } }, "auth_ref": ["r1174"] }, "dei_TradingSymbol": { "xbrltype": "tradingSymbolItemType", "nsuri": "http://xbrl.sec.gov/dei/2024", "localname": "TradingSymbol", "presentation": { "http://www.metafinancialgroup.com/role/CoverPage"], "lang": { "en-us": { "role": { "terseLabel": "Trading Symbol", "label": "Trading Symbol", "documentation": "Trading symbol of an instrument as listed on an exchange." } } }, "auth_ref": [] }, "cash_TransferOfLoansAndLeasesToRentalEquipment": { "xbrltype": "monetaryItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "TransferOfLoansAndLeasesToRentalEquipment", "crdr": "credit", "presentation": { "http://www.metafinancialgroup.com/role/ConsolidatedStatementsOfCashFlows"], "lang": { "en-us": { "role": { "terseLabel": "Loans and leases to rental equipment", "label": "Transfer of Loans and Leases to Rental

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in the statement of income, (d) how the entity subsequently measures each class of servicing assets and servicing liabilities (that is, by using the amortization method or fair value method), and the methodology and significant assumptions used to value such servicing, (e) for those classes subsequently measured using the amortization method, where changes in the carrying amount are reported in the statement of income and how such servicing assets and liabilities are evaluated for impairment, and (f) for those classes subsequently measured at fair value, where changes in the fair value are reported in the statement of income." } } }, "auth_ref": ["r16", "r87", "r145", "r146"] }, "us-gaap_TransfersAndServicingOfFinancialInstrumentsTypesOfFinancialInstrumentsDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "TransfersAndServicingOfFinancialInstrumentsTypesOfFinancialInstrumentsDomain", "presentation": { 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 local US governments or the agencies operated by state, city, or local governments. Debt securities issued by
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A controlling financial interest is determined based on both: (a) the entity's power to direct activities of the VIE that most significantly impact the VIE's economic performance and (b) the entity's obligation to absorb losses of the VIE that could potentially be significant to the VIE or the right to receive benefits from the VIE that could potentially be significant to the VIE. VIEs of which the entity is the primary beneficiary are included in the consolidated financial statements of the entity." } } }, "auth_ref": ["r73", "r682", "r683", "r687", "r688"] }, "us-gaap_VariableRateAxis": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableRateAxis", "presentation": { "http://www.metafinancialgroup.com/role/SHORTTERMANDLONGTERMBORROWINGSLongTermDebtNarrativeDet" }, "lang": { "en-us": { "role": { "terseLabel": "Variable Rate [Axis]", "label": "Variable Rate [Axis]", "documentation": "Information by type of variable rate." } } }, "auth_ref": [] }, "us-gaap_VariableRateDomain": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VariableRateDomain", "presentation": { "http://www.metafinancialgroup.com/role/SHORTTERMANDLONGTERMBORROWINGSLongTermDebtNarrativeDet" }, "lang": { "en-us": { "role": { "terseLabel": "Variable Rate [Domain]", "label": "Variable Rate [Domain]", "documentation": "Interest rate that fluctuates over time as a result of an underlying benchmark interest rate or index." } } }, "auth_ref": [] }, "us-gaap_VehiclesMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "VehiclesMember", "presentation": { "http://www.metafinancialgroup.com/role/RENTALEQUIPMENTNETScheduleofRentalEquipmentDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Motor vehicles and other", "label": "Vehicles [Member]", "documentation": "Equipment used primarily for road transportation." } } }, "auth_ref": [] }, "cash_VisaClassCCommonStockAndVisaClassB2CommonStockMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "VisaClassCCommonStockAndVisaClassB2CommonStockMember", "presentation": { "http://www.metafinancialgroup.com/role/SECURITIESNarrativeDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Visa Class C Common Stock and Visa Class B-2 Common Stock", "label": "Visa Class C Common Stock and Visa Class B-2 Common Stock [Member]", "documentation": "Visa Class C Common Stock and Visa Class B-2 Common Stock" } } }, "auth_ref": [] }, "ecd_VstngDtFrValOfEqtyAwrdsGrntdAndVstdInCvrdYrMember": { "xbrltype": "domainItemType", "nsuri": "http://xbrl.sec.gov/ecd/2024", "localname": "VstngDtFrValOfEqtyAwrdsGrntdAndVstdInCvrdYrMember", "presentation": { "http://xbrl.sec.gov/ecd/role/PvpDisclosure" }, "lang": { "en-us": { "role": { "terseLabel": "Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year", "label": "Vesting Date Fair Value of Equity Awards Granted and Vested in Covered Year [Member]" } } }, "auth_ref": ["r1140"] }, "us-gaap_WarehouseAgreementBorrowingsMember": { "xbrltype": "domainItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WarehouseAgreementBorrowingsMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAllowanceforLoanLossesandRecordedInvestment" }, "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAssetClassificationofLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETPastDueLoansDetails", "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETScheduleofLoansPurchasedandSoldbyPortfolioSe" }, "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETSummaryofLoansDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Warehouse finance", "label": "Warehouse Agreement Borrowings [Member]", "documentation": "A revolving line of credit facility used by mortgage bankers to finance the origination or purchase of loans." } } }, "auth_ref": [] }, "cash_WatchMember": { "xbrltype": "domainItemType", "nsuri": "http://www.metafinancialgroup.com/20240930", "localname": "WatchMember", "presentation": { "http://www.metafinancialgroup.com/role/LOANSANDLEASESNETAssetClassificationofLoansDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Watch", "label": "Watch [Member]", "documentation": "A category of financing receivables considered to have potential weaknesses that deserve management's close attention. If left uncorrected, those potential weaknesses may result in a deterioration of the repayment prospects for the asset or of the creditor's position at some future date are classified as watch." } } }, "auth_ref": [] }, "us-gaap_WeightedAverageNumberDilutedSharesOutstandingAdjustment": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WeightedAverageNumberDilutedSharesOutstandingAdjustment", "calculation": { "http://www.metafinancialgroup.com/role/EARNINGSPEPERCOMMONSHAREEPSDetails": { "parentTag": "us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding", "weight": 1.0, "order": 1.0 } }, "presentation": { "http://www.metafinancialgroup.com/role/EARNINGSPEPERCOMMONSHAREEPSDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Total effect of dilutive securities (in shares)", "label": "Weighted Average Number of Shares Outstanding, Diluted, Adjustment", "documentation": "The sum of dilutive potential common shares or units used in the calculation of the diluted per-share or per-unit computation." } } }, "auth_ref": ["r1240"] }, "us-gaap_WeightedAverageNumberOfDilutedSharesOutstanding": { "xbrltype": "sharesItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WeightedAverageNumberOfDilutedSharesOutstanding", "calculation": { "http://www.metafinancialgroup.com/role/EARNINGSPEPERCOMMONSHAREEPSDetails": { "parentTag": null, "weight": null, "order": null, "root": true } }, "presentation": { "http://www.metafinancialgroup.com/role/EARNINGSPEPERCOMMONSHAREEPSDetails" }, "lang": { "en-us": { "role": { "totalLabel": "Total weighted average diluted common shares outstanding (in shares)", "label": "Weighted Average Number of Shares Outstanding, Diluted", "documentation": "The average number of shares or units issued and outstanding that are used in calculating diluted EPS or earnings per unit (EPU), determined based on the timing of issuance of shares or units in the period." } } }, "auth_ref": ["r327", "r341"] }, "us-gaap_WeightedAverageNumberOfSharesOutstandingAbstract": { "xbrltype": "stringItemType", "nsuri": "http://fasb.org/us-gaap/2024", "localname": "WeightedAverageNumberOfSharesOutstandingAbstract", "presentation": { "http://www.metafinancialgroup.com/role/EARNINGSPEPERCOMMONSHAREEPSDetails" }, "lang": { "en-us": { "role": { "terseLabel": "Effect of dilutive securities", "label": "Weighted Average Number of Shares" } } } }

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M9F0R!<J!P\$@<CK_9^YZ+;Z&CJBN#DX?#"^(*,ZOOCU1OTH;DV!WZ98??+OI\$O!P_FOH_OQ>N*?H@
M>2+T)G"M;_MDD!PEI_A#/OP_4T0"\$80U0@1I?>M=^"V7@2&@?A3IV'S,MK!H\$=&=K_MOIPX/@1?W!AA\$<)
YOK3XIK_2V*FVDMNJ_5:IZT#VJ=M>GIC>EI#<=I7S^J_M=LLI2:1YUFH!O?ZDI!<=I53*9R5N;I/X+JDV1F(T-
ACIS4)#WX1%RXS_MNFBI^Z@W#DZNUXMGMMDUT;-6Z3RU+;O^Q2N%"A3?

K:~9Y%@(H@TV^21%X^"NEHH3)MYOL3UE MC?7FQG6=[Q]-8YV?SR1:XL=Y3+CL08I+|SJER%H>?\$
 HBC(3YBFT,UJSKA4@4W^7@KMW&DPVO-MQOC4I4|8HS+Z:/O<:N(AH@SL*6XH@00QBTC+<(LW|
 ^6=O:5.5J?!"\$ _KXT@ MC45B>V=6J<+BVONR>LOM9:Q_6B &P9UZFUL)_P9IXQ7+Y5"APZ0-
 86DD25V9Q|_FSW67Q#OTB'C_>|:6<M"*X:145KY'A+PH3P(U=&TE_&_+1%158<5M4?A@Y
 MO"HU7YD>8S192X2ZE#L2'B(ID?_"WUG'H-IW5MW-E2M<:E|0Z":7"!KSI+ M|K
 |6,O&K_~V2M^|>VUXFJ_!YXI14AX8,<\$5Q?>CJ&9@>|7(4F>'6GZ?SJ M|BA)9^!>?K38#!,YC_1P2-"VH?
 6CKB<T*M8:X">=N\$O>G@8D:G5)0S,3YKY80WD9V\$-0C>3-'\$^HX23+JRYI&C:6| M-
 >@DI"!6TG<:,M|!-6|NUW8V2;<15GE<*|+K*|H|HKEDE?L-S!8Q&36Q75>&L M)>_Q6"!\$UU3TH?
 \$NT!@8CUI6R6*C&G":RSTOYXS0T,|M:VO2A0,O#(26_\$L\$ MAA*T"LHU?R,(1DGK|_Q?=\$=0H2/IS_|THXVN?
 X|H1PN0#|(2)B|KG?G>| M(=BI ??IXRXZLK@'_-2J|,KFOT>@ON2%2'A*Z-H"TJ%O':O@O'X LF+:4|*M M;P>'G9>
 (O^/NV:7CD0!"6(A+X==>@O#>P4GMJ)XL|(I?>0+SM?0S# M-V S<\$&2&JHFL(R6+LG_&&-;_O;B|7M%SP?
 FG>K3G@C|@- M Q|<6Z7=9X;3@|MCZ|APP_|KX|H2IF2DA-LIT'B&:,7@ M)|_%C=MM&GM^>_|JWZ-
 PP#W:KF|O|NH^/O:2_.,XO+B_N+V|+B1FHK1Z MX:Y_V|<75VAT%R"+|JXPZQQ>&C<89>=0:@-
 TQ|WEN)*==)|U980=38#E MQ@ZNY|@(|\P+?5Z/!-)(|+PZW@)1VRD+|YI(5:7 NUN, MIZ"/|/L%YYP
 M1U@OCY:W|\$1!|HVIRMA3I8Q=<\$X:Y?>Z1TV>|MEUG_OJZ|@CO1Y*IW5&UV M3IY^ATYIY_?+S'S|Y16.
 (_0DF|EX<^+&8FEBSM+B#&#&\$MLO&67\$>Z> MG+= (2:=Y!"322(W,XA@#H>,DA|0"L%+CXGS1.8^\$C2IS^_BD-
 F'=18ID>= M|6=J6UI=S=MOK>#|H\$_.8X#5FE/C8.3|VIDP=TX0|<:G&N)-MOO M:_%^?KJ3TFTU=G52>D?
 U7C:=(C)W>4:>6S:X)G:_V|QV;|K3?6Y@7=,QW#>SLG:Y@'O M;PA<1^:_V6TAB-|CNY5S=D(W(-R)@PS(|_J98LCIMH'
 M)W&CVZ|PR:H3F3W_UG@+7%EN1NV^Z2@+^UQQ9|XU-K"L@#JEKY6*.DH%|F7W
 MMO_#N"1FX#&M6)12+|B|IKL|FN54:Q9E-\$NC=G#RW<7CA1UL(OH\$9(29B>E4 M9"-TFF%'S2
 K6R52,V=:S:BC9IH?)V?S(651I^YCF(YIE\$7'K/2@9XO)|:N#4B&6?N)1GS6*YZ**3
 MBW!WQ="C"OP!4.7Y636MYC?,|0Y@X94H+6_20E_|RD,X9%:_H6+|"HI%L&I=K4TJH6C58LRJH55
 M1|HWQ@L<8S|=..YEM@!#Z|H10Z9N.IVOD50I(N MD%*,"L'OKI5'3^D^XIP'M_V6P>9YRM+V-
 Z1QFI4VOT#DI_<^?N.LT5S?@|9 OHY\$""^A,W',^+G:_) MWP'8C3_B7E5XPT)Q+9PEK:%4TE
 7RCGH|1|A|0#NALUD%)>7PG?.\$1 M0Y%2SD:O#,U|O+N@LW5P\$IX1YS*|8%|EQ7:Q<5V8Y#F+3S&
 P3_B<8BNJ=/*:CD^R.A:F38"T_N6 MYCV@77:_K|Z<+|3/6>J40:UFF%(SR,A2J1F174_>|H%G8V#DVCUUMRX?7+!
 MOYG8.WX>_G" P|/J4O|<*\$NOB=^S^+_NEH\$7KCYG&MKM125XV2J2N|5#>_M
 |H%G>V#DU@Q<9V#^6=06/Z2%GJ_L?OBS\$B(X\$3:D CHC"MX*WA2%M7Q6MX
 MV%DSM5\$S=1..2TJA4FK?)/+99JOVU MU\$ZO^I'U=T|43^"MC?=7E,2@YGY>?H787R'M N&SNT,"|L8=VM
 |LSM0/3;EQQ@:(W Z)4R?7*8 MAL%NP^9_~P*|^-3=^R+|C_\$BX|S5F_."NHB'9K|R>#JHO^@_?HR|6C:5
 MDDUDWANR^962?Y_GJBX-XYCP:9K|JU)3QF>?S+92.&<_@/|+HF#7_JL1T M|PWJ?
 69&C'S\$6XO99V#DP>4(5YBAQ=N.AO6:X^/_W"X7MY>_JG_|H/KV M|F17-|_|@X?^P|6WBYN'P4913XG?/T_L\$?
 S@ZU4Q:|L|7:WE;SONL_(\$3 M-RZO:OHW9U?|ZXIQ=7-V9'PYN"/Y(FP5-AI8'C,","4., F+>+.^1<'H7_P
 M,X^/,4Y^FGB,,S_TGEQJ&7XXJ&W+|M^U8L2/B^FR_QEWUL|X/_Y2ZS1_^;Q1 MK*=|Q;CA@H4%%-
 _W@+|HIT%U369(C(=|07*8L*(3XC^4W@9|&|Y|L(>5.C ML*24"#SQWRGY08TG9@>@=O
 _4&2.@IL@UG:,#)|TZ,#P<-&7G^SS4^%7U'XQ M:=-T0FOY1W#E7"S'
 |!ABC!!W^B|@C/O:7HXMGD6X'P:;MML4_C%RYW@XNS@Y_7/YKQ.?A(M'_1FA0U|8CWFO"XT 7/4JOJ&|
 J3Q@+^B,B,B<|H?54?;7-B\$G:TM"A.>^OY MEC\$B,/*5^V>|?L1^PP M3Q'B&OXS%E)Q3W\$5L-\$W'
 |R^UNNETJB%U_K_|\$+^A%?%;%N_AFL1BQRXX MG16AX,Z|H1"WCQY"%U;/KXXF(*)BN>|K#ST,%.K/Z#8VFI
 MXCGFNEF.PB|DBTL/L+&_*@DIL^E8|A(4>NYX/H6P*8H8ZADN9X_|L M#*,*24N,@VNB+|1^6C+*!|=L_I#;@N3
 =|"N0C"@(|\$2K.9+T&-%!_!%XL M7C2D)@EQ&|,Z-RRQ|:OAA:|E^\$P,P:9(Y\$|^,OHJ.OUX4()HOOCXP'_L|7
 M<(A*8DA|4(X@L:E;#9|H|E?G,@C@=FC1P@|A2ZCOA^.)Y)T1&^KV_|D>N
 MD(5CP:4Q3;^_ZTZ@(|XNUCBK*|C:@3/2_/_D6X2A|<=<-6N@|<%W^&3W;
 M|Z5@CT|M@FYCMO|###QT3=&A=I^/GEODB)T1Y).SV8-HC\$BVX|TIO|'B MK4,ZI^!!ZR:~O&>>"
 BX\$NT5F/F063"E(O MWM+72|TK8|UBJL<9KP<4>XD^,D>_|P05P+>ECV:1C0|S>+P3FVTN19%\$<-O*ASH!
 |/1Y|<+|I90%_M1\$FCT;+P<<"7J8>BAU3QA=<@8J/?\$""|YQS'FC+3S%M%GX_\$C|S2F MN\$D:XPNISS|
 \$"/B8".P1C82_"N.N R<1/_*DU|?#!A0=20#%?|U(FY^|\$_\$ M@L&\$FRP2\$" M<:>_|7SGWP<*CCP/C\$PB\$R=K>|SO#/?
 F*8FW^IZ:C0%O,+Q MP.3P_|C#2/|@|2X_\$+B@|ZITZZ*8/)*FFP"G4THK:0_7F>@|SH1K2(#KA0%BH_#I
 #|!|FL;8(|1 MSV@HW>2A\$7)CSP#X|H@G@4?8Y)0*W=|'K2CF.V+6&M|/M%|X@-D4+99#&
 ML90BR)3O2>P+|HZL-P.)X*EX|Q*(4_T:,"HRC?*_@:2#8W(8,<QZ0'4\$D8X(E\$)\$4F3D\$?^_:_0ME_"^O)##.J1HRT?
 Z\$D_#&#&M|CPVFLD3|&O6^&(|5R\$*2I|S0!O,%/X)BYU|2,E.93|8MO)#8P:@@BYZH
 MX^!_A3/I93B1F=A\$>E_.R3/(QGIQ4>%3.P_9\$/|L XDL3B8P M,2*.\$&05'"<%J@HT-
 1ZE&@^|QCYYA&WB>."X\$ANO.L3\$!_40:1^<K85A0V"C/PWT6T@CAY&X.W\$;1NM# M X A^2W*?
 6:~\$Y8XM2)P|L82P44\$>_RD&_#O\$9J!&_&\$3WSL8:0)N8,&A.8Q MBQFFF YAV?
 %;#&/_=P37|)4D_.*#7@9F3@CVW/T2>=#"FOHQ\$F*C'6I\$ MT&Z.P|H(1Q0^"EVZQ+E%G+YDT:C.G@_18YR|&11
 0X?PGH2_J\$N"F.C# M62\$NW++DX"()O9X\$|<0F_.N\$\$\$\$8E|BW=I-L'S1YS@1|H.R/UT0!%><IDL M.B(H|U%."(U|
 H|_M""0"FM|6Y|@RD(7"(7&T4SZC.(8ME,A")!8."MMQ1?24#%P3,|O64RK+MIGE|I"%YS@)V*&&"H47Y(QXVBD*
 |E|H'_(C6TP)@8V|!\$3PB_/R(O.D=K M*R>JGSP29CP^V/"^\$(UQ|TA<_|H&2HZC|_<^)2|Y\$7M0FK<_)DLHZ,>3O
 MR!|Q).^1&/FCD&<|L038XS+*R.DYU",V|IM.&#D\$7EYN(LFM_#2D\$|Z(G3 M|4JY"JPO%4GGY4I7 M1

ONBKRTI+\$=EW'I9W19JUT'!)0T'!%?^X MO#PFFI 8'G<=&M\$)J9PSOV^AZ61XG@BCR=DH:G1N>5DY-Z
-T)G(N9?U?U2? M: OPAIC&M/'DDQ+Z)*W(7*\$:0(GP MM42(&%;2V4<4BT599#=#6\$O&"BO.4?C:"&:\2B EY?
ZJF'Q@3CR*!K%:/6:(MWB*&4C/P'..NY'GUE.0+1(MCE!NCO&B49-.\$! T>:=0 <&7Z.)D7_C\$T?O M=H(W
F/^4W\AV&3!Y? .D7&^PO?4F\$4W=IQ4GHU(KN)+GZ+&9/^GJ.DL MRKDE'E3D^B0^M,A4"
(Y8! ".2>+0!T>?/)2&X>D(N&"DIA_l@>X8!:(M+C^ M^%GP/(O!B7!H ")!KQ//!09_":
(4VN(P\$S UWOD9H"EQ<+! :V!9,ZL7>W MH%9Z!E\$6:~\$!6ZC/ N2X7?) J67 M.=!%X)9JD5!N0X!O?EW*=
IR!285(@NC""TK0X#X!)B0<= P8!QF+@5T M,*8WH^,0 GYM7,""(K.Q8@""%)E?E-
HFD,7B:="X*H0WD)8EX1 'P&MCHT4E
MZ*WP/PZ3D!% ^NO(3)3&%R/-5ZX@!%&A*XY21)>0!*QO_THO2)D(8T8P3*/ M(3<>\$T\$;T!24Q:
(=(G96H<^V_&JDE6%G5QO\$GA_@ (H*,\$!L!(POZ(!*!M* MJ6BK4@O=4PF3Q9K(%W)YG%1\$HClZBH\$%=K\$
*!#1!1(N:R)3.D!3+.#0L MBAI+ JE.M.A^*WSWAFF:-U++!H2:~@!C<J\$W0/C2/V)A+><.!2'W#1PMQT M^)
(^7!S)J0LW""S!:"P"#!S*("P<9!JLM.FIA(T!X&V MR\$ /7F-6V1L7,2H3R'6/Q0K&VR+!Q:LEF(4YNL:@!S5_H6LG:
_09Z.OS M1N^HW7+T-A@NMRZ!)\$6=(A!)Q1+O*8WAS%!(#B!S)(X0XE=2+4HQ1+Q2 M^C*!W#
!5RXWS.N6,Z. Z^+A!Q'N:RDI=9W'Q!3HPO!Y!QJE?,"CM!QG MI06IV&T\$-(!7+)'S#9#AS=?
SGX/CB'FX Y2G4@OUF/YN/B%!8>XMT H*R8@C M8O(UTT'D 40Y5!Z0P!P! "(KP27=0200X! !Z0Z%HBQ\MO/6-6!-
P.VF4:M M8M2K!6:TE=29X_%DX3F0.MY3BGOD/*2@T:(PPREZ5+>J&-?79UA<6RZ= M->&YH.C:
(BW\AV@;~!>G2ESU*FX6DJRON1#+\$*(F@.0!Q(JR 8LVLC7!OON5 M@!B_L9>7 6'RV+BZJAB!L;=K*RI->XEBL;XP2
#>1 T/2-?<5074!HWC_X MHA:N45BEUG\$?W)#(ON8%!'Y%R-VP85D0C! MEY12C3 KXTNG-L0-D1^RY%FH;=
X>.M2Y0Y 6!N83!4BST!\$S\$!P9C-*Y> MLOK-C@'D,.758=N?)"#_!Q#4=KU:K8EF '2Y,+!NBOA3>#?
QB&P)C9U0!&FX&Q;FX@VF_9<~%Q#H#4_!TEGLKH 1=+(970*KZ&'C\$XW#XN4! M3E:41DRY9,@GA-
!8L6X2YQO!38'VYQ97E'H72J!APXW@#4V=PX#X#R@^'XH3/P 6%L2-JO#)UV_I M^H'JZ:0;DV&18?
-X !0SUL'K2,2V!>5!L&^8.C!GAPE;CKYNVC. W16Y! M1737P
71>FYX4J_ ^*3.7W\$3A0TS: ^S!BI>V%MW4M6A=BY;!Q2,409)IK(@N_Y,Y!% M6TU-
_7>:5(EQ)C%0/QHS5C"RU*!>MVI,U^SE,^8' (%HCG&K!;K(QJ,5 M\$5N,&V8> \$="!+7DU!^N@-UZOJW<:-
"-_9Z*7:~) ^?&*NXA.F%Y%"VU< M)*NOHLK@63S_92N*6T'@9A3!C^@LBU\$ "U?AN&0AH#PEGA
C.0#SHF485KQZ M*JZ310:UA-YU!BL.=O4\$< M2/TC8L!005!K7BIV-J+81SL2N82(7ETI(1XY!
MK=8!N,VE,YB=Y9EY%M&O!FUDZY!^PHJ _!U>V/K%SXLVNMDP4!6!HSOMLI6) M5B9!G/3T"4+:(Y(L/YWX1-?
<%E!>O^ORT:"JHCA>ECJ8XA6 4R!WB#>?*?
M3='EZ@!3A!9#+.H^4^LPZHO'R>+C#T5X'23!H8EEQ7S!V8ZEC6BXL;K\$WKY# MCG68^?0X_N,7!) +FYL?
VRZ?/K_IERD88-/D8Y%Y!;Z2!^ ^4/R!T!M'5:\$! MHG,>HS= /Q !3U!??MIH' 5!;L4_58H!_! ?!A:ZZA6!^;UJ.W?
MQKK7Y+S M_X85;9G @NH!\$64NVD)!J8#U!3J!4.5B0EPC!S> "E40/^! =N3KN*4(!50!JHU MBBP,7!1R,=+
!S0QS7!N>"\$Y78W.87.MPVBL(_Z_U^_#WV8P>PO>.\$BL(G>7R5>~)V9!>:HQ^:9GIZ#)!J MW?
QJE5:S6>DT6^M#F/(<@>NM9K!AH?3A:E2VKX% ^#1D4 M GVG4VGU:CO" A7.
!T.MJ\$WAVE\$O!_+HE6RG&J+BY%ZJUEHML:#! =HW79=C5!F!F6Y=YR+V2.#J41!1F"P*)8-41 DPTJK4>CIF
MWZL0!AJ!\$D(20BR TD8Q58(6N*8O=&H+=!YD6E"1;J!0X6=,R^55ZG6:LF
MZSIUMDI%ML+720QS#)FKS74._/GMB3!UW MUL2W!HS;= !L.8TJSLG ??
+ \$UETVB>G#0H'K'JE6^!4NK5W1KU:XO?%F'93 M2_P^F.Y0_UJ%<@L1RK=)!52O=5E-G!_?H)C=T.Z^N MH;TIB?
5>N!+H!-H=HR5QE!BB=!0H226L)"F>U!;AW0+55=2_NGA2!U!E!7 MTK;~Z;K!5_T6)81!++
(H!06!AX%RW7<^GFA(!5Y4P:9%-7Y#;3GRSVZQ4 M6WFL82M-G%3;235/D>(DG:'8!ANM'K-
GLX<[G4U3Q!DE44.LTQ7!-49M+K1 M:B:M05M7A103DGJE66U7:N M4R*+8/CEA4CA@U2JM
M!JW2!>O:5=,2O^!Y!6^TV.2OBONAMMY?2%Y5J!X_+U4?G>YM!% TC% M%FTEVYG_JC(-
UJ12KNK15XROFB!UTZB^O.XT.J!Y0!X4?S1?RXXU*US72 MK-3JNR8?IU" LWJW_N%O!LP0?Q3:2V!W<7G?
KC0:NVZ!JS_Q2U@N!E!^A!\$ MA;OS5:ET6B_#KD.VM5'W6?3ER,W=FE4ZU!QWR%OE6DT3&8R:U!\$LE?%
M<.F+4T^V_!D6BK!N #P8N4-Q^_LR2_!FA6JO5>I=MZ9!_5%E3Z!_G M'YZMEB!M7ULELVH0(R!-
EQ^=JQLY9?_!6W<.QR?/!HCR_!%@@?_!8=AP8 M&..G HO#AUWX9_8AV/L!^4)F!S;U=SZ^+ _C1PW!;!'
!&+!#C!<SPYP0=|P/ M'X;_ "RBC?F"!(EV/ (QR)!SN8&3=2_&F%&XFL&SX<7.F_!<SC9>.(C7P
MX\$JCS7N!8ZZK<:NIQK7!T?>CV;HWJK!15Z!SHJ3X_!_VCVY)Q?HW7YR'7 M\$;89!JQ<'K!Q-VN.8KU\$O?
TO4!TPC 2@>00Q-F!P!Q.QE*V('Q@4.#/Y!1
M+25%WIN\$+;\$!L=:IM&OOW%9CKVE\$C<&R8+!6Z37JE4ZKH5&8.R_*B!)6KUZ! MUHY4H?
&H.9@)!N!&15J!9TG=VH_!@QF@<%Q=>JM'H2: ^R0L+2L45PB%_WL7>J=L:9)*26 M!?'=:!8EW>ZCFL2:Q#*1N-
!L5KK5!ZKT"N=MMX M+=JZ/U!^D>0XC6J>7D MD)2P!M G@VX!\$V!H:WH!)P XU:EV"! =7\$)K/?
>UR36)-8D5D43ZZU)M R4 MD!0ES/_J.SUT8N@!_9Z:~!2Z>9Q M0E!-!"P.&HD)? M;~>[E>[.S3P:WW+Q4>-! ?^N=-
+KSYD&_!Y64FET!U%C>YL#?!*!2K;UJ M^=#RLK5WIM#DA>_7=VN.9MBH'6\$B=>_Y M-FX_2.RH0P+!D?
X2!WJ!*!\$C?%TVCNKB#&#08:#YEA=I5^6YOW-!>T5%K:~&C;:9.K8:9&@U&JL&56:5K9N='6S61HGT!L89O)#R
MT!^(R3JHO:~?M)!#!ZAYK6^!WM9W8Y4IGC?P:JT=;H_D&R^G80Q*V!R?0/O M!5:~%/_8CP29M@CKR9,<!^S0
W81=4=KPIY/?N'6M2:9(68H!OU7;(^F MP,X!@!^!V5P7!C/P8N_PWJ!PHAXR^?3H%WL0_&PYU@D7:7+4!KOPC R:
MVI?8H=TPDM:H'D3^!+X.F^3X#?>2&IM2AR!S_5_Q!7O>^> Q_8N.0^L8 M !WN!E.OP(7!3!5)P_<
(^A\$D9^WPCCYC3*!2^&%NG.)3#4#L&-"\$YPXL M2:&)6R8#ZF%*_T.OQG0?_*X"?"\$C:DWNEZP=02\$?
&GO!_3(\$W^_Q!:(M>5.4."K.*0#A!HQ:7?Q=X> ^F=I M"H-SYD:K9TOAMI-\$E:@G4 4!/D>< #EIVZ*4#X%/IO?)PZ;
H\$XG_> MKT359!#)K8/ZF=^M&"M.#"AXG!<819C)%E#P/TT!BH4!SET.^"M(?/M) PF@_K!>C8/7N*IC_)LY_8
!2>XD*F3+@!A!F?*>36'OZR"-,*\$=C M!GSPC4_*PX!4)_C!AFG !>(BZ!T(WP=^#BMS"\$SKF!G#*M8#E?
7X<1W+@_MA?#7> MLD%=RL:S'LP&

M8B"/4=TO" Q68R"0G<7\$3XG V4Q541=I04(.C.^-(GJ<.8MOJO72G*P"RIU M(IJ_@!^3BR0^",_B/2!8S8.IAG*E.T!-
I'4PUH%7IQ*CSG?M66B*TX2? MV=R'HEM*9!WAWET*5!/0?E^4I7Y?E*6BNH4\$ MBZKX5(Q<56\$ 0FZ\$@PP*#@+
M!>58.E';@!^6MKO@/_/\$?_@) EP;OY G?M3C*1BKRTJF/X JKZTN6TD2?O M5&C=,78\$!/, 3!NW(V2!O>W==K>?
Y=F)^0!\$D418Q!@XY#,^?4O,ZMPD"(I M@H>{(HR)VIRT"J",K!S*^A,G!>I!L#4 RMW2J!K4A\$-
GJXM8(!#B6FPD#G) MGGNH8429FV(6Q-S+7\$(>R JSX6=DA)K;JU_D:~@:QGDJEB*;&.,0PM2! M+8,==26G!*\$(*
.,MH@M5!4&V#HWI-8OI IKV#PU+1*G=7*4!,"V-Z?M/W' MOK@*\$,HGJ>T*AO4I2C& PY %N;^R<.!TM;,
YK.)OB@&(*2\$8%482GJ_W/X M@_(9ICFJ HJZIV0^"TT:15?00D:J7)LI!@U=&I "XA9!)&+B\$P&R/*G041
MH8%).DN56SEVB0!"ZR_)3:~?>I/P14I+#+F3H.I4!%[*>)E!T""O*X"KZ=M62D1T&N(80&_!S_2H92C-
KW17!^F!>_%OD>Q3WEB6!K\$PGI&H.%GFH)16 M#)U%=I84LYJ?. Z^3 M=+=9^LJF!\$F!P:N9C&(ZP-J
0%1!3^WF+B)A-.913OR*4@J3&./% M%I!Y.IZ!\$R(Z,X6S-6(2OM>)RHLFBR)C M!NDBR#H/?
++B*#9*F!H+D,N@04^41^E7IG5_(G+D M3QB7Y:Y4RV+2P C>L!YET""H+\$(Y-;I"PIRH#-M8:1
M#!&=\$*(AHOY?)!N#T8%2@#7R!W&8QBHT)
MW\$65E,58\$CUI_U\$J8""E!ARLO_#@7E&:>\$=CEDQ8>##Q@3U9\$H_8,S+JU^_M GGU:G6\$%CK/OPI
IF!WU=D->62N;YN/_O/71I=E6F+P+2+ 3G(YY*X7&. M&.#ZY)A%VBHSV!PRNH*"\$!)*,*(<(+H25(.%A&(N)4!S/V
MT60&RB;F\$GSZ>IMZ-Z-7(M?H8<9!Z3 E)'ZO):2!AN!/_MW 7& KB0Q'BI+9XF7F%TD>HZLT-*
I#A1^E0QZP*!R.4%AH9@CJBSF#QJ, 6XSTK3 TXUP2E+ \$Y_3 ME8N',DRGXG+^%IC7ENHE8N&19X?"
(V+3PF=*DCC1?+!J,*>Z/3X MHS%=-:8%%W">#4.N2M-/P4.J!F:HA7M\$, RM:A7">H#%92'RU0!XIDCU>YK;W
M2IK9@!S&DS(5S"G* 9*K*F8L9^OB_DP\$13%!&4)2"/R7.O\$X,OR.R*F7Q1!M#
I(!&X3BTE!J23T,3W4*^A_&B)6>?Q7,&9\$@E=YA NDQYVD2N?!"J9IOBH)6' MX1\$3(M3A4W&R&_BI4G+@N-
2!H@T/2B84B_3"YJLLXE3:5Y830:W.0\$B@^ MH>16RGE+W0>K:2E"PA(OPS/J INOL*P6;I@8A@A/_EK <4HY+=-
)A'B3F.*8 MGE"X.YB;!!I>UR*#1KIN2&-AT034_.RE/\$R%IC4^L!TI4E1I!#2%F!.4(Q-E M=)?F.A0S!O*G4T!B&I'ASA?
9NE%V8R1+EM"! PW!|*PI&'QG94K;(A2I50J1+U\$?PD!%#0%Z-WA9!FK>->06#E_.K A\CM!&&*2S
MP=I2HQ<.*R5@BUM;X@:"<\$F0!R8S+!%2?N*5!)8!&6:DC>24HT=5#_HCL^ MG";D_VL9L>#TT@54!%7H-
+OWFCO.A#80K<159:~#3# SKS4-DTH1DEX:FHYWE MB;.:K"@=1UQR7%DB&*>D92!A8203WH7#9RDB73S+AA"-
PRN*3TO4^@+*2%T M@9*NNT_\$I8!T_57"M=64N>"F)F2_XK5!/_:IEOSH3M.J%H3I9<7M-M%G0!_M_5AA&@U?
5_-T!HLO ME_R_Y!^TO,S^YMMVMO;")G+W!>9S2%6:."H%;+A_)>@H.WGC!L;E.->BG M8191T"1RBPL*N?D3RH5-
0%04H!SK?=%J3/_IS\$ _E%C>Q*HDAIRB!)D5I MOD8G; &Z V'NJS#75"JLIBEV6C/K!\$8):W;@CJPI^NL!*:~@23:
I^H/I(M@NU3X3-"HD*^&^8G",7W*@T6Y8G:B(8A&*2/FGL\$[S(ANQIT?^NDR 8.EO M9*(?@+;O!^A@QIO?
Q!L<7^G2!I+HQP#41Z-S_3^:R%!!SWZQ'H=D-ID#)0>9 M/6D#IGU*>37 DF.@@5H7F2D6D0HTAWOR.#
I@^GT.O7T5_D<1%L,L4@6G"1 M4B_K0V"2 +EC7E!=?ODUNG15P" T#46M.I^?1*B@PS!MQ30FEUI1/Q-
^H^WL+V% M9R_?N#Y!F3YZ"PP;O:60T4+?2V"*4TH^N?&N=X1!KIL("5GEHJ>/3ZI>^I MD6X-
S_JZ.;&W!<-90QUJLM=3VWWO6"125WSG4\$TVWUDK.GKM"!<IHP;ZM M\$C>5X.VV-MIG!^*C5<'?<
70CM/^+B=5R?B5CK9C_H*WLNHEHCN!G:>?67WX@_ML2RMVB"!H9SHU=9S+M2SWI=^OJ-
U<&UXN\$SSVL+!)WO&FUJ;NG#;RR!>U4 M1_1G!<(\$T)I:QRS;HZR"S;UKPAF^4:KVVNV,M,EQA7U%;583KC?
I:49HK5<~M!4A=4>69EQ47V""Z3N83_P^28S!>=;JU1H#\$ODDU6>;U%!_T!6EHXV-
"VM/SQ0L%Z^O>>)J*+FG6Q7ZW6F!+UAQVM?)4JYP,SWE\$AJD_-A?R RD+K/(@LX?RH O M8N=HJG!
I4R9;U7IEA!V3:&I;X:DE.E^O.F>UVWXFN8=*RM^JV2I@V#9==V8 M3OO-O>>I#P>IQ/R\$M3;W5U-
(ZG9XR*H0D9?ZOL7,OE4BE,K!/? MR!HGC4'9.+ERWC!K(1FFI9F#;J8X5=Y#6OD%EN+I-?25T*W-8Y2OYAGT6L?J
M;YUAI\$Y?WE/S8ETML8=+++M;Z0-2R?20G/U@E8%?/!S)XZRIFMNY?^&6G.@ M+I44NVH;I!1:6F#WNB 4!
R_9_SE\$OM;HJPI*66 7-WJH"=C\$TV-!W_ M0%0LL>HG>RC3J4LX41S!J#;B&I0!YUT\$!+J@=XVM.L!H&Y-I?
G0,I&WBL-M1M90&_0/C!J6-NTM_?U+V7 JE!9,O:P>^3*L(OL^23;*2 MH10S>:0QG!2?Z^!%+V\$H
M2T>_2I>3^XWT06=0MH!>JF89VD.WC!J3K6GJDLEO:5>I>P4G! MR7B"6C;IED<I!MG*5XM.<<69?<9QE"
HJN^N&E="2N_&_9!Z!&L=Q>O#LNH+KQ:41U<3G/N?P4G@=,M!)6I? &S<6!M+I(Z)N^&?I(C%SN 8-
RFDM#0*4H1%&(HA!%(8I^2E+(MB3))GM(DYZIC>/S^0Y@B-N.>0_U*!ZLNHE00"H:"N6LV8^G/\$8&I6:4/_L M
U,S^U7\$P%8SA8%>K3KVEX/\$3V>[P-O&O#(&I;Y,5L)&"9N3E(^PCDOT4!+F M#(TH!6J=B9(VS4"L!C?
@E+!1TN:4TJ;3JR(&MIH6!JU2BY41=ALN9MKEKJ; M>Z!RV>HJ7T#RK<);N!MI2_H?<
Z!*:96_VGJ%L;W!;UJ:=6CW4P7AO8R> MD7Z)MG1546.>V6:N*9(8W0NU+FP>=;_U*%Q=L!X+ZI7T).*R97)R2QS
IT M8&@N>(V1-AJ4;7VC(%SJQH1^"0RN"=I!O9W%I!0.TG+G^I7U#*U3Q_7@W/_MQ4KJ!#6!+&U6A5GES
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IXIA^N#P9?W!H2? ML4Q<3Q_VIEC.AE*3F&AT;>G&ABID8SOBH8A.^?S2,6:NK#7>M^>3%~3M
MP?;D&%#M/_MIPI\$!LOUUA4JBA!R7MX#"S(T@M&U)>W@'W;(L;(B;W">P6'L6KE3%8@5B*O\$LU5DKMIXHD"!
M0%Q_-\$"MNI_!\$D:(" <3M 7!5N=J6QX;V.7?@MCVJ*!;E#=#6*U2P=?U!L5S
MOJ.F<10KNIB;.:I691=5JE=Y9L_@69U#_1JWI9TOG,TOG!6CX)J+G@D M8G4/O/RJQ(T2-
Z>X<=;1AKUJE>E67.&7X?#0.IM*W"AQLXOUR37 @#E!O;XP!)+&
MD9*I=4M7 SPAI\$XM@_HIB#47SZ<\$3PUP>Z3U.V4MD!LCM^!6.^S_3NE*KY<I MT*KH!
<^,XWZ*8B*6RD9JF!HG;I2&Y;_ M(I@FU\$R5.G0/9S(IC8T?BPBIV10A)4!4R=I3^J?IY!MHZKCWZ=B%3_Z51+\$I
M79XZ+!J50NKT*Q_N=#LVXRSN%I'3^K?W8\$)QP(O%)R"/NQ!QA;QKWIV% M_Z.15OSH^9'Z#P%2Q-
A^0&I!<^\$O_7-CH!>=BCA& " @%#+\$N,M(=G1^Z_?""Z;4Z7QGQV!Q7>L;.(QY%>A:U@N%_<9^MNWR"E(F
7(ONG,T"@E\$)Z#\$' MS(I(S(8%QQI/\$T^C+!)<\$<8+!D#Z!GL85G WKCSZNK"7"!N!2VY)F."X46S'
M"1V?I@<#&V&&Q(LUF)K?NT\$2>4M&I(P.9 N1<\$"<+#!_I@1# '8\$!\$!AWO M&I_P_2<(O-
RZ^TXF\$5!^B1=^EH)24NG6UB1^!H(?!^#GQI,(0747! XP@24F MZ;9&I5!N&0SV_*8
VAAU4"N;C2#52'8;=^X_3J&X%UA015L2M?#>?23((M\$(MA! DD0T8?JY4V"2?DSKQ?FXH!WP#IQZ8*M_@'-
W\$4\$&Y=I!@6M/O_J M8C8>(/%)9B@T9 T-2 K0&@-"V@5!)B*4^C&3I@I2F)4=I;2I:/(X>0^YP>QP#T#^Q
MT6ELG,3T#2(!MOWV+\$!QS!";ITJ3_YACOPR*C@JHY*TTWC7U_L:\$?"PR^UPG MGDFY5/Q0^E>=I-I#*H4-
*MGQ36.\$9%5Z2IQF=-E7^!J9UYV 21T!OZY M_?W:GL^WWJG> R.R.N^%C."0'(G3VY=Z^4. M(C%9O)4&-
\$\$>"MWG9IOB*V2SD\$ _^H_W?F?L:3P=CJ3WK=OF6!\$J.1(ABYY*=WT&I(R-D%,M>A?SY%UJ2YB+5D^(!L
M*.1CIB+B;D)_O'7<"/CC!HWKTX!HHI=S.IP#.I%L8T/Q69IO/ZI1^\"(I+V
MC)O9/M;AT>O'O_=&NCG<_*BC&QM_WS:4=2M;K?44-M_IUDG7%1_YU!Y"B5 MM/3*&KC?7-3<_N/!&L
6LB1HU0W.0"R/8WVY9_0_JB(HW<"THE?I>/_W==24XLC-CMDI MR;.:ZD>-*A9%2;.\$>SPCQ7A_OF>OA!=
I+E"3^F9(BU;W?I>A6VYZ4VP^&E M9NPCKI&:/<[NM"=4!AQ.VWOA4DYPT"!DB>_QI:Z@V6VVI2_X*9M5C^X8?;U
MKG@& 893!N@.0%NFD*Z.2&<-&MP(1@ENGQC58!WPICHS+7_R^PU!6B
M^!0>I@G=H22>X3=2#1%X!8)Q3&X)V-ZIYIYJ03#GJf3Z3;7!AZ;RWfZV M!0=X>QIC+I#0%=-
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\$D4>&F%F3M&EJO7!5_-^IG#7N5'ML;#K=ZJ2&Z4K2%<,UM^5 M:050;^O2)1-2(VPJ/7(>WVL3H!^5 T#U*;-
K:9W2P>0ZQ%44 M"K<%A7L#;30X;(>X0M*E&7HMU70\$^8+^E2^PIOEZ=I2JHG9X9JH11W!;UI
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!M=!BOQL#2XZ^>DZ90QK+4Q^&FM!O#? M(LE7J")HGFA!03;ND1KPO*MP5--+W+2L(2W+C9!>S+>
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P#69>021 J8M01Y'_.@.F6/T MSE?JDT*O "FRFN !#6B!%6F!|A!(W1C*C)OPHD=F#0&|!#OF5." N&W8R M9T;G^G!;
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!0;L(EH6&; U1OY&7A\$HH&.-@#8N5-Q.B-U \/\$+^ M5^&*LE=/\$@EVG5EM.,>"3U"EF(CM>'+C5^!_??
_!U2LVY \$L<^!|=TL4& Y' M(P!F\$.TB5A!Q?80;&@?"Y\$+!X>,8V O.#DR!R!(^,"ZP(QH3.>-.L!YD@!AP&.,6Z!SV
MQFP'25T<&6U&PF>2!B!@B!B!|= "(5"H11*EV2!#(K^AL=| M*.V-TT@0UR M!N:U"!SA7/-
Q=1"ZG/T1Q)P9!JD#A)Q26I=;B\$S4&^P,P>N_PL(*FHI%@>T MURO!-))=22CV0^#(L?
\$VAA!HQ=J55*/=50/!"A4!NF3QHC;#IG5IHH!>P M/X ^QD5^ -|=|<&B-0(5B?15X2., "D
3S!&!"!>WLF&:IGDNJ95"B)=! M@**C/1L2COFT0NAUSUW=0HJ3R'4WV1GAQ*!44ZOPTMU1ZI&D>IVB.HD@7
MA5JH!DBGN!)Z4(G!Z+!T!98.XA1LC&QFRHYXL3!MW\$!QR *A^JDUWI TZ MO:HE_Y!@P4RA<&M0N*>-
NL>GTUTZP_BP1+9C!HI! 3=4953@;+23RU(6X)'M<!@EA@K?MZSKZ6#YM%WV4^G)H)' M5!3;+?
ZFB#84?) HJ>SE; M=(VJR?X:ULY!JK#Y=P47;^=Y".RJAM=D/>0.L/2!D)'6H:M/Q\$1V#U#"MT
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!G0M\$.*Q2G\$&Y)/9#DD/5H\$8@25L!D(V?CJ^PE_X\$E#51 MKA^%(I/XUJHLVPO?E,L^WM&HF;DUH!%YM'MQIX
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W92\$RU/5!/0"PT*5UIZGJ^59Z2E;3LW MMID3O43+M_3.\$> UM3A!;N)X39VF%&B/J/T>1E"HP74QB_Z09QX7\$?*)?_!
M(%R*&+@&(K&"\$9MB+H_B!VO1!D+?;-G7=T.SW%_JT9C*ZND=HUS7J&U#C?2N
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TH"EK+H@!^B7_6Q4^ULXT\$=!\$@?AH;IH M58N.!1?RT;<_1X (C0KT M=6PN@*VNJ75+%S13("!%YPY!X!4/(M_
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!KT5:V#VL3B)+&Y0N_*-7 K\$!5EUD!+85+;N M7!9A3QL REYO4F18A@R!H);EZ#&UH#8!)4VO!O\$Z=KB*?
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<6;_!DK"14Y">YLAGA(U2><;E_K=PYLTW,*\$!W(QA5R*^3>) M!&GWQMHPYQ2?
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1*H:C4H1JEV^DHA4+Z6%!NP7_NNX!|_M#/^3KDM^V#7U00!&7P21&|L!|(O!<NS>|
!0!O(B&3F4&)8%+!WUF8+FEAW_K<M!&6\$M%K8V-SUK!<
N0Z#K3N=3H_!AKUC1L#;="&EW@K!_G06C3N0&H!#?
M@!7;%5!AFX5!^H7_%.^;0WG@S&5G_ZZ_8M>^Q8UK1C3SM=9!B=CLS_&V"R M(M)X.&7084)
N.CGU_8OFTY!X!^*XEB=(J!))&FW"FN%\$&W M!\$7;(^;Z#G"DF#O_C5B4S.=V"-_ZS(!8-/"MX"%ZLPJ(IT!_"G?>*8
K/7D3!3J!M!#6A@!MSWP&12(! MQ+&E"X!3BG&!TC;\$=ZA^7!K\$CUX_KT!T.V1L?%11!_!^!A#\$/O&Z+
M#;7!YZU>9(!H!T=P!UA) F1-/G/3>9!AFXVZ2!9UHS>U1J!M2.S2K6"! M?20AGW7KH!VY?A.S6!Z(^7S,0V9UM#
(!G<8==_!G) 6(FMOR&_!_ICEGIR MTOL3\$QH_!O"Y" T8?'R PKZ\$-4+T#6"! (9RHE>!"(EOD3!
!D>O!@&VG;RCJ=152'4J MI&I.F>+!0/B-AW/F<1V77S;+J#!^VU@L!_O!P+NGTVV_GH(E;HP;/C5->MH7T!E;T5(!-
G&JD5=Z/U"-OY).ZA)!1:SMN; MD!6H^D213R^H.B!FS30VM!V70_*!B;U5;->X)8*;Q3A5O9ZWW!Y!VJ!7!L*
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^!I=P(AJ*LI/VNYUB=LF)'\$6\$)'=+2_4F\$6';K!1/2!2\$6/B.+4(^ M=Y-Y(POA!0<+51J!P2"N"H-
1MOM^O0B^!10HY!1EAJ5OQ#;)"MMFO_<^NWG! MJHL-/RVTVBW-*BF.=D)=W&_
509OQY!JHHK!SV5K6RI+H90_!D)U*KP%66N!Z=C=TTQA0!EHJ.7;*<>E6(ML/XM\$0?;!P03B//5TF7-N372;-7>X;_!
!LO?Y6G!H0R/+==;U+L!S^P8;!QB M=;%G4K502YW*+V>D:4TFTKN3R@!7!T!/_#Y!L(D=7E+;;96S1#W53_!*\$%
MM.6^)%SNY=H1M!0!OE!VW4T21#5GF3!B-"JZLN;ISS>IKR)K7_F_3-L'@ MRWMWLJ-T7G;#HBK;?
\$;@=EJ=)*Y2/A0!7!P #VQXUP@;_(M%_@!Y%@LF;?8 M).9J!T>?/&+!\$^4Q5.HBSRO=(!BK%ZJR%-%
L@FV!B!J3NZGKE=120!4 MGW"Z;8KF*Y>|!<Q^J M=VIENZ9^MGW!CL^QK=#\$ "R+N+=D!|TX""/&)X\$?S&\$;
MAHS+UC@6Z*3\$#R(7#CZ"-NHHK..2H&|&'&269'\$8B.'WJL6HO\$F&P"%TI
MYC!C^V)W)BZL.KL6!Z>16^R.2N.SQ:BSQ&LBWJX4AQZV@H&/_;UP.2NO!JHW1O+%!2>J)!/ M)<"V/NZ&+!K
D!JB!%T5!T!EV!RX*/-G:U!U6QT>B2CR#&@W!@!61;P0>QFEGXJ>!*HF#1!+!/@&J@4\$-6+73Q_OF>,"
M&P%*R8F60B%# C#;#C(8QW!/_3DB.USEBZ4R3_&P!6Y!4-CSFT7R.W%PRG2 M*PT2!0M<%+4TH
/Z.4Y6UTYXIA!+FQ9(!&1-<&0#!_"!O@Y<%?&_!W^4-Z MHFL87J!#&F1MA<>C)^BO+A(=\$!&_&I>BW@!"F
M2HXLOJ5S2S^6_!^W<!.H!H8J!R)X MK9B6^EL4D%K,=>A0!R!6;\$!<X;#42H><)&V7#H.7A_Y1Q,<6D;8#6<\$DF@
M# +P3T#RB4V!P)^9J+!_WHXPA WB")!_AOY(RY#X>@_G 2!C!/"8<18;@ M3@09ZC!(P"6"PW4ZXJR
DF%5!VZ\$YT8!9^QYT.D2AE;C((1Z19K4!6=# M0!/@%A(W:GBKD_3H!-HT PI@LUYK5^#J!C!M1>+N\$ M!.(#P
!2.#;@_U#5/0C*((G81!T!_)L9B.+&@!\$#8)"R2?26+P"!1.107* M!F!H1G_A)CT7\$!+P>;GAS/9DACR0/D&*!XB!2\$@;_S
0=#!@G5X!\$A.PL3U MW3DRJ!-OLLU_!"+%T0Q30J48F#(M!#_1NB"(2IP: (@P?@6+Q).(T!9(M+)M6C(IF_-
!S!3(P1A92;_Y"JP;_&+Q*=&@/9F 64;?#C M&?>@!P!@C/M;F+D?O?J!6GQ<@
M<0!<+>V/U7Q_E2G!*Z"2TR\$T!9J5W8(RQD!D@<XCC%<+!C!A!F4-T!H M\$4YR\$43
<C.DG@+^CY#)"9F2(0;A2@9;T\$.("1?Q=X9*1R!\$!* F+!ER9(E M?B8T!Q!<PK6GU^8.TWM^P(Z+! "NPT!XN.P^00L"
!0CD+2M9*8(XFRPM,E MG!C;5SR?U,OR!^84W!PYG,D?H Q!#0"=CF.2!9ZM3G: MS;!^O!0K..%(PVJ
C%&?)&R*\$%Q/K(XL!%!C;1%!(3F%X8^&K*Q-_*;O4+ M4S?R);_Q5BI
K)5=_%PGMX@8TD_&"D6S!HVTAYRSY0SP".X-R)=(CGO^L M8_QG9PN.7AU79Y!13ELFFR<^L+4%&@&6>(!@DS_L*>
<"D=,Y=FY2U2+XWSD M#O'8K!)(T&0_*L)=7!^<^NWK%@M5W?@OFG)H&LW?X#JSD_VSH ^0Z
M#+;N=#HJ>*9=L;8T+!A.I.GMRZ.LY8+J0>^_8"0WP+5FI7?2(5L!A;+ M2U!HASOET!YXAA;_4FOV!7LL6-9TXX!
!72=87=% MJ2M4GL_KMSJ!YZ/G%&B?D8X.XE!_! 3GX#90;L%F0 <0&1?9!_L3P
MC*\$VP"8S.P0S%&C8*8)M(E!X"W2O^BLGE(N6C>DP>%U(H!_*=,HY+A0^6MA+ M6@ZL @Z\$^VBBB7=SIQ-
8BY'8!\$SMWPD5"YY!Y_J))%PSQ2&%60Y.N!I(N87CCV=2MPO#I4M6 MDY?
P;>*UX\$@A7P\$IMH@\$CHM6EE,26G(EJ72C6_D9/(N(OTG_!3!P.OZM#/Z MZ" T@W1V("D2D?
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MM8.2ID^ILIF(OLCM>D)7^~#^?7>S@V^WX=Z4H8VLLKFY9IB9IBX:J6 MJ)G=2W0):J<^!^=J("V*R6%'GE50?
&FI+\$K&CBMS M4S.OU6.YA1K\$X%_3<^OOQ)8T133=H/G8""U%FJE,!=&HPJ4B51ZQJ8C.OO:
MP'\$;IDT!@="(^3">^CA@WD+JPAB.M/ZH.D:I6.)W/HIC5CI+2,YX+WYZT) M-2U4^S-M S-ZE>@J)52'W8N:%?
\$NMJ5!+J<L.'ZID'JAO0%5MGU.O M<=1%A#RPX/SEIEO#6X..=AAIPL'>Z"R>+Z#K7QWCUE:O&%I2C@T6=JB6
ML.75;J^J2-MK;EW+G.;LJUW2P&C;H+XTI5'&JF<6 J28683JW5 MG8*F0 SG23YT1M%823 =6ANZ_M6?
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RAO;KNSK5R<9+T>>85". \$|N;DUCG.5 M:-D/&5(T8&-
NAX@&:>\$^+&P@!"I92!627ROE\$LIQ+>G^HETQE93)1 *HT4GQ MY 3IZ>G#WAY;VE#6#\$ _JVM*#<5:L/*F*(?
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AY8QAIHU%L^5538V@!ULI_1K76HCTI O>D@EP48 M=T!J@Q!@AH9-5.S2=L\DN5Z!-
I>J7@5%2I>@9HFO>A>B>P.WI0*BE4I< MJA8DQU+XGBA^KAX! H29S*S<I26V5E
M2Z+HJH8V3+*R9"+L23B*U2HB&E6DW2.U<\$=FH9:76'V<6+17)Z:/VY/W^VC MO96XNVO.057B5I6X*IG(GZA:#
(-@!6S@2I5&+AL8*K!WXD' 176S9HP6:F^""5+R;IOAUJA!&7 ZK+(M2EL7 M66D3RR>:OWU@EJMYO+52<4?
OC7IJ.HTS0A&^SD/IC!>C/ MM@)#ICZ#AM%I-3B>W"Z_H=L767"WF^_5(OJJO8"ISGRH(!#E,A\$#17W2@ M*4
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MC=S"NARJH4I3L RH*Z+YIF*YC0IK%-8HK&D'UERX>9-"FCHBC6(U"FL.2)IO M.3")0AJ!-
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M!#7&6G#2EDM08&X9-!@TH04 &6@-@8:*/1A=RX+72J!IMRHA5(&X.B"VM MKSP%9I5C.0HY.K =@+Q?
J:NJ8T&!!J5R#>#XM'6K^T1Z%:/J *ZU9I=I<_M LI54L.CRP&@!G2G#4K+CN=HX:4PL#48V-5 !U/&#:"!JL%
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2Q!>WZ!>H483 M40.XQH\$W'9J.&C6)2I^AL.MOWSX24I+UV^*BZOMR95/76PJWX2T%\$@42!9+3
M@Z2)*>UGN%IX=:9@)0'5!"IUETXW5UBCL\$9AC<(.A34*!8XZ@RMFU?%=Q72
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)S!XK_X'!@P&*J^PRVQ/P@9F!2!A!ODBRM=(G?R4NC Q8)%L;I#C MB3A>QS:0?/H 7T?XZ9\$Q5J!^H?
HURF.MJWHA4 H_4"IB4N+G.G.0T+W@ MPF.T5S8SF\$XPGM%A36"0D)I\$B>W!F<0!H@13>OH>0&OIRH!%I/
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MSWR=*KZ+!)\$MP.*GJJU*6S2EM(4JE65DV@O#AX3*5_HJ%#PPG\$A8(*!4 C MC^X_*-7MJVOPD*0A:?
\$0FL\$O/#0(HC"0H6%)!%"TP).I ^KAH4M; VWN_*> MJA.B:D^I^C)/59\$Q5?JHA1J:46-05L8IU&@-:IOU!15JM
_U3'U@*=-10J+&9 M:RA=8 _*=-6I?76B&X;J@=LNFG+K^H!_?I2. Z,>CH;#K@'NF)2R?TV
MO1WFI5A%_8HK%6%8H!&88W'FBUVL=:Q+I<'K7I&X8S'E3;@C*\$ NUV5J?H MF>JH+7R+YVO)8E!"CL4=BCL4-
BAL..P5.2>0@V%&@HU%&J4R5(O7:ZY M):COS*VCS_2=W%":DXW;G67?BGU9;NXO3>-)/I"8!XG\?9'C4@NF17
M*;WU@Z!+^S.%W2 LS4ZW"(I>-7-08L?&I#_8R0@.^V:;>I:7+D.@ZTI MG4X/WFG6@(!&?>I/&-
O)DUL7=;P2I!2(4W0+HJ!AO<JVO5?2(9B?>N25 M2JA3/NV)X.QU9_TNGW+^CN6>W8TTI7&7G(!/!E>=?
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HLF.XD';^6JXE!\$!B!7>_8-DVI S)-E JE MA#8L(V8V;YQIU/8I!^+E=D^!":8")?VX'H>LT47>QR:G%*XKG2=!!1"(9I#=
ML1W/HDB!D;#ID9CV+XQR28H_R_O>CHIE@LX+7\$W-IFX^U_W=QH7!;UHIZIH\$>--51
0L.VU"QP*0OI0&ZR9@13#E/2.9\$P.@2_QL<IN OMQ05W#)H/FI>HTX<0!I M:9'G1D1&C#4_7>ZZGR7".8I@<#
+0_5""IS_ S.XQQE?S M^1K5T.M.TN)&P*8\$="N^MUVO^!JF+N.M)"MT<+A60&#.G3\$?TLXX*?X!G M_P%*X".PF
(8V.H7!>RP 3GNZ?IZIV!YQ;>Y\$C_-W"9XP\$%)2\$SRV \$G@.NX MJ0E^78""&8!1!&W-.BK'B5M.85_RN@BT?
LXY0<_QV!8E CF;CA!(&X M!H8GCU^*+C1LX?7AO B^@7J<_U@2/%_H1M_A^<0&MJ&EK!3\$N>3Z!5;Q
MEI(!)I@(!?*(D^ZT*B?K!8.8UT2:1F%!:C!;!F #.VMP '6Y1K**3AQ
M&#BDL1#"6S\$(-HJ_""5B*^&B.W(0::GAIPMOT0905!Q\$!96U!//X_R'1 M &PW(E#ISV?
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4N@SS MIX(TL&0+JL!J010B+=/0"Y.2HXJ/*NO)0!AQZ8+BEKG&P!V#QOKP3M*> M0?
@#U=\$1@.*HEIP6J32@56P?_P\$.P.!LO=/9M V_#K12W!HGS/0T\ P MQ_CKM/27"%\$T) M.:+4(N%L0&8)&5L
&B!"MN@MX/JR O\$"1TA5KL/@BWV#Y\$K21OI7I_SAYL\$G3PO>D2)TD M01^=?0-\$7EQ\NM?7*1VPP_&K.
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"ZV1LC;2*)%KZP.X>@Z4H>:5I)=P6"%XK;FPIX0M(SZ9)W@6@E2 M1
CQ.CS*E32;@X/TR8DO/V'N!=3Y)>.FZYQ.DX)Y" T<)8Z)8*AH/Z\$;A/W@X M<:."?PMM""L=H3P!^9+
FGC>2GJP>I(UDA.\$T@2%@G"=O#@A"X)KIW9H>-) M5V1O3V(<?)AWH.8)^MI "&CC(+0?H?(?3OZ!G.S9#07I
(+WB;C!4*=DNO M8_*H)=(SGM)'AKD7F7Q;!"K>H%Y.C&+
M^NI*)DR\$(5).1% ^4Y(5PB/-266+4E<=GK.VZMM\$E%AQKY#SCJ0\$F>&9NUS+ MN3:B#"G8XLGQSY\$S#%'_R!20W
C@. MGFNQYVH?_KO'2>8NVX^_?X.&-RJJ&B1U80?L2EWR 2!L 9DXGPB@/<4A2F4C(X-PF/X(!
M67D@)#!L7X+>"W?OZLO;YLNWZ(HEL'S.1IN\$+^.@="0"Y &Z4BA!8TU>\$WH M;
IB_KI+JMQ_5OFQ6RG;#TT_2)9:\$X%7_4HLH3>OWLI=+FP!U*>G5DU8<3
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YLT\$/+XE;G8G_0=""UD)6#_Q0YC'V3S+7)\$H_C))H1>AE M13E.YIFQ_#B&M!)3AN_1)\#&8?"=(G4@#X7@?P
IDD>VE^N.-+T=WN&B8P3= M'9RJ3%M_>^P2LK%R.4XBK-4)TDE8@'8FU^0 Q1S/>P(QW5_L ?OY.B0%*?
M_8Q.A2R-)HMF!3<('="DB%Y!33T2N<2G8"3ZEQ.*J\$HPH+!+F=I8Ts%P9G0.X M
F^NLN\$QIUQ^G!9=LM648_Y9*!(<^H492X#WIP)IO'1@#4HLVIR UIQ M91@JBBEW3EHI0 MVT?
C*4BM(="YLUY">O:C X;+0F.W+>E+>UP-6F#F!F45(J MYD3:=&J3^193.):2U\$6)*9<=@AV!J#
(^XD<("=N8LL7BERIT^@V?E)AO M(7D+<^7E70*).GCCV*F6Q!>NR!TI2IU9_SY#WY!UL&OALE_9&7VJQP-8
M'N7#H1P\$%)C8H9.2Z+!2GXS?2)TOZ-6<_9HRX\$^H!H?7Z0?7GUZZQ% MUDT*UM^\$;+Q%<(-6>+2N6I@ "\$M#-
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_N8OT;4!2G.1&0&D19\;NOI2 P0VTOMEF!\$I M=ULF!/"% ^X&*?DS78V!22^*3&9H%VZO-
G71^H;%C'XY%24RCW)4)MQ.3 MR/;%LA!KB8)5\$!S'F.Q5YC^PG&E7>1<8!X+ M>3KAERPDEFB'EZ1&"&8C>0!(>-
@&J"O I_KNP*9&.#CB<8Q1AQ>RY 6JBI< MK""GH.RFRRK8@1/9-1/Z"L HVL++:U.KT@YA^*J!(<=D

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(6%+O>I/J5D"LPW(WO8X;)5XH)4_8EI((9G>O_?JAW:SHEIU!
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13I+Q1.AVQ"HAQE)GGR44AQDUYORB)V0H4BT:++IX@^""N%28\$-D"42%MSW.V\$WY*F50-I?C/H0"8>..R?
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BZ7O,\$CHDN:J MXI ITEL B#()+:MIDBI:3DGO(Y>=L@TJ#\$!WQ:81?Y/^XZWC1@O/7KYQ?0(# M??1V;H=@_5Q+7H-
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M+SRCQ&CYHT*ZR!_4N:;3:179,B4805RW,F*0^DG?-'!;@!?!-&IHNRS\$B.W ML#@UW@W*IL^M^X156^0F-
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F_8UM5(HYYVYL2.1_P%~K"&_2X H@G")7I# M4/3BRAOL4:(=5QLSMSX1FJ:6M^I2I M2@NL0@MZ@""
70.1./0%#C6(8)%HG;8)QW:@6".IT'3TKGFB+BT=O3?JH:V M'*K?V0WV:K6L.(\$!XFLH\$+KG#I6IO!F-
!2M2I9Y%5H5),&BWV&=V8D*GX' M6=(Z/OYCOV@4#GI2U"TP1H!(%AMAH&|=U^\$ONTI!<'UE/AUY*CKI7TC('
M<-?IN&<+C=3K E# M4>^#.2QI2<7..IF^CK<%,IX6SFMB4,3JZX/^DXI^4UY@VFM9_IVTK).\$YH!MTE
W>_V3G#32>P/S1+L#&IE&I9!+Q0L>0FPCFY%Y%CLFG7TF6B2A.TZ:M\$0_M6S0:O\$53;-9L!8ML46KP5OLBBUV&
IS%QU&_YNSM"PIQ:C(E@I65\$?>'ENI MJ!"M8?9D(A+ A%4_-@LX: \$#N\$&?>IQ!LHP!*E;3#-Z_ILV3>WZJ5I"
MVCF_5J!ZAI+WN_X/!>16890B'PCG93Q@=-CO6#/OHJ&9A:7G!&+K7"F
MBCASN<N"FL4UBBL45BCL59AC<(A35-TH7+7(BOZ<7YKEZY=)=J)U@_KI-G M.YS,4I=#
JUDI GLTMOQS8T+I#DNS7@O5PG0@5B!6(%8@5B!6(EZIX%O.5I>:O" MKO5300!A3F3<_7U!WK;:YB'_#IOXI?T
=W'0*Q K\$"L0*Q K\$2MB='<"6 M2KCA)>:I-5.5X4B!6(%8@5B!6(%8@5B.L.XMHJXS5UAJ_?2IF
M+EYS\$U9Y"K'F!2(%8@5B%L%8K.GG+5GA!_2=N?-INGK!U:U:Z<*7E-_\$HR M>/_B^G>I+=AZ5*DRC%0!>
K\$"L0*Q K\$"L1)USV?J&3PIV MO:4.H0)OJ4.HP%OJ\$"KPECJ\$"KRE#J\$";ZE#J!;TK1\$!>=7Y!3-6RSY;
MA5+5.ZDI/9.ZFEF!GDD* UN\$@4=E02@<5#BH<%#AH!)A8,*IR^+J=04*!@
M*5!P5%+9*!8Y_'H6.U3H1:FE3J4BD5(TX6D_86!>7!8M/I.Y:=-^K;6LI M')L%9^,\$""+=5F2
VMAC9.VD>J3D!OMN_~S^V@-DDX#0^LG5640=7#_1M%\$1J^Z@4FIS,S%:8HC!%88K"%4I"E-
%FOW#KW+H'D16ARO+NE17AR7#F6.M.NYVPIE3?TZTMN\$LX:~>+S_Z>(*_I7\$!7N="E7_!O/XQ-<#G2^G=R
MUJZI#WJPLD40N=2Y/>2>:OW_V#Z!0SN:KBAQ+!.ODG!C@*O"3>_DEAC6@9 M_ L #8Z3T'8)!
(;KL^D^+^SS)VWL_XI3CDIO=K>PHK?F-I#_8R0K:IL+&Y MZU^O 7(=!EMW.IT>O-ANE\$;I8T_VPG3VY=
(+ #)T%HTID!N?_0WX*5VA5? M(9N%?J?5_A3OFT-YX.QE9_TNOV+7OL6-T8T!76?8G8L_ OM<_?(<07I
M+^IA0D"XZ_27IB^;3GT?KH(DGZ;<38-/!X_I%B!9ZSO_J6(>L1B>VG-@
M=+!+!)^!#^:PU"7IHX.W\$9L@6YO*U^\$=AQ.ULO&2Q>ZO.H.C9BXB_2?_Q-O5JN3Z! M@3YZ.I?#_Z MR6N0KM88-
4TH'NO'OW<I>M?<_BC M&QM_WS:4T=J!HYX::L^A^IW=8'"=5R=,@_#023!RP<!(6\$= PD&R0PE!;I
MVD>YV3>_JO:1G*V@=IQBG&=&_9D/W.HZAU+A!>8)9+ Y87*BI3#H(PP, MLJU:_^UJFJ_1S?U\$P?LMVID"!D
RSJA=6K8\$;6E*!5#I4Y1T!ADK' MJ! IM!2_5%9R54Y'X:#P4N21'MQ4&7&5^0@6HV""=0&YU*>=9NQ!OI,K33T
M9FI_%R.O:@ZE><\$!U/A=JMON!SVJC"!6B>H M./MTAH/"!6J=H<+M+0I_@%&FT+N:AVB0NZSU9EY=N3>?
5D:QA^<^=@I_! M!C78&H0Z6FKT&NVGGT_&V7'8-!9#SA!P?_P@->\$C=@V#;.L+X"S!..?21 MV@I'"N#+:
%G#%#)K"JP"\$1<-/H=CV;_ "633G/Z@K+&O M%L K?RZXN\$A",QG&VTT?T2+@=\$=VD@*%O?
#^!YU!AI6&_X\$MSIG!N?2?_!R M(DC_C!2ZTZ.VYW+2!6%(IURBFL#WOLA_M9SC-LX"&KN\$LOG=NATL0!4DX
MH1M)4Q_JD_!E97L")^SF1VQ.><^IDO!TM@X Q)F.&C&5_2M+;(&IT\$ M4>QMF&@".IKCW:#!L7 J>P80A
W!^!QYQC87Q0S(,^T47<4=#?I?_D2X2 MMAJY"9#0894@(TY0>V%V,X0+!-G8UX DSD<I
(RCL_Q4!>IMT.W2""YPDC<M.O)IV1&L'L M%#J!WN)%(1%DOQEV\$MC.8Z!&5M^!<H.L^W#;A70*^9#8@! MC#
0M1% *DF@0!ETZ!^!G6A1AF?(V>7Y(K). WW=RO9!)U(CX1=IKP M738&.? =) #=>P*L P2R!T).I%ZL1!UDT \$X-
^S_U)@G*;"R*B+OCP N/ M.^*E;.\$G*33N4 HZ<(L,I)+%AI(*YI<#721@E-DP*!OO>UJ)XTZG,!^ M.
(IW!@V&MR%IAP(B-LP\$S\$SU_?"\$6DBP00:K*H(MKWK:J.&C&L<%_!(0'EJNR&P+B!2ET! MJD_#+WJ6I0!S8"
(&O##T3I>-Y2^D6PHL=?!F90'WX90(HE_296B-9Z QP"A
M:N3.WE(3.#I!IGRSP!4T#M2:J*URY2!USC*YQX43D+^9T=.G2C=-,=T6QU M!K^E.C7 M9!L1P!ULEN4,@.
(BW5R031N:N:JA<I+!)/GS1&>N.P'7!30+2TVV0!9T"Z
M(CB#W9LEU\$Y6..XDI_IPAF!HD8S!7!&#H@RD!X0)+) "KOU/TL%\$DW""3
M67CV)&F+!Q.LA(PW).8#MEFIRR)8.+Y#2D!O A + MF2>&19T.;>IV 1#BR!XO.W%V&>@W>5V=-T@Q"1!%
(B3_@SR_0GOC(H M\$;H:10F.27?6D06! ^?E!QB)7_ (YXO<_&T&IT#2>.0T SG?+B!&2!HD MT
0@V'=W2,@(Q#HPEV@*!6WP>%I5(0D!#2Q!+G\$((E!S_*1!32=VP-B_W<" M3-H@G.X8JS@MSPK4FY2)&AW-
,CK.3D"W#V\$>!RQ6.Q1L/_WJ3!%IX1F8J@ZB M!;I"7ID#:@S=2!2!4(Q=L:L!#0H7!9XQ.F!DZ(LHE_9H!^E6!+.@!f=
<2(D!U+!PG;Q MO:EK\$ OSECHG!P34?X#T#T" ^2!1Z 130_584KTK^=X=Y&I_ PK^X;_/_MCU^!%8"CHS-I
(^>_)AP&_DRI MJY<=D%9!T*")**_#)JG&9=4S2!"X0W!SC4R:45\$3*JB*>T6@K4+!0E.'74 M<.\$1!PAYE@<40\$0&
I!9Q+ROQ(W%LQC!B/@J K M:F6A;P%I'E#C7:4%U&GM B*P8\$'L'74!%+2\$!Q*1*#<LQ/OH@#".# J_P'
MJ!%N)H0>25OX129LIZ"\$S.OO)=X7KG8N1^%*-D)\$"TZ.!6@=<J?7 G@C_&K M3W!4>H?Z3Y1+VWX"&4&f(96X
+QE#?2L#N Y)5Y*8%="HDH0S!/_ MG?2TK!5URB.%@M3X26U:U.QSA&N2!&X&-6^&C.XX@!H!D)AYK;_YF,5(<0
M@O_..QCC%<GB00(JG%ZO:V!H9\$J!0**E5<'?PV"IEE2!P(=82Y'2(7 ^!F5QYOD#C8I/8?P3W96QE@
M4!BC.A/GVDTVX;O6L%?/46:&NM7MEAIJ^~!VX2+ZM>HKML)H1LSB7*MC:: M9VN5K=+TT8U@/>R?
J&#I2DI3W%L.#+=_JW/Q5%?O*),R!2#W)H_J!0T MJ%GU)(YHK?+I/TL-8UW0I=X!QRXOW7%L IUFFGY#9@.(?6\$-?
^IR:AI3SJFFZ<_!H?@JZ M/M2"(^IV.Y<[HA9J#W^N13=J#;T3*4S5/AX3.T8#"^JJOE3!E UU>GY>=U
M_+X=J51W.8YO9!ZC/X_*A4DRR2""(>R!J: K*Z.!4KO! FFG7";ZIT.+J@P/"HFDLBNM3:2698BDE M.HIV,?
^YD!VIVU"J=I2Z?7AS14+ZGK4&VYV*.N0YW!E3E V&57^""@F+E MS;/3A>=4BX>F-
(X)KIRUAXDYPIV*116**RZ>JMXH:KETR+OWTCKC2HDGVV+
MDIF"A.H3IV."!2(BYU06!0\$%1K!A0C:YGI+&Z4@5.B(^F:IM8.Z)0M!"I"8 MZW:H
SXMACP76P9T>M6S8)73BB#P_OC<%!;#LH: _EA\$!7<-@IT!>=BBOL MS:K!AOC"?D'<'SFM"KU==W5H9NH-
DJ)=VS9W""K< MAG!ZZ(YRNUTU(IT:MIA)VN(M>HU;DD::%;J: W+Q%TJ@D*,>60I+3!W& MJHP!^_J'7V=\$-
IG4KK? D>F40#34)2!J WF#W^%5SO(J:AVU+7GIZF_8!C3DS'&G:3M2;/RMR5:G>*W+!H8A&W^EO
M:HCN4MON.WP?>X2 M6P:RF)JIZ^SOV3K<<^~IU3EL%?ANJ'C'/R<:FLMV=AJ:9HVI!^W5693.#F"AUNK%7Q

"BS"8/B@24(SM'EST=M.MM#&\$I=IRGSI'Q?"18A0XICC::?<0NIQ6/TD#@.2Z"0&NHGLB8"GZZ>
(0CW=L(6A)ATHNUW M EO;G=;LJ.ZTJCMQ279/V:NOQIU98^X'07(1U+&2)(K=B/!&CZ'4.5A*!M;0TFK"-
^5T'O!%@A)UK?>P5/I<=R8B+DS^XGD?M27-1R;R.++L%_Y8,HV3 MR*76Y;@IT5-U92^"(IHW(>>B>2IQ:RU8-
QP%ERT_XP+7H^IG.00?99I> MCSCQ;HR"V X=GB'9F)D>R@MIG#@UU(>P-YI^65@>"3: #68!GOJ;
IMQ;)>I7&T'3J@S86I>=QHTD'9^T4)J8>I&#. ^ MPP8,XW3I'8""A5""+8D0IR+LK%XI^DD(;,*,+!DB)L0D8I7-/
X1&2M.P0&6H M=*3^*).P%R.->XIZ1BRQI8*/<.!;SMT-/P3./\$8'VNZ!(=|F"">|M>X
W""GHAH;T;GN;/RQ)48W0:G6C&7;>1048^>J\$!|&4T*T;JF<@3L'W, M8:M(7'D_!F(&8!X('D'#M1*E!Q0C0?<
5_\$62?@U"H0/C92/@%Z&A:|> #S M"AK&F'J#C/Z&_@R4X(>A.JMS\$G594\$!0BHB%BU#S-S%LW03'X"J6:>FP+
MEIL8C,^G+BFR8#&%|+.#G8KY4G)Q%IG59@?G(*IO(5_8KK-"8A>G;KPM'V M2/5/0MMQI?FWQ>S2;
<03LYVZSE^*N;U\$|L+H(HB;%R^6IOE""1"HP&Q1.3P&HUOZ2. M12.AL*Q7PD;%H#YZ^?_91.RH\$5(
LY&N+16'1+@J<@;ABN"XJ5DI8(|@S;A#L-9K99-GR^('+%6JMXF6 MGRML3-@7_62/Q1-8?
T'6J80+HRKY'Q<9P;O | GZTN9:13.;P!R=20I0M-1=0266CK/O1O&B>VE,ZOBYR^YH8C.+8)\$@?DI5-?
7IZ.Q-00@.D); M#-Y/F6G.2H'T|^\$4);#W(FVYTY37XUJE7.AOX"\$)&1C6M|<|_*Q;I<M.E?&:/B^N6NHE-
(C#"C8('SXQNI3>EP5V=I3Q9=(V-A 5 "I.*6WC\$;%(>72 M&11V ODB"-#>DX%5FC'08(F/W#,\$5)?
BFAW8'N0AGIO>PG9BRAYO/CH'Q.H M,\$I5(@P6@3ZB=P)(53F\$@K"S.FDLQL/BZ%(FT5N!%:[98W:9J3/FMY'A6%H
MB#\$H(ZBBXPOWKH/XBTN6Q@D"3^P^>%#XG189-P%R#64\$)6K"77+ 3Q;S\$ M5LCF>\$OWP>@@-MIA-1>
(:1%1\$SLP7%R_IR 749QKV((M\$)1X8^"06>T2% M |@ZO?OTO*#=@|GF3E\$*<O&.G6N7-BH-BP6PC?J>:I(MQ**6I
/D5;!" |MH% A UOF;F1K|/-8OCQ|GRIC" H05V#C0%_9%|C:65_'H<;0NVA^ ^NH9^ MOD_"Z&-.K?
(4B&A8MR*0_HQFID67%_@?;B^_77'K<=X0+OQ7(&6:VHH
M%Y=Q2|IC*IG%G1R11=65#19&1\$,436J@|H2K0.">T.1L/AWH@#?)^R^H+ MWJH=%
XZ_53I*4X|&C8Z%D+G&NELR83;#68MJG0G MA?PW4K| X_L:P Z1% %U#;IK_5P9R2^G7QV"M@N_Z:NE;
&60*2!*MX7N&M;ZGF"[PH##!L(9\$?%5VP5CDB66 |H&B|OJO+U^O@'F&_(%X(NDO9"<*R^OU M;
I5#N1|D:3BQT(\$SIB|")F"FRN]" M=N^NVI"3 MS\$^H-AOR5Z(X/5"U+D+\$9
2@I&*4I\$52;XN;G_RPK\$40%I03\$+0/KW4I!&
M0U&KI&B>2)S&%WF806PRXY/O6W:|I^YP=)"ZZ#E=V|>*01|/ZZ)H_!4V@@A
M;,>3.)7"C"%W0*/B%;EL;#/CDCN^NNE/>;%878-4E=I93\$9XJN@/LCSJ+? M94QE,RF6N9O6R3=XV"P4A?
I\$08=F)+=,5V+1%A7-F5P1L^!J(|#0+3VR1.K7<M/'#N2L?5>I2*O" K+<I8G*O
84A4F!CHIKR()|(CD#YUN1+\$K5+E.QJUB2V; ^W6M2SMFG M6)3L1+\$EAP...A;)NIS+/ONRJEI2HF&.QITA'OA-
Y+2&P15Q@JH/G/R\$J(|MN1'G (N"X-N2E%2D5^), #C0-\$;P<^8NAO+|BEQY)#E4--6Y#L'NG?<; M@
2H,S#MFD8"C|*XN0X|R5\$H_"8LR5|KY8T\$JA'SY^|BD6PAB4*07T!('MME+DP-LYS<^B6&Q%!
E08Z00NH\$&A2|D&A>=U).0K*!5MV@D|D@&X=45A MA53_Z71F|0CR0P2IFQ6:\$1&IB';IE?6
RZJGMGP#VF;TSX.SNSWIMQ\$*%=(MPQOU)>.NOW8B(1\$;+I|O=W?_K^J;%G/LBB#(D#VL=|F<"P@5K65*!
M/.992U_D';(B/^R:L%PPBDL5HU=:F6CWY57U5NXZ;5I+9PQ9W-AC0;PA
MR^X^|LB=Y\$@|PSC@%K%K%'/WQP?+/S@|WDZH#;MY,ND>R6V-'EM'V6GT
M7+*9=&I+W\$|Q6@1G)<WMP8(|IGY; BT2L4EG|LT IE58I3 M; /S3=;C7I#-@K>"YT+A*T!F_OZ'MKNMQ%4
10I#&B)"++)M5O6#%?&+^(22DYW6D,TH,M5,M*R4.G@Y!)M/I_3T4I& MF\$(HN2_C'49-/0\$SANOAT-
OJ%AB/GATIV\A9A50_J|CHE!NJK9=TRDJ,CL&3Y6QY@|HA6UZ)3Q,0\$Z-C=HNB\$LD.L;1%;2B
MG.LL47P>S=U71P??CLC>E'#XR#R,R(SA!"8#H!7P)H|^P;HVTT(|^5Q6DJV' M@35SMZ?P-
DI7EV\$;O7)-0^%LNB=+I3=&HP/ZW7;%IAP;#GD|^*H Z=-5.**P M4EOO5I.2V3WJ"/I.>3MA/>IOTIX|
(%:739'18=DWF,EPY99+9O2O1:UM8?QU M7@|H31MNPYN6Q *6R^#'_?K|JZLA;>)V^M*60CJ<'3(EJ?XK,S?
M%_#QDJ:3\$&6HTJ"7984R#ZTI>DK.++O%_3%87|C\$GE,R:|>>?O:0!;IN3 MBYU1Q%K|AT-05%_G;-@LXP"?
OGK\$N.OZ;.(H9\$U-IK5#/GZ=T=3-%;42Y M?9TFW;|D6SF %EO_#2H+
5'NV0|W9L_ |K|8)0#3I33^0.+V;V1CTV4.&=|D@5_EB65|U8N#&@S-T;/0+ M)DEN1J E1.;Q>9P'#""@++
&@%F3W%A M(VLRH'.9I WLK;EG7,U#="Z"+2;RY!7WO"JHAD*#,U;I/7&D)5M988<I7
MM(J+OL5M7,S^Z|^9;&C;QILY&\$^\$U_(:7I>E=HF@S.U6|*B8L/?=OVQPW# M,^OM.'\$XG6
*L/3;O(OI_0@8>Y)86'2VI,%X#W0%R!%TAG9B?#T+Y"N2 MKPCIQK0KIV|S&A1?>MB5L E @M%-3I>-
D4Y.APCD?"(V2O_ C<,@V;R MU47#_2@7&7W*6?ZD?VTJ%|MW_)T-B(DI*FN4);DM0RYI=|H6<_MGT@4@P"
(:9V8BPE AR|/HG.R7W./AZW_7%TD|&I MD|F@_ \$I(PS2HK-^A5I MH=PW|B"/72J*\$W_B@MIT/7KXX-
>3\$|S:30|WZ+Y7#|VOSJ|JR:8-E&+Y^_ M.I&G"6;PG*%TY+Z\$D*)E ?H U4M.D_';C9,5%JG|OZ27|G0GN
MOR|VYB/'=EA3^XZR>5N0+2<^|P0E|7^XEF3\$BIAYU8T6K;@WNXXKT7KKJY8
MQ590@C)IYW26<|G=3GTLXNI8Q=3_%+UTT.G(N2&A00:4(M9O/Y MU*7_8+JRSN55+H04*Z1!SAE@J^ ^B
5V97=G""|M<%BFZ2 L;.KU8R*VHPR*| M+74AR: ^HUOTIN""&*^RU;+FDC9?K0?C?
73;C|F;P*N>HJBMG\$EK=Q9V\$|DV MP#OEHC6OX*YD571^"((%\$9E|=I1PU4X^|A7GB51L%-&M"U;:|S_MN&RX?&
M7:#40&22A=3)65!T&+UX+U,+6DE,YN&/CY^PGTJSRB6.A C| ^U!JH4(0<MN+11@-*|MJ&Z&ETIN(D&M
K<%NON5|+|RWC1(3O'B_F""3HI4TS@:S=U M.C.J9DN,PZ|N3*U9?"ZT3N=<>K%\$H\$D>8U\$BOXL=(Y<;'2!;-
Z@Q@4)(<0&Y0ZQ#6V-95F8I#?G@ "G MV.#0LC +
((WF>BZH_GJY_5LML|7'OV&97NV:G(|Y|A#ZV5XIX8DA=5Q@D8NB9>2=1S-1-
O#7\$60;=SLR,DVOH=M>W1L""IYE23H|LX MX;|^1A
T88.PG5F)F#;\$UVJ<|2HC^.*O<+37*#;9%7H\$%Z/#1_O_/0ZD@UR_M;VM&!AC28#IQYMW#0<&35?
29^ ^LDAGB!E@W=/S7HJ%G4(ROD|9%BGN|U3Z M!>>16P2I"QRX1V6_BJOVF.F"/8|B;IL(#;
<1YS6@ANH60:30&:9>+5G(C MT2F>U)6AU.B1QKB3T\$AD;EK@U
M\$S|H?3)OC;W2=Z00'NOY!)XYR_ZL; *LNPNU<;>#A@OCFD<.;L.?XT (M=>6Y|HH^Y.7E1-/&0/F3G6?
BE.C7D+H'4A2ZC7P/JRKFO>^<SVD/TFE.EN1FU7EZS;PMH0GY9D5WX;?+&S;L*4< MS:9\$PVI|B\$-OC?
HY,7C)\$&M7 \$VEH|I^HJ&42AZ>9)|M_56V3ORLI5.G49MR' (*=DD36ED|'|&|7F=SX7NTH8<;3V\$F.#,8I?F
M4SAQ=|S1> 4G72I! M/2>?Y|W;&)>?BN0N>7GECZQ,^|9H)>?20GL;FBI_J&OTZ7=7#;)8=JQ5 ML4|S|I;
<>|Y17\$0B764.(JSSV02.XUO+53;+82+59/OO;\$%KE9QMO@Q1TG, M/8\$F4J2A,7CS3M1A9M&&>2\$>|/-
JT5^24ZZ_K% =N@>-OJ*P15?M3>HA@?& MJ;\$IQ16X"229@|X#2P\$.<|J-%|2M)?XYK=^GNM!2%P?Q M>
(>#V.\$@O@3_!L)3C321SF=EUS_>^O.RE (I/&5'JW7)3O|HKE_8EM.F.Y M/FM0R^RXM|B2%H4-C7:13/T C?Y1LX=R-
#%>)\$8WIG>FGKNN(W87(KF@P)LNI& MYPR^|PV;|&6R54L.OO 928E<JDY)FNOS-
JM0"H)V5#BNJF\$+E_WV^4F M4WPT/^P.6%)79|Y#8%P%MX>+U!QD%X0%(ZY4("FVD=-,=S3IMP_J(C.G|2
M+OTOD@|ZLLRJT'065I?LAD;\$0Z6;B8T#=#H0)FC57.4J)QF\$YJNUV.N(T*
M*\$S!"QJ5>D\$7_#L3(HQ'H&2=YJ713X??T M|=(-)|?Q|Z&BZ<|8.Y)H2@M
MR_X@FVAP;&_4|U'KE&YAJK4YI.GF\$;2>#>YS_?^ ^2F1"H%
MH>|B.O=@=&;_)MEKN%7X.G./OR6ROT)Z<7\$ _JKB*9U(*!HR-JN7_4^_O8L9I*W;^_H<#=#8ZH6-
MIU;/HHAI2J5HB+H_5L'%Z|B9UXTAC&BGAP|4NR\$ 5_Y14)KJ8B\$#K^4/.+6 MEU-L2ZR^ ^X|=!7|I?
|CA9:4.9A2<@>L'L|?'28"#.G<+W8AE=Y.58|VH?R M;E8V0")8T&K)B3TI37R2+G39XPFC?
I/CQ_OQH^ ^X_1V"WV="I^>|/H7I MIZV*24@@.HR4|H>S&|@_+RI<V=VEBU" ^A M'9.<9BE9A"?
BH GK+=|I:41Q6'JLH95Z?>K+X|JAECYFJC&-/?I0\$0#.O> M<2K/B5R|E;|GR\$H|N3DV/D4N=>._U>N>QB)SD.A55

\$F@50KILJ@Y01"<501 M16VFMbJ'...0^"2E@.\$)J'!*&7E2\$C;-^8N""DUW_ZIX!SY',"APIQ^XQON
M*8DD&FD4.0.4\$!L 4SY#-WM-<@FY4LOZB!!B0B<^J\$)OZ-@46J>("L 31NF/
M;V;G@WE^BH@W/6<=|IEKL4?:"SUSU[78^UXHL?HIGD+;%)%VR=#.7ODU?G*
M^~"XJNW+;WEPFU+R=B0I7E;;ZREE075@F3HU5+'7%)(/COY"K*X">24M MTI
1^5M2\$57<7 (#YU09C."D;+K>O&@D^H;DIE6L+/LB)0[H6_C1>1G;+0 MXA343DGIS3K>9Y=%748I82T?
24I'\$XQ+LN95KZ^KF#\$1G"15RSS'BXSF^@MA
M*C6S1,/W7VL3^_8JXJ*_B18>:5""LIT/^S(>V8E!DO\$>/9L:7=2.4CS&12 MO-B&'05Z+>?Y!/@%>IQVN W0 5.Y%Y?>
>N0R*\$P*T4I#EJEQM9)UU1X<X)*M9K9D-6N89B^.*L>0Y"'+Y@A'9OEHO!;4XRRV4S;+LH);6
MB8L9"DZ?;1./2C0CLS)!B5Q;5KGPf3H^ILX%Y;)Q M.;KMD1P@B#LOM'B#'(XG+K;0=G^F
1PVQ/W=BG=%;07>?@TA>F>^(C)+R/ M;V%YV'.00C/;JM-|CW0".)^"(|:KKV2 8NL(P>E|78!":ZBO;|ZF)K#'
MM+F&?16ZQ9Q0NL9X@K&3/9DU_M3I'V*RSW(%PH3R+|ATE^_M"9U|FO\$;H/R&"?+RD\$IT!;|T MA-%Q0F%<
<^VTD=3J9=W0M%>C8XE43L3-H?N6>|&YB^<\$?;#88Y5*J5B=YLXC MID=
[*H"):H^%3+X@HM\$U!<\$L!\$0N\$3LH7B8X+)>+B|*0BW"G
M;=ULVUN9|G^(CY#DVWH)HB|KU6H|TX|HKST""G."G|@WI+1@GV*5H1A+_+-M%Z2?
@TIG'XCV.=>N_C&^6W\$LKOD5)D5G(S#U;?>X<+|Z+Z,G"66:MVXY8R&' M;(0)|/#=1D;C@<@<^RQ>TB 7,17MMH
G>QBC_%&1LJ?0Y9_M8D<(Z3MBG1TKI M3_"%IEI^*A6RHFR0Z<6U&\$G;6W5;2XN7VT\$)<1PG=RC_1HSU;*N
TP0A'62 M@<*G@8+/>EQEOBFUM".*RY9!<.8\$2SSSS\$=(&OCKX522HXK'12R7\$ MWK);KJB
\$%RPR(51|XWYGI|T1T"XJV*+'M8Z> G%P.@*A| M6T8>C,2L59R505HD@%)1CMSV&TF-
<4^=|XQ|M#466T,8G&VE1 Y4H/1F#3(M=;G|9SBY6 P0GE+8=R#%?
&07"TVWL8F4(9Y)K;.#7S9;7L;W@5#L%&Y|L(7 M26VY25/%&%-QD0R,*G6;GX@YI3T<+E
M"5|O.+KI7I+VSH6#V_7-EMF59Z;B3J C3:7|A V7.> T/MQ;V M8JM*V<|EYN(5L;T2'.X=P(L;1A#F8)M"7|NXA^4Z-
/T* M |H=F%L*(B|A%KYZ.3X|8M?SD;:K(ZMH6T#;SV^G"WO|2R6>@Q; M|KCUT-
AB*;Z'HU\$*,B&QE*T, E69'TH965S_/B%9-?GG@.P82N9M/WYMJ
M|H.^3Z9FO/%OW.#;WM|BB7>YCB6%#QBV_#V0I+DL/^B|?7QP>+309(#E,>C-
MOGJR^>?|BA?/3XX|T1\$.54+QY3Y;KJ&S_H1)E9;BM>QJ+/|6@C-FO5 M23'^+V"EA.F.C7VC|48|\$J\$<|ST-
|3CHM./W/P4+3J'|X^_YMV|O7A2;_M2->?DBQ6T"G*4)WA2WS|-P=HRR|016*=103?>+/^@9(&\$PA_W|
|P|K>^4-U Y)|DU@O4|DQW\$+RP9*ZY%\$S
MP3C7%|YB&\$|N.IYX(G+5RJE@L*K66TTW#R**I0A%&\$"X.9UN!;FEMZEK3.
MNO+38&NMX@#@PINL|+QAHUG9,05-2-0T4+W9DIQ;0DMX?;_7VG/7W6:H@ MY@|Z?8.Y?)QFPD|@73(A5%TV-
&X|P).|V05|P:S<|A)OF_2J77PWY(|M MPC0W1P>/'OW-Q?A#S4CXJE(|#MR33#K>C7;E8;+|OD;_"|F?
H1 (V9.45U MW.YUDW&C|ND|V'.1T@B9%PB3R\$S<A MDM;H%;|HWS_1_0?I=,>|)/Q1"!@P 016EP98)Q^@
M_|"CKMKYFOUQM6WXN@22&(A.PH9(&-)HD#N.D\$J-
S|E8X.\$K_8F*FH=AY*XWNE)|XM/TTOMXZ7W_TLEHTLVMV8Z.+J#-1HFFDX%U MY-
B.;04|I2;|WOGYV^_UQOEIH4"YCGZ2Q;93P9030,7@D_8#ZAE6+9M&X,1K-N M(+;#XQ|Q"\$2+LPH.5%1XYD3,
T|7|:QUM6TC4K|PG-DE\$5=Q; M;+Q>-A?V99&I0RFK(&#A.X&5|9;|D\$JLW>0+KF+3A(WYOOQ|)^G,2Y"0/-
M/SXL#_?S?;SNW_U_E#%K=RRNOP;X;AL|W@Q|8Y8|UYZR_J"45|2=H0E54^T9366 M,&--\$)P,K=7)*>_?
=,L=A'/H|N|9C/QC|W=;0%K):V.#9Z(&M';GA|TW MT6-U|=2ZO+CHJN0:P-|DH3 M|Q0?
=J&Y7HG&.^K<4Q|H\$|_N\$*F)9GUN0#>V1Z. M%GE6F5|B|XRB0 0^!;0%9!#?P%<99";E>"H2|HDO=#>|W6"H
D;MBDY|1L R MUB/|EKY26L|8ET|Y;8_7HMM204553?Y.9*=\$)H."4 GO(>S MP80UNOBOH/ M-
R^/|Y|C7_J\$|S8>%PGC|M-RD.|@46_)BGRV<7|6+RT/|F-;UH+?|LH.J M,V0|8;UT^B6_)QF_*)8>@&1Z*FY-
&X;>BCS|"IFCO.YBW/>3|ZS8SDC@<|5M-?VC95\$3U")|(7X*N/X("0OX.UMI3YGP M*&|2_%Y
)50|79KVM3DYTZD)CPMU1LV)E3W9QET_)R^Z7N>Y-?&D6S_??;3T;K\$""#2C"1(=?+//6J MBJWL37""K0-
<^(0F'4H \$4X1;JRD)|+W#X15<;DGE#1.5#""&@/6M"2+J- M\$.1.6+^%)<-
R(67FDM5'APY5((G2+|W\$<+>|B;UMMD|1|?F6Q@5VY1D',*M|D)Y51%?>B)3S9B.32_ [46?-
@S|98,,EG*6CM&M@(|0INY4KN*!@UCK<, MOSW633 Z_MA1;-T|/H+^BQ:T/|QZ\$P/0+UG+>|HIKPA|_0J4.Q|M7^
M|Y3;>9Y+1E)|@LBP|D)>8GZS,IV@-&0M&F(*^=JA9=+R|)%M.(DBB_H=Z\$ZIG80MLEX*
MEDLZ|N|+ZO;J96I0^:"=1K(K4|HA_.5.&E,Y3|9'G<M|JQ'S_HEDY<ML2&'>1RFL&67-?G>I^9R = M?
Z&AX|D+|/LR8183908|KWQLO/BFG+N49N|7=^ P|3)G1|J)2|?
_BZ3"P|J+G%|D|G|TDDP|K=;SNJ.E|SQ|1V|TNJNM'KG3^HW(O.L9K%K)1)_00|E34..RW3T
M\$BCBMP@_Y00ADS|<*TM+QY\$QH;W#45-JVKTBS@;WSL_SVX+UJ3;(N#J|C|MX>J;|@S;*=
(((>^DGF#A93D.OQM'4>,E/<44HVB|5X|1&,<'F#HYZ%MLPC MJ4#W|#,1
#M&E|J|=JN|:T32:5=42LZ7^|1011HR%) T@06C>&0NG:BN'
MD&;Y6:U'QF%3^((BB@Z\$5U(>DA#0ZHV#SO,GYV<><?U:NN%|9346 MR6J4,S:F.(4)*T^:M?
Y2!"V|;|3J22\$9)>S571DM (7M0U;9DM#G G)H'A MG9.04:(HPL_U7O.+|F^5..MR5@AN;VP|(25L;K1.45|FCSVJ1
MSB|H9K7_EIPO|EN_IQ_#NZ'AA\$-|S_VP'0Z|XD=2>1Y#KV/5&M.A|0>'+I" MI9LP|K|JELTO>|LFY\$
\$=L#PRJE|6NHZ\$X3F\$8.6=0-W8!EMIYEZ_'HJ>7 MA-TI5AJL6L #14|N'V\$VC;TPHDCV3FT94E1EH^#UK;"WO'
_'F*1S1%)*M|Z;+S?5>7B4"AW:&*TLZ;PQ*)AR3HRB\$*%YF+7X@K9KH;KTJ7)A/|B*;M
MS(D8&?"D;.G_%7#>G;1 SIV_F#_EEC;&D/W3R;Y<"EMS*6+5KI/N*6 M=LX|J>Z=-2EDA\$(49%X9-
J@+;COM;SST9&|U|LPSWDC_YP@4U57^R;F@#7H M601E+?-T^6L?LX16E)/N)Z6"WFW-9C378 |MCG(O;
M/DY79,8" AU3(1P>|?3|K?Q^RNNL(9OV|SAK=QH, MUP(VEAD <253.;J"CFDQP-V(
GO!U1"B+LA:3<8,JK(|MLR92B3H|3(@H; ML)%5>U1)-7N7E)804JM6%/ DH M(\$L4|<@4_<|SXOTJ\$K?
S\$3FV5X0.GPW++Z00_&WY4IA^/(B'K| M+12;693;650^;:
<|P^X|YW7L60NZZ|HJM.KKF'MBFHBE.P\$;_.R|J|D)B+)|#|U5:E-51T0;K.OMHJB; MYP.T<-L|M:N|D|U|?
M@7^D0|T|D-F5R50U3EK_U|F;H>BG-PL(="GS-UNE<9XW|1F'W)BS%<3" M7BAM;=
(FHS320BG7*8Z|X^XOQ,YLS'AH'NKID2YC??"DE52F;RNB066PU%P2@ MM|K*=DW6==*\$G2I#;U>Y9THF2UJ)
|<(3*RLE4V*3|MT7|EHAT+N|Y1?Y*DI M%_T+6WQ@MMIO1.5@<2FIC8Z;LGI|DBCK#6L; W;-O/6 E-VJ
M.5E;.'>P&CIZY4|OOT>' X6'QW_X;V'V>9^0PT4L;ZT<*-S|W:B4|BIW#Q'83"7+-692
BX;X)T9_J5Z5M&E;1Q.846H|S6PJ7(?I<|9 M|NZI@&D2\$4:6*1'6*\$|TI=^L)^Q^@%.(8?V^X%VTEN)L6_G>@+
"YK")6M MP\$A5M7|&4)?C+;3#ZU=74Q)YY2S.2LNR;)LA_!!J37TP\$(%Z|H&#P|4\$>@U)Q@2&7D8#++|&789A>8-
47;K/COM*|O||M.OZL.7Y|^NK7MU\$A|=&A4>J-|&GM'G&4)AHV^ZQ%NM\$UBJ|R|+EPM5I5Q| MK8*
|A7E#;3>NS(=+8^CTJ_>7|V<(V8<.C?R0.#|H1^S(CN)|23@<N*R56| ME'+ZE;:
(_*|C|NBDJ@>7,NJ.AL2LJE.F4.MMLK<^<C^)|#|H\$6VY0T)W* M5'ONIGG(5)-KDI7*+|>+V>|(|6';
<40;F&J0|9P201WV|H2 MOD-M=NSDY=M@QVSM|J9HJLE|&E|_K+|H&4=FQJ@2KIK;Z|2_&
M|=8M*#L=+=33PC|+(|EBEX|4F;)|6.E<;8|B2P-M@G/D?->&2I3 \$B<1(D; MZ678S"=-L4!0Y>@M_Y&OT&H?&/_;
(AV,JH6|U\$BVXTV=CR|6' M_+M4X;_3,@L#C=I_ Z0K|X;13625K9_R|= %W 2W>.;|L\$A2(N1.'H2"YXI M81DMM
DJYH^4ODN68,0)R8WT-Y&|A5HXRI39N'+8I(A>S>W2H;02/N2& M&W#/>C%QP,&3VN@XE#(GWDT5M;?<
23MPD8=7&L|D|_7(QM|TQ24\$T%<C;WH|J MW*J96SB?B4/=E)X;*0T=P)NEQNG;|BP&H|Y5T QX'6V-
9^32H|0|L3J|K>L1B5-*J^/|L.D(=AD%77*1\$S_C|MEL|ZW9#M=3 MT5EF"MOX|/@|

(2^E.(E&M*GFA'9X*NOVX1'FNDVXMF!G-RE4K9H=2<"F@T.-!;P'YVN)USB6\$<
M.R/\$&Q:CTT5)S!_6D.IC8?;H*+@!10Y>DOW=PE\$7"H4EAWEH6Z.MRWHENH!HEA6Y<\$NJA.
AV0G.4.S;!'GKP/Z5W^2)3!C+!9KG_P_3N3LG_.63!M,ZRJ*VT5&SK-4K-SI^?Z-
MRHOYMKGDWQKFBWCI7U*GG&KDG2!?(CW!<!*!_V
MLB7C0%QU*MS.4M/W+!QB1;>!AOJX!2.Z.@TN/U;16H!2.@7*Y.MBP@=ORQHJ.M.3X+!)-\$-CZ!?
V8"Y'NA(2/KR8/I)P^6%\$[1X6.1?')NQ1WF@('B+.WW"/!B.MT.EK!.)+RUR#>/SOW*VSJ:U@'=>BT*G#+@2HA@
=>H!6%)N169MF_DRU.M=(L_2P>G@T)'I#5;U<+A3OU:1(=^UNWJ!>TM;!NQ.E?MX)>!FU0FZ/VZ!M+?!?5
X+!%9#>NB'W3+QE5C1R0*K2_=#1U_J.5ZQ)7K.K#D:0>Q4./!@B&9
MGL%I#!ZPB!>PIY\$P!;GAX!E5_GUOD9089.@UVG.J#3RPG!L0A4^U)T_KW<M5M(.1T^D8F"@M4.R\$%-NR./!+S-
N!N.N;J@%77G!>ANXS#X)TU+5B"=.;X.MEE.CNB?6/SY!8(MZF+?
3BSSCA.B>N"^(7B(OFUMD.7+>04B"^(F\$+!)EXS.M+!E!J!>YQ;.!K*F&%-42E?%G+_AMJ!A(6:W#F#7X)/H_@>@-
!3.&>9@O=M?>KB9."EU+!>KF@-E\$R\$U*!SUH!<%&9BH/IV#14F!#38!"E++4X'QU.JXCI.BKYU+BH7CN404@-8
M<-MSV64M/U+P0""5.VHBLFC'D(P.I4E5Y>61=!KJ(456CU<\$EC!9SCFLY.MQ'66V'PR8G&W-
E!4^ZJERNS4!Z/GG:OXMN2;BU2&=.*?S\$DMY1QW!X<&R!_M9<6>K!H_XL;L%GAKN9;.)M
MMV#!0M)QC%F6.OX!;I81=5!(!B_*HIQ!8/I-X!\$57R0U\$@\$NCI@K-4A+!
MB6^_V7\$>!=#*P%+CXT6"%U:N>FPCZ*U4\$AW19>(209!AWC*AP>(5Y1=-.M!""UMG8!8&#YK*!N4V9.X;'-
C#0!7>*2W)9=RHP8UH(CRF7=+@+8-K;-B.C.MVM=O>R+(NVW0_K@A.&BV)C%L.G0^#%S-J&WTLB!H@88EX2.?<
(.#M&L64!K<M_3H6NL?/I/Z!)^4=5J#_I6U%?2_"C)#_C)4;%(W/1.BD1JV^4+T8UNRC
M7X=>!5UFA700UF4QXR4<#W8+;Y&_PRL!8.O.P06!9Q490)/!321TB.O-3H
M(=ZT8Y.G25!65WOC!L.7@0L!%ZT2!H2G<>AY2BJRQK-K?&SRJ3OUV&H^!C/M!PE\$Q/XV.LF==
!>3G4CH.^KY?^2E4CN!+<7>*R"FZD-K'(&@4?_#8P"*Z1<MI^JR"7MF?("API6<1%5T(TV;A"F4D;-L
QXTE_@S\$O!K9N4Q<5#K&8M):M<3BG!&XWDAT4^L!2*=!3ZAY.^!X(KKIR8"(C\$+!|!\$!VE;M!WW_0+@.-!
MMW!S.FMF!Q!<7.C>2!O=ED7LR%V3(!@ZJH^ZSHU.JT*M.NZBDRE%SWCD4;V9?+M6K/YK.AAX\$EB^16.2-
M<9@/WJ\$AX0-MH!#)-.S3P^S00%TGU=>.EY88>14+E\$YOX9^_!5^9A)-@/MPRN\$6?3#;FD!<4?
BX+@^PR%C\$?("D2C&5&0.HU1L6;>P8DVSGF13!4!(M6F-8)JW0U57.M^UN.)LUXJ8R/O@8CYJL0'7B&1VH!IG?
*5BZ"!#M(9)U79T!_AO&M8N^;X.M!VSFO^_!9>?GX\$&E8N.#K!N=N/W7!H?;20C9!GV^(*8TGVSQ=E..J:<17!
MPSBT!)E!24+!0!"IGF66ZL7%KA/U.2!3OT"=I^PZ#N.N)AMW9;2STS:@M#28E.P4!J
7H!^PBRSAFK62!@A0!NH!7M.%R@?JP%R&?MY)MX>9!A2PY#M4Y\$00:RA^Z7MK5UE"<1%/_H9;Y*Z,%
<3^S!^!>R.M4<)9<*6SZ'2M_^W6MS(&JF!8MI==05QGR6.3<5H_?2/Q9<<4_+>1^^(UZ?N)!Y-
PN'>5K080?;ICAXQ)M76_%9')M7TR:@+S!W+.^(4/BQ#IGM+4_T-DK!%;9CMKA?)!L)6_=^6HQJB.ME.-T-L6JG((
MG23/N%DE7!F#X.064JAE4)!VM&E9ID>-L!7ECX3/!AHZ;B%)+"Z&_!8QS%7
MI>R!FFW<>@-VYPA!COZ%O\$W;!A6F!DR>5NCI51^43D#!!HISC(*#SA!WH
MI!)S.LN5AB2J.LD!QPAE4!O*JP0!WP.NCTKQ+!+2XT08_.5W)O<IKGYHS/'M6VQKS%!U!^!NSM56-
_W%\$C=178.WY*^@Z&(!E/T2!0>3=.U;HW!.;H.M7NME2+5?2!*?N(j3=BBX!-Y'N2U7_X.26!\$;K_D=
!\$>YHZ!_XTE(BZK.M;-GQ=#!)H\$J.PDF>BS!J.POS;8#)=GE.2-9DE^YX<>%WEA-D2_!P'0=L.64)M=I2O1SEZM-
MVFXS^906ZCG!^!O'H.&X!O&^&RDY>'H!NFX\$M@4C-HXXPF5.L-"R5(VE))E.M#C9Y47DA(1Q#/\$AAA(2!W@
@GVFJ#1Q'Z2X*R-G2'3#H3-IE85R(JC:REHI
MM(2EK!2^8GY^7R6!HHR62:\$+MQ^WMD05&0\UB)PTH5!F19\!E87UW?M3F)WR7:OMX_74_1PFU%M0F!%!S0"-
JY-8NF6!UO2&%Z>BLUUI#56!Y-5G.MDC6.%2@>1_&E(F&34#HF!P4.8^8;L7,XLLK1YJBT="PC.D2;Y!K.M5DH?
8-4;).Z+*TN8W3NBWS+0.OF2\$C!(@@!\$T5/J-A!)#D#BR9E.M?S"SQ!N
4O(@#B!UX7/(!*4PF.MQ%3OYMZ0E+I2GJ4R>SF5R9+=4F6H6B.MT(.#S!;1J.4*!6F!3GH@5Y/-V;%!_K)VU!.(9"
<(K<15TN1V1_!8L2;!"MR.UAD488DX&X@ETW;)N<1E2J+-BKO<L!Y.S.UK+-)R^&G0!4D(ZH!P;
MX>M6LGK6/V(-&5SY+!%5G!F).2W.K&ZDM!^B2.N29/79)U6C(3L0&ZWX^@
M%AI!KY5-.8ZV&MB"&UP.G""2.%65GU.\$IV"9DM.VKW>T=>3M;PQ/#2!2XG%C=|U(P0K%!3>^+4XO9^_!V.K
2!ITOX;+@.)-OWR#HP.MM67DV2Z2G!Z0L">.^F!L-O)+W9,+!5N%(150JH-BWN4EPP(U-7HZ-JHU=MMM!
!AJ&M!_\$-NH.Z.N=8X-OP2VY\$MS)HC@:3-(Q!6;.>.CPAX?_06>%(C!_MQSTJN;0H&
(Y\$!0LV2%RO"Q5YJ#;6!#AY_.02+!3_-L13>N;5\$9K)9BL3GW<_FD+C@!1^KM!MIOCJ!^SMKM4'O!>.%!..S"
(06QV)GEB.X;=%QE_@8AE/0">AZP(%WQY.P:|=P'2O=H;-CV;&"F@34.MW"-^XE<7!D1DT%&9
:X/8!N);8.R#>*TG>RW1D&E75-P-8D>E^C80O(L=^MS++N8#Z"7T&6\$Y!/\$D!K86N*3JX?13?19CG=-.Y(!)U&2-
X.M1S1(D0#>_WOP7=ZSVPR;+!PX+!LB^AY;@.7N;->\$&\$<*.GL84V.M6Z4.TUQ!E#P1
S)B!@Z5P697\$;N54D5NQI(WWD<..*A!&=^X1<^/5KR!B.MO)X;!O1>X0?>"(2CC*WXG&O@OBS)X_&B'MBA#;
!R2-M&!7./10<<8>MH"LD4%080PH'TZR!2.S0@_%2Q/O-^!QWLL*2KFON-6RM&*!ZAZA\$FA"+L
M!E;NFUG/9ZLV8"RC)0_7_WP_<\$CBN8R=)K3!9EI&WO"A3G1&>G.MRJ!&AQU%"S<)U?H5P(-.RY
M3Z_[75]>WVAR"@+W!F\$@D&P!)?2##_JEHSE!MR=PVP=?>L!Y#139%.OLVWS2!P!UOW^SWKW!AQ!Z@8.M!_@
_DV>7)^S>X.N;%F!P"FO-JY1<7!G'ME;8.\$ZVMUB!IQTM=P!?-M%2!<7.5C11UFG276!F>>-GC5??
^J.LX!EB.Y3S!L-GV4AJ/FU!1XE.M9#UZ_"QD45-V.L83FJ?;V!C7M11%)(.;AJQXHHZWAK>VB>20UUN%@LE+.*
M#)+=I)D^&IM+73&(!B66=+.(#QX)'LY\$5"M@ZZNZK!NT8GM7!M\$%E+=X*
MCX8V!F!2%K."74DJRH9R4GC(JNVMI%1+!#SD)*<5D><(=Y;H^Y.)WJSF.MW<\$X)@^!;25S!TA9:95!_!-
K4#1#8(RKA^!L3ZO@0(\$T+."N(OY-OTZ'OE.MV/+9@7\$C/S@-&*>?
NX!GB+I@2MO/#!)/5<4VAD65PWP5ZNG(VBOH>^E\$!1!MLRR!N)G_Z>9RE+XOI\$Q5%)QB2'OEXJCL.W;J59'P
X9!FL>V%+4;(6)!>M6_+XGEC-"ZF9W<JA*BCJSB-T0!JE6LRS!=NH.Y72.LC6S="K8*3648!POZ.M!^F58/ER
3)Z\$*;T.A!S!JHO^A'M==+OM"6!E48-;SE#-!ACD*WXX(TNC51Q@O=)14!@6!*EC.L!UWO.O7H-;MMHUD-
G@6.E+4<f@H5CR(NHW.C.PW""&P!OER!^!#AO9LC;63D'O!E2R.M)5B6LVS)<9.(T(=VZY+!S?
-7;V.T0D(-.5)JLG8(<.HZ=&A>^!^Z((M.O5I6#OEVD?P^"!5FG@1E&ERMO@QL!H!@JQ6CH+B?Y>B_-L6AY""*)!1;
M;X!XUFE/D=-;H\$XWDNN7SH\$"FPK?%I=#7TJHL^/AJAJ+F%7.MM@*
M!3^";B17#S\$HC+60=07L_4Y+;20&!D\$S0>Z6!2_7\$!2*AY'GH&US.4.MS>I!Z#7.B-/&*5X;>D!W('7\$\$\$#
<_DF*+9AO)&#S.UTBSZW3@UTRD(V7S.MYA\$*TO2!K!H!97S\$I?>
Y/A7G0%/OB8WW!YW1'O<=YB!_N69VIV1T;&\$OR/O1)OI=8VM.M.V9""/K3X2&6@&2(!#4#%V(6I-@><"
Q.E!H7OFG>5;FH%4CL.95Q7&DL(M@SQ3"JV3^/SG6OKH7J!"X3^C3@!&QR7#2_4Z'4&3>)6!P'3>P8-E!@Y)3K8=
M@\$4%U),#@.L!|=!%Q#A/7!""\$\$.1KJ/I!X_2\$95BEF!N5QA>Z=C!C(M=W!W_?%U>"SMADOC#3!7(4>9-
A!JAWZO^4G2CWH>N73+DRP!6I=/827_!Z.MS472HEH!.O*119%*S'R.NKPNX"(1=/"O;"C16\$K)H1!Q
XPWOP*^H3!8.MO=1ZS\$>PV+L;\$8H;C'WY+H>DZ7STZ^Z>?I?PWNUI<=;7U76!SKH!@
MT2)2^STY9!O!H=QF!J!2^ZBU#ITC#(3.P26;+!H#&P!@OE5A;=.)MB.H7C9".IZO>)V>*4.V?
T%I!Z!AWV1M!IL7B\$=&^)#_!J\$XR^15OP&H!6F.MKF@(!7DRQELM!L>OO&.%=@H\$-AH3*)D.9!#AEOPQ!%:0?
D;L!J0#ECZU^?Y.M!\$W<(7!H\$V"G!>7S.E!>P)\$+_NFJ5?Z.S!2H7T3.SYNVPPX.)JU?U#HR!SS9*E8A!F)0TG8I217L
2!B)1.3W26.M-3;IV%LBTV!#!3>(W4"ITI8125.M66"FW!<O.YCM=8@.UX>_HBY_WOD2_6
M8J6-<4%6;=;7TFEY4(J.3XIRTUQWP!N:(%T@H!_6S7@?;-<!)>O;8*Z.MNU7DGS5K;_JSFH9W9S&N!NR=
!Z6U;8W7"GA3BTJ7@XM;QPD=I#"IA_!F4T.MV5/H+!)A#R?

%@<.AV5%EV0B9B3V**QH0/1@Y)WV3LL#V\./O3YBM:=)WC MV_O=J!BS@?N11:W/!-A!Z(T"-2U97DYZR>K JW=
(>0&L"Q:OD":.DZ5\YL MC(&U?=>GRU."Z9Z&K4.*Q5^P3!B)&N^YX_I#O^X2KPR^H0\$L#"@L=K*N/Y
M%L<)>WH",6\^V21T\$L[51B]@54#AJ#*HJZ)_UL>.&%05!\$X:P_N,&RJORPR:0 M(+8%
IS<49SQ=8^>2FC9K0JDLJ""1 M\@D#Q!)HIZ"U\I,<3.5J.,229M,>HIX>@>LWPJP%ZIHUUIK M5.ESC.,2G-
6Y6!NA&4BZIE35_T>+>RMO?#2K+1#8UL#>1G@HBVY%29ME.7
M.6.#;A@((LK/L>X;NCB'9D"IO#T;=MV=%Y:C68&ZFW\$+5R0YH23.XXR;HI' M2.XY'+65*WH%>L^!O1UO14T.6T?
22<=>I&9+!T<.&>H+VA)\$02+)<CM80&WB/PBC9\$_.8).1TYD/^ (5-9IRB"-=?
MK)&93O>""^Y@D/CZC(C)LL5!EVSLWB%YL."GTBC#V4_ ^ M72DN1C0-P)X*I39G?16_%.?_X_2&[K-
WO@#7YRK#*Y*UX=O\GK@!3R>IL, MN%85W^+7*\$[2B<-
ME6^CHZ.F.=9K*H*6'C;2\$RMO/(8Q;C14>\$7L:HSLPW3G
MPIZS;.C;W^>O7HUVF2)Z*U@OG#I@.8QA+HD1TR.;5).?Q619*[9+MN!=(1 M=>'W_M;!=I?AG
_UK;I.2_OJ""."#DP&LV!CJMSB166=)_Y;K\$N221E5O_MHXA\$VRTH.*&W:2V&J;:CI/_\$W5P5BDZ9_X7Y!
[RJS:250]_D6".\$AQC+XOY M+5D)HI?7O> E&8 %Q2:JKB")#C_B,S
M"@FJO/DTOKDS[C;"+4/XS@T6P^!;W!;F1[PV9+_LW_1E>OTCZ7I'.D?IP94E M*ZS[LS#L!\$IO9"KJ^ED]"2XZF\U
EQC\$VX)>IO^2RPG(K=6(QZ<)PZ11HBN M1/_^"*>S_4IV2R:"IOGFI0=GK">0+.-
J(YKU.GIM;#.'68>Z)X^/CGUI*+5HW/B19+I69S1MOSRIE3KF2%<4#9WA\4MC_MJV<^2_K&9=5X(WXT'S
)PX2RE#[40=UY;.C;ZV!:"0Z*[EQ+[*P\$ _Y!WO/D3>@-/FD6S'3]@.6X>I\$*3I^_CIO_00B4)]\$6H!2LMP
M0&P\$!7U.U=#\XTPR44+EM.+?A6:X59UD_YIH^WM/*"#@!Z=F+BV!>=NP2 M;.'\$^)/D0G/)>'
K7^CT^_GD>"/"\$>B!TNL(G=";+<\$<+FNC:79!%T.1L_6 M\N/U^)"_67?I9Y!S#X0Y<#>A?>2&XL#&Q.3&2@D-I=AD
MH.6.=IYGUY\$R%53UJ%+@!<@>@UD;+LC7!@7244C05HJAA^>I\N; M:RDG(45XKIP/0N^!
ID=,X"X"7=(K6JW/NPIS=+YWZY_5LML^7 MUH9EX\7DGO\FEBT16VK/Q)"\$;=LC9UK/6JX_@SPUNQA.R.ON297
;ZV\$!UK_MZRHH7OA@=!\$S%N1=+.(0/430! M6V?'-F;.&\$GZ%F_-#</Y.BTF)0]2_5/(G\$X5\(!I^+)"&X)UN+?(2H!<=<
MA,+T.Y\$ _HT;A!%6_)_8+G;_YI^G.#B)!+7;[B"UY@FR215!A0#IPRD\Y M%I=I/'3_N)D^Y";CAX;<< M:A=?
38S1Q;OK!1L&>_!D8T> M+'(C_ "3!T#K#H\$EXI7*PO=>0?GH5!T;.%))H5@T1)UP@IGA5IRD+6@QP31/_
VFD;+!#WZ140W)BOX5Y-5 MP@=C8H78*M;I'5_0_!SS&YX1R=G+GG_KN9YC3WTEH\;D;
(SH1H2:=Q3\$XB6HE.@Y2F!%;I MJ^;.*6@U!YQPYV>;8V5CTVF+D1;.>BMPBS(37ND5_V#\$7.9-D%\$S\$V1)@.8R+JD
H1Q."?0%JW(X%*@UPY\$>\$W. G3"K8?H<!"MA; M&G&CQAN3F;I^HC"/<0=IDREL+@%Q558.@P?
O@!SU7<I>E:X+WN>_G!BSI_MZR X=7L.O?"/4*!J!J-M3;@T(KDEO^!)F<8!3 %M=FS+ TC_@W&K)FR^-M*!
8'B%84.GKK1>F""^AUA9-.I4\$Z2!0Q/J2&Y;K(2^G@%:D IPBV4F5HNP:3 M(\$!MORT2^=%:#
(ID/(1.JB(MN:N_UK&JU)(P@WWE*P@W4HF\$K'+JIG^I7
M8_SP!_IT=+C_)N38_SOX1X'W13>&F6)D;+L(3YT%.KJ\$X;\$#%S4+W@;WXI
M1.B.7FF@CQ3^!X.6%;9&V1TV8'4H7;_&=JV!KPEHLU;QMPU!5=I5'CZ* M!8=FQ;_P.A'A7-
15L5)SUAMJZ.88'B4!G!="#\$/_3<5K(L_@#?W_=)&/Y9NT MXI@3Y&1U7V=8JO?
%H=W>GX%SN.4W!2@>W\$R'OWC^_S.Y!2_P_*;KL.Y;I2!P MI9>H>I0X/#
I&1;.&W#2"-C&T3H1N7%#Y8HXZF15GUWD9C+_IXBWU;+K;)<LTZ.X;FA4 M<6H*O\!K!Q0#8ED#3.@I4.?
O!74WH\$Z=J"/_SO! M>O11X<)>46'&WF;O?V>^I5!5J(6;8AF6K MI#UBJZZIDE.A^8D<\$1L_8(E<_T;I!H!XK"\$_.57Z!
H?XURH6(S8I!" M+BYRY>_9;\$'LZX^P<#4QJTI6E5+))HEN_#C47AG69"XNRXU?3#&EJ'X\$1# M'1S?
#*W!*I5M\AW!=IKC*%ZU&YY>?+H!+HV.X_9CI^I_=<(<?>9*H6-M_P6S
"BV%LY^;=H.PA"WIOAEC5.+2CMNBY7VP@F+G#IW/X4D#I=WHC<*OY;K M(&2AQ1K(HV=C_D-
E"+O8&1S)>37IV.8JO9--<KR;H'8BUN;JB\$U?OGUIO% M<*NLH
(=6T<4.VR"ET\$1AE;I\$Z^;6F2H4YW>YO0XC88!%KR5)&@LTDI;3D\$N\PT2TX-IXCP01W/LR;YSOVCB=*HXI6H=
MM=8JL;)>J)4?BUL@GTZ^M?9\$)EV6V-K59IKNBY(K;PYO7N(26 MDJ3=W0-
I<#>RRZIZH=4LKE1H26NO)W<OAM(C#TUA0(C/VHA>+>IEWR^IK M@7= \$OA IX^!<-DU@FA?>TZ%/#O;+?
8I!I01^!O..59N'0<3AI0ZAKDW?+6 MWX.32+!2U16S!<4%HSYJ"YHZ6RU6#)"W!M/62&NB91Z5ZM
M&F'LCOWR17(\$-CR45BX IFP+40UG4RD4Y%557P9QI+SBD-\$!H*38HTU2TXN: M"V>VJQR3\$P-U=>NU"66M."
(K+0]Z2^G M8^Q"L1AEN2J?;8'Q\$ _*=4+;77/- TXDSI7^!IB^L MHIZU@L!E0F46H>D"/O9N'S&W
D^C%T^&54SO4I+6B9I(Q)H;6!L;B6MK"HS MA&)%T'Z9&L/Q%KI+GSYN#%;_*>I2>@!\$3;I++>?
I+>#HK6K@/_Q45OPS_MZ"EM2/)TIC6?B=P=+3I6 M>I WEXYC6.W@DJ;U50_!LSOKOP?TT3>?SIZ
MB*DSL@6NGY*IGI@PR7F^K!IZ/E^Q! M^G1S_25G7"9I>@&O-?_!*"WU0HWCZ.UZF8>ML)KMQNWZ/OH\$0PFL
M/GK.GOSI8!(7;_I(956PV0);S!GW+T74^;ZIG1TXFU.\$>9;JA<E<SX MXI%N3!G/#HR26Y MO0^>U!T-
\$ _^4)KPWFS/WZH_E8O\FKGAWR4V;X+^J"/_&A;U0! SFO>H" M");71:4PO-WI<)>NC?3T(2?#%U?BY)(Q5D)?
_+OC_WT5"ORH&C_+(<*(8N+ # M!A?O^KVX+Z(KO^O_F9X/+K*&5P%1(I0O+(F!;6*;>)*N!W*5;UGZXJ>:QI)
MD'M54HO8)>I!>=&J;_0L!\$AIS")?#"WW-WI4OTM M8M8Q1ZV"(A8@B)O9^C;B; _^;XR;+
MK)T9;47%>@BG)V4#3=IVU^>I@!M=4 E7;9RK-1 'OKO*QVY#C@_K%VA _^@!
MK?"W50%O2L.V!1/C!LDX!B(C%X&.IQ%0A;)OXR&Q9AL9)=AJ6_#!GAB:3P<D&-(PF*[ZFL)0(KO%BW"?
HH>L5;5%16S_5G;_&A1TUFR3VZNB_MJ>?SR>I3E(2!@8.G2
M7J;LYD0\$)O=DC=L5)%OB@H&B/^E/@>I6T&REE;+ERH&#L"!*_&.C%A\$S6
M7H1)R;))%CPROI4/CWB/L/88:B;_NE8ECI3 BFZ&A9QA9*[&+TP\$!+ _#)R
M7P!Z1KBCCZG@5GCV"+JUQC#9IC#6A0"IO5!G?2?OR!2VX^ARC_MCN:Q78B;U M32IRH\$=:D M6>9;-
L12.G_3HFYHJ83/..R!VR;C%F1T8;)EO+D_OJUP4T\$LE/Z<%@\$3Z^5!
MGE&FVOH(>IC\+RH^\$SE^>87YM"8^2J*2V\$48X(7;7=%;RS;J7CISJ"Y?%F M2KD^J^Y&W 5--
Z4.\$IH7+&TE4^'K00GE:P*U7OA^I^C_>V D)!%>Z%D5MPQ_M4O83;DU&MQ\$3YT@#H?%4=4OZ\$>ZL=QWS
P;L/U_I/\$/3CGN_L;PT;B;+T8_S MG!87HM^E4_3;ILDZ?>)I+S_OX*AH#W*IF"D@)8IDS.F.IC (X\$B9.Y* MXNG-
)T86!5C9.WHJB@9.O".IX@FHQHL-1H?J<H5_\$.J_X_5!CTI^W_*8 MEE(*<_4T;_&3L<X!"2;+Y?Y6LFU
MP;1>1@>V^8Q?5W8!W!3T74C5Q;&RLX%..AKH?"CD^_>2S=S+2&0BM;BUTE;
<\$16G0@1CF^53JKE&R8PLVJ8XY\$WO M(Q)H M;U2)6?/DT>#=#WO!>SVUV?B.S8^:U!9R5;3"XF#I8D-
75>WHWUD2CNW9"UV_*R7!&VU!(ZM^K@X3H'6WC MI" LZ0_2%":ZK\WUXRB#6%L65A;+% F=I>D'Q?7? V"7?
^FLZ"_0MXS;SEP/+9L-KC040KBGUBNY#);&H; M2QN;N0\$*=>-9"-ZOJTI>Z69O);Y64;M<=IOQ#)R^I A823'F
U0+U@0Q MF\$3>R4U%_I?+5NSD(F^O%/CMKA2X*P7>#8J1XT!6_BHREW\AR;AJJBK?*\$V M)#MDI'#DYCF+;
<%E+ZIW;2P>O%5?%I! M_OO*72L_@Z!EZL5LN?OOD&MVSSZ<%Y?>DWAIY;+J4W!8AQQAQ+7;_!R#% MIOTE!!
/_^W_HCE!AO^N/6?_HX-.T.YD?K?_H#?>P'9B;Y078;F;ME2J_MZ2"=L%U3*8^X4[X!4_V;P!I4@-"O&@?I9I5"@OIB
MHKV;WH!7CT1+I+Z+<)"Y-K9:0BCX(5?BH&8K)5L;JKDQI=>G.C M2VW'RD/WPX;_3Y0;P!8BL/C@FHM&C?
MC5Z^ROB77C#Z3;(SQSMN!+<C4*!JB?!=AK#6!)^/(&#L;NM&R2\$+7"IZI M/
M#X0IYU=O _^16R%1DS2^G4XAVT6V;-VEQI!E"4^@OHL_FK1V=0! UZ>H(Y MG!>XO(F)*4.L*W;)"S_!
B(W2=^EU)%9^5I!)@.IU+?BH9\$3HTK;5%_D...O M2Y3NKB<)&'L;_!H(K/VV)!N;?^=7HM%YDU1I;YI\$2>G;)<
INBK;7)&1D#/.17F=M<=%0.? NNYHP-<4RT+EMF1" M9\$M1KZ6EF76MI.*5(U=;WJFD5= ME'SKF%V(
AJXO0Q%SG7817Q^72NX;.%2HS".(&Y=W9IRQ5G13KNYMI1VM=9FA MC^I)C_6' JXD/LE32,S(P;W1POUZ0YG"
(8;1%Y*=SMXI9%N=1M>[4RX=2U0 M@D)2UIZIO>I^DIN/F!_IYC/H)7

+1..S3FD6RZ5ZIO80"CI^BS4[3_)=4U!^10G.*17*RW)895*ZR32:U\$G7^LR"@%D;PN:
R0)YT:@#1ESIKO^BLG<594[#@ISMQ=XF<M+8F<[W:]G%TBY\ISQSL_G>*F!9V2OFFW'^)Z^F!21-[X..C
M%K=-,2L1MV1^X-B_HMBT7:DLEH6L6U!1>R*EW?+Q=-=D?PG^EIH?^T?TA; M!6X-
Y^\$WSWJS\PIATV0H^PV^C_10&%*(CQV:A)DYD%*X+PC>^/LH!&+*1>H M(7DF<(U/KIDT&,%2%WRLIOKB*
IOY3>O!D\PLAL^O_0(IY%T*%KOD&?Q/S M:>30^GL6PIB&::0)0*Q3^F<^/ V3MODY%5*4YWDIN3>RQFTH/#%3\$(?
Q*R6Z(6JLF* M 9&>POPN2%=#1(56QC91^FI#9KFCSH(=AO_DYCO^DC%CLKBWUTQ0!)H:IO
M:3IWL_FIS^A,\$8JPF&:>5JG!?:;@6%i>=G4/3:X^R+66=T%MGR8LEAE^KR
MG;E:8IACM2;BE5F)>,>%/ND:_. \$M%.A)YFS.7#(@8=\$*Z)@X^1BK3!CKJ^# M3!VT*=3M+@5MD_\$.T.33C
O8_j=7VM!>7!-EI<[1^U33?::)%YW\$-+04HW%7 M!#6&>CC02JM-P83OYO\$3!=PJ_S@JL^C_0HXU^YGA-0
8R@=*ML<((4=5I2^MN4&KN\HP^"I%0%#H7@R_7_."L9W/F!#G+ZC63?^+!+@)S\$YMC4^:Q@/Y6&X
MB57%PT0^D<426U6GY:L(N)PAXT.10+!^B\$O:M:Z+!>A!-;1W5@JH!R#*?O(3NC;/731T\$W\ZHV MFVHW@G;*8P*
f1N_!10+9DUGER(YON)>B!;HEKY6\$6Y_SYK%M00.DH;K(B^Y M-U5HGV:~<_S+6^=WW*Q_OXWOM9Y_!-
%)FX68ES.YY7<XNO/B?TILU7G!#)FR#N%>1>JC M/H/;DX_Q9R>"GK!^3+PTJAQQ1N@Y MKE:
<^@6IB^THC^HMD+T12R3^VY?MV8Y(I;XB(@H@."-77KM\B"=,Y/U^-T.CBJN^@6J-WB MP-?
M^ZLKM)DH&QUHF4QE0;W&9YF:U!-YIYM<&T G^>HJSZOH_KOE_<6.30^;<\$NIN4!\$L"-
!OAHF14+SIZKXU&C^P=VJP@.9_M)1@>ZNLV,+CPT2=I<NRRJ>V2+^>G_!4G#2.^PB1)5HO@7.\$13@J'%5*&H+
M@(^!9.267<A2_B6_%)G7TD0_0!"YD[3)@\$P>_ \$Y=HHIT901&)K=(;>6791_M4M-H8&3!+<^/M7Z0_**
<1Y(*HM+2LOD7;X.3-6A_!PJK^O_D333G_#ER!8_M5-X&@*^D#8EM859P\$(8!1EYPRC(%A!^A5WFP-CNDPF=?_LOJ?
JH5?""C&G_ M2.7@_2H%Z#1^">_T9_!4_IWF_ZOVI_!_YG?]>SOI^H?W>QIU(33!<1B MYJNFK5&7Z.^MIY\$!?
R)G32-CQ.OOQ%3PX2L_Q_41>.(^!9/5T7UQ2(5V M;(^%_5_-OY;*YGB@E_!O?#L(ZG3HQ2GP0:UPVG(91MQ5>"!U#@
VVBW9CII M7X+!)1&C0CX:BJ+/L@\$D;Q0VN9J!2H6ZZ^U8@E1E=NZ^O;*M@%"%7\$M1H&-E0
MAK)SC637IW+^UA?^QV>T5+*. KVF^/_;8:EQ3IR^">*3/BBF!@&2E6XNHK6 M&F2ZZ_A=6%
^72<9*\$L@1;7R1^81N0! MT#_.6SR?8O&>G%V=^=&6^L MS8^SD0!DALP!;I(^C_!R+)=)PD1DY*YS<^>O^('Z@Q1
M)\$S:6Y1YJO#1R.*KTI11&::#HZN!7E!2^"3=S^B&O6=:(2N-NKC_I7_! MDIMO5JH6!O*!469H5.2^1H\$TW-
1.Q&#;O!^YVJ6A^!5RJYLUL<IVMQ&/8_M;>:J8^92)><91_.3IG!^_36Y=;+\$7HEQMW!29+Y@S!HLY!/@N:76FOM3VJ
M7L97^HB<^6O@JNSU@Z#IMYNN3ICAYMJ!7(LP1,M8^M+9^>&6_#E8IC2G-+MV!WT52VAI9!A(^%M;UY::
M\WIKXOQY%>1^!@OX=K1^W1OGC(S.T2U_;/Z! LMMVGR@IMEVN0G&_%!K3 MPH00ER1)!6=9N)Q0U4!?
V@KLRC2)^SHBOH,Q6;QSJ2T6.BA!9S7NIN@35%! M+P50V&:J0^;R!->%8(3VWCB;B=-^/R72O!D!^_M7MX%9-
CJ=9_?0C!43 M>JU(TJ87H^P6%;LZN:47XJ-E Q!1TM6!1)6G M7+!,U;J!2Z6WIA@/KB2Q0^37F!XRN!4A>S0D#!0@:/!
(O+)\$C\$=4?NO5!\$P>O
ME8U:6YVEWH^_0G9K:I/XO\$=D193E.86+::I4VR:T6&ME=NRS!@DM6QW:O!\$B_T&R7!O+;F?7
MD87ZDHJFQ(!T6!11>#VD0+(V^"(A_O\$^L^1=DP?K=O/4N3JY-U5I9IF^R=@G_MZV
-1LMN@!@DM6MG^B3SL^RU)R0X:R1(!VX&:S_!:=;2FRU\$K#+"(N6K0
M+2UF!^IG_ZRH0FSR;>EQO^H=L^ZQJ%9_!&0:/S/JHUV;PH?TF>^!^E) MORYYU\$5!D0_E^!;4PC8>E>R"
MJ!JPIYX(G9:A5)D!%+GDL=L^T8_UUY=*#+1;^N9H!(H^REZ?QSGB;/GNV1)Z&W^"VX%I=M!;62(Y^
)5BNDE&OY./#30TO&TX!4A_A).5TD+NE(C+@P-HA1T+6U/NYY"> MD=D9Z47EZ9MH(-.EM(TFAMA;<I^C_""IS3;5;+
<_.GKT!^MS)6DF^00@!\$Y2M;3P/LKTRQ7!>>> 3%X4Z8ZL)3B3!^ME*!^F0KFQ^>8GX^!WK5Z;K1Z
M_K!K!>RU>M!Q4S9A^6F(C+W%>_QS)D:WSC\$A9(IOWF97:E6^7?>YPPU08Y M2Y1<90VX^JSE<5J30:-
Y>R0LV5=G=;<_H_!0^N9K/GKUD2Z7H4_@@.@*5_M^UH_=\$BTO_!7T#!J+G,6XA)X!93_0C MTJ^VH%L^CNUS!
(BE?^2!43C_==DF0V/BKKD;).UG+=N:D!9(YA<9RA!&V!
MO1PM+>W+L+26+ND%1%.(RC).OJ;A!B%5@H!>="9W37P".8J!L0!"EIX_!_K=1F!TB2)5I2MA/&F%
!IAC3.NV(!LEWLAS3:PJ9\$CT&.>G;U!EW+D!Z3&/F!9Z!)-OSMFNY)5-? M^T\$%&>B2PZQ%/9!^5Y^R62*71=U01?
1)TY5_?^S>9ER_*J718\$;Q2J&CON_T+
MMDK!YGO^SSRI7)@BA1DRI^NH;Q9=6K;Z9)*Q^G!PIEH3/DH_&+VU0)%FI;JK M?14CP4C^22&?37B^V
L3TS\$0COM,3>1&-D\$E^F^RZA71\$4(NO&SIR&B&71 MM6G#Y?GH4^2Q/Q*Q^"3Y
_??_8_/_H/_WJ>M^06PI6OQ04FK!0=;TT3DZ8> M/_GH(!)D>C%FN;!
!SLIK#UQ0%.%3Y^ZW7+^#VSOD/ZO_!4J2.AJ(N4@E#SUU_M_!E9UE>L6RXCIT1.A<8OF03
M.O^UG%^6Z(-.WLIU<9K?_!_QKG@>R#_0RHA.R3SW1\$#H%@"K!1M(RR><*/_>6 M^P.E9EH^V!3-
\$N^BKUJH(X!UW1E(>A&V!89O8#DMNO6>J^EX!^"0H%!.!+M=
<5^4GP.#T^MWT%72H*?>J9JH.I7M9^J=N^N3:ZAJAK!BZJ2QPWGS^"0
MI_G35YADI82ZOUG:.U@R7^)/MYYZDG2>NN.TF=JA3)_-3) EF5(W^Z\$B4QH M8Y.EU(>0D:<2_:/<""%:<27;
EZD569N-BL\7<8>N_V+W@-(IP9IHV^3 M-D!R<^G^G?QSL4DF:=Q#!^AJV3_^F#^TJ@K_!\$U5QF#_RJ/&9-69)9%/1-
M^GZ_N0\$UX!#-1TG4YI#9(NJJWD)GAQY!6!C_T7_=&GVZ_F<7>>P7F9% M4L6)3W35AS:\$%JHWF!:IZ%VB6H;I
Z!#NI^%&R_4JCLMS5JKG0T22_M;4%#P<)^J;S43:S@=>.73W@IYVRLC&WG^;W;A!KS+,&AD@8!>V>Z-DO-Z
MHJ40Q^1Q0S_27WQFHZ?JP7C>6\$^A_3H!5F\$Y%GB_V#;G8\$67.NIOM^LM#
MOY(M>W_^CJ7^ZJ+9WS&+9N!^6&ZJ^J>B^N+^ILOQ^=#A_!2!8TW^47M!+M!N_U;1ZES^=4V4RV<\$E!T1B-
&:<6T!1_2_7^HU-/ZP(E;J^F#M7P^/+AB MF9!7K93_^D H=X@XUMVY/A+2>T.)@248:~#. @JH%#(A/O4^!NF!N^X!H
MD;RE^/)>MIMRM,1E*6X+JK=IY6+*P=CURH!>B!K^>2E!&1G&2^!OFZUF@F.MY(6_-UZO0..0NSFC*?
KEMESR(ARTD/T0!E!HU_0!X92&1*%9(P@JN0)CW!N53N.PD^CY=;B!BDU2^SLR4X4N
M0MW(1X^_GHS^>7!VP%2=DCK^24LI/6Q7.DB::C3IMH_U_!_?MS!&G:PACMN MF?QQ&^V^CF!R^OUQWU\$!QJ^?)
>)U4>\$NV?X&@906+T M1%*H5^/+50!F%TM^+E?EUD0%?MTMR=.3F&I_A,*# 1=2^J/O% P*9,. *TGB/ M&@H)M?
UNR9PCA1!^>@LKI2W!AOZS<IUD@OTC5_!G4;(D(=BMRIT_L^@ MS^QZ?L608=3X+!C^#)FRV7-
1T>"C^0%WY69!T.S_!W_GGH-L=G MU@MX^C^2E#&Y^UJ.B)UH/U:P+AT364_!RW_+IUC\$ H+@TA@,+42B*)BX01
M_..05_K2!^N2^!2%CE5O_8)Y<#BC9_!Q.UWJT^AS&?9JWLJ4\$7FZ4=4Q:<M3)F/PXASSDU^*
(^U%)Q&^!OT.WF^KR^GR\$(0IF M?A3N9YZ&9!\$A_V-
V:&QK<^QYV+>J@Y:5_13O!J2ZST8C94!&JWHL!N+S(E0%#@UT1^Z(U)3V MSG.HN>38_R+/+J!1L?72::RXS-
M)>@%<5E(A^67WI@O!C?Z/YT5+5H^ZH8#4T!9#S!>7G_-(A!K M/_X1!^?QEOCKIX)1N(UD!^\$0_D6PP3BP6B=1?
0.D!K!J,WX/3#,%ZO.=!<. M00?^8(G^F^EKD8SG3#_05-CPW!^!&MD?8W^/X3V2B00^-(9AR92#)_!O^4
MC+W9X<^OF%I^V^#Y;LX5(\$LX3E8;S&_W0)U_!O2(T^2_0EGX_M7<\$Z/O9DBI?2KXTE-M_9^(&JZE5
ZF^9LWM3^<6Z4;CS_!#0_%P<=E,1 ML:D9&158@N>*Q666+Q=;#!\$^<6!&E^HSP+X^2D5=#<IKKJ>(^_/Z/5>9W0V(?
OV6/SGE75#@T8Q_M3=-NZ^MI4NE!%+U6JAZIZ>>A(T3S>6/G!U(FIA MBAXP+58^"TP",^!VX?
#G_+!;/#2UW^V,78"!>VZ M_!IDJ_WV9!YK-WJM^>HZ^&CNLY:W>5)H=TE@74N603)*HI&C<@5VJU:7E2T
M^Q%SLW^/AM<6HN@S^240!^Y=\$J!%WH9?^6+Y^S^M=I+0#Z70!#1@!L@U;
M:4SXZG!^T\$JVGGL4LN<80JFEHJ6(7SD;HY.TA#=#HN9!@Y.DKX^*BBKXX
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<=_BG_LD(UPIV(QRFCI=3K^(!W M@_YUR.9K_#/+R<40)M!6F=R^=J094IQHZFZJ=^"Y3JC\$T_?27)FEV&L
M_!P>#_12MH+^Y_&N@KZKH_YC-ZK^A+G!JOA^K=N^0GW11CV7US.9H1ZF%3_M%8^M?>NJ_\$MP.5+*7.*T(IXD
WB)F!KS&4HE_5^+Q8G08!O=+E2.<<.OVL= MKD)C^Y+&^\$-->F9IH9FTFE.E^ND?>^&\$HNUL I^+@I7)_7N4

RJFX&&#L:& M-JMS-FS91%VBAYUMC"L!S Y&USQ\I)T)S!^DTMR!&Y>5@V"L+ES.AUM>6
MM)HB.SON(K@EE)%,-[A+!P&Z^X@>@TD69D67Q#/SQ.M8VDG&+M-7"QOZ5Y@S@NZOWJZ>\$D=T\$-01/>V?
W*0RRH@OYD=X\$J!I%M5113A/%*9GI:~!G!D*7!@+2OXF^C&RS)M%Y*8
\$K*87%Q3CC.B"/KQTD85:AR&4JZOQWX(LSW7P)(-IF%GRT=-7
M2.=!S!W=>G3@!VOGL:CYT4H=K6KG4.2C8*7&QE^%~^!G!3N/!2K7!19T.M#Y^.?DFVQ-%A!-/9"_P
!7A*VW109!3!M/?=SN=<5O-)&HLE4(F>SL.M-3XSE*V8!%0#@-
B.)7N0RIB1GXUB>5I&CIG<=<^DN+;;@D9_IH';#@&^6QI(-M;IDS/5NFUB|-
M)HVX";!;DA^15;:/+A/+5R14(Y*D#GF\$S68!A=>TTIR-89+CA"RW1C>:|=T!7Z\$&3BV*#M=NBIUY!VMJ!;>*YN@
Z!AHDD-5W%@DL:~*J&.LV64MIAC33>!U\$F.23P-G-8-M15+>+!3&0FI(2A=KTI(R?2!SRMO.UW/QYIP"V:(J M
Q):%L#~\AXQKH!5U7F-MEZ.14BBV:O"RMHJ-"R0R9619JFX!R^B@T&S/=O-V7L3YK:Q!6KTKZ"43MJN-M@A@-
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BLOM6)M7%IW7UW!58AP.M/D.W>Z^N!X3%WQJ0!UZOS!FHBH.&+8%+1RE&CFF8D-@%~2!>>^EJ\$-00-MY\$S-
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(1-H9^M%G6^BF(\$/?D:YG)X+@%37TTZXB.MWC+P.OXSAUHKAYX.291ZSVF.,Y9"DGS@7K^M?<-
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52F<7.+SM-V7:0("7>AE(RH(8!-G0GK/D-3?6F82!8-/89JWL_8=9NT*MN@!%M_L:>|6B!<7!HK.L!6#&\$^0=E5Z1J!-
.%%*)6K"!WF2FI&/C7HP8-M3Q!2BCDEA%086...M-3CP&M.FTM@'96Z36UX)&K/6<6K:<|OM+YH%...))HH
M>AEBQ2R=EL?JZ+61^QJ=-6Z!9<25_Y1K';V@-PRI9!3G+&GV.E%45*2#SWE.M*~
(MU3KEFL2PXYPTHK(<|A\$1@!L!POZ><|A*(5?>9"MO#@J)14&G\$&7LQ"@9N.W5VHCXX208!J5+B-M(F"!JL9!
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'!D3^5_3FD.C"5X_.*HO@"OOHQ_5P\$Q4M0K=+TB)6-M*;B@DZ<+!*&%HWTI(0TJ5B!7:FU!WKX/5!#
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(UOC\$ARPI+!CPZ%Z7#1GX+M=DJP?OT6-!@.@!J37(:@R(!JU<+VRTP4+SB>:B+UC3-N54\$0TW#6Z=\$71&=
MG.01P:".XVCGORD.!N!|@^Y_!L@4=(=(R!RV!IX%RZX.SBZQ)18C9/0!M?FX
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RKBE.J.X!I@N^!N>GQ2ER'2Y"AX!YWSQ@S_DGN-ME@ILPZYA8G.\$:#UC<\$;12^+!XEP>8\$P3ZG"^!A!-
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M+M)3RVB9)H5PW%B%=:6N&?/N\$SJ42J&D9)JY>24X"0!#!7GMFQ:E%Y)V"=>M=(&=&I#(=TN:4DAX:1J!
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OFOC%13*ON)@!R1XRC+K0!4DVT!MPA"E3<DQE*6-MN5MEB/!H>HAVGG%WT*8+
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M%EI6S!5M8%NX!Q7N#!L%~VWA?L/M!+LBOP>|^2.L!+2R0P@/W/5\$.J=B4U-MQMOPXMP89!UN8\$&#<%(
";3SJKI+L0FR!Y?M!-LRDE%TDTV^!2FV>+)W!&M!S\$\$_NKK55=B=K0X...&=W!8U8*W+G!G-\$B:9DLJK
T:MSR8PT%W:PE.M!M?RS*)!1R!T(5.RZ8!4<I+V2J=Z(A(U)-(Y:X54-M"!"1H>.D<ICOXGJQ.3.L6*2Y&?"
O&G^B%&25YMDU:2=0-UBLO*Q&%=Z5B5SRT'D+XP/^WH.XS7-MT8.=UV!@=(=*GF2Q-Z;"P">2XA>Y\$
0.A1!^00)""B">VPU!-Z63@QVE-MP*9)^!%(3/48<.&Y-#HMN9F9:~%P!O!H"V8N!G%GUG-LDY-QADZ-2.D!S1
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MB<-|+.3D>-5=BIG=-JJ^_F0-P48SNP4Z9/G0Z*%X!4DV7+9U+1.B85-M0*0N?P1'Q!HZ+.'N)0.KQ!3-TD>A+(?
T0!=7!%Q3K&#L*5!RA8!J"X5E-MWQ!?"9A!5O7'S<4MQ*#N!AJ0@.56;+(M%Z\$VXXE8B4U-->EQ3/\$^H;GF
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M(MPU*Q+24M7W!BQ!U@!+F/F=%A*/(X!Y<>K-QV#%79:DIT0EAHZS3UW3F\$(M<.:28>228(M9C4\$76@!J".KZK<
J!M^A=YXX#&'26EH3406T.O).R2R@8U5-M+GX@GX0-6>U1:YO:S-BS(4L4#6Z\$^HML-MR6F;1+0?
I"YOMZB!ONZ_H!7S#91.7\$YTK!M&D9(-TN7WLP_\$IZ-Y^CLVN@'\$E3!023@H6054L<3HMFH,I^OTO"1Y%:1%YX8
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BZ='S/L!MAM)!S@M3SCNAN).R-MWZ!KH-2Q8?!"DZ#7\$25S9Z"%!%AP!!=&F:\$S9^GM>";|&LSPT5?D&A
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\$+0YQBRB>Q0J\$ZL;#*9<M-#5UG("VL5PTF@:4WY*!Q"^ICA(J!JD0!Q!1*.JV:.\$Y*!H+/QKTD-%N@MWCSQ(-
(L:A-V6.+?%UD@6!BOTASTK.MHSFJDZ)?6HT/N!OLT.=+!D/J2F@.G.B!L:(9D!4%-3NU9?I@N?#S.B<<
M8U+P4G7+O^!4?/H952>D\$X:Y%2807/78N9B+!V%\$PAFU=-M9;JUK5Y)!EU!P1S-R'F('8F;1@-MJG#@=G*?
G\$FUY9S(*F-N?F-!^RR^&F.DTY!&0!P>@3#S2UIK9X>C15-FXQ-M.P"KP!HU@#%P'Q"O!F*LE97A;
9S^~7!4J0E-0R8#PWA3;N!B!+A*MS7?QLP.!7Z)-!GT-VZD&4#-LPEF6<!FD4WV#QLU_0LK!%GXPCH\$!0%)).
M:TD%\$.L\$6U#UZD@%C>C/CP5Q4+~W49J=BUIGW6WE)1C2H!HRBX!9S5_S-
MO^P_WGL>"";.)U)"TWMJ3."%R-'#X&C!T3+!L==Y.5-M!7G#V8!CKP@D(C*O.&A:C\$H^!MMC#AP8:@EJ!PV!\$
>|<@8A>WU!Z!M9SS8%\$AQ\$H:G+73+Y!Y05A@6*\$S5@%5#&IBU-6-8E%#S-M++W0RAYD!+C:<@(>3>Y:~.5K
U80:NCUG-Q!2>DNZ49.M*MT)Z:VH1~N!<%.2.3ORX8MX2VV-T!H!J"26!AD7>4:M3JA-L!Y!841C%\$S7HT
M4@P2M#Q+E-B97*.17)5N^!H1<0>L;X&XFESBYOYLU=2H-MW<-/B)#-%\$)6-&*B+?|>I+^W2H3M_..?C^"OV?D>
W\$UO/UO@!L!@Y8ZDH5@MCKH2%8XKH#G&J2S!KUXF2!0K&YV4C!YRJZ!31BR!H4!2!98XC%8Y
MO4^K4-BZZ:4>D8+Z>NUACEH!&%GK%HDH90TG*+GJ"ML.YOGD0*T!HNOG"TE<4!2%W:@ASP-PK<C3(
K5/Z)+4J7-MY\$">D@.69\$1?D26^PP!\$-2F!XN(5(CXJ!U>..R\$!8:6*9G!\$OPI!%+..T&
M=5F*BE1L!)BZAQ40B;G8+ZGU%:%2F!T^H)W-U;+8@0F-M=>I-NFM>)1*?
M76>""2W40>CD7!D!Y9.24"B\$Q>\$MPJ^3V!/ZS(T)""S!Z2:7SGT8DN7&6-Z-M&V8U+4"93N6H!KG+*3!9!Q:QN>G"!
<15!&YV:)A-IU""CE9-JC-#8P:3U7'?-MO32*4LIP&B3U>O90K.^M-I2!H!F)!805SC#Y.D*C59-X.TR3:NV9<=HO7-I
MDL)Q-1P="(GR^5<^JCT)%@Q5D9Z534:IVCTY9(+KZ;.*3-6.R2AZ:9M+>ILD
ML5^VE7N#<Q^3A(!LV#G>*X&Z@IZ3)K-9!GQ!2!M2;'<3M;.)VN%K^H5.)C"R5-?*
&6NSVHI35L_3SHHL>=%%6W3!UFJ!M!Y3O-MOLDEZ!NI<=>)28TPR-B54!8*OL0B)&=J;/*E+\$U1V*3
M:~!53YDE#?3M0WGCZC4.73E.A6XTM"!\$8D'~@88#M3MU*Q!J@/FA5"1T3<M22FB@!<7\$@:UD)4-W:2</p></div>

4W6CF>#MGZY\SI>&5MF-,%J\p@J&^O7=U!N=?CG&GB&\$XIB&'=W2L6VIA<9Y3\$67DT^"002\$T"?
M^H_/O:1\6C"9H&MX1OG)9;B=3!+6#1)@0G5F"#!/&(-#PDSO^%SV5N;L86*Y408Q"6DZYD8K..M(\$+N5Y
0W,4E&KJ54VN4.H118VL%>VN6)&=,D#\$&8.V#JK%F.Z.,+E4CBZ M?4H?7#OW5X..-3.;#;UC(K>@79;W6
1(>R(*&J>4K\$%JWF162^)*TMJ\$BR(MX<HYG:VJ^1!SS@BG(.K*)#W<.@E20X7D"U\$*2F_OQRKI=7;-AEQT5!9
MBJ>1...U/&VS*XL&F2^AQJ!""92P.;*%N(166L.GUN0&X>X(YB=N*^AO M(-G\LT&"EEHR;S)FV9YBP5GJ+
(3SI&3BK!8D3A!J2N4)X:(P".89IFFXT;* MWVJRL\$O@(!S\$TI@:%KFO*.;V!(-
MU63.UUNNOQ^*EWR77C(O&\$!0C7YXX3X89A./2DH:P*D&"C*8"9KJ,!#<)B
MR)B\$S^!^OQN;E(PP\$Q35/FLTEX4R83Y4O3UBB\KGS18,^8L.^ (368\$G&ED!8IYB,2-% M-I\PTI
;H7H(VEBWT\$#NGH+SD>6?20R_H7!<<-Z!E*&CQSHH+4.4+N IP-M:CL4*9-DD=)\$*W?XX%HHO/4X
=,IPGN#.;>+5AC:KH9^((3*!IG"#6\MM M@-@Q-5EFPQ "0/*) W#JA\1^K#8^=*PI#UK\$MAFE->?
&5RH(A4",S.,^3)4R MWV%L21%,HQ/VCYU3V31!C:SY896>1R /@W'"#OQ**IDU)"@9X@TDUEI!0JE
MHQY@X1J=*NZ,-Q(VRG5F-MQB2FQ\,1#;1NCDH--UU26&+R#IDDYP5OKUYM(K
MHN*+#,BBAAR8BEHLN*!03^K58&+W !Z2%>BY>;1HBI\QIM0
MD(GUT00^*J.WX1M/F\$1X3Z2I=W/YO1^2XZ'MK%*&P+Z<^*2#%BL, #>75 M(\$6.,NX90?
N:W!GH.D>!08M<"WNK@,1;IX!&QE!4*YT0;='M1_+J\$/T9DW ML*OTG5'T)W;3 ^7X^+F
C>TYW*34R01=7A7"UE#.,JC_X9N\TB\4@ZM,X2^17(&E&!4J>59CZ\OOLK9V*QSY51LY5?
\$F0=@ZIG3*N.YSHLOE#K'KM=-M0K^B-5V?NY.,@&(A@V-14IX1_2+0A?O%@.LL^!QV;.%3Y,*=+JKO+WC-^!
ME,K(972\H2P+VLUVV.JK1G:7J8UENSOP-ZJ6250FQ;PE\$+XYN\I#ONY\#+0
M@SY@8TE"FI\A5S1#S=#ZX\$."JB0C#;AWJOIF0X8QX;"RR&=ZNVGNW5ZRDE#P5<%X".>:6C6E!>*FC+5YJBY?:
MY8(2)@4@?/L<=!(HAY;\$IK&9H2C.G*5A6<1"H58.C-EM-8RWGMV.VVY-MFA@GA8-L-
JIR1;4T(^Z2L>%)%1;J=L9K^@R%GQI(-639M\$^X:5^FMDC< MT9N;%%D;L&R\SYE0\C\7!='6F68B2W#>*>
2MG9=MKP;HC.S)NA2=7YSXJNY MS-7AWGV2HNN!OU)7B&CXG;.\$_F>9L_Z+>T)L-6F6=(-81HR(-C:O18(&ZA2
M8"2)S7_336.AP8>38I9F#1/5\$-D#0.9._2F;0X?(303@DC7IG &#/\V*!;0+?
M@RP^!#P22TU:3.HIZK6>02TA6XA:ZR0!Y17V5(AA^OW).,909-0WD%>X"%D M.!.#C\$.)C)S:-IOLYQBKV\1.4^!&
(4>SIWOY2)G@=#ZD^2/I+;ZD12;2HO-M\$Z7A13>|@AC&=Y@DJ#2-A MMY1P%-!@U09Q-4/V7?
*102VL\2F5,5J(S8"/M7OAOQ*80DQ7,+L&L&+! O2X%#0182UZ\N:L(UV06(JWX6 MD-W9\$JD\$!-=
A1YE15.OJH8&*\$0%TJ'W\$&N.-HP)B@K2BDPBDVY3Y;T); M>%F O-B,\$XA\08PC3,\$RI:TB DY A;TMIC3
C^..8HY4UTZ#M P)S21=N0N<&9 M^W2V8\6151"TF%F=YZ&+6*!3IL_-+DL7-IF1"2;XG9.VT@WZ3298HJQ-46
MZXQH 1)%2(CPI';OH6-R;+B&Z\+NM\YBAC/%FS\17 M.9'8>7W2K\UUQ*52/"Q"."HGS0DS;YQD1G.^6"
J@.65T(Y990;PHPBG6BS MC"D)150+(-F7),F^!< AB4_=.3609KK_#;|_Z(-S'>S"IR>V**8+?"JA2G& MW;IVE894;IU-
8\$GNH%^X52%"26H7DG1X'.?I54NF5%"H1CF0.?%YMH10FT M29HMH \$9&5W
-6T\$!#T.X/(-R!E^&9<&SL;JF%4/\$SPH@O&#-T20&&6Q MX9/'*%A=9%4K@!1/6D5)?
%Q<H7E&+9FDTP^V:11:KD#1.%*785.?. "HG;=S M /-1:1M\NCZ\0=H->
IP:6%;1)2CL)C@14F0\1+9XXSR3/ZKB*^K0)=08 M^AY@B2\$JG&ROD)1\G_7C-#(C.#5=UNT2!L?X\$N9134.X?
T@AMES(2R) MIYE:1=D#)H(9^47T_?^V60BPPI+0AE\ M+IZOHJ23R(RBR2+AV M:E72D)1;D^>
(FP(&3*E8/FDQ(N(36A.HJZG#S.XTF.6F<|>G@B4L+T/XQAZ<#R+|S>* MW<4RKPC@ZV3F?H\!G&+C6,U50.
(>V!%JW6\$4;UG0@X2\$.SNRO#\$Z8^J7TX@2 M6Y\&PDQ^QL;4K,BDZ\1TH7ID2?B\!>
(1>@)T@Y5VHB6*TI'F8;/F8)+F9F M;0BJ\$LW=7L#=#0RU!!\$N#0"!EXT+<"J1Z;_U#29V+HW*SXX%U
MQ&MO+*N26V%+3T96(HM'2XJLYE=)!*N-15-6P5/HF'4UT9#^G.^!2 MGD2O3DIW'@+68@X=-,
M#E>4900<"M/34NSF3;0-3V-#E=+AN_2%)E&D M\1P(&J=^N717!=VTOX2,FEX@M.CI 33D+<2AV-1KSI->%N?
MW\;G_-QDJ<^QN@I&2F@VT42)(RHE2V;=#)G84."W/YJG8'8GDV.P.DH"\$ M2;.(590VWAM8S\$(M:8E-1\$3"JO&?
L.VF1GEIX"JOV+06)G+E<6@^MOB?HQ)R*O10W9&31H@80(5\$9P;G_J>"2,A0.KY@Y4VY;7AP86AT'Q7EDEI
MIS*1#L!>);UJU-7UU..MXU/RX@?>6^<1A468\$HDS(9&)<-16D+WP'7KJM8\6B.^TEB0F?P8F#-
-(P390-V&R/RAWPXL+@_)7<#U=U\=3_A M;1-P02XU3+3\CI\H%00^YVER 2%7N\N5...36;J?#IPXJ\ 01S3A70'0S63H
MA'16'NK\LG1)?C(@@6U\JBBN@ATP:0,Y'Z-Z'A6F';U6##7JUE'XQ3<-KQ0
MT(D\$;1%4+_%JHDOA50#WBVG0+M)5T'R2,F>1H3_G.S\$>=V"X@>=^T.PI6
M!&L.7L1%DW+1"1TLDPI@PR@PS%L\0G.#='(*RI\YWS6SI'R;//F& MF;U=#M4,
B/1P)@M.EQ\0&I0GT#5HUMUBG53#D.)>+!M>+>*,!N=6.P@GWPX-1/\$V7I?
7;5>9#;19\OAFFA1+*4CIGD'@8<=;)C-)MB M@ME-ESM@-=#1-
+4GW\A\Q2\$=@00YVY3"2&Y@V^S17P.WRTW@OJRR.V3FJGEH>=S" A* M*!0L-^+,SM(I:6#I/"GOSBCZP
W'X%UYEU\$@LHH 9><"2&KCD?^+K@PUSVT M>#;L;L&#|'"E0+3@*9>,P&L\$+A\PT>"@H8D/ZA7"ZHDS
M9^KBX_+H#JU*XP;L4SYBY03CIAD@O4;F20#6;1+1-(FG&?;E;+=-BS\CR M.&)NR-8HS-
R35ID!6;=B\SDOTD^1Z3KP^ M>3D&B+^HJ?HFW7%*8!=OCT!>?<@((SS_7^;#;B) 5P+1?)Z L@U)G,+L8R!+*
MK5(YC,3/MT*US702#0)\XT*^4.JB\NEPYTQ36%4K@G?'H\N/P&HM>+Z#-MNF*CI\>3I65;G/
%I\N<5V6*BQE"2/*J\IYD7*.%A\5 M4E=Y(T5;1PH.E-\$H(E_U..=RCQS*3PW\2HJL2=E%9QR&T&VI-CD^+X2X
M0"@S\!4;S9\HJZPH\;GF19+Q\/*N\I3GY.G;.;4WIM MV#H">)"P@2<@1=I*7A=TR0&4WJ*#8
T+M'36V2.NCS_AE-I(M3;)(S<C2 MJ^MQ@W\H@!A"FK*0&%I*^HE?%11383OHPO%_L,6UXDI6Z!>+BUD,-+Z:;%Z
M\1M936Y"IM\^2L\AV664@O&8+QB\ZXY%(D=L\IP+P8FY>_?GI<6JR#DW\N.; MAHE B-HM>L'"\$9HI-
D7Z#/\A\HXR&JY2F=+Y#|<4B^/7U(M@NHDA\#UHUQ;H\MSA:?.?|SXSP*#!"11Y%6GE><"T:L/C4S1_R\$| "CP0&X
MK;GW;NI/MC7U;4U\PTT06FQ48\DR;VMV%S9W\N(Y@TK02A&%!BJ3T._%I M>5Y>XMM!;, Q"V-JMS
K.;+X2"K'U,1\$&;>5B^G^Q< QU8P9\N62J1?# MC\I
IABRKB"9U388KCOGMN+SGV;8+2PN>5!6P51\$#A)G9;CWDW.@^W8?.)^I
M;10G\9SCJA*AA!Y4;45;=)84%;+>)D)W-^I>WR6ISMITZO'C.TW5IKAF MW#&-
G#LZNXS=T;JB\J+Q>8=PG>#O4==SFG+K;U?5@E\$TP"-5\$4MI(NCZ_<M!L,\$K 3EY\$V4.C+(F_S115D-JKF&I (-
IQEN'XYB>2f9"U67717B\AT5P M!;JE<;WLS?2
NYA\OZY+Z.NRG.O*9NCL<#&8<8#FM&265J9%S&SOPL-12!R6;AH M!;LBH?+*#1+<;'3",&90\$2B%D
R>9=558VL+33 M.E+&E>EVU+\$,U?#U"+995GLXIS.X+N\&15>"/B;F
L=14\$!1T\W<)>Y"CWRV'L&ZV=O_<(YQ57KRF5#W"A9 MH0S.;Q7U3;LAINJ@IG'E'C%4HP=XOV@QW2IS(.^012;4
I;I@+-(FG-1Y<;_M'M\5B14P8#Z#A1437.2L"489P6+0<\$=BL/6-D1*D)5X;)"LGW.4*6LF3
M30//C.N&DYSN(4V2T-EE&95-H=25/ABC^97VP@ XU1KAXI+/N\Y<6DU@*5Y M6G'AFQP(IE:#9G
='RIZ).8>F%H@+4 CG>1OCM>|L+_=R=%G=727\$+I'YH1 MK/((>V\@FDO
I6\$E9PD,58!58TTQ0RP0.TG<1%'\M_9.B?DUYKT5)"2&BNEYV.F\!CFX2 MH)T.=;0P)*3#(C_%OV2IT32IHFD;.'E#
HQMDOI*GJ2E"EUNY016JCXY8\ MV71P#_U178*3Z4;KT+FY\WO\3IE93\B\QLZL%T0.LL<@B@!&QSL89U/K&D*
M@QVA,\$E'!^K"KQ*7)1%E1'16LA\CXZ*39B3O3XXWO%(C4'7=PIW>42>_PI MT8;=T?
O7NP\!E\^/\$(N+U60^%Z'-6ZN\OD5_R8LOV-J9&L+1LW#=#;GC.DG M1A,AF;G,^S/067'>PO6%21(*+!O?QPYRH
MNAIP73,#H10I+|=,<4LV?SL'RO>_O.4.; E<=4W/GR\Y\K=^_HOC9!;' M)YH/"?78KXFFBUB">8;Z.E.D(-3;
IZXI@/S;@C\Q\MDBDIU>2OY"2VY)B6J M@3\IR.A.A-\$1>P.M^0TJM7.*>>(Y@DZQ?^U9N1IP.KDS+T-6 Y6*.5(7#
IH_MP9<|<#2\$;AES_9_..HOFT=:4?SW58QNIT(2\6^0C\Q\ MIX;.(PX)>;_T.FIP=OC>-

T" +R5):0@1@DE+/Z<3TB;K3I ?G.\$L8@R050&< MB7ACJ2D<3
P&#P9PAK*)!.%I<4(OQ>KJ/\$;\$!T.OP.C.08@^PH8ED1V GC MPK(+.9P989R10%-
/ZT8(E/744Q#00! IP1&#JL;K/"N/-/6S-VNEO(-%(- MO5&<6O)X(9TL).FF\$(2RD/AR/-/O0V#>WNN\$-
&0=-1Y4\$!%\$0"=C?>D)R Y6H8 J%3FIG MF5V1/E@6JF,>(F#1OW1).%U&L)R<
M5N JTD4K3.X#S.X;4!"F1EL"A)^G^2)"UE6X8LIU #=#)N^J424 #M!;
M19523E6YNV%U@34.L9%.2 MKHF\$)R57LRK;:S U!3AUF AHURE^Q(CP65Z)N2-@062J0<2GV-
'M>R17\$10C6A8D.\R1N/(W M19IVIC@Z U5%KI/PU""Y"LF>D70O.W>:U)*C.-,?PEY2\$@EA R; M;/N-B^1!*MH-
R^H?IE3-K&I#605C@.90@'AMKO,*" ^3G>1K0"+;(#)#TR2 M! YB-
OZ3F5#VV08JKP&+!>5SB%>P=D>+5)63PHZRF 4PI26J-2" M&OYC>D-/YFW"KV+5:#?GWUTHC^AWM@IHFN?
%>HUT#TCQBHX!")%DB"7@-" M'=LHLOSHN\$F5C:E-#?R3Z"2.3N#XV8JV7HAWLAMJ\ (E!2GC.B!/?^_2#:#I
MQN.PI)C#J)?7N#=#5PD1^9(5T5^)-I A>4=K8;>HQKN@D*5IAIORLHY-(N M?S\$K>&YN<1N;JW#
HU.E07EW<JXE.L"E7!JM0S(NQJF0.N3BIM.SU4YK!S MTJ%UL!*IPNQ*LLCATP\DLZL6P0.IMBA!;G9?+@%NA;!
<1#DKN?#@ M@Z+XP>-700 1^C.2J1C0ZN#ND?Z3+HE(+5IVKTA5HL2!" .C\$6X7@-6Z!"J!EL:P>&%@CY(<0<1B#/
M/BFA03""1EU.8ZOK-M MNED^N)'5(<*2*YYLW!@8L);+"#!*4E/.'@WVIU>4PY2*H<8QT.J)=?6K!2T
M1B^RJBR(UN*6+>HSW1\$ OL=I*MRG+0>=S!6U!3UD5PO*#.G1H6-
FZ4^AEG"SA)18#.GH.W7A/(RU"4YD8\$C)2MZXE<4\$!@ MQK UX4.**=P; Z'H%85.=M.5#\$(I*DRX Y8! M 3- K
L.IPD/- B!ENOX!"PP(W;H!5Y@2+A?Z@JOLF M *0!O;!K+FM8! M.Y/5A-74\$M7QY#TG>W4.T%J9L MQ)7P?
P7#IM\$VMG!@5-L;1P22JOZ9.V<55V=-*;ZH>XY."TD9*D%[WC@KE;:3 MS!D:-VJ9'1.(W'CDU!%!
(T5&4PRN)305ZTZ M3>?CHS_N9, =.-=P(VVMYV8QOF;E57L&6@9A#P2\$VD^W2B.J#WW@<@<(V?B
M93#U06#HE215N-RV?>77P)O7>#W-6GF4ZWKKKB(B;YG)>RV55L%=(=I(R M.VZG6Z.C\$N!#+Y*:A7)0H\$!?
V!50DMDH;D-9P^GBOIC65A02^J(LFQEXNY M-(G)L 1W%@\$SEB'L9G68FV<'NA*W/CT02K6!);' ^FJ>YJ2FF\$;
(8%-W3A MYX9'P/Y6^!+- PQ3'@;L/Q L'&!M 1#7R)M*7ID"O(LYG)-I\$ ^ MAY2*%C-JO#*VD@MOHFF==OEF?
=U%3C1TUZP/R%FI.+8Y=)X@J/\$A(0KXF M9H;PAD^=X;ZP"1="#JK N.'0B.LH\$>#2SP#;KK"D-D&>12Z=..??
B&3!\$> M'+#9\$[9SKSW]\$LF^M0@W).Z8 MJ1Z(LW"!)>L2-6UH8#JCVXN-!57+16%!EYE%ZPG R>2)X!N!"^Q
H*KV46> M!*@?MGB+%R@9C*475CNI7-.Z/5U-.N J#V'Y/*Q4U)<&B)G"-.%/@SPCL-MA< @9HPCAHC)N("0R8A-
JWL@.9U.P;H \$O#=@%: 0B!*Z#P5+B?)\$94S%14 M!S *40(A8MZ&X&P; (NR5_#.JHU/7&P_>^)^
(11U;\$B/VPY.CWL511S!M.(U" S"%"<8JMKRAT C"D)"BJR8S;+!9>Y#.8@P;(NHN- (CK!OBIC3X,
MU~%?@HMLCN1 U.ZHE5HIV-FX JH=S@W"JIBP#S.MOIGBN!4@IPJ\$K MS!N*S!AJQ!74RP;)9G69G6%!
<>="D%7W4Q)+?LK\A=.C.R6R@IA+/R+= MWB=JCYA0FTUD./%<4/740M!P.O/^_ FJLI6!">0.1B/DF.YH(<@.2VZ7
@ M0ZB&I'0)H47'OBZH8(RV%XMHU.3BJGXE&E;.)BV7\$Q&8A%B*RF.I M!&@*VP94+*Y
#S):CY*L?H>/20D!>JBVNR.J-^"U@#^N02W(EN Q!8-V7 MS;K9.YR-%W(2#;TSTKW.4JQ!^=CAA(/T5N"J YQY-
SPZ*%Y)UY>I9. M&@N/?!I<=D)U-9S&X*<\$NZT0/W4@E6.LI/ M#5V?L8AU24G*.U&(^Q2/2=BR*\$>1\$JB>X;1
(46G2\$H&4#.RYBT>X;./ZX!V0Z7>&I8?V=-MZ5.P/S:9IE-Q.&(YC&.)A+(EXL7XV<.Y.@@?FV^@-
M52R(&5+MO!%ZPJGD MUJ)7M9\$;LF78A+R9)(+/4FZ"!@8ERJE+Q571=C.M\$;PEG^PE#"('0A#T A<
"HM19@H"*\$!\$R>Y!IMD%WUY84U06 MUIN-6NZ.U87! M.N@LOA7O>.HCM%4V/4^QJ!"D#I2BI(-
UD%&\$4130F:"4^JL!&+3ZD37 M^UN #NM4J39V5A&IM7-8?IST W.V MV8-'<7!@D8WTER>CHR.92!.\$@:8\$'H
G6%M.IAYX8B !83-NULED:T'.QSS1-4_ZP+QN4EA M%KW-BB)-.I4!^VOP>TP:8!WP.P09WYF0&C9T=-!GHVO&ZIC-
ZC3>6K^00F M!%<70T#16HNJG)O!AD)\$#"+' MN?AF\$.0&X2#%TN=
<1Y%16ZK9MR6F^!P*%181=H3N3\$.*Z_HR%&R(TIR/T ME/HX3W/&B;.0F#+L#\$X1>4**
-HAOP3;D!@B%.S2;_<1& M6Q&@I_KGAM MDILK129&RJH0%E7S;9)(62QAGZPBXQ.9*.3VJ+ %M+Q*Q\IV4==3;-
#)/0 MIGS!*KJ02='@(\$PA0Q08)/G35VO_F00G2%ZG:-4:Q!001R&X@T9YXH=-.M#.RMJQF3.H /!?
@Y>IUEDV2!R3SJF60+!UKH&4)*.8?FB8PCI>@&:1 M.N4S51A&T:ONUR5ACFL/5J4!0*!F.W\$;V.@<+
<*0JET00"4*75ZY9Q0 M\$8Q^(-C\$M^E@D*6Y=6"PH'^NCHH!^S)>L.@9P!\$6*8A(3C_?&10N5 MKSOD-"5->)-
=IY!Z3)B6 MM_R-LEQU74Y8*0HDG?AK7=0ZP7 * ^3EHW>>A0=%TL?@<+OAHQ>B&&US(-M-
1/NQZGG;ZWU2!;\$Q;TS^:V;WQ)H!) "A1^< "7* ?F'O'+MKB"@K 1&VR%U M452^N(U<.W*!9AX=H?
@WLS;64+5V;K!E!HL7#V.P%IM+IW! MLW>HH0.\$DD.*1H!XO*3!/D;C'="=+OUU%)M))#* _<.8L2!^X?!!?>40669
MZM"IR2%VBZQ&VP>7P3R ^T U=0/8 RDU(-!D%)V>X!JOBI%Y7 W%AO#=5!U ME/2HFDO5HWTX%HHB;0R9
4!%WCWX"<+!)9'YOIW <\$&4^Q9C+ M=j>+!(I1=HQ%F^TRR0!+=+!)4V2 O"-8Y-\$!P?9*!U!=-_0=G1;W>Y5M_>W
MU>UM=70#CP%KR(5!B-6NR2#Z@&@&:1C\$H6^L+!+^EP5^!7/1@HJ!>1^)*#&U(T==M=US15Z;T;=;T2=10.V+
M*BJ8NPE.6G<5SE\$#B;.&RNV9\$;D'GDD=SHJDPRW)-8'E9ABH(J!E:CZLP'
M"=U9LDRT>#QVNZL\$[JO7!CG+/MHA?&2>4Z4\$U!J2'W6A>)Z5*!EXLXZ-6TY,
MTUFFC)QX&QL\XN>-05=5D/=FIS^Z2!Q7O; =B)WO))N(KO0RZU=TAD;V! M*?Q#9/JT<*>+
DCE\$.V2&.E48!4KX8^F?P)#8-39I75XHR&1:(\CU!LB-UQ M>1)J(RF#) OW&-#E04+.102!^I&;Z6I+4\$FC6U-
"KH.#=MQG=L*(^8.2< MTF5^I3I%V2%2!#)%6F5K)6%1:1@J8N -IBBB/6 BX\$T!7)0PI\#NUJWNH^A/
M2@IW'R.D4T3-2S#QG\$6HVP63RPE'H?Y0GE JPQU.W^Z4&^)^2+Y!\$G#G#;.*3^17W"P"6>&P4?U8%0*2.UIW2"
MO(9P)0:A OJZ# CN#-.IAE^@D 93!\$7?WT9#W73.F-J&?JTJL;MU_/FO.=MX*#=#%0:C<.>%YWJ2K1Q3
MV(5)Z;O.M.#4D;=.9R2;^6!0BC5.V)=Q)T&+;KO=K;KU+B;S3T4CPAG5 M6CSR)"*=H-
XLE_ZA5X9=W.R;G=Y%98RX.KN%L;_@?7.2 I4IT\$KVN/K+HYWH M+RHI@=V\$TJHRE2+KJE=-E-HX\$@AL-
QN.VP%@JLU9Z>F6!(MA.J?^CYE" MI!M3!@!!AV6YI2J=NKDIW;B9OM!X(N!EM4*-C2+IY.&HH4_1PA<I4+
MYXN9!895(H29%X*-1.&YRLZ.(OK@%JF%+1S5G+LIA J;FV20!R*Y*"NAK6ZM M"TX%-GI G4A@9!#T34-!@>.WZ2;
T%#^9/<'.FV E^8IG4+L1T3!"DLJH MZ?6.L+%ZW"5F=%G(I48& 8Q!\$M^ROI+ E0-B.+85Q?X<OP_-;#VE-/J5/;\$
MX_F7@!1H86H*92.@!J(IAA@)@+OM9%W'GZS"FUJ'NN&%.EM">W8N78!FA MH3\$ZHHYL;9N:@^Y)#X,A-
JMH7F;M!4G+<?7GWR7EC(Z%)E=984FEED>(^Q M.\$O-4DR!93?#TB"G8GRE\$<'6M?E*KT/>=H99B0?
T>E\$N)/R<!"!(M6L?F.*_>+WPFH/2@&TAD=0%SP/;>(K4>LK%.(R)2E!KOE
M#W\$YK_PT=4VZ;8/5#*"J4W6E0H1R'W!1R"U7LZ8;Z Q!%EV!#&DPLQ!LU2 M?J
45AHMRS8!+""3L9#CIB.N1(5WU+O1M*E@WIG/I+@:L\$>4?VND(E;R MU%U! *U.F?63=3EK/UTAQQWISC-
KQ.0P4\$2)#I9:H(0SM%159"8&;G>Z0 MZS9=9!R.S>!--!&KUE^&1\$1FC54UFDG0**E9J.U8-
F95!NB8\$GRSY1XJRM MHDA7;DM4R2ECK=@A.!W-5KB!BIF.?A>JH=1G;MG/ *\$!8>IO"PAPQP83 M0
QE'4EZP'4I7_<0W?>21_A>83>%A(8).F< F58;L=H%UTOGS-ID5"53@KQ MEL+O%HSYL4>;ON@UU5XHT!/%JZ7Y?
37C%)H!9 1&E7-DPXRM! M3?VWJ#T6JS*BG^N+90 UPL<#Q&6PG?&K302O/;.%I&\$KFO^&ZX?WG;AYH
M!0!WSJJ=;#.?) KD%P!%-P3E!NH.GB05'\$O/R"C*=:(+E!H8QG!W9UF!32;
M<#&O#G"967;4!#3H!M41AA\$E"=46E"PPRS1_G>+7"+OTBK+P4SEF.A2K M@RHU@!IRR8?T0GL@3PN;-
DB6.#@JUD"JQP7;"@%#.#\$F"12M+!8W*5>5>\$"WD MUUV4 "TAAK06IU^T!9"5YQ+F\$7H"? 1VU;
(7A)'#V'R&*T.#B0R MPX*94.B"D=)C6@5L0FQTO@%G MG+>3!KGQH5;.)-C#B5!H)G06"5IY#.9/^VWM<IR
D+PXV!W36?/X6.W\$ _TK MT9^R BIAO^WN.^?U1ZX#-+;/G!L;_#G>IX;)B!G?^ G!OP57"R86;%4 *;
M%NOH!=1.S7>8FL8PNX(?#1G@M)@LB:&CP58CZ\$93C=QQ> MZ,%ME.-.%5RBRJ<18L!F.3;B?
H>\$R6EKGY5;*3TG?2E_65;YH(!);J4 M;6W==YDS-F8BNN)IPH*Z)-)U3"5XI>Q(-Q<15XZ2.H=1IG^U6-J.@S-Q
M6U46=\$\$RD1XJH*AEN>TJLHJH^=Q(->J"J2HH'KDW 06P=#ND=EF7CCJ?SU M;G&

FF99Q.N:0%:H>>YW<H=|X=247.1:5LV.Z'@B%!!I*26E^2W:L8)ZUO.Q.M*9*)63?UKP&5VW::OL>T.5-D\$-?0J3:!
IN'!'!\$Q.2\$XVH.D:CLUWV%JH-?/M.*FW-7>)J/'G1PQ:R+R6HL:0)M:^[YPB'D#S@W#?B8L-MV106ON:IVX-
5P!?,5W-X@-X'A8<4)NS.YI?TRM+28 M8,(C8FPZ40S),UAI#S,H5>P-%HS2-J@:X58-"\$4&B'G&?P.[GS/HZHR<
M3>,\$\$NK4C/VP"PWD<5RD^G2"?8FIK9^KJ+RVEY22RX\$D)<\$?B-\$AJX2I4
M\$P.61:3/MMG-7F5"2P%N01!N@/I7L?G09ZB0ZA#35J9E)%PP.M\3=):P:IK M'=-YHL"DV]-
GWY%S6E.7UXRNIX6K^N>L54*9.%@G"ROU)KJ(CYGFV,JN>X OIF(=C)+-G MGP.
!->"SPTLJ.\$."@.DO1N@MEBTIU0_>:OI#_IP"KEI_?5H1B+W=-#4&*NXI MEQM%@@>2:J@5 *NL(-:8GT=N1+BP3/N1?
P/3P UHI&IN^RPW>W'^^2JOIL6HD M2,E)>FQ+5W1&&+YE@R6I#&TQ>R6L.AN(IWL7:@F A*.C1HF0"/>Z:2-
4M(3K^#6-Q>BN#Z-IN,7H:C&Z&W DO:'8@HN M@4H0D%LBIZ/&.MRSX8%0SE:C&CW%).B^K
+!&C::09:&8WAY.VO=X3Y L!. MA^>UB"^[^?KJ51ADX\$ZI/ \$B,]+YR IH,(9R/'5S0.JKZ_C4?ZBDCV%G N M/+6NTE&
UC>@66'\$I#I<8X\$JE&I@/I^MA>I@8;_?<)SSAMOW-7?KH27QX M="C?
Q8N:4.G164Y&SX"OG:8ZD^I- IQR.I3S^W^3Y(\$1_9" IH>END M:62P>Z#"?%\$VI&=I7ZO@CGR1^@S?
A#GE@2EC2I"GEP(V^V>V_<+9W>C=MM^9>!0-\$ANP%DFZAYZ5-5D&'
P,"D7EY>#W6)2+@>C4THF@=DAXTP:T/9(T M1W"ORY2Y5#K8<,+5%99<.(40KB4&&)@?5VIP9GJ!D1\$Z9&VH
D&\$!<@Q7I?_E%.=)P>?E5#7C1CTG3?IRIVFK2I 3U M2MHYA_O!+69%(EUD_O_%W1&
<8_0Z\$;W^8@&BD<(*JW0Q@"EUXH@MNAG*8UR@SDRO5ZB*3_!\$"%W8@3BYZS/E>:"MMXHLAU*MYD.JW\$&+
Z0P)J3D3ZWPY#Y%M?QNY&&:0I^X@IQJ1=I6AA2W7 MY!JXK1EW%*/'C:9Q::/*7*:Z09\$^L^0H @U9.95:FAG6
UV\$););/I#=#J M@#31N9&8J,>%"6*(6F>3KJ>F:Z1IS@?"GXIXX&:/Z%H:16B-VZ# I(M3T(ZLG;=%EU=QHYA
MI/E*3>:XPW9.3>JE@B'@K:T6790LFOX19;LHJEWSH7IR>G-<%>XU1B0(3&S
MY"1.%PDM.V! @SZUE:N6B*FL55713#Z>\$-XD0)Y_A@HHVX=>1C'92J2H MY' AB9W.K5RLF2);2-9
MXCLE.U9HBNV*;T\$2SC.MQTT.&AW'Y95A1065J2S@\$HYJA?X XFI:35N2# M:NPR:E)NAHJ)\$
JG4F%M%1Q)BT/RZ'E@G/IC:2>15%PJ->=;..2.Z KS M+VR NN=F87- B8;Z?
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OAY/Z/CFZPD@ZEE8X)1.JT22 MAXBXYIB\$5^_1N*A-FLPCD\$HXI>Bf>0(R(M0JA-
N+@2SAV QJ8"S\$IHQ>#E\$IGXRB'21I?G:1 M2:AYC5(7 *CZ*7U)HWO732CA\$Z+20:0XT:06\$EIVHP.YS-1?
U#L*D#BF MP.@#)ZD*X.Z81 MIN_%G C>KEY/2%'5F1RZ10.)M%^6Y.O\$#Z8JOV#7L M'F&4037UW/P0-
^LH;-8K:4(T4 @HMIQ\$OVC=308'8U^I(A#WD<1Q:7(FG!D M""28
_0M:0M3:NC2_Y+&I?5@<@DSO.38;)CCAW8FEB8(4Q.%Y!WSS(%JDC ML8FM'BV32PGI/^K#YND%&1-
Q#CR>3C?T%JL T:J14Y0(N2%U" M;+XDW9<53)6%0.FU+ 68VI\$3@TPXK@5!88%6C*>IU-IMYPWP*Z#EYL/OIS9
M<I &SV!@!AIX_+@DG371!_3&QR."1^OA=,Z0YB3YI@-D% PT#W>A@:\$OY! M<4-1?R.N+?KOR:/1UWORELO?+!
UXO5.T&<^++KJ=N-WI&O2ZNO(A0FO M(9+43(SG+V->1AC+G5U!UYT#3Z@W-
TKRNGPB2A(8!X741YR9%.F/CN/RME M%)0+P LO:XLMP)0R;%Y(7H2:V:G804\$+I>I+!.=IJ?MD9TK6"PEJ92'LA
MUT&D6.UK(Y>GF^4EYG/_JZ)<#IQKPPQ?G.)QT4YD:IO-A@4BF:Y@K(#2."P;
MFK2;K>:P6I031W0!+!\$LD4LADXL!>X?#76:X D\$^U'K&=(LB:TW BXJ M2A*@P.M2"TIQ-+?"(4+9#88-4^\$X-
RV(7AU.N1.8VQ(I=I#X.W6_&A6=-I*8GS5Z>J=-IPJOQ?D6^Q)5+!3CL M<_6RG6ROC<I>Z1>_!3\$SXL+CC!E:~+!?
H>R!P?BMD3/9IFRL41EB/PHG V4(A M6?=-LUX9@-I)JA%I U(GF:\$ZM6\$EK=-2JE5TT9N> PG6^F*I"!+.^R/:'MN
M'&*1K%I"6ZUN.L>1L9:02/FH4)A(HJY::IQ3605-QXRNSR<1%IN!#%E M<="S:41&?
4\$-CUNZ_K2793I2/G\$S:@P@A.EI=MD0>D8F=6AP-4Y^3)XJ7%CM%>#":>R1ZA+\$1M2L-#F!HFT>F.0_0%6/6
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0_A4V2E=5B-GZI>*_@KF_W7?"Q7H/6;+!M?LF(=3RIF?6I?2A_+9#EV^F MIC8RJ#T^54DZ!&@,F=_____
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K0&>E'W:OD+E=P?_@#YIC*_=EOO-I(*K5+VY/MN8C_HZ\$!NSYWWU@IUO-S^Z,26=T VE%^Z!WH_8"B;
MOR7N+!!+(PP-78=ZNMW9^P9P;G0!4.2RW=I)N P!79S*#EJ2PBB>:FI?ICY
MU:)SY" U(Q\$?22NW,TN"/S.Q*KB:HJ8V=3ZS^UUY.IT?%\$=-N2402I6S,17W?3_&I5E-3MPATF^W'V\$"#8>G9B3C
PM%UZS%'N#%1I+2@HGBUJ.A@H61GSBN! MB+K38L&^/5@3I@#/#IE?IOVUX/GZ7NNE.N=RZX7
L+5BK\$^&QJ4VMQ%.=P M7DR!<07D&":9199^Q*^<^<1)CFQ9F&219)8WNL<%,ZZD8:QYO%O(?EV_#Z
M1CM!ZW 4UYPSW>CQ6D-EEBXHBSIL2G-T FA1)*!@J&/D3!H_M1@B?_..M%M7&L5=\$)6:=4V
W.P_ O:#.2LI>JB8A@TPE/&MN6.1HS<@EOT*\$M48>1A M@ZH4.^%T3/PSJH@D58_D%2G+@J
D"=E.%7ZV:GCA*U2VCUIB.Q(+ /IN=- M1G9Q+N7"M*H:K)='68TOW6I M:0^18W6=WHI)-
O9XK=3%ZZA/P:E"NR-HGS3GEP"NDA">ICGSOJ>IT4- M@?I5+GPCWG9J+R@R\$7(K7DI/0TA
3(IWUB15H4B3/Q(S3;D-X6:YX&H< M7L"WA#"5MU*! C"S2<^+A_3>H(4,+);) EG TIB;"K)N/2'NKGO?>NZ: MCI-
B1@V&"2D^X*^<0/) ZXNHV_# #2X7IK=LFBU# M2W(MG""VXY1W9I1I2#K):7YUW<(A
MMAITIO."KP-7/DWV3+XIHKA>B=1XEP4B.77L YI%'I9S803?-#NRHDEQA;
MA:O^/\$4BA<@HTY/T803I_L+QJ7LB1HJB%9#JM.\$=+APRTWHH:5R-L#S M)*5-I+E0YPGH^
)D\$IMT25!@H+1DVS&5BM:N!%NKT: PH.=ER>G.P_1 MA68R""Z/O&N":A0S&&2Y+>P%V(&A,9'?
T2W09\$"/Y?10K:RNKU-W_GRII"E*Q'K28_V5"PM:E4C&&N>%239 YD1D)6QGYX.:3ZCQ"LU^MC:~+H?
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\$ZL!="YU5OIC(+&603/0.:D5N.O.VIO>C":Z#N/+!RR=T:_@)8LH*FIO4>6\$V\$HZR<+QC:H":C\$80MSKJ:
M' R'NS=8@D(31'^E50+@W;V?_CE7O@=69E-22^I@MP::01?T!&GCB9+KH%4'I-SO4FO'LYYUSY5B:AF.?
G0"-JP%_&BG6-F62H5A1JUC<>O30AE@.#F\$B M'P5"@G#M990P#=\$Q(52P MOH>(.="MJZ@D6(GR3XS-5IA@?
87PQJM'^+800AEYP

MRT.R70^CS18\$.7J7.E6;W6;X-28(W<'O'-ELBGOYC096IRJ?R\$ZU3UG85:H^7*5/=M^7BTD6C=,1<1N@5D"%3%
(J4-/T/C6#E*/!\$<9 M^\$!^<) RJ1F5.)R/BYSB0?!^ M=<2Q^VL^Z)Q(O\$ 2XFMH"&2=?O*LO7X%IS-W'(25)?
MD;11T!#HTR4QN. MC?SZ(7XE4HNB4A3A)ZSY"B/EW*US08^2%J&*E04>IB@6^JJK5T44,ZF1S_@FG8WDS>
F0(2W?UGI=>4JH0 M+^IDG&79-D@V@U0+^F%5D'7.*=@!) AG\$9_8?_8HLH?1%IX+DJFQNY^IH8NJ M_(V^TD4?
B+5:24M85,Z7H=1JN)IMJ1%7J^<^#X0J%0G;@4PVJZXKSEK4/#O>>1(TAU8&V#9AHIQ\$ M>P2?NWMPPD2?B?
TN^>G"XF+0A.S'G93U4.^BD82(L'N0>% :<^B;@*YQV%O MQV52LOH#\$G 498MXZ5IA"7T"\$Q8LT",H?
T"#.X">*/MWG2PM;*GGSU4Q^W M9X"W.CB^R35A)%X1.4^G;4X\&?0.*YI_*3/(8 %^G %*6)TVZ!(UYQVF0VG7
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M4;>_R711GV8UL_1EA7X00BCY\ZC/G.K@W?+0'B'-Z2/_:(9!=""2KWOU.Y M.W16_-U+S20+WBV/
M9_UDAIS;CTB_WNS5/Y90^GFG2EZG%+=1T'-Z^149FBL2\@8)IKTO3C IV'_8 M,8\ T10>L1#^RJ/
(HKP\YFM^/1^4#M8RJYMKC%;L2,G93Z/CFD KJ/K W MXMD?JVWR>=LWLYEI/10D<^X!^14EBGJC_N1^U-3
MO51S2GLP1C_#N;L-/=>T>(VHK@'8(AV8L&H)QIFD=G?>QH?I.UUDB8\1.9#O@ (MA^6FP_O:
ISYX%QLYB+Y=L_XV' 0>^<^N.#T>--7(-V1"9MN^GGIV+'HR>/MR.17<5W>HR?
Q/M'S^)'MSI[MOL\$HW^ (H^OEB;%1\$IF-MIVL" MLNZ6//DRO^PI^15W=8@?/QGM;T?
XFR\BPWAOI^EVB+_IH<;HEQ\ _MRM_P++*8C*#P?O" (&+?MG9S.%2X^6EB5BSK?\$VHRGD'7@*';ME.RQ:0')AI
MN^1HFH_?H2?VAE8XV#1!"=WG60BRC>ITROCI"%1>L3=NU#JH?QIK'1?VG M/^8.DXONPA5^>Q9>=0@:Q?
OL&QU1Z-KFO6O./@.1DIOB\$-9_Y_O=&.B9C(MHT%L0:'8 NY24#Y4 1EFNPX.HR?'XF712>"OTVZ#6Y8.BA,8<:=O
FR6=L MYX^F"KA;. #D/PG_:(FM83DG;."I<=1(G&T8;K_8FOM/R M_DD611&/7\ R.D18WK1>--"X\$T\$A@>ZD"2?M-
0,"IR-U\$T)+,DH^1GOG&O M7*2>FP9Z1&@QLSK"9V;2;H;Z5M?Z>EMF>^CAE91HIGMAOR^RS+PQ^+W?MM%
5L=E4+"5PTRP8NX&5MM^9H=(=++W5=^\$#1G>%L8T^YR4Y0.>T72-D\CI MG\$F1Q1HCAI="LG=28^L?
IPK&V'"&FE_ZQ+7=++?+OB#)20Q_LCQ4"P4.66_"C M#VG35D7TJVP&P.XQ?Y2)80SVF7;6;S%4IC*TPW&;P6*1+6+ "
(U:>0>_IM"#QL"; P(BTS3 MSIK13O\MF2^>OX|>1^WY)ZGY2P^2NF\GXH%D!7@E_17M?JB6S+T/7W?/
M+1QU2%FW_XS;GL-?POFCK>2LF\$GOS,>:6395.LN)K91;K=P1HD(BYQEH&8!A M5,91N8"@FR1Z7/+
IX)7DNL).\$R)6W;+?9K69B_16W3BT;&US&@M#"&EQWT9*)#HJ>*KOI3URICN"231,D1E&>) MJCD
FIG>+=I_*MOB16=6TSZ>_#%X/Y>RX1H+0)>K)!:Q-U)7-<3OKX-?"T M==X B-
14.R'"MS9'B6<<@50#X^P_.SQ\$C(R\$1+P?;K^1)THQ^+Y6517\$1=< MD_A%XZMO6>=>__V<'H'XNS';=UF_^S_'T
YES^E08A_CX^@#Q^4LZIA_X M?;3XC_ZMKUIVAN?;=L;M^V_~^&*K^I=C<^>C9X>'=ZVN?'013./GZREI^_9
MZ.#9T5L_9&1X<^VY?/M^/M/3=32E#J21HW>?U!N^A2X7I&)>1Z5B@OK(MES?Q;F91%8.S&11NW;C@=S>F'
+*M;SU=76E^S9L1ZM1==MANV+85F/LM\ V MQ;_=(?M2X;M<#ML7S)LCVYSU*1=6/4U6?
>O=P3ZB;\$8M%F'^*@TWQXC\ C+VQ MMQN!.P 6(OZAK\(*;29.;+N(YY%?/1L1.C1=@UOU_=7L/ICPI>U_8A;9=
MQ1LTD5_S(MZ#UUV\$61715U>QA>C;ZT'WBFB#=#DG_B17RPIV1T1'7=0=1@ M\$2ITI>K#8+I?
LF2I2Q\1811=;M9G=1BA\MC91=UFO;3M%WG;*GAZ'^1LI MVN01.CP;=1.T49/T9.IVW-6;?H.SHBGZ;
<@6KNEK^"GI K^B M"+8! MC9X<;6=H@V=H_W!O1.@+V776XJ^VVL#7H?B^_V3_T69IOC1>1?_0A11=X2*=
M_G1;2ZX#W.CU@_YOYHP.=1^H%#S<^VW11.J>G^<^W^_1F1^_ W M;5*X50B-T4K-1JK)RV2S&#
1_G&1Y\$N@JG\$OZ_N1ZJ^_7IG 12NZ_1L1> M_RHDXA_Q.20U_~.P 47U>MB L#K0_1^1C3KB1VU1GVI+OF<_~
*7FCKN MW67>E-4VM_~.?: A0SNLDCG#)I\$>P(1VGKIH; <4=1WCO->?D^K7B7SO MR7\$1W_SO-
BD;MP^1UP&6A?M#+O^&5967=0NL';?CLFVBM1V1"&K/^FUX5?A MI9_*U?
W.;W67Q"5+_! *GI6*1X1^3;AF12HDQ)?BE1_%Q/SE1?O7GIX_OWI M\$"+1P)VGH-QE("8=%;
10SN=1B_ ^<1+4WLZ3.D19'H7(-YHILM6N)\$F@^D 2FKEN4Y9Y& M;E/5C?L/N DS)C&YQ@LW&/#0DW/DK'/?+Q)61/
IC1_"E9#)QKG3W/ED!>W8; MM0MXI<1M->77R\$BDSILY?<0/C7J2LY;03M1P ?1G MD3M30C0Y<1^!;HC#
1#*KP8@AN50=>_...G(2HDR60G1U&BI\$_.)\$*DP^_L M_D71-J1E3EPG_-1U.ZZS:994S\$DR<"WD;_1BM_(D+?EZ:QZ;
M@1UO_<D-Z1^2S_(&AX>X1'E3MC>D;JH.<(J5OWD9#1CR)B8;#IT3T@ONM M1?GBD-0N(1+>1AP?451GHT>7"?
16>21_MBB6;6X213#;7G;9H*YL4O=/1PIG=9R= R.BUQ?HPI1H8S<OHA>VG-S1#S
MHTX3&6MWFK151\$ PZITHN;RXB1=%X?PYT&0N@3JPV\IC*-KNB,W>\$9Z+X>!(M-H4+1<=X1K@&
IC'1NX9\$C30>38;H#;1;UZ5 M7P7&KYHOG11/(O+&O"G;RIF3_R92IR.&+THL%32.@+>AAAW;EI_&H01;Y51 T00J9
^8ZTD7.W12\$KEB&1 M9#F;U2GR1T* /VTID0;_*XO.S1_~W^_~H)#SBT>_9E4\$4?-&#G7 MZ@J1H^>.&_IHLS &?
K1NW#G/IQN>#QZ_1A?W3;_U_>^8H10S"K2B@^1C_1 M5ZNI@_N:1!_"#7.QBB;1?^1+&NLCG1%WOSXE?&.DMSYSL
1712>1_8-8. M.U#B.P7S@5Q7PP^=F;N.XV\$1L2R M0YY;+)YMD_\$RMH_6'7S\$6\$Y;.&6YNQ
MV#;1?'0C1'%F;.&0P1KO_UGX_UIRI6*4QU4UEDFIO?SEXMN=/11^<56-P M\$WYI_H&HWID0('8GBD#T?1W1
13@N4Y/OZJEP0S2\$X+\$ WID;1O*K1_P M9D;XVZ1;YA^=H-CH(*_J<) NX=%O1D;XS&X;08/L_XN.<8.AZO_1F)
M"X+1W?10#;0VC*S&-&*Q.E.7"10-W;IS;R1H-B120TS1Z(A?CAX1A)S/=9^./^1Z1 M//%&O_76VP/1*\$RZD62MYB21
D);109+_.%+C\N*>?/H21:3G#1N*1#DFK5 M(KTV#P^K/A>O?SCW;N3CR= _O+LC>C-
7OM;Q2DIR6(Z+W%*.6+V066/&-D>1 MKE^>C(Z.1KUI^_21?1(TM_2>/F9SYR&12R^C#^41*;1NQ711F:EZ1_P^8,6
M;UZJM.?^QHDBW#-1@1">YE3=P'HS(>_1V ETPE58ME7Y75>DDS2Y@#PYG M-R6BLCE:T'W>S9Y.N@^*HO=
_T_11\$7PBR3^AR_@O1L"7GKF1-'TWE/?O= MVNL+A5ZPG1
1#@1&A_0G)M)NW&Q/=PVP.K0*P>4XHE?JH^>FB%:'2?LK2Q M3@=YM51.GOR-M1@-B=,A11.H\$
(>EPU@4/@J;QH6FWV1DT*AIW^Z.FCZV5+>B<19_V#>@>ROMPP3-Y EKRC^V9UL.CXW3*&.M8NX#XA M;9136-
51182TLI>>>1^<(M91&=H0/19VSU;1/HO'3^>)OCUUDA&=NT<_@_0#1C^@0)H@4+Q1V1-S.U1F M#"1?<<409-
7@(+@+C2*34C%*CE\$;H=T013.@&H1D;12S4D=KD51;3.< M1*YXN@YYB;1:P09%>S=W"?W?1W_/N1\7WXT1_P-
\$JGI(1?CH;M\$;1WB MGO"7GCP9/36S>M5-1&#)?&*1J?%&(1>3/="7J#Z5Y><1^JYIK\RHW?5-M<&7-G/+
<P&.R6P'OY>76GKZL#1VMRQ=6-Z1\CSQTN7^?^B0?1/8S4<*;# M+92+YIQ;
(4N80'7EWMOI"#>"D#;UGG9PMEL^M5D61^V7Y1^/N7AWV)Q/WW M1_JROW,R1!2_Y>1;V1R\$UGR_2J\$S1PI=BS-
"!1ZV&P01B1L0T\$(7927D?YC4F DW-B_1I>MO>\$?*8F9K9RX?1S=77_~.V94G
M771\$VZ)4#9;12D5)1HUAEK11+FE)O9R=D+K^8Y)1C;#FU1=MH#>ZX>SR(MK_*3+B"!#T"&
#8+90(3+T^9E>B>CE_-6N)YH^GC M@Q//>5G>;1= RH1"Q>25B1-1(1T%(-20+7:C@G/L;Z+4VJ/P01V7630N M1H&-
CGRT13,S^UGIU8SBE8Z>> QRE(4QC@R%9F7+GZ/>C^E^>Y4D1TRP; M.*;4RT5F=W2?Q9/7L;M8>1LHJ;X#>+?
21NXRB;F"!C2-P#GL>2E^B 1/A31F MR"C"1H0/U12M?
PP%,%IOY@F%: ^MI_ %K171="91MC8G70>=E3%N"D>9_9*-<:(@E/>#1S1 M(%L+6W7N.*JJ;4;BX8
(199^JEUN*A8?D.M=1!" 0(9_CM1_JX%X_4-2XA MN1_91;1V1>24 N*=>Y
WB<%=HZ;T'K\$1NUAWOV37U(C%3C51'B^E^C M"XJAB MJ>#J1-B(503;2NMIFGG6*S^YX M#1>)1=G4E TV2
1"@9)@&H.N.-=P.8B05%UL=78Z/V"MS<*3AB.^&CDZ61D MK_O2GQ/5J;EFO)A:TU3(#D/?
WAM1CDB^?29XH>_#18S-Z?5RQ.+1?B61 M-1=O/R-
+^P_Y>36_-D16UUV#U.\$YGR'=R1%;GEZ7JH#X%>.\$Z\$M61P&4> M:(AQ%X5@2B;JHP.%GR^C-
=++P#"VECF+PF\$2+4J3Z+ MZ=92C#5#0> Q7K6\$6X#7&<\$N \$."3UU_N5\$.T(=&1="E)12I1@4UI*793+
M"Y<3+B3HTB")*;&_1;H)G1)(+T6X/B1-HV6#"SG(B 1 M0A104ABF251ID?1#1HA?/AOWD0%4(O3M O1- KY2,E
MWV;ZLL)Z&106J3.4NH?";\MN- M*:@_R1%Z(?1ZRTY1/9ZA\$A1YXLWB;PV^&FG1FBC0 G@P2QV/#41-
HY#""N,\$&>="Y-RW1TY1JB# MWDC5S6^3Y+BRA2E^AVZ^1&71P1.PF5L_1I2U\$&5COM;GF5%/DN@HKKX8X#_ M-
^R/GYT_G?P-Y/ 741F?VF.U_'.ES01;N1V*GKYJ6_NSLZ8P4,Q)=M(/ MT'75_?2#6@J>W1J_-S1

!F.E%U"69YJ*"AT5SV&/C.RRDWO%"59XDD#1F0SA M3T*2%NO<2QWH0|B|3POPGET2F9J>QY H^
X9J*9HJ..^WJX=0J:Q)SKH;7.=M0<5*UH^SV56Q/.&>I6%2 M;:>.&SA56=:VI6UJ4PCKGX9M?.GLZ1YAH4?
OJ25S<2SJR&?J:5UI2>10IP9+Y MO#8M T->K->%.P+-YKSXO*MOFX(\$%D@DIKBA4U@U)D;YZ&KT=RA4>|.B1W
M1R#*X+IA@UK5CI^K).4%1GA869?#.63K' ?LNY*EBMZQ.SUH\$)83);PI M\$
8"=AK%R>9%4 8JGHL:Q/OD%8J0K@M%2<2PK+DJOS&I@Q4)8"F"- RO>T MICMYLHQZ&Y)
(K+T+E#"8(!@P=AAT0I7<.7Y!7I3|3N#E"IZ (-IX5OCH1C5 M)G|B8CA6#//+(L\$JPJO.:AQ@H#IC*MPOWA|
X.WK_6M3'_97)%"%4@|3EE M8<916R# IWI)--Q=VE/?-8\$@6GPNN|AEY#M#BT:)&13AYA5^RIS=PT6%
MET,MW'.#N;.W01MT"!I?CTK3L3G=U| ^ _7K%^7C>^7GIW>?KQ\$HXLN%
MJ_VRUK8ABU8>OU<%7DPH.D:CI02MS*B*ZNRW%645U'B>J:@E(\$-PIOCZHE
M^*K\$S_ "VA1^QY)HJ6#J(DT?:J|I?2A|0K4XHX|\$QX^M.R)P*&W'14.? S M&'=-DS|2A.'(VTN(3&)EF/^ 01-
I-NMA8>2J*GO/O!5Y-87Q@:H; M;=P=24&7.%1Q(R@_?HD<"0F\$@>G^!.PHO%^!/TIV""AA%V%&
MZ8XX|2<@*W@/Q?*"#N;(L#=#9D9V^P=#1Y?I+C8G#%|4^3^S<8I&;PK>^F12YDV|8U"K5VX_LFTU|< MEA>L#
@<0H&3G*MIXQ5T^/8^.(I0@#4 /3^=V>.?OWA%|M@^CFEG2%W4P|B"P#;06RA5)\$6|
2*)VD'87=!=FXH^A<7*^BYEH%O(HI|H& MS|GUXR|S'1CJ)TV|<'E7P8-/L!S:/9JU01|HS.O..=:E:0/2<S7Z0||=B/
YA3_Y% ^%ZMTC=;5ZE2TQ3EF'E9@UW MD^/BA4A'S?5R<^C64<I=VU0AI#(2!_@Q1YF""_@%QT??
T@9:4A_XVX.7.\$(J M@|?XG702<|?#OBPA0)+3*06^|TAJ"|@1):2Y@2;./0OT?| WV.:+HA|VF M|CAB.ORRL_+5_GZ5
53EG(V@|D..*H@8!AX2X8*O|68"*4^W/XF>L2 'B P M-UKM)MQ -GR<^4NVD.Q:.)@|
NHK7|TYK|9&/#YR+9C6XFFODPTR433Y=P& M-BRM-QB?Y.+M4!LJUWZK7|D2^L|1PV|H"SIU&HZC?:OE@/OEI=?
1.Z53Q5* M5?;7HYSYFO+PH_*=-| S|ZE|8@ ("NB)N'Y:K7%G>2V|Q|@D?K^=H?T.O.C^M^*
H|C34ANT|AG:~.CHS|U@>MKZG&V9<%IM%5H-2.1|7<7*F0W^+3\$?G:.)+D M=8@V(\$5#-5|I.75)|*P"6E""ZAS0.;K
:/%1-U3JTW7W3J.O M6=8!RE)EJ"P7IE.O|I=Z"\$*#(^R7^8N|?SH|GM;BYKZTIU)M695&=2G5W(
MUI7J3*HSJ<|:KY6=|B% ^ ^!6GX&^YUOPCTA&6U(0_X6A/\$=71^" MU3\$G=Y7VHKK-
^CPJGVKIPYZ1_9I?"XETVXBVF.UW\$2' \$E2^*|Z:FUX#OHV M18UW";KA4%UGI75UW*MZ2"%W8I4X1U?
U8_MK2PH?INL&YZ"OU'5M\$A)=<.& M.NI533C(G5AE)PI44>732TGA2KJN.^JPKCMED5|;PG|JZ?
*=+9;8Y>:>B>9Q
M3PS2VYVDTLV>:E4V^C(|6"G1.C#|D0CL#H\$UZQR^4W1Y"C|&|PU1+1=O)H_) \$B5NJ.9(GN;5ZJ^/*8;DD<*43)%VV;
G2(H MNK&EJBM'7(?5B#Q6#7/4G@6A7=.0R)5'1M\$A)C,%|@_.UJ.90U M0:4>E9^E|T-3%-
TIC|L TNOR:|AG).H \$EGY(2UU&|32E|H8U.UCCW=|C' M>U9PHMCS;|2>|.11R62\$S7ZR4>>T|?
\$DZ88EF<^V+HXP3)4?0BZN^*=I-SQ
M=>MA0QT>>_HC7+8VF*CYI_8/9@C3+3;|8L'#JVIXR<_VJB&V7FUTTU>&PIQIG.33N M3
K7U'6U/Y+|@746EFB&O#DKCP.24W:&@4Z9O-I9ZYDK=O&3)*Y5V>E=:CPM
ME=UA>8'IJ"^57:F>A;U.4W4E;|0C+|/>C%03F3PK* MVWT3Q|I'H+QE<|
Z28QZ6UXGJ_.Z64^K##|S2??)Y.79@OPH4U>-OKPX6VN| M&4O>WG7>ME#&|@6_5+3/7|HK2D4U>K.5%
HAE*O<XJ.M829T|H_?U?@.MR7MWVLF.+IEJD=|H2N|:L7KDP4A*X4J.^RFUS+BE_*@^+ #FN>#V&X+BM4
M.LY|7W9\$J>Y|I_#E.M-5V.A#02CM7|6G6C=6T65-UJDS M3_LD.V#5<0Z?"C>UP?J>"2/;LDL7%\$,"X17.U07.JR
E4>%1U4G-(W57T@ M55VMIW&|53FQ*RE\$J M#5>J=^B|)\$W7Q<Y>=|Y;OQ6IG
R+|"#AZ_Y^_C0S=>"/S?)+\$DL0MUM_R MW*^C9^V?OIN|).0B^X|B.30*BME//ZN^9ED'3.S-
_HCX.=|:K=|?;L9YHPCO/CYI?DJY3/07(("\VN#JRO.NH=F4F6 M|39KL0U MEG?
47=+O&W/(DN(LQ"UD475\$|H&\$|BAU%|S@.1D&*IFV6\$|HJ.HI7>T? M>
|6|5CU6(SL:*KD_U\$/_ ^G75"=;>?PY4TSKR0N?YI>GEJHB!_CP2>;MI%04\$ MQ#CK(?0E"IP;-I@?
YHE8=+^=._F_.1.JSPA=>DI?V1|J?1^V/ M:1FJJ1|98B+MC|0_H(C_.M|:/Q+|3-J?&@-3;2SM3_T-7(948-X&V.? O^4
MF<5VWYBT|CW5L|L_VGRC*7VXPF0,T)5A.'*OF=|KI&9Q^|H|?*"K9&E#BN|
M9E*|I=:=09AZ:IEG0|IFD'4"TKATEEMMW&9YU?3P.JH.IK@ZM|JK 4SQ|@ M/34'=;GY4|JUD|JZ1_Y'-
N|5^XDN9/D3D|+=TQU5+DKU.7O).&@)|@F1#|H M N.I@Z.G^=;UQFTM>%Z2YB)
(TYUP|#;) _Z8'6+FUW/MB>NYLM4UKTNPS8_|ZW3E@K)P%+UH>P.7V<^DG=>I7<.4RT5')M\$|+A2!U4
MAM^5V|/"^DL^LO3D&A-V7T"5SV^|S|;*P@Z_=?/MCI254MOP*W'RR4Q-I0Y M7W:|P36->.
<|&V*VL7NP|2\$G.HIB|H3W(25FF_Y""0Q4>"G49D%ZJN4-H M-AZHNGZ.LV.4-C0H1&1A<"B<\$OX.C|H|M@BL
(.K.+|^"(RBSS>K7Z_I^Z MM6KL>"QR/;>&'ZW.^DCW75&)Z0&T072-Q3|I-S M7*SL#H6UL|08-
\$5YR|.A@QQ47=6M|AJZJW(5|F: (|Q03N:Y5044|VUS4) M-
S|5RY#;L_Y#|.H@C)M|U4HJSE3GD(WA@.0XMXFF|G\$S"HD^| MFWOCREJZ2?JFH0Z.35D=3)!GR!>=>(G-
T4^V='\$95|N8T08K6.S7:QLYTO33 M||PG79Q8N(C3.C'OY49&|5L'?
E|G@&DV#;IVQ.6|7"*Q9LG1""BD^TMJJKX|DO=IZ2R?&9|GYV1D" M6H9VE|(/=:ASG+T7YGR-
O3ANV8.8K#)LR/5R'K8FL(?P.Y*VW6BFL|HTC MJR\$D@0^*G+7*M:*7=*U07IT^4|J9 |G|H&8|5S6|(@E<3<^=
V9'ZKDV"4E_MH/|TMVH-8UL2IP=J>=DT<|BQ|B.0L5B.G#X.\$1%|2PW6E%W51' WD|5:N#
M:E@R.UYGI8|6.T>3DZ8H;GG^=|NM%2|D|N:~M5S^E>L-;JH_ZK.JA2SW5;
MSPW5OJQ;K74;2G>YUDR29G;9F^MLBX@G1N&/74YIZW;034.=5E;HE:AQSAM4 M;67+2*T.ER.94C-3!MK).W-
'E4RI M-3;&R5ND2'4L|8L0(^V3=T63V_WI?7>&1Y9?2;4ET_Y%G?OPG7PB8H3=LQ)R"8-
#4 K%7V.ZORBZ7.8.N&N:1 M5|D7^KCBZD=BRW3-" S F^<|:CR\$H5K/%8'QR(BR%U?V/TGCHZMLQ#|J5&
M*ZE5#L.D-L: ^\$!MW#?|SJRJD3N^OH8TP=EW*QM+|E""8 |S>)*=N=#V?_XV.G3CC23Q)9*X*1EU>3WZ
ML%ZW0W.L|D9^GLK(S=CLS2A)+/6=U'=%?3<UBHDT M;+=|Y_G+)UJ=|JH@^%
(^516^E6)Y@2KB<>V|F:IXW3VT3MZJ>>FKOV(NU4KRD M>#TF7H8Z&C6@O+L
E|Q|*X=4M(T3).51^<^HRJ|+5P=#^RIP.V3SP@*/1WQ7VU|J- MUQV,Y(>FK@XJ7S@|CR|<:|@CPZ6=6G.HJ^:X
1#"YV:Q%)&=6F344X>|=N0# M3|B#D?
%5+L;6|):W0V&TJKTYSUMN^OXDN9.*TGOF4WQJ"9S|A|2KGQ@<7KC#|XQ#1;./%D_ WEHQTR)
MEB&S7K:U%OA:DMK09**^YOKS|)*Z:|GHTCFR|ABL:|OT4^R5/U8.(U_MW'4^1:)?
ZYCI=F<6KUGSHE(|=4H|66.ANIH4#4.D=|JKH08Z2R|5:B^I02Y< M>_6&|FDTH*|TDK577QMU6WN)|@#|92O)+
Q3(^|/BL_75^IZ+*.?^WE)NZ:N MKNZRYW)|U@ (7H)_86|CAG>N?TS%K9S7%:?(7YXBQFF.#FR1H4E#WAJJK<*>E
MH\$|K1R5=%M0.U2E9G^_PB|T>|MC?J\$ (M@TKJYVRO/>O-CKK9N2_.TWM/+ M6AXA2(LW:).\$5_JY%|(IY%+(I9"?
L7.P:Z7X|XW+(FD*K'173/7QXBA5P*>4N\$_/@J@DX(^275|K+CM MSTOJR\$J_HZ|Z3P.(X8)9#D39_H|VPBB?I>0U;?
4T4 "|I=6+V6"J:UJ?R9) MXXKL|D/>C|&YH?HO)XQ5HVAVW(U8P*8UD"2N.83BG/T^Y4JKVV""@BK/5.=F M
H#75P*9K5X#6@Y>.H&|:)*|+(5'H2|/LOWQ?)0!_D9B86>871|^MOPE+7 M=Y@?O|X.4QKMR)7LZ4YQR.FD|8232?
W54P|6G|):PQ#:=|QSOBIBCA(BAV& ML_#%CI5XO 8.%^;MW:9YR@O7WQH|Z7KY19\$_*9FX\$RU/6S_XCA0%|^4+
M6|9L.6\$AEVTSIRI&S^C3?TV5FG? OPSEP8X40_H*Y10/LIX3LD_5U'LSM:7 M(009?2
6Y1\$S\$I*010V/Q"E2'N:|NR6/*6_.F*4# #IO= 9 G2I#2L7 MB.2|I2A:%/L9@L0P&(D>FP#3<1@|C"= <(VT0 |AR"6T
MK|8_OC'MZ30(<=YZ>SHU>(U=K)(D+IH#Q-A|O@|*A9X*U%MR5B8\$#V"09:K M\$+8+BS1%
|G_S/O_EKHFT7XAAAG-MC_Q:"|:P%:4.B^*NW&HX5|ALT=+D4">^O=YF:6H1P_/R/28@'|
M|N>\$X0Q=0V9OLW3|H>|Y|*R3_'W:K70>P1>Q(%WBK>_4ANBE.&N|<6|=5| M|G_P-
JHEVIV"O<37.*8YZIFS7M|9I6=CXW^Z'"AYH=M>P.O|F+ _O&3 M_7.9TP_91:<.' Z4TL|H<'I2_@<%#|SQ

M0'8(TOIENG\$)@P=-.E'S#')4^=N!!..U3L!02"Y\$!YI9-!WH89EC6(2-!#/P MYD>,OE_8?P:
<#<@<^OC7OL5R!_O9Q8CG79Q^8HL:U-/?<"F.2U!2RHWF,*T)-MBO!8X^:.\$3U4A'HCV\$FZX+7A0%-K/WL%1F3^?
*%#Z"!+U4U:KPK= P06WABZR)IAW">Y= M):RPXSAT)RM.#ICS2_=5GDWW7&I?UF?N.T&LI&%>_.QJ3%?.2
8UH-9!M8BU6 M7NPNP15UE DP\$+P29/&K+2PEVZ1P!3.20(>0EXBU39Q.=5?B1WT-MMZ/GP<
M!JM(B5Q)RO89-B&8A+R@.9.7."O:/QCE<6FBOC&#V(%!*3(%3L\$E-S4!4X MK=B@%Z?
4R'.%6U8.E&B1C1=IRGO2EC-B;39UYO8\$MVS.YR:T!@Y#=?4IG\$V M\$*=\$!'YD=Z2:YC:\$!/-!8S(?
#2"91#BOH<_O75"D:)ZRDUP^TN:0 M^I94^S)%\$!["V.OD^V! Y2X!>_W:18G:1-;OI="8?4VHXIZ(7!Z!PQTWK<
M.1.U.^+XFL-OOH^W.SK^FF6?I53!+//HUU%BSAD;K1!K!N666OZ-J!LW MTG#02(148^T_P)?:P#
(=G!NSN_V8JN&I@(?|CX^!OZ&!*Z9%0B_HQ-MVDO#128)'^^.7>4.4PT!H0F(B!D#Y3!2*
(%P^\$6@1PDD*9RCL)E0V"BA!(\$B M^TRUEH<\$YGN7^-(MQ6_1SY*!_P/6/MI=8UE%IMJDM&H:;
M_V*_A0^X_0)6W*:(-)C.Y14J4B0J!;?0X30ZM(K!HTLD)S=<_1NN6<9Z
M+P\$..!>WY.F^UR>1A"=HJ(:!7T4D)=>2FW:SW5&E>IOBB%IMM"U)-MXS.YT*<\$8!4-S6A#;/!;\$9W5-\$JX-X-
&+354CE4>UK-/%T V>HEFX=;N"Z M="WNR<0=GJ7O06?(B!9^+RR>[%7FY-'MY(Z6_3!_!DET<:O7EL4_&F:IG
M3WE&T!;-!&MV;1!U!YFX*_E\$|^S0P*>9(OC2Z@_.D7SH &D-RSQ+_0%RR?O2
M&)MGE=QG0%=H*VMTM6<:4JW4=1@Z;L AQ>42V+3.E%IM8J!KL&FN-9)Z,105X
M)*M.OTQ=320^8G:="Q71^>*9F7&1-T!H'+5'PMQ.4^BS(97ZMZ.2H22.MD
MV='D_AACYPE9)Q.JTS2&_I"MR2I5.1Z6I*U"VGL-O&D8F2/:Z2!0)\$Z!P5!?
MJ!KL20?7J!76!KIB@:FR5IRO8F#%V7.V).29(?=WVR1++XT5%.O4\$=-B0!/_M\$)!='\$/ZZJ!_9"PLF5*?
230KWVYX5J8+!;H93-5S?#3847E3COM4E2_M_S6.*X:AZI5C@MJY4?W2U'+C=ZZENJ.>S+^+1.
M%W2LRPQ+G>7W=6HG&@N4XS!6H"J&OT&<_AR*6P:ZKA_IBQ8-RALC53!7)GR
MD!CM<_UR/L7_XDQZS=108C=5S9J.DJCDIEC@.)AEXK@70JH".JZ MYTJU1GU9AE=7\$6IE?T\$2N(KT#JK M-W-I
<):F8UT@KJX:X->J!8Y!3V2/S)E)6!-Z;#^1K3=8"!(+OI T>C99;=S M:;-_D)A-WKC!HBPS(/MSB2H?:N"+R;%
MQD)!1G!LVP646D!;^5UU&+>YV!ET-GKJ!%X (Q#HGH M!QNE28LQ0E6\$X!5E!FMH!L!M88.W9(CV6_<
<5>+)Z!FVR0!F%VB-DQS!4G MKD=P\$*JW^OP^M<)&/O_!SS!BTXX;+3U!_H/?+!+5W!5!2A^H8!S#UPY/D MAY9!
W*QASN/9U!%SZE0+117HZ!C"*EIMM25+US(NY!R" CWP#V7"YY&W!/^7)?#8)H!&
M_ZN!8(K#ED-D)/@V%M*7"JE(V!JZ!DHV*ZJO.^?YB2O!H.WNZWG>!/GE4O;<MV:T.D/@T!T?
EJMZ<_4G7=D*Q4K2U\$)XN^Q/5U%-YU 1(C M4ID*VQF""G54HK_85#UEB4)7"N!!^9;H!LZVP!
W:R+!T5JL+Z!FQ6J!5 M;ZM\$!JETYA@%@B.)5.:Q921.A@D_NLX:QQ%2'E2!D M2Z;4S!21U;C>=%U_-GZ\$"?
GXMS)CCC*#Q47*7P)*UYMZ'#6S".!20&: M^JLN5B!^66&@X/IV#ZMPR;CU?ATY K6KIC)39@K2_LJ"KIOJ\$-
EXE!P1C MU+!%5 =A*2GUH/Z2"0M2^_Q=;SJ94HSG+!%3 ^PJ#A!^641T(DEH/0G!5U."
M:R3#^SI/6798H.YU+7!U*OU%.C8B*Q3K1R.Y5S=-_9>L4G.F"76GF@JWVC M.G-
T60Y2^Z&P1&IM&\$MT=5"Y"Y\$!3VPX4P=6HRM.N!@2L\$=CR92&.<50!>9! MY!8\$@J*NZS8Y&_JU-
I5;*.^:@R/S%!)="TI@2>YVMT;29S6!_ANQ*HJ!U33 M:AR^VPD2^%\$NR+!0TNBM)Z?"IV5/TLU^M*(GY/W95<"-
!1Y2(-2C4!Y6 MUGBQ^!B!2C)IK\$2^H(H?R79!OC!%BP(Y.^?&%;8*+=W:6G)\$_SH!EJV%U^F.7G%<XGWH6+C>'
MW!P'E_2K?5.J2BG;ERC:0T/5>^U3_%*XI7_?H+AJ!F6V3+@H253;..KX!=-M!_!G?!!_DNGFQOES%
<7N;"W(^_)B\$^+19Y!-'L.4WYKBKQ0!&Z+W".&@_M9VZ"Q=(.W2CPE6"F?
%RRT(ZOQN4SBU9>""FS(%3B.5/>NQ\$02?D7L!(->><[MS%&^L&7.%A.6D9?L?U=WYG*%ET.7CQB0\$7*!_:@?
X6MG_HJH>E MJH20Q#J9M&?O'BBKT!^8L_5D*V#\$+L!(%3A9@A1+!H!J&6E^!&7ANX*L*
M..Y'@38P%."GXKC>"A^YG:(U)2C;1!-7!482L8JH)WCT("OX@#?2)6!#8JO MLK3Q^!2O.E40'E06R.R(+ZRO#9-
W:0I2(OW6!>?>+CQ0G=>^8KDW5A%+!%2^((A:!'JP=FW/6!_L9A&AV!X' M?MDIDGE\$F!HAWY?C!C?
X>|C^WOR,2R6BL!"!DM;.9J2(-M.ESO#T.K1YX-M@UI?6;/0/6):RO>^96EZ
MQO<7NK#VKA<%""^<#;5Q00AP.T8V#S;U0T<_#U^M(0_0MJ@&H.W!>P
M7!H\$WX!CT)YLR"*BB"6<92URSP!_D<@%@-P...M^QK"2A07!H-!H!S; ML TL C:@C#W!>X!&*XLX7!O9).!&+
M^J#C5^'S_#>L>+!A.!/?N3_XYXQVA7Y5.V+UKXITW"3!SH7.9DIW M66G4URZH67?ZZJY>("!"!# K:!!T"!7.U&
!X#)5YR&.^>)OIHS-K.ET M.#\$4ZL_..V)8YJSGCWK!9U1?S8V_G<(_@9M<%. _!"D+?H'S_9YIS7UPXWG1Q0.78!K
M#9K369!"A/#F 7X\$*TVF%*SB* 8UB+_)U2!0W@M@!0?/>X!X#^G=C1?W6(!
M!Q*!+O5!6/0"&*E\$;+H*W7B=CL*5_3:I2N95.JV.5#!.C9Q:6!%!.ON2!P.% M33+WR)Z&X&L!L")ZCX*.
!@S"N2#23JZ!&RNN!!XX?)_Q(H^V\$&|BHL(>5Y8 MYCAG!E%F(1@8!3+KK.CAO.QS=V&@Z?
W=OS)16MRHZ!ML"7G!WTU6D?_!MT+ MR.TWAWW-R#R:_3_6^T;FVJ!F7CCHC"!#F9LIL!#A1DJ!#!I?+\$<
<<(F9PACDHJ!5.F?@!(AU!5JAXD9%FP-02 MAWA!2B13!(V@_7G-7GB5BN;FJZ51S=T;J!;-?NBR6Z;-I#\$-
;\$K>UQU) M@D6T&ZYW2MDSE%ZF@E!VE98L.NC LE!FCXJ!^&Y:>\$2*4_FD!X.=G38!%
MS5'VIMZPI\$UGC%7.%&M_*F!;GC&Y%>TXNV35-!IT^#.AX^!(Y!&#!"H7S2@3F!V6FRDUP!BB98-1 F%<""MVI
MTX+R(EMJ.*+).EDHOI@&0L63L"%A\$G!Y (6?P7K6GARATNZD=#K;YOl_K\$ M J:!'ZU@-MLSX?Ol&*E@^U96"E!-
YYR83(A?RYD!"A%)>_L8!*@'^#A.5HI MG_H!Z2)U:<710@U^G"1.P4_YRS'6!NN\$1H.)GD)_8R=_(!?;SI M7?
!0SZ?;P#%=-LBDF>;SU>29NBHF.EC;*3!S*)^9IXD;F6L_ MCRH<@9N" M@.Y. KM?
27&HM"QZZ2JD)HJN#W!M**^0.\$0!A;_9_LU)DLRY/Z!VPV#\$;U%>#!K^1D:|W"X5XM3-D0.2>7!OP72&@;:;
M!EDU6A/XQH!QK!X5O&\$J!9P"?LOU&_L<5_!3=;3/GCFU*;\$LXL^/PNC\$*!9TXV&P).3^4
MG.EF:0V!Q_6@!>225M^!\$2!0=6+E5_W!9S_D+#!R!H!X\$+!XXA3.0_*!&I^\$/+SH
M^P.P"\$TT+VT@0N00HAN;_4)3_@D2&I+PQ9A*SDVD.%U!H!ZZ2R"GU">_ ^MLXB>8-
^@-7!C093\$8.WRY=EHR/NWT!\$!1/O(!'77<@J3C4+K!OF^6PMO2;B0_?7)HO+(H='GA4NOZ!V!3!^1 M>_IA-
RP7!7"+_D*?JH3!\$!19>GX(UPO43!^14"E99Y7!N)K!!5%!!7;E3# M!>_!<3\$+!Y!(!RADR%?W*
(&G4!D6!6JB^1M50^W*TN!A:U9!8UCK?;U MPDWGSRUIXW;JL1@<+GX/H!H81EG).K(30!/3;#_D:62!H".I(M
VUS!\$KNUJ*J82-D)L:28!R.SWEMI0!^6AXO_L4>%4^@0&2!#!9^Y0(BOS
M.C=C=S3%GS.SI (DGBDT*79N.YCMY<;RHJF.RY)U^+?970\$RE'R>Q0D%-D MRY\$4Z6=92\$?\$Y!0?D!H2V^%I(9?
(J5?8B"@3\$KAT!9H>_UIX/OCBP#UU^MW%F@7!80XE_I0!>
<\$QB&*>WJG(+_%&JH+GUT;OS6^U#ZX<!FT8Y2UP>O5% M20Q!H=O>&@L?
8\$GO*7./Z:N).BAWR0"DTD11\$.TMOX&|C\$FLCX\$!SF1_!Q M88+*?JC.(@B7Z+PLC1P9&#!&%WQA3?;"IOB+UY3!
<= _<>-T2B4^C755Y MF#;.4*E.;0&SZO;&"IV#+SAV;16:#K&/<6!\$ _LPC+L#_TJA"-+S&\$^5
M@B"!1"0)16X*L!6%6-IX.&PF!6SE%:WA Y@Q9>G94Y85S.2SH0C;#WQ!@UQ MFT2Q;JH!U(<:HL!B86-I-X-
5A\$FKO"W+*M.2^<D^"40P("CCXI-6*!OQ<
MN@I#7#=-COM)Q:=HSG=IWB!D"Y&L!E>;X9_%^!_+Y!9RVW%T00.AM MK!DVS!TH#L*U.HKI5H>O!/?
F&PG_(IG:XDU"@_&J M#=-!Z8-12)!7608DH%(5U9(Q#=-4VB1S!-EIRIR@0<&WP\$Y8+9CO(0NC%\$7IBF
M?P!Y.LCQ29(HT"SE>3U&2UHE!5P4K2C_Q!2"(V1BY>C^ZU\$<R08<_S6W!QF)!D\$05MNNUS.F4!7;_!ORD!0K
P3K&= M^<S51XU(>|3VX"!I?Y!G41 N>"7WKK.B\$6#WMK?"9.YV83>EA9V WD>7^4"K M@?C"F."^?2."V!V^"-
VIR*S=VT3\$_R!GHT?2XL(L!<.;7=>285\$<3.E)BH%Q@RXW-)H?>*!PC&#5Z\$#N?<#U T MQ-
:FR25!^N6\$&|C%.CW"3^UPQNPOHY%7HK2Q3_99_!%F%16V%SW*PVU^W/+&D!GN'
M>J22;=O:UKY!BZ(5BN@U6.%03K0%LUMMH=R^G!J3TPIT6HSATE)?*4*2RV% M2&LY1:8(8A8(TA)!J%-0XD-
!46_641!@)DIHKOV(9!T'67W:F:6_C=IS>%G_R'6:OF?%JY:X M!JE6IX+!7KC!\$;O4^>.9PZ_&->|#/)_OMZEL_?4=EUI-

!0Q5)?L^UJS8! MP.TX6FH3B3/2^SI=W1D89JZD="8TL=^3Q63%>?C.3<*=R^<^N"8J%[DD]P+15RDSP
ME"V!SAL3VI5GI05 @5+U2OGN^1)6>/9.E)'<:Q!0Y17'S3X5R!>Y0N"3 M' T?7&L- LGMZZHU.-+4GUAG#JHHK?
RDBKZV6@E=J0JUF5!N(-> & M@Z!?'^34&Y(D9.1.(G6#&"/:LK"FY-H%
JLM!ZF1L.FVJO!M&XXMH!W1XBMH3H>M5JUEEH M*.Y4ZJL+;PM7)AOJ07N^CE/\$XG*1/NE92#4HR!-UB-
P"N&IHJ^3A)BTVM6R7OZ*>)K9#KXJB!4)WJF(E,-J^9F!\$"%YO?30=F\$^UVE\!!"54C5L/ M!6X)00GB+))HGEQ-
SOVNUK^!T7LZEX\$KJ@?#1934X.HC(L-7?/<5J!/@>A!^M-3^J@XU(M-75MUFKM9KR9RKN=!QC?D?)076;
T7;S^\$VYV28T"3WNF8, M'AUDISYH/SHV\$,,H.M6#CIG;A9J)LF M=5@*R#45D^?X 01P(DRC@#)PT'D#STXX
*J)K)3+ B^G&IOM/PIQ#< A:E M("L9JL(OL-2_)PIJG)#O/I:A+% M-N(V.&K24EYE4!O)! #*L4WV(L_36A,!
T*UB@P@+H4XS!Q.P#&F M;CA=+?#MJ-JB54A.'NX^ZEG.*0/\$^VL%7@-AQ%SI &.\$Q+& M'.DJZ<4VA;X%A=0+!
(X(!^&?J"NV3B.L-W&R4SM3U%HHEVV<\$M@-0 OJO MEJ+ #P.@H'DN/.7?4?H*6\$!(@)?MF>8+I*
A03<.,H9SL6_LSDf3\$L"W^M^,% YHF+!\$P2^4#(X"\$\$\$\$FOP%,"\$1 M0@JW(XJ#P#?"7^5-7.BUS8-
M@?"I0K\$%OB%3!G/\$CIVR0K A" + @2/3 J&^B!A=0U@& E!J^UIN-N\$#.AXKFPSQPNJ3 =!U(WR?D?7QMCK(F MA
013+X3\$^ZX+!L.RD8")KE!?!/*-B.O.#R523*W3"3=HD6!..*5CY.Y MSSIDDZ#?UE98^=,N2)I@&.UT"X%DPE:P^
S38GG\$IP-+&W% 9:B1#Z1IH@ M29 O"7(5H54A!H<2+=D4MSR)%F)/@:!"P%LH1@IV"\$H9Q>@ "S-DAP&L9\$B4
M.16<-+EO.#X-I9,M0#."!13(G\$3S=10#LXF)G\$|-MQ(4E:1%AK>@5JK+R M/1!:(@EO553!(GK0_?H\$T&);-
%>^PU/\$R&US!JCB%PLAIZ M(CF20Q)1/F.F"81SE.& (P=>Z18@(!=K402%&@!O:CMY*=P& ME4+4YU%&Z>
(OS8Z1)D-A*H&2@T>8K"X-(P6\$.\$R)#\$V.L.ZHH3NVQ:1F! M41:5.\$IKX!O=LSJH!N!M%8XA%)/**SJH*@?
T>)+.FA/AH^:JO?LU!MJC, M1* 7OT!.,MRPDV,"Z8J^7/+KDT3\$=,BS-) CG-E4RV:9.PZ+2K! *<'A!-=YZ M=D0%6J"
6M!1!PA&>%SB&8MU 7E6LOJ1W=3JK!*I(E.RF.WSU&_QO@A#!, M&K'@5RL?3?Q(?
X:3&Z:8" PE=>7.Z&IR.O! /DH! M18>-8,+%W%W!P;PGB7KY:9Y *+FCR7Y"U+(40+<ZOG2_L:9.CDO<%>2YK7QC
M.TK+@O/I@G>"8;VM-R>%BYST@-\$-H%6*&+1.*A?(!>UZ+)W!.EM*"P)E'TML9 M(W5*8VA^S4/?@#IK1%..?L-F->?
@NGH H M;#;C^S-#4T:0^4N7!.)Y!MH>.BD :OW0M_+^_IXX(W<653B-Z(^UX>.,#Y,X8 M!E38>>.^S.OYNVN
IT1;/Z4C'@M>:HG#O/DXM\$'GS MT2P%5_3_W7NZ2H8!!NYT^C\$#ISIB+3^TW7A/8+X\$#M6UL2Z'
M.GPHZ00@JZ6%E+K54\$3_14&57I=I+/HDG@H!EX D)(C47AAU'D MM.WO=TI+(V!8'\$8A73/&)IXT7+JISG^X#JH+
!<B44E!>/'!<X\$@3KP@7CI-U2VN*47S-2S6\$D-MZ&GCSPV4P!5.8W,%Z!^;J=#+L.OO<%*F73)9.EDR63)9.,NB"
M)9.IQ^1+@).+!>M)UJ42R%EQ9LL;"H!_ZUZR!"HQN",9*" (06CM!2R M6;CB4C":00WP,9J%WJ
<4P3CPME',6Z?<=>S;QSO;7*A!8:WQR!%QY1DBT" ML#FA,I2,EHQN+;,?L6Z2T1?"Z,M1YMFE3?,
M2CNC462,K!_77HJZ7H!M!C!DH/F<J6*!\$R VFEY&C+2;A!G84VSK2X)# M_9'>7WJB>^! "71ZPR#O^>,"LVO)XC>!
I+/1S;W+C0C(R58BH!(U2O9C MB\$!C:M:.-J*UE!LP^,Y;4Z\$"U=9.,=)V-
I\$!TT.4S5)J67MNT'B(W*#2^ (L@BA%>I/W:P MG>_10T=VFN;,(F"5;YI=0K@0W0 PJT3J, M"=O2TW,S_!>+!YXW7?
78 M=WI2H'A@_UM0?&Z4DA:HT81L5-3OB (\$^=,Q+6P!&!>4R8LO(3U#1,A>^ M)Q28-5^<{3"\$%IYA(CD@I
(D2:SD'=@0N(7^10KEB+_CW%3P-2%)(DCX-\$D M*A\$ZF"5CRH<A\$F'?
Z!6!#\$&D_Z2D!\$<E^P%10%HLMIUNTZZV=^!U67PCA<5.D+ITGT"Y*!>WJG(+/U1&RHNRA^G! M7U9+8!+^C&
H(T>0^!5-%!H8;@BR!D^:U! M^LZ<746R&/8DDH5\$LBBB_9I) SH GJ*\$KDL1^*N(4K%>@8(8=F.'=F>#TEIN
MQ1^? IKBP5JP(\$=!)>IV-!Q#S<5K2^!^A?>!(R-G%.NP)N!N!H!\$
M!+,4A3.+>+>"R1R66D:A)CDY(4%S.3REWIT@0/E6"GX?DB"2X7OP.'%H22 M*\$!A>!!?
9!/MK72&6XZV!45!WMM./0H#E?3F-9DKB5"U1\$.Hv8D^1.\$* M@E<\$?JGO0!P/'(T!@08A!Q,<180K3LHPRE<
%_OD(-D!\$R1E/>J@D M!_/@J2@K@FU;04<^IME!>+61*KPE9.U%=%=IGOF1* PF"98!H%7"BR=;D) M,#E<:K-
WY.40OY6\$@G4)\$7!O'H+.)P#WX!JX>50VXB!RC0<% 5%+!X!>= POF&A3T-5#I2K S0B_9! "8.%W1QEM=
ME/#\$+."FS!ZCW>+"DAR7(^&#/.!\$&,"KG<.,WT*Z2!\$&LE%QPF@KOW#O!2""-KV\$K!P#;0Z%|@!^MKV88 BY
K<153-7E@DC M":8P=,2_DJ4_1DQ>0_,#1)(6<6N1!B!NPLP\$>FV)2I84Z0?S?)@0(2(B(O
M!GL"9@HGETP(D3,3%F7XLSH\$!%B.DJN8FDE,"9P0ZP5FA.EHOX6T. I' M:P607O/A\$N'@ K/'XFK3V\$_.@.R1O>"
ST8PKH)B#<@X""@W8TCR6TBB" M3C8:E^20G5WTH\$C!""V=9BP3X;.<A?B@Q853"6Q/?/47,*Y4H8Z8?EK_O
M#;/1S>#-6T10S!&F !?7WI(IYBZ6F*40".O?Q1HW*YOPB1EI_3MT=7W..B"0 M?
IK3X"D4/R/WOUD8<,U/>B_B1@IBHX#@LSDX?)1HL!OMP;^=C6G.F&@G;2C!\$ _E7BBPBT%;\$%"^N%27TD M+P'?
\$C+85!'NY5M_BMFYRK3N#;C;M8=(X'?S7.X5T!8N&'.V^+!O!QHV!M M1Z!
I3I@H9U=^KL3ETD\$(Z)CL>^PLDNO>MNYC@%D%K!PH\$+5PI_A@!L+TR MTXK.O4 I%);>YU9YMA@?%8=*W&
<1DQ^YK3)/X/>7 ICO=IZT.O<8>(PK'
ML&^2.ISX+052GGJ^+G7Y+UWN36>W8D,8'.^OL>LA=S*US'9TCL4XXT7XAW M1"A-
/KZ;R6T"8YK-Y(3/P%QD3YRDXOH!6J8=CRKDF8R\$K@O!<).?GA*Q US M)C.*9=!?"JL&+SV=E6
M81XX<2L.S(<@;MMV/G="DF17F)U(4_0BDW-PZ61=--M?TH'0VEVI-EJHS3ZBGV?HF!AT"0263P
6=JNDV5KMW.\$/J5I" NBX*N!4-X) MG2!X!%;\$KU3LO#5FC7NL=(L%LOA!XI#1ZIC#>?
\$J5!1P.)Z&E^+P=;58;XDRIV?B>FAH!#3=GA:T1)HO'1
M8V2>PUF%M%;YH%O'@:XN#W3E@6I3@Y9?_HJNWMU_1.5M-I>?;KJ>_Z! M?O?
EX^<?;SI9XL9K+=**%\$S"3<-F.2-Q&D6:2.T)0PK.1W!>C6)9U1QO.0 MT@%X+(/U.#
JHUB^HLK@%3#Q@G(>J3(P)!7K.O.IA\$Y9F'@E_9:.)1^R0\$. M)K?/7MR1!K&GW^AL TEJB>0W9=#(9P SQ-W#I#>
H!D2.Z3HUX=Y+%;M+U MH2)16L/86"FL<@,?8?DPI=2=M9GQ)01P53(YG9!_!W#IH@54_!WM>OB9
MHOPQ=Q&!=CIGSLI+P-JONG"=E3"5K"OOD&E?2!P#L'E\$XNU'3>_ ("64HY M*XT"X/S!B8/_X8M*RS-!H
!./8&=WB0N"-%PBO.%DL6PXB!NH)G*P2SNAA*=PD8G@Z\$BOOH!) MM;J>+4FW3KV (C1LON
&NC@J\$SV^J6'7!<TY9% M53*WG>RP;J)"_40..?&M/F7#X!)99BZU:L<6Y?&XV!HEN).W>MN63+\$.&*[Q M!;O.6
3+K&A)PDB/K!T/2\$S32AQ_1DQ"S43FP>V&5OB3Z+E=EM)IB!C, M\$U*(8W240C3%
(\$F^HEL_9M=ITAIZ7*O.8/GP1KL19:YI79Q=>7S;_"+N9. MJ4L%-Z_-P3(^Y!>N!_5;!U\$%PL"/%OA=H!YU*1-
CDO99N4&B#J140++03 MP<3# AYNOW>JMHI*7!J8>\$/KCP=RJ(!&N!>MJEEM) X)QO?>17SY%B4^(>1P0J&-
PO:>G'=1*O!8W,5S(RRK_ MA%SJ.G6TTB8M<7?GCY:OT<0U6I>IQMP'P)YO?"%4B^;-C;..2)_Q)>.5^@2 M-
!>>GDVE!0":28T?J!+.,L""K05/U8T!<.66G!)&6P8S*H@PPVJZ^@E,&N
MR2'E!8PW4@K/SPHIA5(S!)^#DMA7S5Z@Z)X(GOM9HO>^@D9R?QOB#MH!# M347QI%4=G@+)XZ?.T-
BP5'B+)+\$48TEC2>@/JHK.9&.-4+T)59G@G=B+@I\$!M-" DJVPEUM.XR=%FI+&DL:2QIVA!5GU<6?
B_E_3ZM*C!7I+_4OI MPTL:2OI+&A!DDTS5M*H6+D@2MX7\$G0GW/Z;WJYX.7=Q:05!/(TMZ!#52>*!;
MHZ&D<(T4MM2O>>29J;3P855BACKL'8E++&E!6O_K!K'@L4W).ZG!PZUH=4& MXH=@_Z
:R5*+,1HL\$UTL@!7X9R2/BW8K.HK_9&X^A!U.OZ=259%*^I7SG MY=M0!U*!I7A?J'@2\$S!
(Z6X8\$Z5TIRHAJ@HVK&08IWP!@HQ7NG>C_4X;J M!QF^2!?'&YAPZGW>YIV;75YRB6)Z?
N;/#9XUW8#IAPUHLMH=A'=F2X1!P!LR9^>N&-TPIHGW>P_L7> DV M<5="K?
R!#@!(UTEWYZQGH2SHRB!H.9QA*\$S\$T!M@3+BU>/MG&%"XJ>S'E0 MI0P!L#&-2QJ<1G.8'3J4+W.@_NB;&4_LZ?
4AOL \$UT-W;XC?LEP-DV(46 M;.\$4Z4-.V9.Q"Q!9D<&SVS<!)3H?)A&"4+X.S?J1^HF)GLXK*"BHV#OIL5J
MD;5=Q*<+ +!EAOQY><I7%RGUD4AZX-(.1/S.16_TNZ1U! ?NO QLOZ1F(
M33(1+8H1>U="NUZNPNG<%EW4YS;V52>T(^0JOVO\$;T"45E,T%5\$<3+-P_<
M=B3L#O7LPIYUGT(7H=L"Q5!P!H+K=?L.#YV&SG74;G M,(D)4^!<>^9S!8FX?
2E+HU1IDN#0EQGWJ8DMM>?'SQ/FBT\%CE\$._)#0(!

MM(P\$>\$*VR#U\$4KD\$XLTYN%.1:P".MVU.;12!0@#3K!WVR&&I^#/.9MNI\$3667\$=JJ5-
AM4=BGZ%%^"U+!%I>X!@#>>0HI!%3T'5"<.;0%7RH06>R6ST!YI2-I9C EC-!\$SMEU-O/%XU-&EO7B-
4-8%\$IF@=,L5Y-M53LJH.&UIBC_C>X\$>9?W"(3/O'2O!\$'M1=PD/CK2;"E=HLE0^()V2I1-
MZYHJ)^XJR-8P)+#/.9IJ,F+=62Y./81FX")I?<@.N!VR)-.W4M!83-RK'HB#7AR-
H\$E\$"%VS,+W\$WRYK\$0(XTJ9S'7'L!S!>)%!+Y+L5.,+!Q#<I#O2U(YE-#;27MLP12&F-
+GY2560(I)P82+/LM4M\$+CO63X;P5'LH07L;&-J;I9+6C(DM\V.-IG<'3)#14S8)?I!H5.Q40B5%'-9EB.HI MPK-
#O!-X;GS@..*90KNP)><I/?>?L+EHR(>6Z.CGWK1B8(\$'(ZIUZ2,4XB?M%\$!'?<1(MT'DXT'R2&.!SRYG;
_7S??!+MBG=/4_AO@EN'22>>*>!/8/(GX'8@!?'86X.C&I WGG M5D5@'L&66B!9'D(HH)
DJV5S1H@>FT.)L=AD?;7.3U\$!\$'\$QH"M"Y64(-0"+VGVV8FC ME8 '9S8T&I+PHF)4IGB4TJ%V%\$*Z4-
R@:P51IX4H:HL/7NZZ9_30/_VID9YR4#)(32!R!-I"H.IT%I0+\$4BZ%7*MX2WP(?+>!.CN!;6Y!_@H0)
(P(PQ\$43DI08"748-I\$2(O:PK-6A7DE9T)!M!B@W^YP7U-G%93=PN4@A06P/P.P.7L8)XO&FV2^>_.K904+..-
G-"ICV03K MXP!_R2B@O/_5X8JH3/U41SL'0AA""2F/2IRRG6S9A_HT+9N!Q>6(=K2^
MLC4DP&*PUU#/@@D^X7G4>?;RR6(XY(QRZ*!%+O_I0/G9-/7(N0(3Q!HOIS M +)PZ#J&K=B.E;.*I+W!^>
(^*DCUD8M4('J>"HQ-OE?+W'J5S%86-2_*RJP M&#JGM@N07*XX!%"%I/B%\$G1N0LPFG^/%)!&
1Z.9QP1.>9W/O=,*!SG@)Z4 MHJ+BE@2H.X,7C!Q%JM.RB493YF,H41S1IF*)N^0KJ0(6'6\$S&-\$!Z/'F"4Z
MY)M8H0DIU*1@)!BSP(&A(S1Y\$ GK3>4SCD1MG2.-KR@YA)!S'J!QA\$SXH MF&-(I+!%)-
%V1HCYIVX8^#RD3A#_ \$C>/8_J1WYB9Y;0B""Q'IM2Z.5MDCM!_M_-D3B91E1P&RAZP(J8;>1;_ \$Q8!+>F'L@V-&
(&B%C@:P;P+!)7G'#.? M876)BJ-H0VSHD!1!0&'A<-3YR>@Y%-CD!A-
G@!VJP2XC""@MW.D4LOJRL-@7;QC7QKW!NNLT?2YNXC;7FZW-09UG;ZW-PPMP#%'C!\$ MF&T*WLZYQ9^\$3B;
I(MK)6^B"?'0N^O.,4QB(E)C!O+H3!DOX!4I;Z@H-OR M2!MY;DIOR_E/RH:IDR1S!W:GM3=%M%:AHS-)O?<
!#38'H!9#L#QKO#TJ M(EI!/?I?C.A<XJ+<5S3QLS1U>\$@YQ441(-96V)OCVR:DGJG^;2E9Y+@DH M^R?<
0X3\$.#&UEIS-FWD!GNOD0_-9=P1;C\29W 3G^?^?N;/OR%W_QG-D MT6K!X:9S!45,@-*C_)AYCSL!\$O7><
!@3B_HM/K! HJ>9EP;L;RK3PUXZ)BRSE M5>V\$HPTN/VP)/T9_.'*@LVGG.3E!@3*Y8Q%L04MS!;
<*Y>Y+\$O'F4PFV7&I M)Y<T&XY'LG ^!&22'Z!\$2A!(CP+W!\$S;0220EH.X;=5.6'.RFS.SI" M%4=\$/-
#A8.@:D<"2A5BG%I7'2/DS+=XG65*(D)(3!@3!L5Q*!_B+,%*<=>) MD=^S2Z+X!J!0!W+YOGI
!"H!X!T!F1>>D:Q&:Q5CPNF/O1VKN4#;TEZY#*#J! M3+.B>H-"V&XOE0_V
>3+!_QE^:"4E"3X(AVXK@HKX0+9YR;2..B6 M2?%1ABAS7^U@I
!S.X;16(F)."AQISHI(&DB^=2+AZ#VGGZ';8HFKNS>\$!N MA1>GD&I_ 'F>ZFE>Y<#?'20DF?I_P)Q-J%DP50U!<
QI";!@L/>2Y)1?OIW4NVFM=(JM&NT!6L! MQV 4MX)U>!STTN*\$E_1Y5WE!O_S*7\$10J"+< Q3SM^58G00
5Z^1><@%,<+ MX J#_Q*!JQX1PO!2!O%2\$J>73A@!0=NJLO;+%=&KW>X9%\$HO4.+AHU8><6
M_1H=Y/1_'!+G3^A!#QK7=_XD&R;I'BU&ITH2V!B6(^!XS%CU" M/IL#U&_9TWL^@7A>QT&T&ZF
X4/OZD0T!3IF!O8*4E8K^Y3*IK^OJ MV#BR)6G7(74.)'&-IUICD21QC20>IM2!(?;ZR3Q>*Q.OI&=N26)#VH..0Q5
MRZP*=F*KN7PF3Z!Q.%Y'>7JB!JBP+P.=/7.OCJN;.)J@.EY:11ZN2S2#76@ M5!7UDT!\$52@,<I(HH'52&'#4'N6!
(.KD)!#=:A;6.'6R;JCYJ@I;Z6V;S# MJU@;S>4!Y(M36-+?Z1; M@Z=H\$BVU)"_U-51Y>A;I;J7VG&=?-?
M/OR.LF2TGZKIWC6!/?_ZQ@Y4F M5Y96-61M?2A-G8 M0\$X^?ZKG9>_!AUQQ;=A_D
=6#UU;#;@8D)6ONT^(IZYI!J%D@6M50Z!>VK MO8\$N25PCB4'1C Q9_%K*>Q0!0T;4.5\N22V>J;:KURM(O?<
FN+I>6*0!M3 M5L9@K(XJF!A39*WD8=^A647P0>0%M5H)/.Z=XZ"M.P0V5!(=2VSG&TT(X=)BV/R2?SJGP@<
+@!0/8J8IY_=1;E'(#54>&/OFK54\$8(-G L\$37XY@D(CY6/ZF*+9AH!A\$IS&;#R M"
ITC!6!*_PB@<@^EQQ!6"Y(AOI_0*Q7X)8'ON@LIH(8!L\$2.88&7ICH_M@)3+.)C"LER!)N16W&XASE"@8'2L5U\$-
@WN0GN1+G@&:HQQ=%'Z'4%EPF?I M!R&;_O>>_9I2?;V:H/ SA&<<^C.*D?Q30"A!Q-Z)GKV_!4M3V."0N_!UR;
M5.*M=@-KN;L\$H2C1G=\$87Q>&*X&114N\$52%1E12!E".@_"BN7INU7.XY% M7421MCD0*(?S16!D9<)BD!
I.2M@!#&+X.P\$^F@!&9T!3SBV 8P@+&71!G*?T
MUIXE58&5Y=;0A87!6MS0)F!S%IPIHOSCY#L\$>X4M(3"+Y.6P_XMP5IG_H' M'RLESUB3Z+6!6!IG!"#DG68!<
(DGR_YVGV=BE?<>N)B&SOUW9.YCQ;IMI ML<1FOW_NHMH!)?=:X MICD*W+G#V.X#4QOIH%V;B;Z!2E>A1'N=
!SDQR;..LN\$;I+G^"ZDR!D;'I M.AEVKIY+H5P;RNF7&+20'3K*RR+&I;L;J7*_AUW^P7RMO+C,31L
M\$P7*DYIE!XH7Q7B)>IN514L(V&>!@&U> 423(6;#%K;QI'EW=13%R=H!T; M;(2RU>GE<H!F?+8LF=PV)AN5"
!XDC!O&X!H!@%EOD!A.V#*#H(C;%D!G& MR%B'+F)<L7EU5A67%X^D_O.=K?228_YI-
61!_!3P>R'U<:WG!9176IG5; ML1+BZ?4!A?_*OG!7R%L4E^)%%;8(#X5%=\$3YK.9&W.'?MZ*M57%\BO%@8'@<
MESB!9X?>?JD+D%BJ#<^FC IQ*>Q(AK^=W>E;V=K!;W=M;(X9!)?YSQ>I
M5R!HO;R+K%HE;OYIXUY!SEIY&%8649DSA8GLG;D!K_3%X#1006Y>F@)7*
M9W;G1FBI>73;@+J3;F>3M&HE^IX;+&U7*9 @)1YX@L;WQ!U.*X2-3147 M='FI3 T_8?
\$!V!HWGLLYFP.BGQ\$!..0M!@Y&GQ<N;Z8=(I>+LT9;L1+IG MH ?!\$NW+7X.H.JJNMVTH*0Y7;_Y\$@?3;/_
S;=B9NWHF*Z>U2QH!GRWH/@ MN0+_O!@!_!Q_!&&XKB6!!MA9H>"_\$\$M%T)EO-I.>+VA(>'G=Y!^?OZJ?'RO
MW'YX^&J3_C/AZ_*YW?_O!WRJ=WG=V^53!_!NOMC7!J<_!O!P!2;S_!4WE_M^FWTP6.9IN?>1(>S_&0R+JZ^<
HV=D\$WC("03HRI=@%<^5M_.W(+!K)5C.*HP?EZZ/F>F 7TC>;Y;V1<' MK^!^_ =3YC9XH_8*XA'&!<^&&)SZH&
4/LT;YZC@K62--9).+/-0D76;1*Y MCFN'V&OC);!MA6BZN+5SAL1Z8UH5=RJYHTSIDPM2*_.59D6W&!1N^:EAVZW
M*HHWR ^20Q0?DZAT@2FZ)S-T#E39H'H^B\$N=L>@J1GUDXF2&^PP 3=PL.T+
M3;Y!26JZS9/5^0.O<3!%QVF"HUB9FQ.1G(I)-R(N.ZMF27!S2@.1*L!IA
MY22WG%)EO!6>_1\$F7V;V&V+!)@PI!0%FXR\$%^/X&DIBH!LTATL;L6C!MT.X
MEJTUO0^/+7LR+M\$O!*,3\$QE^!U("RWPN.G!!4UD9QFF90C2X"X!H/L=IQ> M?T-?W(4!<
GM!7L(PF^OE9=&3S=?*6X4K>"R3J9.A@ MS,A!^!)\$O46GDA_#_IMW_RWV@"#=#_#_7"!^5-1A%ONY9\$L.GY
MPA2N^3!JFE1QD;H!8=IWA\$'3'4E?_7"H1JYN(RN7(XG>B>RT3K%E5Y8ML_M5!/"6%^^02XZ!^U@6.H(2
M\$A1=G6R@TEFD&P8%D?1!"FH+&VMK+D^SZG9&=NN(IIG^5&?0!B>1YHW*_M1%.7.OY7W-PI
3TAK%R!YHHEAWZZ?MBZ;F(Z78G8=17R!EZ>_9 YV/9R MB1WB!+_RA.IOV"FY);XEIO!(O1>4; MF1@<;APXE;
I@RC_KJ!7C2R-;=LSEEP=PU>A% 03:H<RC(*?&*B M#3HWT?>P@ZL!T>/"N!H10!F8AUJI^X;L37ZBIF;
("OT0.5ON8_13YJQ"GN?"AFV! SD1M^BG;I-Z%0VZ4>FL8)MCD%MI"M7!@!2!TA FHH&CCEX6KD?
!MAWT&.?!A*Y9T48ZS!H8Y)JL+N78B.;!&#L MIC;0>F=ARK18<5.4"KZ!_ PRZ FZ!-<
!*FAHSD*=MYK!=\$G!@TS!/?=" M>G;_ FB*5+*Y41UDHJG;_>?K;D?;ZDILO'E-6_4W&QR?;(U(A;)-39-U
M!"MSH57!NBNHTJW5""P-2\$J)\$.;/_VB-I0EO_ M42%0;A!40M?"RO*1Y^FWBDW8W8;JS^2D2F7'7Q31?
AN/D=32!-9KJ.3%R MN;Z%X5!X!SHX%W+VP'V7670B^PIQ#!^G>D;.*+5Y\$!>"*OX5HSB/29=^7/E MW(E-
1T1/5Y7;H^6<<_*8.39H%IP3S16X\$@HYW;@XD35*YZ8_L!U%AV*% M_X!Q;?O_G!86D4=DYN2T?"E!R%A4(5^H"
%0!5L/Q>SS=F4#X#;P!_KQ&WV M!*(OK!LGW^QZD=3M!IE.PUMMP6XJ!^!_L8*!5B#N7ZYM=7.9CVWQC!
MQ2^HUPI/F+2=Y-8R?;"(ICPD-52!FEDU";^W9B(9S&'L\$!&_U_LUP1H13 MU..439LV4Z!M3V;@>(!132R@*
(E!<0.0Y=7"(K_!XORE;16JL.HH!5X M*Q?IB=\$FJLHJA@#EW!FFN1&*%TRI0TFBS3!S;N;7Y;L@(-SRAP@_5W:TUY
MEUI_#&N7OCNVS2@@1T"CH"/G1H1>^ (JA;N2B59.\$YW8R!G&MM;WG)X!<A< M42!\$5DN.TNEO&
!3HE<>)S470+A^>CG.F4!%H2D9#QWOJZ"V14- MC(3BS8W3?!SZ?#%/*;3?K;PDOZTD9RE8!<
<*B)MLQ73<*.\$>5^@!2!0\$O!_0 MYL.8BD!1_ \$&@'<5GV#C;#M?Y?Y@65HGM&&RAW8?">4S;15\$@+_YZ= <
H\$!UH9UIPI3^M)_2!NGO>!3G!2*!O>'>0W+TEU/GY%XF!GB'NN#N;IE';N>3CVF;WF'P'8AQ MP4??

-7J^"S3X<1@L99\$/R;BT4-"/6SUV81PILT7\XGFSB*!KHJX#Z/ M;YN\$?_W&".?>0UPWDISH8SC8*SS+'E@2=I*V"
["7FZ#;\$22L4M21%M-H^MB"RB;NX*.;^(RN#--J\$*=<=7^NC<>=@|@=IU?B9YO&F0#C>Z.4KYMJ\$5(L M^U*
("VP6<3Q7"Z..3W)S-9=\$)&L/CQ!"(P-%HA N-ASVB8"/OU M:|PI!1"9
A&Y"N;G/#!/M%8HHK6JL32G1Q3(K\$4AU.S^!R93%#4#, M"Y;YI/D.&=OMYDIA.+PI/D&VMMT YTC*-GP7XS'R0).
SI^O"(E\$0)+ MPQDH>8>=%2CGR.CN^!6\$9%#TH BD6(G1JIS(Y&K1845O)>|=KG\$=4X5
MY1Z3=J=)JJ9\$3@2H&J5FA)%X.,#AW!90;#P)EV2#4%6I2:9PRH3;G^!OD5)R M|
CF\$@>J1|R29^FS=SPJ>*5R1XLHSD53KA-3'(:T9I9\$BYZNO;D,#K"X^A5!H8R%(=
M3^/,\$R&34UO%FS.1#_DE;YF;,*-6(FD24%5FR<>^_:\$+1WJ @=6.O+I3@| MIVO)MS-X4_OXM*FJ2O5/C|A*J E(|
R&=S;=-7!WBO;Z6I;|D|2FE)0A MI^ZH##+CV2'0CNO;8.G;H#^Y4|W(|AOH-7X1P7PM2+MTV+/U-
"FB<=;=|LEN8;#Z9#F8;CBD%^A=|&/^?+ (%S|QL>Y6NHQ.T3YR MH)^D?;0FBV/:5QQ3=X_%T)+D-
_NOI/Z7W|_WY|MP7EJRGT(#G)9EARRJ#1YP-)ZPI-\$Y+JE|?OI
M2D/M-MPR3P.43I.;&H.;WZ.;7.U;RDXIPQJ&PAL;JAVO|N.)@Q+-ML:8CVI>5?
#JP8Q9XEU%JHC>*PEA7(8.;^?GW|IA5@L3(0(EI1/UCG4NR-M\$X.5H/>VM|6H@4A<0HTOQ)AJIC^H
MB0#G|)XX.;7-<+C5.1|O/>I9_KWXT_HQ>|BIP75.D\$*Z/IE?|PKXW>|_M9^=FO-
'DG|AKZ)@|YRG)T+VZ(|DWD,\$|S=\$&N @)**#^F)YN+J(JZY=9><^1|47_IW4!.;:(X*?O'BU|?55
MH|OK_B_VRFNO&U'8;8I^F2.%FA)21U2VIR_3RO_GHP@FH.H^!H8X#TA#*M>VB5#214H|61=5-4U?8_?
IU=ZA)7>S.G5WET2#_S|C?<.;Y;Y#OI 'P%K+.;MUD7=E)CGNSW-C#SX|5WL?2)NNUY6Z2=\$-BWS3MJE)0-L3FI:
|MYOLA02CZ?4 M|F;\$O@O'9R#U|<|T7.4I&(03XO3203Y56;JH_.BY:90\$30(E01(5U5@_%4R*ZUI#.;TOG89UBZ+
M|F|OK%W.&KG1/|?UH1'CW\$&XX\$OU-ES7';DOA'L8I'W40&1F'37P.8:50|; M@<-61WLEXW.KJH|03TF.%\$8"
(WTI);N^D|Z5GDK^M3E6N|BA72;+&B#++S.;<|B_7=0TQ0=1135.3.;K CM9L;9+OM/4.M98R%|=-) MC4?
NS2F|'W*6|FA"1I2&;|T:UM5QC!';<T1/=-E(8Z|2L(6J-|&T.46UL M2B:VVQ8C@#H7'3D1M.;@4>|2.R\$(R
%)=)*FF|23:B_SKEC'T8F&;KHXE26Q=E M.;|&CQ;7ATX#>.FWX-
"S\$JH88BRO.@(YEKR+L\$SVV)ZIF_P&6K+7W8KQ|N Y MI;\$8G2X!%^FB6A)+6+=ID0)LEMJ5%76'O:#L7-3L|L:29
M\$0ZHF?;5YQIW'5&=<|^4=ZIR@T)CP;K)->=3A=.;^5L?0FJKHZBB8M.;.;- MN|((D,R M\$S+V?
%20)3(62-&N\$GK6X00#1|) 0>UHR="+7M9L-J-|548Q M0>=0#%&R;F>=
<0V6452M|Q8TCBH+;|0E42FI1^"J|"YQ4|4|P|<0MN>C@*P1 MMI22"4=41+|A@?)A2*)4YF.;Z^,@F>-3T!AG
8RFBJM1N<86YDL MYUT M;V2_G|)+\$.?3E7D|&=|6HO9ULITP4J=MJAK5FDF|6N=*WC&;Y;A|ALMV;M
ME.*6J@-|J-%% CME+L|OE_8|H|<80NG=F=KGMH>YM"/QOS6@MRGSO=; UOO=>>K?2;OCUJ5-2?
H"/V6\$|0J0QC8Y+@MPK89";KS5(X|B|& M0-1N=625(0R=2^+&|!.;42BGD|.2FV+(A5>0&);5;E-I-
VV%1UWHKM5;&S MMAO0|N"AR6|@J-4.*W&M=*N29/S3/R0)\$V IH0Y|EVW_5HMU2NIM9*8TAH
M_U*S^M)&|);^G0?^(|D'Q4Y|HW=(A1-5'A'XY%U;H8_DYPA;ETFBF;1E;1 M?D;TV6/;I;LK@A=C_%4S@ (Z?
B=9IO%;25^44|9UL;FFC)38UQ83L|JZ%X|?I-BJ27F%E1^+6:6)8;|/5NOI M<P)I-=*TCE2;IW5=*G'D
P);/LH|>GTBJ6W%9THJW4D7KW=XL-;|+GTP;Z
MS_09W4G|H0XLEJS2TS+S%MQ6U;OCYJK^O#EB+HS2_UZ"_N4J6+CYIU4F M_S;;ZT719YK0_Q M|;TJ+?B:
Y*519|>%PW^#>6VS5P8_&GIV;2H<5)N|H^D C MP;|AN94C-|D2^<^>708.;^Z4Y"12JVJ-E0@8TVETZRN%
<@;|W%@49L27M5B2M3_MODS07+|QDFFB;8NB|*R&\$>C^LVN3V6|A6.O+@-|Q8AZ2;"FIK9.I2TP!IUP8(QL6+
MV8=J7(&.;5|JHJ7(&L=1>W=V=QY;U5=4W|<1-7INU6?EBK MNH^X,H&W6QAW\$+.CL9A5-99-O7NP%.;
<>|PIW#1ZK-VAY^R=PP?+U8?E(IEM M#_0VU|F 1P_LL1O;|B|ZJH6?G|/U\$H46<+A8;HF;FT^>^%40;5&R.X
5|JKH1-T6|F)-W9|+33 MLTNK3@2';R2-^)|CNA@|S4+FM-8|@CW WTK*|3-.TU;|UT5*IWP@/;Y MTO8
MG548|B4D=C0)/-G|W#GJ.X|5SL|>H=RIU5*4|JA2:D27L2"VC<5YB-ND ME;Q+TVYNV5;KHFB92X.?
W@|TE;H&D6JZG@7SM;S7N|&77022Y(&9)FFE2P" M<^
|Q;T45E&RQDRI@A(9|)561VUBR^PXQE8+.;@X_@21H=N?Q+.; 4A#C|! M@OBUYAJ?>27|N@.;R|MO@0<\$BFI
515|V6EU3%52S0;ZV?6S"<O#6-7VL M#SSTT>NR;A-^>AWWHCAY+WWW/0/A0&GH=Y*2X K3?L3W&2DRESJ0?
KA^ M\$ *K|%*ZEG&%AH4Q2F.7-|?IALZ@!;A\$E%R;JW.K(H28N^>*X/|T?C@HW M9-
;)=&1FU*^+ _6STTHJ|Y4/|"(2G=POFR4LP>|MS6|&HD(-)1Q77Y-9 M=;/=X.2N0N+9&+S_ ^N\$Z|5N&P|+W
MTM.1HE^Q^|/ 2;S|*X63&|4PG?4K*T\$7;UEQ20N%/7#/BVQV2H=X?M/NJ M.= U0|7|G|H.)7LH;8ZI#2WE?
W#08_JEM|SC-A^)|2D-A_7MA#V.;5|7W8 MGQ%"K\$"-D>M?S|) GFY+J3.?>H5E@FX@|7D2I@(|\$ 0VQ2L@6E)B)^"
ME=J.KU|X"U\$T_FW|;8*|T(CL.\$0^2U&MOK'KW;G#"FIP?5*\$V;.-B/W9?? M_|O|=/"<|>Z|H>|HG=1Z-U?7R8#Y?
_X|MR|Z76?BH.@V=|C.;BCL|HX'RS'ZG< ">"/L|7U29KHE|Z.;| 5^#85?LBT<|<) M.;WD|92?+>NR+;61H5-C-
_WAE-L088+>+KYNZ)>JHI2|)5WZ|A>YIU;4AJ MI2G7;KMV7TE|6THEQ/M@-
WKFHMOK (G8HW,*MX\$RS%P55\$JNT|ZX8F3ZXX?#E|J59&-GPS/@ME;"C MG\$@4R;|4\$ Z9FD=
H@7.V%*%>9;;N1|KTI-G;JCL;|YBTVLB^U|6|/T'" MJ9QPVQ%.V<7\$@.3)LQ<_ ^JOM|D-L@@.=7Z#LN8Z!|/BTB*
JZV&3YS2O|5V M5|9D7H)QJ1P#5+|!%V*4X_8\$8'+TU"C<*0+Y'JUVRM6<|8C;J;Z8+=OF M(1VLF^VOBH-
57NU@S61;UW?N2%YX|DN#%|Y3"%5UL2I2JZ;-NFBV;P=;V"ES-MY'OR|GPBI9U1L|Y%445#8J5?F<4SBCK&67-
XJ"385-46|STGFZ22/H2#3+ M'T\$80|)(\$6P.1ZB1P20|O;G|U/ \$D9YSJF;T?L;7=EEE%1"1.U^E<+KS1@ M%5<*<BP-
TNC9?>RM5B|PH%U(L_ZC.32Z9-04VLJS8ZEH8CN>-)OK|=-A M=\$=)-L'V12SGP"FK&862LZ.WZ2NXX1Q^C.
(0260U.914T3VNN|)(8|U08= M416M^HG-"L FJ_\$LH=>2VJ+19|6<=7U.;72L28_90.;|HH88AXR6S+)*
MFMJWZ6B|L|@&L;V(G;KZXB"B6NGH;|0<" VXYH"(DJC=N98EMMJKTO1^))
M("O;E^%P)BLB++5<D=TV#5J|@VOY8.17Z.B1|MF0*U<3NGRHE"FY@)|ZR
MHQ%)>Q|AK&U&T*KTG@DK1'E_#812QE1*|)^"EBOJBC)B_UH>83C1("TH7)= M%TDJV'9@V;2T>!.|INO
"D1;QHK4X#@ZOXI&OKIJO?OW|3.;?|=@=IFYMD MT@HH6V'PL'60JS/R-5=BA3L "JSM_9XFAWV#A=.\$;?
KJ\$X'EQA/Z8GHBWP/ MI86\$HHR6&JU3%&1;|XC\$.5G%7I3+?&_.5L<0=9F5E\$4.O-?_GL#7IMJ
MG3P(QY17@WN<=Z5);_JF-EL=1185M>%&4\$S>=<SHJZ9/;|J|61)=%L;\$0K
MAH)P&|QD>34\$TPZZL^PJO92M(*6L"M|B.O+.;\$SJ"E37:6|(Z?)ES:3#
M/8GS(2I5PD> "&JN|H5E\$#ERB)2|A&JZ?)?L<0|2&ZL_/8E2.5;YX%/#2F)%-/B%>+IX6J-<0PH
MO=71X5;46;D5.;#YK6\$U#BCU5%;45=9;284K;-PM \$|LJX)RSUA ET)(4P
MYAK=WCQE7;1XF22M+|#|Q\$T%61\$WGS6).%F#.;^.;0YB)+OPD495-M81.;C?%MLE*%C17_LIE96?
HN;L/_#D%L%:#_4.WJV?E^T=S.311#|HB;_5(M;E'@YH|/"#\$|_QHFU|H\$S<2E'?PWTA;.*"E;6;TM%)WXD_(71B;
<&0>/O*_ MW?CM>A+|'K\$74CHMH8N.HX@X+;|JB|G|E5DB@STZV8|XWCC+U"B3DPZ_M.BMY_AOEC-
LS;#S?;|H2@SI=K%| VAI R|OZ3:0%|BDH SQ+91H(Z.;H-5:(Q%'&'K;AT>93LT;G9E@SADZ M|JMT\$FF4"=1+A'8
<6.0-/D;K(RNZ;&F|=O)PLPZ;S;#-=\$MOU9VAP MF\$*%;V5-O'T?..V|Y(NMNOKF|PIL+U3P(|MCSL"-N*9-1D\$^<
9J|71-5\$F M1GGF)EKC*#MY;F0\$|I9K|01Y'AK'&6'CS96|9MB+K.6%K|K@Y;C3V|*|< M*%D.RF|YU|EZ/7ZSX6'
%Q% 40B&F12AD)\$=LE="I6ROY&NEI|YX+R-"2 M|H&9|L 12W;Y4\$C.MST>NC^<?<
\$@9EHD"!|Y3D96OC)|@&W +=|=;W M5|C;X-91;LLJ7Z/9(XL5I&U"WFU-)HZVV&D'6&|@QZQ7-!@|Y?BC<|<^
MO1MU+_DHJ8-|)^|KM'#D(YI?)"V=QQ%=EQYSJ.A8SA#- P^(>-D0;7|)=|T MJK#;&D#%DQB."51?
ZEWP\$6P" _K8/>+6Q'IM24BCX"V/^BE;TX;|)EM*|Y(M"UXM>0L54NF8121M96|WM>J'"%S;B;|+K;E|7^<-
0GK8Q5IEFL/C>5_8A5(C M>Y%G;8D;CU?K1T@9M;*AP7+2X|H?Y" &2X?9K&GZ|PRW|@@@="U+U,VF4@OX
M'(&3P%W5Z|AR|+ T3#9\$W6K*#<2!>Q+VIG\$4U'BJ+96-?/KOB6%JBL+NR

M.V.60I*^2XUT:SD:L:AFSAMO\))QGOB-%7Z%HOOPMA4+2N#IQR="->0Y8 M+?OSNPUW7-
=WGHAGQ\1)V^=55LDT4,DD6=28F3K*W8#/-B@:0A+F%IB:J/+!
MR:>+I/WO"RZ;5W+.MFEY@)/=KF\A\8T=05'2P"@?4HI\$; M89;/:; Q!M%WXI=WJ6*)I-#4.L@|=N<
IB7W\TUD09"*.V@K\Y3I9-U3-EFM MCBF:TI4FYVB\3W7@Z\I7U&>NX*%DD(VDWHN:6&:V+*!&J<\H(6G5G-P(A
M&2%DD^ZYA\B%4\I(ET(*YNTWT-F"6JFUYL*1.3T\H&WYKJRWOL:1DH^YH3<
MEB.P5%5MBQ8S@P.Y./7FID9%&E)FRW-XB@Z613M7A,IK8Z*XMJY^=SXW GK MXJ?I8 (/2BD<6ORU\0=CXA?
SPE^1@KLZF!13MQ\!\$E=F#@.8PV@B=9J;/ZRB M9TW4NA9\V@?
332LVA/L.7Q8A<IN\I8\X6\QV2H\O\K\)+1C6+S@.\$3LBA,0CB\)-
^6=-TK.B/R=Z1OE&3\I/V.1/U+ZID#H5.E\!\$'OA2_%G\^3_K_)M(X)'L+?B>?@(%=1F56LW
2M=CF\5=/%X/K+OJ#@\!#"N8"ZV)9Y=1.3:2'S MDM#"L8&Z:*.B.C.;^)W_=_J>107.B))EZK<^C/3P-
1FC2%;JG.#AB\MTD23F>@5-^VGK>^7:P#K4MRA*O>3A9\O\IFATF\JA:HO@YPQM_VG?6.\$>M!;"V_U#-
B\OZ=6\B;H&2\5OS6CAS4\35V@Y6:C&Q"J#(03U);X^ED.M:1?^42;BNH\N\I
6WPTMMV0QL.N\!"1\$.9\$07ZSP\@HD@1W<90A#APCV\>V=U\$Q\Q\66BOM5WR
MIR+)K8XNBX95V\O\$1\U6@;0N\TODA0PG-NB6;^7\D<2JTC:DTQ2.1:\$9RB MS7S.?.X;L\H\N^_MOFUOM^4GV?
A.J89*L*M?0(L3-*Q.\$)L_1QER:TPX2Z;P+@Q&U_!5UY\2=4X<"/OE")Y\H\7^2 MZ\9G'-J
6M>WPH\>3\$81"%SIT3#P8*VOO53V5A:Z\59'MDRQS0Q\3A>-.Y1&MEN\H8DM@I8DT(Y'5N%X1-
+10CBV&>I0S9#BR;^&U61^>?CZN#.U'09"E MAO.W9-I%56\$%UWQ\L419XU?
GR0\I(TVN/I*P4Z0A\@HK%0L<28=1PNHC2:%U M4Y;!"I(8TH.PCW&\LH:==P=B\ NGF1#G#/?G3\I C"
F9CYYK;4TMLUG:B+BF-\$N2XI^X9H2H.R1#03\HJ\U5CH&N&:O<=51U*IE#2%;6LK_ M&
(#@!\$MO>2P;+^2BWY\H#@!O\!%L\H\KV\NS\!""6H;(\L:5:4H21)HGW%+R M#(?UH4>?>N7&<""#M?1*N
B8\DA:@UP\IY\$0/P4KM1E?H? 6HN#ZV KCA-|MH9F P1 9+D:^^L>O=J<.*KL!=KU 'T7V8 ?E\ N\MT(=
IWH\OUUK_M=%'KW MUY="I_Y&>/ICVW/OIM=|ZMT^+Y4);UG1O)-Y5UR1J-Q2-Z(X&H\$M)^&5\I P
M5^&72IM+TC\SR48CR;I)SOY"Y"K\IRU?^C<:> 7GE^G21\!\$M?
1W;X"IR\G;*X)9U>H\JCG\J04A_&7_2\ICTKXNOZ\EHBBE:TF7&V\H\T.6OZ^J)+THK?RM\U\I7T(Z:SKRX\I
/ILF\!2;+K.W&30*^L M;|*KA*F:5G0;2("XY0RU^K M2=*M?IE\&19&-CPS?@LF"BG(")71\0W3;A:CP&4F-4"3NM-
+I=7D,IT8U ME5-M"ZHIN&C_8_YCLG5KC H9?F>6H5R-?M=-I;AQ#%;*Q#2*7S833BSK6K
M\+EK9RU4%*NQ%BJOP_84:7&>LSLG+W*YMD05)Q3<.9Y\SI\I_ M"*E9DDQ2""M"3SQ0P(+^P\QA%<7DM
JL""X9^B%<AC7Z#0")^IL% SDG?*=T(WKJ!>JOC\!5P\$E&'KS8\RM?R%CL\AJBI+ R MPH"W#-S(-5\I7\H(\$_
W=F&IM#JZ(2KZ8L.#!?!^3Q 7)/#(2\6G)RBB M43*L>.^(7*.E9_%6"-9#N\!C^51=37_MG+G/= @B-8;4(X
MED)*RW65IH-AV6A"=JF7O_>?0@R_&7DT-YF\?A;IT! MO\!%>KU."OR\IDU_K^L\+E\I3\KTG\<-
P'8\LN31=^;D\G\IX6>V M.BH?VWM4^NO>K(C)%;453#_0YRKB\5JK'EY*C6);IY(8,"9R^DX4XZ0S9 MX9,^)^23/?
MKFN4\J30+AKXF2T53.XI\$9KD>*0%9<+0V#D88\I=U85\$8\I6Z;<
MA^SA<'=NDH9QJ+OZ;55L*XL M9?;P_TWACHXJ%Z"V:.\$8%U^51VGQ\GY*_>@ MDF-0-
I/K*W;43D^5%>2FFI04,6Z,E\!<^Z22U4;JV.IHA\J2HRC8E MQ^IX+&NCE(+CW\JKHRB2;+07I21#@#R7#;I\$#VE;
SG5B&F#&D@J6V4L\? R MDD>4G6_F9&*&D9V\J)DHU_!FQ^A\IX3-8<<0.V#3JVVHJ:QGX%*X;J\!G&K\4N%+
MVZ;3^SDW5*;(^)R:2M15)E<.;@0TD2-^FI<4-""2;C8TX(W+WKTV6YF3
M,8ZM@&DU\95.2=S3CX'3MZ\H(R3VNMCI&5^CNV=3ONG90+)|UDRRT\O/T MW>'G85\I\WT(338'Y8RFT.A-
3*%I2XU;H;GD;VAVML*=S:#9B+_8&NAR3@-J M:\$IX.G?A.0X&?IX%'B
B^B_A\J^&W^62,OICJ\H^K^4\$EZO.HM&T2MS6AD MPHIO:6AF\TU7OKM;G-B=OVD6;K4+9VQ15F7>KN9\3C-
'M\I)QW-2);VIB-9 M1(^!;!0*,<[G\$S<;2@%4P"GQZ=5'I>*+;L_*241VP M;K51\IMU+MODVI?V&'6+\$\WX\$XEM>-
&A6\W&@IH7K#N#P60T5_'H-NE"T23\G\N3K)M'NWX\<."U:OB;(+Z2;3U6__TW
M4Y;7Q.6F%4'3XLN\Q53BXY\MQ0%50^H=RTIF<*CY^HOM 4\0<7;@GJ\I MBKR;@D6W-";D;;R?/\$C<#10MO,J?
F9%6QTR*0)5.T P MV421&><0-%S;J<^<-;BK4^UC*89*UVJZ\HEBB; M1U&ZSUF+LU8);
I699'VSU6F+>OTR4Y8G+\$;Y>B;./#3-V=F=26;V.6=* MCJ&."9Q\SHAI*G&Q>*I9\$C
46U);"O\9N*LQ=#.J\!6NB8K_\$"LA2TN1;ED M> AGK\(/BS/61HRUIG#J0(REX)TEB^81>
#W5.Z9A^E69=WN"%K7=00FP I<MA A.A.CO;&PDCJ;+H.+H (WSY^RH0/I+P&=.75A<I.I02@H%X#H.2K?
(UIK8XN6@IC'=I/%P69\I\Z)H@G46%\$ZXX\I)K0% MU^WSP^_M>S<@I=TDPOBI#-Q:B8A^CYA28'S3IN;D-O1V
L^&?>?CP21B\MN>-'S_+A#NV=6:D3QV'P0(-DF'W0(&%14_\$L9FF93426.D\I\I\YS\$G,2<
MQ&=%XB;=,WNZ4'SD0JG=KY+CA+,B2R1NTGVS\U9L2VRQXKZ3%PZ%E"M"AS4;I#OZ:N"%Q'NV0_OL'B=I"IXP;Y;
MK9\KS;W=>I.\$EQ0"U#EH23T><""#%<92DR6Q^=%7Q".Q+3\V<^U5\H)QP6_-M+J&X&N\NM*H\&>MH0)%JHW
S#;.BKVG>NP.%3H*9%-45(X++I\A<2)G_L MC/4.AEB\YROP?(4&&C_R"U 2OR(=D(C_P^P\$IAUFW-
I0*1^I#L\H(W;7X)I MQUYLUMOSTS;IM J\T?S\N2Y@^XG /1"Y,7DFX;L\I(E;^8D,@E>?/H7>#I7O M!
I+""(V2<_XZ3Q#6T_OD/YGS'^>_4R/Q;H;M\X3_M%-(X\USBJ'8@DN\CL=/N3>,D_@2=QD.O9C&S=&*5X9>F-
"=>Z\K;E"6=MQ^ES;N.D\GX2-QGJK""# "I#F#_JA>DRC9V^CF6UEF'RLV?T\>%2VNAUT;*Q3K\GSS?
F.R=FY%N;".KJH6CN? MG0X\$+I.Z..Q M: 5#XZS&68T% 7&3\6\I9S-I#30'^5VI=I&V6&\$PH+JY+48%B8
M%.F>&XHJ"JI#83!>5X/U\ M'WVH4I6TID.5Q\!MQG?#P>@:SMZ\$V_%KD-)T\>'9C'&P-A&HP 7A=,I
MQ_O\%=0>24A'MRR4RL\X'GOW=-.8NZ;.09%WDRTB>JA-NI8<-(-4'JK(UT\MBX@1QB04(OSV5(92^O(^
IQ>G)\XB\$A<39-F'4Q*V9RV5*0-RCY'E16\JNC MBY\RV%*1-V;@C.9)S\$G<@'Q\TQ2T,5G6YK*;;IHD;A:'Y\UB12-
,9K)*#.M M,6T=-Q\H\B>ND2S/5.2?6O:I<F\H\$71\).OA6 XZR5P@1\WJ\(?*0'7&2
MU\I P\$NE&W^3\!\$6D.7%N)B&ZX^@ 7#KU\BDG?U4\).='HU\X(A\2)-W 6_M93(OA\RXF\I#T#PP0N>ZT2-RD9;X+
MGI\9X;ES&9R1;3\I-C\Z:\$UO&<8)R6\3.KGJ\!<7L02B2NOGKZFUG\GK\$=G.6JZPAF/052L
M\P_L#I4XY5&11\$WENAH7R*="XD8#^#MCO39#K' M;7R9>R\PYB8^?
Q(V:OE3.3WV*3M=W\$J&QZ'2N+/\&QNXUH:77FJ'%@<-YCB<3U M3-I5E;(\XD%K&0\RE'\&Y"3F)-YC\!D:\$3=T?
Q+GXC\!D#\$JDFR+E0&S^OIU+M%)J>)P:Q\2\;"3X0>?N6N+*1FT&F=E4&D=-O01?(@4^TO4?;=7K^M3UV
M8\JNC?1JE%#7\6P_D;E;N3&Y)F\$|^Z)+JBO8"5Y\^92O=3;L&5F4ZC?P
MX9#B7.M)S\$G;29BOL8\D.W1B%>67AC;86ABH;16&?3Y\I S M&'QS*XE-;"LF. ME35XN=511=FHT\I F%
VG?7\I8\)+^#").CY@SCN9%0+3-IL#^?2B.(S<=&D
MU">AH\$JBH\$B*6M7P\I@%F>&4HJ\N\!\$H*;>^6XPI5FDV"*H^M6XWCOA\I=V\!";
M"ER'^\$Z\$^/#LD#@0&D0C\$8\+@I4W\Y^RJD\9*0SFU9*)4M(JYW?SRI!*7EYFQU>+LY)?\$0D
MKJ;G+4R&GQ4SN6PIR\I4?%70*EUJ=7118\J<CQ0P\I-F-D CX25Q-EBW;I-F1
M+).Y+...=EHDKM;&9T\H\I#=#9VL6\>-Q\H\B6LDR_4^>6?>I<BH433! MU\$LA&I\Z")P)P8ZWZ
4*W4U.G;3U.QS&4NG?7\!\$G\$H>I#EQ:B8A.N\H\%LZ M\8\DS7\5?#AW;^PN"(?
\$G2=P%FAR26UU\DG/PO#;X;Y<^S\$G;2;1#^N\2)X^G#);.%H=F0%7U7F<M>J5#7RAQ7)++5N?
TVZ6GSUW6K#^#FJM\Q\Z.OZ.V6QU3\$MLL.+/\Q8\6.08 MYZW)G=P9YUFMCB%IL\$9CT54K\\$.I H5A@3RV\I-
O4X='8<%E\GZ3B(T M%AW\$E04^MK4195-FHD30#
(#I>8\MK^."W;N\J@G9'/*@NXT&.\$LZ(G,2'\$09EPTW(<,"+>SB4 3<\3X\YCXD'@^"3)JK>H^TZ/?
;"KNQI='B^3Y*J.L"MI (7Q.W1D)\X;D#4L:22>"Z"8^DQ5F\I\Y)DKA!*W07G-
>66..I=2V@1+^@>1.2.*\$[BXR5QD\>8Q@.W1A=>Y5=>EJK(QNF\J\U>U#Q MT^<QDE\5B1NTM*K(<-

T+L.8/ WVSDX? <1)S\$G.2@EX7003E7_@H/P2)Hf\$A8*W.B7=-:5T0S1:.(@C95/+ Ml\$!
L1@!Rl\$5\$710QYV.:H'EF^WA5%1>".CF":.5"JHD"HJD:%4MYWX0PCE?M)%24H'L3C#I>T3(H)^^(I&5W@H-
)ZE0@>4VIU%,UL MR(74W EO>#_JR2.3^? M/#109\$SMF)7659#RWBQV)NS*V?75JIVFPI^WMW-:1#-
VZX\$^YFS*V?7XV77*MRZ9H#>#2|>=G+Q&M)B1/L8 M+UX:%/^5D@C^HCOG7_0/PZ0Y?#043\$"/=13"),/L.ZY.)
(HRYONT/7-L3 MGF-X@:8;7;.:SE>K3E|J?TZO"IXR"BC9:00N+9L2M.OGZX3OR6@:++PO?08 MLE7#ZL81(O TJIV
."L-D)FH@L:40_U>+) "G^B6M&&+M#.M3|@W9?0:Z M9JAVWU'5H60@)@NS?8SM5W+1#XG|YX4|A&U>V=Z'_1DA
MB@K4&+E^MB* TGZ>:,\$N).OS6QQ9|ZA6VXG8':ZF5L GP>A#2"O@K8\$X2XJ=@
MH3:C*Q3>0A23?|Q@,%N=%^1OG/E|G1(6&.JZEW M^WPD^YF1>U-
HP_0CMZ\$.R XB"KMA0KXJ8RC%PKLR:/;\$G* O+5<.:Q9W|> MN3Y=\$ W2UY\$=O@)/IX(1.7KN.J&_E|PI9?9+*6'X-
J->7T|4MXZ|?%UW7K M4C^+WY(NY=+7ESU*EB|_V:KTJ.6OZ^J)+T|15CYJ3>+?%?Q_ZV%6|@HG-G|OYEM-WNFAT^/
MO4\$9%D8"/#-."R:P*=.:K+LCZ7*=>KTC|+?#WHDCB_#R+_F=[8&0^"(\$T.73:EV1R:.)PA MJL80.
H4+|PHENBJM=:">K2/285..""^2X&W4)I "SQP/= 0ISHC|@&"?V\$% ML3_@W<7040J3^+),(* N/XOS=M
A|8GE/M^DU:~+K%PJQX#-&S(&/+HT^"78 MOB/8(XSM_X>^<(8MJ'K4ZXND|L:HVO6=[F_0\$OP|6(V513K.%FF+
I9**_Z-5 M<3BP*BG(NT*6TNH8FFCI%0DGBZP#R2P5D"6+AB0S@JPFM5:9/0XU|'5R@.@1 M H8^*"Z5^84K=71%-
\$P.M:G/*#MKRUE7*.9XV='U"2B=JHL-.XH%@@U'XE%98F**N-M7XAY'>T4=| MESMD2\$*XSX78_DFVN|/2
7>L\$2IYR<=^+|+.23W_)B5S.A#Z|6E=F7FP|HLMRC(WL8X)716:0ZZYWS<\$UB)V_.K:9J#/(12.
|F_PO0HEC)JV1=UD)6AZCM.Y M-|#\$|:FSA=8A>*H1<(^1OZQ4=P9F=HIS?6E;=(WF"(6G#T.1.62(N4K<@Q
ML%:0@45)U42KB5IC:E*QAZ4EE_@NP"3304R2*1H FQV>.)C8_|>)9/2ZEBF
M+|KJ8DK@WJ&TYA|JN%@C60YH|E4V?JA@D.F6N*U4=WEC R M1X|2F>< M'O_U'P8_@C"^5^);F|N
Q"YVWDA9IH,H8HE5P^W"=Q(O:~W+8%;YP3K(H MFTY:K 1_..X.\$('8%;YPAJTH88IK_9 I=U_4*G|:O-
G^*|5\$8>Z|:~HJ04V% M1_N39A\$#K00YJC>PHG_IB@K+(Z#YJ:H:A2|0^"L#3JG+EI*4ZTU.
|H?|N>Q,BV'D=##H)L\$9ZX_58WA(2VQ-(A'V8 MN)^@CI^@-QH#N9'"#|,G.(HMI>DLWPS=G|2Y^~)|@S*6L?
QI(PHT|Q8V|;7#(K?EF@@/|7-.WYF&W53_24K/XC_M#B;NBVCNWGX8/H:8:"S^?/1L/|L:~%S%3#2YF7CRF%|J71E
578LHLEJ=^AVN M.(18|=JVIWL% "D2F|&L (B;WWE8(0YMAXSL\$>IZ"A>_O&C;)9>@_#GA;
M_JO:|T@WBDAXR@VI?70%6ZZTK16EU9\$D\$8G|K_111M0MAM0&J M5+CC&4'5V=OKTRL>GDV"X0S-
|MWYTO^&#TC4+=E\$ UM*;&N+;:"N/P\$<%3) MHUX/2+38RE07|_8YD\$X 2'N42%AD%|JZ<7@@G:~I?
IT72Q7AR1?|AX_&G>(M+T43^+4|25+Y\$|H;(. P_XD|64400|",4X9)P_A UCS Q(1.8B>_T|D=F4F
MPC(JL:TOYLYRD^H\$H+7F6M|QMK|T2M2L.LVM.+;8Q=9AY9:%=HO?Q|R%.%4|1**#R>WMC5
M/1^7NOTY)"9(G|^"P/EP|:~*TS17-<4_*E:A5>'~^;A1;&L?6R6.K6:FUB"&|
MU3':BP%TGO6^SRCZM'6>/1B\$S\$SKR.28AB3#_/B#N.Q99GJ%MWJ0W?G%V1C>A
M=2|E|5_-Z2WJ|U2CU3%65JTTGEL|_2@57FF3Z/8:F_~|JQ=9K8.JS MME)GKA2WYANZ_);_9LJ:V=HSN_VMJ?
Y*|C\$MHOT&:|Q|75HO|VAH/C|X) M|G92UK8;<&D2G<_FET1&N37/+L)V?_DW@BOLL|>(EEHCX8Z;^
V:~^29P|S1 M8JO%>9P|~J8U3='B8_F0AMZT3 M8%>84UL=S10-G95)!|QR>|7-E9)=PP^C59T&AK|~#V&W(10A
MZ/3.W08_*@P/+_9(2D&C-<%VA:F2MTRA6*N:AH'R MML|A?A X)^@)?(44B@+/+=03'ZX*
M1^0I(2)@_E*7*MTF92:FL6W.T2F"DJV@HS."N"M6368?|Z|QO2'H|8T1_M%(9>+|S'PS 8"-|_3|Y9?
%J|:985Y2>X>:="VCL+^#@)|V|VOB"#X0XF M?AVW,=|D.E(VZO8EZ|^FK@AF1^=,QVJ@R_V*M^O&:
7M9*.R3PMZ02PM<:2 MV#6X,+;M&Z)I2VJ|J_#)J\$GOY+'H.GH|43-Q+M^1HK M<8?
MFU0&"LNDUYZ53AJ94FHWEQ)*\$|*815=Z|2!'<)+Y_Z>7CM5'IMH_0 ML6ZZ;)5T-CS^B_'J13_Z66Z
&@&F*XI#EU_X(YM#PGBD4%,G-T.#3|N/7Q'_M2L/_#P>0S).U?_NIUS:GA>MXL?QO(@|1B59;*L|)^5D<5=|G=@?|+
LM=T6-M%8MGTITL|)B4>|@|5S118:8*CP|J9VF|>|SLZ3N:MM\$KZ=#V_.B^~^E=47O2-M*K%GY\$N0?
NAS>PEK2|BK4N6FLN6X|X\$YS#6G438&.K65T413964B*^<=PHID
M8Z#*#P"FHDBW9+&1X7)"!";O%\$X&'O1_"!E3MR-|X/1@1X7L_2Z5O15AD M=X9NJR8R7|~#:
(0L=YY'CE,XI_9'P7IBTA|) #V^2JL;*L;UD+AJA:#.R# MY.Z'O:7|_!H&JB|JB3*&@-
#3#C2|H81DMZ|BM850|VZ9S0"Q:IFB;G+?Q.G":.42L6>|M1_UHJW5#G)Q MO+&*~
Y:DFYDH\$T|D|Q|ND#B\$0|*#XTSZ_WG8M(DW_6VXR@:9)9KVQZL_#BJ M\$A0"Q:@S|IS;>X#E|>4P-/S4UWY'AB%4-
RJ<-M;G5LK:N@F<|S|AAIV<_M|HW^ES3ZF(<+;H+PB(+4>:;I^LYW)'0_)L+ F=H6 M|?J^+FYQ_6MO:9
1L"M|8:Q:G:HN@_AS>L+0V0VE?P_1AN\$AW12-^EFKW_1Q MO%T_#LG(A;^+PG_2 GHF(1&I5D#^FKACA,(9FOH|=>
#6XUAQY^/GNW'P*W M&:\$K_Y)^V#+)3HU'Z)Z_KBJZLEO#E@6#GXV%#Z<|R1Q=3"!94ITH'B|S|J11 M:OXWI-G?
D0)P1GIU55_~AORTTDMKRHUY:;G|QB|P*GQ|&T%6<_ \$DCBQ6D=6D MS%I\$D(I&B/@.7?
|H0SLCUNS>_~FLI9X<&GOK*~K&K&\$T_9"YM762>*HJ MQ=<&E_|J:)HL2AH#9A8-U'P_|HJ
_@:10BB9:~N*~&VZW'Q|N;^1B/R.5=X:~ME6&J|@;#G&>"+7FFW>I8HB3Q3C|GBZ=-BNX:!)1)^ZY8ELD1=:J(VK.
(LE|\$ MJ>W%;B|N|D(8|ZGM+R%M4B1?8PY):;UD^!1/@687/CM/M-L\$-W*KHZAU M:N\$X9)B%S
8|=~9IMHU;2D@A1VR35|W+;W\$5S/2PQO.#|R|(*('!EXX4= MQ79:;@|V).@BDB\$|G|P9|RSZAN.G=_EQ.|2^E8(%K-
%39Q&X15%64.F2|'_M:A\$X6+S\$(7_|D&E8|FUPI6.=CY@J?|H#_U'P?5W&(7;)O2)3X9NCL'W|N M(OCP06?
QW"&Z(Q+&')V(VIKM|HKV,K(^|X|6&B|O5IU_7A-|LG#J8+J ML@&>-KB&VG@-2MO:CP?Q?'G8SJ
MYPK:T9OP98+9|:| "R7GJU@YX=;Q|CO:Z%#PHLX&%A?+:L7%O M|&NGS|C-SB(C:S@'X+IWUR'_M|_X#OZ?
A_|K:~K_HAE3)(U?D0F%H1=|T'ZDH>O;_F|6=|Q|JCS6E?G^/TS3#2:
MK6=R_|G:40WY\$X.CYX_+"&X(8D^_YU_Z_2NE^B%O=++7%|&KNPSTGPWS|K1=\$\$2^RVEHIMUC1<;DD=J.X/|
MH|SD@&(54 U+J WN/H>L/W+'M'9F.)@!_!O:8Q4:C=.RW M\$/1AK3:>"|?+:UWR=S2CAM F?SGA.Z|7|7&L2-
RJ.GDHK;G?&~27C%H7\$EY-?8|GL\$ _N^X M|YU_P|ISI<2J?(FN#5IC =>=R%1+/CMUW|O7#=>*W#%J%
|R7\$O)*F7|/4>|~MXN5?2*9S/ %!%PIUPB2RM8Q,%%V:J:>@H28|_ON6%UF/4E5ST0V+>6\$/8<57 MMO=A?
T9(UL+&1JZ?5RC9)RGP-)H#H?UI0%|ZA4&8|S|VHTG3 (^X0T7'.%MS\$5" _!2LU&9A<);B'+K;^Z0#/?7^H-
U7C8&N&K=U1U*~E#27_..6@L_P-7 MU@L'"C71:Q1Y/JJ?>J?LS-<@E#+.%/6TPA_HX|GCB%QE?
_F;_9WKT_W0+WT= MV>\$K0'-E%03&G2BOY>V<7,I93@)I5/Z2^G;U_"6|NJOY;EXI9_I9T'9>^
MONQ1LGOIR%;E1RU_75=/?%&L0)1Y7T.%E2W96;|/_?M+FEHH*PYGPS4<MUZF;
|+*H|B36%#U4|22SM52ZIV_Y|G(25|HMIW#C;+S#-M\$C65%RV<);X8\$6<;SJHU3%1ZU0=-(M^LXSA7H(?
KA^\$;OQ)&0SYC81E M2=T:1K|*IHGR6.@) &C3:5|5\$%11&..2)1YXL9I FP7(JHBP-161Q/E6G8_M@UZ
(YPD.DZ'LE\$E0|J6C89BD|5W;5*L&1.WEUV&-O/R=,TX#=-%95:G34K
M'>81V'HGA|HFG0T|!*>ZAB2)H|ELT2WBP%S1)X\$(M>X)7:(2%/5D>6V;KL M(W*+LH?
MM&7^>K?A)9HK79^G8X) /~*(+13"=#A79.TBE1:8?)Z.T.PTH_ M|H42(C|:U_2/P&%WP4@?C?
|5|3|QWD&/739DFS^\$;7=V9?~RR3:U6QV3 ME60L|NS?MYJWY"9K8ZJ|_D<%&N)K*V MJGC4I59'6-8T7B6T4FB=-
/X(N,PE3%)2=1*G(@B9M?G>IE>*~BQT">OKN|CQ#D8'D_764KX)'9XACIG'3FI MHU|_5I9Z|JNCMG51-
UD9|30Y;QIADL 4X#P)PF**E A>TXX%@#G+I+I;_R MX'O_G_R@8EW*~Y|X|_E?~6YZQ^PG96NS\$|
MBL_Z9W7.ZBR:N&9C)NZ|>:U|CD5GSPWZ+>O2U_5M^O.O:16_Z:~PZ|S:~JP5_M_HDO2EO=ZG^~L|MC(?%'9%
(N"|2N_Q?Q_Z%6Q^KS9D)."C/@D%51)GMMWLF1|YOER@R(LC#"Q)GX+)|O_H M)UH(4)=I09M*XO4(8:!
|HTB*ULBFUT7=3HUJ*J?;%E13=BA2&-CA|V0|@C6 M8X-4|=5HX 71)\$Q:>J)W=.%R|P\$E43AS#M T2-86WOO|
HZY>|5(W\$XNG M U2<28A1|_B-IYSM%_VLS1)%@<^ON-MAA0CP|=O26|@FK_YE4|39WNH|M M|
|2<|VNBMI|DP'D'RW)/J>746WNZB):\$2?FT@W|YXN1Y8DT)7DVE,+>+GB2: MS.0D<*;@3%\$|P;LN4|

13XK."DIT:6(ZX3;^K*H:6ZABU0813GC11TEEIWH\MA\N3:C.C0G-IX.\$DK%)GT>^JK)*3E-<18H@H>ZK1+
MQM<>K8W&.;+1#;P4(14E)^.WBBHS!@T'T'Z'.VTF8MH@8BQ6NBR=3VG*3#@V
M&KP19^+18"P8|MCC"W+^X03(S MV6H#^(XC)^(%A@-2;CG%+M MI? PZL+PL'?/
CO51N8=>0"Q)LG9BZMJEF5F@O9A!^VA@#"N74 GY?@.0CC M8>"Y 7U+KFR*8TV.)J&QH@3<H?+=
M4."TZGR\$&5Z6QD.BIXRPC766W4L.H=D*FL)*2(4C!^*P&X0ADE5AB5*VN(L MYZ.VAVI(A FT3SL.S2&R!
/8=TZ/69.D2ZPSA.FIFU&XIK<@U-15-KJN.9 M V8GA17F236IPY5.QYIC%3G'U6GBZC#RRD!CA%@BT4B-/7
M/EI Z48S#+//%#(1D'\$7P.WI/ASL.<@K0#I!+!(IQT|EM*45E>&KH_B7/Q
M'Q(&96S4QGY)IB(K7QE1FKE==BC+OQ::3(ZCD?1HO)H\$2!6F!NL!O/T4Y_MFK)LT20%7D@7.^M;*8'PSDU-
TY<7G:F!U=5>TT<**CHHMEFI>J+&U0;=2;
M1Y;.G.#;HJ)S9)TLL@XCLQ2XZR5)E#56F(2THAD6IY)9!PL0_#/R+211(-J&.; M?LH^=DHT+L@?..@.A
J4IZ!-=STW-BR3'6JK8+BU.WNX3A_1^X25!(-N6-C:1?&
MAYL=DB@A.N6^"Z8!EJDHF!53P+B/R2IT5KDNZFGC=BO-%;BO1P!>W5.K.#. M.LVNN;A4DIZ'A=E-
V<16GO/O212!P!_#G)Y">W\$0(MP<1+8OPY\VO??CHDC MW+F^!0L;+G)+SFTH?JLJ7I#E.@XA.YEB2L.*D4.87Q
MI<.HL.E7I/#ZL81(O_K"3(V=D\$^6-J*?J8;#^NBB3!UR8SB0P5IZ)3P\$B (DT\$;P'LDO\$_! M2FW&5RB\A2C%_K;!<:
<8Z+W1.&ZBEUR@J"866;'EG9"-OW#R^W MS)++@W#JO?=>^M>HOP_(O_+B!WE>*A:6JGSCWIX M:V?
Q>QORBI4Z*TYDPU(T&^3.X@G.TGIR-I@41^?56?81?N\$&X7/^X.MIG!H4GZ")YX)+H!
IXS0.K9WH'6LE5Z_H3XG3C1#5+!(I9' M!^F/T3Y8IH_+&2)2B'E.Y"#K"Y96?H6.X;I70WZM*K.)=7^<)NVZ6IG5-V
ML@UN#KKI_0^TH&#I7(2;)'SJ@;IZ_Z"##_#62IA_OJONL@&YY M(^L5;^U!H\$(70ND9T(C BOGT<I?
ONPP!W1^G#RZ%+ZW%MU!^\$(GH#JM M2%O@O^L^I^2_Z*;P)46K^(@BV\$Y-6-L.6!(-1AQ);X*!# BC7Q\$_.G2Q
MO(EG-YC!Y).YLSXM\$X3F8Q\$."C2UG\$-LB341Q8;\$2!7OIR+X!\$KT:0?N8YK MAR#I+H5D^_2A_Q7-O)?
O.=M(=J"9."VJG6/RRAC"C<4PX&A'2C*(3L;)M M>N*^4#FA+KN7%/4Y;>9YX!O!..H
%/A^1EH*>P!N1(1Q"9M^"D.">B*!8P MQP3L'GB0&1%G/OSA*J?J8)S".0X!23.7YJ\$(\$?G!(7_%?KX?J.LAFP1\ZE
M_P0^QZ%UU_88=5E1^/H&A0!5ND M0S<3;DI8BRYMF(N;I.XC@-R.?R!%+H>O#Q55>=D F9#.C.'GR3).GC.;8>
MD)69Y)+S9IT3H\$^(+O^/!@D%1.68%2%*OGT^VB\$M6\$B=#;@-9>?C.-C M%O-G A<2HX-HUCXX3H?
!.""H\$!3@)@6Y"+SGE%&#TM2G"D@YL"/J \$DD MZ/^=>)"(DDR+;6GH^PPV"@E#"H7I)*2=Q.@7>-F M
:9_SJ^F^OVX*)NE^\$81B.\$F3F7^OB>XF1CHOJ3E!OZXHDF\G1)8!;^5." MD%7P@S@3W4X&LO477(%W
!+1&5+0XF+_V>+Z/"FDM%O>-L46WN^H_..E MFV*87K!@39!_28A1+0&(1@!77TO.Q@^N:.#Q9_KQ2'
">A14?MP9N>.(8U M P4&E.@VY2^45@BRJ3#(QHO^2\$&?TV>CL_Z"<^%VZ3/Q@!OJ6_8=" #X M\YDA'7T:H2K
M-&K!.'BY-IXIP"*G@G.ITP\$15\$B3<8@YF+A2XYZ>"K >)% M.3E0UO^S=PMJS+QNL?@E>_%+7B@O4^K(B?
PLT\$F.OH24_X4>"3&\$5LIF44 M_+5)*Y(MR0.OOE^/O&!;*!A*?#3F*% "LU5@\$=Z\$)"O+;I4^10F(5RK T_LD M)7-
RKF^PX3ZLXDKX(O^22!2@_!O4!X(#O#R(4Z4PIV_*2O#3R1I">RU(,5! MV+A E\$<=<999(@_#!",
J)B%US<+!8+EBY+!M 'IDFN'#R%?A2\$?=#L1P(MZ00K(2X5^!B=*4>G>TFH%4P!Y;/'A.X7PW/W..P(3)0&-8!\$B
WW!T\$(MTG.'T+>.)C)-B*_JW23\$#<^N MRTYJKZ)YJ?B.<^A5P'_A#R3N5*R&!2SZB^?R4U.L!PZEB)O.D4)\$ MY?
(V#MW^A\$8C'DIH7.OMD X+Q+QD= YRD=PS5A8H^S>GE\$V^YEF6B\$RX
MV5^&P^+U..FWX!_C8'A0S/'ZD)QJ3""@410(2;^!XYIU5C.&A"52&S.)
MEFFNPFUZJ=4TI*HMKMRB\$XZ\$JH1=5Y\$R_.05JFX<DU4PM)C=-I' JB*#Q M076_*9.1CU+UZH@.>\$V3VTV-
*0L;PLG:A@9B46'QAS\RD>DE5M'_D>9/ MAJ(,1!1#GR5&4*GOH!OZYA+;I=12A541FW041+/P\$YS;2PS/8(AJ&I
(DXSE M/>+3JW(Z="=5^O"U,\$2=*KD\$@!F0_#Y)B)/=D1^IG6CV%,E/N&(BN)/AHA^ MP3O8MA9OLU)-GFGRB0H!
C(RJH01WV@+"%VS23!HD M'_32KS%J2"";=H&UA@>I;X!&@R@IT'S!_0+S@<(Z%.DFR-6AZF9?^UG_/ML-
KTALETH'RY"0%QB_'G!%I2GZ0JW;OM>E3^X5'A023_2\$WARQI^!^=T!L7#_ML)0!2B.NEKJA&SR/42_L!<1N2MZ?
AWTLI'0&G68'I+Z=07!);ORZ^WK8N-5TO?4NZE\$M? M7_8HV;O4M=6/6!T6'TR<%38;D)OIE@I;U*S:..P*?IK:Z!
M!JV-MN!H)\$R.3(S%X;K;G=*5UAPC8C^C7.+T&I18=8X;..!CT904GZVB0 MRH9
MF2!\$W8VH=VBYHITZ0X&H*@YF6IWC6-CHZX*BRZ%^Z\$"\$Q!QXY !U'E^E=+ M;W5T6335D^Q+>1R-/029@2.
I^>:C%2Q@13/BH#?QNI'->N@MG/3<+OW+XS MO/-H%ZXZG1;/^Y)KDC4I*6E=<'7MSZ2WE\!AC5+_?Z%+&
M=B..R^FSR);<88%MI(B2V52L_.'O/ 8!H/C(M/QR;O!..T23.JJ&112K>> MX<2Y:0TW)2?P?4KM)
LXIOH)G!D_UAD*\$_.26AU5;..K1%EO<=/S&TY*IG3.T MG&JZ(#
1#_ZV+G^!C\$'D5D=I+UXWF.L.&/3"8.B=I EL4:"AXE:4! CI-26-6Q>R2H40 M27;
I+!H1+2.^+V2!DIS:"1^5*H^ES\P*!@..>\$JLS35J9+/#5(A8"*QY5J MS&HDZ9.2EUQ G!H?7)JU0-
Y=L_MUAG*8QZ35N?XA_Z).2V(%2Z\$ M!)^%#%#/_!01#F/@*2R;H#.0X.W7T!XE4XR#B)8!DZ0!&.#.:5
*PI>ORTU">MSHR(I98YV))EA_YH"ESXL_86%#JUI?T2GCMGEM>Y M;.(<#L\$#0) V-
GA%N=7K%!.8?IGDR2O.M4Y&"1 MP!X P)8RT4NHY* IYF'E9IB4QV=DFROUP#L=2002/1@.+D)6!*13(/-I"*@
M)2//CI=Y.8I5=6E@S+6; M<7EISX6E.\$DIO_Z8K)0A:0<1>Y^SNYK\$!/_0;& "V.*TN1";Y36GB4@."M
MGX%+SIE@2JNTR\$^5V*&4*HK1#N2BISL MF?;@*&D%:U>QCPQ6J6.D\$=(I3SCLAT&^EQ2B%
(N%+H9@)/UM50X\OH)? M^WLEKT5IQFNA;Y"0M2J=L>L!-X1LYM@PIHX-G+9M7B!KS ^<[N\$^"F5;!
MTHS8N* M94-)M6NU;92T&2!LP&OU^!A TO\$W"SHPANB\$1H.(0D13!0!2 M=R_W_#J?
PPMW^TX^2H(KFA!L>G 'T:V7N!V3^P!^22OQT.F746@ M1 V2GC(A>2=P^BFJ6-
E;_2*PWT4/A0A!L:WD0.V6\$*9EU!;#ESS099&R/*^2(M=\$8\$S+^..M"P:IL(-
%1"+2&JH@%#)R.. "+I180\$DZDOR:6P"QJ@D2XOG2Y:2U^L7K%O M;.+X3>1(9FSE02JS\QC9_TZ-AB%=9GI>J?E\$
!@E/S>AH\FG3=5H@7W2-L<> M_KLP5O6Q7)(>Q%1=QQ=3W(I-TNGCUG(O*:M=2\$W_2QWQ-M4XG@<\$?%YE/3
M5C33!97L.\$(+R+!)/TAH!6%_IMVV7%*<7(8W&9+I8F3_27OWO-H^??R):5F MG)VWV<3-P*>I_7PG"G-
\$M8K=&Y*5_Q\$Z9#4I6>_@;9*OMS<@P<40DN1.&5 MH-T_+Z)%72HO46!;+%,A?
31:2E^S#1_RD6UD"@L)7#>R7U^Q5U).I=QT MH^EQOQ7)6\$;J4> 0;I9H1ENTT+*!MK!8.6.XD:T5!#7EX.H6ZJ
I'2JVG'C MGO;I>A.B?V&&_ \$^5^C!\$8&2<@N/ M"";IG1!\$0_KQV7+O+!_U5\$;H?>JHW#Z#TB\$V/MT^=I^P2??
Z'NRGHHK M^LD;?% 9PCS>WB3ULB(!L0R!9F!K!N MU"@YMZA;5!0GH+"A!T4>7@H3
MH9!+!DDDD98PV\$6LTP8-74=YT.1L!64BDI<X!X3;P\$K.P:8B"C\$/E5Y(S M1;VYQ>D/X%
IRS2PLNLGIRV4K273=VA'L"S7UTE<=M/OI>=&SB9;I5T.@S3 M!C-
)ISS!7UZ404(^X_F=\$J_-IUZ(8NZUY26Q2;5V.@P/T3X&=?!WZ/M#_-I M+AGE.2T^0SUD>9&GN/CV_3_J=Q.6:O"!\$
MDP@U0#<-9!BTW?D="I Z#CQGF6I(5LHT MKX.J5I)?YI^I^"RIY;-G#8>&L(EB9Z(M9=V(T.9QR#
QB(*9>WG>H4V_"IAZ2TPX4+0>8G:P.R-Z.8%+T+TJNYH.10
MS*ERT2=VF%BGJ4.#Z%VM68/*K'RDUU&A3W2U""^J".2.D22YIOC@%8OW>>0
M<=>=>WDS/20#>E7UP!K.VOBC=Z/P%3%;^O+^PP6R!OH>73VF.254*=56 MQY+FI030-3!SRC^B"A..HBP*???
T+=.9'=K8."5'0+M>%Q!_E6G4MN"\$D;:A M>Z+HH.
I<8EJH/A^*M6KC5_\$IX_"5JHJA824T:KM2&EZ1S!NA@1+^QGH\W 89>(^GR" M0)IX+DG&\$T2D:'MAT_DSZR??
R:=HS^).9D'GY(F@U)+/DR@2PUYA@ZU"<6 M.C 62ZXP!+Y6BE05;.&4(SC5WT.V"#WQUUHHID"0)IR=)?
8O9;92H8!S M:I=XO=KE7K&#ZF;/M!_=/5>Z RZHU#&9KU)B"L1T6T7NTG;?I*31MW.6708
M>PGWXZ("D22L90\$WT" \$*/U&F GIBNA.1."%Z/8PIY!D.\$P-R+U M!A9QT>F5?
>KWEQ_9I^B8H!FX10A9FX9!#3JD\$ 6HR!N. CF3J#"YZWV4DM MAH+J5L7/#OI\$Z5O+LP!2H= M^O 4G';@
BDFFS!_1-D%V2%97-1 TQWD?XN748VOX&F!OU.AQ10!3C_??SR M?/C*/%2\$A!@!-;

AM3G:1ZH0\$Q&DR01(EA&H0@:13%M59/<.77/@OTV.^MN.YE)WA9!.=;E!(='M_1HBBE!D1.IG\M\$?
@CM\$60\$H.@BF>5B3PO(FN\$/1OMF^<'FV(Q#Q:27M'H=RO>[B/IDYLN3N(GM
Q4>!:A/B).F6'HN4:WVC%#A=/S\DW7G'KFO.DL%X\1A#H&B:0RRDOP%G.M.XTF_7I3YV^3+W'''WE9,AU!
<%PG&8R#ED+*?S,7IIT^G)I33_3I:9YG.M4W%#Y\$WMFO%\$-[DRA3)5-+8P'W\PH')
,3ZB.6/3I.8L4O.,W9GVZ>&T.MQWH:8J7R(M%>4#&FBX+%I5L/ATA?BCVD&=S\G.\$_29RXA=-?S\W5>;8!MB(\$17*
XXA@R0&.GL#EJ/F?+@KY9\$/B-"5K!@JHC(*9ZNAPP.TN.3VF.,R.MD1H!'I^H.Z9R^J2E5\$,ZX&Q
K3\4:HGDIOI;ME#V@_8@0JV\H2O?7%ZDN<.
MW\&NHC/RT57I4KH'E1\H3)PJF<127^H\VVU23;7%:4R22)F9!%8NR:T&N.M)9DE?TWL\$(",Y-
H:DEV\X9.1/\$034!@IU^PLTA^?@J223S*BN+UWS9^!J9.MY>(AY*Y<1DT33_C@B1.AZDABV\NBOD%\$R\$8P/X;?
HY#I\X.M*DRS3WNY^^M.Z.?^+C#W.YR<>1*!@SKKDM\MM_K4\I&-@.H7LK'#-J.M^\$N**JK8_LR4Q*W?
IX2C_*L:#;20L6G7)_M^>IHK06^57(53%;7RKQ.M5.MHMNG:GGBKTNZX_+YTM.\$UP@?
K\^>Z/5SA8L4)G6L26/G.K.TI.H%+XB1.M.HUKLND1W5-)GK002)\$_0MY/AB".9YJK.+*=Y.IE0=(526WG3+#
<.5QW!&A?8R@A^G9IV.MG@C0ZF:19X(P\I5B<"Z*6)_.*A#MT#1_)4&'A2<7A4_3IY=+JNDXRZ*J
MG+113MJ;SHU.RP/AZP>2SBA\K\3'(+WN9#B3N,*^95<&/Z6+C9U4N1U9ZDB
M2G7#;0(L5'C@AWT'ZR;@)YVIB^+J.MW?I%4I7Y4D@U@.>"Z^@#13F-A=5.MU-
EYID.XG>BH7XRFH*4MG\$1H9ILAN2E+FFNTU=;TLYMVX9:=2&_.0*BXB4.M+VG)HJ>R.(%2R_HTLMWB5M9A-
6GX?A@ILRHJN\$Z\2-N6VF8ZW7?&EV\$U."MIB'E^>[3IB.9H/I#U'BR:+KQB'.I@X-
^GN\$^=3GA6;1IU8)K_C>I\$T.=8.M.*W3&"YODL.AV%//Q52Q7NVDC\SZ=@C6C"#D3G@?
CO.03S3PAKZ&9Q<#Y0\MTFJRM2+)<3;F&5F12?9H(C*FOY@J9R1\$E1H74^HMH;41.^+Q/-(NSO&(I
MJ_(8N.%@.HKB)<#C6<2W.Y/23;G2&EE@_IWM&IH/7>WIU\^O/2"MEFLDSLE9;271^V0B^B"=;97"E6IWSF0
O/&1C)%&?^8_R3G^U;2N(YG3G7AK.M^B1U\A&I#;V.\$A_\$Q^?P.B5E55[%*FB3W4'SKS=3&7#-FOE"ZZD\T\0%&W
MHBST\B.I@C.=N-=I7S+ETLM!)59&D:E^X\$!8.>U:N%647L\$^U5!=UR_X!_MBSDN%E:MR\MS7%
(W4R)6LJJ^U5\DRHD\6E.I4:0UNUD:2%3+FOU.^I@"&PR.MZ=%LV3QKH>
JD_BWT@>7Y+VZ4I&NDJD12Z9.G5RP5"-8;H#@1?U!LC.M*P9=GZ="Q\7>H>*R0KOD+?
=80\$^FZ2\K\IY0B=HKFH9^U*T_5M^M^X.P78>M8UD\I3\Z\?7OM#U+DCO_2_7K:\$VKE0H"!LRR26-
=J9+I&TNGC6-ERJL6VMU.MRO\I(7#Q\X!.)=Y?7Y6PQ\39P\2\IJ.2U.Y7Q:\$VXP#O^SR#K9V.MQY6.MN.M9YG-
I@JLM2U16G;2\WT7"=E4#Z43_@NP4#LJD8FMYMRRS2IM7APF*G.%S&M.Q7JK8UTNJB%3+MZOXKQOQC%17=E.
IYU81MS6.OBYL.B#@DXHC_8:D7#*=2.MYKO+=+LD80IE*~K2OUWA>9T1H?<
ZK^C.?SJEZ6Y9@+/9IQ\63\617S5*N.M5JN5>?NS2V&VYT*#+2D%HI1F492"L)?_8#)+>A&2..SV\ILE2#8+J9
MR>D1S+.\$L80\$I7,<\$OAGJ9)P.,<\I*H>HEU:TD3QMWW875MH7^I>FKJ,<5
M>OE&L.L)I"E:XJ6D_6IH\$I2L<6I"&6IH7.IKG\I*7Y\UX,*+A5)@L:*P'28!
M'DP*+,29NOYGV00#\$XN3B%#B2XYB6J%'G&C.(>V"-.\$3\TR>T8)Y4=,&M.T
M*0(K3.X\$Y\I):4L\FZV"/X3I+@+M2YZT\J/9V00JPIK8:LT\496Z3KRE>)U.MA52Z%,K2Q7/ZY9\O=VBL=Q
44_D0392@R<-29Z\B1A:E\$6F\1L\EGDW2.M.16+^>/39)_T0VCQV-X@K1*9Z2\F8_L6&@.0^N>:90GFCG0A>2?
XCT_5\<=MI==GWF\$O2EM8\DG\@>6Q\ITK\22R5PJ*05;8.4@MH\R2:DWY2I*D304%"<1M>ZIEY\QV*2Q8P8Q8Z-
\$G\I#H?I"GTSQ7*.D1\$Y*DV7M_36R/5H#D51YI74^=MU"6>JU0U5\GDN4H\5VE=KI)1FJ04KM2TI*0K>=\$&-
NP_B1\B\X8W;@2L9^N_MA<%(D3)>^J-
O\^RI^W\;RI8P^J^HF/EJLJMD;ST02,DHIS\$.30W2^S/G_I76MUMQY((0\$".BI.=D)H_:JH05^FEH\BUN2,T4:
MW_&H1>Y\IO_SE_QG8+^_U>:CROR"IGK+&703#_.OB70B&BM%7_C:IUFB>M'6Q^XDYCHWXR<17_.\$?
700!P0\?2!GRGGA4CW"/LZ(7LZY0E7&J+?H\MG/S_.M+^KW\XN>F^OFRI73STM*=0RVU_1/3IK9Q?9JH_<
M514C#\$4<@.C727ZF6YT%O..8E!^EN&J@-Q.D38_%7G&#;388\PLSN?;(W/7_M>8M;7TI-XBRSAV%#H^P.
(KR^I/9E&YK_"IL^MU.SMT&MPP_CM3?;W\O/M*(I\$S^UP#DN_XL(LZ:WY)BN^1/O:WZ&Q>MWC?8^DH.
<+HG)%&C@/(<=Y\I.MZ)>4?_1\$P.XI"_*I^*=P;8<.;T&*TY_?ONZ.SBMV>RVLWHV^+I/3?>K.R&
MKS\W02#O=I7^_UB8\9:P\O7\I?*@ID&4DR*B4C1\LO&954^F.1.M9)4MS#\IWI%9F+=I0D6\U+M@5-MW*=
(QMR4>I/44X"QQ.N?I\$_.MBL"i&M9%?&IV\FUY4%\$!^5AU-5RVGF\$U8D;#*T:B6(BBQAI"GVU+LP>QMTU1->I
MZ4/B3@6.6^H0EKA'N&>U%/MN00E?N"P.M#JF%9E_52ISOA?I\Z12S=&5\I)ZQ8HQ+N.BNZ6F?
@.*JF%>L.#XH26WJ+14I5.MT_1V@E(Z.AK=,%6CQ#X=)<I%F8>U6F*B
M#.:1DTZ\IH9^BG6\HX&C#"PK7/&V*G@->Z:C7F_I.EI(==)6S8@\$=V.P+
MU36CA0A/6_1+PUR%YXR5Y:CPUK\+^UV%"\I5YG8/3:KKD_'P^8'V#=#@0GN
M\$NET63TTMCL+QYF\JM@#JCP.^DCVW\MXI3-V#*:[0<_.FAJ>YBW\$*6I5*7.W2
MO&T\YC0>6EV!.47DL#N#;I\$#2V:."2!6XW'3YEB2@X)?-8RB\2\94NL50=UR.M)\$L#W+^+?K?MJ7:=8ASV\@D?
7^H/VUC;7)MN\$3\46F)/ME*UM;%A&+5JE_Q*IV2E1#J.A@UU":-VPRX;'X1P:B5%-C:P9
M:~)X3HPS\0>F&E98.YV5;DTZ1655FM:JYMV:8D4\$F@FO*H?7@I74&/*_@9W.L!\$WR-
/EZ2*Q@M\$WSXYSB5MLJDUZ(R7#;*RC&9S=?_9.M^79J=7=IU^K1V8ULF%JRIW=ZS!-
IHF07.#%IEIG0HSRY.1IYNW2B2#*F.HR\MV/HF?%I-H\XO\IS&42(SG\K^H-IW+>+
<#RF62UBB@F;G5(VYT1)=7GT.M.B.BXW-P\I.G\O7XD1+.9_.\$?HB-;=)+A\W><4B#P\I.P#G_1)DV%P.HN:M'6@I?
(^A"TG4(2NL\X@0BGR)QX..2"C%_QAN)(47X%?A>@I\I+1<?*I.M\PIQ9A.I.U\98^F\2Y_IY7\H>GSB\WX\$C80?
APQLA<+R\I\$@+O9W-I.MO.@Y.WE\$S+N93_EY'CZ_"7Z2D(6+7_F\$X@8-B\$)IG,4DIG:"DOVR*."T
MF^%\$_.9P"S1\$SZ)TT@(\->AK"R.F\!@_47S7.#/Z)V45SAG\A.J?BYB78\6-MS9Z.*.R9).KX.6B52^?NX74QOL6BT\H
M8S/W+IR2%QR;R.X61OFF\I@\$5U/W"\$;<3001_OAON=S>X^N8SFNGEN8Q;M.%I&_>8W7GF8ODHO11:(J3.
(_C\Z0<&I.GUPJ\3'IY;=I?M)1NPS?>9#*^*00QE3:<3GZ'V(I(P-%R)YZ\$;1&I(Z(S2S+(@O=;H8*3)
M6C+M.MJ&7_U=W*+B0A>\$L\#(T"A"%_E.RJX.>P1T.V&GZ6KLF(I'NDZ&
M5XB3(KDC3\#WP)70@T)&T2\H_PGA0\TI%WF5G)_M4Q<>&.WY0+8.%9+T^M?W)?..H8;-3#F7FC9'P:+HRS
MTU;-4#-.\$0%63Y-<F;G3J:<@FX#?B3T7U;=(A\W^PE="R2?R(I_9LH
MDDIAS\SIHW%_YS_IJNR@39^EP+F&HS3XA\A\I-M)J4&=%W\HRCZ\91ZG.MVW^?5;.^=SYZY(-
^V.PUG"N\LX\$X\02V&(0%)\$L3<?_A-HD_1-WEL(MZ
F:B8\$AD>.&H^W&\$=@A\8<4IU%_(PS*:UHN&QP(I'H^36>;Y5@^H6/_CORY.MEN^IXMN">IY1/L#W#;C
(^H0871&Q":!R@MWC\!J1V2_8W\("6^71%I.M.@_909R?H\$0XB)CAJ%IH"JI")R0!O8'-21*8)@%_4+BJ26
I>SCST45^Z*._M#>8T=P4K+MRW:"7">4#7F#P\IPHY)/R"=X(6Z.T3K*GG_"Q+A6&C%Q^ME.#B\A(70)?=
X7"R\^O38%L2IT8"1#4^BW1IE(T89&=I^Y5EIT8"-B)I.MQ(K3&N=O4TICIPI9\I\B_&FI6!;1@7R&W
G&+"B6)N7DT#?&P7%17(YQQ.MG3ROLE+Q"WP581R;R@E/T8MP-B<I:'J/R^EB:6@_I_HRC&N7\I"X\HKD>
M&_GQ+X(2?4H2=^A10)%/I\$+%^%3^PT#B\$#*K\$40.Q.YGP(*6.S^*V4_M_2BCCZV?IH.%?
IDOEQ>*H7@.%AK45H(J90^8EABA2V0\0Y14.9V%PB<IBY.M_P.R/AF5IGH@HDX.T9G^\$^A(I&3--?
>2ARB.FH.*X7\IM?D"HT#M2\A)A.ME*XOA\I)A%1DI?PTDQC3.5&)2TZ98C7C;X6?@YT%+P03.O:~)8.C_0\H_1
M.VKIYM0EREKY&2VJ0AN-%96S0U?_#G7DI%_Y.W3=I^I^Z>Q0>_G.3N;8+G%W.M&
fMS<-6QPS\$57X6=Y\$3(D=E\$Z(3^4J._@^_S.XOP:C@@@O6Y&NR.M*>_98LX6!_?QY%7^0ZQ(@\D7EV_39@R187Z^U
I#G\)+ISHSH5WHT_7\+LX.M2QOV71#;Y9*2#1#F7@3FEF?>*Y@N%-0@OXB\82&"YS_1^GST5><>+HHXJ62
M.VB(CJ4).XFR7D\V26JAO@F(2H7_2\^G#S\LUZ\W_#Q\I.R\$X>)H3-5_19J.MSNY@&!&7VAQ+

I(W/8BEN+7V#/>5^%0GG6V9?W@:"=9Y5*I@4!W/!NG&KN M*N1\$230.X=*GX_&?
<1JM^XZX+S=D^@E4T7)URLNO(+88_1M3S@**N8XPV^M(M%V^B/<<UG>-43_NV-?L!H=F1IV+N?.\$'13T?S2!?
I->)IRJ<-6B>I/I^MO7S)YC?3JTBE909RXDIBI^7*5BDBB*200B9/26F6?-6C6^HLPWD.FIQ(M#N:OJ!ES)!)!Q^-
_9R<6^RV78?JH MS&+L/K!2SA!890R3,!--^+AW!+G1E^>L.G.HD?A% (2JHFCX^VY+WX8
MJ4K!Y(HGQ_C^70Z8<@H#*1RH9_XTK^!)G^>R^>R^>OGSZ2IQ7DI^>R^>5%:MKL1B!H3TY^>D=WP?HOT0L-:?
D:>#Q5CH!&9A".R)IU^+J8NA%8M>/S MS8 Q(7V)UCPV\$F*HH^V*1,;+<+%'S")4/-T:5_D,S2/+, "3N:NX@QC
M9\$Y,T*SBW#T)-6OXY(-N11H:?.VY,^8:R,HT+@ (QRC3&*",OWM.V\$4.O(S>M%Z\$T387Z:CA&
(<4!5H&3V:K0IS%!\\$Z<^;K!1*&MYN.A!>2V.O(>9D)/%7!&M^NJ<,"9LA,W5H!&BTC4C&%FLDP?T>'@N16
I^>)XC7C:#P2C*%25.M@WTF8 M>BT&72L_8G0<^*!G!Q0D*1_.G6S)6*B@9G!B^MZ8>+2RIQ+N*!O":K%7!
MYO_<+^710^AJUX@0N<_O_..DPY@J_PFI9UF!8=MG=SN)@B9UIPEZ(5_#>2_M_F K^VFBEH!0Z:W/!2-OI/(Q4.YP
/B_!LQT,H7W@ (J:~B3.E/K!3PJ(5_M3A6C_@LCAN_6GM!&7XUI%SA<!:CL:10N/B4!)&85_!2N5U8BB-/DEG
MK^KC2L_U9HJBDXDRY+!\$OU\$!G:G+Q3PE9+! MX% D_HG!B6)2BH:"94;*!J"/AO-G!\$=24*ECRJF!;R4WZ/<M>5-
@O6!&L!>9FIH8FM%523_-\$5!6D!^4ERV^ZM*ER96C#=-:N_5P6679#&2V5
MDK63XO:K8^OG=#/1AP\$&T.6Y=|L9^W2MS;/?W(LKDQ3R+9:.%SGV^AF#,LDE0>_8QCXLW_4PI6R@!PSFE)(50?
FCY-G@ MP6_106>!3IY9\$GO,!N9IHJFW H<+^:LS3HJO*(5_KS!?)6F%9%JSX#\$S5D(%
MJB\$F<4^2/#840EF=L*#_I9>?:H(9:# "M>2RM9G50X(\$#YOYX5BZ)WX8IZ\G MSRB-29"\$OI?<
&S.%4N^/'0UOW.6>|&3(P^&_T4RY0R..N>,N45N*^@K4 M^"*@G-&.0!/@%H^<^Q5_(A2*!API M;LD)PPIW=
YAKW+!+B/C^B-F7DBM;4D MP!H@JR2RNMZM=M).JXH4F-LTC?LVH^Q+YM\$?>8ET!RHR,0U*L=GK7A9I
M*BE^1N.I5(+^=VA?!)L.N&BM@5Q\$)H^C^?/F:TPQ?H25D).CTH!Y#M3!H7+A MR6\$F9)(<_(!*H?
^_9E8\$68(+^H,RL<3696R.R*=9D5=FEFA=/F+(F5&OA>VN\$MA07?TXH(1^DA/Q>@/D^5^PRU,)!HHD?0>
MIR!69!E!D.Z<7LR3@1YYDA")@!V7/06D(!KUO-Y-6G6=)EV)(-112.2.N80:*Q)E!-Y!QB
M0.9XS+SO+A9)XCKP""FS!#R&H>@W%4+^+K@OG/34H,PBE@@EM2T3?>UK@T M%R;)QCPRA4!NJ@ WY-FO9-
)_HN;CLY(X/Z^E#=#_3!_1X>_S@)AH2C:M_ M8KAWRPWW@UKG5!^<W?ISZN;3M?+E!J?RZ>?
UYZ_WRK?NU5EUZTVO%\$SO?KT M+1ND3G,R\$NP480!B=-QIR*.LZ!/%!(6_ILP=R1@Q:+S;RM"7U0,EB13HV0:M
RZ\$*3L2N"QQQ@7!(>|SV9GAH1/GL?D2-XMC<[A%PI43+ (^ZD(R>C8:
M%#|A:XL&W8F%CS(+!7+X!PA%:H^5T!8(Z=V-!^XBO+*AC!L5BYQ>N+7E@.U3S
>"4^Q?Z*EKL_8QR%1(Z+J!S M&=<7^+!8#)05!28KL,K!S!+L5@..V!1;TQJY(DA*60P>RIV9O.CG&> MJ+4.44?E2.
JOIRW?AFON@V5^:9504 !V/*K2+"SUC+!H^*JCC"RB!#F9F!L.C*>D5E^Y%5;3 CV>ZN!%L1*64BC%.V
MCHH!S!6YY.DEQ92;!.&QG-!R\$641R>/KT !-296OM":9&-9^6B0Y%RF_MBT6111DW2LWAC* 41=ML%R*1D=+0Z
6(!IO(BH4I^7R:C;\$S3:1.1^NO*?: M-| (YL/W)4X.1"!3PZH3\$K-I?9E<91UHG+FDT4\$I 8#L=;)2O& M!%;+Z=|R!|
!V2\$Y/Q+6_2GS)(*W)7EP@+!UXF^T \$B^*C!&1&?Z8!\$ "MMPD3\$N RWF<%XL7N
JD!S^=&8TCY":YB&TCW6AT.8^S8K8G M^PF2HRTM@H^!A.1!S?^Y HXD49GF.&@I
MLU=O!L)HZQ5^!^8Q^N<1S!_>+29.BLXPO?>K#O%2^L,I593X#89U) M!2!D6Y!A.TFZ!%KN/B<2""1+
!^!DMPM;1X)^R^<+!K7^AF2PH6D(!5YZ,R7&#WO4K=82(!<@NY@)+!IX7587@/!L011ZC?1JH:
MS6_X/8R04Q_FB-3G3^BS#H!Q/OH\$XZ?B31T^%9A\$Z7LBUQISASUZ!JA M4M>IYV)MOF_RI@7INDEG\$U\$%
!O&>0RGGX4@_XGF,WH@MG#BY! 2*^4EZ:L M=4L*.Q<((E8>T7OF(63\$=2@ 4?"NO""J/4J3^%K*OP|
(1U1K4L;@O^M8EL_M_MP&GIEQ#+,XOEXC(43F/_QXOH3WN>)9R12NLJRW9P!J69H&C(GJ/LZH'
MV/OP6&76DN<&56Q!MB2ETMODO66:~!OXI@:Z-G4HM M@+G6:&3R!^DI&L.G&.F952V-
R+9V,M<9SES750^5*2RP..*IC="P!)0SL3S MK%!6.GIG!^!Z!.M6XJ5^*M^CY%82O)U?<<7!+RUIO.0M*
!(2IV!\$=*RM M?_0J#ZL2G7-C+!DOKH!%B8LHSMG&K+U!T6!R2K;O?62 MX+R?%B5BAQ"@E*3D1DWKF;
(GYB9^B.O_0YC!L.ITMIN6Z%\$S%;?|DZ3,\$JS& MB^ECE JV0?NKDJCSVB)^&87>-
@JMRRBTC*OBD+SZ\$=3,18FBS^8M1ED6M= M:W/H!E.5B!@EFNMAK?D:1KX!=!6C=9F2A4QMFZA*%:8Y!;LWR
M\$7;.9FFH!?.#\$(C7@^68U>2FN&A B+!.*&H0-7TK\$TE^<"; M0_5Q#DCRA*9(D+_UK/E2H.%A)3\$
MMH3ZB.IDFC48BR62C\$(7:Q+^S<#/-?EGB9N+O!LYROM MXLO*J2@MR<.'&MBHQ(VA^I7
PCF>WXC+61_<:%O*DVAN|=1.13=.94Y\$<, MA5_<27IO(AHN#&&P^SQ/N0G!RC63AHSPEF!<6H
H2:1^2US#JG&M>*9R5_M^P=V*T.MK(K^,PL#37RPUY,\$%@607U_!WB/J5^8JZD_4@.G\$Q!<+P4V-Q
M&_DVO;BJHP_04^AQIS!W)V9IM@@&T:N2US\$=XK:B9HMEA)M>XLO6.\$ Q3QL
MAKVSYL2)+UYXQD@ASIK""0S^G4M5?_SG^O-17S#??? (AX^/TUX4*>^4Y""TW MCM%.'H&Q
/OUTE4S&65EH00!)1VCB",P1QPHM)T.6FSE_!\$N".R<8J)3=PR M1T!UM(F0DE?
TJB66ZJHJGW6W::X+!PKSU2+H""%J0-7>+^!ZV1\$(!+G66Q
M4P*=Y!+Q6491T_RB3)1X+3^G5K2YH^U:6UAOD!C4B;X/MFY!RMJB^G#PR1K M0SS)HRJYE1-/C7_O6
BG<_#\$ZOV3UOG68A)\$G0FDL770S>NA3R;P/%CX M98\$U4RJ@36GLZE@"Y"\$8,
%F4,@>8S!103%J^EZ:MD;2!@M7@HZS!\$S8?%1XL^W !^M4^J9,F?^8Z(DG5^11ZS!B?XW>#7E)R<.%9U=C
)*#HJOD^<MRA@8VZYH M!Y3R/OY(B""I-V-.,#B!^S/J\$G50L/P-<JTB1>S5"+E6_#;LC."7> M.27IU_""%0
40N!=B3!D&KL>8YL1D\$2Q)2<-,=RILO> "VA*NZ:?\$@3_C M+!#TX8R^9&CH?
4S@+F^KU_2<&A165K(&ORO7!72H@!(44 VVX/9#.Z!8!+M^9!F0>5_93H#NNE TTI*?L\$""^E.; H<)\$X9-
(!*)?9FDQY5.GT7LZAZO@F_7C MYU,48K\$P^PIBW"?N6SY1C^!437(6@:V!XGO?PCDOD@=F0/9047^!5#Z)=9/"
M0RH\$7^Q=S&@85^?;?E\$IV+%=+C5^ OTKD2J^!.DSG^OW+UZEZ5^QFO>OS@ M2!G>..""4^&Z3\$;
(^)U(=DV<(S%FVERO)1%Y&!)F!0U"(T-RBKAJY"=9 M^2HN.F58C>B7B&-4DLA!PFM.%>!CSY7RL
(SSP0FAU_26E&6AD^*E9CI&\$= M;*!PR4H2_.DB_B.!1W>!9E4X9O0RQF>9<&^HB+8#.Y!V_V2O4JPR=O_<>
M;E!_WB4H7YCQ0U)V(B/W6#S=;!*.%*!2D*XI-ZE-9\$!+KWUP5MC:MHF6)2 M!\$@&85)7G_L4X?4)>
<\$GJBP;QD!T".S^C-K+!EJCXF?E\$!LBD)1V5!L4B!+!#ALY M1U(1JY@J_)<
TZ62&M;%J3&BZ1D;HDX!VT5)Y!^X6(9%HZK(O%*B;8?TG:F
MZ.X.YW^2WY""MS&>Q)Y@YB_.4S4.3XMB;^WF8;UK^ADZIK2T* S@/1QM@:@M M(!WG>N?MYW?
!E15;J+OT_J9E+^2Q+0D K@S*=H3D3\$;L^T!5OZ#?Z@AGU M2IDS_8DK_A3!+D0;)3&^PR_-!RGPY 2*JBT(Q3\$EPKL
K6\$M.OI6# *4J?^ M2FZ4X47!2&):?&J/V_Y86%2H(! 5X!S;NSPL>12!^ Y) 1EAE5.BA_G2?
+_F0<>3;IXK<).UA8VRR!SHT%F0P.999!Y M7:FSKI5^C/45/5FZNV8WX1R_D!@NTANJ2.U!V0UF(SMU2,
4^LWTC\$""?4 MOR8!7D^VD8TK>K5RL278FZC:8;/L\$!- @76X3!9/G:HLPK
M!Y(NNC83)T7J#43S053,.L45!\$Z\$""HRN!#0.@.4!M.O)06:-V_NCE8^TS M\$Q-W9YTS^A7
_F#IBF_0^+LKH+1M7!L+BU^M4H2:;S57.MV6%:/!^<^G!M>O=I9VJ?GSY!W7^S!_7JLTH?CZ_WSZX_OUS?
W)!ZV""JJO(WW^K(J) M\$ZP!T.>Y3!@/1#&\$)=M^#%:Q!3#^>Q-!KRZS!C8.83.:N!<_@%4GU.(AXW
M^%UUX^<_CLD+^7&^7;3E!F QMXR+!SQ298^7/8^Z7RW<59Y!>G\$HADL8BA/T\$0CX^!QI6.0M.;O 5."PS!1&T
68WX+*@!9F.N^!&&>V.I MT01Y^M!L8^F5W4^NS^5P!/!@!P.S=G/W3F>@6RONOIQ&18)!&5WG^252
M="")>R7=\$H575(W!7V:|7L:TJLLB4)9E!H/#!H1MLX7_2X!>9V&)AM^XZE2 MDEF)Y/X!#\$=HZL(!?PUF6&^V8G*
!Y:Z!39UXZD)^32;V_/_KMW!^HL.* M,U^X;BQ*1Q)@Z%!9.0S1-?*=|V>M9
MB^NDBO9\$<*AA4K^Q#5)Z!3L)I^NIBZ4@ (M(I)H\$F#5^O R!A+YIBX;=L M!HRT9)!U!2!3^9GQ4(MH8-.1
M2M^=AS5M_<^FCQ!.\$FRI4Q^A!LD.E_ONT8XQ@O^:/VZ6Q#\$O#8T17U&H7#)!P5L!E.Q=PS/
M8!8OM:/FA@RO7@;.%?#1.Q!S!;DK"-U>/DBVC3D!8\$4_D4!K7E=L2Y? MP-(FWZ6_909H

B)R)NRH1" T6.HVILWO(#IL7VO&-1D4(BV8G<=N,|OR>^+MH&<20H#G1;RR/TC?+_S)Q2E=Z_O\$*I5;>VO99IM?;
[XLD|EIDV_L^93OYDTS M5"/^ [45ATF733\$4P=S%M#)&^ MV3TF/?+KS?W5S=^_?OQVK5S=W5W?+^19UBZ%,H-
_7#=:D:8|D:~*|D:L9O^0^ M1|E>O5F' |D:6#MM_S"HN)Q:F| C.JMV2S1F>HBA*/5FJY_K")F8;2ZZ-M-6-Z5;KBj9-1jD-
>\$!;|UFOXT_8\$&J9X|_O-1|QW-W??OJ_RJ?;|S^N;^ZN MIK_>WAQGOI_L+;7#;7"L.
L:|XW\$%WOQYND4Z1P|R|E(7*6\$%,J51+1^M?C^#6^%+QXQ\$S;C6URP_L(5T>;#VN3>?
@|HQR/C4T\$PO!:=WCYDRM"IZ\$6FX M>5D!#0X%#H@|3">4!1*C'P;S|<-T|QT(+>|/3*X16#/#7V)+|\$H9J/F|ZQ0
MPRIJ0L\$&OF0K|A:MQ\$P/O|C BN;/9|BV+63H_E0R;T%'T\$BRYVVPQ;_A* M5>;W|E|+F4|OF)C|UQM@|!-?*_ =7_ =|R-
/S;SB4_B=|:G'O-D|&/(59ED+"GW M+SY**F16(CI#LX6FDSEZ/WAK8?9+K+J<4|9;=KW%GLB5XU.(#|=-)/PPBI
MZ(N^/BQ)AF7?E1AZ/#4?EGI@;3?B53'FHT4:7*|UY| 9L:2UO-B"MG3YIS M6|@|FS>\$P|9KP127<@=-
BJPBX+IWI_4V/2:~)UK=4EWP5816|@E<|52/A|<(JYH(=|M@+<2F'RST_0J)"|9)MUE<@)"Y+9-87/>
<46^I+GW!_!\$&*J1G#_E'6+|HZF8J|P.N9\$=BW;PCSC@5 M:H'6E_1^Q+RSE|5@/ 9|8.)^2UI3
QF&@H;J9+2.VDEJ^~7|11WV+Z'5'3P M3C\$(FIEK M+=/H=-.)YMO;D9FTDB&IS^|K|OPE1!_@M8H'36X'VN)4-9
MAUG@JRR2Z)P<0'!6==;|Y<(G#*W%GYSD"W:8IGK@=3K<43X^HNT'FZB7G MH&B-
DSR5P;|@9'#S@GU6+BKD' /89ONZYIZEG\$G>U(ULS/5.F<26ZMS*M)?SS88T93;DS(9.X0W-G=OQ^"-+C;|# M?
B2LC^_U7T|H;JYM/7Z^~*5|O|NY_HFY77?*/J_>M_Z'^?GU|O|>B7*9\$;F)*A|@|8D3"JR0=V AY15
MZA<0Y_K.HI+|'RR:205^L(W<2PAFG)2@;1G#N,^UJLN50HOUMODU_^=R|:PVW
MZC^8JS'RP.Z*06@QH:F&JNOCHBKT_OZ|_N/ZYN|K/ZX5|FOXAW-&?CL2^LE= MD-"3WF\$ _I-|\$0ZA8Y'OP;W-
M08H/8|H5CK|@*O'MVA F&SBERBB^<1XD'KU(M07YD;<?>"I-LY;UA;:"2P@GX>E'6|0K(ZNK+>C*#|S1!_*,^
'Q9E HO=S?HH\$^3/O|_LX(22DXKC XZ M")_Q"R-N?>3;05|BEU;|= \$W3^O_W%|H+>U|O/ZT^W?;
|ZN# "6TBZJ_IBU> MZ6J8J<R/N MI^&-L-G-0)7|O>(>ZAF6!"/C&5-&LA<#"8H;6@2_F-R984_+XG7SBWN MP14|
<4XHF9+X|&-%#SCJ;@?"RLO|B27;B3'0=(O)TF8K 3|(M.K|YB|U MO&D|Z T T6K'V;|H6?9"Z0QNRYPQGO|
IR=JBU+D18WS4-Z)F.(&&'SO M8P'AC?>J_R?W: >|K*|JL&/KN\$*_-|AQ?>8>A|&3>RCRJY|/KJY|W7F|_? M*3^N?
V)X|_OM#;CK5S|X4"18&@?KG_B?7P\$KC)4 &Z6L_5C#|S=
M3^3R&EZ0#|8E"PIQ+&K;B"9.DTV|>\$R.=G+\$#.R\$N%/ 2.F4W@ _I&2VGX M#VD9'_.? (YD/!(+44CPK_S0S517\$-
EC)?(C%";&Q288\$ZICM3/B8'\$8J-A M.NTX*4UFJ|9+Y, _H9?C>7"K@W'8;4C=6+|Y|<|/"A|=B7Z;EEAO|>#%A)
MOZEAPC+0OQC^CXZ;K7BJ"\$>45|_|1 P>@61F"Q M;=M|GHZ|?3_>|C-ITJN-)GME#5K;&-G/ZV|7|H>?
E1|7/_ 6|G>75S= 4) ME:MC27,J9)>|1 4>I+ZN59@&'E;G|T6(YU87V3;@_B'QY|MO'G'0>|8QI
M|)AZBGUB*>1QEYG:=96|93|XG|06QM9V1@M Q92KY;|34("S_+1 B>W|&&
MF9*VDB./_AYN4'8DLY;2V8KLYR;G|HCG.&6OL3%U);%P M60FVGL<>% XC-E>7S|>0@*YO|K _IMW+U^?
8'ZC|7GS|= _GES#W;9/SZ#@W"GO.E=W?W;:O1;C+; ^D|3E 3H4(|BC,=D%+)MB7%B6LKDG@I7&_M'(@DL1|C#76?
+3PLUV|_PJYV_"1K?7B;^+RPM 3|*1A|"(.*IK%2BW4E8 MC8Q\$AX|8I+55|;J|IF+C>=0Q|KY.W6/RA|PNHWYO-
_ =Q|_0|3Z|WV7KF/ MPOD#_O;|C'|AGY|H|+&<#_0_+|P_KT0F<8LLRB MN_G#C X1<_%;7;Q
=+R?;0N8Y.17'B^L^DFLRIP'O N,.(KFE(A)Q9KI(-EA MIK\$|>C|K\$WHA0W.OX|/|DL|7?
F;:=H@G#E">="RFX4CY(Z9'<|XL64HL<(MXT_>W|_|^C#MAQ@9J;
B*|>=|0|>QLZCG@*+_<Y5SD^AE_*N/D)GBJ5L'O M=C.C'8B;K(|83BKF7Z?V*&D99YJ?
+2U)|/*;7E|'90M;|Z;+26\$UT(|OF95-ER_F|8&O#WK|F6'7#Q|&>\$|N+) MUG|VVM"IX_..V8CH)T
@BSA3RA_C3,;>#5_#|1/81D+=1^PZU=V9KM8E"=G M.G@TN7_" +2+R-OQN>* MLB'H6.4WF7
C+C.SD_6ER.B")=;90F<"/^W|_|P "A;H|Y|H(@40&\$)KGM7 MZL7S1MG+E%F?VV|H=F76ASZ7#EHD5P%*W-
"V|O|_0J=\$ M_*_Z083=3|H"-E|O^ 7.YF"C&HWP2;7|I&\$F;S;0|7KH|/NWZ^8@/_ N_ M0>4DMDBMCK#W-
0Y5A)>" +<5|_ \$L|7P64@H|7Y&?63*PBU_L>#ZNEPG*7K;:1 M6:QG5C8RDC8K|20R;V|OKQ6#)S;M;M7+|)-@I%?
S3KKX+1=|J?1"9|31+ MNR2F#E|RW_HY"+RL@X'?'&7^J|D;|>;M'7>W?|Z<^?7^~8|A45%:1%"7
MRH32X;OY3OL>5^%3_ =WD_ WA34;WX7?LYY6|H)|*19K5WK3'1^;<3N^\$EDV M7|+HSIUXZ5M_YM@DB?
D20;60J(|OYSH3)ZLC|428=N9^&3+ZO|8M)YBZ|M7
^898P_/_/ ^~V*V,> /+*_|4F^YHDMB|#=N/0|I/P(E|(*Z,\$|C|H|WXP?@ MK=.)^ _>#VA?|_""_155(A?/\$R?<2?
|T.G|V=>IKGRI_7UY%L'_1N+_-M+ M^_KWXN==^U(SC_*OM\$N|H/-E2^GZ94|W3GPIH_P1L=3O=/_L_&*\$2>H|51B
M#XV0;|WIGH>KYQP<0_*VZ97?!.*M>1UB\$2N|(^Y|&7(D)Y|4*\$|8|H|
M%AMEMF036ZTH&FW5PD+P>8ZHK+OQ-C_#EC'IQG@VNWV"/8GB|1?0(Z1 M,OT/E&6Y7;YA3@_N|_
N583IT"1KU3C07&^P840/0\$N MO;?'#|R_0J;3@IM)SD;#D^&20;Z(%L|VZ%= MG4/F; MV0H0_Q'P?_VF9_X<
K4AECQ*8RPR=+;RQ@0BTA19?^;M?6;W M^&J|=M@M;Z_9K;G|86Y;+BCQ;IXM/T*2_VD;@=O,(0
MRY5HE@5|A2*8FO<8/Y|_0H|H#PE/3'M?N=@6&I<(B%#K@+S|ME;0|_9W M+LD\$TDFC\$P6"6;|_)-B;E+|4|T?
C9R'A|=D|JLT"C;MM'|9QNZ|4%2@|2\$ M>AM|UPI20'FPA|0V\$ _Q.9V"IAE64"P6+6A*") (3#;T|+E*6JB;|HG8'NJ/T2
MS#^_&C(M#XJ;^KNX|4*_RHY|/;_*91RA|@G.XQV1R.WAG8/54S>W4|_6F
M5Q0P\$J4JHM2^|7|/;\$P_EUBS0UUV1VA32Y=US,Z@J'J;7D.7E4C34NG5F-|7 M|:FDJXYIM82_G*;7_?8|_.'EV=1X-
_PGW2|_Y964W|M(U+S^|J)^1*&Z02=EIA?>JX|3_U+QN9V":16\$M;_+|>MZ.4*>GFFQ|3E%|&>OWTASG20-
QZ|_UK6UO6D#7XPK-J9KF=W|K9TZ;59U=L19M13|H|Q@*SU#-7K%S"OITS|_ M?K(294_'N@S5,\$\$|16JK>^WRZK5?
Q|H|9|C%?;_5DFSC?HM)4Z|A&O#\$S@|CYM)N(|^!T52\$JZDW2W5V_>SYW2S0Z23N'1Z_S|H^*
M|H*_B*>6O;2;G&AH1&J;Y%1_..2D|CTVKV2#R;I<Q=4EVAY;1:4A2Z=H|N2TLVU+|>BAT+LMW2C;
MT>\$GEPN@=J;0=ZME MJ6;|DB'2BC|83NVJ8-3\$GJVFO(PVZWDM_|6-W.P%&ING0#B4|V9;UY6S
M""1N@5E|V|G\$8U_CKP'+>*Y&9A96W7L=2>^|OQ%BU;W^?V5S9CL2;^>J|_M^QGU5|'G8(2AKZFZ+L?
|B6SV9.F%;0<-2+>|%)OVV7P&4;0|EYB;3.28
M1N#U31R|H^I=4S7K#|&3'9LDW;66|G;E%>YJ37J%)>U(VCF\$O=3&28I='2?21^ (T;*(?)-
*QDA*R|L2|HZVZ02Z<0.5;NOS9|X;M%NG-6A=DFW=|^>8 M|B#>A'9H^H_>E15FU;^AS<9W8??
W1G^~VT/|L_N"2;K|F|MC2ODG0AZ0+I M(D)|L;X*|P|<_11_A|_|*3U54@&Z+;O\$ERB_W&B?6Y'SO|_ZU\$ _9T
M5GLE+31DXTZ)_UB_E|HVFDM2D|J2T?RMC|J2TE6BB'M;V52QCEDFRD|_5BAM;R)V09735*_^ MW;^FB0;K8C|=!
MCMF6Z_-GN_|H|T;X.N;5;|INA|&|5|_|>JK<|_|1K7ZQMY9_T9;I>NTG MF\$|H_Q_90|_ ^07W9\$*_
X46@O'G=|(SLT^N5T|5R)|B\$60A|D31C%SO|H'3'7 MV%Q|3Z|P|N))9_T3OR%#VVHT(P0<9Q&SF?
\$^_S|59O>UC'WE;MIRGKL0D4V&V> MA;1>2;U_4>|_|^+ (O&J^TED;8%%R61-F'5|="FJRA.K<|_405>F1K/3?9|@=%?
X|E|&8D;W|V>XMV'YO_'T_6|_ M.5R#0|C;+V\$2|*|TZ?K_M2' V_ ^Z|@C+3;|9Q|?>1!R54?_ \$^O|JCV9/
MCZ#R/3^&ON6.N_ M|_|8;?ZGWQG<(WUA|N.GY%K|+|_|^Z@|_|872(NSFY|_03_8RX-00-'53'QJ_M)FR2D^>B&
D;9^1A_ \$?G)X2+DG;N(25/T|'X;^4&28|B@8^HNRD;XH?O'CQ
M|H'EN3AG"9X|A|\$9/3+S@8MSJ;8PYKZ@YV;3>RE'/9-7J55EK^N64VMCW+L4YW M>_ "%V6UJ>^_J;:R)1ZPL_ ^@5?
E9B7C|_HHU|(-^N|^Z4^S^N;A3=4+|?WMS_M49B|=68GW?Z;|H4JN|NX;:7^;H_*F96*G=6(28R3&
M2(Q|E_)#EF\$S<2H;^5CE|>B|F725W-W<7LCDGE>N2;_ N1?2
G|>3RMJ;BH5D|UP7|J4X|N25JD;P6)%%%)7E984|BFL|H4|RKJ-OH7|_ MHQ=5S8'J8TIP1^U|_ :HZ%L_|=M=
>A"XD^AT"?|0UE6V|S-M7-99;8N_|L M+|K*130S;@/#_E&XZ|Q0|*)N5<<*7"L(LK@C_|ZJ3D1R?^CY89ND44ZDJN
M<|>9T-#MH@85CMXRSD&_*0^L=F8|9&91-J)51DG9B6XN0K;IAZW0|_IM6K?KSD27#.E;&
MU;#:=ZUB=@EYVNW7&YDI^=J+|K"&SMP<"LZN|O7|1>P%LZT38UFL_WCXRYYN
M'YXYG6/8^L8S1YISE(CAN^1.Y&J\$9;=;L_7_RBJ69|2S?D#OGQ7E%H_|O7_M_3%>K%"2T9%V(EN+<*VFV6MKV%F-

QMZE;1BI&LZT18URZL7ULS.8/JM4#K.I0+?71YCY< MN1-
A8=9=FYR926=3N7DJG/<:ZKCDMMOUMK=L96%VUVZMBCBK=HY.3\$HB
M.QTBJRPTIE:ITCMF9A@J8&'IOV2D1U VR2'L^EM\$CK4I2'B"5'L&*--2 MIDDZ:J26VR3WFO:QI3L#0S-
5.TY*41+LJ1+LNFU(2^D3>*OWU/H4M/H/B3 MU'2LXFVW?EJ'"3FKB23*W9'5F0_O->L,
H+W&V69LDCU=CP\$;ZYK):@X.50VIZ*.YI-> M. 95U?2WBD+KB^<-JS/HU_ J279UHNRI(2NX)YG2B3.E+>
<2VT: 'SGI(*I M8(L6%W/IJZ:73CJ1K:HM &_ OIB)>7B?I R8'N1JF09
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HMT+?.+@8L9PYOR7*|:9YS2Z05\$^UC*:4\$17Y"YX
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&:TV&YZCFW)6^LFRK=T800XRIVZM(C.9\$Y83A_?-=*TVFIU=MC5LF+J!.K:A;MQIOCRK
M8<.W:W8&1@1;WUX+JNHD4V:4VO&I.UVB749EYH9LE?R;*NG1B_70PT|#55 M+U'4CS7D VWZS5X;%-.'O&Y-
HB:JWM8&(S&8V^Z10D?TNDQ>'AD.V.Z:Y-8;-H% MYX18-'NJWEL@P'L%8YNP|HP)=H_TVHR3TL*L-HW_#"\$VDY**?
XD-1VK^N) M&I?24<@Y*OROS4*.W@%!(.GNB#"SG7LJHSU^>SZ2.C34SD1AZHIS\$Q0^>/^ M^U;SN#)=PY;/'J_S9SZ
MU.F/D*MD?&EKC*_O.GH/OSNSE#S>\$LUD\$V#OWN3%8QI(+ZX?_<.=S+T*M+9FM-
C;XEI0A*;V9=105VZ=8KMR25N2MK:FK:RT\$?&N)5)G R<@=F*W5=.IM?'I2IYSIXY?O%=D4?#H6
+DYW57J_#^4I>"1IG8#@V5I(4^20D91P2D*F.MKE#IMT:H-H^XDCB+*#Q/RQ6ZY*UN\$T@JQI/%HL:<#LY;
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I#HQ*15TVEH4:IS;#75;*R+O92+L+V;ZB:0:S@?J4>C6 MMHJTUJ*:62D0)9D>ET#
<70C940A)JEHC5:5!^45=1X1"(LS+PLVZY0%MZ3) MP7EV=CG/7SJT.*OM; X4U*#I(P6!%#Z>@MI0I:/2=HZ
M&T&U&O3H&V":JK5KSTL4DJ>.BJT=T0>#0%R@W.T#^Y*Z|6YX%1BT7ZPJ &W M4I->"3K-N-
A|VZ:&AZF6W)V L V*YH|PJ3JA|VV06#7%=#IHQ?0Y/;_?>:"J^" _JE(/9R.W^&BOT_@8?"O SZ_|O M/)
IYXS>.08./42X&M|TK/)<_O&/(B \$!>8A;@1.PIL/_CT&UJV(G_&M*ED>/'BV;7Y&
(\$#^1\$#8;PEI+48HZW.0EIZ&OEA MI+OY;J2|NC'^|QF>FIPHIA_@84>WO"S8.A/W8DR=>'S|#6(E=&<%B?>?50I
M6N)2R=;FYU^HXHC3WG%/Y92%|_0VAK;\$%|OBS2V&?O8992UM6+ZT|0:IZ\$ MT1V013E|_0X|E+=C|>|T
J:E1(39&TY1|15"-=%?|O(V7-R+>)DR@;|PJ>1&WY17?_TN!A|WB L@Q|F=L=;@?#S'#
MG>#J4&7YU#|I^@D@SG(51K+JPID) L9WJGB1&J|"%8-YI-XY@;T;HHA6+KMP|5%L|H\$%JP3_!@_'CZY8';\$ M
J>|RWCIY T2Y|G\$W|B|V>O+ XWQ-G+M#6S"-|_%Q.FRUD00;J2GN M9%)R4^&D0:RET2X-P(Q N1W|I|VX&M
JU->#-%MQ+ E_|=3YG@17"3#454 MGH|S>/L+0#>PT&ZT8S|ZHK|Q=VK|G:DV0E5(=|X(B'=#/R+GH'%_AY#B/O
M8N+|B90%_IQ\$KD_6ONIWS-40@0XA<(-/P; M=AI|\$R8MX6#Q-AU^_B;QA"/M*?N;"&#.ZSF\$8SS:B:Q??
JUQI^D8X6D(? MEWD.C"0U9"00.@ TPLLY*^T;+)=9(2IR)LO57QX14>S)Z&49Q|DLDU+'W\$? M0)+_9|L2R<("(-
%AQ0:3F_A=#-/_D4"ITFE30.I +IPOP#Q>W?RZKI%*&LS M&P.RNE@XR.4S6+K3|7CKG=IBH|3J>^|CP.G6;IVI\$R
V|H:|LWM+HJTWT8F>98<|=;=V1WOX|Q/Z#.W:.\$0P)% MQ1'YZM|^P=EM|Y 6%R6|>PNZJ|&VIT-1.?
=A/E#M5BQDHB|+V.R#OXD|3 M8'74S:/C&|^%0 A*\$D-IV/P.S|(C08.F/DW#X*Q6M3D?Q0!_D92BN;>4N%JB
ME.59(C;O%QZVR)-_3\$TARR2|JPR?@("U|CW)R19|STRC|+L"<6>#) M|3\$^1|SV|O|A4NYAT|?@H_"5^+0?
QW./.#C|+BLG4^8NWLS?=/W7U|NB#.*? MXZN>4;/SQV-8:QR%SV6 ^TQV?_IX|W
/W3G(3M#|HQ"\$*GN>P\$4(2*M/8 (8 MH&'JF.VVPNI_5_A=4B86?DK"<>H\$|P==RN.|1SH|L 64\$@PPC/4YQB\$>'
>\$V(B^3-H &_I*U #*1P/W.Z0W|_OZOL'6UX M<.+\$\$ (IUT9"/S|+3^Q2^0.> 1&M)|'4'14MZ4ZGD|?
+;08.&5FL_2+#+DAL MXDYCH|WXR>1TG|MM|/R_H8<^P/D|@L3@\$A2EQ8)|1RID7Z>"Y%)CPH1G M=?
\$W|ZIOX:O2BY|W^Y>&HY=^I5V62|YL*5V|_I.G.H99: KEEFK_DP/LSC)5+ MK;SCF+3.F?"AH'X=0Z^ZG.=EPU_|O#?
1WLOG|AG91,2Y;3B' MI49QP=>4;+2W>.WK'4C'<>=H%6W2CG#MKDO)Y92/S6PQ>32Q1?12*7|Y*|A/H\$>?
W_XQD#=# K&;#_3?M2GM8Q2319BB9G4PWQ>4I^US#P M6(0'L_)0U?N BK#MJ>3F&VPG?ABE"@5S"BGOR?
&^SH@#VX#S_!AQ.VDR MI:HA68>5VOFR2|DJE9M=I4M75NDH-SGM6^90.)I |H9Q?
P|I@*F6J029*YO^+|,17W8Z@YZ|HAH;MP"EL;\$O=WI! WS+D?3@'9>CZ<[">FK7L%N".V?HJRG0)Z18=:D M
YS4Z@RZ(?LJMA0DDUBS%ZS9 MGM|BO.@\$(UI76H@QT@'9.F?#) J=:@.69:AFKXU8)|F9UBS/9"46I.717T
M4W\$V;FO=+HW(YI1@)XV9#|O(-SFGC9^O.<2_OHOGI55DJ.UD.^HGI;E.F MA;W00>
I6&+>KC"O.IYARRI-46UKYYES+4EIE7BZ?FI\$PYI=P;L.E_M.4M M5.DASPCS*N.9 ORR;ZMH2@XY-
EX&>5.WA:4TX3SV1K>7I7<="I8.OU3M>JK MOM'D/U831Z9?D|S)^*_*3U;Q;\$.K>X.GLIUW_Q-MI7 MPV\$TIT9?
>5=H'H1<86-)|+1.3WZBQM|;M.OW=*PX4IUN5S6H:DX%|ZCBF@4:96.KUSGM" C\$T5L@X9KUVVWP?
&7BP.O6KQBT&TKLO21 M^#=VT|XC_OOF50IW2K)XAR27X_*8J(1L\$50^>N.Y5=RLVT"<(^/9U;@WJ
ME6J'2JY|WUZK)|GICVO;#M&RFZHH<|HMO|LE(IPX"#;M/*BN2|LT!UEK M4W&#) 5)"M5)8?M8|_9&+9JMJ8U3
/FD22ATR>A+2=THU*;&I(DZ|:U=N2 M4R!)09+?"J6)H8.T<52K?E?EJ35R.J60ZHXNZAK.8RF='Y9UG(V;+<|0S2;
M4JJE^=_I86LCDGLG3++;E"HKF>39H-WV3-)J2FN4%8"R K %!:-(%K*THJ^& MHX(2LC2SC2X_B4%
IP*#M.35+|NK6|G7<F>QQ+P=*<|Y%TV)9A9=W?F6+0 MIKS+
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M%53|E|88&NZIEM.P'UT*XX.CJ:3>PQGVTMCDU(UNO6;|R8'LG4_WV&U;#P MWY'_A;NID_PIT-
IW^#P7XF77=QI/_/\$;1Y#|WQXB7(UOFM)+;P7_KB M#?W=|0-DC+?IU^
%>.>S%|SB>WC@XR0<-DK/'=0N#VYCB|K^T0>(<=I4@.1 M|
HN_05P2HF|B3OS1LHL5&9/GA(#PBCA..M6|&EGC|_NO'&OY4'#^3"12*. MC&X@P1)VW;"1B3N-O??B+Q|H8X?
\$"3TT=8|=/\$|.I8T)MTZVQKS^|J/9 M\$Q+8I<:(G+MY^)^OYUY?PU>_%S|O|2V|12|_2+LL_7|4:EUV?C*OEBVU_/'+
MK+2"J#ZNM%&H/HKEUKCKUL96|MPN|*1.200YVFC26M7WQDS@HFARK7P0@H MZ|Z;SKSG|R|2P%|*|>\$-
S^GPJH.IT=:??4: ^\$ %G"11T2<-2H_BW30IZ-Q4G MOX\$"AF9T&JGUNC@DSL4O|_L=F5.\$J;8F6-
+WNYM5\$;MLOCY6|JH_R0@ M.YM.;&9M9?_I85P7*-8&4?A_GALJ|I#N|J-4> 8\$E7P|)L_?2|7AUT|_M@V#L_<6-
+O|MI6&9;A|_M+0-W?C0DGB^+&R5)+_)R6B|HYF>I|E.RW98%6; MV.F+I&>ICG4J=U'0P=%U?/O41C'RJ/K|
I\$">%J>U8|S|E.PU MI+Z<<5#L|V^>T8JTL9N3-J4V;_ROO/ K'6:#.|P2Q'8M;18|;.->9Z M;=_56)?
YIG(R9<%A35D_@3^|FL+^C.HO&B&<8O|42L;O E|_&'7T#3B6^#S|XT
MC/WU*8B|5+OJUR@YWC>L=F=P\$Q84P<('6>Q|1:2?F@4P/UA @^<5YD21,H8 M04*7YX@;I;BS98@L_-
B15/9V;E|P'_-X5X'7J'"(SR_I_P?_CD1HC<,%;^\$ZQAQ7.'3|A|KC*.ZNOA6|0|N\$9 MP%^_<T'@N5.P%_A_-
D38(7B4B=-18"!=^"2_E_%%)I\$|K|Y|LUA@ZO|CB_ET M_1A\$JG@>32?S^%*YQ&UPV M1O.F;PK@?Q@;..K@N/P-NP
|NYIE5;D+C|TQ2;5*5_HI? 8B?TM8:1;5(N/_ M73|27K"Q""?FZD_NK3SS3(*#MQLS.P3/_R.3SBHB(>Z;M<"J=L9|OF
M9;S\$60H2)4W/B*#*=.IO>Z5=Z<=+5*AA|YB'5W;4%;1'19 MS\$4_ZU6A-
+0=@|E;QV4U6G\$T<";7|U|FS=1%3X%ND|R;14_<K9ZBN|S=\$ M#P_#^8N8_4"@GD*YQV<>V J2'PMKO;<|
1=K-YO|T<@|RH:6/N(^O.%D M/EO^2*WP"&9@=-?-W.GT^1 &F*\$S BS_UU04.LWIN35_P-
K6|/_H&ICG6W+6'=G=L6A#Q#U/35|_N7@\$(1X.1_<^IT=E-WZ M F%QQM"SNZ
>T>H;>W=ME*7(NCH'C_0ZPIA%\$40OK!(^|=0)H_HU:);EX M3&-)\$NB/ 8Q4_F8TP\$0&1>_FPZ=\$E2'-
\$Y3.9W<\$ULX|BN=N0.9|+V083'R MQV.0|O#AD'1\$*M.H?|S<9U""T.Q"/F%C3|H3V|_H3\$;ZEN|DD1HR;AF-Z
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I@Q&2U+8(#M-&C2"*MRI>6CI@3@&-;&&U%PEI4(F:(@/@>)/(>YI#+,%)S=NT?X3Q&
M3_876M13KAZI8'CR*O=I'C%)-,H(CUR)Q#("PX%#@-(\$?X#HX\$SVJ"D8*1MYST3_X8?
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Y8>95;90@NO>4;3_X)K^8V4-RHOQ5)!; M5S(MH,2+E3?,'E'@(-T1@!X_K3,l@Z^,M4FV7GZ&;V)^;A('QC76IY
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DKA"Q43Q(O^AOL\$JU^B&W?"_0M^C,(*WE&9I>_QA\%|=Z+@^MBV*>20".>4\$HAL:L4!+##-F3U\$X?WQ2?
KBSIU=,Z/P'YH".7UBV:6J\NW;M)/+P6_Y.Y.W"Y8(B)F_A#-U&C*(N48^J/?#>Z2S)\$*943;75T+F/*O.1
M&9K>3UPETSDL\$?PI"BO_XIE;M5;WJX,8^Rl4>-S.T#0;X>5JVG3Q1;^*#HP;_!lC/P#;'GK"1?5;9SITM**"/P9U
!2X;/O&8^ABN""^8GOXT<>-8^7BATE>(*TG\$\$(/SE\$!_B&MTH&"SG#MJU;O.^-%IKXl0Y(OIRS,l?
RH"D%O:R'U_J9#07J\$)\$X%5XEUYME"+ALP!IM9>)^#9P13_8(14QCLY1341"2U&5L_JW-?K<8AW&S1P9S>UX\$600
M8#P%"9)J*9""&1&7I&U8?TS_@T3U3F4JT0UO)*Z6NLV M5%DD/<);X4#FVB.>1)J9*YI<"%IA<3KXAC/"@..-%5B)-
/^0I+1AAS@J_=M)MD))Z"SU/7R*5^N/P(#Z=E#C/U25RR_HB+PV*)55(G^I^T3IA/I8_3_MLE*L6!<&X\$QS-
#COED1AY?DE*8IO3@3_!8DN*)_B"FLQF#00"\$J58R.C M.)2OE'C'!CH;_7XQ4GN'SXGNO_3N@=;A0)?U!6
F"MGH+O/W%8P%AD!_M>T07/&ZF(3MT_3W?)(H3W_."I@_"%E&ID<&52I'&:Z2Q\+DPS+2%XFX4#-!97_M6^-
YVIDVl_4.8:9FV+Y91T;_+R5-65JH;BQC9HD.S%+F*Y M^YB2N^WER=T(R+Y^A1B&PQ'F1>
<@AWDQ&@-(PVYH!_YK>YO;I63)Z&)1CR MAB.#2S*02B9_VR9CY<"O-5C^&J_7G0G^IO;JY4ZYN/BO?
KJ_NKN14Y>;Z MOM#;HA&-M#Q#GT-5JO1J3@<^VIXY(WF-#QE.\$173'P3@Jl&>7=7P.CDX\$K_MK71R=CN!?
I0Q\$DVHDU\$^="V\$RHC.,0D\^P"56U"SR*(=N6>J\$SR,@P=^R_Z-L8GIN;4K-
?,IQH4HB3KYD3)#RU/^40^UO*K#=#=I MU57+ZJH;NW)A97NLIT=AR4YGATYIMM_CAC(5TW-5G6SZ&9M&SDV-
;LB_3I_M51OI8%Y26&6)O>#>O8)RVX#824I@VY?5VVG6-PD9T2=##HY;4_UK#NP#>7L_MG\@HZ"/BTU_@O-
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4I5^;^5*WQJHCU>_WGW44JT>LH MI@WQ5L?
J#*R>K?;MHR3EUKT#E"M#;%\$IP>H9G35OE6L.Y%:JZPYI97%#|_M>Q\$U"99*J(84U@;@H8-
#^VQ+=7IM15*37H'J-;&H*%#;::HJN8TE875)DVZ MSZJ;6L^N/S7#J/E)+\$VAV2B;I_1(RVD%\$!28(D8653A';^&:/0"&7
M6-J'"#A_C7%)M6^8JFXU91KN%\$U;YHY &L)-F/I(&_19;2D-H0^;4D!"
M0*UW!D;75FVMMBM!&D)M136H7800&T JEE=M;L7>_%0VAO!6WN7Z(57RP#_M"VL<"%8I%\$BS_P;:=3.H)1QA?
9B6@LR*'_L;F=@J?D)N<<"X/^IQMY6*KO_M245Z4H101(E@WQ7IVQVMV9\$Q(37H'N;"+"\$H N|
<9FA>ZNAMJ;H2)5N M\WN^QW;G?2(I>VCHD)&LZ"HW:=4;D)/6\$J;GT=|K%^V^>|MNH(S*TF
Ml>+I0F&LCYH6H_-LJF/N>KS-IX;1&3L1>=L&A?G!HM<+GK>3GJH3F4ZLP_0JJ4 M%IXUJH&T
O8K'/:#L0;9;V>JM=R^l;X;J<(I;UXKJR-X1HLOT M_D5M7U4";
I;E+.73#DPXl5\$XOID))\$/_N%5MD^=S!%SH;81S:AL2M.TR#8R_M'-6V&Jl"J7!|I*(<).%+PF^OC=DHX??(Q-
I;E=O./2T=|(G%>9W&D24";6L0AI5I!:=>6%6C\W;SCC+8_#;#DS3W6BN98_FPl;WW;*:1K@2^-
(L4D(C9C&L>5+;8AL\$4_M&*;&H&G&Q_*12WK(P8%*ICH9'A;fWBZ.TKB4.@F1^**,,=;W
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(H(Q%#L/>ETQOA_QC&|X%7LEI'">7A3IF*_2LPVG)WK/751 M_?G?(PFUPIC57F%OZ!\$88;?X_<5I8>
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*&K2EHWB6Kf8AANF&J1OU.SS)X+@&4 M_H 3P+
MC@FPBIBHKlP"FL_ZRO_-Y.6UF7?"SO*_P;B+Y>T;#%4S>ZIF_MUVY#+CLP21J7-%XYLKH(K?
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^Z"J^<.U6V?(<)>011H0.|P&900A_!9"Z+8=0>8J0B_R'/;@UL.P_V#V MAE:W9IH/(l<.^Y8ZX|lM@Q_J>AWD?
6>83|B AP.XPl*;GV!0#BC<&SS MPF#<"H01E,((Q(S..MH^F'O%AN_K_R?
Q65M8.Q>H0W.P<@=^R(%WBQ35XD='9^Y UGW)N-9T3=-M7W""?%S/8*_JHRZ,1S;S3RL4.,
(3U;+V+LB|O6G*SBUCY*=6PZ;OG0U_MDFZ:UJ?MG\$S/\$=FJ13VM6IBY>R23;H@?W?V;"4)GRI%
I(-FID1QXIC;V8/^R<_Y"H^Y M.DDYG8&CFEL;TAUEA?AA671SF-75%#F#?J0U-66F39F7Q).1D|G&"IA9,ZQ%
MXOY).ZY.KZIR;PLB(4I25BG4.SGVSMBG5W!&L?WC;P_MQJ?2*8C|O)CH_QI5C@W7BS-/OP.T?2
+9L2^=\$#>K5D@G5U5H;)BY;A&OV&_M>|*T-C>Y?M1#;@/)#;H!R;&?2_&=BF;IE%CFXFS\$^AWDQ>UD;3;LYX4|<
MX>W4PZQ2?GL;9#%V^>|Y-@44*9=;650-D|R|S4K>-.091#|V0FILS\$;"03C)?
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M;UHB)!E"5!&HS#Tl" QCIFYU+P.F=>JJ;=3.ZFQ;SZ2S1F0S9HN_SNG&X?F
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W|L23K8"TE3C?HJ7:34 MJ9AH.1%GCN>L5;408<4&3EU&=@C"13^WWVE(P;,*0\$H<@#40_CQ#\$X-
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-;+H3_EQ*5FX2K2%)@W#)?D.4% MH+AJT25K8@&@!6A04XYCEODE228-S#M! L|Q^Q5_.%#6@"&
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R;I?+;+*HT12.2VF^?9YO (P?G_ "VQVTZ_O+13@=+L|FPNX;%VIOJ7.X)
M3^4>W6|WLKUX|C49M;FZL>_9#WBR@_ =01^6Y^#HMI0KTEYVW(3X;?KPU
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MHBR+|NH8(MHG/1N).#_L|LLD(6UCV0;S|7R|O1K^C.O\$MDW!_%Z|K;)KP M|+^41E/AV>;7_"1(0\$6?P!"&P@A-
ECAMOI9BGA(!=#_%OIH"PUC?X+M_-% M%4= :J+|&|> 6.(U!C" LH7V.372V)26;/B /9P.GN@P?78X; ;#D>B>|?B
ML#*^<B_B2^C+8G5A8T; &KVD)36J^Q) 8*8.KJ<^*U74Y2WKE5%30P|_9-B-UW
M1%HU9716P1&X1?!"%VR_8%M@SPE|^N&0+N=04TXS?MS"D DG+NJ_9TN^45
M""X16|AF.T@Z*_\$.2!&Z_KP)_T;IV+9=O|^46\$4Z;IV6U;84DFD()ZKI M>(/F)*7=FG)CG52(0^6WD/?
YRG|@=P|HJ^A> /B0"OXPO%97MJ2?W^S;4NL6|FI1P;1%N-FA|DINO; &4;12@-' \$WS=X' M'(+C^GV@|@P(WN5I
_#IP833XGU_VGK|G8OM QW>W@>".S0N;9(^C04;)*S M#7SZX<_I2WVZ^<_%| @ M0;L-D@YOF_P_K#9K\$%X?
Y|KS>ERFVNXL*)^*(^_?^'CZX1%|51?>K 9K^ MF?CYI;H;@NO%|N2#I(^L?L|\$E^ZI^TJ<8)/UPH0DQV5=5P?
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IS=O1%B&N-Q-E(-_MRL\$UUF/K@&42=@M;|#_18&%@DJ;FE84C^0&<8-| 7)+C|@6\$1-CFAR;9T_P4
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DY!RO?25L%FP68^M;+;+2IWIWNO8N4K<_U?L;+|)QAM6_NM8R.D|KL|Y|@MRYDLM#^EQ^R M;29KUS6P3VZPM?
(;5EZ# 7;G?G;(?|E;CIV) (DOR0=7/+D4AWPR(|A1.H MHVSIGX4MUE)8AHT=|8<|C*E;E&E6IB|S<|QZ-O4-
GY;%UCYM+|OIS-QX M48Z; &9K/1K9^I@4L7YD?UJ9?VW.LIB.MH;6S^R/QM5P7=8\$)%1005M9.IQ|M?
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MU^<3<>K6SMNE^EF^MIRO_W+VZ|QS5?O|C|GZ24C|5^EE|CV|=-A=-+KCF< MZLA3B?3M83_@1=A-
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MXMX8Z;4Q9YJB\$4D)^6(Y.7)PSK^E.FZZ^|M_.QTL5;1FYZO%VIOJ7.ZIV=-Y MDHY=17OQW^HS*PW-U<|B&?O9G
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MWM^ORJEEXYI9S/+5|&OQW|C|G^"WJ|>\$O!|W-DSF/4?ZV/U:B^S^<5G>0< M?E&ES.9&=PI?
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|K/OQ07U|LB_TBGYA+OLIGW_*TLX@S^|L;C|>#&2+P?AU5N=M3+L;2776J^G*#;I-P7O?S%AFCE|L*_ZNK-TL-

U;IUSSP*QS=+NW;^*2IDCP MZQMY3<4-9X+FUUV*)VD^2=E8L8DF Y:VPJM=2(SY FB7U2H *L JGOH+BIRN
M=EK1"FY9DITWQ?C#:O>I>%S' V%#:I@Q>+%POURH WYWGT-:ERS8)?557XV M! IP6IS\ FRIU7M VWYH3UZ8A?
G>6I19R\^RM:OI9^?;I87=DS- [U.W#&S:M;KX:YK1:CZ\N(QV;R*99FMAT7\X5Y\O-5=93\9?;\$UGZVK&7HJ
M)N*OT_\$ZGT>JB7 SN\$?%OQH"TW?Z0TJFM4G5;ZL)N^G2:I:FE07=%\6 M5\O_>+K)S.=5S==?
3^+EI^,1\:=F:L^6BK N#FZZ2YX3+=S\;0A4KW-:2T2:751^LU3?7^?AN,E M/6XKY>/%JVEV;+8O\C,F\+LQ<5GQ\=-
S\$W+GJ@6-Z9Y6(^ MKJGX2#>A\I(DWMB. 6MNOAK NIR:S^ S
MV0_Y(SH3742FMHZ)1PQW=GS?)VF@UFD^=S;!\@B&&*(1ZHVW "0\05W1" MKL+^
DI>J.07&^6\PIE69AW(O,V:YME6^2\A<[*P7HSJ0Y-/J X,KZ:I MN-!J1X406YI+I3L\$(+9%
I\$!\@GF:6HV4\H1TGGB=H19E&I?S-#OE@.K=BF M#XMA!X*/ 4*+.2VBL IE.P;:= V7N%? :D'22
M21Y*!9\AK0ON0G^WI\BPO\H2U9)R31M4Y5B606VOFB0Z/Z2Q&6W\$F\$>*X3U
MKI2\@AZE^W4K+^>8MNI^R""7>UPS^T= -0%*3F9?K758\C\$ADR." ^G&K? M5U^X0+C 1C=+Q?_ M*6Y654;>-
W.9M2+5*ZORU5NSFV>F7U(SY\A?G-C3?9S==%,1\517T(T_V MD\AZ9TC_8GZ\;NCY;3\ 7+T<5W8+^W3-
W>7)H_09_KSYBI"TV?^5Z,Q=O_Z@Y\Z-5I6OWY\5S:9 MNRO\0F&^ 7.S D3?QV#P#@6(2BC;
WNES.EQ:XIXMJ8P6PF 7\Z6I6. G=F; MLP^@X1W30. 8AG\A>?G;+OGOCI^E(VZ^V>5I5H-
ADQ\1R%\$S=O;\$18S4&*.>U M*^<:8_Y6C"LS6\9?UK-18Y=FCC#V5#QFG\,C/E41KI)>9\12WG?3.#;!!< MV_FD-
(1<:U+;H62->AB5Q7MVSOQNZV\HUY-N5Z8L9K:E>KW2.Q&X\B>5=102SN MAX?
NOH\>3\$#>->TS)D'2\AL\O1V'7)6*%=D^Q7%7@&-LQK8\$;K%1%"WL MRSC\F(O'-.% I.OC""I RM^J 'Q-S%
IB*JRA3Y;L&+Y9VKK96\;V8S495 M49.1L?=-E\4"KOV^?LVNPI^91ZQ75=6BQQU-59SB6Y_7FT"17:NLC+I7F"/M.
B49NDPGSUL3V5.7LW/YK=Y;:87UHSX^&XNW%SH?&FH*>YY;E0=M+;L. M.ZVLUR.U.9ES080C=RFQGLAE^=
*Q6&X8O^>9(O\OY)OMT'5A?00TMYE3S0 MWK4%1L78D)-\1+&BZGY1#;3YX;GLWDPIO'5\H\LPH43P-(
H9&4\O43%8& MYBUKA?GP+K>K4\F>K>S\$-BL TYIN2_GLMK>/DYQ=0ZM-1\FXBE970'W^GVJ?
M:T5"1>YFBIL\86L0M>2/%17WQ1_WU47/S868H\5:5R9Z-
VU^;PBO7\$UKF:7=&_NSQB/65I7ZW(SPOF7+V802FM\VX%-G\OI8*_ MW-C3EWPYMUN#L?
G.6I49D>K(S9R-^%ILKLX;K\FA6 ABR7,YAXNUFYJZH^
M;)\N73T^IQ_VD\NO_/TXHY@UFB^RL>EU>5>: VZW.S8^+9;6\$;C=P;<)Y/? M5-Y\H#1?VP72SD\UK\I-
F_NPW3.0GAOY_->LM%1H&Z4>TS\<=/DYDQNT> M!^-IV9\$YS^9RNOWKNRWUE2E&?1*%0C5KIY-
6N2S01HZPO5Q^ZI1P;5\ MH\@.G150G@U.Z.347D2\W\LF& \I0GK_-;"9=^13&A9D^JYW"XT\HK?"V9?J
MZ\GT=PML\8SM;MP^N\N=&T7K^ONEZ^/LIN\VR8!;:YB8A\BZE&UN=ID MK\AF59;D1GS9W.2S1?/IUZ-RR\8&D
=SN FL1WS\PW\OW JE9W8)UZ-P>+M\NQ-UVXC-J M\I\YZ;9YL7L-R;L1U;+*C\IR)K\7FQJ^%6*UOS1P\^_WZE=
MY6VQ^S^&X7_T>3_GPIW7MXCW8\+VX;5/G2#)/=5\^?S-JR:TZZ MW);#MC-^6S(J_V5\O% XJZ;\$2;K2O7;@VO/V_51-
33BZI_TQ?" M\4^H_KE7_5/45O^4(Q?<-E%G63>3C\6\$M\9%HL)JK8R3QK%\$6V^_%+8 MR=:LF;2% /ET9;P:76\I-
D_ESKXH;I?LR\CAWOKDLIV-5O6JUL9BIFBN9F);=7;I:Q6X3?+J1+"=O*Y=4K4;>>AWN4?Z\H MM\?
XL;JY7R:37^UKZ\@IQ=R;LW5>+T+I?+G&Y7Q9WT_7=SLV\$#MT:/^FM&78-)\?BIY>>AK&*?<?
9I&3.SFZCE;L@F3Q+3P;17(W^XN9F MO=RZ#AXJ\+^+;A\LXMKV;G=E=L? ^S:M\>9V2Q\$=%V1*&=U\I_-NO&;
IE M0\76Y;I+I\X\WL\K%?=&K9QF_Y=5O)+3QU+Y\H\OW/YK;PG9%W@K&2RN M9\9\7JEW=@#L1CNO#_EJU
MSH= LTK9Y*;*#6^5IK^0_N\VV.L6L0JOXXZ8H MQM7\VI" >S.5F#^1?WGT06\?&IX?/4L(Y/^;W=@LSNI^MR\T?
JERR=I?Q MZ)RMYI?M;=K7G2(J3.U3^6K>BQ;KLMIS3\;SZ6*#YVXIV4VXEJU5_L>H\$IOO
M\J>EZN&);2T#WTIG_Z/>6>RL\ S)X.U_FHJVDPPPE:8Z_BZ2XKOC7NY&MG\$. MCU>'GCIR.Q7-I_9=?
GO!;WJR4TWMM/48E.GV098;*259\KVL_2Y2GK8?FP+ MDV>25_Y\JP^<8CO(O>V%K25FTRZZ-U\XUW44*;-
I7\Z;LN77A<%PLP@L MUJM*&K\$OF\OWWOH\63J-8 CF\6IAH\$AD2\#S6Q#=-ILW)BZW.-<.HOR*!
M=C\D3;W\I^;5((WO8S-OF_06Y\OO*MN^?H3?7SY&FY\I2DF3\DK1XCBI\C;-I> M;N^UG;BY\IV5_K^;">WOC_/9*TTHJ
UC>ME\$PGRXWX2B\HW*YW=777=Y@HC\BEZP4+6L M>-)>?WIZO+R=(L;B\K @QJE/Y9?
%W,*O_7RZ&*>ECVDW1? ME3E8.#_B_FS91>@83W\6&^OGC3);;OC>=IK=32\H@WOI-"SKP5+V5I>R
M)G=^F(@#K>_@S\FCV=V67%=GO7H\A)+2_WWDV;W&L(53*.N\CBV34W>8Y MBUT<=W-G
4'6BTG,2D15#P)A%4L; 2L)+&5O*WQ7KYS\$BLS;@U\$YED4B*N7\4 !BL! M*SFIE4R_/EM*K,VX-
1*59(P@W;T3\1@)&_DYC.3).XV%O_Y\H;DW%K)%60 M*L(BE;V8"1@)(V,Y#&*HTF+6IH&V#<@/4.TU0.=;\$
9\>0.)60-)>AB5&52G' M(C")+3;Z12WT5D+L4+I\$ R)ABRDL33)&\$;BN^SASCT#I'DER+.0QK\Y1S73
M)4)6.V;T4AQ4_Y M"XLMQNO9)S6(-#M@0ROH@VB2 *LVB(=1'7HR>_190..VF3%BW5_-B^_59/U/V18(P"(&-
I;C&ED-#K) M)=(XGVB0;2B\H\1.CK\$P/VZ HB^H5(2;PF6;+\$LQ\$--WQ(\$8L1B@L2IOB6H
MC6P1P;Q\N0P\I0^M9^>I>&ZO\QC<0&_UH5^4)3=AY(XJ@E&G \$#\6UR;L+X#R1%*706V M 8>#Y-
IO.)Q0228QTKAS>@Y0.% *3Q\)VPF@D9*NLIM 0\1F\$K55*ZZ_D M8_T4+*#JIR;*G#.D&#AJRVQA?
%M%ZK1O3EZ86\Y_E\^*2X6D\E>AVWP'+RP M-WE"A? WY715F*=2.V \$7-EXJ_*2C1@-9(9VX%DDPA M#F\% U9#X;
I6;8#^(RE+HJ0)9W\AD)@>W\JAHQ8_6;K\C;J\NO;D\H\6> M<"AQ/\$".3W(>%;GZF>;N>N\P+
T@-8ZO6UIFN4KFHX8-VY\4)8(8.^);2? MS)<#I"\$@;H;H0KGJ)DBIBHZF3E&G\W"B M@%-T.'4(CU
D\IMZ9D\3#VCI&@1Z@"8.-5\$TRO\G\$<?(\HZIRA%1\$#IDQA(
M<1J=J61H\36C.2W?5S"VU(#IB/#E4M@W;IT='C42W30%-T'E3R\3S5\^@
M*72;*\IEVIV4\$SCU\2=O;IEV)^4#33V@R;I;MTI^4\3#VAJKY9IEF2\$8.0)
MM*)@12G;HGF@>\$36VC9IWO\$=I+9Z.XL%6;4(00.C4".BUYGA("I_Z_P\I_MKDHRC)C%2VE5(&I_U-
+K<*L\$Z\A#%0%EWIN(=R3/X7>I8>RL?O(@B4T(J.(A?I ME0\0\96TXJ*07/E_U1\1.WHJ+26?D_5E!.*SZL'+15/D_59+
\$1567GLH- MJ(*LEJBHXM)OF1%(6HD*EB;IE@^0\$UQ^BJ.(PAIT6OZ;&?>
%#_ /XV"3GUAV68UHZ6*1L\@02TJ*COU_*\$X&\$M/AHA;I2L'A%1U_ 'B-1 M*7BZXL\6U0H\0\75#3YC1"EX-
B*B\J;VT9\4\HS1\#S\J@)0(2'\$N4EY;/#S_MUC.F78?EF&K\D#5;@J=8J*COY\;H%33'PT^5/+H%-=#3Y5;N@4TQ\.'E3
MRQATBH\$K\J&8_-5'1U%XM8R3)!\$%I@!*! X%IDA92D\;_G"&^K8C5LX)#8B"U"K&M_Y)B48QFH
MXL6=IQX\OT\H\A3O+CS/B) 4_T>5.N\;>(\$!3Z#1Y5+RX\ X>@%/P.'E3 MO#@=\$V\$=%DU_%BT_?
50TM8\3XRK))\Y\IOXXO*G#@-^\$Z+1\BBQ+IN%0A? MKR;K=BU\8Q*45;BF8_R\1XT\U\#E)SZ;O(EF
JK\1\$>3H%)0F2^>#R MD\8)B*N\BB; 8IF N\H;HS\ROK;.(B @Z;184(&AG+X#L;Z\I?25ZL M8G92U;:
(V^IK\$.5P9Q7\X\$FWD.DSJ-PYKS@#Q X2 *IB6W2>9\$@("('H4 MZ*3SRD* X" 1\;J2>>I T#@T
CT*P1*Y^D&0.#0"&P?;2=9DE%;5DMSH OH MIA^?)WE_@(LM=F^I3HWNS=\$+<INW^?)<;&83*"AZ
%KX^D)A(BJKF M8EKJB;M(BJJ@6\>EB.T%4423*"&*? 2P2\U(MQ\>&A8<'C*(HOM^#V\QGX
MH5TG@X\PK(8379/_E6=K<^L_67YH@^_XV.3GW-2Q".#ZTA^&P\I\>L M(RS)&\$*A;*0 \$&^">H2
7L.4=P0I9#BH=2_!.*\14AHO48HJ\<J1\$*DS M0\1OHC\J\Z#E+OUAW_*
-5&ZMA1B89@S4M\F#;5_RWT\)"%# MXE;HLMHZ10R;L'\$C?
VZ=XIG\PVNC/K@IEU""\$18\$XB>'44\N\H8;9MPG962T* M8GI C-?"@3R%#B)1T=1&^>(H(6*"I*&
I45X;I5S\$LR5"E\U;V\LV_O\O M675A=KBFW5>75G-
)^:NTQ;/@1&+B4W#^I^44\H;ZZ6QS\>KU0Y\=UTUAQH+;S@I!RQ%X93IOBT-@W\I^W MRITUW>=?BHOK99'?
I%\$S"5?Y;-O^4_H_9G=U_YQG^7+I\WNZ6)KF);!%-&109EN\$-WJX\N_O\WZTGSUKN9S?E24?M5>HGK#WGE5.I2;
Y.G.N\A+L; M<8SKOVEZ)GW))7%VIK?O+K;PY4_KZW*5S\2Y<@Q\;S=V@RQ4_PUXT;COV\;M.T^UC\X4NG-
F+0#5\$Z""9O\SG-I\$5Y)T3H0\$H'H'E.<9XYQ112&)(MHB/(G MX;QQ59C8VBI%I-WL*>;1;BHZF

MQD8#395VELHY9X &> (=YM)FF24:B1&@.P2B;."71'BHJF5HH7@6RNJ"II M&ME,J F =>R!%BN\$M,>2%J? %ZN\G9ZUO?/CVKX/UG!\$P)4L.%18 22Q%5) MC.,>I@G<\$>!= (K9,13R),,4>+*DPX4#I)"OO%GQ- :KXTAS#A0"A6<+4R/2 M;G<1@249,#Q?;!M1AD>,>/<"IT#A0"GTWPV"\$VTC+*D4 "%Z\$YQI.IJUP%8 M P7+;5P>M5UW,\$\$Z@5Y/RZVD+WM*6CZ-T);A6L\$!. M0U2PU MJ;ZY/U@>@0MG9. K\ZV* 6Q&=GW7B9" S\OUTGZITVRN#-G&TVJ MQUR*HLU&G4#L)+:X/C^W?I 708U0.UAEN\N? @5Z I"H87AK> OX+AA>'M MIZI@>,\YO.!GAM?/752/(N?>?I5E*5)ICK'HH%.T1-0VKJ2:\#!!AP-(GLT MY+1T%)>00VR7N<|EW("Z79E !2\2#EMH1 M3RU2&C%P1T2#E.^21=QVUDN1(ITK9P%2?4*,-DA;EOK* <05E*V/@:~@3E!+B M,-FH1A2'(N\ 43Z);E47B6/(*RI(G-;XX3S)F-9(ZIXU?L(2D'NGH/V6KVYN MNU0JC)I)=,@2&A=)QA%AKLID0> 3T'RK*!QF60":0%-WZ,IREQ-/>XN5QUH MZ@E- #OKOF2O*!75V@'0"1Z9SOWWA-7H795 -IV!"!N8\$RI? 24912EP5T0:@ M0@:JE? FW!5*!4AZ (E3X400JF^ZIX9Z8B="V"+/MV;AY//1G=FG3"C#D%M;JN1V5V=2P\$! N^~R\$Z>KK(7P=H@M29^&CRIGT)R*V)CB8'VI>P.34<@E>C M0:9#6-B!^0@*Q49%4QMAK(8:G6140/F,& (AH7Q)=ZW@)(>0/*VE7#ITXR M'DS,;P179 6U^4JGX SY1CBN@I8R"F:L376B*4M8X52"F\$XL0#D.:Y+;IP. MFG3>VP%172*.;V*D9(8H@C#OG'(\$1/6\$*-IYD=(V94-I"G-4-\$3Y38N4(LDT MTD,@AICPH2I%44EOI#\$D9R@036W#8 MQ\7Z>C59SR JI(!D4"CPA1X***CIZEX5D,--ALH? 5XHB&FH3A60PPQ*S4 M\$PLP#H*!% 5B8B*F!B *.5 *.4@*CTJ2)I& M;RF99"R8+8K+Z"U>Z I25ZLG;"T.;KQ2+ <.&16"WNK^R-EX09=#RRUQZ' MX="00J4K78OD;.N8KJ>I@G!<=2V) U.V0KYFB&.&*YPH>T!9BC\9(M.HOU 0R'B*OB#-M*%3)*2K(\$;<) 8^@U3TR3)J\$)8NH13 PJ'1N\$)8MNT M=4I0DFK2GI X=H;"4Z:G=E>@ "L@8+E- (9.SE!7)Z M0\$YS6:1%?"12#/-13%0IRFRM8"7FP!@Z0\$LI+9FPL4-1OFH47Y^5.^?C8C MN\HK1.@OJMB:> IQHY85@TOM53+EX5OA\,0FKX*6QP2!SXY0?C7O 3L MHJPO,;4L4L)191VIAO#2J.G/D- 4A5I50>.=& IT#U!2BOX.8B%.:K ML8#I FB\APX*E)95.^DO'.8/2#5%Z2\H&*5-F2SZ1X2<J@= ^8-G%*DV M^ (4D>XI%D!4#XAJ\$YLL!3+B@H2EW&6 MN:64*@E(CPK9YA.Y8PI5RD) %3P0/EJ82NP|P=H"ETFCCK)9@=P MS M TK9>%K>S (->Z%ZU%M*O7?A5:%% 7QLQJ?DR4#F2@ "H.GHZ-TX1Q#9I M3ZF">#3\$>., "20N14>3IS J8MN>"O=MSP&IOB#E37.D\APB0%./;/*K.1)W M A"@J0">4N%G%9. ME*NT8J@:/&#H/ =4\$IUD'.N314\PB%#Z#=#F:..TH2 MGH"JGE#EOI>.H-!C)SZL6O:8.9XJ\CDL45%UFOXI#KO1\$55I_XI#-)8HH+E M4/^=:N30T,B)ISU?/-FRN*VLRP*:L#QT)0'FO(<7\$)D&F@>/X,TM>CHZ1(%M>X F2%+CR90.? X, _1T>2OIB@#CU=!.G+IV?@Z8J*)K_Y_0P<7%1J\$K MYQ%:~#Q,HXE4DP**1&0XC2"D^/0X(\$L_W-F^9__ 00I*QA>&I^ @I*@\$!> M2J=#0I4B<&=#F:#3*@\$AN?A<=16. @4.FDNSA\$.V*!UX7@<+=I2I#1<M)(+>G#> <>.:W(!H!AUY'G\$>& P*\$1V,YHYSIT#70.ERZS#2 0\$NMKAK M*/G1VMI(X"4 !&2F1D>1_Y(? C)3XZ/*>D/ 2FLT5%U@I?((KC\5L*#.U;> M2WX(2'>+BJK3E/P0D/86%56=2GX(R&J+"A9W)3I\$< EL\93J\$(!H.%.<H MGXI'LR(OBI>%MCI6K8#CH>X'U/UPO(I0D+OF"=LUCTC\$F AD00&\$?"/DN06> MT\$DF"\$8IT8!4+\$CY:6@GTR2C6""0TE:1*1\(^6I/9W\$289M7(.@P%0L3/GM M-2=)DID42=ZY!3\$0U0.B3M XSEQMABE'C&! *@*DVL>%2F;17*:(LZ!E1A8 M<1KE*;G981M""(R%"7 97)Z\I2TW_+5S6V7W/OH# (B%+*)D62<(<=5=37N# M98A^\$!0:&J:E\$DF.*)IYT4=B.H+49I%&66>D.4=7""8@*G2CO6HV2\$FD MB0'D8D*KY2FTB1C*.6=M5D J@= G4)4L(N):2J@8&JOHRE29\$11)#5L MN&@Q:F*JA9M91 0G:V #F")I: (M\$ WYNGDLI&=62WJ\$-PV@%#XB&K:8H9 M:@/I07!P#E'2B 8IH22:81!O=I \$#YUM*43#+.7&AI M@%1? D/*LI=D8?I0PQ#G& %0+:V&&OH"PI\$1\$!>I%IS8\$3\$:.U4,H#C5 MRC0V.V>*"_EY3ZV<+ /Z^MRE< '^7(.06<+;\$B\$+)-I8F:A%"G:>D&CT5/ M"/(LDVGKQY"(ITS.(&HOA#E5R?3S+Q/F)TB!OI I+.\$3Y%LHTKY"B*06D8D* MKU"FA2\$J14QIU"D.1)T@ZDQOQ'PJ8-F+@:~@2JRU0@0:Z:+ H(8/B5DG3 MAAV5(LU"6;=BBSKIN%A?KR:K=HV%8I*B9< ZFDRKG.*.^=@@3.C)P#YE=%D M:DL.(0'E8. (!RJN*)E;.G(H"IS9(I">+@IAG(E<-.),L>6%\$@,~+C4LFEMSH*=8J"!5L#FRNIS;G5PW&MBN&%H@JZY(%-@: YGIL< X CER6VG6>X MW5RZBD@%FP;Z! M8IMEKAJS4,Y02EUE5)Q@3&U&-C!.GK7K 0'8 M*AI(;;S- Y9+=- IQI2Y@QQYBH"YK"V2JK.2">PZ-'S!KD.TZT.X=9E3=(J+I9IRRX P MZ!#H!;..S*R:~YI?SL4(3C*)724.@MT&@R? 8:6!V^~B_.K *5M4G&(?.U@K M6*M?:ZUWC; ZS+ MU73R8!YAI>/.IH_W@ GLWL SA:CJO**@.>G^7+UF9W>; M 'IOPJH_N/GZ;?I>'5KN;E.^QLO?S;OIS^M)I:IF\ MIJ:7307(*.IW M-6O=36&G,I>3^LIF.ES? =9K6/IPMS"7I;S\$>.;@H5Z;?G+Z?33*=FOV5I<I M6)F1.#1>YU_SU5%CV)>/=NI;EB- SSM7M8FU.-2I ZI42EE@IQ2@=&QS5"Q8^ M%NIT4+M%N7H^F&T>I.UZ\YICWUU: P#R\6WO3HC@QJEQI>' MO:&*>ECVJV:~G.P<&8.% /G:Q2IN%15=I2%9XDAU\I"1@)&<@XC>:6&V63Z M1S&^~IBN:C#GJ:X5L13- X#I!I'EW6FZ,8O/+3 2P?IJCZW=#F_YZN86 M>FT?;I? :6&*(Q2VKD\$)!#5%Z+VZNO4^FH5 M2IT5|P*B0B?*MOA- K6(3\$)=E8\$SI)RJR2X4M0B<530"H\$(&RDVW;FI= 8MW27H MZ!#H!;..S*R:~YI?SL4(3C*)724.@MT&@R? RPEWB.H4)ZCO3@VROY# D-P3S1(^=7(.+IY3LK)\$!4#T RHU&QIU+UQU M0@5B0B:FE4C&&42+Q02)4Y&.\R33#"D12ML;.%B'Q?KZ!5D/8.HL0.&Q\$ZJ MD-58BK B6\$ %!8 0KX1X5L"XM.YRP4-Q3@I0WH'R+(#9&E)(=& "#\$#U!"CO M^I?)\$"8 %'1\$-50 MIG1E@97L"B%@(Q)ZCY)FRL/" (\$@ (HJ)%:RER-0(Q83 M)\$IE+V%=93R(982PI0'M=^I>&X0%QG< &U<IY+@QP6P\$9HIPVGGI;O2T M3^"S .SZ(4);N.X).+=(\$X!PR%CZ%>@\$!~RVB&1.HJZ!\$P""&OF4I(0V' M&".%785* H>#Y- .I0+)RP204<*>J*AI0.#0*3R\$PVJ82RJS)KF)I@<*A4=A* ME93NNC8-6 ,%RZF2*2M"/4T5PC3NUA8=@I=KC#B;JG!@5^~UPJHCVAIXLX?X F"C1%1U,' MC?T 39&%1U-G:3R SAQP"DZG#HHW@=HL# \$F@*2;:7E&@ MCGU\$5%5*OP\$@R"" 0 REN)64=&CR56/9N94? -'L' 9I5%V;'KVIU3?;@YB*NTJ=#\NMR M.5NO7C -DV7W=%/8!>0\$2IX>()/:JAC.I=/:#-RS?IXN=I=TGWI+JZ71?H M13XQEW5SHE#Z4= _&=W=C>=7|P8R9>#|.JM3B:M;U7M\K0ZZI5T90.WYN" I M;_@RG""6%0I7ALMB:7IEKC0/- IYIW&S;) _FDZ*",^~D=4W' F:XJG22 MYI.4C16;./OOLR?X; UCM)B;?K03S'Q5 _O5=GM4H1<6LK-X2JB=?.9?%>./ MJI>/6?+:45K1"15WD/U4OVH_ UF7J^GDP7Q?V?3C57^Q.O.H9OEI65SM_N/I M>%K>S_*J^F\&KKJH/=W^+=LL2ZVAFD9?#%05'IP\ 43GI?H M&MY+|HJINQ M+U7|VH^5Y>4L=JOTDMT.//+Z0PT0=3=I0@KR@Z.CR:~? M2+ES6@-?<?)FU\N7: TFIH.FO7TBYU\$33V@J.U72-E<5.D08=#. _092 MG/J%P-GMB"J"UTFC(I)P:I"U="*F7:72 >.BYI0XTQI^X2Z8" FOM#D3S%SI^8#33VA MR:=BYDI.IYSZ@LOO4RES*(?%4U>%3.50HA^5#2U5LQ42FS7+2I- ST-4'H MBDO%3*4T_9BBS/KU)P^ (LE9IV/*92J% HGC1T>--+E.IU.2+CR9? M=#3YDM4"D7QXL\GUP&D? E1T>19+H/(*AH>B:7I<. TR1S(&D "#T X6TY MK(8-'!(<+@/\$!MZ?GOGI/L-20T#@ \$GT*.%AY_6).%!(NA-UL/TP> P*\$1Z%<*Q.Y3#H# H1'8 M/MH.JR2CBB J785. 5U#H\MBH\I6_0'.421>#YK_1T@<5RVK+5_(O;MSJ M'(XA C8)KU:MYI/*L.DT E>P+Y2M'IXT^Y"O%I-WJIT BU%HJ\HRO. MH*5(?) #AYDI@)M:2)BB: >B8BR8A.D>2=NX4#*3T@Q:F.3&1H M\26ZMV^ 6I.D>\$T5+4.TI6BH>C6@:I2O'1Y\$TMH! (I)J:/*IE%I)Q(>3 M-I6.0B.IJ&CRJY91:"02%4WMU3+*DDRFR! #H\$0 BE.QC/+ V(DML.Q%~IV8 M1& <6J&I&H9E(=3X4TH-I.JR9 JADT\$XE)I^J&303B0G;ZH9@~#J&CR MJYHQ"/ZBJ.VJADC2:~0TTH (G/>#J6C&.%CHO!9?UK7Y;DRZ.PI4+V/O M320Z>OSI90RZB<1'DS>|C\$ \$WD>AHJJB7.>@F\$AI_-O0R",^/BB;/>AF\$YT=% M4WN|C*=)I\$2'#B)@!.G>AG'8:%S0^V;3OI6?Y@+I1XO58:_JU7T&K%ZA' MVFC:\$H%JE!Q:00!Q9I4U;1Z 0+JH5R:/4")Y7/^70Z@40/*OFRJ'5"Q!X M5IV60ZL7C-?" MFM:07""*!-5;@WH&AI=:A5AW1_@XFGU|E.IE\5HLE,"&K| M|= #P!9+Q7U|=Y-

F\$^R/6&)\$F&9<(D\ZE+2##HR<\$=1'BCR\$*)QGF2#-7->F
MJ."")ZB"L'T,4J8C"0@)1D1#522@!BEJRY\CIC0@%0M2'8308XAB2<902@4
M%0%0777L8X#B9M5#1,\$V*:@7I&EW_9W""BG%A4D3M5E(6
MH0)=8(XQ'W52^&S&3F2221U*Y5<@Q#Q(IYK^+<=\$1Tl M_E*Y);1TB8^FAO)8#34JR10+Q8T%Q/@FIK'58,,3C*&
H=C)10:;AOK5/ MC+(RNP9B8B#&;YJR@O8K4=42MU25LMJ_20A0^4W5+4NEL8#V5+%"MD%_1>
M.=;\$:))J&G!ZIF#S\$DAI1_Y&@2#?!'F_U)56+!6H?@="CO0/D_U+"UHU_M5><^:P!43X#R'VE9))1) 2L>=\$0Y3?
Z2IG*62@5,\$7%_2;Z"IEBU_!)BD& M8%KI8H=1W2 I>0_7'-#:32XHD#F6+\$UOTU!2%^GHU67?J!Q*%>% P!XT
MN">BH!=?V)=VWL\$#;J>JLYA7YHEF83R*+\$XR#J2_D\$Tl_-,1XZW6A(>HJ
M*IK<:%K;EMSI+FH!3T@HVVHY:YM,4#2 TC>%K5J^-)1KIW" XPJFO@+6RW
M=QYUGO6:DH!#071J6f<3f%)7973.WIT'J'-/G=_P,&T6EXPH1)T%7P"%@Z30_M:TR9-
E>48ZD,P<4#A\$#CT'HNF4&@P%PMA5V2C<)>8>HU>TRE+;H64=16!M!A.#4+_W0!T6J4-!0@!C="8XZ=>?'+
&"l;+R#N=6A>(HHGJ&AI^-=YN5!;ASNZ7Q9WYH;_K9%J^ZV+X:A<7=5.#l;XV/+XF=W3:F"&l;
MM*92!>Z0B'10'0E) CUIR+=KZNV;_%D#@+0WH'JH+6_?-%(88'_M<)75POPZ@M.OD)<-7;7X0,TI8
FKS4/-7;7X0,TI8"F5FHTAHX>44'B5%G& MW+!K*!1D*,_ZL25UM^!G&U/T.#MO/UN-19(IK@*)(0="?!/25^K(<;6
^O<M'A*Z0LP_O0N2&^*CB;?>I<&G*+R90>1=R)4!3#VCRJW<1Z/\$1%4VM! "X" M1;2B@J1ANK^X.1/V"*GN@--
/:#)L!#E_M3G0'FGI_4RMABT@)>U20_!6V*92QQ#BM,I2G38F5><6=2B).DT5'R!9#N MFA:E9FKM+
((,"T!QINF1=T%XP--:/)HZ9%,>4'4!>-"T*_3>BHLFOID7=-MZ>U 4PIH;J=10?!Z5) TUK1L81@?=4=("(('J4;CS
M4CV X" 1!";J<=>=U@(# H1'H5R!D!EP90.! "6PE,7+G600 UM# 3 MC2F 6X@)0IX%>"X-
4DPA3@!"l;#J(*3N(X@2J7E/1U)#(H<@;Jf7A!#E#T3_M4HATS00"HGI
5"LU6D#@C!@<:HL"VKY0(H@*4)9LY)+!F!28#;B>'&@_&8*F*K64H,@5VQ_4!l5%1LS=\$#(B*ARB_>8^*V;Q'
MGFH *@@@3A_7IGB225CS(@&JE0'FH,l5) XC0M3TK!S(RU!\$A8VGL WL_S! M7FCQ>I4R^5K0X(V*U (M-&14/-
U6V%E(JD;:AEP,%l;Z'G6^ET!99T=IL MTUT54 (-!XFA7WU46_-1HB!HJG&2,8PDZYRR#Q@.&4_2JRV MSB*)A(
E&2@!FWRKJ5F2%>+,5=DZH'H%+;2?#4T7@&P3JD3:YDYG# D>_!R M\$4_CE5!6M!72W,/=7;&LDHLG%1X%-
&*IXZ\$1"V37OH,L)!E?2VJR_%%@O8! M(1+>1;HM:R!AVOBRDT\$1_5/E&>MW99_(T@Z!GR
M*8\$3,W.VYA?!"!IFQ\$4=SG;\$ (633&C81T5"5 MIVC "l=&B@L2AS&S@H6;) MHAQA%*9!;
(6)4GV!WG#.D@/0'(5WU*PY*!G! 4U!H MZB=':)4M6BH!E!4J#D!OZ<(!37W#R5+O2T.2ND!S0U_::?:-N-#1HH'DF
MFEH91A:ND0#B5_M#..P7O,A<[WF?MJ\$""!5>Z-26@-@#0T!QHQL36UA\$T=M4Z*J""H/6R
M=0J@OZ6+XO;Q;HL,l4"27!4C4M1P0%A!A;8!6I4;C2F!091R/#^QH(Q!O M.GKV%3(!@D!7'TW>"AE02-R+CB;/\$<44
T!IX>0MHIBZJ! '-/6)K^%#""@% MFF*BZ17U^0A%D+(DHU(@C5WY-H"4D\$EQ*B=3'AH;\$'-!SICC!U!@OW!%PPO#
MVH?N2QV,O"\$A.V=1^XDUX\$Z;:CS!-ISAV4 <>Z)!^?XH.Z*I *!0R;OG!/\$ M>2HR\$#A\$ GTZ6-QY?P!
(2/H52G#W'F,@<"!\$NC7DESP'IGB#ENW0!VG>5*&4=BZ;_DSUA2F_A7B8LF_NB!(&1\$5 MU
F*ZC!M%SZ.B(1)*@+DVLO4/\$TRE6K\$_.RZ8R#%J>3,L5FX\$"\$ \$!324B2-V MDAZ_Y;N;6ZCI<<"<,AR&B>V\$"-2G7>
\$*>6\$!0!BRF<5M@%J>(TLX="P"l MOB#E5TSC+DD1D2\$DH
(1/DERK>6QKDMF8BD!*2B02ST9U9+MH(C5SL7FM4*%TZP2"?!D64X3MGD=14I
M@<EHB#*KI@EBYBB,%#N!J\$B(!JVEB6U3.9BCHB*KY@F;U'A\$GG+H4_5^M:B.FU3!CV!E!M'4,P+07RX0P\$XN-
3H2 UQA<;J5"1M_GQ*\$<>KM KL-4/14U*,Z\$C ME;KRUP.*
T;1LVRG;"R2%*ZJ0@*"PT71N!ZGJ!@X!2P"BZZ%PGW;5!SFAV7 M8_?6!L;:"21\$97,6\$.6NPH\$!O6&B^\$O!K(&
Q)!E/745: 4+#+1,BI+*DJUP?F MO5A""!7RW/HUJZ!:#05TOLZKRZ!YQ/OP=IW;A C(I>3F(=ORJG! MS=6RF)D??RW>?
YN.5!>H! SLP.T-14^Y-?FSM;KUPIY=EW!A7UY7EC%Z2%8 MB;TPG(K!HD9N&?_0%WNKND^U)<7"^^+>/>+2&
(N^2J2?#&2+P?AU5N=3%K2JMK=:776J!G*#;J-P7O?&5,8+&L>+@RT!9+^RMSI7G@_M5S@R!V=F OG3=),^/6-
O*;BAC-!^LOI9.TGZ1LK A\$DW_+)/ML#6.TF(Q^MM'/?
%7^!5V>U3WU%Q;RG0RTHA=Z,W&9;XKQAI7N4YPFKQV\$*.\$7!%7P_l,N
M5!H@_F^LMHG;ZIF"3/HL_R^+*YV_%^UXE!J;J3KH_5V^--NWW9QB;7LQ M0U1_W7U^;KH5?
*XN*6_U7Z67N/Z05TZE+Y5P+&V M\$TJUK^C0(B_((?KS689G;#MN'G(V@*J;.DDB\$'56/LT%!2W?!!<%^P7!#ME/_
MWF#%;>2!0*EP%3H/UAP(M6#-5JS7X>ZLD%&6")-8&T&;P9K!FS-OE,2E,UB MURE2N+!#LPY+&S!G
,T9!_Y7THEF2"(23!F,&8P9H_&?QX&1LNJ!12W1N! M@C6'12U8Y1T5^PE
VMWJ!2!\$E&A7D^L_,"S_^(F+F+;%B!O9&XW4QFBW;64;Y?#R;_M%7E9E*_OAM!17AH*+9!E;@B/O-
+/TSMSCG!4WT_7-SE!VX7>?7!QM\$^!\$A MEY*Z"6\$1EX(l.%/0(5&O?Z#H!!=F);Y)OYV<-6!D*C=,I+;5>1E+#+I-
GT*G M&H0B/U^&-L&ZKOCV&S^RMST=5"JH_/_HY>E!>?JN7MU<(0M;'(U(ZM'NC0
MEM&+Y9V3WIP(!F! QO300Q?RA!U;H!JG&P-17JG8Q^#_2%F!T4_"E5H<RWO_4&1?F!?
^%NSO8=2!O!H0'JAWQF!<#HAF_0<11CDSPF!K-M%);S.96YQV5^?
!4<:0XVP/OQ%#TM8!\$;+X;@!;^9_\$(Z'Z@MDD:<%4P- MP2!(MA69;623%600 MJH5Ml-
+G_>@P3K#..NL,M%>UO0#.IK85W)TWLZWFW;O^;>M&CJU_2346=5?, M5T!^Q\$^K?
+5^84F3Z1_%^_) B^6BQHC!)2?&7!3!Y#V847@P@1GYJ_3+%%\$X
MQ7U9HK8NHT5/*9>F.WA!70+!%PWC#L6VP/%P \$F.'U#_U2-#:HKEW6A6S,=O
MA53UL8&HC!4CS\$K!+5MK562!K/ALM.F&G_.*5)QA&VV4_3J#HA!G!A5;_M92*1T;!.N.R\$&.&\$4UL4ER_!<
3,3I@1.#@5IE698X)2YB12_!OCT^8028X ME14^G""!7_5Q!N"2_R^QX^%&8>!TZHCLR:NHC!@YG*/30,@@Z:NEF-
T4E& M*#&+=>W<#*0&1_@J!5+C)3NK*8"/!@="21@T7!^0-(+X-O"=PQ-T M8.63L.*%STUS%Y#;F6L@)
(A4N)!M&A<1=8.K?S' OEA"5>M!|^#D*^2^*?_F/#<-<2>W S?>N DT MZX;P)*."(*)#";(>A"33MAO"0X8\$05#?
PG7D&-KRQ\$6AB\$"6VW<%M=)&@)PB!A2,^ (M;TAMK1A.\$)="WY F&BP!)W*4U/#%!?= ME@-\$"l#8H-
'<#1-TJ0BR23K7 @/2 B(!&>3A\$PRE8;"Q@%1,'B+Tl)F%Y^&E!E(>P+'GC9OS.?.H3C+
MH:90N&P\$ZLOBMJ;0>8\$'=.)%)U!G%L/6#PI!I@-&1P9;+I%9AX7@B*;<3!CP M!;KM8K;XO5!
(\$!4@/!!EZP;^4_G+OBR*0 TQ"+P;.&C>;N_ ^57!G?DQ# M#/'4'4-J""71&B)QVU'TR^JV6!L;O;LKEC?3?+8-RBT@)/>
0857 M7)%!R; ><44&181ZP\$TGC@67!\$AX&?FW/457R;&^ZN>@YPXXV;0+TT MW&8&*
(ZT'-'0\$N#9P!HGX;3D;!*%TG!^GPZL5Q*O? V!:=14Z0_D4N!D M)=YG%QX;_R!C264!1-0?
W83^-#_BIRW0#UC7?;9!\$C"/L"/+=!JG!RV!5C.W/B VIA M!9H@4BNDXQCE!D?>Z!MS!X"10!F\$AMB#9A#%G\$?Z
7!C(!=HZ3%19_41S MQ+6K2H.G0>X\$D;N1(QNH=TT0&XY'L;M97+H/Y^&&F!KNV+I(H8_!B5-YHM
M+&Q;%:1%YOU4HZ=|@M"R'\$+!+!8B*JN@7)54@OP"P.W0%W!0EK<4DX!MT'A
M%JB'75B79X!VMG%#KP%Q5N@+G;A;0218M@_#A\$W/_T>CX^0E^!ZIP-9/2?K+_9!@W\$X;@7JN!+;SBB(A%MPI
M0>Y%._@%ZL12*2QHH;C!Q?E!2!;"L/+UA L_-2V!6.6ST6QASC#*Y^!K.C+HAS=%K.Q M?7ZCZ>_!
)7!6QM;DVK0&7%H73NL!@+ M-"M/VR!P&\$D!>B'Q5N@R5;.)YG02-O^,MT*W6B090V!*\$<:=;\$^4!N;"0 M"
10TJ985ZU1&"*#(HW_VTOCZ%+0VUP MH.MDLQ!4L_!XCW@#='<@JE=;5LK8W,T5->_!7JP-
59MGT<\$8@QRSY!E M!>(8V!X59#16DV*RI&HG4<;G_3@^Y8H)9@MEZHLPTS_!2DQ+TH\$\$.S;+!L MP6Q?
FFV87GR2VD M!"GLN!HTF.VY!02S=6&V809#D)0EF61(4%AMP6S!/_2_ M_LR8\$DRZP_3BB;..BZ2"l9!D+!6#
MY;NV_#C!\$@JDPOSA+GC;B*P8)!;3S!;%V8;0!-UDBI7@11@I&!"!\$9Z'B,l MS=JIS:X;(^ZZL^_)S;.*5GFWL@-G_CV>?
LW^:OZQNIQGY!DH#B;QU?HO%^M-A=F!F66WY?%U>X_WN!Z>T_G%0'50>_O!N67Z7QWD_Q^HJJO!?
Y^QVWZ7AU M;YFY3#?<.&-JMGIY^_6E^>K=_N>\$7\$!_U5ZB6L_?^U4XE(P!6"9U*30_
MTYE>_YP!X&Z)QRXNB;_WCS3@5BT-R_?KTAOW=Y/3V#1/^!YPO0+!&M MJ5VG->C#;O2IN%!5=I?%CZ!?

A4UP>;2W ^-ZN7RKILQ0IWOSV%N2J.GE LC1N3M3>U IZYV MUJB<+=GBXZE)VEVIs,^>
L.R E"H#*G)GO'P=3WVDPAC^6\RCQ_ZO"8"!CD MD!RO1S<:;@(\$ISO14^=S(HC).S1:8B. S'.%XP'A>.9Y3I0_7&
1..LXZIJZ! M8#QG.MXSM.8E&B!2A8>5EY(CJB\$J2=GZ=>R4P^>FN2O' M@R! *N=D8*90J5V7 @9002#G-
LB8"8R>Z0..F>=>+""!+)G<-Q>6"1=H; M{XHHJR }HV\$D9>@I-0)?.(W=7OPU M"0&4TZQN/"QTHHLEFK5JSC";
IQP^1I 2L*.-2.23" E>"L."\$IG'YU3..J MZ+!!(QQB=)E(I"4.J:2C""%)UPT0DT48GJH.#XB%&20\$1&W..X: Y@AUN
M@I@E1IP!/:." @="25P8C=A.(6("S0:>Y MH)>#9LJK4C-"="XS Z \$!.IIVAB69!SI-)27LN@'30|^+I=+^QQ^I@OB;KJ^
MV^JGKW9U Q1#4"PX4G4*>.2). MI2E*98CP0# "J&_@ "10H)#/NET-\$Y=Z\X02!J>8B4G&:"H6%.-,\$%HWIZX<..I M?
WWZ^ &B4\8T/GJ"PKK?..#@W@R7C7-XK0XLRAPJ.07/C0K4-R.J@5U1B&P/ M%YU ?3-B(I"SSHE%HL..G4!I)A(*
I(0@ED*YW"#A"=0(I(2%AR). MG((U M6/A.Y= 9YTM.%;YIAS&8F+RQ\$42;)VD#X5&:PLOZD\$
YR0HF25@O7=&%F/ZR MNBV6YE;OIHKES32?083ID0857LE!"85T>L!->"4'L.OZ!<"-V!.YXF1/ET M*%T8_8U!-
I7Z5D"0'-D-2@OA9IZ0(8=X9(-X7@'I:9(M84GR)D'D/= MP'J;_283^+^BIRW0+U4
MBIH)6'DRA.N(6!6Z#Y9XJ9Z2U%F+MRJ-O8? 6:#J2XC;.#&G2.1)> N* MMT;K%RJ19!0)F2("R
T.N4!+V2EID9/FL<%=>2K3(>""JHD>5H#XRIJZ MYNY*O.
(4&0900;324MLB!)1"73%3M=)9C.=)AE32.#P);L#BOEX6MIA@=I M"V7KBS7\ZA2_@D?
5FU^YC*SOAQH7JHOBj6+@/K(EI1 4W=U529,=^_ ^T>@I MGR I(^< DWVU=;IB1CIG"H%N 6%6Z ^=EW5*"/858
NX!8&;H&ZV#5+ HD\$ M<57N%7 +I=7>S: N)@ DGEJ@8C !<&<(ZV+4PP'&&&.L'R1: N4Z>
++Z2M9DC+=EXDLME2-S D2(W/DU^E- M44(EIK>M"Y\ C2N7-F9RFIM+@H/"7-VL \$0!P@!L.W(3/39A.-YH2VY
N55!K M.%QTPG2@T90' J&C<I9:MS1E-MPVQ#K*P.;&C3 J5S2UV5.(=P!#18#."9(' MHD
O3"6306L'&C<^&9A325!+8U1\$L.&HL'.8V(*?N7Q>UB7190EOM(M0SJ'-7! *RA6ECXW 37S)!BJ#(7/CO S?>N
G/+6.AHWD/N G4 M+8.I32<72&-7Z2D CWMX G7.818R/!>@("T"OG/D.1U8! =RU"X=)RQLW_EL< M'J!\$ "5#L3H.)>
^K%CPJNGGO2J2C68+ %N7HMBI-B?.. M31-G!2@-WMK@
G6)8I5D1"!&.J=905VKH'@+U\$.&=56ECXM^594\$W@/Q%F9: M'B6IF=ID\$BS\ .FK 6Q/>PLR>H@0GF>!
(4)C?!!L4;#;/+24DR1@BFJ\$4VFT. M#+DP2Y-20BURE&LD5.>N72=%I@3A09\$C&ZBIC=AD!84X..&&-/73N:X-3
MPI\$V.-!UPMG.1C%PI-/P-3M' <@JE=;ELK8W.T5->J7JP-59MGT<\$8@QRS M/YIE>(8V1X59#1426>EN:??>? X??
LL5\$!P6S-UV0:G\$ML\$R6".9<5Q;..MIMOX@MFZ..M O?A\$5ZNMVHZ+MH'9GAM/;%L79AMH.1-DTQ(LJHZ+JH-
9GMN M/;%L79AMH#E%=<..)DBRCHP;RPR(4+>?Y08:G4.K: E&)6)B %OEKCE7 M8/E@^8XMGP4;)T5!%0&@V
#.'LP6S-UV8;09)U2YBj0 HPT+!C!2.JC!*=9 M6VU%5X\$(IK095M\$JU9VX.R QI.OV>Z&_F%;4TJO-O_;/I!?)U7=_A7I
I/= M#3W!2 J9E2OY&+5O:7ZZ4! W88JG.LZ+B.7DAO@!A?EU%I3U;*8F80! M6KS_-AVO;G>H/3MP.
I+ITR'YM1G'I>KU0YY=XTUA*?)B-3@I9#;\$7AA.Y?># M!OR?M!O=-
=WG7XJ+ZV61_WZ13PE7^6S;_E#;1_ULSN\FXO7HSDRT%X\58G MD^X31'76J^G*#.I-P7O?T#RV:V_%WY6QGF)I?
V6N_! 'D>W2SN5_6DZ*2;+M^D9>4W'#E.#YI9C229I/4C96;*+)OZ7M=F.M?C\$9_6AGP?FJ_NI/*M\ZMI9
MZ(LY\$|^<(S_=W\;C!S:95(S6Y9F! /A^0ZFNH;YGO_S!8WOS^!<1F;'>VLO9KK=S_ /XOM&2B%
I9#S8MS5!_C5^WN^I/GA+@W MM.7:S0>_?A@I%/G2/K*%F6C-!%9W..TL.*+ (N*76W*JV:S8#49/TU;UX_WH^GY?
TL?B:SJM+K@YZ?Y?GUIOGJW_SE)+SF5M5^EEICV!|=.)2I3!6>_JLJOKNU>F.WW4!OO#W<)<
MTO!68H&E*%M!#W DY_3YF=SLV+ 9:6)JL.#1>?7DS^M'.XG^_ARJ>W/:2K8W M_%54S\$R=
I'J9Z'YQ=E'EQ.X>OVI BYI&=F6?^B5#8S0;\$").YY/ ZS5DD_@
M<1%J@83ZU)PD&T2K>_50K5ZIKGX@P)@AUDX&B1\|MK'0!Q8.7I7&N 7P1F#A MB?@3X=OB3/NV.-/N4V?
90^HVT@:P(//HQZ;L594>F!O'KC5YAUAE2M)@L- M_VU!5**X9L;CH0!3ICZ!FT?
8:K51YBR.%)'X9'.0C)Y)KZ@2J'@2(JV#1EG MB8:V+EIMXZ*5-BY;N.BI=8M^H?O>G!>*;<:DI8JL=;7H!>\$
KKQF\$QQ=6T M_ZZ#)VL_6ASJR;JSKVJ_E1?S5;&K!(&7KOLi2>YA9!E!OL@.+ZZZ(K";XMI
MK.Q.SQ:5IN5+*NJQSSE<|A!..SIS5MRV)*U(D'43?K;Q?'QOUPLCF<6>@G@EZU_=&D M2QQ_4)368?
2#C3)'UM0E/*69(#J734T!G3@&H"#I>.^&BH'HG!HTI MC-4IS@ZM;F='&U..!*_ 'SVJR"#;
X9SI91V+5C8VLOU776\$0G'\$K..8@Q.SV955HEITS=5/8KIF#&'O3TUA E3'#S MU!XOI.L"=&OVO_2 KP<8IS.XL7
K"R95=|CI@Z(^.:@&V#G96:@Z0!("EJ MG3243L_D*LI98.T>=)@GN+!PV7/X*DVALL^?KIZ^//Q^H!R^X04WI C<-
& M!5PM'#U5HZ>|<=C002U22Z<)<10T!3&EC<.&NA_*5W+@&@&D(8!@8APV3(Z9- MB"EM'#8LO*N7-@!SQ#0
8S.PU@GS^(RI@V<.<@!;/^*0%:;A&FM"E&/'O9 MY/+EG*"SP7J4+S<G #6TUM/V_
4RRAB.VI76W<#1=O.B% ^WW7& M<20Q*1_7*)@SCE(*Z;C15.M4&-%3CH3@2ZBGL-F%JGIXFFUH@*EAR\$IP)A
MM>7W31W+IVMJ(PH7"(155Z0W#;Q(KUFL4C@X"LI2A27*2>P#0L.V16A& M)Q(C.PA.+AES4U..Q\$EHQ\$-
J#@ (3P#"K<4K3)MA0*G3!%#E.?@24!U@Q1 MDQM1WYKCK4*!L2GY;G8TD.O6.5
!9+/9 T4WX0.;4WH094VHP5!\$VKP M*%HMJH^!T!D+TX7:8PI&\$QPI@-AC*6P@H(Q&I&N%"WL4@6=.;#-0;.+
MJ*7V-GIA29YSNR>8=7.O6PHC%SI#!+!NS<1YE -N+7BW XD@)2V44*<%YN5Z8 MY;Q<OUZN-
N#\$TA@%G'!>KA=F.2_7CY>KCMNQ=\$9Q.YR9ZP5:SLPU.9JPYL M@U'X\$^?E>F&6\W*!>/D(4626R2B*C/-
RO3#+>;E>O+PU&.^R&+8+XBQ8\$ZAO M%JP7"!*-;19Q31RMJT7/#G;GH9MV82&VA*CT- 3LR6-
3_D8(F%@GOC78J!K1 M.V&:8V<6D.OD'Y^2\$! =W2C>/_ NC3Q'A#I'.XIKK+V23BGZ^M..;PA'N-U= M*=KR.\$ F?
GA=1>^ ^IC!7)&ZNFKF?B5UY=S/-PUE=B6+CW3.D8RNK>5_4W0D MJVO8>@U'LK..M".
<+.%F"7DYDR=@9H+>OZ!-40UE+I.R@PITDIN7XU!6!*
M_R4#X8L7A.)G)W!7@)BVB2S2WX.LJ2SBUZG/_MO6CPX1J%JH(&8XIN8P MU""#X;6-1%JE:;!@KN>P(T @M/Q)H
(WQ81@K199B IQPN)*OH?7C0T;20-8.#W MWC/&=&%I<5=/D.J5L.%AHVF@)+%59X<+1<.<
<)5U^ ^-4R8LCA20N&1S\$(R M>2.^H\$JBH\$B*N@T99XF&MBY;..BY38N6FKAHF7/C!=MYB\ZA^IZ?MXIMG_V
MS!ETCJ>Z!9A.<0'5)!B?HXVT&'.S0H'37Q)<<.*G=ZEM&(DFV>?V J&TJCE^W5PCN.<=R8<5VV6B*UB/P);.409-
YQG..JY\BJX MYG/<07T&;9-6T'.19R+FL!J%3!0; M.%U4%;X4<=7RD;VR0HL;N4U6!IO=TV!)IQ ML>Y
DIS1U#HTE7 ?ID"3PM'4-C2538.4/LE#6X:D5 MM!GC>E+7X'BGG^H.36'..?*(KI45V.J<!?%D;NE8YFAJ IFJ-
J3(I TSQ'4P/0 M=+@Q5:9-
CQ2I=#="CL&X(2I+54V.'3.#SJE3:DR\Y0*J%:"'.TUJJM%3H4&5G7F>HZDI."IH4.VB1H\$Z/4TS.&);@IC"
M1M.SN5/*Q!S2.'3>+! MZZT""5/+IT*YH;15>)S@LX&RV?JH/ANR9;O!.VF?3;@XF2=:3PIU@JU<98
MW&X*L!5;.!^<*K.JISQ!H7%5H8F-U5I5.3!%9=;AB*DS8@ZR M.JL\RK!5(&%J=58UM#I+!DMSVIO;8-3!\$>C:I9A-
MTE^IR83X?=<9QX'/IS8J!^FIMK83!-2^G.47BJ M%L:.)C%J_*8@K+IKHJ)* DEV^0@Y"!D7(Q#4SHIV195BU7B_@?
7N8&+ MJ4=I4%->%RP6^X;E.;YYOPU-\$VKP%-^\$&CS%-Z\$& M3_%J.%3C%*E:N^+?O)"9RQ.%UJ5;/9@;.&98L-
8)R#!@0UHX5=JH 3#;PY M*&Z1OLH4L@SIE= I03_ UG8D/G^65JL;GC.G9\X3.6?%H1".P2@4@O-R
MO3#+>;F&O%QM1(EF.HHHX;Q<+!QR7JX?+U<=F*9C)S.#/7"12+EPZ/M=)E5M!WGT7IA MD?HO7B4:="BKK
6N1L6RIX+W/MW;/\$B2IL HI#F;VNO)D(X0\$SQ/XS?77?CJ8_9S1>KJHIGIE=25RSGN^POU.=8^VW?0X>:34D2;
M%4BA\$!X?""%^(I0^X&I&AD7TR:97?)C\$RBOBUZG5WNLO6CPX1H%GQ(&8X M\N8PU""#X;6/I&ME:1DON>THV
@M/Q)(RZK6W!TP4ETGSI/TBWD32 1^_ MI2ADH.BTL+>D25JIE^XVWWD1Q?;
20""_D9"HID%I+)._\$%51(%15*T;4 X MR\UOZZ+5-BY;..BY38N6FK=HG_XKN?GG6)E\VB6.HX-4(8CI69\$Q@.T"PN!
M\X4<=S3LM0 L^A^)#G4+%IGP^=^*RIF^1/UFAI'Z!5+Q996P^/E;@G.8 MYI'3-J/2L0\GXS!VSE&QEG.PKMN/T
M4IB=7EOP7&&<8Z>\$WA\#+73.Q16!<C1S\$;)V>JK-J&<014W?.\$ M%#;*YT!&
I_3\GYE#IFF0*.@73D'.4:GNBL6D)QQ-09.8>81G.08\+UDEZ;
M'0Z8.@/F...>X!4!TD#0.+5=F6C\HJ)_#"U!TQIVZRI=7JZQ0'3 L!4&I5JZOR:A.;

M#K+;FLP3Y3A(Z@R2I7;,"R8G9H!*J:0VV5K_133P,R&&X2/UH_/EX?<7C.M.G>
(((*NN%D/N>P=>BJT&+1+1+1)H:~J:2L=L6E*GIY8OE<01TQ#\$5%A(P6+G.MLN!P:@J<*JL38/&DE5:AJ5J#HJ5R-
+4)30<9%"V-@Z1-("EJ4+3T.NG*W*)8.M+XOBMEFK07;~)L4OWF1"+[KC-.PQ\$PIZ">+C1)%)LY!3-DU-
3!S2H0R1%"W.M(L253R"W3"8)Y!OEYXRR!@9,"UHFZ1QE^55AD):=J=G=O.M/HW&V,&GP7Q"%6!~:YY.SJ+;NG+
@!NY:M3\$,<1 M4C5"R@31HJ-.8*!TF=+JXNGE+H~F47-T+;1Z:E6Z=Q7CIB&(&12=DV.SV.
MF/8@IK)069OG\$;4*3=6&RMHHCZA5:#K\$W*M+I(J=<9 T "0L3;>Z)(.N+!IZ.M0VJFGF.HYY/S2X!?
OKH\$O"*DS082*Y9*,<^S*3+4(TU=+,Q&N@-1 E:60.MZQ*
!+~F.HJ:@J;JBDIK\$+IV*HZDA:*HNO5R7>VYXHL&I*IN9+O'B<:U"4Z4V.M.UTR.9K:A*#;~&LS/0<) T
~5N;F5VO:SZ/NFM.U%T3D)%>Z(R%L0+FL&J%^SHPY2#~!Q!6#X.49=5.MN%-(,~#E,*LPIUV7-
28Y!1QE9XHR)CGMNJPS;+/-079N(#O(8"NS!QOQ8)TI.ML)@:~>643A)@FPHJCS=&~9,-4S:DC!PW@/!X4);#>
!Y!SQO!.6JM=+3 M;K9WYXU!Z)%7JJP#0-O#F"+MJ@~C!2E!~!7G.372IM3;B6B#)%\$O+!8 M0N# XY0S+V?>>C-
OU<9PFQK#++<9%#SDOGQJSG)=KR.O5^A04B9%#@2-R03#~M>;E^O.S-
~/(3%PSC%OKA4K.K37DUM(>+D6IH&HS9I93@Y(S:~V8E8VC4%"9 M%L FO^HJ3">)K1>O^N1O59@G#~/^K
D..7_6BS^9NJT5C+W115EONM>'.K4_MAD@X^O@OO;H@G.W.G"Q94+RUF4(5.9IY@8N_N?3) M&^!2CZIN8-
PE&Q!ZH?Q2J7E3YQCG-<!W/R3U*KZ!>U\$A3+TBX8*S@Q6;(6 M>QR1+?7GR\$ F-!
>R.6S3YP +YPA3/G2&~Y!P&2/K6RB3N!6*~D.A\$V+G4X.M+~P=+1+P3B!G>N/4(7,(?G4WQ<I)CT_!3)V:SU
8^2A:~N.GR5!_!HO/MJM'7-4UG@>J.I2D5&~Y65-6XD#="~S(2^L_IYU
M8S!9(~/LO92HJXD'4_HO&8!H"D+ALQ.XJT7M8MJL'=.R"9381.^F*~?KE^T M^8\$ 8X8C;PY#~8+?~B;+RM8R5&!?
=:H16!@B_D3XML@C_A;E\$3^~"XGU"^(~MM.U) U@P/?>I&T9T6EQ?4OZ16DX4&>^XC.;3Z2.X6!C.4^LDL))-
GX@NJ.M)~J^!K;@~"66! 612MM7+3JJ.MG2O.BW9R.N/LUG1VJZPW"NOE*^SZN%^X.OV)OQ664.+ME5U~/YNG-
V:SV!5=EQ09*HJ.M61/HV^TIVQ>_H)OLIEOD9LM)5!88:&FZJ3!Y=+!MHV!24W3IR8H&%7 M2IU5+7C>N;
IN""EJA,U!C.KI:3;KFE<~;5'3&DKJZ9U>K;)JNHUITS=\$QV2I35(!M+!~8RCQ98.%VD:QSWU?KT%/>H*7+
((ME^H?&L24.FCI:#3GB&D-8BL.YI=5 M?F2U#DZE0PIUK=-352Z.VH"8LC&%>IQ&=9HZH9EU"?OA@*H24
=9NW2#GU.M.M@E3;Y>..1.BJM8E"+Z.@5F/GZ!^GR!ON(163MXR^JK<8O!&UJ^GNJHL.K.MR!AQ-4>3945
3685TGC.*HIFAA\$>1ERIV>5SZ7ED&D*9"HKTV@PKWC%T51G.M-%6;~&NP.HS-#4.30=9Q.SF;>TY2.H.DJ(UY
R!3LI+P~!L.16&UDPGO.M^ZXSYO%=>S*~75.3F,&=\$*U#3W4F.(=HR".IJ:@J3H3&#OS/\$=30!~485R8
MP6!JM0!.E9G'3!X8WRHTLNU!UC"07W6?G=.G/82E%?~H!~\$%#HJZJR!)'(5GB<~J
MBYZ9V="E/7267T7SJGF>\$?~F.M&9;2Z5FU60QAQ#2-D(H-YY;*~R1)*VTXYX!J!~ER"TM\$YT0R.F)8@!L)0
M4TOG83RM@U.EH:86S!~I%9JJS<2V>(Y.JI'4.@G@ \$=6A;'00MPP-9V./M)+FT-YZ^HAZ*HR?GEP"~?7!D).
5"">PD5+G4%-;ZO1T4;+JTKF&ZAJ.%67 M@6W+O(1*Z!460.VS6N.M0Y-%9K%;%X\$K^UPJLPL9O-
J8:U"4!5E.9N=R9ZC.MJ0%~H.BA&TF9GB><@:0!(F.K;+~>UWP>==>2BW6FLHM7IE;+!S)JT^OP!#CKVH*LX
ML^V.SU55!56GBD.PK.\$8.4!X8DT61E9MW9.C/\$805AP.DLPH99ZC!)Q1.M6&G*O"\$IC%+F.0C/%
(35!P.DLHH99Z#!\$Q!N"U*TI.TAE&2*~OGAAV65F)#.MPL.QEJKB6NW0QBCHLB&635L2!LY!(^B^.(^M!O#
D~9P!%\$S9T.8@)6=6#1 M@FB1ERILP~;+BB+2K!H!4DY5!0IYS\$UU:C.W.AF1T>I8HE9=?#1%PX&G*M>9?
S:KUYMUICNB&9C(SIG)?KA5G.RS7DY8H!A8CGP3Y7IAEO.R.7BY.M74DU9.LP8M9^8.G.U^C)9J2H-?
E4V.6!W*!>/D(CD99KJ0V-^?E4V.6.MW*!>^FKOU966/AK.006"VJO%@DS=WK)*W=Z6U00;+76*?
PR1E0/YDI^D0EL.P.(O+)RWSLA)!+OCS.4Q.Z^L3>#<0NB/G2!P.MARZ^*A.H!~T:C#=.1A\$5DM5WBV!K^A56
M.J#H#DN(\$L)?S0F_~LBH@U3R.M&X.Q\$#^A_3K@+HM1.GIW(DLBH8"0<68!N4S^!2E)
I7.G="WT1YFC@^WB43.M8.6P.9E.7QA!>G~80GE==*9+9<=A..XZRY!3^!N6YW%2Q_*ZDKYWZ^
M:2C9ZJ!5FBHS9.K*L-)~5N^VA%JE.AM^47V>BB.MSB<~.PN%2G0;~?Z*MQ.D1D>R2PDDV>0-JHDKIR+>Y*!1K?
AVOD0#^(Y+HW.MAZ&P6;TT=3H6?~!N-@~(B*1J35>?RQSF332W"~H4R!66EJYRV3.2>5^@B
M~0.O.G@~!.\$#EPAJR3&H7?(M2!UQZD6NBK#O;KXFWDYGC^AARE+DN7D6Z.MVT.LNMTN+?
B=T6.NY=\$66U6Y^\$~B4MCSDO*4Q!Q5\$!~X;<(5>+~#H!~^2&U2!~*!~#CFI#HQE=J;~EUI#M4
M@&ER;Q8<+;\$S^U^L-!DN^0J=EUZHK7R.O852.IVATKGN;QJX)IC!UMBX.#M-@?191.5D'3-
~AG<*~M2V>S^J#E8.GN!2355@UY(P.4W!~!%8&YAKR'M#~!1?N@H.EBAQ;1DDVO(YPLTLPY7.47&PH!2656).?
L"O.W4X!~7WW!~7A!MQ17X78=">R6"BT_HJBLPLJX.F!_H%FU!HM;~9HK.SC_#H3^WT/3!Q9M.MB~JWG7%!
R\$M*81><~!~*8C/R6!>G2J(NUH4UY^O+^T!U\$<J@~!BB.M9!0.GCAU^G:~U5!@GR^IYX@XHM!ANOF-
M^HUE%2N.I6IN;EP5%~DZ^L&M*YWR!FK1XJ(Y#S.>7Q_~J!5(%BLM+~>+KB=(7.3/Q90H&BQS6-UIWYL0
MP8N24+JX_7!~!~\$V!(5:6<~!H897F18S2@~RF>468@~!P\$0@~FM;~!~>M:~XJ;"C0Q1W"~DU#1HFEM27!S7"
(V;R01+COAQZPF.F4~J8IKG@~#R@W4"X.M>OR)WRH7DB(*R1*KG#P=JM(%#~;MH&<6.K.QM!@!~?H50)!-
IA5OXD1.GT.M.N;3.U(^/DSF(J&+!="D!^Y>^!<\$V>0^&X(C[X1P#RR)X_0-0B1FTUX^K.ML12..4*2+~0YX~
\$WF.6;^P\$;M.5EF1PIY\$H13^N1(75^OIG+KN>@\$HAP@3)P!K6!MA!OO1&4^K!F.#^A6D<2HP1
A1!K^C!%T8T&TKR.TP.A^6JQ(R&JLKY^MD9"5Q0&_!(2V1K@F0P>FGM69Y/V4)B.E-
%F=GMW=%~X^FS.F!~BPI>2!70.MHU>8>7XX/W^B^1!^#XCM\$S\$9&5O7F#O4790TH68/PG\$(=..?
HDR"7AFWH<~M9LX!%=GG#MWK.X^W>B*/G\$%1\$!IU!"67>UNB!~0\$CKCN0".!#>1@~I9P5Q.M5)-
+0+>H84)>76>"+("ST!%\$3V9WF_1_@!C(\$~?HI.E^AT!\$NR9<O"!M?Y.%A5(<%AVL20O.\$7\$@.(\$%\$NZI
@A\$V%WDHIF+1CZYAX^@~@~@N0.MU)WJL.FN2HEM5!8.36E.V*\$Y.P+7^STB=C!Z!H^R^!~UNM^A3;@Z3E3YS6
MP!O/PT.R13V.*6(DB5!CARI^T=^J<97^0OGGWB_~GA&~*E!X#40Z&JA2
M*YNXTXLU2JX38>-2A/RE6X*W>4B&IP>97BX9+6)!G8*9.S6\$8HA6X@!6_H.P#7?KWCTXO.M;I?
K5K@1CT4!F!M5O+MZE1L!2I9)9>LN!NGVX\$K1M=3X78-G&~9+A!9D.J57KPXWC3!&1!(XCW#/
M)D.PI>QU_!S94A0(Y.&UG.>7(7)AS@6@;OR#"GBS^%~C!~F.M0?AR_W!_9WP^/>KAQQA0^?FQV/GMA06\$<~M
#O;C64XRG6VWR7LBHM#9S4.M.6R(X;XX""^J)S&~!T8.!(L:\$&~!BV/_UM%&GQ36Z<8+D#L#
MHDQ?!~ICVPU=\$G2%^~HN_0&8^~!1/1943!G=L)!~UG^M!N(XE\$~8!&D6.LF2^.%GWKS:C%5D0R
M%ZQ!@\$L^U!!/P*5%~L)T5>AVYV.MX.7)RZQOH;@M7=#4;>VQ1\$Q=A!6!WI=<2(&C.Q2/UR!~2G!8J#\$~D*WR>
M"SMF!~!1HC7P0&S&Y^ZX?~E3P7\$T~;~&H>2008-363!Z^C97--YMVG?~M!@~!~%Q1TLJ!88SS0/EF!-
B^D7@SQ348V.3P^2@T!Y!IGP\$JG.M&P5.M>~"S@B~HHS!~VZRV@AAFPCOZ>YF?%H>1NY2R^4.6A.0L!
<~)1VCB64.1B!+MM~M.MFD-4MZRX.OA3."FN-LEM^ZV/8?XJ8.B60NB@!HTJ~P+~%~EUJ>+1FFG"<~MSQ;
!CU+~H6!3*~AERZJ#IG^LX41V.*~D!~;#2@&Z)JE!86!~UZ..VN0_JD+V?L3!P\$#EZCO!Z*Q"U?
3P<_T^B0.@ZMD!YZ!~VGZ.M/R!~7YSW+~Q"J609\$~L89*~IAX*~IQR.E6H&V#G.ZN-E875?3LW4L-S.&YU
MDVZ.A^#3C.RR?72XM<7P!~DGT=>[5!QV!64*8S>H.*AH?7?76~!H50P.MF.H!NFG%N0N3*
U#M)A=9FM=78S#L@H32A6X5!"7LB@;H1MS^%R>\$RY/+2^Q.MXK^NBL.R*?&~KALFP7DYQXV#!@OC.@DV4#-
H!R!J@TV!H?>~77>%NV17.M^A;DE;5XERJH45&L;U!1G1.MJH!~!SD-1+40ZB.K/J.<8B>~!41K)44-M.N@S2GU;
E6.D.MYQ0QIA=^~IAFU25NDBJ2D75;X86!6IAL5&!
MPH1H^M%0UJ7K/^Z1TW.KRC9=+NA!0H4W"~I!~M^FOK^7&\$PB!L.L.H7&BF/F)=HQ!IZ=W+7V/&>9TFD\$MIT+
M(5&#D@_RTCT3-?84KNF*K7T!~!G3)G*~!(^>+~!1#1\$=~/>HK>3OL^MP79BSC@VL~!AKE)%E)Z!&PK&?
R(>H!~^;~L%_H!~W6Z;~5Z/146;3DTMW= MN?969^~#9M0.>V>G9BJ@K_9ZSL"SMEL!3P\$~J!31=DL7>_E./>
(TZLW)U65.M&H)~ME4R3YW)IYY?A33.NR?RE@DK@98>AU%27%)8K/2G7BJYGA!P^C:4.M.216.A8^Z)D!M!X2U)
9Z6)-R4EOB.*2<08G#4J<0>WGAD/<~ULXL.B/*A0.M5!\$BR*~IMR(4CF.S.OA510=&~X.)=~Z!4^2)G7K

ME4W9U6D\CGK+T2#T3L_H&JSLQ54PPG\$6: T+2(QXP\$>D%B5I>0\P'G@>#S
MZAPP.SVJYQ9"YHBHD^\\J8_!N.>58VQ#R7 M#EIJN.3*6^:92JY"@FN1W+L06!957%D5
:V!W95#OS70+Z:X9K%OXV%MGU&Z M&!=^:J!4NZ;\$AM%E67L!\$<:)IRH,IMT27L5L1BRX@!P!HX_5S=JL(#F?
DDP!L(1R15-PK_I<3!/)ZM&- MB-JW X?T)M@C0#Y4: -!\$6(VP6?CG+SR^BCZU7 Q9A>,&9S<9 &T"!*,Q#
M=^S^%T2"=X<^<8*Y_QZ<\$!>"D3?HKBjI4_@F?=>+G+JJK "HK!LUWL_7!>1 M50.0EL7CZ4RYTF-
WM)%C3A,++W!Z,>)5JAT>HDB9J9=,A'^!LVAN!\$JU1A ME98)AR>M(O@/"\$)SDNB!89JJ8+SZ3OS\$X
N.XON!.80\$!DN?FX!|"W0 M+G0ODJ6NB^(D2S,C,6D;W?GWT\M#<(WUA:\$K7 M1.M%5K:JN8-
PE"@_JH&^L"EM/R)IOOX*#XY_B0UQSX(B7QHZ/M=Z?F,Q1&/LJ=O^S>3K/3>Z+%;H&00Z#(FF**
MM=+/+@H^W.C&@>:7&J1C_?A1_978?(A#D!_U,Z02/X<MP/+CX>:H!>/HRA!_?EP=OT!^%&*&[NKH6;-/SIL?
WFLG4;B!>W:DZT"L?WC!_M,H\$!32 *PSD<_2%,E)#2+!N7&^!F&0W(>&WGCL0>&U=^1F+M&>LU=GGDT M%
S6.G6F;E_0\$IR;ATW2R!\$>?)H!_B(^/BAS?/TA="72IG?E2+!WN" MXC?7W?AJX_9SW6HJUCY7TE=..?S34)5E?
5M\$)#2Y<5QE.RM@ZU IOV=:@ M+OS6(ZU+)=8CAJMYL,*%2NPN4_3(!+UXHJ:\$ZG_ZN!/*&16KN\$:6@YLG
MC!F.O#D_0@RK1HR3+!10@Y8!_Q?LUDU;NB%.,^,SH1FEA:OR>*!&C%)_M8E!=?!-!\$J!P-\$T#RE/ON?
0B!EU:T>!ZHWJYA^~^%Q10XF,:V*1,U;-H^J6 MDJ\$.#7.=&UE.N6X3&D:DE13'BZ?Y^X89WQ>1?TJX!7;/BZK8%-
#630L M5AW":Q!HPB&U+G!5XV+*HIA2U;965CX9*KXN389#V" SX1!F/#RK+L>5!(IV
M5%ZOI\$!P&8U9Y2RQ3&UCBG!N)B2_5.*JJEHZEKDO!L@G(6%<#NR0,Z?0L M0!28A?"WM+!4# #L_I
(VJBA%NI4OT.N7RT)!29VB_ Q!3/?P&17*7)O9,#B MO*=U>IHI6E*6IX!>L)YKL>QOMT.2GPYW.N!.%ZV07T:(J!
<:,H!7+MC/QUA8EG96!M,6&UC2MD_RY^5CW0/XF63!C)P;<-Y.2=-=3VFG\$^!3+T"HJ_!4!^S<@T
MROR<90.FU^*E:6X2)O!/= #S04F\$%>?U9Y!WZ+L3!_!2_*R2*=^L1_!*& M% ^GK:\$ZO80%(P50J)3I6!6A"8
5.EZ4!+ #E MDBB2R)3JEK+MD;5#LSDW)/F9*ZQRU3;,Q#+ZU3.GLP2:NZ>KKIEY+!C_BN/"BP0/RH
<-LD3\$GXYOE_8HV7C8%2/+:=Q!G!_<8^1_,MOA.,+B=K*13&^LP8#RE9_4^GITGD7!&JXS1S.H9+>I<)MD!
<:0V\$GNA9XO MO!(8;4RB\$QN&)C!/(IG%+E;E!*)V>K(FB;,"RIY> Q!7Q!ZCC8D)#'\$D08X M4A31TNJ2A-2:J!IBM)-
CLV1N(58@U;JPU!\$Y/M42S?/0!#ZRK+XPVE"1@ M""_.8C%%(R=\$KID9(8T1L(>V/\$%>#L9!PRD:YL4#WM#T0"&:
(%U A1+5.RZ MU!_G"FP%_-J0_H C<)%H!"IZ6HE+>H!R4S&QZ*758!9@7^>?H>?8C%N=/_MWF?
R\$(OP.QCQZ8V_7!EW&YT@%7"ZO0T6;2MNI03;XTY&#C?X";?HW#)TYOW M+RSJ4IP!:"!J-FEN:->1KM&<(7910?
U";ACY!-R&^(-\$NR4)JHJ/SV.SQ!6 M/SV.PA!Q;E_(-M@3(MX"DN;FAH!5N4M=-
"SU3HATP70B!HERQ0A==L3!5>,UV%=W^WZQ^>=WASQ^K MZ>LV&CK3%Q?H?!4\$) RNW:_JH*YG^=QE?4KN
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MTW=A1.8#P1%">J1YPV%0N+7M=:@3+.34X#9E+!<@V=ULMNNB"#?YB4>88L+ MNBO@: S38^Q0G"
<<)>UXBG..\$XX3CA&O\$4)QPG M""=<(YIBA"M'N.3KV'K';_CPW^?Z+Q@TZHPAIBE1Q_"9%[AH!KTR=C!>H9+ M>I/?
5DW;L;5*6OI\$>0Z!3S<_);_Z-3&L-E65XS^:7^""U8<:_AD(MGGSA_ M7E"Q_4S?G/>_JR0U,HE!O1BC9+K1-
BXU.&P?"X_?72#8&X_9UKCWQF!2< M4IOF)8"/^/@4S_2I^0R%D8IVZ!L!KF9G1Y+T.C!14^QL(K3RIOU+8X>
MI5.P?&Q/R*#^9C<#J!B;1?R#;VOZSZQ30F(LMV<3\$/TOR3V>9KFE6N?#Y=. MI_!YQ(Z" XEQ.Y.PEY#3.MZ5Y54-
K99N6L4!BW>BAENQ=&U:66V@U)_C6 M@_5!OW@LWQD0X/_D!57,16!^E!S"9"<!(PE@NU*^=(G6U M.F@#3!
K4N<#;GWYN>Z!G/M0!60J9!U)%.H>F2L1Y1Q.9.ZW M!F*+=G;\$&6^YRQY2X4B1.CU3U\$Q6384JK4/&68:S3!
!+;+*@"=@C+Y(1+IKE% MI@!76JL2_+!4C_4<I9CUV=#NOZHBA_:6RS+B\$F<9SC+8YD-?
WHVITM!1T+!/:0DO!PAKW"W-SRC!GGG)4@XHJ=7J& MJ"FL"D%R"R1GF;.SC"HLO!#*_*<7YK/+!<-/5(5/&)TP^
L4S_@<);9CV6. MZ^92U4Y!%0VI=.5ASC*<94!#;D<^8!V+APR%N/2N=7YA9,9Q_2V3E%R(+7(MM>+
2.A3#MT6.ID?OH?U85=5F)O>DK&B0^2.CXHR-B!H>+!08&J*)I9IU MI^E_PG">"IP?;JB*<9X#95K?
F!5%>_.8X!A2_!M!MKL!\$Q3U\$V+XYSCO_E6 MCP-Q;F&6HD3L)ASF%>_TO-
@2"W.SW;%E4K&Y;+FP!6L!R!"2"=^U!1!4/ M6Z_N?HJ>3J(K3#3:#1_7!5Y^&(!\$7+XS6XC0G)
(.??!3@Z@!"PIJ!9D(" M?>V2*DV!KV>\$#G/L\$;(M2S;==!)1GMRRK*28!\$>4\$UG^0!Z+\$G;)G!L4,BK1P>I
M7%..CJ.KZPS@L<A!W9ZLB3:C(8 %- "S57_XIH^!TK
M&6QLE")*9ADC#S>+!S%;,QQ>U!(@YV(\$J+^PJ.VILXJ6!0IK'V".6;37+ M"U;4V>7KEP<79Q2QSDYP!RAIU
=IBIZEB=FB/_!&^HQ@:_S&.00^* MJ-IDI>HU SHNHGV-4 M//M62RV*8C/DXW93,21LM20K/**UAN>#
(3/LK!L.FLPKY#X5"!<_@1ML9; M."GH(%5R"CYPX5_'.R(R"K>:LE0.SU=YV=!'/?IV(J!AA=BNP\$!H:=7!4IZ
M33@CIZ3*H_ =YT.L^4B/&_9BZ%#1S/_VD>I<);A++!.91B&5NZX23)WBW)^ MX?QR='XYKFG>.#L!6YIEB;-
_8#668_EF\$8>;_RUA1_!L-CYGF9.#A!/
M7BQS7(9!JZDFDK!#QD>O<^YM!+!)HM!5BAF\$PYS#O\$)3S8\$@UVBS)9M9J05>U/T\$S99:%)Y6YGI*J@F"J6,-+\$O-
_FKP M_8Z(*2)-BHY(C06)=#H X0./Q2Q\$Q(FY)>#ML&X1!"T0.OTP@XB%
M>0^:QQ>:_HF0T^/#!CW#RHTJ%MP_FXP1@V6IKW4EY/7F&BE%?>3L>2:E@<MAZ-C/X6!>G0PK_#_T7\$!9?
TX+54LA4&S)8Z.H^OIS)HM66JGI_#<K^?NGU0R M:+39DJQF/4!UZW7:_"VI2%9F%*P7S3D3K!>:B&865*B_*=AS?
J9U8XF@YTK MZ2_F,0YZ,3IFM;Z9JB(&HV>1CZ,"KX.^!^!K!^Y8LYI<(_0K:\$#N!;F8:7 M\$S;-F6/_VK!\$*!
(QWMTIP+7"3L!4_&3@>^ GIR8C%!59.1.3!L1L""@JX01PR0@3 /MDIK&0>@I2&\$J2TXX"@!MD3'SJHIZ0<.0-
@NZ"JHJ@A9U9A4% MNEG5;+ #Q968VYX">A76!4*TV&M5653C2 \$=%06U7-1D=5:#!7S!>QZ\$!Q
JOG7O!VH)Z\$!@%L;PH_-?LW(-""(M+W>Q+X)#=53!V@2""/0#WS%9B*!*(0S/LC^X^!<_C\$844\$S@
!YX15Y!0>9=W!WPEN?Q!>?D<%!3+SA+B7!ZSR<^R0= M!7@3+?<))_\$\$PW!>>_T_4_R@W?
G<D!X"/L37\$!#?9IBS_AQDQDH*TH6BC/ HTN;I2=V*_*QQF^ON_#5Q^SGIMW\$=#WW*ZDKYWZ^:2C9
MZJK;H\$X_!>5;)TXW@ MD)!2'\$>02^"D4I_V6\$E"/2'(NL6%5F0<_!S56*ET M0-
B8):EP5!NB7K!*,MK4V+R)P@M8!K+K3S!_C!1^C#/PJU)TT#!_NZSIR ME_F>V>:D-!ZXSGN_Q^>-
WASQ^="2Q&"L_-IS?U,OA_%0D)A_#<+K"ZC7 M=<752J8#. V>5LOP@LS(KO"<@FI%RV!;H!+!O7&"+_A4%-
_A#^M(QW10R&CW9'DX^Z0_M?T_PY>+!GA#VP@SGNE#LD0_VY;SZK1E_7#_5YJGJ4*#&DC;PM*#M_*^,
M5^OEKPIF@.IDX.XGY7C@!OHI1K"Z0L'(@V!\$D\$5BJDY?OA\$G(\$\$VEL"2S&PL M
7R8C26X_W'S>".WFZO%&>+CJX^!/%_=?+W!>?UP!MX/0I7=I?" MMJNKS!??;JN;QZW1P L")NW5QO"
^*9Y4U8V2-JX&2",+\$/PA@W0J!R(4W MO)C#?WSH/_S!P6RP(1Q_*K!H693;P!VM3L!6_CQXS>LJ@8R=>_JX9
M9&)@5UW^C@&N!_X_(@F!GV*0\$JHREKFTJH_!H!E8YPORL_"B!"/N@/@9%F%M-
^DVB!5LJY)Y+V(84LS@H%.9/R^_23Q/#2=<89NZS.XXCO(HPBJS!L9A09 M5%"GWP=Q-T@.LX#2/>*>U+N/S\$+?
XC>_!>=1G&W*17C_.Q38OH82&EU-W41 M8,4V6W6,&(^TC4Q6^P;M;N(\$?
O;ZA\$4WSRDY4^<9U!_YN'FGZ28KP^:\$?%MR7NRK*R1*?7G;_!\$!>:_D(MGGSA_7E"#WZ4S?G/>_IRUI%8V<:
<7;Y1<!)&_MI0Z'Y6-Z*B7;@C\$!>!.S;L\$!"UF">+A\$FZ7Q(BKW!W;CY#8>0CC_YEMYIK
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MM!BEK,33%CFQ>8L#Y#E;(A0)8'R.ZV9.292A8ZZXJ8ZE_/2X?&6C+V_Q!M
M^UO.F!NC>6CL>3#)!4&QEDS#QC6U_&R G<"!<0%Y(Y(U#PF\$MF8;.RIK" M3PX>#GO&W"0%(*QL(W-
C!Z>"#L63"/(4%!"HT2M!32"?YR<%#8&O(N6" M7Q4,%5=\$4SJSK+P;C!T!7T10!_#0=K!%*KIFBRIS_&R;
=PK!H4S7L)XQ7E_ M@3/)A69U;+T!TIR\$VL+=*YCIFOC>56HY4@9ODE!&I^!>'1^HR+Y\$*C4)
MY,1+UZWSR#D?55N\$&XH!F8!^GKD=:"HF8TR_MB)&T+T M!E<.\$!
fYX4(R;DG8.U_&D3CDXD#;OU">,+!4)S(=:D;G!0.PB@JX1L3"Z MW56L_*!BH71"@VU^7=93@I@T6_SB)N)?V804!
<3X0(UE^*9)9';K.S%1E; M!@*22!#4!_=-A6L&*3%X;H!HJ(U4VTV.UM%3+0?IKHW_KGU!\$O\$!M38^_&

M114T2H16W753\$7_554UV8.K:1<2*14#L\$XO?3+5LOE)0B90:VNQJK6*N* M\$H9/N&5_TA*KC%SKBSD'+";
_0C<(')'*!NRIIA/WIFI6<1^UW'O8!YJ% MOD1^2&4J2DBME[FBW'I0T)4^N43D%3>W3K_4JQ.S^J:UL;
MTI(DT)17N*OJY&WQ834JUBHT=5)6958H!_769#/4UZC^#_1"#>KY6>*6J7J_MHQ55G\$YW?N:>OE(LX MM&77-
B'KTH\$=5F51>YTO:69\$14SHV3=34^O-9.YP.CR/!#R^H)P%#O5X=WZ56N:7IKXUAY@S4P+X3C"XI M===\$8?
34=-,F+);/&+%;#H>HG9Y9EP19EOX+#!MRLRL!-Z/5DK">#+X5); MN+ 5+CK Q=YA4H>AV2CUA/C?
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M8N8:WG#=-;=^;'18DWG IM% J10[4]^2I=0L;A>RL?^C*F79X.@YTOP24P%X M=AS
)=&C28@>3;HACU'3P7HJ5;V+;3W;%YI9EZ?X1A8>%J+-,T-4U&GB-MAAJ9'PIW@&E84DDTS?HRG !;S3G9;
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N+);G9!N-OPH.W<;[H"9NP-KC%7O MJ:XA3A(*K%B- M0Y=\$*<6!#%?.(EG=Z=V+I(X7'!;XAI SN!*_M
MJ&:"V.YF@PD%UOUBB",_Z03TG'NRYEM:"@H5MM">"11%K671\$D;1^3P7&01H"Z3.M+RU)=PL;=,SQ3H5<4*V!>/
MJ5009YM.!-ISL2(^R#9XW.\$&*C.VX;HLA9.O RH?VIC)SCZB:@=Y4HO")XAS>_F3 ML8.>ED-HE+10NE.6;HL!
0^Z/0^R+15-;HTI811@PB4W@Q5_8T*=<=)T;& M+7H18_G2(5_CKPO">_L2+XL;EXRHMZCDG&F)RJ*!EDJD?
GG@CV*D%WKJH M(WD7P+3TICY4TIKAUL MU_P8PE^3I-SW5W?J3/NN;.!G2'U^(-
UN;#HT_!WOG\;4#I=>X/!17V! M<-4/1>VX8K&9.#R+ _#?!"=_)C.#IFD=10^&\$^\$T^?8?S/G3==A@_%FV;
MZ/1OYG3B.&^&04&ZM24HZ/DI(MKM5^P'#B2<+%;Y'0R?@NZ_7MUHXR)0)0\$SV
M/=X73>F;&)Z0E3F+J(2_K>K7L7"7ECIOG@R'RW#S3S*%>4^0)05E6UB4^K-(M\$*Q";(<^DV^=,90SGN_9U2*A-
W>K&_W72;230<=%A> MAM-1+J10MJ2_!SBBNS=Z4-1=SD1&)TYOSLUGZ\$PI^_DI/^%65K>SL;2/?H_>+IX
MNGGX&ES=700?IN_!B/KI!_W#P_T_<^>-P>4KNKE60NO&TFDIP%#CN:G61(C MD82BW0!799Z0.CDT;2!+N3@B
J*HAS!H1R?>1-5-Q%#FYI4W MU.--7A#=#YV=L/*V%&4_QO80CWOB&L*!F<I!<@(RX#TD>_M_2Q_YG;
M4>G!_O=IVCRTH_W5P+V+VHEI;Z!;P6U>V)[S6&4IE3(8W"SD]5&L-B.DSFY M<<=\$2R&.:K/*HJ2J8.VCHG\$/W"%
H/JC;\$>I320"IS)0+AAMXHJ)IG'IQT 3! MG1,\$L)1%\$*86S D?A"5_(E^&N#6K!#!"SP6KGTI!;!>WPW?_5TAC!_0LC0^
M;C!OYV0T%_&#V%1!"^IG"Y'Q8D-MRC)P8"FY2WS@(@Q-D(ZC&)YH8W-R!@_M28#"D(T:(BX";3C-
^T#+194\$5<4F;."RL,%@&+^D>.*IG_9KMX MG"Q?1+^1A\$/G?B-R#ZTHI"Z!M;_T?+8I/=LVNMF.YXF
7JT>+DGPDR!P^Z^A^N. MP2L<3_195I@2.(P'_9>PFH'42R@*"#7_9I16:<<-GID\WM5(D#\$JOI*.I*5=88 ?
7! =7SOP KNZL_!U4,I%>O+J-O;!=42;50\$9Z!Y+HP3M3K=*;J90P#AUMDFJG_4R>_L";5XP(5Q> >7IA0I8#-
M,85MC)F<4>LH8-XT*%<Q;DKC^/Z)<Y*YU+5R??,F+YOBN"1@3^FO20D) MDHQDC4D(9^DOQ
(.AY)5DDD60/4U4T=7ORT2HS\F0^/*Q9!N?*\$8G-(9 MQ(BN'PFXEK>.PFXM4Z=N+);E0Z%2;V&@E21+TBG,2
M>EIMT;"S1MC3U\$?B/4R/#_J2"8-38&SFL.T5!\$R!;C4E&5Q>.(* MG1_Y,H"Q9(Z/4_AI9#71.V.IEMM@OI-
LSIX9^@=3IM2*J2%.;JH.JE&YSP MK_L.NYQW"QITY7A7H;QKF:Q_"35^Z^U_X_KT;>1-E\$!5Q(4BGW;%5;V&@CU
M\$[IT@_3)_0.;>6@ZR+A9);Z>%WV?@Q5KT "TPI9WI;IR=ULR5L%^&56.05
M_CT9T!ULBTI9+>H*Q2H\$KV"OTZC&I?Q=^%FIJ#6OH9= =!HK^3Y!K_N\$! M0C>&CVE65U*479%HT+;
HHMJDI(N&+);D-MKJ*:O4_D>?A#W=B'(S4RRFO_M4*)S6?*\$MRP!"PN'RKF!)6M#;\$V085JWY@I.11XOQ>.EO-
54^0(VF>7IYH_ MG^>R;_&ITXI<+;WTSL8^F_C%)=WC+*CBZ;_UIZ^2LVKG\$X0^4S
ME%\$7ACGQ5#M;63USFG5A3JM1S.D9BC-426=M>S\$/SRA^2SN;_1S^T M\$#K"NYRV_XZ4<+E49YOP
MV=0\$7;\$PYI@I(KELJK^V6!@ES+UKW*ZXOIYHG5Q?;-^C+V^<^6;^X68C9VW MC%_@FZ,N%#H8).R!0MRPV
W*LM<6"D+;EIO*H/TQ8*XN%05(ICT>;(OVR77% M%MW+*M_5W=K;\$K/F%\$2@=
IBU<8VS1Y8REQD@;P.5SW>X*0K;\$K*PWO\HW07\$! MB99FE*!ENTISGTRJZO,Z;F/GZ.V&83?
@K45"1)OKJAR' /IO\$!WMOP1>B1*GE?DI6/FA=LI%DP M@DT(LC2S-
J";EF_C4>^Y9K_BJEJ(AJEB51RB&D\$;V14FLCEO*)JTR_1>A1@I71HNC@B%#XWZF8P\$+QIO)6IG7X.X2IJ?2Y
MIS#M30>T>P.^>PZS^XX>DU#;M_!B!\$&6+&G_U12NB77?LTK M%N7>_!9;K#16U-
+R)IXST'<>;OY)IB30*2DERIH:E5) COQD3C.0+12/G'^ MO*";IDMG;_!IWAR!8Y<;
<7;Y1<)|+&I0Z!RIU4;V;=N\$KN\OPG\$ITP;12%ETW<"V<*R!F/\$SWARWPR
MC!2G@*3#GBIK/X5%[_ \$1W+!0;"XFL;CX0\$OG;_GJ128YVVLYN#4;H;#J*'/+B76
MHO2LKI;U5/YM5^>@PDM1"VGD_4H4J=G=XTVRF1"Z\$Q*(.\$D084ME M.'&0)RIL/Q99*0&'_8/F,Z3-
J!L.X&SOLF8Y5=I^VJ/6#&1#&CR"TI+NB@NX' M'3%&X&CD+;OU(?G36*XNCX'OSOMGFT^L.AL%
M.CPIGU+AGA7Y/S/R+P+V#7DI6IOL)SIWADI M,7WO%\$9P#7%6%N_-Z.I"< &I(9;=>L*K%Z)* M1\$UHP&I
(Z#GE23)F+Y-^#<R\$.QA1CSZ"IT+P0C*G=-(8V\$M+"&CVS!U M4Q(\$=,2 T;'BS5E_O.1-0%4"JGGI\HFEZ!&V&OJ);
(I38G502?WY>&);HS M* D71@J-X!;SAE8L;^IHFMVCK8WH*A+JN/X&"T\$92J;DH @F>3UY0 M3'H^<-
K7)\$MR!0=+V2*(>?;\$;&^D.VRU9=;B^HR;5B!^IA(8INF+56=L_ O M66JHIO8IXLZNZ"@_2J7@IF/73A34X-
+KRJM>X7B5IUX9\$5Z^BIVU_X4"^8% MOZ;>#VH==06DQ*JS..H+EJ /Z8#I-67ZC:0AL2_M?
B7//CP%4OP[7BRNYB^PS2*=V)WW2JH3>_!PZ/F_L4VI%I3FW\$/ELKRCIO5)LDPI+T)O9Q1A03_QD/0B>|.Z!?
2!&\$6+!P?UV.MW \$(WTLZ>[C)#V&1;FVY<B82_M3BH_9CX=XW4!6&;L\$GJOJ>X*GFI+YWBW^
^J9@1U*+73)SWI(5<1%Z!NHQ_MMDBOA!1"QZ2*J+GNBB+OSPX\O.H9-3"#I M&>.;J.R@:_V!R/=M?
\$+N+1%I%7%(!=X6JC\$7=;%%49=64!@=Y&VW4!5;_Y25/L2Q5QO+/S!=?_G_WI_!2KFX?%_A)O_!V
MZ5^9R!XQU^T&YV\$TJ!>QH6^KHW>X\$!P1^4HA12FTM=);ZOK+F.O@Z00Y_MJAR?
FG2OX1;QF.DH!M\$N;4NU*A.DR.W(?#8J4@LEH!9Q*)LE6G.VSJ&SRH_MVB8/2N"=\$J7)/X103BJG =-!NNC-
P9_5!6PK! M56;G-'NDL81TO&60!+5/=5-U_IC&TD&T!>CLJ3&ZM/N3&("G-\$#4UJULE MO\$X!E-X1Z2TO@T;S9;'S
!7I<="S3*=P M#O:I7EV(!8#;.<(RUN0!H!6)U/^%ETM7E299AEP63^ZCM@1.W3C\HRLN' MN-
45KN<^_A+^HXJ=B\$0^9HL-WFR.WL!OI "N")KGOZVK:@C?!"IA B^: F1
M^<^Q'KTH!&*%#@K2/NLS6JHWWK3@G:9V*I=D_670=%0+%;7\XL M\$HIC=^&5%U/;+);(RNP"\$P<^Y(29RUM9H,4
_P4;1;) \$R2&'N +F\$H M&\$X?I22%SX \$L)C\$>Y&6NG!9_C!_I/HUZMV([B=XFTAB%T=F5>AC3WB8@_!M_6YZ<
F>T;D&8:H@;V^Z/LI&/#_RG_Q+Y@M\$?>8!PK%!.Q^V^/XPA(C M V8.VX7>ZMA2\$7WA!62Q@/^_8B=PWBM?
JH""!>5P>D9%(!&XSD7-&0P\$=I4 M@;IPA;H^/GW1KOC.N,AR\$!
M'7=;3<*K<&I^;/%7SV=S6L^V>F6.K%U6L77YSD"J:YB?K1BBHK_YI.1=<7E5 MK &M?;8H2IG8L<6Q!%MR=\$")U2!
4Q*!ZSR# M(NY;_120QYR%%LZ0.8KX+>H#YU>YY).\$OI<143G'3!W^OH!%B5;&(SEK4_M5Q(@9%4-
_0IEH!&LK(855P+B;20IY4+4.3_3Y9\$E!13\$5B.+XY%)?&F(RF MV**_!F/<.*PG#NU;MBB8>;78;:-
")CFA;W0.^@Y/TW+4R+&A;G.*D.TYQ M*N")P\$!HGAA5IOE6DQA5>1^3ECPA#WR8Q.@SADCL;?_&"_B!S.>
MR4EP>XX "HUI&7^49FSP1PE?IK_N+EIO^JZO\IKC5!N3X3.SR:OK MS8.QYE"XTU@?
P//DAQ_.WM#FO4CO\$H7;.;^+.=F*^#^9NI_S_#_!A7>_!L M3*^D1#D!3Q!RTSB"/+&OGX\PO^WQD;H%Y@Z?
CC<^<^M6T M.(#3UH7;Q&DE5CSXX_8&I8.^E^X>ZS8.X!_!0PZH9G3U\$V0A(8)&\$VPI.C3 M WNT&@2>T/C5"R-
^XIE(+OQZB;9A53;86IB/I>_SHL+9!>(>Y);=UH^&\$OX@BZ>R!;7\$&484(N!@ADVWA"6JED9<3B MI\$E#Z!K'=I
!XN?WS&%%\$4K_&\$=D\$XBL%W)N0.N;IV@FTI2Q!4I B!U (QT_M\$IRZ0&S?I?OS";J!^DCB_HL
MS2W8CX>NBXR344!FP#@@*(BN85W-.G,*;_MA"/#&U)"%CZUA8B(@Z42AEKPI+!OH9TD06#1_&P87I;*
<9&+D:@86\$8V+E8 ME.3MZ\$HXP*9IS80;GV!K4XAPIQ5S.;&@6SKA+U7.5)U@:#5FBZ=, 8R%5J
M.DO)#S@JXD.G@G7*UA8!)SF1@EB->J^6FRE(&I+&F%T07<<%;%_L!T!Y; M=!
(!DUAHWCL1B<50AJ&)3X%9"+Q8B4@CWFB"! [35RG3L28;Y!L-CJ\$&?_ M(HB!26"W8(93-

+@4>/501)NA@WAS'HT^6#\$4'B12'7'.. 'I'*BAZ M9UR^+M6 4>SM
A#%170*,>|>*<1P#)/QFM1W,*R%!*A);2WDLR'85HD?(IB
M(PXER0/XZ61TOC0)<6\$C>GLR@75_P\N0JS)?+0TI23+TW&\$.VQS*02;TU3B3311!= M+.5EZM?
K&DELS>61TJ+ Q9.0'Z25VIK0U12,ZCY6?Q)^\32FNP5N5\$P\$ M000SB&_U03(A&9S)MXN(I#52,R%G:)M'ZD6)
(L16JS*0LSW%)EN/^FHT62 M@S5U,5PH LLKXMK5,'KM-B6KE=T 'AAM\$BL*D4>/NG6<%Y_\$)<865>#2V8BH
MB5)--18/4EQ(IA%01,H0>(DY3P?'T86GWT\$Q7\$7HIN6_Z)R@BEQ8@0IU< M#^\20P%=115Z\$=SPG9I!
(ONNO%*.0(X M/0%BM'U8*J+ \VZ2SDMG!8'YG .JNE%?%=-_X6X,+K\EC'9B*SEIUUZ%?01
M2D/B+BU6VL#1&_E04D'TM(CG\$%>7\$/T F0A7MJY(7'11UBM8!H>7L SL_>4
MV\$MG\$:U0"GL_=F8!N4S^\2DIL^U.Z>+1WU:C<)>#M\A:@5+ZNNCKI<>D*T5>
MD\BC2/SF^_LN?/4Q^\D!OY+EW*^D;O\GFX:2K;ZJ:>R&TK<_M:-W2GV;[5F\ M^)\1NVH=K!
(14W:QK@,A1J567_D>61-^9<^&TJ\$ M%"/Q@Y2H7.NZ_PG_0!0E?'\$0+XZ= M95"JF,V"5#M^G?
<5713D5D)3%*UELF(@?WZ*UX&CG3>YH? M&RRV^2XV\$!0._U3DU)U5'6&2?'_6GU?EZ?_ \PK\&^JGK;"B,H)V#
YD.+S MB!Y UTY(4%Q:#7A_-R'69-&[5C;INFXLV)J.S7I\$=ZJ#3L5S:4AY8,Y 94Q' MIRBXG?Z(ZVX6?
HP0\XVG5@ET^D6!/?Q=AATMU"YT^W-KV_6W,% M^@<[D)G45A9%RSE7P/7'V=>' \PD|+:-
^GASA/EBQPZ6YX9,NS5; M1AEQSK7Q1CHZ(PS, M_-B_,#0Y)N2N7/B2/Y8U8RS^7I2AHZ+ #K MD80S65?
_JOA!17K/96/337*/(U"J6_9L"B>L_>H7U51QTD%FF)H;51.S M3<%7G+;2T(QCWFCF68^1IT97Y)9_EIPJ.(AQX.*\XB
#4^IT0)\+V8L'F/Y7GI(-3B?PGV1_6KHW7 MR27 (N4QSBM?=\NT/@2AN0F1IEH10F0H%0;H_>Q?
44\$(>+Y2C3Y.Y^<Q2 M+4VMDE3+HS.W=0_TAHGZ=K!^U6N>_W^W%KJQ9;_SJ?EUG6\$W5_2TUW)5;
MTI8N1+OQ(H7=PT#87IY!<Q021>\$(D71#JT(^)/T&UX/36 MU4_*">(8IZCD\K)(55H!#"TE H=->KJK0 &;
(JZ+EI2:2L>3T2HT4V^I7PU M_4:LZ6UIP7P_ K\<L_K?=-M\N@QB^SG873U/2:28ZS_K;U0NSFW&>R;
M\$EUQAB_K5T!6^3?+7QPZR_SE=W%HLB7I%(!55I7YX6;&N\$VX?6; MREE?
C:(Z32RMTY,U1=0,5@GEW&W"W28G/'6:6=7!HM50NDK!/?9>|@E-!\$S@= MIEKP0D\H!?!F4Q4(HI.S#=&P6!6?
XV6<>|FG0B>^V8 3?A\$M)BUG7/Y6W%(!S M)@^!\$!\$H?|PB/W/4ZN9X1_6AD/8HBSS<(AZX&OKT6,U_
QS"LCLIU>K;/_>= MAT_ 22Y&53S71\J.K5K*H+A\$)L0 MN,"=7#?<14")E@5*.
\$;Z\XB3R&40A1E|<7/2,5ZL4B)G;13ZP.ZUNCHITL MY>6ISBTQU=8J2DSEY:E.#F)>GJU*:\Y#*Y7DOQZF@)5ZZ>
I7:DO:*UR0P4^ M?VDG8|C?>S6Y85-8TO88UGO*B6!_4K7VC-Y|51E9(2G\$1&?R&T@L)" MO73Z(Y>|4LITZ88-
W2F\AW(FQ/@2 3-Q!H;_EIAF)\$F0!6\$)P7P<1E," MU*5&%UYXH1T80!%_!1GAG0YX#<)KPYJ*_*2F
(@)H;:HY+122@#Q1F? 7 MG?8ZZ=Q,7.0YIT9OCW;>OAL\$R!>YH+E29"EE'D)UNJA-A2(L.(O&%0#S M#<>D#Z!
1.2\OO8H%1" HV\$(+T \$8\$1\$ _D8@;2!N0BNZ/W^ M\I<^*Y^77|WQW_,@=(?OIRSOF)8*.*#%?Q-
DY8@'+W#S!Q%9@-E010=1 QH(MWFL9%U YRCR_0Q@\$6SJ/&#&EJOM(P6T)X*8QPC^3IT)XLOZ/9%PI?(G|?
MA0G,@*+T@=5QIHN"U1\H3P\$S\MTIX MK_!^)"_LO LL#1H!&U%Q-IN-@;D_1!&2XYD)(SAE",
(W\$G01G7&\$Q*0%9Q"^ MZ5WP^OVYWR\KSO8IE6PL>|_SH\N;X1 FI^3=300>A-P/EX?&302:AQ@9=R2!
M'SXYOSZ3*1FZ8,"I5*MY95JK">34.7 @X/H#3<^+B8YMXB44,H:7#77\$H<M49@;"! PSB^0-
!\$91P@S5H/9+V.NRV/8>MIRE;7=-R2Q03MS<_EO=G5'H&5XQ_X17C9HK'VH5N4CA
M_Q_H8V4L4=VYGFNG%?HFO&KIF615?1*3DILFWYMW\R;2&4D2J/2IG38" M_-D+0=R2R6SLO1,2;="I U*&7*;R
&E1RM*M(I0KP/_^ZS>B=Z96TW6AR\$|_P MD?BO;ER(<#&6>IX7WUODOXFUHB+FT3L3D\6+3-
;"D(LN+P=1J&3K\$|@-U MJ=FVJY\$EK-@;ZIB'L\$89N%R4K6R=,VH=G!\$T")/Q>WXN 4^PY@G6\BKJ1&
MFH_R&O)S;PXH5.SQ(UF56WS4HY(>5"E&B43DSB M/%A#('(>9*+S5T&MR^OLO7A#>>>2/BPF/<"H\$8*H'JG
M9W2SUT=WP=SB%W;W99'EVM%J>+&G6HEOY=-IT(AJ-V+@JB/(H@CZ_#H# V M@KF?<1?"5ID1XP'U
1IA\B\$.M^I%O+W\Q_-23-<+^F^\$B*C1#YOE)89J97FM^)+R%)J64NGM8\$UG_A#560D@_M@R/!#2*/^SW7MT
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M(K+6;%=B1059>GN+UGEN/MV/7;H9,C*YM7%BKN|#5L=5W;X+/"V9\UFP247 MP"4I;A19LPFK^/(EE,
I+8%@\$!\$F_%P0,F<3I(F6V;M_FAE8@Y*%=OQ"QF2 M;-^J7V=<=Z^BH963,>:-
+3<4U3E\$0WM+*XB/'Y\OKKGOC,&UO:>Z6.DQA6 M 7H\%,9TC" M6KYNTIMXH-
!#%Y&*V=4QZ06'1EQ:T=@5UU3XIT5A/X9.@; M. 1+8R,-%56Y>P%/L)GQP(4!L\$J";S
HC0+T8FXCGQ(OG;7N(CI8J>< M4XRW0IY%"H=*,W\$S);H"5#K%I;*ZVXP^!_VF7C';QDTM3:OD%>+ID\$KO;Z
MMV0+Y)<9@1D?NZ"/;=FU3IV/MY3R_M7*U\$N&IQSVP:#2V1^IML" SBO-2;7U>IQ&1F4Q2-
>#Q8I2I8_LE\$9YICUYE2, M#5@FRO?HBR?T1I(5>1B^@_KFCG\$VMO_!JQI@O2RN;^_!5&B77B;UJ<-A
M_O13=-1K/P'B)G>N/87>_I N-4?!)GUTY.U\$|<2^RZ?7B MXT_5\$ _JE4W>*BH"7F!V!#3/>+/"^"WL/D#"3Z1Q"
(B(12Y^RRN2)2+R)H?2 M7;H?_90 LX3/5X&FV^!_OCI>UYO_6L820N\X\N%5V6'CHXAI;JL&*(D
MF>"I\$^(IDV>>TBA/60JKNA*&V/+ #8M\$ L_N4PXYQU?G+Q#I>AG)&IPT!PP-
)=)8PM%#_N_5;Q_&0_0Q6"B9#MJF_S5 MJ4_P+(X_#&V=6Z-!KUDEZ&R^.. 'MHR;X7CS9DT^=9#.^*8Y
W/3^@I/X^ MB_HCD\$?(H/N@NR%TH9+(FLVHM+@XOW&%IBZIK!\$L:"QN\K89'4M*B\BE M))LB"O\;5%)?
4QX?)W.\$ZP66HOVHLMFKL@_M@@;/6FFHVD_JSVNA7.*PQ>JP=4.1<>-%T3N8JH0-
=X;>7#94MV/=5LP18JQ\9YMPE)P<75F M4M\$+9EN\F/B;."#U#X.I#2\$GFEN-
G4YZ9/28GQ;P3LI7E\$;NXUV^GL8DI M;7.>+_'GJK8\FFPHN5(^SIHSIM:L)P(JY&K.Z/L)HKHZ>Y('B("D/
MV,X8ABL1&+2GT5I4WZOECEJ"\$X;HQ;*(PK-D:UK_/Z9^>U^*T\$W9SF0(G MH/C3?
#O^H7IG\$1)JLJIR\$KDA;JCV10'0)W5ZCB&I"K"G#X>A+Y9.+M)U3)7_..E\$M*9@+I+L_1^4SU00^?>P%"9Q);W-
"5V<:FP9?U(^Q\$S8VK^"J M*JE+@FOH_TD&5_1A45B(*P?;SB;JGWB!%F7;&[3N-LL^U&8T6QE\XQS89+
MY;W!2)=81D?7=[N!R23MFE1+S8*Y6A0V+H3Q119B\HJSL/FIA_-ZBR55_8
M5MVX\$|H+QZ\$5<7TGB#%\$|%;D75F44&B4#?SIB!+11\$H\X5R\Y"YH)3Y_P M\+V\$?98"2YAX9\$R=-
X^_V65*P'7C%53'5IES;T#(YJ4@ER^C9IUPM_71/N1 MQ M>-IX.L-
1*W*7I+XIV\$X>///8V"2!;W3\|ZOZOSCDD\IN;5S'E>4=X M!;G%VUZ2N5&16;V.*3069OK_P2%VZAG-W\$ _P+\$|@-
IYP4=ZZY(LP\WT'9(8 M*-8.XO)\$N(K2IG;_!K%AJ&H3AR<*+8F #+;74L2W;LS1Z(XK1Q_0)XM^O MPN'5+"87"&3
0@JO\IPO<0JELP\WAO_|_%-I_WOR+%,>*_T4R10%EHBR M%\$14;G+5JG\258&'4@ZX8P=L1227L9NWL B24N1
M5;_6FWH!7AGH%KHI5LD_0Y V"C+;J&JK6=G940Y6.*^2ZLQOKO.OSRY8BLY(7 M\$+;K@JG5%EK!?"HW,Q0Z@
M;0DF'I/Y=#"B1.J1% ^PI&V(!0Q^F#JR\TE47GC2TIEH\VI6&X.7:E!UKLO_K^O*MGX?
*=-;+D=MY4=RU_=[503/Z8H9B'I_UP\$>+K"J B3\$HOW0;IX9&GB!5X;LP%*9.P34'G)UY" MF26M\I-
VP@."0'53X#N0_%B;A!\$67OQ!QN_X>" %89)UF@H#_A:6UNTG="Q0
MKS\$JH^\$LF<%C;!*M\$>93CLG_6\$=82(G/Z5|G<0KKIZ==&B8IX3V-O&^R#M M>DH!_ \$R2B;3QI^FZL/ZC;/H
M;/F!;7FS(1KDUO_1@9N8JBT>|A@LLV3I(TMS3)NB'Q.S*H8\K)!WZ<11 MM#"27\A5#W#|X\H;PI200?
&JQZCW;VTLHD?7*U1-9B-CQ!M4;_GC=8IV?8VSYH#L>=\$UCMBZ?;@_=UF<8I0,XI/8TO;J:EC-D\!D_Q-
<1E_44MR^D91LF=VW MMWAI;A2NCH?2_XCXGA'Q'23S\X_Z"%;P_29ISVJ90I^TIXX*V\K;H;#A"7YA^
MG8DTUVW;BHU2+;O>R%Z<_PVX/*7S<_HVT9=N%72ELM_!S;4\$Y;^NT;)@YKE^QO9.#/ M)O6I+(YLN
MR+8V;1)>+XMV<|>9IL_D7-%?'\$2ARB":.8R^@G_0^=R?A\(- M&6>I;C3P2ZRZ;"V9IR*. (4 A0#%-E!
<3\$6RIRJ>*&^D_-FV?>SSZ3@_SIDM\39\$YA^J*!ZIR>(ZMM3J&*ML%N3+|U;_I M3#Q=G8CQDPT7WPHZV;
<>)K=|@+N|^Z_KP"OC IX)MPQ15H2I'0X3^D%5_|<M>J(^_A7UK4>A>81FJ=0IRA800<(W2-T
M#P>ZA^JCT5UCZF?;\$L*H7NJZYZCG7MLH7LJZ)Z+2=V\&6%Y-7KME@<^122> MC6EX*N;B\I?

OH\$S%\$/'\Z3W/LHJ=JK6UDRBG!\\$2#N!?!=A*G8=S#N2.^EQH" M%UG=KGE0,Z5--
QA!"V"=I\ L43G"=F@!;MVMF<#U>XN\$2\$E7...&"EC(&T'
M3)%EY+8Z!C/#Z\$S.'U&D'1=W)S/9YR@H^Q1C,P5.R#Z.9)IR6.'GJ)@(6|NW
MMQ!^00@UX&JG)_PT'Z&RDLOW\$N'2!GGV.&\$GRXLOX8<7Z=UP%:E&O7N\I/ID/./9K!KWMC@NF8)
(GHI5%O(("%0@0<1RC.6 M@2!0"X,2FYDX\$5>T# 3!#@R@7FGM_27>J2J5_#?OY8&OF(9\$Z_+Q+/+G;^ M1NH4Y?
HV\$"Q+9E=%R;SL3|L"K@1RN)&J0\$)MMH|>AD1AI=% MSK!'!|P3OR4C).+|8NA0P3,HR5#&O.##-
AAE"AAU_VON|ZBXEPTPA|H? MCO/JJ\$ ILCU870QJVZN,G;@|UNZO5QB \$+%T1H%R%|>\$)G>W YVP#T@_C
MM#Y69?>R;V&>G*SJV0&;ZEX!AJ)(=B|F^|DPN)GQ>K4;G54I7WLSMWR4A&(5@;-A91C.(6|<>DP;\$FM'J&
6Y94*L<2+6UGT?C/EY>NK!HJHUPQ%GMY = 8ROY:M!CEPMS\$|(> M14"=ARF)J%I=HDCQ2M0HN!(H<1QHX89W*
<=|274U|J>M;47RK>_5NRKK' M=1;ZZ12PQ5 1JK0'4^G5=>WJ>\$) "?TE!|<'J1.EE=_.7!^|'|8A)+^7PP'(=O M!?!?
R,M(FI!D% ZP%8S7FV^A^V%\$;2'IR2U|.1.2:I94AAP!;!\$>H/C>A@ M^>=>A^V7^N^+;_2!Y! O^F!;. CY*PJ_4HFR"(8
+2)@' & MJ6!C5AUFW MI2^S"=%9^<CJTQOQ(MBB6I1+NF)3!;"_DRAJH(DJ9H!OU3EVE">?B;_DO_ MM;JKSRR?
VIO%5=I-"3CG;FN)N;^J!UO@79\$ "V/X2!79^LU.%SM_V@6)N(OI M(HFK3;EA"EMXYFOOMK_-IXR(VX+R-
U(=SC+V'9NF G_WJXN(4Y5LOR_OSB; M;G^*TP9L! 8\$FL)?AF.@AC3Q N^%(7GO_OW;/'20YD!5(B5!_CX7A&B0NB
M"#_OXW@&P!&A>-7V)_*.6SWK!Q2'@&AO#|/LB!B+SZY^V=J>#S\$@FW=CY:E%C>@/POPIY8,&O_!4&7WMQ&
(!;>?2IVD_@U71= M?OPCEG%L>*P/1.1*0AA!?!\$LPOIN! 4R0LH;C^%<8*?QL@6Z5\$DR_9_!Z MHP E'&;@>2-
1=>@!XGB4"^A6F^H^@BZ (7"-_3!_T@4.0FS=%28PMSY!_MHM
%C3V<9;_PG!1^_LH!F!\$Y)O%RIM\$FN|+&8A^"V=C%_W|6Q D_!GR6D M;I_VW(OG3?<6)/7CO.T>;'P" T_+I9|>+
(3X0N13D0Z,&5Y7T?>C FR2T0IV M.Z^&#Z5THQ2,A4U/G 99 8^F%D1P3V@|RU;_&3X!#6.? LR+^6M'J#JR&8!-
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IT!81DOL16#@_XCX!S/Q^#O&O8*7\$M+/=I;_!N:P MWGLV(6">VCY+9FK9TI#0CZ"2LY-U_!B.Q! O;UX\$GX*Q_0R#
M?1Z'_1|+BMEN203TI13I%%"T31;HAV%:JY^\$9|J\$@J^Q=37FI|>_!^0\$P/-
7^5|!YNS^&|@%_!F14|CW60AAR40P56"E/B)17+*Q_J_GMV9_.*G_ YW(YU2! MXOEGH6"Q2_"YI-
G>SO#>J1H\$3!_A6<2Z9_U!;_%;>"^J^G%:_U&H^WE7_ MC;I7.WME AF\$LO4Q\$R&O8Z;W%:_ECU+V^_FIA/|!<3Y*3:
(_J2K@OSI7XK MZ;2Y'4!_ 52+M&%Z(D))2FD0!74S?;_!:"9)@#L\$4XW@5|O&L@|2_)9V!_M=OT:A9/O2/_OU\$ _O_V>
|TR1)44L\$LV\$|^_WT1(U(LZ3(_+<#Z0NH"2VU MUO)(W8_7@|K\$J^Q%&\$|OYL75(OGV4Q_/_+?_PZG62<%X^L!*>
(8_P0.0T\$V/^2K!|BSD3T!^E59,70/1 M>AQ0(P'E&?_6MO&Z\$S<67_-T0^O28 M@DI%+O\$KY%WZ\$R>-
/*9&CV^G9/M!F8>E>;Z#K0!4*!L_8;N|B|Z?Y!_M-8H6(04OY^H^Y^0?
5IX0%GKMC=^|Q05RA(I)GYPM4;_==)M)=!P6#_*@ (YZ MI0_-?Y.BJ5Z+Z5U%R22=6B!|DRPRX/XS>;!PI\$O^1_#^S
MHS14I78,5A6V0_1TU,0B*=9J7(>44&W23_\$^W&HWT_U^HSD)CW>_M_N_O=X^WO|W>|S)W?
LO!_3!^/=S2/_P_V3!/_WINWMW?2I%NNX_W=_ M?HPOY@\$PZ|DY:4%X=R+EFJ3Q'&2XK;?R.&!@!_"Z>I3YA&
(3;Q!@Z/_HLR5>@K>=T&+K M"1?FA "IX(IV E^A|VPI>9R!|JSQV/TT\$D/Z8H89/I_Z#1|UX!B9(C!Y
M^O>=OVCQ01R3))97HS_O!R_0\$>#B|RL(XK^<(13LP' X1=6"^|&>I198F M02T182EW;DI-
F^YF+17E2&S,%|O:HADLQG/^G5DM1+T%2%<1PNQTL#'^<8Y M&?
*%BACW>CXM>*X7S!%0_KKQC0&804C3#9.0^E\$S&J@4?CPT"7\$JZ^" N.P M#83.V1"HC?A%"#(5Y/91*(.#/|@'X(3
!X;_S4JG^ID'+|I3&%)S4RD.P + M\$T#F&PZO>!/!K|HY!_9@.P.8_%9D*TD_ XT3H0.D":5X2PGGYN9_3+?6D
M,8%C_!Y.E,4BC\$(A"R@:OM|Z4N|!&"X3.%M1S.N9YUMY6;_=(3*#L71TL< ME--U+L>6_!I,J4?F7)'F8|V1?<
@J^S4UV6=SF;5-"*T,6G"&6-OT! ?I5_?A MYDX^AD5!A+!G"88ZM/2ZU#DRG#V"*ZP2M*IC?
%:_@I4=S@1M&+OZ<+!#)^ MINEE+S^O_#8JQ%AL^PZ(X31/+@_"T7R;7^K1*2S8N%T4QE|E^X3_H|TR\$* MJ|5,
(U8&R0EE!CRO|G|>(Q7/_PT!>=N|_M2(M=<75&AE)|EJ6\$17F(C'Z1 M?;WQ>YQI_L3|BJ+)%7="<|^P72--
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M';_!<3Q@|I|_!\$F10M#^HX|JS3!8BT7!J!1%L"554RY/(FE"=HJZK;/) M3!#;INIR_Y31^@U&"2AF"1@G,RM2K&
IOMK^* V\$S_3RN2X/5>^YKNVWU)RC MJD9JO76S5&LXOJXL66WI2?L;K^+=^RV;FJQI>?O2HSEPIE3^K-
Q_P^L6@;T MX40_-9\$)O&37.31 "SI9|FIPYMI'9B=9>?GW?D)\$HW\$2^RH5;&(U@|3ZOMD|
(QV=Y>Z!QZ1SH4%K#0" S!JM6_4SZH@OPIA\$0@M MS6T.ABI" T^A=ND_!_QAN"(+|^Z_!L#P(2"/?
OSC.WIR5UU=@ZIAF^V2FKK! MHRT6_%;?YF.VQUI=4QV@6Q\$0^V K858;M3>FY"J3G|3/ TLG08H6>1!"BR M.
(FDY"%_>0#0*NM CBD W4A_GLRV& "R01 G7IMU^&BIC2;3SPWB)W9GM+W MEI*7,##-F*+ 9F64"!420M#M0L-VE
M6!X?#FI/!PM A!P*/YBJ/#!?5S@(%*S2N75?<C 8/#WWN5A@\$;UY>A ML=&H C"0LS#_H!A|_XRT.^N|
(.G\$RG^MYE2LJ5XFUG0&C!AJV=_0F+IGKQ) MC^"\$PZ44R"6*Y9|@LNR*,FIQCIRS(S;_"4PT#K4:5BR@+;H*B!
@+&|V6 MVAR,382ASD60AX AUS T.8J1-BPV=(^M@^V7.1(S;_&FS_00EAMXT%)_J M6?>K^YCM3&)C#0?
+5+8U5NV.Q"WIP>UF-CAP*0X<5O6T!0X;_@<\$;_5-C\$ M2_NPG!A8V)N+ILHF1E!\$!P_1O!^CV/HV_-C2ID;I(!
_J&&_4* S;LL\$ M"HZ@:9N/D38_-C'2 A|P|_C+1H&\$?&MF&6A<5%02 M)|B|KHM9P,"E,+!(B+!/_CXWNO
_=*FPU76D4!_9<1P%2-MNHQB!GZOS|N M1UG8(TXT@ML"WI01G^9L;P0G6KKQ.L_F6K|H/T+FTNZ'=U,J!"
I7.DEP;2A M";ZAH^N)H1U_3ERZYA;Z;_IA4^Y#_45QB^U+O/4N&UEKK;P_U;R/QTJ_M(ZI70A+;_6RI^|!^(<=)M-
JPU+;JH6&T18-HD)0VS_7G6HC;9V4U=;UC@!LV44CD\$|QW_+ M(@^KG|V|ZK8>GCFDC+_U1
!CNDU*+=RACWEGY; E0_-W%\$C\$JCO/8QPI&Z2 M1^Y01DV^Y_<
>S\$8P/(#C)_N|R7;R^O+IG=;JOCZ*Y!^;SB_!MM;EU/5_4! MLRR2!6L*UMQD39-
(UH2SNF4JLL4!+=HYUF04U,8I/Z49+I3!<;_U7?QC;NG=U MM3K8|V=U;UYN+I_/_CU=PVCAX,T?
CV4I(+1%JQ?8=^G+^W.Y M&_I9W;X?S_!A'L61AVYZ3^DE^ZV?OSVX+U46FWNIHKB6KS^P9#FP6
M@:XRROH0Z#(07;9LV2XGZ#JK6/(J4OLFZO^>-MWV@|0+7GSJ8Z?WJF<56WY8 M_9U1|@)\$>S>G;QX
6)5CS%9'=61%Y;_29%TS2V!IESAFBR4+I^J;QHO6+I8 MDQFTZZHG
I=;1B%\$RF<\$KSE#EZD<1C^DA>D/^G#;_U\$ZGM1!X%_ F10-A M1^|OIF\$/EJR:E*60_@|Y^!|H8^X!_4)??T-
4OYK1OC|J\$ MP_!04Y/U KMJ(Q) F_!T05;QIT07ZZE|B".K!|H|7(MT)K!|Q_22C)!Q7-K1|QC*2/^QHDZR0
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M.1E;7J#KJN?_!F>/_4;DM)_X4_ M9O0%<2%OT2O6S?H|PM|_ ^J I=;VZ#V@=?QM+!;@8B4|@R
MI=PO2WVDF)UV^2SU;|NRY;^IIR;ZW_ 8PGO2R-PU%#H=TI^D103@>(%6=1>K
M>V\$Q.QK!F\$6HIQ&.=6SEB^_T#V!QD;6;5N4IO=0Q#MIS;|VS" MPWY&R/OPMI<1|@Q GBV!%JM;JAR)!|WI3-
D)Q^D^7NITB0S"(2SQ/_3B> M46G?#V.1(EJS6M\$2K=\$G69V5S#3%PZV=4"3";SB^T^ZJ.K4A9%\$(F2XOK8LN
MJQ+>%A=)2967U;K5@K^KZ4=^_(_#V_45_81U)IMK4; KM9V=L3K M2LT%&Y>KY7VSW/MEMY(1("K,&@\$?
CJ09C'M8S_B\$G8 '\$MW=W>+EG&S.8GA M.R^1>J0/Q" _!B=TG%ZL^JV5X;(2*O2HQ50\$;XLI\$?^E"
M3#;VC.\$)\$<F@QB^@_UN5C05P?D MPY% ^Y 4O)%OU<#8>OTO3\$7TIK6P.
<|9T4D2C^T;8A5KM5T08EVB4UQ"?_ MRZU276JV/L<6-Q4Z763-*)R+10CP0_-)
UI+68M(*0FEB8>%MN#5WGP30(I# M6U_3)AB!&; FRMI^KO#N#MA<\$LEJ;> M>_I^>!/YD_1G*
<_!0Q>&+*P_!F9Z)8 Q"@V|QJD35DV\$Q_6 M7\$ QGDC>=#KV2?IZKS_*^X8
0@DI)%/S+!2&NJ#0OT3\$\$/>"TF_2Z<|WZ7" M22S&E3<_2K>S_\$^ZIT>PXX<_)6L"7F MK|F8P4+D-&
<|315)N/W=G69>%*RE^7I9(JY0ZZ?>1/7#JR54B;L?IE\$X M!K24I2IU(UGO7_#KU
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4!K";I7=_|J|>_8C_LAYYQ;#36AVM MD&U02V515|CFN8_LMD'638&B_G-I Q4GN|N_EZH!"RV>;J:A1TD4WS|WTHH

MZ.48V.\$K+-D1TC@.QK%\$ZP11GN!08)NP\$RA3! 0=LO5V\MX-Y\@IQZ-5N M8(^W\B\ U6^OKX)\MT\W#_ B1>7Z2_N N^,^EF\^?GA\^NWU\VFDPN+87 MVS=J6\NT="Y%4I2VMK/A0 XIAU.8QU* L980#RP0!\DNT_09UL3 W6.4-?%,MK)(HW4>T=E!T^T,)\("B\XX"88X2CG:P\!\$&=A@>*UYF_@("OUE)K).UD!M(I M?- !1+4X%K(I_ W%T=3I4_Q_#V\JZ6R\3%Y01.M71%I3_T1&< YFF&8H?#S M^V>OT\$9YR0\Y(IEBN\WAY2E^QM1F=:Q1M=:Q1)2E#VQ6!PF^2^O W/TB=&8C+7+2G+0H-M#\$"T Y3ZBV650A M V#N@.,8\ L\I.\$2*K5EK^52W-2("I2:0;4IT\$O3_.7_T\$QG=JH+<-9JX/ M1>8%=-^54U\@DNG**KIR;*D8K5C%ZZX.G4!SMUD GT552L\JF7JWEX\;A\+9E M^W"D@KN4G)8@*DFU)I:F7CP300-!@Z/3P.\$8T."RVY=;)IT&\$BU\$-/TJ=5\$X%<55-? MW>G\$*)?;U/(ORM4(<.PHY(KKQ%0%;G:QQE+>:WV.\H6MW\21_3 M8)C*P<:N">)(MV1%Y;_EF 7P2Y;\$4_%+M@HHHR\JZ60Z)0W;9VQ:ME&PJ MF% (P91%3\DC<9L>46.34- 6378E7N7N\PP2X9Y<=>2>KLV(6VM#1E3:)=%UJH.M.,&4Y\V4UJ&8TH5SF"&K!O_EV02W"& I9PBWV8;A%4Y161W=-D71&G.*!!\$!\^ MP)\JH3A2;74.TY15=:W.X@/!K(EA.UH)9FF&0)X\;8 M^3^E=6D2;4CV+ O.;7) LZBSL>Z?>="^%V>!\XN5)C#/\^G\H\Q_+@BJS: MK&QBEK\J\R0* M^X%HMCJT/(\VB4.D"HRD&-GATVD: (O;/&!2ZI(W\&EV#02;9Z1*#"28F1' M:%\3&-'XQHB05@=TIC8MK.H8^JXX\$/(.DZ.E50F8J\I)G@P5!HI;W M1;U\Q_?;>8/7M*4?(6SREXY84\PX>ZF4\."U\7.3QLZ.D.>#" ^B==EPZ\= MSJJ!5M")RE.=L3Z'@0G>=MRX;.(TX. <IDET)BB<4>0!+^+X6\W1A.1J M#".I0CN:QHCL.T:M#HD\$IN^V.V1!97)\$);.8;1IBJU=V"\$W16)D%8GC425 M!T/? %@="WF"2M 5>!\B;.29X'+S L\;+TEY9 T+I>2(>L(1)X#0=65.&Q5SL MPV#(KL\$JUK<-I'2M/A-26 HBD %&P!JH06QN+6^L3AV;2U=0^BU%:'7?T4 M(9;8XX#">VE-!\$D*Q2/(50.E4P-G/68 WO=71A\$SB%P9->#<*8& ##8I M:QX?D+F!)L/A(-!/<8M_. M-X002&B_4Q&V=P\$2X\A7RAH\!900\81HY\LRQRV.15JGC427@YL.S6UU M3%TVZM0\0F(UAA;C)TA>)"\$KV&"ZEUF@ISV&KK8ZMFIPB#;I@Q0'3=QC M%.I.W4<@T<<"ES.+H/*A '52@(\MF\8L.(92:@@D'J>&ZD<+\$K5T GJ?P MNW(B30Q*_.I<9ZGIYG^NP>#&@4 #.30@\$R_Z\$5^D>_J"+K1V-8- \$1P+X_@A M^).D^W%P_N2+S@Q>^->JE)*B;M1%(\;@3P.6.HU03N!#%WP3ZRK7W:P)) MHN#;">IB1U!8\$!\01=X\$^LHU;&L"2?I/Z\X*6;."JHV\'+T9A8TDY2+(GPU&4GX\$IC0;Z N.87^E<"C! MZ"2Z2"? @:516_533'QC#*N!O1=(C10%I0(\4.BA^\$#0N21>_./.\$24B@< M\9R0R\+XICZTM2GG\=FYX\0M"5%T3R"OO\N\$O#)&BMGJV+*MU*Z"+032 M.9UJS&#AM3H:F^ZU.T*%3#IQ)7P\3\$ "Q93DUU;R"1^85"U;.>/5>RT.I99 MN_2%\$#HGC;X2;CSF(H=6#9.MJW.1,"%SCNC&8PT+4T\$S"(Z\$*)A/MA!?= M_DO.+I(\) _+H;/#A@8C\$R1T%! 7PY1\$!G!2_I9=0&AMCJ;.*H-I\$2 MP^CESVL(&H8LK)KGE9I\$G\$E2?G7D/PTUL=5\9TN\$G@%*K=<0_P*#(= MA27D\$D>_08;@9\8ZJHRHC8WO\#8X=IK"!@6 L.P>:Q\$*N02-IZ_AL!GMSJ; M+JNB-C>_N-CA_6L(&X OY- 5\0JXS(*X4N1I+6U4VC8\AOB+I%5.U@=/P;@QY85 M1=AR0LH=QH%8';F'#A<5S8=<6(I0_A4I3- 6QX_5ZNB)9LNJUA3#H34FBG<I7#(G5"Q-8F%\CZK+*K.DHB^W;4S@)QA.=V"GI?Z.YX#J=VS9L5B5 M!#DBXQTF/\$*PMV#O SOHV=OO.NT+EF%BX@!^HG!;=X\;DKT9S\8I8\$N5 MM2J-8I/>\$*O"O;FA2Y.KY? V9V15S&9#=-NH7A#@^=PN^\$WQWX&NY?E.;W5. M4I95H56%5A7-UYOZ\K;PV\!9P">*(1L7 MX@(\NOABV\$E@_QET=XI^S/&^I^E'?C @07)JY394K;I^C%2<I5M2B;?C\$A. MI^AC^LF+B!2\$B? 3EP_"IE(P<#(X!>6SG\I0_%2K+;4A>W\H7ICX+7\$H\2I MDSYMI4D&0;@HQ5\AF&8P@PZ6A\WA\WX=1;)&G"6QE MW);>"U\J3^G8\ O)^W^"MI3RP%!).%5K*&)"^6WLAXC/^?P^NRB6Q@2V#?Z/OXQ)?Q;1^I9W5/C9 MP5V);ZP^_QI\$ "HHR_O@YE&ILLP1FPR0X;WS;R_"Q;G4>8YMF\3E5UHTQ\!M M7V\O.'Q#LOI= F(TI_%.8ITV.H? Y^VQ33L B\BY28\$D3;PU4_7Z* MM7\6?1;^?2(>2\J\I.0&=4Q)1V1_T8=@>T(2_ OE!!Z4>D1^F(X) AQ& MBT@_? E@H?D\$V\+C.LN\DI(\$WGC\OO@E.%D0@8^Q!\$^GDW#=#9L_F2Z?+2 M64N RO!\$A93X*8CG\J\$79%;F^ J6/+N_GG2\N3^/F0\TX4E2R2+"C-M;.D=Q.N/<#_"S"7T8\$AB7RRD.38(%9A"^PA?X?XQ\GJ\MC2AHF0^).JY MP6+A4V U\J7N(IYR3D\I&(43JL-1F;8;O\I\ U\Z*)#2126%G/WAR!/@V3^ MU!8VIKR.IQ\ZJ.ZE=^)%\$JY\ (#V1*!!I=JMI/MX)W\AP)5A-H<.D97A4\4?HW P XI^2#=#M1.)05&-KTDG\Z09 P13\%2 M QCD>N6I%R6 \$;DL\2;N\8A@.4\CF4F@J<@SUC;-UD@/"XR.TX8N4@8R-!R@L4\0'2RIH")4\73!=*7RRE;XHPG;O'0 MZHR^95-KT? P/2#1>L.H3DT U/71@(\K9>.@JR;K\<#14*M M 7@OX&@\$BOP\ RZD&!87#I.30- I58_YB.O%EH=ZCD@R6E4XOHT"&FOD;7WU/ MZHI(X><_0;L&FK4R4@92E001'TO&J#&@VH+))=F_AJ9E5>- \$Q*MO/UO<4\I\$ MD8<3)L%N.BY\$'SR&+T_%+6(P@8^_=@9;&PF%#9YG;9DE8MVHVB=.V^C9/M 6+!+!%FMNT&.34;29)DKIB+)HHR3Q;H4R\XIQ&%2U;"&X\;FLXP7"YT! M2%/K&GX^JYX7/2FO69\$;VN^@4=G\$VH-3L.(^JV8O'D+D PWP"6Z?9_ M28'.B\2G\Z\$F)IK500\11*8;R 5.K112;?OBGD_0\I\$5H0N;6R;/3 P5^ M#=#8*G4C(\!>JFD\$T519_2.XY#\$.&438 ?WL+H\PR\38ZAU1NT<=RPS3_ MOWB=+4.S)H^QJFFY"EMZ.8#2-XWY/TF5CY8N7)MJE0PQ>.PG&*?QSSU4_>Y37+L.1*9LO.2 UB'B#P^W""B/DYAL%8K8RG>8; M'27D#!X\$FO\!4!7BX5LK73\<#PT4MJTNZ5P=KYZ\ D4WO (LF^F;\$!_? *^(\;A7\!LG*9.A'.L&%(# E86 MPY02V7O22Q3&%.Q^O"(T1\&2?^4^P\PK5G=&+I^FZ2.L A@A).HF%FKGDK M=M_F0K^G/Y=^H_L1I2S_DOKY"IH+TF>K6;>I7\$J=TK>LZ_.Y;.&QG+D8H=;% M@A+@S%JY?FG"[98]\U5TL6- N\$4RE6-HM-IU@? NS1\DHIS\O\I@ MYJQ5%HI\XO1A5TO9'EN;81VA'Q_3)JYV1MZE/T21P@I0JYZ\$?%^7%#H=H; MOWGO.7JNEE8V\8.K4JN\$V^K4H?#^H-2B9/ZC>H%E(<70IPU_.ZHGIU>+MAM(HPNN- O.A#;C1?;NG6WV3L'2O-I#UH>(-%6/@&\$-7^Y?>ZCRC5Q\$EROW> MC("K^_47KU.TZVNA! (Z&>20BU^E)7AMUSV6' MEWC#(EH?LV^2'U\I#2(A15<>4R @*YAZ'0V8D#10=IGQH=JZ\MEF!>=>M MG=3; (63=GI^0VJL5@XMX.T MID)M%KE@;Z;P;54)MWUB9B)F7=CZD4/Q.S#_ M.LIF^R&GFI+D? 8JWG/3;@9I*@\HY4FZ_?GULU*Q\$S;5;ZJ.T6K85?A MGG))H7; \PKJ58\O9N0LNB>I0=O&\$CRF@UON\$IA>-CCL\O? MP?A\B)S_#4 MYW'8_I\$4TV"FX1.P"6303?(\<502\ITI\$B>.@8T=/OWWV\OGZ7^V^VC\HW MJW_/OR"R6>WA!RO;RBT&23;EHIEJ\LIW4_*SJF=N MT5>?O"T8NC_RR7HEA@ @Q>R5Q/O\ZJXA_7YH- X+R#J7S+/HT@L;C\H_Y_MYP-G^JT?^!\(Q^R^GX&H<...25P0_D@:(D<3SG0CG)\$_OG?D C2_!AOR MK4%/&8\$ C#>!\N_^Z4?IBAO>=#V'^59EHF(U% J6W.=PJ#='4'2281T(I2U+ # M:G5@SH1LO\$M\$)NCX\JN.N4EY2QGRGJ.A012IRE3;+_0VK^I@MGEI*7&)RZE MP\3(\OXYO^I\$L)XI\DS.V;53WG\W4\$6FD)#QYXT;+Y\9'2N1=& M\$<74>KS* _R^L197T#K\I\$IG.QN1AN*Y_IARZ?H\6D)K*+Y+N\H8GX90H% M^U(BW_YAP? R_QEJO)*B*NJTFU3.SF_B@;)0@+^7O3F\$SG?_F4\QSY_9TI M?>C3Q(M>""/.#0W@/H^I.O%ZZ?#TF.JMO& I@M#.U#5YT+(JN_F^XNYK M&KWS3XS>N5V-W\RP)V5T-N2Q#J5J"/?OB!/1W&JFT#D@TR?UX/-BY*@"D; M07P;..BU^R6N/+&+G^MQ1;7Y5&"IDFH(N@J=8NPT_N;XPG@DE2XWPSY9E9U MC\INTH9(T*9)W5(T"Q\P.*KETIG79IE;J0\ZF3GD_7/5<(>P^HUNRHCG>I+O1 M+ #S!)?_.Z.@DOL&.9M=537D- WZC;P\$PPB&.9Z&V5%)A1G#.%@XR9\5HW8R MJN_7P2_'XI<=-1+8<8N*=-7-%G5S&V<71@6Y3^I0\OTS26@>*(V- B."TG\$CC M.(HW@)('V_-1BRT'97YALOC_.CZ1\%6\I;O_.(M6Z_7XT\X.47SG.#+%;L^/DRV+)%YERD6Y\INV+=X&9 M#M#^V;8MW ^<_<KBI#I+B);.I.@^HZ@=>I'ZD\$D.3\$A+ 87C.0(A29Z4EQ944XB_O>R4? A339L2*U+ #WIC&HX65OQS94C;EXD8F MF8#B20C\$G;S'\$\QONAN\I9= L5A9C?G;BWQZ -1A@T&KOHYR_F4\$)S\;^V M!.*B>Y=EYWPLRKJ4C-6ECM/J&(8A;_6\CXK\K.8VWVUF\UW8?-G0;=DQ#+I MO&Z_K>R(&-MO^W4%+VIDR)E36/E"!#;SWS\=QSIHU\ M=6Q9=-P95VW.-E\ M1H? 8IV+YQ(3AX.T2;Z\7(6XFRMD^2\H(69T)M%;L6758-4E5MQ+=\XV7_W M=#!_FB;KS)J5BNT_O/30/U#_TRN/H/B<+"G3=L;..IFJ?Q\ISNO\H)H

MV=YL=73%F4UFO<%'70ENRJ8LF7H<"04<>X<(V,+3=0@,FP:|^Jm86F@,7!;4&88%%0#3 MA2+Q1SB8HLEU2
J7%0CCFW*BL,+O"AH)B^*2*H\$FWE9U%\$FLBTKHH(EUT M0CNO(KJBB+0H(BV*2(LBTJ*(M"A9N&NP81FMU=\$?
6%:%%@!+|PM?1* MB3 |HBC8L8N.|&+ +3OU* @J**M* @BS0\^V):XV.F\$98 #M|6Q+ %DQ61V.10P. M|UJL#P-
ZUL65\$&-.6:KL|9 @Q0H,+97;5DTV5U%2,<80?L|5% %FKG|MF> Q M4%VC-6--V79\$S5AN@5#%8MH,":
CMS%IE2ZM=.:U| @0>::6| @8&)45U0121YG W=Q@ ^^^^>H(G+|G\$|VIS|^HJCK5NB
MCC3W.|^8T+=%'6E11_H\$&&"KW=-<5#=:74L6):L^6IP^>2YV7\$::C7OM@A?K|G6M/T04X#|^@&M
M)8GP5S|3C_92J.(N?|O_I,S5|?|NE6WS0LW>L='VH>\$/%&#C&T-7^!<>A M9UHP|1Q*& (|B/3W.L4|?
H:AlP|DMKVE=KZX&OS2LMW5Q1GA.A1^V.L79 M-5&2FK?'"(J52LP%8W*K=L^59P^ QA50)+
M=@K:Y)402B#@TY3@T30N598+QRM-O7:P7T|3B?E%\$HZKDS=W#7+|UK8@%G MQY4UDY>X-(#ZHY;!CC
"\$5-E0! WYAT^PE;Q-|1|JRRDT^M(!|92|_ Q3H M8^ZYNPHO 2Q7Z(33=1S;|1@VK=JKVFTJZ+P?R> 9"!:-
I:QO@&KUCRIHHYVYH)(AR|LF&47D^Y=PMI=5Q (X% ME^ ^BFCL_2&0;|^1_0T)Q7^> ^Q(JJY-
_C|Q1Q^1#7W*BK5:*2HKX7W6:8E MNZXHYWQYC=3T=G28?E Y2.88DY1QO?S;% "W,J9%=!2XS135W;K??&CW
M32RY91O _&KM0^6^:K%/Q?01Y=P9&3H5_.U+|^'.G? =ZJNLV6+C%=VDQ=OO^YYO)=5NIULD_!2|7H|>GW=
(K)|@P'&\$0ZR)&9O?|>D MP %*/|@R >Q\$)DIMP LMI?PC&|U |N#|.XUE\$GF'4S^_P_V.)0D8*8|@).N@F M^8?X5@*
FR+QHAEl=:YW^V_OGZ6;A|^ ^ = ^ *7VIN^ >W|QUOTE/S|WGV|_@ MNZ?-ROWKFI|AK.XHVOO1MXBBY?NJ/R&
V)|@ _#84^>V_@.\$D:\$9+08NI%#%#7 ME|JM7GI&ER)R:5L|^=3&6_U6 =|C\$F|V8^4(^P30*2.F(X\$)2.DG#^\$DP
M/R|A\$ZPU3XOFX_ ^F%#%#P.XHH6?KN):.W+QI(<S)\$HBU=K7M/HEZ|Z:|UISB MKRI78W?:NF%4&FKIYZ.:<%
(6BQKQ|SH;ZXKX<^:0^V<+B_|9;&-">("7* M09>,3-GW9WR1_WA5YT^RM09&1P&#/:.FR#Z^D^X CN+|7>?GF|1-
JYZIO# M"-D(F K0N1AWZ0TU^3RQ|Q_A9-6L.DYK7W^Y7|4E>N^GG/U4%O= MT=@8T=(!OB_VP54NLF-
%T7005>_>|9^D=Y3-^4^9?^HX5>^Y9@ @ANN01N MV9&1UQ^W3
E^67=99=.)D^K2|EQ_%L^1B.32B(P^4A)*L&_XT:LL>8GD34*8 M^7|(DB%.1.A535WSA?
22|UN|PC29ICL>AV_H^H_1HL*AM49 M#9-8%=!+M>|= &HC@J)LW(E!83H8?^X5NJ^/*FL9+ -G%G(SN@E?
82_20H<.F MGO5B?^H\$!|1)74%.T+TL9W07^EY#X:8G&W3@.^_13L^#^ ^) _2#Y!_P M|QFP5V4.GL>, 3F* @KR
V..BWG:CFS:0%3SO!@SG?:RK)/T M>5^FSPY)38FY9_Z/HV^VEV;5EKK"?2.87/SND;BWZ-314|>,E^6|P\$KH# +K
MD;M%G+*I#W^_.L+|S^V4ZW^*Q\$;L_0=17855OFDARFCT|E@F^O2V6O^5IW
M7_:"A&U7D4V7%_WH|^4(6EJE#DL9A#_.|ZL2P.#%U\$|L?)"J/EVU_U|^WN M^>|V2>K>?Y&>GA|N_K_?
OCVY?:QZ6_2I? ^?O?SS!*WN0A%Y4S?S+Q4 MET(SGL02=|J|H 10G33M\$Z3P#73?T&")1GP_E>R%
<_Y6#%#9W631X;A>R|B@577|7|L#CIU^*# MFW(%@:|3?G8^0= Y>D/Z:|12^DI^Y_.0W!^K8@Z3\$%|=IG^(
M8WC=!'0%\$S">D99;=6|!5_2|8.*D;X&2JHG195"B THLD3UQX^WN#M+J3W_H MGCK^X K&|GM3^P|
(I>BKHMR3MKO0-FIX^:E_53B=^J6+HC_7#|/BYS1)H MJNJ59(4F#|K4^FL^U_M;H&JX>&1)|Y.)"
(%P5% @0_"L* @H8G_*WF8\$|?;|ML|EL|^5D|(4_..Y2W4W08NB :8;&>#;|V2-
LF@ (6|@6Q^MKAIC7AL >G|4Y^0QUF+JL%|28+=|87=C""\$ _M0SP?"VHN"&W3E(V^6B^A|K% M&K/\$?^B6?
2>_FEIL;6|2ZR=N^0.535T2OLDM.6.J^2|URVQOR_|UTVVY6^2P/ M>V^_9\$@3EG).WD%4)I^?FZ4=)Y(P.VC12)#3
MY82<V)"JES=&X1C(%_-2;AJ9QB^UNHX&^KBL(K-
+KUM|F^T^"CNM%3:>\$|P64^EK+|A\$R15R1)16K_:"|VR:)A^5|7>|IGR%\$6CW@|P.DLV?|TAS3
MGL#|^\$*O+G4_3F&X|^=HGK4|I5|(52|BWH|K;PA3OO;&|YIC%|>6MG\$#Z|6_M^+E.A^U+^0|W7N|JR34=|1J#S?
W^SK6GW_K2)HPOUUV#="1_@IFZG\$^0VD4 MH1#^BS|D0|/7MWNZU3<-2 =Z UT?*MY0.0;..72U?|Y|9E>L89#
|^">|HUT MO4|1KJ|)H\$6G+ ^_*2Z4_?54&W63^L3Y7&9F46M.1;JX3XBBY?NJ/R&-V)|@ _#M>;|W-
^HWO&=SO09^O||F6Q\$|R|F|I(Z|L|D|T|U|L9:L^TZ:WRG\$N|C|C MF_-I3^|SOWP: ^/%T|^U?
^P\$E/GWHT|2+7@#)&6LCBM?D.^UA^G4&<=M.Z: M&_.F=F+|_BW ?Z_:"YNZFU3U0J_4MJX>?;AE)A**/XD6U#?:?
P|#K9 J|WB.1I^MRE6QZ?BZAG7^W:5|0M\$=P?F|_|I?&:|HR M*:CO45-
G545(<N/N%&L%M)=E_|Q6YJZ|+;|OUDA\$|UA3O_":^TA/P6>_@2 M;HB9VH&4FO=AX^JR3^5&_9|1-
+>Y&2BRT;G^TBXCAQF6&BXH6RFW_HLG0V6 M=FAP9EBR;|H_7J^2)4N_.E@T3HZN|I?%PYZOC SR^K6,BW
D^N2QLO3J(|1%F:<4%_|@#7E;FEV8HLLR M|^|?IFF^5<6D^|@&6(Y)/P^VDQ/L52P?^:K^XR.(#/TX3Q

K|/J*\$W.0Z7HX=5|_Q.IN^|=T259TQ M; >R<J<+|0=QZ^G|0VEB7^0-7HGEJD2R#QU*^<+5#|)6C&1RSC|^E1 ML?
C|HY-%V+J|JYU#K\$W^+EA|8-O)0NS@4LQ\$B^D&* WGS|UZG|^<QG9(-55
M8(<9BV4D.CA+7U|^|@Q85)|EE26\$Q@1TRP(JR0)E.#^8_QAF|ID)8E<4 MG|1GJ*(ALY|&S3F,
<|CA|^|^A:=T05;_I?^G5FB@PDZ<8(^Z^6MAP6> MVED:|^=VZ_|B(V%_0MCU: 2B(7H#<^=J|>_S7DX=F|^Q7/
T%EOA)..D^R?9 M&<9@OMF1.ZCCT3I%=:_LF^P#>I52^4C^"9|Q(5O|F^G5.KN/LF|3L.1:I#35
M(I56Q|BL|TV:9||YX^SX0^I&190D06D\$^JPRUG@;%B@H5L &|5<_M.JZPR_ M
M^XWB0F3IW4I5^DY+)MGB@G5V+D%"YEK^Q3A>Z\$VAAS^C@;^JBFT^U@_@/O
M.XN5;_6<^3@3|S|J6|\$|6:4NB:SI^EJ4#P?|=|_R#_M^|V9CKSD;|LWDF M1+@/8A)A8M)UX--PEPVD%.Y

^><=|6L|J| MP6|UE#2R_C>2C\$+XYA5^0F.I^HM<.">VF)FBCL Y@'337#Q%D^K;+%(|TK,
MZ89E>8H@U:89K|>JH|NG59KQ<:K=7|J5U|0R%QNA09&I^A+R|SL;8I0<|E MA^W/*86K2RT=W?
^J4*UG^JB^IE||H HP8|0Z:D&PW_I>|/"HC+W|XDI@+0?>_|^74(F<7%5 MKU(6MIQ8NE@7%U.6ZV;
(3NJ4|SGB=V=IN(I8Q=:7PZ*^<5E9|^O5S8Q^+Y2W4LW@K#|^?|9JHU8_>T;D;2%T_JX# M.BL|9)MN|^Y
G3G|;H=ZK|Z&P\$G2<BLHJZ;2%"@PG7E^Q_ =L;|^3L; MY=7MB^?CQ:O_X_!M9T|0RWJB=U|AWPF(;)SG>B|QT^6|>=
FE3G.|^YIA3)5JGSW2EJ4-240|24 MTC^*)U^8UW.5|%#^ ^HM;^PV3|L M0V^HW<"/GS|1%V? %W>C|DZZYLOP1>"+|
|^?LE@?;|DLO1^HJ|^|^F|2S_-T(GG|S_O?P_YF0C\$8S_/M_)GE%#(YA4P|C#Z|S9\$E;Q+^_/Z3WNU@FP2OWX|
|^AUB4Y2|SGP+Y.|NT3L M;C#HYJ0&(5|HO3&?1>=EOUKD|A_>*JX#^DN Y|S|L|T+V>JD:EG1:KW2PD M=|
(FY>EH|_52SKQ5.VZ54L/447%<+97?Q(E_X|5|>|I^2XVRL_"5R=|Z_ M4O7)5+97?
3HXKG;H_3SL#^9(ML/P5^YU<6X^O%|MC|S@|5LY4J_ \$C/K\$TGH|MZ\$|C_BM>N H|^<.&A^Q8O*%|^/^_"|HIV?_
BOX|SHF|Y=)|J|V|PXFH69|C MV#-U:2U.KHH4GZF|_EMMM2%#UX%|U_G_!*\$JL^Z1%*KTX)HGP/K#P|JRQ
M|2T5-V|WWZ5T+F0;^%3F^N_">>*FNC8NC1L3M+|9IY&KP_W^N^FLADOCQFIU
M+^WS^":_>^|2#LPD;4P8T|O15^E?;_ GCVDBH3@|L_U?E.WZ;4^D:C|8Y9ZE M|Z|H.X.CEFWY.<8Z7
+KF.M8>&^YX827;_IV^U0)YW(J|O8_GC>^_!3-45JU_MO(E8@X^AV;\$#7P.304#(O6ZD|^EGNA95|D&0
|HY=R7C+K08T;=REQB^:V. M8|M^!\$XJO(M#VU%J6+.\$%|^W416|J?&U.X2U2PQ|4ZFN;*&C>8B\$S^Y^P1
M>4K^_"|8Z@1=(#3T5?@|I:MHM3R.O(I)+ZU1^JD@_OZ119<|XHC5E@J;+! MP@+I+^F.HRHK_2SRZP+A#1566*
(95V#^TLEH@Q)_075|HPC/25%*%#B:|^TO MQ?7WIBE1|OZ|H|^S?^C|_GN_3B+|^|)#YE3G;_O5<0U9?^ A|W<(^Z_) \$9'
MS@O^9(D2(8UA\$F_55%-V|H)DP^4YP7^W^4Y&@.ET^IHNB|L2W;QD^|LE7 M&8-8/%_|^1.IN=)|\$
4>?)CN)^BE^JY|?>?G_5VHOY^@6^Q8K+@)V^"S&-4Y(M%-
^N+9E^F^0|+R|O.H|^8@+Z9ZZ_>^ ^4C;IAM_ 'S((\$IGK9|E;F+TN6W;= M^&+AR^475-
L_ ^HV^RL;4=5FK56A#@(HC4&TX|J#<+^A7#S\$W6^@W35B|X|6|3_ M+^#KPB7L^E@;_EE#T+8ZPNWP_<CC";^V^/2#%R|
(I\$DWB4J|O4@A76;6;8|HG\$60->XRXMX@;2N) M7(>9R/T
L|R|U\$X53Q+V7V(I@+4N^V.J;K^KT.FP^*M^4VDL=1>);%W? MS@L0I+XY<<^IP^&<")Q/A9&@>V82|+|H_-1K,B^
G% @>W7/ MB6\$O#HRI."%Y@08+W_O0G^|H|O(R|^_RPH+LZ%L\$|L9WSX|?+|^1|(|%#"M MNAC_'^O(= >PNI03R^<\$7> M7J9_7>25|&X6"=?=IS:C;1%U;&^8?W36=0?>=@W;^VJN;2C?#-7\$HIDI^5D

M!P^>W^GY^,1N\$8J2.UC!@5Q9,<4SMV',-6(//,D%FSI P39&*!>D"F9KD\U,4 MGN'X^0LJ/\$,-R9\$70&!>)XM2Dl
(!)^!A?RQ\Q !?I:MT,Q):EQ= F:4-SA?I<+ MFC\XW/PBVXP6/U@Z9?280'A8+/M>7\0\K>-IGNX",<^FZ'0D)"/"@6CV^K
M'YQX<155PC\$MPT,CL9H,-06%-E.T61QI!:=N\$Y\$Y:|-%B\PU.%4IGL%\$3X'O5F M3-B2/#Y_-(K9D?
0EPLUVE+Q\$ZI\$7/PC0.1D.L&/'6I\$R12=N4NN\I4%16
MEWRT\K8NK,@S1HRF<84XK&ZMRV!>6L\N:,!G,X5Y&CA:LTJL"G\$|<@""S^ ML>VPBQZ9,S==YI4..S\$(9\TQ21VZ:
7SW7%+SOXY"GW,33:K-E6C"N O9<3?I M(ONE>,#8\B-!PEN%IQ^H/J M^/_?^WD"JJ?36!^!YU?Z8?
I:GH1/T"MC'X.?^1K6WKIOV=QX@_?CP0N#<'U M/'(23 B+-2>A\:#CJ0\$/L-06B\XER;>NS2%_ ^CQ93"O*06_I4D;&
(5+HEAZ M\|=CP-Y4GF@",@)JHC^+(AA_"YYKYX_1OKAP6?I#;+DP>,\$'H? X^=>SQ_I MR3L>C/'/?
GV"%^#J'9&CV^G9/M_JF8>E>;Z#K04:*L_8:N\B\55UKY4Z/YO<I4 M>R%708AX/ZZ\I
(2STVAN >>|QLMP2/29^<+5&-W72;270<+@W@9RGOI@>j54 HAA%W_4,IKP5S:3C_92J,(%H@VA\$
MC=6JKBO_VUY\$8!V_X%+7GC MNR#5D\$59WCPIYC6-9BK0R?5UR"8R*",YI_BP_24YQ3I\$T)T^WWVYOGF^=
M2/_I>_?Q<2_QVS^EKW2WW?N;N^XWZ4OWN2QH/MJ\1A^O#3<^*+UN>L+^75-%""^1
MZ^&QE4XRXD*570@)"Q-XW)=?Z7 M3WC9)#^@&TP2^C3QHA>0&YCX19FOIMWI"!.O%^*DK:0B)?-
-9F_.OF\#5\H M?FZ8;4=S"J2VFKAY\N&4M6VI58::OOGIE\|C&DB>E&1\,MCRW%*KRP2A=
LZ;UX\$QTH\N>J4^YI90"1=\$82K2K@G\$%H9PRJ'D-H?4\$/H82_IG?(-R1> M)&F*9JP=PQK\$#3_XG>U\+B;8X0Z%
8D3&O^0.^O GNB'\$U(G@_Z<S',^S:" M^/@V(=,-OCD=-KO%*H>P-[T\$J\+Y2L'E>99F P#"DI@JE
PRSDPBWEX9E'3 ME'2,XJ7(JF 6P2REF,4Z/+@HH"JRZYQ1K7/!;< K/L^AL@EDPQT%U9=L\MLPY@_&-?@HC?
V(UM(V3ETC5V/4.QN7 M'S^"@->=F!J.&+!+-61=>6,?+@3GM:@K7AI"FI=),5BEZ DXMJ0#C-
+18/2\1EQ@%V#_IY&I:GTC^,1%3^N:@G/*?@VC;Z\$7?_B MDCCDD%U'M%HI3U7>'+.&%(IS\$'6D-);YYL5-D\PDB?
S>+*Y70FK_1C"OPH%;9,I#DD6;+EBD* M29IQ\$9?>_4@I%=(K5F6G*%A(Y@ZM6#D-J\$*KL%/2U%
Z&PCM,O\J04AO M=71=-EU>%-G%^/N00A;#6T_LWP2 0.OPE"D)L@<5..6%'36F#M@>2I\,MT\$S0;-?&)W
3RCB^K,7^_TZ6O_LDVN+UGD"B\I(OI.HB?4OSM<="JZ_98K M\OQY"IBYK:4LV5I&JZ.V%5XZ-3\$PU@4;7!
(F(S8P&QUM+8IV\$"PP4FR@<6(M#;I23ML2;"#8X"39P&,\$!ACRT,&@WEY&:5??Q8,A!19,V M\$#&:-.FFNW\!\$6A<-
M:S W_H*EF:7X &D-A8VL*T/FFIVV4>@4=E89B+V MJZHEI77AFT\$1&J*FT%H= MI:WP'LME88D@7&+H4#%E-
8<@0&+H4#-E-8)R><0@Y M6JR&>)Z3YPI M_7/6I4DOW_5I#THPD9/_H3\$TCUYDQ\#B1<<+5JKC(HIY\+D
M\$N0Z9;C@J49IB\9GHN&JC7N+SCAF+U.HXI*_4+PO/COQ>|<@F\XAZ>5S"< M1#%DRZF=T"2813#+
9E%5PI/+&ZKX\JR:IS1Q;#&E4Q@%?27PO(+%V\57MKCI
M\$7@Q%^*B\5E#9Y3;-6\,C"N2%44T%SIG,)4TXNN#2<7F0IHC"AN?+YC*&KGU MP80M?
45)X_&4TDKL#Z81%:'D&V%ETI-EY>D(MJ>-6<%UNX\$8QJMCf/(2OUB M>/RX\$02:IC0#ZZ\Q(C.V*AOU
Y,\$G+B%4UE#L#ZW9-L2 MCN;SQ=0NDY QIBQZ=V';E)G#*D==B%K2*FH^93Z-1\^0GYMPU%3S3F1F'I
MHC&61AL:%#CB#D>|C#&|&#)'-FRK=@Z(G6N,U7JY6.9=&>:XWQQIQHCZ" MO5=
M.B\&CR=ZHHE>58)F@F:G13/1\$ZVR%CS+S-NB=9X HO7S H&QKI@TMB
Y<1&I:-ZXXKV\$"PP0FRP:I+IP8;+1/A6 #P08GR08J M(S:0:>>-VG\$S?+F23NA\WJB-7H:~*IC&VP.0^(&W^05/-
=OX(-8;ZUF MAGO05+0T/P)-VG\72)H+ _TUN^PCT*3%=:GFIEW@QL5^B)QIK(XUAQG:X/J/ MC BX.)3-
QA)#KL#0A6\HUB1CB""%1BZ% RI36%(Y0I#HB>,>%|T1^ONB:;) MGF@L58P@ER"7Q?HB;9H:(GFFC'L6J-
:P=OO%^HK8ZMR8\+2QHN V-0\,HE M\I^>%|1:2\I9P*L0A>N01>,0I/*P:H%9U%I\ @%<\$KA^05_"18H)>461-
M\$QW11\$!\$#%;74,BY=:7I>7@R);GC5GYM7N ^JK8ZM MRI8JBHF>,9I*VGGUT:3"05J7'441;#I2-
)4TIJC*;T:4FI4"00=#Q+KSZ: M="\$3*JL6+I+I8IQ\JPW/?HH(S#VQE(X_%FT/V-H%YJ E/\P8JD.* M@_3A33_&C8-
#EN"TR5PM1/-2W &8!2?VL:72I.H@A\X3JOC6+Y3L&H D8534(& M_*QN3B>M<H^\$S@J*?2
L#;+5I=4Q==EU>>M0+&I'W> <@_1FJK8^BR8?(B MC2I&ROU3IX 00Q#;9>;5@Y)\$ (33ZMIN2O\>+3F>A
)6@F M;:~.=SBIKP;-J"U:YPD@>KJ2@UJEXM";FGI8"K9";J7'6!=L<\$EL MH#-B UI'O?X-EV #P0;8_#5100FNFV8
(/B2)\B8C-JIEWQU>0B7EV4J M,ITU>AK8WDK&4A4VYP51H\$_*K9SA^1F5C/000_::I;F1Z#1V-B: C3\ M@Z::7?
81:0VEIF(1*=SHYKI+K#F.IE?2=843 Q:0%L-188;@6&+@5#1E.8 ML@2&+@5#9E,8LKG"\$#7P2?QIO..3C QH8?
S#PZLWRJH\I)\$"?=J3*)L T MIG_/XL0?QF=:W?FU%^'XV7+HR/@J:AJ5I08&N#Q5QI\@# MOQBZVK\4T/+3^UZVQI
JMD:2Z;9 P_/MY+JMM.IDWY=H=:I1U!"WU_@? MWG@&QX&X\PIC643B9_C\YS%:@>DP3@I.V X RZ";YAS@> 7A-
D2S1C+0Z7\MW MCI_NMI^QWV2'KY*7^_NN_2HRFRE,^WR9G08:_H%;?+S\$W M*E\$40H,XR%&)R1(XD/I,-Y@7
>PH>Q-,0)ON(\$9>_%&1^/(+//6D8;N\MA=\$/6LAG0F2L_MIV,ZNRFP)DF_? MGXX'4C ("^/O%?
X5R:A%);QF.81#IO"18W17SZ10)TCH=P M8_-&I+.(3,.(ZY=*L"Q\0SYFW*|<:F2\@/OG,FU;M'6FD>#4Y&V-2#
M2^0)GC:TMFW"&Z9A_-OKB,RAA^_DDJO_B 9YI;(TH.IZKU6\HJXO3A\$?I#6
M1Y9HUR>87A,2JE:04:FE3\Y:14^>%74BXOYX\H8PY6MO_..IQVAR+*UL MX@=7.Y1<N+6I0Z'>R_5V4L8IH
%HS",*I\ZNP1H#EH)?P4PISFZI3M.L?& Q:L<&@LS,8V&/I>54S+.0^R&4/5\$TX M'H=O\?6)F\4G9-IQ%K?
R"L92ZIT%TOG\!>5I02STO\J4F*_IB# M'3J:47O'U.C 8R\$|=X\$"C<%*H83JLL!&5'IW\$==D2G9S\Q #0N'2UC?
NS3R M4H,@5^6@XKT^# YP3)9M"VG@);2*MUQ2#M)B&@G"98AVEXT0I-I A?XBM M\;L
N+B\2\$23XT&K&3<#&5^G\7N=33DA%A_S+(7I88?UK8"HI4/QB'; MG;0%'\TU"FE#JE2J-
%:/OK,S\I'D^4+G5>^>"\$!-D(I VC<+('QB4(4NS_ M8K(5@8CL0BD*\$>(SG#4.!A3&8K?_I50<-
+15YY&4BUXY4#OH(OLM;6 @P MDUFPI,3R5,#&&I^B@S_?WIO-7^%\$OA6X '5_"XZS4^?03J-HF-8>OI#
MY<ZD\OS\$^S\H<_Z+4;1"VK)LZGQEW4@.0LO.\$?53*(MUU\+UXM/#1=:GC MX3D\I M7'XA?02V);^+&j\$<-U<M-
M M2/+&J>7RWV1/5Z_>0G^IOWHR\TMT9C'BYE\|S_/Z%F%J%\$ MF1QJ5C*EGYL!:(+0!^;F'6H\I
926I).EAR^<(WISA\HVV7DB.R"T@8\IR4I
M2T;DU2=02Y\H/6:\$B)\%LW@&G8XGO63U.I+\$=U'RPC=Y8\BQ#N.DID^>#2F M3G<I\HZI-
<IGVHKRI_:/&3+U0@*V#W(M\&VQW\|H9P(B(8M=%*GF89?WTH\@)6@& M64CIV FR4,S"
SKCWGZ;R(@90%F'RFK6>:ZJS\XJ%UP2M<30@+2I3\$1GM=AL(=%QQXIB -IX M8IC>V*+O9Z;-2<)O^@)S?
C'M:GBVA,2\IEI3E%;F3_6:DOGI0\$M;59ZJG'5 M 5>;\I3S\HSX3QZ M+VD4;RI=6+C_@10=X>"MRD%
I_8*G+5%GD311?+316^125/J2C*IUO^?X%OK M-D,F.?2
UC)%IFYXOHCWSE.*MD_..4NEJ&Z#)TJGFT1(1^2M%YEK%G&5BK MGYPW.M+?
4%SYODA3W0@JTM Y33D8*2^!NA=-I-6^H4JH56RIM4@KW974DL=6 MTGMZY\IC5/CR3_I7 B
:8VN7L0ETMBP6Z;745Z\!@_M71/W<>^%IX6&#::5 M=J7;+6*3BD- S\UVZVA9\G;
<3CG;A*X>I%WJRKV6E+L%5_L+5*0IR7VY+&4 M=:R#-@JSFPB@U?Z;#>0@CE-
+SA)YQ^I9%2Q7E_T=T\,E4ZWTNIVI&^DL^)_MD<;#U26R/G#;23*V+>KLS@=:H2X%6?(&V2)?=A4!KR\IZ>GI
IKC^"R^6 MGHON6A9;=(NZ;U0=)Z+L3@0^IM-55\$VI*V-L,YT7^Q:A\T=,DL\$ _\$<4FL M\IEJ3W8MX;TCQ5@;Q-
D>CW;5XD^=0VW"(=%EZ9Y762L@JBFKM(K%98YX 3E%OV2@XV2@)0;:
MQQ AHR7_X/Q52,Y)Q=S:WM;3T=N/9*!#H"IEAB?6JEZ%AP)%XUS=EU) M\IFY)@{NRVK7J MNG;MJG""1=^6=,I
FWY,Q5-*1_,"WKW?F^KHT\A IE8Y\IE8Y\FX0F\HMAZZ
MI81UGE/+I\T:.*7;+XILDFFB6=WLPN3&6Q+4N\HCF65&ZYS#TO)Q5+Z MS"V'C\I
X=,KB%S>;#7UX*Q&TM5NW\$AZYY;&NLD)VA;I2^%::K%>KK\T00 M9VSS;-JZ%6"3IC<37FH3>#5S1;=IWCHE
M36W=H;9>9'ZX4OBYK\$"%@%\$'V?F-HH\%\$.K^08&+;7IB\59N9^V\85\$7=7' M\$M8OY*
I\W.QD#>KPA7GKJN,2\$1^#3X"18M4_88)R2,9=-6;-_1PSPX1?^+DY MWL1^AG
>)90+B<|CTG8I@_R0EM7/07DD,P- M521DSD(D;DC^HE^V\$|WIR"^T^PP7^_%M2@Q9M5O?

9H5Y!;W=B05+ #MV\$ M4ICIZ3+ZH7H; .0S:KW1=PIWC-3,1J9=G+D-!F3G4PV)OY^%//3!^ (JR^7 M WP=8'=W1-
7VJA,F2N8_1=;!&2H8LJRM, 1LT^WJHK[7T9J.ET;ZA:8,Z M'=0;1J4S_ G/4JIUYK= MYJ\$ _JKOP4?
MM,Y^G+9RMBL=S4M15)E78EMJJE,Y^OG5OK0;9-Z MH\$"#FN(\$)"C#^S1W>0^UE3I/A#NZ68L&LJ1SELITGFO)
<IR#W/>EZ"16HD MNL[TEP.CCF293GR73S!"6I=QN18%Q8*D_W@>B-^HJ/#=YFMJYNY)Y1)C\$N,KX!Q=
<=>R0?67LESB?G+>.:5;4ABKK^146)HLTXJTWSVIEGFTB(;A7)DJ0A_M)4GA8;)(JN^),D0D+Y8A3K+I*=
I/Z*OZ*H6W^"PU" (=;I<-15K84*^B=KH%
ML7X.#2LY%&Q>J.CMJ^U>ZW#;YTF@{D6=W*E0ZTBA5G2AMDBGW)50DIWBL+1
MBS7TX9GDKZ@C+7%VH>P>D_VX2-G=9S?H=AWV";55::MYE>^2WH?=<C^WU\$VZ
MG=^ID03.7M3108H=58J=XJ.GD8*Z+I%3N\$.5(W2%RB;R^2N!<^NYW&Z Z&VT
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MR2;J>>MN^<^RW::=L2W066FJS8)808<&F2T>6N^XRW#I<(YX)%9WK4GN0[OU MZE*E4&S=\$H=RS>.@O.
(8Y30,DFZK*)^E8(4"0M;5?EN=;#LJ;G">@.V MN;SJ_M.MI*BN*DWTF8GVTY^YW^2 MW(I\$91-UV41=-
E/4R@>=Q;)97NMM@#NM/B/;#;&^L4LHNM9*#B6;0I8**V
M9"#)0.5GH,7U^.;3!KK3*5\$;.;DIDGL^6/502IR37RE7V41=-E&73=1E7=.;MGIGFTD2I6S\YI^U2T(M6^*2T9=?
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(BB<_G;E\$6R4Q#6!^QS0_ \$W3AUL1,0*7 MC>DIEU5P/Z)-QSM^A_09!KPP>-#8=>"A!&W_G>.-CY)S!WX2#EG+!@!\$
5FR_ Q(TX# MW4&AGEH+&JY^GS2;G;HX_!#8B66JBDU;F3+J?D9T?L"9I^J3E)-.U MJF/J@LB@8V!N\$Z
ER!_14(1%IU&JL@3^,DQ/H4#(.;3#R!JP?EQGI^K6MD!_M.BBSVE4CK5VI\$U!K1W_PNFJ<1W1Z NK
BRZ!6K\$B5553FE3CYRV)-3?D;K M#ZN9X["_*SVI+AJ9"N".34#<"UY,3E..8^I8_2/U*(<ITQKQW&&%J3X^T/M-Z!
I^RI%7A?(7<-PE O+T7^D*+G M+V^FX0_1.*O5A8\$6'M.\$;PY_KL%/GV>_W1J=57-
_*E>4S*_G_D4L9S4I15)K>^'N'=U0JH>PU\$HJC77; MA9;9A#I9IN^<2\76DU-VY|>+R^P1+HZP.JG2_0EQP-YQ>
<+E\$N4;XZRCI1 M17E^0>02Y1+EJZ.INVNEI5VO%TMIR;6.<0GP+Z@+^Z^H!S=J+W(WN!;"?> MMZHM0D(UR
UJE!P BS:7A/QO@T65G%ATK07<05W1(T?2DEC!7%6:=CV-6&4)
MHT+!;\$F0>\XPRKUA E811,6"T)9!&_M_HRS!VA*E-(HV@2FP^>|_5^5ZV% MIQR_9EGTLLF"
(C;2;SOHN3Y&+9G@N9#GT.1G8_?RLYFOZ9I^LFZW+J9D M2,F0*S-DY1WLHY5^@)RF5I98GR?;
IYS#F%:0612V8UDGTDJIK!+;S%09^Q*LY MQZ89YAFQFJ9;7FPJ04+!;6<0!67Z#4-F7%PF###.6)V"8SR:WBA-/
M_RLP05M_@ (57X;10JPKJK<50;E'42V!A\$!;\$G:8.Y!R+U8D@50,("TY*CJ_*IC@NJG"DZJHS+I8(GD.3.BT
M=U!"2%6V8I\$6*A!*_LF->7#C!@N#J8T#T58SDH4_3_0JW*QU8<VOIFT;UJIV|2R/ OZK'_M%|PT?PI:I_Y5/2A;?
X5_!9!_C.HL=MM5F5K/#DB0TJ^U;HHI95^KP_^U M3N_!H6L=3LG^2@)K!OUIKMQ>A<,>\$X,R+;9P&XV!^+
(^DX1P!@IQV)F;TV^M+5)6 M LA(-AB3&8A;?=15JQ.4MV7P58;96EBOH^Q4NV@2/#HI<@T!2:F+0.NH@+8X
MAI/LI9IKC"D+V!;Y%ISUOF<52;%Z1U5;LI&7I/FA4^(23U.EI4<(E!<\$ MQI9\$/XAEI-
)GPE03;J)/QUZ@W/N"EP/ICV?/@95-TG9L\$+7RX=SX^E>E5-MB?7.R;DV(I_3JDI5\$U_1R3IZ^C%PZ(WC!M.WEA-
G.YW00;J)E^@>IR.UJ<6W>-R/7(X#K#M^I<.;8%1H.YJLC7A&W MG=KTA7O?X5%&H#-
#?_#V^CDQD;Z8&9^7\$X!P>;(-\7MCE,E+GP"G13H)>_M\$C?R7>Q3^FKU;"D(M-
FG&-24;#%8FY*#4Z?;^!E'9=K"1;FB+5X&GHR)Y^< MPWTA0!MJK8V*Q2QOQ>? ?S^9N#;\$1:XGMI
^I/2I/_6&5_=5J3(I+*G!D5-MM)0FEBGUH!A_+J_9=1G!4Z0"&?\$;M_KNH51-S6QDVM4I2DX38>Y4!X/-
MQ0Y_ZIGI W^UY0*4KP.P@>-R JV!IL=<(25_H04?(1FZR_E_P=LT.SKL!6 MTIN-ED;IAJ8-
ZG10;QB=QJ^K_AL,8AY;@<+K\$H4/YVDYUFK/L61<2IRI5-M M'"!\$/S&CY)=?^=">Y+HH+MU(Y@)"<"I'^X'22R?
X!^3F)/_J(NI=8=.T M=|_<%N!3IH5H"Z09C+*_RW2=0+IEE!VQ@;^..!S%S9YVIXPLP=_B!PTW!M:KC(X
*CPOV;S#E(3%J)GO;F(M0G;A;R/9HM*G!UG /I=+?>/%E^GEC+ B;C M;DP>HXG=;#J=Y
&O56"NH&4P!9QUXI&LD#;54%LNOGOC_#I\$SZ15NQS<) M99.141B8B1(TX)4P^>-79@'O!A-H9I|@8J9\$-0P^D-
P LL@_09FE P4A?V MXXCZIZD?F>I;S*B1KIX;_INA7BP<R?C&_UB.T0I.LKBR;(<N@%\$ 7>94
M<;7!1%FI3("YK"#I_ "I_O\$>9_ (/#&;39_413V3ZUN40#A"#T,ZV=%" _Q4@)R^H^A@I5LMG!_I8S-O%
M^P6UL#3NTY_Q_U>P^LYTE6O#Z;Q88,V?<I#8JSI9;X%*&6K76ZN34^J> M;S=R;I-R%(<_2"MPFY=D<5O=L3?
RZ(RHG4,I0/GM49H%#PLJSU*0;9 ME3AL9#4R7C;#-_\$>WRK.3H;Q+X8PIF0;H='24.KYV;_O;^I+8QZIRIR&VP
MT@/R+^32%I-HJL/EI0;8J5G&_B?ZP0H>01D;=K)N=+L5+2,\$Z*/_M163M(\$59(K!B%I2YV^+B&I
(Q\$O\$P^Q2PH2;A^Q38E^X?@I(Y)Y<0/(GYO MK1;ME7>M%@EV"?;E8;IJ=BW";#G5P8D)I#G64R^>
(!%>0!Q;_*B+;A+Y2 MT^QJGAC X;.;5)7OG")2LP?WL116<I!PGH^103&VF??I?^J_9E1I-Y2*
MJBH?;10F;VY;@I?^0E/LJ CR6FU K4E+JK/S*??P3A?_HDR:BQ!XRS3VKT#/?9^=I2,V\$ M46)
I=VV)JIV<:UJEWLVBK6.._ =I2J6Z.E;0\$4#4%&Q%I+HJ*PJ*BBG;^>
MBB6I;^X!/"4B=JZ6;T%;M*2<#HJEBGC^FV04;!"U"+#&#Z6ZUZL2RXP*B-ZM7=IA3\T8;Y0MM"U!A0(#C
M.LI&SS;^VT7&H1X#E+ N7/LJBA/PI-X MN""RGCHM**!PX+AO<-CHJ;B^J^K#7K!7%\$2#BL M9W7D#
(>&A\$/AX;#(SE@##DLT!F440(H++(JIL;(E/3/I^BC+6*Z\$C%1R28*A\$+X MCV)I(2@&5)-).Q4M+D>*E!
(A9J.T_*RJ*<Y3;DF;A.FE@_U_ "T&M6IK)>:2;ROX_P4QEB4RUM;SMX&^!D>&UJHTNM+57EQD+
'GUT7&DFU5NMQ+ M (DE6GO.D^AB/2\$)B?74FWL^WB!H^Z(-8=A.QR*/#_Y_9>0"GLI5^NB'
MK!Z(\$5Q_19/G_ J/CVGJ1Y3F+@Q_N;52F>=C=YA;Z1R2^VD;I_B_X9=(>20! M2ON\$9,%
I3!\$OU6I^XV^V+T2/>M%R^P7/5V)GL^C9U%PS2;0LU@+;\$MW?@F0_MLR@69ZIRIZU(N5-TI"R.W=F;W)%^_OW#J*?
K;L.WD73;1@0-I8DI^CH9\$1_1L407
MWQXZFA=(Q42? \$K7!8^A8HI/E=X8D@;.\$O_7PKP.CO"&DWL5H|=I5+M_I FEHD_M9"IOAH[K5T4>NV_5'WFCDC?
<5WG#>8ESP0VM\$XXD2IB4_2;I\$2_X7%P!) +8R\$&%FL&W?RR3^3Z\AN6V%0&=!4I XJ;
M@65FPR8R0+KRIP^&F4R0,7W_N>9W0NL_#/#P?/P+KXR;8/9_EFUNZ56;2NT(E.W;45&MM=% M;2EP503N!7I;-
T)!@TD5>\$&ZN N SU?MP(#%XW\$UYJ\$X<I\$G;G;=I C^X MB!#W;LTJ!0//?+I-G
\$9Q^DI<(W!R83O>)&CN*;7(\$_K5XA:EUMU"8I_MLQTF)M3I8)6K+>=;!@EA0?2UH! @)@11\$J(T91-AE3*
H!6#ERU_N=C/EI M"UYZZK\$! #AT^J6+!)/@E"R9A+M_B_83_5#_11W@L@S>QGR\$4!ZXSLI+
MQ65H.I>Z^O!I"D2AQ+L+1D_77Q&D6S; >4B;">8G?_2=U&TS0%P2..&*JS!
M67RIF88_C#;4U(U";H5DUMH^Y@M;??DAJTSG KV0HG*/65!1H!D%2?TI
M=I/*OI^JWV7TIY4.8.AGU^JG!QIN%JF9C4RI.D7);2+G>I@L#GGI*>>F3X0_M5U\N!/@ZP%
ION!QI9I^!E=P^B^TX".D0Q<5EK^9_S9HJ05V7VOIS49+HWU# MTP9U.J@WC\$YCT?7_#=K%;Y<;
(.X04=>Q.8F*GF>M^A3012I^2^E4FT)3@I^8
MT7/CKULG<^H;V15F80^D\$WA=R&W8G9R88JHSUAT!+SZ(AOT5FX;7;A9N^ M@-QI+G!
(FUND!CZ!@_WQS^7C;3/LJ^KW5KK4XWZ=Z3ZEUS\$H2;I3;Q&3WNY^YFYVG5RB!7_I4=#!%&G>97B?YBYOZEA"
MR\$#42-%ZXZHIP3\$02GPOI+I24M=IAT%\$S_LW_G/5/SH;7->^+6%Z<".@P(
MIQ@<'26^L5=F\$>5(YZT>Z;R++.=SK>XA_"ZYK/*RRAA'I8 CC^RH-Z0NU;0
MAYQRO,R@;^HED). SIVFN:A^4HHBX-V\$"LIV\#_7"= R2-J(NAO>UFI=DI M2@<)B?BC0+RZ+IW)>(EXO>
>&U/B_4ZQ+Q\$0%I0^QC^XA2&W1J2M%""U*6 M8#^*L#?W_789D;I_F%ROOC!1P_*38N?><I^\$H_*V/Q-S=I>1-P?
E33&RD M??)I?ZJR#HU)4#\$\$\$K4!>SFA*%);%I;X52Y3Q?;7\$H7K.5U;JYZ7=M;@&O M.&H2_<1UB

MHV<:WSDR>I7<:6MJ_5T^B^U7M+:TV:07",C:V HR!471PS+T=@:I@1'
MT<\$QO^C8\$!Q+U\$Q9\$J@(\$R)AC>&P7&8=Z#%:~^~1N2<65\AH@I^HF-L@Q^2(6 MV2" C^|Q/\$0-
IPV.BI7.R.E:K52:6D\$<\$1(.ZUD=,<.A^~%0>#@LLC/6@.-B M#4&51QDE@.(BJR)?R:
J)^>~6JFW9/!>6XL)AD2F1GV0XU.,+H40?7/!>7A\$X M).@XD:>G:IP<#SYJ1I9#HS7Y%5/#SY"TWL.^;?.?X#=?
WIP97I@25\$K5~1MGN/UQO:EV:91/ ^10^43LGYXV^MUNQ66AV9-E!<9"S1!K>|C"XB0U6U2ETI4%\$#Y7R.:2OGHC
M1G#IQ4^>|^@-/J:IY.9NRCXY=9^99Z/ <5N|9#*(?61PF#|AE|BY9^P^T3 MDCT7MM-.SM5.1=V^!A9%(FS
M7|G3DG*G|.A9%+BS-IDC_?S|AU'8\$YJ885-HXL:6I^3Y;V!(3/7:SMD^QZ:Z MK:)VU((8YQ(=ZOD^VT5^5Z^C|.A89
AL%1V-ND1^X=&Q2-G_.#H6Jv,->1A0 M F0L4N2WAHQ##<@Q57-&RZ1|TYI(T5W4H7\$9"99U-
SR:~Y=@>K<#J|G|U7 MEJN.T^!8CRA7\$;P:1C!%M\$Q^R54.SEO59J=;D61>FB!G:\$D="U72#0B2-1;
MLHQE<2Q) &8M5T@T!22T2JNQ<>DI^8E|Q:SE"HG6R7FSTE#:\$@Z%A<2>+65 MX;#\$.WOJ^A81FF9=.M|&)-
G|D@#\$GGC-6S).#U?<68(8/1-E.ZPZ-77H M M(2)J+H^T.K@1^X<@Q1!^?&CB:=0F.PH-CB4K^M,7 L5LB:~9T?
26#L2SG?~C#R.SI:39S7-MWTFN6_F5GB#YE+O^C^E61P^L8 M+U6?N2/2=US7>8-YR2.
#4T33N2+!F)SKZQ^8CD^K=-JR%&AQ:~#S MD8 PW> MN\$SKI2^!><3&PQ-!8B(\$EFD%~F2=R_?E2VPL UI2!A0>
TO.ADUD@/3C|Q|.M UD@8_K^X1208S^GUT@!>1 DS32F.|@^4SP:&XM\$Z4DI0G!^FDO?E4M?|^5?
M(WECO:5OU>72%WOIU|C,6+3TJ^M^+>E6+P\$LUDC+R D6Q72J?^;='Z+^6_-Z MH^4G
2|GX/GFX%U|9=H&L_VS:G=+3=)6:\$*F.M*\$C&RO?H2X^H(W.OIAFZ\$ M^F0
:"O"#="709ZOFX%|BC|R:U"8.=YA3SV.^1P#L|!\$A|CF6:5"?<7C@_M/U@B@#@#.HAS4N:@Y.)W '\$QG!-G|D"?
UJ|0M2ZJM4F>|(<R:4_6/B5JRW M1W08)84^VTN: ("8\$41^K-B&43894R@~%@Y>N|XQ 0 X=/@ M^EBR3X
I0LF82R8@#F\$ _Q|PP4=X+<.(WL9)A%>N.^+ 2|UE:~#7NOKP?0I\$ M^%0!|MV0+G(2)J%D4A:Y_Z;LHJ:~
<>Y|>Z84EJHR9Z1\$HYE<8!^X8P) MNX_Y"0_7_H&*(^|W|M:|HC%3Q8%6L\$PUZ\$AUVC;=,D11V(-BF7.82QW^|
M=\$8PR7>^F|2_>"GV-FW/=P-D>V|^@S2X^!9S^A+&UEL8NP5:3VU86X3&-M3 M E<<|F7OZ2OIW5T1_L?
UOWZ|_WW|?KN^:E\$T-IZ|XC|.D(=!&^K:"RO+\$D M#F|Y<:T9UZ;QB.D)K /\$?8?0|=AU?
G(H3T%|1@NE@Q|7>6KZXMG|G1|^=OC M|?M|1|L=Z|_!|^~9;NX?R1.L.,<+O_S_Z0N+D(GN+U\$|+(8^U_0FF)
MN@_~:2X=H^|JH\$JRE^!@XK)V#5UN|K@XYDP5.JFGP&7V7Q_H):UGI5MG!<:MAFBDKX^!9TCM%~95"+P^X.2:/_E3
9P5|@:3^7+DX4|!#|O_P?25Z\$(D@UH*_|CC 50G=ZH#D1O_M3FZLD>F%6J|V3"Q18%#D0:?
IF:\$6SVJ!*|L2)R^M|^/\$3@W!^2G08|L)HT:6 MJ2W>IK8R^Q)VK^E^D(5^~W??NGLC7ZV|7L0PIB:3(\$?^UQNW\$5.L-
^(&M^58 M7Q &L^N_.HZLKEN>CYR=H &Y&BSQ_~Y<-K^8|GO|(>.&1%+!+0MQ(U!^QAOU M?|_
(X)W)X^AC.E|S)T6C+!&GA-|BN@6;%?L_#-IXO>Y|^>KKG|HEY>.0_M |8G:B1 LC1O_SGXT9I9\$?L_@^&XR^L
E^F>8CCX40#|5M+NB E2Y!_.^ MZF8|!D:~#U(1J>M.#K!X+@:V6_@U)H_8:|^|RP!*&SV7X/B-|I=Y<<F(
M|%Y!L4? &_#)_K7XM:BXRNYUCL P>5%VL;\$^AIZ8GS^28A4^G M0N)=%GD8W@1B*;39T#P\$7O-
T+M%C^BIR8CJA\$128G.9V)@_ML+ R0^|J|_3BOX|JKJ@^0F3TS(!+U&A =MF4@^+YIS>UTK^~N;ZZ?NQI
M(X_73|>|OU^3BH|=|SD01#|!O2|^39!%Q\$|S_>7_RPGB^~2W3Q>B!+S7H= M\$%Y0?H^=U8\$2^\$|F(|<-&VPH4
M>S9^P.1W|T|B-J:|^5+L%=T|BXO^W^|OB^W=|_7@-|G@.GE|>WO:"6"((9 MS@_ZOR|I-
AT!1<#40N=F>=|#8%LRYL\$?|872&E;I1^24^5F-C+M MZA0EIXDP=ZJ#P>;>O|4.|^XNK+SQWX.AB@Z(L-
~RP8216APN_T^(*D M=C M/!H&V@\$@Y92;_>UEMYLM#3:~S1M4*>#>|LH_9=|_JMD
6WH6;Q:DM&7U="Q3(4XE"GMSGLE"/^6@/"UCXB9S M!+>8|(SQ\$;O:\$|H|_&G|M@7"~A8=KX|\$E3MJ8T+;NX-
W!U8 +@ZPWP_2X07LX!|^~^~AB@+?%#LYP#M&C(M2KKC|5N+FY|^JZY^|U=EM3>Y2|Q_U)XY7:Z^5|HUX^K?
WW^*C1^6&,L\$S M"\$L:|B&V 98N6K&)4A8?)^9O08\$1^>~%M8K,E|B"~7SGF8\$%@611MY"GWR|N M^Z|N|WK/H/A?
75|Q:239IP:~%<+|UH?<_F19|^WY5%3MUDQ="PH=GVY7L")^)%|^2IN>+
MPV&1%~!M4^M7#;)MZ0P1BR(WB19KZ/L-(Q2W3OP6/LQ8;...\$^!%92@SW M4?@R#VP^!L:OP3.<|^FT4
|^R+B\$+F;/BEZG82DV8X^NZ3Q/5FC#HGTS>+1 MA^*P^~.S_L(^BG^H)H E/&~:4U?
L(P/N#ZP?%D#10#W(3;S738%+S5 MA;^!T8#G4UPW|^&988^Z4-8P4Z=N(&YLOK\$2#OTF<-Y/G)<5@D-|N)T,(Z
M4VA>44A?Z&|^2*9IK#EY&D)WT4Y#Y.S!>|^0""YN5NXJO^F:SF>QS^Y)H_O M5FE\$0|FG1\$P0APD^J EYP5ZD.*^G?
FW5.J5?JFDXP_-8.T MQ6.HR^)|J3G|&&+0&%J7.A2|QSJ0D#\$DX^D@|X|^?%0*\$R<|5B@D_OA0PWF MZ:
|9Q^/=|F@ZPCR/|^|^9JH1 5),QFN.,C=,&2J?0%93J=|RGH>^RO_AV_8H,^ S77EB_-B.5 M?Z"))
A8^V;T_A+?|9@BXZ1)*Y<6OEZ?I?OX&10JY_%T&*\$VYP#%XU@+M_0B*(158H_A:~?HB(NN':. @XXB(^W@-
X\$LN!^FFY.AHD(")?FU@>V&~%#BU_5L^V_YL>.RYN1N0&H&BU^Q_KC("\$ MC\$=HCN)T!^_D1Y>L^GN0=&3"0;
(\$Y0#1A|^+8^RXUUU_~!^39QB@_M)|^3CX):|CO^~C|^4A+^>2_7-T.X|BCT\$K|^6DQ_06X\$B':_@.7JZ:1 M?
B94@T2?#(<R\$7Z\$<8P^UPMPYT+^S^8J?#6)JCO(3SA%+0H0_)17Q#_L MD2;2^UX 543MA)N?)O_~G|_
2RH&\$|^8-SQ^&Q1P7YL|M85-C#8^KQUU_O M<4|B^2W6^W0=|N|PR\$V,MWJQ^A@|^+Y:)W|K|QWRXK M?#;3
_D:*H^E0F7@)0LVQ0E_*/4|J%\$?2M3^+NGZ@0<1BO.Z:F^#G#2+H M|^+@0<7EM>E^V.=7UPG&
(A<^7H2)?|J>C|. M%|+M:~W6BV55F17QB8*=TVKZ36"".\$:@3FJ\$-;+Y=)M^UDWKN4|P21 M R3=-VG^ICAM;
486IL/67E6Y1HT|2:(^B#DR?JT;6*=FMJ|=B4A:2-Q58D, M\$22*,PQ2!&|^97>~\$W|^_O;13<|X-8UJ^|^J^S^ZU:8_~
MU>8?R|XA|\$HN.GL>=U|F\$B M;R7GU7UP^9TOP|MQG9%87Q|E_959J|B>^WZ
MZJP^_6IV.LL6FF<;K:)KB^A1^B2^H+^5?#".#E+ (Z?Z^X.8R#ZW9KG:~&H7|A:3P MQ6&47 WX_O|ITVUIC6R?
ZK7E.SOYSU^*26VVUCK4?_USK-O:EU-5|^E7K MMM>:WL)!+9W?ZH6BIR)-U3K27;(?
L6(SS@X:~VJVOLO^UVX0N/^Z D20&N MDB21))\$DD221)\$DD221)"G^59(DDB22)) (DDB22))
(DDB1%N4J21)\$DD221 M1)\$DD221)*D*%=|DDB221)(DDB22)) (DDB22%.4J21))\$DF2CY)DIG_~N@^+
M<:~0^<6EUE4|F3^M%SJ|^U4K#5|1:DU56S;X%;_7NKF%:_MJ M.Y=|^J:5Z2;UI+|^4MOA1V;|^2GOSV:?
=,W:1PZAG+L."6.Y-DKP'=)4DKR1O M>.^2Y)7D+>|5DKR2O.6|2D)7DK>|5TGR2O^6|RD)7DG>|EXER2O)6|ZK)^DE
M>0M|U62O)*Y;U*DE>2M|Q72?)*|I;W*DE>2=|R7B7)
M^!E;WJED>25YRW N5)*D:WFODN25Y^WO59^!DKSEO4J25Y^WO%=~|DKREO)JR1Y)7G+>Y4DKR1O>.^2Y)7D+>|5
|6 M4&MMK^TW=CP36Y>?NK)+30.5:@S|E|J\$(@_M#BOZ^8C@N&=J/_^S)P:~|ZH"/3>C_|QXU+|^1^6:9-
?7JHZN3<~|H^~)1 MVZMZS#4^XFK/_%|^|X5Y|(|OX=S@8;R@8%3(3<6!^9HZU;T|H2_&GO^FP.V M:~U=E|KZ
_3_ZV?#W:~)?O^BE.R^7!+|^J??+9WJ>_MA955V|^V|H:~#8;8;N6Y^~2+2V?_ZFM.I^90^1%+
|A7D\$7DIM@UR9^GUO M^&1OA:~D2IC|D5UW MNG<^5C1O|^X7?<&^U-9:~N&MNN5X^C7F=F6\$WY3A|H|Z|OR/W-
^3J_MINGRV_W3:X_7Y+|^|^OGQ_ML3Z=U=D8?^|OK^_CZ:>|^|PK*~58L-|^~*0*) M-N>?
H2&1EE7(7PK8^X0T8.TV4Z;ABE|CF~DE/J M\$8_-8-
0&BN7^P((O%8U6E>8I^~205H&^~D9_A.TP7|^RZ^~JESL0|^V|?) M*%VM42^P6 IS-
N"QIWC#_E:1U7K7^!O|^_5+Y|^@1/HSZA.\$*#>:~|B<+WO M\$&S02^23|NF>);^TSVKP
(QZ_ILVA^8N@N&SLN\$)|@6O^4.(+^B/3|^~%# M.N|H_8)R.L:\$-B|^J^IZ?WK!:\$1=6%Z^SUT|^%#Z|P>X\$+|^G^+
5D#&P3\$|^MXHV9:@Y_.82GZTOB<@KBO3AL1>?AQ?HPXG)P!^HK@>C^%3>|^6Z,QH%MJGS M+V".HQ1V3%NW
N00/HA+9P2_2D_+^9Y J:~2I7-62:61GZO0P:~%>8;|P|?P00&# 0813L_GYK.0\$% M<6(PL^?_!A08AC;
|O.V)C6\$|H#_7J#=#:O4+4N@|JR(|R)8^#^M(@>+3A>~<@6^B+~<4&3_ \$2@X+^\$1!7QX_L%|Z(K.8\$XRXZ;GOCXL4F0-
Y:6 M?#%9@1=34E P)|6P #UP)(P%) @&X8|^1S1=D;YX^1L.BTTS6ARH3B;^K60 M:~!^*U F.(3^|
|PN6AR=U^O^Z_OGLFWV^~WSUR?>2*^TSQ_O2:7-S?7E|^W MOU_?73|H983J3:~%ILKF8K_X F|^2IQW#H?
(39N2K^INF0(^|8;LZP\$O@EG MXTZJPZ@|Z:~^F 5:M:2\$J>28W.H|M1W8|!\$|^#6@9^@ =F##+|^XZ_16_%X MQ(27
|^S^~1F|^%T+HCQV5|^F1"~P1LUGZY=%|H|^#6U|/1-^~K=MT_9| MO(@S_<^E|D.T)0X%85QSJ^OQN(H^P4:\$X\$

MU<WA7:.\$2!Q.M<%G0W^QTDN%AU1XH"*Q+_Z)JE+=((F8L8Z%9.0\!=FU M=?
K1I.YO8/5\WO6^17*.W/I^4AN.NIZ=Y>WV7C\MEAEBR@ATH89/03MKCS31C6S3!
(O.*TC<0:Q)\AW(L3U>EMR)#5\$9=\$WUA M^-J\$4;4.U#<7!%/'-\$"NAZ'T' M5O1JA&\$E%)M5-
5RTW+M^K7/O>N^O\ M>OT=5+A_H.OHK=8D*%)T6>H\I)S/E127)GA3V(>GOV9WC\RPJ<=3(F&L+)\$ M#
(5\$UD\6EZKH.HF\A..HTCU2.F:B?1..#608X##3-H^19_YUI#QFLB06O*M\N3:DQG%8_PPE_W2L>.)AXYN)CX
IDGXM==[.\$9_/I_K#5S(39L_+MR-BQ3-UD.W8E%QNGYB<4H.A8D4W(%X_9?#0P\$^\$ "T(9S)UH.=U@VZ*F5>\$^
M*E3I4>*@5XN:+E?F\$T461%3;HHO'_\$:/\$.CV=CL0\+P'QO:D/I F/\$02Y: M-:\$A3IR"
IVC">8<A\T0\H3EN\H8\HUI_I26;LSB5Q&<V\FV\>S8C_'L#>9 M/B?PY#SXD/H,%VA\$(WLGX_\$T@&5SS?
^E\$Z19P)""FNC2<5SO"(%%M&L@3H M0(9?>ZG@INX^?S\$1Q38T:"0F/T2@2D6KD*XH>"F%W-FUF)-
I_PD(%1J8!=@IL\W\N3_F5(=;%0?N)\F6G\Y1G MX"D#6\$G6*L3)1UG?+1*!\#OWB\\$_%!UA,^HBT2SG MI0-
X+>KDT:1L.W28G8<66"WE,OF78IU_Q\KHO^,,\$ZP,97D17\CB9U_0OCC=G5+S:L:5%OG8%CI1^<07\R<&M/-!%
(WBQOSD>)O:(H\>:OM\$V+?IOB?)TPWSM #J_3\304HS->!&3<632DA M_G_
1S_ILX\YDQDP4L#G0J9.U#5.NTZ\$.>#.WIV\I: \HN415YTY\@??Y>Z MT:06*VZ+9?">"!2H*NC9X/O*\$WXIP?
M.8+C5)1=63G!#%YX@ M?(!7!E+%0^="LE'OX)L?VOM&&N\$XGG"7(^G>0) 8IRZ8#14@:K"ILNS.P(WIRB
MR7JGIC4:F3^MW:1=J:64:CZ/RG%4S51#S?YIGZ-2:HJZF%9'E:1SC).=#V:6\VF3F7(\$\3A-OIF/D."W^+JNH,+4_
M6'BB'3\NYT&*(\$IZ'NF85+79%IH2Y\I(24JYF3'UZ>=>>Y)Q=10?&17Q.J\$' M8'I%^\B4+YDG/F?AD8\
(K35R.W@ZO:Q NO\!VMNMS=TNCDF#_1+QA"%>\$88L8
M.F%921@1B4!8P./?"#B:)_DPXD7VOV="Y.\$)SP\IU2RHE\PM3%.VZ 8OB>4+Z?_F9S)N1'0MXGGJ)?+TY(
@V+N6\$(\$?)M^IN(2%O;2/T3&%)UW\XZ MG(^E+Q>5?5\$#.548F\RLL_O""?>Z7S".9+JMH3C0P8B"T4:TE^N\$7?
\$DTL M<5\$FD\$J7=>^&0BW5A52^>7BN#++_4V1%=>C^9S6/N9' M1\Y&12S+J_T9<=>G& M?
@(\$1JE\H&1&DC*CPD?_ILCG9:R7\$V+Z1"N_:Z! M9\JLX?_E20>04Y/3>85)H'4H8773U8-1F'L.G9%*?
629\94GHEWAU&*^_JB\A.9HB^:6:(O'R0
M&5KRI!!M5RDAE3DY(=8SB4WY."5NE0ZOLF1.9N.7UE#2(SH.T^9#U>8+Q1? MU\F,>Q1%H
CPLD= AF>B46C29.KSL(L:#8(\$_Q)2/\$MA?P2@VH\$FTH*1 M ORKS\B\ P9M@_H)
(!%OHKFGG!^Q3\KQ#G_0B_"0H&BTL (3(A)=3<6A\Z\$
M_H(OYLG7)IX8Y5G\$;L&QR6X#L:K=6H/I\I:*DVIT:MUZ/F%\$*SOJ23A,%+6@
MGGJBW*\$ZAN6@INA@3/>\$\O6,P*H?>_PIQ79^YR\$S\$_.+CN^1VDL"/#9,8XE M.USE4(B#O,N0"
(R#)\8L-1D...YUK"0^W>3\^&H\I+)(I_V5^C\H2_V MW-K@1QQZU.PGI*@A0X\IDZ-
'0H_4E<#IT'M)K>WMWG%\$JW.#.UB1:J=1Z- M&AKEE8R,*E%CTG"W/J:RB'0>&2TG_.847,YIA\4WJL1K4A
3Y\Y*(2 M\I3W9*8X9E1E M>P M\CAL;11LXQM,X(G.WHATM?_ITWK0(5K1V>1WQM"TCYXWH:5\$J: 7SPZ)_O
M2=8L=V3B+9/X_-\$Z4@Z<0(X9\8_1AA23>@IGNHUS2Y7@/_8EW_?>OBH)5 M\$9E\$R67:(1@IP*UVF\IR\$
,V)L)WJ;GUR\I(40B2Z0DD<1V\SA /HY8RB#H M+P&:L/H\I)7/16H9*(OLM\KX\3:148H\&_1SBA/^5U?
K73FF=TD_EXPE136.Q:C.@7QR:##M=9V8?Q_ \$YT MEK+Q A7#_:Z5X#0GGRL_
.=YHGIS:\$/%+6YC&YE"K@Q_I)"#&NS/1WR:"W M\4\N2P?0TV=1HN8!ST=-YT?W8RA=79)B9?
Q_QOTEN*3.W7#H&1M%Y)G\ MT_U2\Y5GB-FR UD3W0MH\UK0N"_)G)6E:D5@5YQ"9D'/%9\+S\TI@.91.TI M#_.2
F@IYX6B)@#D.7-!_*X\#*Q/8E N*QHEFD\I<)<1>0?JE3."QOKQ...! M/&D\VGJ@#8 6U5*SI(6_6".4B5&DEY17&)
MF>VM7:"KZ*M3-&&XR/V1N#12\$66<1_.E6\8WHCT7 M_YTOI_?V,C',&TMJ6/_SKL4K15"6/15+H?H\1^FM?_Y5-
11#6:E6JNWE MF=>1S6C+N;#?)L++7>J>VK(,=/*RL;>\$5"G2G_E#_K)1XN4\XF^G>(<
M>\$0Q+QV3WKR@IS'AO>_..SQ4\++#QO*B9_!\$>(MPMC%Q\YFBH.U=15/ZY\
MUQ\$'LK5D\$P<9DK8J&^UG#L.W\N>6F- "<_4/%C<>Q@K(7)7VY%2&3M,7?9J M.H%GI168U'I=1)??
9#ZG+HABJJ;WXU0F;N_Q9N:Q9<7M3E#B\$89 MC@;IQ+16.8^B\$LL+J\A8-NB0_IP_SKT>?QI>?GCP\ 8957^
I>FBE>D0R'FQ M=VQ\E^*IT_9??"",W\$N)BLG0\$+/RR&_&FUPL(%WK+N%M2;L%2POS7W9JY MLE.*4MB-
>JW9:A6N4G3.CUHP8 GH@C5:WIOQ+ILZ8RNNU(2FE2YI=+XZ; MG,SEEF(2SW_A>>K\$6#%<*L"C\0NX-
6N)HRJD@PIK SZSOBLJM64C-T+R\I (&^E4 M*0N;GOYM:J1')4W\95FF/_@'9E0I\$)F^L)(F_UDKFYBQ1:0J'_+LFXI2
M MBB!5R*AI_QOS(4+1LRI=12;MN79-@N&X5%^S^C+Q#@QHJIT>(DT7A&"C) MA&=%R49^"G\&?F12F?
8A.7+1'E)>'4PL@E8E&7AW6Q==8F:8I9=D*XS-AA\ M"5U7N
V\#":\AC7\J7SYT'C.WW>1&EYNYWL\$A>^5^Q2A:7GND\4O.A6)QG4
MX^I(XM17I<8.W\+V@7.Q%^3NK45GX\;XL^9/D)V0P*E0BL#I-;_(F3K-1L9' E"26)"XGB3^J MSI9-
ICX\K5RV:;#PV0-2&TX 1Y\ZWM)2_+34C6BU.QUVTV\$6?S'ST7"/ M\OJYZ+V\W^F)%?<
MW#8_Z\X_U"%ZSF5EX3J5;M;"M5KUJ:6U5MP*#6.DN. M62%B\HMS@:;M0MK>/_@O 51?"_ICUP
M>97T\2%S%9)X^J9\HP0CD7LB:HM3\X7Y\$V.U/B3=).Z\NCZYQ:T0GHW:B1Z? M\:"PP^MX;/_&
117T:9Y'MIH9+>4^5)\$@GXJHK5;LGTUD*=1'B=V<6P M@J\$Y\B:2>)1335\ \$U<F/MJ
MZNMM%_!=J M8Y#>"2BWPI31KG^%7:/3G6-OL>HC@\$W+@P675^C^F &2(D)H
M%P.EZU@5K^MZ2P%\$^17>68\HETP@I?J/_\$8)O6(.8IZ53DA-AW\QFGO"
MD(Y\!U^<<#\$T\J=,@..S*0WS<3\$SLGIZ@W\$^7ANKT#1K*T_)KSYUDB-JGER MKK2UZ?%(I:CTS#"9.V7?-I
?IUX Z=PEK1U<4%.M6\!"J?9^J&"\O+^ M\$0T8.?L1H2*W<^FITE9E3Q69P%
I(GBJ_HJE"FYALR^#2>A5>*\$+JM29%XQ& MU-
UW75^NW3=Y.4%>1%\$H\QEN&O*D#YFQ.DIO\$6KX>2P+ZH(#QI^I6?J:N0QISW6:(MC_%O6J0MRT6ZH^64I?F
M<&FMVOJSIC7TU\OY;IK/%9VB6(I<5ZKU#LKG-CNF_I'O.?L:0A?)HBFMF MU M;*1Z'BW@8#U+??
Z.N=+;_.PRJP5=YHFSK\1!%;Q\I(TOHW\;BVNC<'T\$S\ E
M"+)H)4//1=1K3XO;@*7ZC+GD6M>#FENL1Q\$0R7"A2IQD8V+1OEP@8Y2EPV9 MI6&TS*VM.R-&3K\YGO)B..@-
O1'Z(Y2,@XXYS/F1V_..V92-T72'M(%O(0TD6\$1V" MOEY\$(2(4CEIP_L;G:B M)T)V\IWM\$IEC+_5GQ1-
&XC%&7R9A_2.DBIEI7\6J3=4 M5/RLJN\$.342-JH4-J&PN7\$)UQ\FRYR+IZKH^QN+ERNF<^<=4=351(Q48Z2@
M.4Q\HW11T+0:7-!TM;L5\KL9T,1(Q:Q WUF(2QVG\$RFOQ)>5NB#+^GF:9S MB?:(Y,Z=IRKD3GA>4%J:M9D?TA2?
3PS\$^<0[H^I"DTYM31F5K+;45%)2\5U2 MM?IO1?LJ1DXY_K/GX14W\#;>JZ9I6A6UV%;WDU24I/@IH?@1%EFI
M*10EM94RR\I)M23M.73+&#XT#%^2+<&1/16H2-LJ5\$2_7H/TF?_&F#VM*>%/<
MOWV_(J2>W=FS!\$2F9I&0JGV1J*=D0M\FLJA5:ZG- MOX-
"1L95=^IWE@.Y7D#3P\$&@)@V9WA>O\D(0#&J:RHYC;-0+B\$(06D5U6X
MF\$H^JY&TV8T8_%.2C%8.%B(ZOC\8BQQO6E\$9=:Z&VNETN8&JUA=.NF5 M^K\$>";J\$U8O>
+Q\@KJ>JMC2LUX"BT6C& MHE'Z\&*?75*7TR+7H\EO(<%P#1Y99WMN>24M0&=ESS\716RW\RA.L);F
M'R<17:QRH_"/+11NMU\$31PLWINN\PHKKGKQX\&8OT(ZDFEQ66:DT=(M08JXSO\3<%HK% M++?<
#H4J4\;H1Z>2XM9/CY\$%^74?XZ7@I26HG&*\$J\$Z\;MC0#3ME<@-4Y)US6:BDY.1W^@Y?B: ^E@UX*2BDH
M\H\HU4E\Y9&"E'E2YI54YEF3.JHG#)A)SUTB%G*(X6ZWK9\HK
M1=WQ^+G.E\$716Q)=99\$M5F4XB\JA2I4I063Z0J2O=SI\$U46*1>0S@0NTD
M=Z.^Q_HG^U0:)IL.S\BYV(VJD8F'48H\?2.DV"N4V%.#_8^<^M)D\IP@18.Q%
1YJ\$IAQ18MJ1N%JXRP(5E&5GM4E1*D6IK'9>4H"*P K6EBC M4U.0*Q.=,A&F1YKE%MWK"^MRU,G.FM6/O@7W
5;GO6><8C\+UD\$HPR4;J7I9"&S2Z7AAH7AFJ6.#S2#+(H M7F=IAMBB^@BG=XY=C5R.Y.IT06MTW#(:)VQDQR-
I\DUY'+N\%X\2.DKI*7C MRM(Q52KF2%-MB4=>>0CC;_R8*XN>,C6.DP E<*2BDHI: LJJ",L_&I/37 MB,+O*J+J/-

"")+!!C H A *DUV42:4G05A?H4R37H*H1PK MDQO+Z5='FGH2R;''=*>+Z0H(AR+ I!XF350I0->L:ZJ"1=JNUSN?
_9&J>UF MNVDH |.P!&I*!"Q^/DKQX@:O!R TR#2F@^DW<.*+62C4%+Q5Y>|.X|>3)? M7)!5DY+T70>=),1%2TG
Z)>F^\$6*/RG^I/C. J18X&\$O'9&N! A7DAEYLD86 MM>N& Q^BDKQO. #18?X"&.\$A3Q@4)PS?:JS<.:UJ)W5BC)
(62=-U4*+FHP" M+MU(5>KNM6^?NG8^N^%#. ->, M=P0,N9-A08Z'H ^!*>GLLR5-R"!87#^=)UWACYINU!7QP"U
SVI22 MJ-NGMJ@G4>|N?HLL72@?#^.=)2,+AEI?XRNOHR^ 02U4C%ZDMTK&5TR>ND9 M/3*6-57NZ!"7EF2
9S)UMJZ:9NH9&?)SD5B9S5F9IEO1^Q|(IE9LG/QV?GC MA^X:GKEKG<^)0-#""7;X?I>:1IAJWFEN>C\$/>
TZHQOC"H?>FTZ!O2("YL MEE%K1UDMWNCH&B/(AIS+D!DVY.S*AIRR(=LR+GZDXK6D'-?BJY25R:VA!UI M>-?>
|/6IPMRCJ2B4APH2WZFL/(%-U1XURT/'F' #1SEF<@R%QB7R#PO MW)/QL.T;M5!"\$+D.F\$O/9P>:/>#|_<
DM8%T_5YS-R:GY"/H6MR!2ARD^8 M28M9/(ST/7\$6PD4&W|BFTT)\$E|FP(2**R79OVD5>|N!3LLSWWE_9@)^<I
MP*|>F|ZL/7EGU/6(2/N=|_KH13@*D:H"KUS^3@SA=MD020MK_J5.V+D)OC M9>9IR&L3K|C\$.8?48JE*B-L30L4
6QN6ZPR(XN8QFA<%=)*8D;RWG+8Q'X'Z>O MX3)/UJ07Z9@30TC EAK,YJ^O99@,A== #U_^-W8N_<7-P'#
4QM:45+(NJO M**^U'K+Y-!UU(M\$ 7I?|IG&X2: X@|E@I+AS#R9+!0)(M!&6<@%J;
>04+;KCY&>-9K:W)DV!>G> %AKV1)T| (3 T/|>VU?#T(3," MU/.0QT/ISR-#"T*ACZEESLCD\$B&MR=W"?D==>64?
CIM?IK1Y_Y9(|_IA#2D M)HJ|X%KFI"C>ZF.(9<-'>O^CO\$?+AM;!=<(G^N% F>>RNL,*M%F_L3T MP
4=,;SO^J?_51H.3:1 *VZ;N,BD8W@PC! M(< 1T9?7TXO9A!GS!:=|Z^A|<_+?F+Z.S/8+0904_U3T*)_MB_6:HI>8JD
MR-ENZ)LCD#RW+!\$W|NB,J+VW.9YI6=-!>/GF6!P10MB1A0/7.I16C22/N1)> TS+(>9L7> M%OS.L3-6-
9>5ZB@GBX&R X.:HM?|WK/OSU>/ZT!"I'7^T!VY!_Z3K@|I MW5R(12XI8S=-%*FA."ADE.:I2F.V\$B4Y5A1#L.VE*
I6J\$QK-T.LH8/-3'4: M>+R.CAFY?O'M?3#6>2CB@!<-B3X;4FN A|*X("ZYQ045H;<'MS%'T@#?^BX M..ME:DIQQ?
DD;K@NBVT:JU&KX+K=;|_Y4J-94UKM30ZGUO3+"4+N"3GU M#'\$S|8IL?7I6FZTDLN+|"NR?
GAFYK(DIWE:A5RP+6%ROSQYI6;3 M66@TIW%8XF-8^ZZI2P9V_-Y+|L.MXG:_B_K9^TPN7;|Y%N-/RIZTH16U:<
MKCRM4+&\$X9XI\$T<|ZQY.%@3\$DP"N2 0?/(+|B=|+HG*>_04-4>9!|Z9 M0L.5O/>|#/HME-
M(=1W&M|_MA#>@HYP:|&ZY73"K>AM2|QIZ&KC1R.A1ZW/ M+/_SZP(V?;+DB%\$JF*!.KTS'5D|_Q<7|Z.VB8.!
M.5_2 |?+Z%*:0|O' ==40)SEXX%3:PU%R|_BW2)18W2|AM#E=4%3LTQI@ M^%:8|!\$R MM)
<\$*|T5=M9>"P2_K(==.<&+!;A2I7(5_HG^R'EM=3\$#G2! M#T@3F^;BM2WRB=^Y^M;Z MP
>TXVN9#.3"R993:JHDVKJHV-3RR!7-?)=OW3IN^OZ MJ;_>Z (2D(XZS:5202VA^)^5>J8)"H"W^SO&7/HG^3ET#4I
(.10RRXR.T.OUI&5Y5@_19)L^C@|J(L MSI6F40G%)"\$|F(JY>2"E6S!#HK5#EA106#ZCW?R5"-/P|
_45MRG512#W2! M#TA)G>9J;"64/Q*WUW|H(7? V_T F6U0RR+7-6SQXH\$K\$KG='H""|VAVU MN@GBX>|ZP
=DM< R:84;=MT7&R MEU4>_ HV>K@KEYCL|5UW MN^TAO;073+*|FPP"OW<1_#+\$NXV202UM,H3|MX-
L!Z?|P?WN>|8| "H3^R\$O|_4\$!#!!0 (->EF=WC@?T1X_.9F M 0 1 8V%S:"TR.#(T.#DS."YXN7Z101E+=R=;NB
MJR?2+%7\$V\$ #HUYFA"D@+R5DA<7/|A^GN.23V>6|BS/"G#DW+6?
YZ>QQVFO|>Q^#|;14G:9=1G)OEN^20BKOCYRMUQUA,E(YOZ"^ZN6ZW?1+4VW|RX MUG+EDZN+J_=OL?
A7|>_FVM&|S.6GIV==5Z/_OYLC7L/NE=7-S>7-U>W.Y M^_7G#S|M/UY^^#";T0_7K=OKVU|_|>?
TMD7|^06PKS|Y>IZ=GLIGX=\$G|V/ MWGS%UI2_H|W|=G|+=+R_7F.KRFE>M MB^06|65:2-//J4EO#D/?
SPCU/==>Q;XK>(|B"!C94"9Q_!|=2V%A8SP9UL MA@ZS4R#ULT=)?.'=,V!#9VS2N;|
I0="&\$|K0>&N3YP.D07U9D)HS_5%M3:2 M^L8|GU-?
N#R6|&+L.N7/F>U|^*F%GIX|>^_9N3K7P&LM*=U4XIRN\$W*/OJDB M09E+Y8F16P4_M>)Z+?
RJ=7D%#E);AFWSJ29#7.1+7);21\$HLIKBLW>H&\$F3 MJRQ&5+.2&/E-6!&+N **
<%.%H%+'X;ZHCH\$WVTVEK|/X1?P%?KJQIAAOVP1=Z:9D24:ARYO;V_/Q:_0
M|XK*U)Y|W&_EA<|W+M|PU|>8EQZ5!(&5RQ:2SG|L:L4IY3W+GL'DL1%.@OV M6QW^#|R8!_VVT/=^JUL
AWOTYD'.@L)_'.^IML455_J&(YUG^%|C:|=5=4> MJC#|3Z_XG-I5%8T26(A|_COL|_OLAP;9J_M3#_FL'7)WR|\$?
Y>DM9V1MXBH2;#JK^?|?%?9(1XSAIYOXN_JEAY5CHJ45-RS ME7*|W::56RWZ,K9IB:6-P+3|OH+|B%)=8-G*\$CM?
K5K=T&I"/@TR/QM|GC< MMDQ<#\$Y "3'9|_BB%QL;"IA6/6 JT"Z|I|VYNKR|HM^0D.FE2WM|0|>X0N2 MD"<)_3=
>T<L8B!%_WZHCN!" AS (C MLGEKEFH# BCI+YEG.Q:2S;RMNF|SUNO!*>/_EB#?"7;)"25;|Z|L1R2Y007
M\$O)Z@|L.B1_.QLH?1+|?|GW.9>X#(\$R1.ACV2(DVVM\$E.O\$DH=ML SK0>4MNZ4C1N.V@DE1MDI?NA
M.9@8@|Y|UYAT)X/NM+K1LR1DMO|PL6|H08,\$1)2^8D G0;|T#7& VCODU%W MW|X^/ P'DR_&N-
L=U6@#Q:2DL%SNPQ+3(D" A-2((\$=^/\$.*39H3C;:=ASZX M9N1;#)|!"?|6|N/_9#|W|IM%;#D5*4 G:U#UA.|B>2\$(U)-
*N\$;M_:UAAT M-NX/RJ^AA2:ZWUH0B+!>+S<-CYVK^_IV L@R4&G MWV=/_NM;G5P9,2DT M|_>AB:F)EK*E1T**#
<|H"/V|@1-/0J/^Y^_3(>|QTED61SC^|9=|H|P2 M=2F*_L|H)N3#.001#%K#7@M81%"&XPMEP9!_>T_=-
O=|50L;J:=R;#7Z8Z& MDWZ-|K"8E!2T#_N@<(2V2)H;+H8A<@|?9?|F.H/N^%;P7#P&?^|&X|PZ|X
M;_JQ\$JG|7Y|SBN" FVD\$S8AH|F^&E+M4EP382MOWT9WG>ZXP.DZ--U(H
M2T_*2S;"D"+R%Q*2;1H.L"X9=6\$%.NT!|S5AV""A12\$.4_>)SVD01CT|Z!X M=VK|O?;U&#L#81U1MD|_8QZL-28HS-
'=9|L); R=.X.YF.^VWT MOLEP;_C|@?>3KR"KQ&PKL-%BF\$FQ!"Q(6D^8HA)^/A0WLXF(Z-
JG3RM3_|TGZ\$KNA#1);@49)0)4B6 M)0;_ND^QG|>0S3V3\$N3.H\$M/.WWXN4Y34B.L|3 3>(@IDX1T"D0D3GY,R#
M|Z;_12DFV6!#0H*\$-H%@\$JRP8C:UMQB-?)0*M(O|^FYC(SH5=|B_QFR; MU"NJ 3"E_MT|\$.4H>|F90A5P_V9-K;)
(.D.GS|%00Y|&F0E4*7C:(M(D^W:22&^|D:M6\$K("1%*A1R>1^!&85!Y'74BR)*1@9&(Z820)L)0)V>C M+EX^|
(^FXFAU|2::<2_|ZJ_Y2U A+ %O|35;/WE;@>XSH1M M*NRPM|B6=|>1>|QO|I-03)@>|H#6U?
^Z>|4_M%#BN|_QR230/N(%CB_2_M|>FQ|4|G|/J>|8;R)C69";79B7AB)_6'0Q|P6D2P)NA7<<&T|@#QQ0ZSM|_
2|2U.MR>N!#Q_>_98+2=@T'(| M=2%NR|>CPIFA)84N|JG:02ZAUW",C#D80;CMF-EX?9G/#^N%52E+|I1PS'Q#
M\$PQSW-54-?)2;#_1KB|LW|9O>TUF:X(MO|V|GQ%@3AUS FWS=G+B+O^@ML6 MGI
E7BYYQ"9=E|74.S)1LL)6GYI(A?>A+!C MN6SNIT+G\$24B|R.AAZIWW#.PH@??B#_&;ZL)YR;/E ?
YZLOO_C(P@A|A_ME*(HT)A2")-Z\$8HCW@>CH02_22^%G^3K50D%NO-N<3H8-O|Z)|ETV-DZ|MBER
"L:CKLG.OO.\$-&-KM)PC3S?|Y:YTGNUFR|QV(IE\$M\$MW9\$)",83SQ(*0 MK21XC?;Y"7!L+>4&B-YI%=(Y>L%/5,6*|
(I9C|Y*IUHA1S:9-/<|6.'+ MBU-6<9A@|Z@0_&?0#>ZV_IHB_BT9=M'.D\$#E%|/F_9\$)U*OZ2R)*\$
M4T)Q2"0/B05*|U>;Z%;E1S|WR2M0ESJ|YD F^2\$;=-W4DN.OVVS?5#/65K@
M_>CDK+<O.H29#F;3#Q.BGRZ*JAR%;E/S5QV8#//R_H^X|X<0A.'",=,
M8|U=W_KW83N|_3ND0F>EK);+)|09IS(IVBRO4|AT|/N(FI8A,K+7.M05-MGT14@4C,M
->O#V8H10Q.N';>HX1|LTV>D/V4*SJ3"V.P//0_3UD#;W_/K+ MD;/82?TBLTEPB%|(UHUTBL)
|&KC+J4HA3:SAU|^4X#42N_O6:R@JGSE+GK M#IO5CS?7X""%-GLX7>'>""B\$S AR|CN#?(<|/?
<69X8|3P64L#KQ\$LF#D(Y MRS>|%<\$XP@&_<KRD'I|U_YJHLL^/5|RN?BDKQ0| MAKGV2N1E.&8?
<|^Y\$NWM&\$890_NLGB9:5E1IX"=&E7"4DBSQ|S(\$VHDY#| M&YAHF!%SA7L|5-46).312%Q3-
TS6QB^AA2G3&AHYK*|B)1Y^|(7HS(M Z-H1X|OVG1C^00\$|L15CQ0|5:T MK>CL1V0_8|T#YX"@|>E\$D7I9)C9VD)?
M"7VL\$BN1G|J#|4=\$KM\$W_"UG/Y MNLT=WZ4P)G^W_%4|@=+_ S5QOIG+H&>N32B/UMYS<7Y4K7?
=S@85OWWES|7+LQ5K^5UYB M1303BU.Y+|9%(EY\$;N#|>-<+DU_?7807U|I33XRX".|_4@(|6D0F_<QS
M.&E3;I6S^?23HU_(28L_)M*GAC|R).BOX2Z@>_S'2-T)2I2N+QP&HW2#<0 M8ME5SX=OEUF(4Y\$QE4N5:ZZ?
FP.AC"VW6C(M)_1ZUW#^H'3#NC/\$:3C>| M?FC_3?>>\$<|HW|PX-0"2=TH\$|A4NIT|N8G.#%Q1 MYXQX 52S_<
B::SZ2PL;L&J8SXXHGCX#9'"=M6'Y'(V7FA)GNW0PS8C@X+ M:GN)\$GE%Y>);CN?#;\$|-L|%" +S2R_DDYK|H
SNB|*6BT"QYRZU|\$6S|VY MW_SF2H|QF&"M9|PM@DE|>AHE_XK;|T+C^?S TM1UDYPWQ"0X)T8?Q&1;B
M.EJH%=WTT*.N:3AFVX9RE@)|VFA7)AVU%#*EM2"Q70IC#%;-/UVO(H.YU MGS?;|9@W|%>

I^NQT&DZ5;3ISW;1OP*7IAM.M># M86ZX.S "1*6;U""YV.K:IF^KK6\$F:F0JGHLWH=1RVL5.):MV@+I@J-
E>GH;IS!^8P.71A?@>3.TQ M+ +<)W9^G6P.D=?H^A#57#;R<^GW^3V.T=;!\$!S1?)F@S6OZB&U\$?
JOI)W""18"C37;6^OL^G M.Y#3HL&?Q>3ZCKLN_PZSB^I)HRV%\$M;55W_"Y#-Z5T;:1 M7O:8B1FPZ-<?
+D\$UY%SL70;.F.T#O;I%+7P4Y9%HL^C.9KQZL^>L/I;5W M@0<">BAZWS%AE>R^C+AMS5^FI-
F.LIFRE5(G#+RYL=LE!S!6X&<^VRB>8 MNX6X1>-T+WL;#1^X4C5"?
8*ZF&1 @:RJN;2>+@I&KU*.J.N.B)Z9ALTS%%A5 MW8I4=%&^S^IM5V2I3_UN%O.&BZFU9FWF^N&3/2A-
M&WD531/3;I&Z>WLF?1-L9! MYBBCHXLIPN/44QINM@T78E9XAXX>;7+\$3I.);#RLA.Z8POJ?G(T^KH8;/?D
MH%@1;^ #8/S5IE=CML3D#>Z^Y.PQ^QV85V 8072IRRC+0I62IV>LBXEJENQY M#Y;Y'2;DR7'^2*VI^I/4?
QG^L7H+7;5)QON&L(WTEZY^NX\$NY@F4U3C@L M^VLD8F1AUNSV04=)\$D-Y'2V^&@&@&U+YGC@DMJ5R?@L);*
((7A^V-3/4D;RR MUH"QY545H.B@H)/B.(%:-.MQ:C+L[*+)\$PSI>.;I6IVS1>P1
M8M@^9TVS.Z9.>7SP#;2X;X&.B5Y02> MG^N^A=#Z/79;6TZ" G.VK;27#;7%L.YJT(KJIZ5B^AA=+@ M?#A'_#V@-
BS@F#F9\$ITW=P2#;.*P""<I+CCZ&YM^D)VJO08I^I/12Y8_I+ M5DW<&BC>=2VM=*(UM>7X;E-
L@KDB8IU;"H.R.%FI-Z?.\$UH367!HKR1;40H(QHX7@)4C""/8';F0 MV""I7 DF%@!8*_*VI#S)C7BBKTCE'8G5*MK0.
_0'I\$XJ5%I_QV@WC4>6(EI4^K63/X530FB#%R *X=G8H-
M.VB*S%T^IC+.O3%ZS#;@'(AV<%>I8S_N.EUQ>2+EBEJA;=+*R2 MJ3NB#K/Q>"I&+8KW*!45%2YNA;*
IAUK!MHE""YA35=2L.OJP#<=2OPS8N MILB+D;3;V\$SD8CNE\$48(;)C6JW8N_E"RI:UUZAY_1I *T1>%FHJZ2
^O2&7W MUA/&B(#IT@ (9PT_*9BW<IET="A^1U@ID^?!?#VYC#0UT+9<3@B4"RY/*
MTEJZ#M4IQO&+^O.I0L2)"EQI;27<>S-@!68%;82K\$!JX6\$))I*&HN!;C4"S4
MO>4(FQ3F8N842.U94=^ED530V.5S@3#JKV\$&X/CVBICB8^;=2I=:B(-W#I2A
M2T2^AN.B9UKSXFET#R6JIN;ISP3&.5S<7I/H22 _B0T?%73M1M.2JYVY'6!" M4.8%*BE<5EU7I7%I(?
%>KIAIA>=VN&GBY4K?C+E?HYFV;4?LWB2G6\$&U
MF(5*BD5I/IWVJN^YL_0;.3QX)R26Q6I+BFLQI;4=;2JY;*JH@JIM?H<IDY@ M%43-I2C;2&EIXHO%AO"W'_W!U M
IWB7.QI/F-IF=S\$<;=P^ID\$LRX;^+IPIBPG?F=(@U=7%)I.4V*9QVN4&89;L1P\$A)_XAR;JK
MIN3UD^S\$CLV8;+;N9'+ERY=&Z8I7B:B=HOWVIZV6/*IBV6LFEE<>B_IH-M;7L-
\$EICPQPO?I/A95*N^ZY>ID6B^ VON.C%/2%I_XI>V*V%XTML)(IO^3S MFR;.;2M?&T3
@GLI23J9I049^&L;K;+!U&*B<)^#=44*NJPNHA^I"EI#@^<15="@*_
MHL<_1DE09LV9RCLKI/4=&MF7R=^/7>6W1FV9;_FER+3#W/H8V%A4G.V%JN M_'BT8LVDU34+JVN:R
IELSB4;#X<;QIPG>UF>5^6.*%8^;6W^<I#I5E M2IAG#%#ANF WH ^N'WYX6HIX(Z))TtW\$=#162BQ4/);
IK1IV*=@IE>_IH M.W.PWR+I!<67GK^N/!!IE/DH&WL6\$5=')_Y6&"UG>4Z2"#98F=-
+>I;N&K;N4P5+W6+OC%;^(K.7QXLOUH^ZI1MJDR':SYUQL?Z+EA>S/\$P4/X-KHTI @>>71AM, A7-V&EXI(
M.TPY.MU7AI-&O)HES%IR W""^4AM6)_3GT5^E<47WIDH;I53L_LRV/\$V;2AUA
MM;I=%KAS8HOL^A).K6L_DNL2J=YGVOVO6)^6IA56^I4I3?M^/8&TP*_M MC/I3XWI<_2VO/^X^=?
3B3^HC+N3Z;C=G_:@EP;.Y.C?Z@V^D:XT%_IDB M?0^K(JO^5C)/(40-2JOI^>^J5_>I6U3\$5M92KE%GUM^3IS;GX^&
<)WO#V/ MXID)S'7(BUP6-OZ*5#2-IN^K.-1R1;I_H&XGE:-25-06<B%Y?&MW""*) MWI>I19XZ9A(+;5/7?
8&1\$7<=2YZ6/Y^LOM9Z=%P6CDR2_6P/H6#>T#&>J^4D
MCBZ25TBUJ4=,UQT^P^2;L;.4GSQI#'(82*@COL3>H^B,ULJ=35UB2A^D5K2
MY*VNRX/E6CHZ@#I9%I;RIS87QMC-"Z@E12YXIK\$H(5Y-L\$UU"A_.92R?< MW(%I:TF#D%745>5LP*YN:U
BH:L9C^A+I7IPO.4CI-E+7G+)+ZYKGZ>J I# MBC+;Y+3%?
SX>D6U2QBU2N_97GVI>D6F5N)*7\$PF<2/Z.S1STFNIA56DT+ MY<03UI;2U6*Y1?5(KIHI-
I=-D7J#J22)I6RKKU^N-&3NF04#KAUDN7F\$4 M+8F@-IAC"QCUNL^@>WC4*(3KX3-34-
SEMHU+>9W;A)ZX;SQ@?DK;J8>Y!/+ M;2+NRSO7P_IM.W-B#/9HR8BW!EIN-KQ?95KJ^M!<+;\$93N-LPMJD4?
V@.Y.M.IJV\$(5EIM^+>@.0LQ#1 IUI?C_U=5_UX7WRM1DYRN?=08W^RBRZ07F/8 M;L)\$HRZIGZ*FCAZI;"8V'
7#W\$E@93I\$Q);J5^74WGGZ4/YBE;HB8U36VS M2=;P_.\$9>_*5OHQI;VJGX.<#CV>VH/#2U8_IIS?Q;^ASA003)>-
*QO+G-MI5Z\$XIA;8*6B@5+4\$X_IKO;%HUP5NNLI1#2UI;C^*UDHI\$YKZ"TEL
MN^9>V=M_2;NL0RBKI2ELJ4>8G>QSHN"+.6IRBM-K59K|<9EH:DEQO: ^XJTTL M)K>W E?J('L1^7-8
I;IYJAC(*NRQ+I@SSQK/3=WWVR6@1.4L_1+Z_? %J M88P&9DM)B_9#RI8928I4^FE1^E#"KIUD?
CT@WGS%5Q3WWIX?U!+ P04 M" #@GI92CI6VRE1 #)6_ %0 &A^VZ6QY;_QIHUI M^HB? @S^LWD8I_J
V?^OL6;R8IS!>S_B2N7QI(I/T)+C&I2W@B3_RI=9 M_O7?_N677Y;3.9V_I
3+>_7O/TZ;CWR\$Y#&8X)WC"/DPGY_-DB:??JL? M_>WE9#R;C(Y2OIT3G|6T<I FY?7EY^D#>5A^02-
I&G<_3/I^=29I/G\$5Z^M IJW&*Y6^IG#I")4"\$S\$M6?2U_WSI;I=C26&4SD>+J7M#(U/HI+M?%CX;8IC
MC.N9O<0SFH;^OI5N4ZFE_IR%""%N;SF?P(83/@I/Y)WSXV24;=D= M?Y M/^*W. MAVXFLINWUG_&+6^T:QG.7-
Q_6>@.%T6N>40OH?872. Q1.&Q80E^0<%(L6 MG^L.4)A2%V'MJ^OP.ZI<7MD-QAT.\$V_3*8T;3I?
OWE*U8I=;\$&EYC"/U MK=M+I.(3O^W/AWU:?"<B5^7_IY)Y^2G^I^3OI2^2(+;5_LO)IT^3I4T4 MUOJ8\$@/E>095.
(+WQH_#M\$C'9.TC45_%JH.G_9^23I8NS+G7&Y^2JCK8R.J^V4I8HP2ER+EB(AF;7*L3)V^ ML*\$S"\$7/-
\$7A.)&DR_IW8I;/@B*>C|QK3>#^9+J9V/I.X DIQ!&>3=YB;C M.4T@?>_H_\$.R.&BR;"MUMKF(KS>M7_-R^NWR?
MV90)=I^F^Z93WS?Z(P:/0@IS;H&> M>""(U3?SEA.H.LHX^QSLC_TJW TZ9M@=I=Z&_IRG&
(+IG(+@/H/I+1+\$&7BH(T4 M&);3VDAY43.N/YI5^GLR&IJD@1HU4C8;RFIC9D.2I.\$>^C#5&DOWC)(NN M;3
NGIU3Y;J69.^R>Z-Y;ZK0MI+NQO;.@PX/<=I8T OSZ=3^I45=-N?QA8\$)D1#<% M(6-41H/(9I9S^5.W&)
(NKGKN1IR/ITLM&)%!S)I9U9H#VU4O;%9#J=2*T1 MI0%+*A>K;2I/ '1M&OZ&.%ZX\$)MX>A4;Y/Z^AAI.D-
HO81M9IN=FIC-L&Y" M#C&RS(EI7:;)R/)!%!!A-S<19M;W5P.+)VYL<7Z^M^61NB7;IQ5;_#U
M9^H;IGCXI<)&O%AYUQZZ3I+%" D2>/5#L&)+\$&4\$ I7)JIM?7J^&=(^F3X;
M<.5^JZ=S<35;@J^19C>_ KXX@PGC%V^ISX5+0LKZXE^A^Z;5^BCI9&UH%3'8FI&I_23R6>X=DHD87;)).>#"DNX7?
(;>H^VE;.:8;.3CMI;C^ID_5@+I- MIGYK.M0TS<\$)/3F;H^0/&PTH/AFDP^7@0\$(P2P)\$61F\$Q@=V(\$/R9I/O#=#M?
3?M^IEBYEKMS4L4UG^TXPX?I+W<(1J)UYJ%3^O9RRGFX;P>W#^XHR47
M)>?I@L2@W)DI#D1(KVR.AD9N.ZM3>NM0.^9AJ^M&7N+G6.G4FR7^DHK@918 M_;NNA^ID.(WGLXYRS"=?
B>0RIR&SAIH0N^BVH;BW^X(I3A^E%PCTWT M60G8FHD;?>=0>V\$TXIDBH>ABB.GH^U/X^64H(IJ?
%>@&2>>Q4U^NL1MN M/X5F=OG(-)I9AI#;.9I=*Z^XRA<>U.&GR?EX/B@IE.Q-ITU&;@L>?#9
M""=17"URL&TSNEI^M.J^#/AP-1="E7?+0WO4"RV3ZP^XW^#7E@44.&+"& MHJ(AH^I&8K5+*97BM6MI9-
4(^BHTI^9OL0;#.V7B*IQCI0;4TVH#3@M2E M<09H;S M\$K6SXDV7>F^GI=G^QJL2SR=LPKSI_WY^U M;#2
3A7I;95J1\$;7T^X^I+RD1K08VU^L_*7^NV=P=RI8E9@KC#V/I^VF MY^W.KW)+?H_I^M?A;#2P2IMUP0S")\$(6 NG;7(I
IBF+.^43V76L7?15<*S^J M&<5OFI0B#DO^I>I\$ _6&^NIN/Q:Q9YPN^C.I#6BI6ILWOG4WMI4?&D:C6IK7
M=UM>#ZD(Q^PX/B>)7SIYJ366GSL+WW;VU^T^#41P&LCT^Q\$IG3V0I64T&E&8
MA9)506B.GEG)I'S^80Q/GHVAL9G0UG6U^U^WSJ^M^K#;YIQ;I_*AN8L(EL M.D.+UII;KE%G(\$6LF^I*_*
_ZE>M^%&N>_8;3>P+>VJQV%UVS#O(%C.06# MB%JY8A5(\$Q.H1^SR2*0IL9^JCEK7IKCTI)\$GTXRGP&#-I!
<&"RP>% MWGP_G7P9U@ (Y9I?6J.K^*K1/E^ X^R-KHASY^Q!<5" \$YIYD;XUI?<-I/81I
M.B^M*_4ZE/F^>)EH6AG/#^L=BC3%J(BLO15-KZDXD/I\$R;S4<I9PW9IR69
MIO&.4N.9M.T(VG9R.\$9F;I^UHEB^V^I4TY4A_Q9.3FM^YJ6Z2P_#*_JE06J M/
@J^)>I1H>C(0IE93T;);*\$U;CE32FGI.A/J<41KV@I=FYL I8TU#.357NAIYO87H2+S.8^V#JW3430?BWS(2R-

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E'YY=JWS9R,1=&L(M5^M^L&*M)HOGC.;YE1M5'!=@)31H)IETH%.?7 9>|HEI%X6BS M3JF60'")|>H0
MIC5%G:S|D%H(<5\$RY.8AT+1EB3(-JZ-%(A85EE06B5-MN|X&N#
f4KWXXLWQJK9>#GDM.>|!^XM,=GXFF7\$G0"BNQ6%5RBW;KD MT/H<|2&-T:|3Z&Q|P\$3|J^U3Y27&2+3JE;7-
T(RVQU,^J21^9U|UM51%8C9D;.P.) V(<52>|OU M7BBHMT-
.;3=K'=X1B^(AS*1O9T40S* DX28E(1L0 "&=HC8 %; \$V?TZx J M!+ @^!POE^DTI/F?
P_G'E^>S.7WH^I5K";/T7^Y5LDMVBAR/ QD4Z<_AU@O M:#GR*U544C.2;_M2V&O#|)-W8XI/Y;.&|E9FS9;,
fV\$XGBU/1(|I?+&|+@L M;O><8!@=SFHZW""8G+4)&9'3I:5|TN|D;|D1?C4V2|H2); 5:2W/^VY&DM
MDZ9D|B.QZ^<6HEJ;FN-S-7QVHS.C6IUU2f.6&4L 'B^"8J.U!=&&I=3!Q M16A|2EH3YK6LNEN8U|0>>|0<.;V\$
X;.%U7+!"-A..UX=2-IZ*;YJWTODCY5-M^(A+BP8SWP4+|E.YM='!2B)B*?1T5;R#8)
(AJQ%M\$)*SYO%*4 EX:X_KC4SNDB;.;>.(+;57G|5 MF_W=XP'I&KM#)8""7TUBYQ&L| MM BZ\$|EM8;
fUB= CR|4|>GODQH(QVE4+NS;<21C&6+|BK8+)|X|9G^8U MUUY+FUHK@P>@|J^EJ4&OMWV#RVUAQ53^%
<X=IH:SFC)f28|6H-62.K13'P-MT2E0.3ORQ-"L"%AKZXN^D|^RY|Q|4IW|)+2VIEO;M@#PT:2/83BM-W|? M?
@S3#|1-Y11BM.Z#E+5U8;@WNFE_HKW*(|R|).%;NV W(^E3W.#66|V4|J M(&4Y'^>+O.3+D7GG\$Y/D-
E|;O4AA:W.70FPDFT6(4^"7Z)56^WW?WJX.;-PR '5UP?|5?IYB&BZFYS(|0^LQ,A|5|
<15|W)W6K<9"MKB:8*9|H.G).SOEB|&A>-_9I5'T*|L3:FSB-9R2U\$U-;.>W#L M
^4E)BD8"||D|+>|H(7!|KPKJK(4AK|U(P;CB/H4O>V8.@U%T|MG^N"7FG MT-F|_%?A/1/S /DR&O6"8++HA:7EN
R%|_4UP8VAA.5 =B'D?6IVCPC1. M0U'MN4+6 TW.;Z;KES60X_83>VLE0;8J)#62FWCH|C&FB|J0|HJ64C1!";4
M6|4S8|0L=DZ47L57?TPOZN>0=8K+?SOLKE6^GXV|TYH(5Z&.%3Q?*(O_G
M^6Q^T4E@>C>Q|+OPZ(M5TH%4R@;7#DES.#;ERB#1;.<+*%8\$U%W\$@W=U0#|
M9.4U9_6|FW(OJ=|6)+QGB%==E|D;.@NC&UO*\$Z.PZ(7)-&93!..|K HJWI MTEX97W203'=21+|A&|J5A+XWDN^\$
7OD|?7B7-|B>&)4/MK @Y> 9)Z1PU;(-MB|+((2O/ Q8GG&Y|1Z+K,?)NXAS3LDR/./A/>.;\$%@6'\$*KCR5B-8\$4'F;.!\$ M)
fG4L7DX=Z>T;S?G?XRG&\$;# |H|EH49CX*M_X|M3H|&9LO:(?QQ>XW0X MR5>8B=^F;.*L*;%%;SNE2('+R
TL|KR^AUO';L;##/P5#>E>TCOP M)=0KK3AR#M+5;^&6|KF8E8;\$A\$1G\$|?<^C2|H1#ZM.9;|?""7EYIE/HN%NE*
MH(5BB(&S6@ZX%B-CD92*U<+;UZ+B*KYG?XM(??|H|-YN+=1=-A./VLU&A'T5XO\$FK|!#|2N8VU.3|4*|(|1V|P
M;ES)N)G^X|V|G8+Z9R9JU|&|NTBU(O28G'0U8034Z@DI001?VC5';3+_N&Y|<^H|\$QFG-
1WF%R|E^OR^GX+7T.XP|X0H.Y+ 73?*"L M=QBS)?>V)AXOVAC3S| "&|V4S4EWT2MX=R-
L4\$>M|ECATB;|OOC^QZR.V-SL; M2R&(BX9G|&?A=<^**+6 ^%)&(MQBX|>(N2)H2GP&BBBVW=
(6!U+=+W;@OO+ M|7LJLW4A_I9E_N|#=Y5<@;?BP5J@29N5(|40L(@EP2%#%@9H^FH?55K|71 M|6J??
_TW%|7=|SJK?M#7S6>HY.T|AKR%49EL"3;PI")&>+|4GXUF'\$U='U MZ5#M^=-S6_\$WH^=RB;?EYK"/QUM+|
7C5TM<1K#2AB)\$|=^6 MVEWJ8|A|N|H|C_B_-T|UK;COLWNT*B;*Q&B^>"0WML8GA.TU|QX9"YS9YG4F M-
S5|U|P|S|Q-I5^VRW#LF5T>BZ|!"5|D0!|/T5BY\$ M|>8^<\$EJ6P"@E-#AR6"L^2W&L%3E+
|0SM.ZZ=:Z&/MD>>^7@W%V""9%J<9 M2_|?R6|9VX5+83.HE|68"2LUB9C+L|?<
W9=|D>Q|GJW=O9&LHQG9D"|H7 MT?
>SR4\$BTWB^EY>7WX "N%Z_J@;SY_H|@=:)|VM%O45MZE\$|TF)P#&+@W+|
MDO&MH|KHUNSNE'G_2MVPK|N9->)(GL;YA>*|T4/U|)X@OPV@T>TP/#T2P MA+)|XL%FIVKG-
UWM^M#9<=&0QVH+FS4V=ZK|DJH5WF|S7AW>G|Q ?T\$PZ_M5)|@#3OK7H(@T\$7G1\$#A
=)|J#;=HSI5DHL7G\$W2?4>=O(|3OV7&G> MX_&RYH=B&^4MA&9IH^CH@2E3F"|MEH9:9EMW@CL*5|KEH'Z'?<
FSE:3;E(|Z M5)OEPE#*2>G4|K8=+WD|S|PU2EP@GE+PZTMUNNM^T2& M0&TMX8Q|<-
(DGWNE9XKV@5N+33QQ WUY2'9|L|J2K+Y(K0PY/76R|8@S0B3- M"9P7QXIA5J@.6@-@6HE"NVL?"^#+2M9-74-
<S2DNME8\$3|<-(Q5%>6DYN2 M:3J"5&|BL%*;Z|NKO+C#N-F.%8BD_E)|K<=2ZW3_2M|JPWHJXLHX^&2T@Q
M.U#)|_JU+|.5KT/G|3UJ^5BL|=B4<_2PB|;|ETN;7=#=*K;0P/|+|(?&9 MZ0118L4I#-23|>0K42ES:65>?<
6UPYTAJ'W=08E;L|>_3+DE'6Q MW@WRP.BK|IR8:G|E_-B)4T|N|/63/#=2|*=EM>W%*P#;>|@RD|IV;%|H|
M9|M@ABRX@K(|@D96|X.4W_|T|JF9(QU|I^YF.B'(GGGP= M3'|*%02U|HZL?>%%+0PHE219&T?XO.&
|N|Q:QY"MF9.ZD|H28RZZ)8A<^: M\$&@&L5(A25.S>V)E<@F1|BV|:WR)|=I77|/|<0;0C=F;(PU\$ MTHP>-
MDW>S6>C#;|RE-L;ZN5E|I02B6L;S|J?1.V&"3DZUOEJU'L(ULS5"N.G M0QDV;_9VMR|""RPXG>)%ZNS|
(UF(7\$>5/8"A)"|EH FHIX^FH2B^SM(RU M=J|6-Q8LTCR;VTO-1=8AF^H&?(|YS3#\$X6A9VWR<%U|=5\$9APS?L2;
(OY.62\$=D_!#N7|W-T'B|-M%|9C?)YA M=3@;#6A?YY\$C V-J|6|6|+B8)11MA;\$LE^);G_VM|? Y|YVZ2JVE6""O#V
M^K@(|N^00@D3H(1SN/^<=V|H>WL3YC1YJ=V|EG^RT7;LROE#ZU|)/3|+R+USR728
M=X@/IN.MX36&T^SV;.\$S\$3'MP KE2A8Z\$K;L|HWH9=@/X3Z73RE1_0.ZR^M(9V| PE^4HF
WG<"FMN"7JEOF C;)>"<5SR&7?EE.K*;|V(FNVTL#Q14U MIO23(7;0HX">0|9|*T*U MEU
G6_1;9>|1T7|L4_3<;+Y|;|JV<*N"#8Z#(90%|@4\$P42?RF0(7K8-K M3X)Z|O676W.GK;^|>?DJL+).MQWAM-
/BPH3Q%^>CU>^=JP0N4" 4,8'S|I&SG5V M#GGSVMOW GD.2?|=|F.SB72R|5W7L7Df|\$6!9)|@/CC9\$12F
V""UQ9C*5 M(^X6EMOU""0SAN>;=O4D76X%SV.|AFDR7>Y*34479N@V+V|Y*MS|)LK;1^<\$X;*@MJ0T|
M>@;|J|V54\$LA=>Q7W;+3\$.)D@PD%(B^-6Q-!=-LBXJ5(5H792%SNY'10P|M&_&L|H85.U+QZ7BN\$2VW/-
|)/<|Z">*XS38G(|+GS7>|1Q&MF|/4U&J@9#N\$.=??|L|CV_HY|5O M%K^HLW&"Y9?Z|Q|G|H>F|A|0UF-(P^3"?<
GG^2D)H^6TS@Z>+&OC9T>|I M;?J(|<PV|H|@G)|,5?<5P+L;C8DI^(|JW|TW-9|PF_78|HSV(OG_-;KH;'
MW^8D0.R;K=P|R|_3H|O@;D;JZ03^GPH|PD@D0AP)=<8D|FN6Y|%/D
MJ&W5U4_|OZ=27O4UIZ(|S|U"M2P|>S\$HL5*8D^K'#2LL4IB#ZHFNCA9(Y MQ=3;="P=)^;H;EW5U-MUOY-
MM%5X=K8#)^?PQ|;1R^)-N/ MQD%""D.J3OC<>K|MA;U|37S|0-+&TF|&U<=KS3^VR^XJ8U2S=38G^W4X&Z"(
M3"X?C_89C;L\$8>*Y" M.DQ|*|+J*T\$%#E^EJ+X9';KO4NO3WJ/FU(>^/S7;6P8S+L7"\$LPC M&<.;?KX>?L%|AA
U*|&U@Y#KB744M1|D#H|%"BO:F1RVMJ^;#J|V|CS|93 MBNR^Y17XQ1@>6*B;_&ZL/KP+|78^V90>.0>U/E34/?<
&6U>C;3J_|J5D/4^6 M-Z7(SEE>C=|AF%9J|7X;MTE;);T;%QAUI(TD/H(B2P;NL7
S&69MVY\$RO"7U?_-@&9|SCV';Q5OZY;29W1D- MBR#|Z0&-);F+TKD.M| M'\$|K|@%;
fPZFH|IB(|H|)%6DN%1LHS^|J;M%#L;2|I^G;=-Y;,
MZ4\$&Y|2H45)KAG3A09H(|*Y9B(#2T|O?;LL|66N3G;O43O;H20>3*9UXOC MQB>2;7;@1:B6FJM-
L56.K/6=B>T0|VG/VQ%'F|3H-A-Y;R(7U-"M%-|50X_L M+|D31=-FS+B#FEK|6IGFW=#;0;^3S06Q|H#^)&WW?<
&X&1^V&V.|QLRDS#D"\$SQVD?7&X@Y MU.FS0G)A:D^X|L37UF)L_V-K.V%L Y'O."=E|2"DC0)1T*\$M.A=C ZBEN19
MN>*>3=*FYBG'I=#O9AYO&8R+M-#H^O-/T.T.1_/H(|A2%P8|!3+3%AP?LD MP|O/8C9&J-
S;fH|NT>PY|XO%GR3T.Z=%3<|O8XKDI?WRDJNQC'P6@T^5JO M2Y#V>SG%?-&L#75F;=
("DW0'SIS|*1+@>NL8|H156S?P.C|S/;
<|G>U)V(H8E|^O5Z|TES>Z5P3N@06='AJNNMMJDXGJUF4S3\$6C/UA\$%**2)<
M'HEI2)*%DF6*2G9|V7(CX&L>>7;=L|J^C-X|2_8>|IQQ1EFIM4J\$0;XJW;^DTK|LNPDPZ/%FS?8B5TY&4#-
;U.VA^"S=L2YJ&|B'Q| MZ^_7;?#VR2L+5L;G"IN)O5I6UPR%R&*M6 T#Z"B07"88BVS5AAAYFC+GUIDN
M+2RNG29<*VNX-8F#BS787K0"GXA(|F-G)6<|+ZR@9Y^N.ZS;|6\$DYMf 6Tf
MYKTDJCU|H43;F%NIH19W&.@S1=E8H ^*X5;=N8|GN_ MS74C391YS#DI6FZ+U#|?<
*^ZH5"LK|L1DDM&U#A^N#7K?5T#|ON+H"R|H#R3<3 M;K.TDB91&.Y|X|SH43Y&L0)J0\$>+<
|=@'TWH'T.22;+;L7_S||D/L|G|-\$XQ.2QI4X"(EKD7954FVK0;2IUWP>5*^4_V

MFJR|D;\$92IEU(U>8Z6C(G,.)6B:3QNU%ZJT/MK9!&>,E(&#&V0&"S\$+(EQ M7@MPA6M@N1;K8SDJV>|4E#
[M>9WSMMLDDI7(T-.LDH%BLGA1;LW+VF&|D.H* MF 7(C.5GQD)4NST06W<\$?
=K1GAFAMR/+SFN(7Y=1ORBJ/Y|LST<:5-|XKN| MJAN@SI:50Q_G#\$G-PZ3EJ4K@F"V7F|7*I()>T;JR4)?
|1FBK5U1|J8",NLA M|(%=:WGS;)@>@50P9*_*Z@|*10T"D*9@*5U^&MU=,|G7|^*8^LIP(W%
MMZ>=^N2&4AX4C3XCOGW0%K;?GM M-;|GAZ?O*LI.ZPQ/OTI*80^VV+K7/&+VYZIM6H|=@@/:X@W%^C3A@W\$?
%00:7=*I=:1@\$P1&R0EVC099|'Z^G@;:|^UW M'UR|JS>|EW:S+?H>|^PV4*6-4LM+V>Q2M6*AL5M+6^|0VU23Y
MR,%2?D)"N8A!>L=8I/)QO_L|G:6K%Y!970.2&ZU;WPWLX|R58GIC/U6VN M.4S20XPUI>TGA3MDP;YW5?
#*,:YU5C#.%>775;A MO*DIQV7TSN+|I2Q*2F09?7\$QDQCD40)DI0*1AP+M;?9-M)JR/C3CTEMG4?NJT|B/OZ,
M4Y+|B^-.B8A=++|X|?*RU>O_%%&E>_.0\$/T|I2PC3FD6CF|/@M2.YB%(*-
Y8NX""GGM9>X9U)X/6;7R3004='A>+:=Z|6N>G;YJH940?!*9,:^F#O=55YAP2F-11|_|^O)|.RG
^X**4J%.D34-5_GC>U^Z08P(M/ M/J-R@H766F|E@^%5CO'=EV(,UFERN^&S@:(.1BE@H-4 M|WFJ@A:
<\$J*M%IR(8TTK?WW&X|0X5>NYB2A*|2*\$;@TM6_UO-.D>4K,8^+)|.M|J_6M,1|H0SCI2,HN MU(4@;=26TIP?
4#2=#PFJ.%+|#\$Z0|9H|.%UK;2V(^C3=073<Q#@02*Y-.P MV_SFO>0|RDSFH5">@6&...68M#&#RK-:Z|W+6(C%
(|76.<.>:)|ZU'<\$J'-?_P_&=\$*1? M)A/Z68| "BN%1@TBE03*&0_!R0(Z6|ZC8UAB9T?@#?"O0G#S/P3? 3EZ1>|!
M%MG0TC1@?&TT:50@M)|H("DPG9S)9&;UD-|B?SQ%5&B#A" T#|LR*YZ;#;D8 MKY@1TJ76-0BZB?
\$JKZCAUES>5ATT(40S57?95K&H W5<%ECS.L<"DS1%6DI V MI/2U81X#
|^D/QH)1D1RH+|N;9@^C>_P NIEQ=D;.^M72H^AO'5^<(R8>3E^72Z./6>\$79+94=| MVM=2J9'>&R.
|BHD|_39=E MD7D)B-3_0D\$OA2F"0DU|16H59NOVNE0U'UJ># MLV>Y6';|J+VM%MHEK|=V=4KRU-
|XHO|*,4MQ<20.(G+|BYM\$|Y\$YB"RFZ|B7 M#|=8!;<O'TZ<"MVQ-Y.^OM2|EAP6B*PHL1N-D
MEHBL=69V)P/TEG;LY X1WS9F|O|=7C\$|H;PU.ID'72>./(H1>@1* T|X M^3@Q^L)%S6YM2;BTDX&MLC3L_RR-
O?)H|<AP_7|Z_O#DY?;M?O M3O|^<^X^/VTBT.\$)|^S|9!>D-H=\$\$PYV)M8#|X@M/P=^=?XHX/2ZOAJ-S M>O?
T8R"J")/_9_PKAP:B")M4,*R^AJJ1 R\$&IM-|)00")>=N|H|Z;.\$+=5_MR?<^|J&">3_/%->%AV@U|A-\$<"41U
V!@BT;0"S+A9;.%XB|=7C#;^V*2#? M)?_N*L==2+;99?# Q/R|T68#=-|A, %N1=NIKCS*VB;:>\$:C'%>8,XYQM8! M;4
|BFPO7?*.9%B.Z(M|KPOBGS5&M67Q?_)/K7H|V1;I^D?WZ\$S-S-ZLU-
|:.\$X|LXD*.;+|+RUIEL;Y%;7PFO+@|5'B\$S'99&B.Y|. M8-W>PS =D|QF9Y-
WDT6E@ \$4M\$OIMJMR Y@6/(@\$|)H.#AS3|AA7(16#F13*2MS;\$DB?U/X.6;=+|>UA'UAN5M%C=-E8",P54#\$G
M<+|+0CJ60)Y=C2;|)U0N";.%M|T0+@;|JNU"EGLC7?"JLB|("((^UUI>+3X+SG|=B1 M^V6B3|+UR<16A%M3YH?;
AEFNF@>"1%YD* MY;:>D28@V5&C%\$%\$EUE32AEH*^G|H^">J;X|.#T|?_W'R M|NGLCY|#@W>O#O_IGZAW;P_?
G=4ZZYN'6U?|ZK91UXT&U"CX^GXZ^8S3^??W MHS">WRRB3#086&=H-|;D9B1+6H_9#5+1/H
D|!..E)UP_AF=;_?+@=|^_ MK51W\$H/CJD")|29RBA:BT0YD1&4%K2%36MAQ1GX*DS7AR5|TT%\$JSC>@@ MI?-
YXM.P;_PIQHS=8IHMUM.<|)M@|AU.RZV5%26X3@%J.V7R|*2|B*1|0R*U*;*XFXP8S4Y
MKVRIH*0)28>B77|;VTC SJ4TKW-ZT|J>%*V-\$9P.J46"190.0A0<@@V2+SHI MW*T7^X#-7>|Y509Q &MQCRM6>|)U7
.:%:"*(B#SH8E)/DJW+RNS+L8^V%&= M(|V*|S).K2UVVB-09/IR%G2*#FVCA>L#;(|
MEETOR;9&?/MJMRC85P2AE2%UH4HP%)U6P*42*O-Z/ZQUP-MD'TZ0.17 MVS82X|I9|D.57&EJNJ(00+
FMC7MC2%;-VT*AB2%Y^R%G"J".K2U?#F=(8LD%68YHVEUT29|N=|2/<1H+<46#F MJ^/C5W|>O7ES|
|5T;NS@W>_ 'IVHI=Y.#|L.KX/1^Y&"8QA'6ZF;U+|; MYG%M@RW-!MZNPAV1^DUES.VGSF^ ^D;L|^C3YS"
<+D*|SF;/5-:@F0B@G*-%4ZL;|7*14@|19;|. MN'G=)_9(RD*|(\$E* "VD'1H%A%1X3<@PS*\$R
MY*|LCD(H.S%H=^6=5"?QVWL 9|QS86/_W5M;=P>_&SM(|DPDR0"B5KR5J
M|XZR%AR.)+O"%L'SINQLU991#>6SN&WSSBNC;- "JH)*WC("J6K_|DI?B M-?8F!?:Z(H#ZT|>(^6,UY-
HZNK&Q6>R' ^(^.*NRT#(VB-9(|+M9=(M4A!9L% LRRYP;4/S2AT;
7U&IM|NB+>|?)MQH<^%1354GMP01E0'4AP'ET MD&A1D'LC>>=(E |T/%0R"5PH M;7(U G)A7+L=|A:?
@MNG8ZW>D&|S@>Y3Z56LDB7|I?>@="&L4=>SD)1;L>3 ML#G39.U?Z;W(NQ?T6+^T'|S82XXZB+L?
O#T|.SH|>_YH7'1R|O?SXY?_W%Z M\$7NH#8V.#EXF_|J^Q:6UL_LYWLI>T4_-P>1KQ|:O|E M&.)P1 ^/^#Y|>8X#8Q-
ZQW(-%BM0%DF-62L|5<02.\$8ENLAB7 5;BQ2 |Y_S M8")J*Z,4M?"ZE;5|6|D9'(|9M+>|L.XWKQ7S\$9^Q2
Z81M|IR4"="O.9MOT M R 'JK\$|^ENZ6H>!!..@K\$9BN%1QR"5|ZUC+|Z5,492?L:2&29|*G;G:<
MT>"I_=I7.SK86)FML5;"SU)#P\$|L#;69JH|FFPU,QXR(O+7'UXN=|<9S+L.2
M%IGRAGPEKZ(|)4R| ^=KW=)"6CDDQ447><1K0'R6N^DZ#%MK-IU2A\$V3.%<& MN0A%.A-,J3\$E7>AUMYD\$
@<8!)9"EVLR:UKS:X-|EGNO3OCVMIBW O;#D'(^M2%X_8IT\$SQ+YXS9")*#E-Y(X:QOW_UK78Q|KGH'=?
6(N)^|J%9#|SH*|GA M@|61_-MK9LCR:O)HM@>M>6|B|0ZV^LTX%%_ZBVKA!W3K4?U\$9;=%"D
M05""UH8&L%X%GCOI9Q4Z/>93;VZ;BB5J3;2J@|H^<M%Q8D%M.N.2PRL.# M;Q99N7C*P.@X+>#^T-
ZXN';W7AYO3C9#H_P^FG M@W'^1Y@;Y&8^LV+8F*TI)301DC(*9'R985|*0UJ%|D5APS|JU6Q.O1Q_0K
ME+&)2&|=FFDWIH|\$EP1U74) 9TJ6LUL5G#=#3S =\$XIOUO MS-;""I5_G_|D3>8XHY.<19#B|)|X60&0=L5**TE>/2*
<&|42=&.6EJ+^D<4 M_?+I6TA|RYGN2,+7%_ \$6U=69C\$69I=5L08D<(|AB8|12&9ZU%;9U\$LUC>/KE
M;K=GPI:SOR/S|>SHI>+PY.SHI=+P_#D^/7|Z?|>K1-4?LGOI.M\$;C> M\$%|4WST;?L)7^DR&YGI-
R7K6;_ \$A@9F%T|9M|YLR:1@4+3(|-I=.68+ M+(N;46NUYVRJ&T^Y.(4 X#<:(MY++5R5IL7:'044|JL|'|L-
=I=).LUVF0V=*NO*17NF+|(JM8J3Q52_)TP\$R7((=1>>J|1 M&|J&?O:%E?_MWRV79T/W\$5;|;VD_)5J|TGI-3!
(|>T>UO.&XW>_UYO?|Z9O|^\$_.+|^ MN\$W7F_4?TM;|WG*0K4Y7;CQG8\$5@21L)DM?C/^8-^
HIV&1NN"X^8VP=QISY M_*T'E&|USZ;3 _\$SQ>C<7D_'8YK|S1T?B';W N)+>>="=3CM8|UC-PA;YZ M?
HJ61W1%M0|D;06X#^|ZUBSZX1|Y9R)LE|P#N1+OU'Y4@.@?E0E2Z) \$9T MD%4N5HH08FRL6Z"LP|^_GXMHG
|DBMI348M4)C+>C\$-+D0@8\$K)4+*TEJK M\$4/|SLD;(>U#;* '1%L;|LCV#(WUI?7D8,%|44")9F'8"2'9\$3B-8B|JGE%
MY\$V|B&'?S'X>D6H8A|OJ5MK.\$IF(V"";?S;,>#<7Y#GQPM<|3. MPK>+>B4O<(QE_)KMP?#X2XL00Q25T|07.9
M1!"M#Z'V|3KMFKKY?ET2BR_I2@?'CQ(&#+R4H%#5ROV&5I?W|2PR9940|4|MM-
X\$5P+6IZ#=#3MAV5WFU%U^S#?5\$%B1P>95Y&>BH;+W*|LDVO(60VU@+^" S
M'K6(V@31NN#=.OCZ%"C8""|Z\$V8SNCT\$QB>6.0L;LN?UYJ0TX'P("M,%K' M\$+EIS*R52+3%"\$|P36A;'2T;
3_PM(X;R1>AE\$5V3E|_2K?T|R^&B@|);_ M?"Z4@CA@6D*VON1YM;Z^YZ0#Z|I<_.NBMN?M-
LOR=M#N%<^X&R0 M\$VH7DP*1'9|BNY|N-Z|V5""|+|KFTKHLPIH0^|0|D|T3236-;T6.X&?L|O
M;F.DQCQGM>HA1W+|R ""+D#QB5C6)-6|(|8=9KSID)!%VPAH;-(L.AP.M2|T|)|_IEG+|>5+G2&|H)DBAOCB?
#<13G9W%|P?)1(|%2|#%9_*UW(*O:7FZ<*V4HU_&)|."S=#T M*8R|TW55%S-E-3IR.|)7|IA;.
H&WTM49;@;C)G6|_*G3:>O(U&NNU=%U M.P^W)?B4O^6ED.EY!%?O|UK8 M;_6%?
TVRQ2F>J.L<|)EKRTX'I;4;|I&Y LX;UIPYCY9X^<1V|XB73<2|4T+> M=0&EK(W'D@:>4J\$9XA'J|3;
()6&RL2CN6E=V@|FKQSV'0%O&VGVQJ%_C|4 MNQ@CH@ID|4)
()D90XJ|P>G0=2|BQ;Q>BWJS65;H>I5RY|Q|S;ISAWJ@)|_!A9 M
MM\$0EYV>+DLEF#G13ZH@YIG>%JUUBBDI*1<4;23U=4 AYS*YQY)IK7|;P229|H|L>"C#9 LY-%|1%5|OU
MQC@'R%D|J7&L0M>"|*|@A.%+U9.5R)03IP%NWB7@.3Z_*ZNV"(%L+I3MEN;2L MIXQ'C@RDT+1-
R&@A|\$+E&0LF>;0NM#YX7D5UK&E5_"C*VRV)@A>DDW4@UUY;\$6Y('DJRKAC;V
MA1=_ T|ANN/FLE."#JQ=M.WUM;1@XR@A*D;Z2_Y2\$JWKU+3"O@HUI4|S\$5V|
MN%""+@47X;H|NMI;|AFF=WCAP'B\$S+NIA88@I4|@('XP509D->5D*96E>V MV0SI*N1S/Q?
Y&HNO.ZHMO2,IG)&<<5K)CVR MV)J+K80=X;(|WR>3_4X&A&^H_ \$|C#_4NR)+C7'WYX&*QJ_P#F@N1&U>6?/0

ME2\$03Q5+TV:<.5WJ8&0023REV1' NA)MOXR19Y3#18>#Z90@XC+(I:0P4=5(MJ>5B>0H6"?
(DJ8MAS9"79I7:EX97!^/97;\$L&U%U3&3+DQOKFRHJ1LYI=I<M(A:P20="":Q'H7BXTFC0\$7=6=GIV?
4BR(I:L+X(F)Q|WT)S4"3XN?|PN56 L M4L0H \$CG:/%.(H/+A0-/D3NTB9/IO>XAQR/Z^-Y1C.B=#70S13&Q86I=-?
HH&Y7KNWCWP#X1<\$-6KQ 44HVNZ ML.00HK: @97:1,B6=,IV?>P2D/CD8:/J@>|)3835?M"?X&Q?>8G?60)>T%
M'FLG.<1@HKH)1(TWU42X^/(\^N0PDA/8AN1W5I7QZV/SHI>^R^J_)T<MOCU=W9ZI:
I5R>TVGQ^1.#L|.CMX=OCH|.E76|VR3B|>|^G39%P#1//O MCXQ-!B&L#T@*W9EJB@7P@G/
PFE@3F3'5JL*M<9#^|'|'=LF:6R9K5|)HX|C4 M2N+SBTKB89P7_M31>#?:?GB|<|W|_#Z-
A^4H09@M:|C*02GG068(IW9U%92*AMP(030_@.9C@K=BM')Z>GZ2_-8(23^G^*\$N@BYLJ4IQM#6H=C=UC1H87*
@OH0 M6'QWRV=OZF_?Y|W)O*JT6A=T?1?C48-MDO(N2HUC2/O6.4@(\$H:03/%.003K.EHN.O
I(EM153|OJ778NJ60SCW60| M'-6CK.KTC-.T68='*EG|4'YS. QDR%%X7UB/IO<.NOE!Q!|J:|F&I:>Y. MV@L+
|B*F.OYP OV=#U|)'|JH#%\$8#17RDA(K'E/K8Z25@/7!H.J6%5N+ MHQE3?
@_#|>PR\$|YFO|^RP+=":8:1X:R62QO\$H!5RER%@K*WG5(2@48-4.FA9
M3\$'9.F=W!5A|.G9LPI+6HFC*D8KK>|Q|.MT|J152.H/&1'+VC("4.J#6
MUABMI%="Q'JP%J/%UCO*BM#Z=#+9C"NM1=*P/=-77<1.J^U+)|R.R3:+"^& M@ZK5GJ+4\$J0MR?
\$:0V#M&ZCY_(JYAY*:2|VAH6\$^@A>%HZ'@LZ6HY"F=9%NC?RB7;I6G_7'S:S51"IT|>/?RZ.#-MZ=G:V3(?
Z\$48U5JQIQ1MSG#V^0Q:7V2K02:R%^YB#18JHF@_T.R1#(5#)EB
MS\$>PT7BAI1>|M:Y)=5L19Q.EJ040*L|ST|Z&>1BF0YS1@R9I M|>|I./?">G6?I# 'SZ>UG: P2A>C(6'=G%TM&
<>S!UH7I&|1ZM:JU|O:|A/ MWL4S&E/1_ ^U^>.TVQ9>D2PA)_LF9'T)HXK^8%EW@33VA+H'
O3B5T#_K071L.L|SB_+D7T=QSELIG;_*| M*W_ (B5B:|P>7|==%?3Z;7;L5 2L52HNYL^9= Y129NMS^T+D;<=
M0Y1.IANP.Z|B.D:493^Y6QD9KWSPH.E6=5JU0Q^+1+C+)|F+>2N.MF88S<> MWR=:O@|\$.
IW8GEC:2V|AT7%KRX2Y#9^T6WM|F>^VN#BPJLXJF=X^N6.>)|O M3|T83IMF MQ6LY|F^'XTG5Y>X%R4-5H
^2%IQ75R\$PHH!A46"9YX!*E5"X3EV<8BZL^U MP3_I#R_76F:W|V?N'RG:MPB_V5M_@%A3&??N9'XG9/TAQ+.5*
N%|Z\$X;2_MFIYK-9E62A*6F%T"6Y#VG"2K MR#;7%WF:CB|:0I<|^B(SA'KHM&+X?1) MR6Y/T_|ZUHTZ#V:??W%
>6#S|KMS>5J0VZ4%T@(|+M%G5KLPB|NB M:|I%)2|6\$Y|LIEYS=HX+HN6%+;_>YKD0@2Q? +DL=Y?Z>*6FY_-I#
(C>_) M@_4U>.YKPVZ#MEYQX:|0'M2|QM|\$^P|P^ZX.4|ML/NQ=|N?"-|7RCZX_)J M6*=IG&?+&G*G|TGZYP
%0X=|D*E>+ZJ&A!|9K5R@1'|T>|ZWC3XXAZ<="V M:X:UDU^+<|%|6%-+R9U=E).C/GM>+"L@I"AD28L
T10YV=;_*VS<QEN|7\$^C MZE-BX5X5U;B:JY3Z1D@/EL0A9FK:GT<3*JZ9'O)|I/M>6_2&3).W(9*V- M008SU";9\$)
(PB3E+(<E**V+=S&#TXJ|_|PZ#+7S>OS/O)G5S|/P576DFGY=G%?>=>|N9NCYM+|J (B M*R|E
"HY1@YCO9DKK&>|):|SZV#|ZNBVBHM?2N5L2PO#>EYX6E!US-9WT 22I=O3:AS9-QO74>V*O|AXZ8/-R:
H0|D%MC&7>U-\$(GUO!6:PS#I.WO'4?Z=71-<.*542X);(@.KT=O%\$87K(-S#83/895M2D)| M6|N'&|
7(ZE!OH|I&>4X>A|W|L M:O_YV%.6C4(=,.(#>62AE_9FO@I(A16+|!\$*_*NR0/1*I^!^C|T
MEZ1^!T|WKE&6XK91+1.EE\$)X-)D:GD|KGY. MOEY_F5Z>|J2'9Q?3|U?7VSFL^V*?*\$^&IFL*UU4R;|E)8
M#RQ6.750.X)<&7@FJN|Y1/|!<|<5NV+KM1DQO:/S^A;A;*)7=ONQ_VP?!=|
MKQU*RH:|>4P|AY04HT87&53*&JPDY3ZN\$|K_|H|*FMGR<EZOI& MWE|Z^CJU"E\$WEH3|_|G+K M&GK
5.AMR@QAS9MIAGB*:0^|BIR&2\$H9?)VF^0/GC/D24/ML>%">?=>|EO MMOB1".94URWO!0:Q4QY*25JN2BXIO
P'@DM=(JDI>>"LO 3A>-.PI|3T MHDC=&)/AXN-J5;GBBYGW|VLGCY^D%|3I|_/4\$!#!!0(-">EG+ M%_H\$| \$-
M"0 5-8V%\$:"TR,#(T.#DS.%ID968N>&UL|+UL_?7L;#>@9_NOXF_UUIPG"9Y./IT MH|^_O\$%|_|^S_X'_CW_X?
QOI7D>O?GDV22?')|_|G2*_.?R|?A_/O M|_|XRW|IG|.O|OIT8P+Y/L6/_L?AG3R=?OD^GSI/?Y%F;..#
(84:RS_1^GOPMK8P2K6%#|.YT@_ "M6.G:2Q5# M2&GYT_%P_??ZQ|19O@+ #6|16WSHH|GL^_VWWIY|_|W/^
T|+2)|-O MDG/UVIFG?SW|_|7/O|+3XM0@B_+7Y| M'9<4'Z;BM_U^M6'J|F/@0W' MLSE.T|4+Z/5Y?
OX/+Z.QORU_21=|#?^6_S|5Y.\$|X6";AW^+VL_4|C9Q|C M|4=,2*;\$W_Z\$.JI^_|^?Q9+&.!D|&|
(>+KSVZ*=W(CPY8"OO:H|F@7#V+^M>|QQVA+J#|_|A|_|Y%6\$|9".(N.B=F9QPK.(L+5IR^XK" MMK+7F!8(?
AS!6V.YF:(M" C*99IR2)46_M6BP2?T^CR0SSO|ZGYI@Q0|GXSFQ^OEH4*M_BI2M&."4I_|N|+1_FD_3' MT9_#V:
08A5D9M+GPG1Q@45G(Y)B)B#C49W(C_I5_WY<<.6?P?H#>@=5S9 M2="K:+.C R|C>;8E39"-
+AB;32BP'4T#76_UE2Z0?_H6O21=;|88\$ I8.V M@6E)'-?&>9S="Q ID58#U|XGU3I/QB>|ZC|43<0^F3X^A^>
(KZ/7"\$AVD MF+C+"ID-Q3&M-3)OP3.+Z#&5\$(2)K95^#45+I_|^RWZIK?%?=7%7U;H*|KEF^ MJZK73.92)_A^
_2VF*@HBB"AB**R(0+M:20Y@.R>|A98PY9R337BD6G|=H1!2>_UB.9J M_Q'|E7=V/S?0: =90A3+LZ^L.H6I>3&9?
B"|S_LHY-ZAG^4\$KF=^25YFU.U#.=4K)MI3Z)X|RO|EKF?OOZ_# M_3+9(I'HI'D6|W?
H!\$G6(>SE|9K/JYSB:"H9\$6\$JY2G."T|6=M!|PD9R=%\$6;V/PHK)(G.O7;:M MK?
%&T^J>MV^JZST'9@X6J@_|^U'(3YV-M(CLB?6^Q%95-\$R:XM%A3(\$U7RS-MVQ7TH3&OHVJN<|VMRKDS"?X|Q:2E
B.%5Z/M;SD+(28F=\$A*N 9=&R|<5U' M|5.S8D>A7E>SWU7-|Z:3+SB=?W|W@O<#+-ZK/&EGIRIP?
D@V2*U*XX|)/Z MG: %L)3"7-2|Q-!^|870S?A^E5WTS0UTD0|DJ"&OXS>\$|88/0#G")B@|B) MB8"TW7%B)W
!#)6P/\$_0%|9+X;\$JUY|D^IPQ9R6G'0M_|)"TG./XTK'O+
M8I"\$Z>7X=#OYQV22OPU'HP'WV653.HM)BGK'@R@17#5A@(_U/K^JYB7*2G<|A3V%D'UP4F%DARX%I".2L: #V+V|
M'&^%#G<^JGPIA#>@<+8_OWEQ|/5Y.J*'S^K>_O|^/M:LI"6:S(=%3U2+8%%
ML(0|\$=.X\$U|^UC|IMA^<AO=+DKH<)=W&><9I%BB|.Y2YDGF@.%%B'O"DL.
MA'4>ZU41U|<P7Z.Z.P&8MQ%X%WN<|L9D-N2+J+13C'M-:ZY@.6LGF- MCMHE+61J?
FFV2?QIM.BKAVXW4*7:0YH?/D^G|(TZ/GTRFTD.W.AAG Z)D M|HEFXZK"0'R
#3PL9YXD*8D)5N;_*O@/'SZWA7V7:X.7|U&7^JB.J%Z|! MYBZEP\$(FMT#:&EL1L-VG#8D8&N12W Y?>_
J^LS0I7#F?GM=>^N+3D^D4 M%X<|R:CM/QF\$&QQ"J1DRNE(P|6%4OC2(8F|X7@=&EMJV^\$|=G0P<-|+A3
MOH W_7)*B53A!7#F=8TT(#).3)CE4 1:1?KX|O7O_S_ RNLNQP.WR#_6EY
M%\$45SJR)AM500!8*M|P"N9@%*2"V#FYZ2*|:7NST1N+OL..(XTBK3S+D2|C M0E-
1F9:8%')-(UM#353DF6%2F324"01.M4VZL8#D;?PFWPQ0_RLM4=|B|@V% ^M.7X*7X9S& V.R-&0K<\$
LJOQ&E.KET3FE4&=N8U9M?;CUD Y&-6W\$'4'X_|MSDDHF)_#=%S=3#)%3XY/1K5ZP3,2=AK."&BD9)|
LK1|B8LL95;LE04P8|2 MTJ;7^1|^=E0'PXO&"NA@|HJ|M+A"HD7LRQ0_U\$4K_ARG;91L;-Z=?BV?(0_
M|V0.YPB8FJNG@:GR<(|Q.IM7 MTECNA@_19&0T+|\$+*DDKOG&E%F'Y6"XT438'6) KPIW
M(+Q'991CFF=1TTP|BTX|E1*P=JD9&Z18EQ<3"*WU'_|4(P7P_'DYJ0S+Z|_|CRIZ-YDN M|_#Z?3X?
Q9%Z#2#1.ZG'G9#PGN=(3/YV/@F>>N)!>5'C"BT_K440)++C@
M.3#;VCV(PH/AW<9TWP4/M|'G+04/MQ'CPRIXB*9D4;=762I'Q88@T8+
M2WY|XJ*NC|GL9^<9.A623FC:UX;Z:\$7/&RL_&U\$O)^"AT#0_|14Y@CTT8" MBP44X|&
(|+-063:OV\$7^5>3*F@7U=|%>P"ZO+43NO_-6D1@F%0C&-D.4G/M9;_MM;:K:>U/W;5AJ<|1-|W|&'7XX3-
_9ZV=%|O:YPN M_XPNY\$(2T"PEBTR1:18^52R@>"QYALZTRO#6=#\$-JZ!#H-|EB=V:~L MS7?2%+T|W;(|1-9-
DKZ8/."6SK6+X|PB*W82>8>(|OY003C1"22.N.PNB2@(|KQ&\$:%"U\$W2\$_|JLRSN:AR2LX9+Q4HN/627(
MXB4#6(#6UAK\$@*V=T9OP"X7|BKT#M4:5P0G+S\$_.@#X.G\$6.R?|1L_|#|D0_MLZ78+|+7W/+0^ZEX+YF"HT\$;
<:PLVICFLZNT7G"YZ1<|1E!>=NI>@J76C:)? M7)2B_|5B(2RBH#F?(S+@%AC7IG:)|T":UWSO'A<%-
A:5:C_UVC==ERS)R.F% MB>|E!|!DBJU|0CV8N*AM|E+7-0V8KSON*C9=%Z+T:3-"?G|Z=?APD7-|@ ME4-
)@RA%|7JL"LPK96A|T%|D+CS?K%P|O> 2#^B|'PZL> <#B7L:2HV3AN) L M>\$H"
<_BIF:~9Z|H|)J&WBGC:3|74@^PUY:J.CZPIO)"_|3|S1X9.P%K| MH9!%M/X?P?1&("=-

_PSTM3WF)=\#!Y021F<)\5.M\424T\$)\.FHF-MU'O+BWYZ#;<49./IX4M-WI@7'0)\$JK.^*L.:-
SKPTM>=PLC\$;B5L.&VO M/ONG5^6.XNIP7N6.\$NGG M3.>?Xl.^@70'YH&/24=1*/1UNMI6@M#I
(9Y@&*!DO.36A<WPS9V5.GH6(Z UD Y&.-V%Q*W.\$E.89VWSH< M0ZZM<(O7JG;HHHR(SIF).0N7#?70:X6X
N7^EH6=5^6S^N^DY [J71*2647 MJ-SMME9HX:!\@>R#)\.Z%5*Z=\$7TE.;W*B.\$);8UHJS6"7I#TVHL>.UBX
M5X9QL3^BK^85-!S62J!9.N!84%A2)R:F7.K>.>UF\$Y2,+<3=(C=>E@72* MKC9A5++
V6D\X\$K(J2JBY.KYKBBBH T/M/%E2/+ "8HV%D84EE_ GXS6M(- CM4.C30Q.= M_-H*^<I.TJZ.A"
(_BJ+^XAW^*GL\H6#IRV\J0T#\$Q4M:D59Z%@9JH8Z-L M3H@ZD.466(=\$E)8:Z&#I7A0X M\@.Y&CK4&
(/*O3N#7I%7.F.-2V7EUWMU.6 M2 Z%"@WDO-!#="9"BTQ(2I2I&39:S%Q;8YA.+@EC(V+SO)UK(Y6YUM)MX=-
M>@G0U1.IEXLS23DF^ FK@8#UY+4P)Z25)83H8X=*AFO0')GLHN@.^3\OX(X MF1Z-!WM<=*Q>?H M=53*V*L-!=
<\$M_RHH>Q1VEG3XJ_-).PAGU(BD^#3DA*M^Y(UR3K6\$LC335 M*B01(XUW^W2.0YFW;>36T')?
*HY!^FEDX3\$L\FG.T3>1BJHR6:1!^1.LNB M^TMC86HXPFE:=U78W:S2YAQ&HN4E?1Z-UD4M=M=Z'
MJB*Q_.DL%._:8#B7+K3VO2^ Z=7\Y^!6!AGHF+!.^3Z-ZSXS+9-AEBFFX MJ^YO=(OT)I+2/YI_W 2_S>F^HJ^A^A
MK+%X) D^!.S#1/OB2^Q-LV T7!6W.!")G.G:"S9ZD\FG5BK&%)QOOG5T'.Y/M?_?
P4%3=P:0!AWPZK9I@F/1#L!QZ#M\$S(- Z_<:S6#Q_.24A%9\$RZM;+M=
M.1#V\!;B#E8K^="8A^F9.K0E326=HT=::EU^N@A1H=R3%&Z9NWY;MX^T^O MWSL*LH.E^@;G%TO51EWI
_LBRC.<.\K73PP7TRHO79DX1*TY.TCVI8&^=.3 MI*!NMBSEQ\$/@#8A:X-E.L;..DS2&H7D:(>
M1.@KM+!S_.M58\$!@-DR#A ^12V#9UGY=>A;HVVH?>%N.REBS!A5-HUK1\$V4(-M (H^V\XHP\I6;"/F_I6;"-
&.^!9!&U(2OGT^)/\92)N\$ZV16^OI+6@Y4XR M(>I\AL(7.8DR%<1.N^YB+@-9'C< ">B!=#;92!#K.I^SP^L^CYA.B\YN
FJ.M%@?F^""K.VWU4\$Q5VU1D)26^4B^M(K) YKK8I4^!8K%&NMFED8EE^A\WORM
M#YIW2(4U_0 NBPG;" +M^=VXRCL^STZ+12FN5K(G.^T&CJO&ED^ED07A>T*D8
M>>MTF57#V)OJL.U140M22IQ10L#X5X(D.H&R9+HZ8ZXG(!K/@ M624E?>L\6L@H_ EN^MD?
8_#.PBTP^PIRGDA.QBI@V%^.7X*7X9S&)V^X\RH M8FEL26 -UO\H!K#VDG+)4B^KGGTTTV ?F+-MQ-
TAY3X\^1LD\N3SPX\3E\$5 M%87^&%@-OF%:T@H6:SYN^EDYA4\$EUHJP FHD/I^>&XBV0WK\44HGQR>+#+Q%
M.%;=P*^XN5HX7W_LU&(P&L.I9!\$&MJ@. N0^O.1^FA<"N;+P&.@ON).=%^M_1U2_!H&F\RY5B5.E
M^3I#Y=!\O5QRQR@>@R;3;S#- Q00@XB.^1KVH&6F^0\$F.U4^*QOQ .L8_+M0^P0E\IG^!W53D^5_(ZN/-
B8NHJ7@A)2L.@&B.S(A);0LY^X)06LBA\@< M9^&+&KGI3VO2^VN^KB26^*T M\J=)S\$S/3J;5U3@=30*
M8N^2SX^C^?2\$1>?>MM3\$+Y\SR;@3C2(JCZ\8H4E=D\XV_.@00X^>DVHWT.J1VF12P#?>JHBN@-SM6\$E?IX?
R\$EM-!M\$-I.(@CCJN)/A.;8I&4Y8\$*%_5JEI2W.KI@?+P^.;!3W6<"!5\$B 4TQDS>+M^XUSC\2\$B^Y\$SB8-
X+!EQ\!?:=)\$G*98G&RVIM;_ 4VR^S; N&NIPMK# M\OZ_G\$S39Q))7A0\$FU>1J^WB0!-HHJQSW.@2%;./MD8
MWF^SJ9>>.M3K_K^V0V7T0^?IRLN6U91^+&.H2<(<CV2+OISV2S&.#.9YV M4UX.ZCVFR>E+I?CTI2\RF0*
RE)CE@\$BPZ0J0@RY8QDCI8!>LHL.FIX-B M1(>TSW47!S5!96\$ZU.KL4?BH2ST_UJXPS=&RF
L24%2&IF<H6L\VDUP^3;S
MFFNF0^KHZB.8.^G4^GZ^CS0FE0SP^AED*^8JUH0WPIGR&+C66UAW#/S\I8P6^"6E/7Q>ZH^8SQ#4<+!9C;
M6^M83KR\$8)11X8HCL^!9U^/GTZ.W^HZ=AW_I^MYN/+_JX\^5RZKS8Q9I5&^K1^ZY.@W>VC1UK;446F6R
MI<^83T;XMB59LSPE>CG^BJ=S\I7YG76RT?%(H7^VNZ)UT@\$HS0+>F.TCJ\ MK2NB;8YNYQ7@MC\N4
MZ\7;|=!/5QWYEUL^E|<^!M.@(X0\$-@B+;1402\$.=DG7//@E0Q;J7)=-LH MRI;>?(E(I-T%B;Z\H-XRY3HH=-)"I
VC^7X K<08J=%0L%O^#;.%GB(HX\I:AX+8JH.%EIR>^>* CV(2AT35Y;WUN(I\$F
M35^&TIG\I3! HY7GQ9FO=GHH _%*+LG+TA+;U+@!26R4ZX&78HHZJ9&BX5 MZ;!@N.T^W>J_>?=-I)I+=
_P0BOH#A\B;TR??S+ _YQ^F\Y/W5_@51PN.M.R^YLIY8&L3;S-D\!AU=U1-AUBPSJ=-P^*CM^Z/UDS??0^#I2=5-
7ATC4I4 'B:1)!+K.V9^9%H9T9 MI-.H@G\$X\;MZ3A/SAJ;..E/5 J^W?X^Q1C7_QX\^5V<)BA\$.F=9U\8) M(-T!
(5EFA5^"" JVFP9(I^! MLDY&T7I4V;M=>^H380?0=J;.\$-HJKQ4Z%UPNAB<>P#N.J^""MJ^5T0NS
M^M2JHB%&C9OH^);3T_7J%<^!DP..0=9QHON ^X\A5<>E5^ _FN..PK^J MOATDU_AZXS^<4-#IF)#9J.B.0DX.3
1B)\$ _20*\$S=#7X&!=YPK=%6?H(K+> M7I.DCD^_ST\8G78!W^0_9H\43>(>7Q
M1T1/88Z?)M/3=K=G=O<&^#L=>|R.IGZ./W;5XXVT.*;\$F0&2J2HD6N;)/+5 M_%.9%>9Y=LR9D^*R6W;K6JOW19-
;#D3VSY)M9^Z-.7#%ZRO\$^I.IE\I.WP^ MGB^6T 4L.D13DLXR;Y^V2XBT9_A6-#HE31!&7G%LEL3C++>?
>1QM;6^9/V MLNP1AX+T^!B\QQE.O^<(3&/QE+ _6Y^S4YK_.6C-1.BWDQR_Q\QA/>O# M9%*Y=X7;_T_-
[HHH<>E\1+?Q>YHS^N) B=#XLO _J7.#L;Y\=Q-/RT\% _!MXI^OGIR5^!0Q>"C 9^RUBG"-
XM+DS@JCP&1R+5M^A-P-ZB^2JFN^FL8U52= MJ=OL>L 17P#QZ<_.1BO% (+,M_.04VXI2E,%T2EO.80-
)T.O\$7=.%X@^!0 M7M76L^P^Q.T.UJY.D;(&AX@W\XQF_V?^!J\I^M^&HPWH(PI_)H8PL1T^N M -+^&5UQ3(G@=
<DPI4H9^&+>#><7S!^KFRCB=>TZ6KSDNK\!DA=7^*#?^
MJFW/M^B\Q9J79KC7EG9W07O^1K\336_9\TEJ2U5>LBQA\^TS^T8?WJ/^"8=?
MZPY:4YS+9#24^A^#U5O3Z<=1-3#7\8<# N)H6U>W#P M=99E!B(%D
;57Q)O^EOG7LFU&WQ^@^*3\NH\45\;P:6M\I>X;@6\#@IKO32 M)!<+2US4V#>^&\$#;+"8GHY=@Y-
5+ _775;U8\ AZBZ?OH8M)4D/NQ7VIA07KZ MI.WXR?>G\YC-
WI85GUL@BP@D;&NF^!9.YT+9^"PQOTKYYSF);1/SV@^!_9 M/IT5VZ\$JX\$:#6#^\$TQF\I2#V9S5M/X ^8U^U)M!=*
Q<^_NQQ>XP&=)1!\$2 M<N)A<+;VW _8.W47H^Y(M;F)I2U#&Q.&K.F!M^D=FT\DS^L>#;1HJW1%U\Z=1-
!C^PI M^\$EBSI RH%ZU+^""D)!#IAD^!)H4#\$.E;3.6OK95\H8SGPA01/^2124 M9A6FMJ#.%O#NHL!?
H7I5)1!S;1^Z;#.EG.H^X#958 _JBL;H2;.(X4\; M8\U\$(@M9;+)9_1NNOGON.EDE\U+?F^L)ELD4CT;CR;<6/-
B.GTZO;PL M5WPTSB\0\SD717Z78."C)/G76/O@7DMG5.N1W+\$^MM8MP;16^U5UN^CQK M)#((4
IM\YYE39;C\HO\$1@^LD^EH0X 4>.NJ VN@^"Q?6HB^0!6!;IW+BC\
M3QOEXNT^(+ B>)"NRQW;0;E.U%4\$3XPG\$6+FA5.6Z\%#Y\;GYK=ANE@.=)4 M&1V;F;TYJ6)Z6HCE\ET41;H-1Y-
G#&JVS0.E4^;.*\!#"(Q3!^EKY\J\$3R MK?>C\6@.EB^-_%-PE6=Q?2 1H^5D P\BF>QP /#7='6".8^D^4>R7GTT9/# M5Q
QU74-KAP^K;E\6?^P@I-O\$REV;!!6^B>^!GH (K-A-O^FZ?HJJO9^!X M)D4)
H.H99L^C&2W4P\$S^8\GK2QSK>^FX%=7^TE^*#D\$B9\!6\$X3;ZX4 MY.SE(Q\I-D^!DLQ?8#;7."AK'->N\BD-
9\U5H^6)_Z^*941#172X.2O^ M9)^#4-CZ=>?8#BMPUXTXLDQ1V>\$8BXK0I5281^J-RXM=R(&3MY18W\JLIG^P
MM&@&@^X=KXZ^PG\4C9E38 <#ILI^1Q61W\$VGT^*#U14&H^(\$S\$M3ZP\$FSX^E M07OAL^AEM>6M<1-O1W6P-
&FLD.9-LRZ.59YAG%^@.^W;<H\T^K_K9<=SF(YI M 9P-R#A6^F?/A^!U3PL++J))(-HD4ON;58;V;-
W>/G^B=);@Y;12K_#&>QJ MV?)L6 KMDF1H\Y^3Q4YA.OQ>I;=-M7O8WK_J\YH^81Sx6&1-AL;T\$Y
MP;1WF8&J^UM00\$Y5V3UZK^T.LOHLPIZ\$71%+C\A47O M;4)SPQ&Y@J;5WW!2-
_VLED\$?_H MV5T_69&^OK\$1TQ8.B6\GOY F;+N1!58L^G^/_ Q?>
M(C,DB\HVLRP^>J D@)TD47^2Y)+M^+!FXT^O^&M>)@:>7NC\!^!+^VTY\$ MZ% E4^
*C1.HQ.970Q&M.Y4LA&P1TJN^LKK4#^MXQ3&Y).#2KX@_.OPQJ&M+^>2\$=%K2S
M=K;+WDV^!L+X5K.L;+J^G7;".S+2\&L 3ZR^&=A\ZTF.PWMNRNOP^N^GD^TIGW\^ M8+&HU^GX9;3GT_
F)+1=^U\0.MME KG4I?RZ4&&@S-!OU2_+4.5KFKSV M7V^K9B9\8I^SR12
B>B%\$.TCLS;%MJ_&R8TYLK\YAJM@EW NO^LQY9T MN+98MU7+/E?F^O \R_AVB)UR^C>
=S19BI@AY\$R(7L.\$7HJB^0+=1#O^C @PG^9AY.V\WKPI^>IK(O<."I AARG MHUPIYO-
O7AY_F4Z^XN6^*^YR2MH)A3^6I&\$T!+JZ\$H(-198\FWOJWJ^0A MT:6+5AH7Y+V4ERB^5#SMC^I^?2-

"R2U<'&G8I' 2_![@75]Z^"TW%VD?1Z MUNUK QCIZ)-V!Q\$8RXO@X BR!Z8Q15I93:J%(*UT:&HS;BY_(-? VSU%KHOS M EDM%19TBHKY'(-9*5"YF M9#@VPW!B:TOT/0!"J5 M_!1 4MD.6>9&00L MM5PYZ!QD,7&C*6!XAJZ\$#!L-R,GHU+@A0+@=C0=327*D>> 46I72LT* T MDADG?6M#:0-8#V@/-: *V%H5:XW!2_0MBL@(-Q^+7RQ^7D7R!LO!)>?W!H M%J!^W;J_ ^=HQS*&=7"Y^FDY,Q? TN3XH!64OSP^!071^>_Z^+V#R_!>;EBY=+MGIY!KZ!WO:SZ^?/!=V!2Q7SZIOFY7W\$!L/SKY?/9,WK: <#3!\$?L>/QE M=&6%NAD7_78QTA!E5I"+7LL<,Z>=I:904GS4I#!MF&+B.OI# V!H@VA!>N*HR4WUM!OM- /"L!OG!<;=,=,AG!J)AACGFLY\$! MC%7D9&19D,SQ6A>F*,5"/=A(W-FL/"3: ^QOL!O>?_ N0\$,!3QK+NW&'@U68 M3OW=35_UH!76(!E_ XPVFKI%!3N(>8!D!);,"\$S7A\$ZD06+1AMFO 5E\$&Q M>BT%!!3>8J^ZWT*Z!H^NK@=72F@E,+BP1T^LI+AEADA=F,!ED M3AK4HG5,-B/HAT6Z^!G?FH(K@:Z;G #X!4VW\$5&7D-D(6:HR5F<>0PI/W. MR=,'B#N#G/J=M1AA!2Z,OP7^=2\$?N5ERP+56J_8,IHD8Y,ED)SA\$.!H74! MYNLH#HLE.TJY0PG!2YW!B!X!.\$+ #C(BOYEXIYL!8#QY(R&#,!8T5OBEUQ^6 MINJUPXY;+! MQR!YG"TGDK86TRPM!QFGYS2 Y!M,+8P,A!)9K2@ \$O.\$TK'0_&M M9_1FR Z,\$^VUT:\$>X-7RJ ,T!H6FTOE96@H&3S4&!T4M:VH FFN&%DF(EH!VSUT!B8 MS:<(!N2.W:BWT=,!DW>!,A?W;B;J?K.W9/OHJ= !D9:4.EINZ!F%IC!0%8M> M&480;43GK96MNUH=1C?N_?!!& 7LIQLWCTZZXC@MOIK&;6F!E-KN#FG4(*I MU71N!"J?8+G M@73COE=CJ+.F.UO+MNF%NLD@_FKW;>Y!58\$ZM+<^"!L?I#MN<&@<9%TC2Q M5<8*U#R^0L031AHIDU!L_P>"H7WTH!_AFIC=*[M.<>STZ.<7JH&;2Q5CD: M.O/>5"LF"^OU(U)2%5R!K)P6D=57D/Q(*S&WN!UHDUWT",=U2SS*SJ.TKHRT"\$U;I^ (3OJHT=ED+6!,=!@#8:;D!A& MPX6_!%2@XA?C";?WDJ!&(-K4-YCF 1?9!M*:/VM?4N,A!6'B>"E+3KGU M4? ^NF.^A;P^=3O_WJLH.R!6_!\$ER!V Z?UN>#6=?>C;8_>?PX!@&; PHJN M'=,>,#"PJE5BV40+GAB:IT>I!S!\$VZ_7-B&B T4N=FE<)VPCG>Z^#Y<7+!MTP.O13+264:6*9FD*= \$H\$ZS3.N!*<IEZ%LWGVF%_2^6!E=YAX.8=I)0LRS M%R3>BN2,>L&+LA12.LO4UP/3+*5=5 MA!\$S?Y 4.SK\$V_\$2X<)DN105+XK@-9*6B9+!7@T86434S#K.D5M/*W=K_(6 M2(^,1"T5U"&F??ME!1GFD!185^N!N+RR!J"- <="RP+E@Y HE!O6X)Y*1(UP M2,ON06^F;^\$ _E!>E^(-QO O+@=7^/Z7!;G2??TWPAB3E^>I ZL@-0R@<*N+ M=TP-I GI+)H962H;5+;V9"O5DQ:@CH>^#TWF' (!&090BA9+;+(! MEM;DA#&HE2%52:;FO!\$=T_HZX!Z>=;I!&=Z>;?7S!<9+/"F7.OZ>I0+>M)0!HNS>TC;C>872-0JPO7;ZO:;Q! <396T JG:3!0I=8!>88B3XQ!PH1-4AM M3>NLUZT !CI+?VS!/?6%R! #,";@L#(Z&6&^;,"\$8YX[V10Y9-#]MW0#6 MOH*H^_EJG'36A?)"MU!^\$S=;/8 MG8=+U+V4VCI&^+T9#9_1TS!Z13SQ89R>MN?>"H G#AE&2T=R@&+F!&P>Y MAD#BL^SVIV&#ISR!EIS!%#CI(V&%IP+;!&R;I!\$0!E+@92= (Y8"PI01DJQ4D@<\$ZV-R3F#0C?>T MS9 !0HIU5%W#J^1E4LOD_3&? S_)S :EB'FMW\$T_+28!ON"!UV4=2XP9POY M1Z+6D+2U&81S2DCG:Y+\$9HE(R)YA#S;OP8!7#TO"C@!@?3BJV!&%=B)%"M6"M!BNIZ)(U TJ4V6K:OYQ72UH!YQ\$RK+62.EPIQYY.YY_@\$ZY!%!"2#P*& MR9QKGOK:QT/MT6@P!^_ C\$JW/C^&=&\$C9E%#576HX?;C6>"9!V E!E"612W=MLD985.6R!(THS@8+JG6HZ2HT.@!&-/3 MR6R^KBSQ4:&_UY3-YA*C)3^!"F;)C?#>="#AH.+J>*Z_.J63XY-1I9#QCRFA_7T!1?8:;+@UM%9#_XC_#DP M\$)NB"PDQ9DNO!&E)F;8'DB=I0Z-VFO GP@R/K M79(4S^KH.H!^EB\$+3K M1\$NF!>D_F"BL3HE6(Q:&-HRR+AMCY:P+!+T!NK.X!QXW!P!K&Q)8G5!K MD!EB1>V49T!\$HX2F<"Z6!5X:T?V.D@/CG5!4%BL/O- KA?)T.IX/OR>3DRLS MY-UDME#4XBAQ#O/A5WPVG-5 I9,IGDO2HW1"T6 L1T4K>N+,<^"\UR<3H8\$ MV3JH- -0JVRRB:13# R!&@9<4\$?U!^GEFO=Z=PV!%6/K-@N64F^N)SJJ!+>="4_V0!SX#>N%,! ?UYL&M'M* RU1DC6+! M46JF=;+;2^Z9\$QR3%P6+V:HOQKG7_3=BX:IQPALAOGJO(K<9 Y>L:R2IR'(-M>A05(A-87 K%A!;WW T@/T79^!#_OUB%RI.H&JH!_D-!;IQD+#!=(NY!HXH2X8_\$RTI*5:8^ ML8@ED,5@O=I&6.M:&VL/099M,@MT,+E\$7F=HJIV !T5!R.D5%&;D*2/5ZK& M!24WTF.N>-00E&1Q9"1MPCPF:>=CGE!2 JH:'UE>@V;,,CW?=,GQN0Q=: M4D2,PQ!N.955QU\$FFAM*=&T=#0!&H_X-DSW>9O;UR!JHWN<:T_HKU+!"* M!HROA04M;W- DD:B8B!9:;5S3GKUD6H&@!A_UOLRY\$;O=H*KB#T!565A>. M>O7DT^33N/KR_YR.ZOA!7,,@RVAKT6JFG"(H!IC R+(RK,C@DTP\$EM3!^YH M#XR%>U);APO.NR%?3!6I;=0N>*905Q.*D\$>M/(M)NVR=(O^81#N)>I!FM MPVWB.N008#C!%XQ.<\$#@DLV86(E%,0V6Y.*;8,72Q(A:Y=:AS3?"NJ1T.=N M2NAPQ;8.X&W"Z^? 2R3:I\$+UAQH%C6M%F!K34S(#-H,R86^!X:;8Y^7T\$6; M>I3*.@U>^O@_1U!Q>;=I,<52LB!JYX!BO_KFVR3!P'&NM Q<I!RQ!VSIW&LC# M6!0!^*D!F=N!X0\$R2%UXGM"!.J4HM0RB4?%D<#XSC#R;8 M!Z=F>0M"!L'=N6U8ER? M6532Q>0-2EL(SC)K9.W!EPKS1B26\$9)3!TM6!>P M=1G(7QS?QGVZ%_M"/N4U2!9;(RR"H :A"NX9UR3!*6UO5%0J@A_,7R MO1/B_7F(C/Q/5>T?2Y(Y2\$ #!)&%B(8Y"!I% (\$40QK092>T8#B&S1B/Q@7#UK!5VWPQ\$&FYACUNWT MIY?/L!D*99H@J%"OJRT'2!I%C7!\$7- QHGF4P78(!_96@-!&='^A'M&YP_MA>GT>IVZ;Y!JB^F9M2^2,^96\$R+D)&!5L@*:(Q!X^J=;6)2\$ G/60!2/N M1+XVZMSCJ=<52=5P@8IX_B^\$Z?6Q#%*T-R*W5;*=IN^K1!(IPC//O6.#(H?BK<I@=EP-G#")-0Q.I%HMFI&U X%W!AE/WEH5K&Y?CZ!<^K^8NP>MW!O>_Y_#^>?)R?SZ@*/!Z42>7!9 M,15K4!84! (LJ1!:=1 I7S#V (GUH6(Z&#T>S' 4P&OY_&5VY5IR>IG0#TWZ!P/KC&\$X?^<,D:84: M_YSC.&/^M54)CDT*XH+2VKB\$S)L(9#-HFF262&Z+BD8;CB*V#N:="F#?ZD++ M(@@TSVU<_V1TF3/'OP 6NG:0U;J0+!\$!W@+7_0B2M!&)=I9_M;,*AMUG M&9+9=Y>L _SPDMB: ^1H7!V^?+6*IBTEE_#B*70? UST!2+GW_#^!%)F0!HFC!0!1:DKCT+!)@B M6!))>AU"4)UJ!W>_+&E-N?WK<1;H!^H+57_"FNHIG3R:@&W- !5\$^QWP!_M29Z250=,F9.YG%Q@:=+AK;ER#5SJ(W""QLWEH0V_G!OW0868U7VW!UT\$&' MRG'K8)ZBXY\$GX6.MUH2:K%)R8Z)1GDDP003M)#1O>7@SHL,EQATDWMJO>PW3 M/W!>#;+!+Z-S0!I*&D) OU8M9FC!&5HD+;S!T?I?1#LP;B+!A!>!M0*L6=V9S"A8)!,80BT/@7!?. "1<1&L M2QQ""N+!;72-U;8_A6XCM7Z*/- T'K# BRJB9M*0\$J1<I5U+JP!OP(6!H; MJG#?;V@S6;_6W1T\$U?K;I,UD? V/="ZZ1"NW! !\$6#)"\$1PK+K(JB!;#B//G^&J%YJ'D^HM\$DL4:HYW2N=PB!U3-A;!I@= MXR:CIRESF.!H6Z&=&@F4PI="C\$; !F&9&4Y^Q7364<-UYP)@C9Q9)OZ<+;BF) 1/&QO/-7\$^UD)BTGDFG/D M\$!H(IK47O@FN>SF!Z!F?Y!KH<9;I! <=>=HP\$K;"PAUJHP3M(NF^FK@!\$!)7(! MS6!Y!F?JV>PH!U^=UB ME%AX_ Y!Y!CF^+9L@!50!G39&K))CV.3/O M=&#&Y,B=SEZ9UE;O-OCNX5"PEZ(G>J)2KUNFX?C3NY!EVEL&?PB/(!/1C&E M:QIMJ7K? P=9!U!-3L%Q#T456@:S!X;LLT)+%K;D!6!KQ^C^W?R3)O?. MW? 6_C8A!.#37@Z".!M>;07_6JRUX6OPDSVH=!!;=,*SS5".M(-D-I7FC2IN M!75/UXJ!*>^JH)4!AU.SD6? P.JM/1W!;V?)A/TAI+IXWKS!;*%H673"=A M&-0(2.=!A 3: ^8I-6O!*"JOT\$;Z'8HP7L9S.@TV0=3)7KB.YGZ,A4;JFG2I M=8=I8P4RB!1<%1D9>\$V4=RZQ""(S)2UX!L B;^U!IDQ!MU@*>U/^B)N?>7Y MK^\$,%I">/IT<"T &RT&+ G/G!A+OS@!MK4F9AHC!R!532A4#)29#15.RH6_MVCFFU!^7^!2D4T'XWCW4D<#=-,+ MDW<>O1T_PR!5-!GX""@K-H!J_32:XS8K%Z&K@C99H58Z;I8=<)>W'R*?J!.* MUGO?;8! ? CFO_!P"HX_3D!F<5NGGLVH3G&*?9"6>FF%8&C)/=0*^MS!EA! MEV1""Y7437D!F"Y)RZFF"NJ0!7,IR7"QKPID",69H!E;Y!B2>%@DLC=-P)AD MRRL@7*(U&DI_0Y5@BYREBL_G0K& #-;%EK_&8AVL"CI;2GNNMH+HG7V MOZ77!+RIRKE#F%+%U!>CM/D&^+FX!SL!HX3@/M",S263!I*C7DHB.>>15 M(58V"N1H8NOPD@U@/0Z"M_%"AXN!%;?)RQ4LV^!02,YX=+6%)!>UR:&KS9.S M(4!1&MW:F5J'Y9 ITD3^4YK*YC9>TPX_+H8_?5HA!H?;\$O4@J4H%DU!:@H M'),H3\$PQ<D)!&C/D=E2'S)7&.KG.&K?S;K(L=C?^= (R+I7#3=(A!FT9@)9D M!G:1T74-Z7.&+2Y!Z68% MA7^0;!*"!F!F!7N\$!H!Q!2 X:T!1!35GW90#SM+!;57:K377VIWL5Z82)*\45XE+VH9C=.03%/);

M04C+..K@91!2A"LG">MRJ6IXRR'JOZUH5RAIYX/IM_//WX&<8?2C+9 K3 MjR^/OI"J5@!%*RMO=ND40?81F)-
LK_81&.0@N)%>Ll3('C=&LJ"#8A!Y,"A-M%,HT7E*: #1\$SMV?9E?PTW3M+/J!&=&#T=OGKUZ?03A^8.//:..L9#4-
(X=%PT#YJ_&1!H:..HPJ9KAJVDJFKW2.#+T+*(IWC1KJO_G03FD@&X.VRHJ/521/9UVT_1\$LMF+CD8H&E53"WQ'EF(
M/C%:=X@A4JZ>56G^R74:555^A2?ME%Z/C<-U"%#:-79_X2UM,T"1J2+1P*
M@L:DJ_EJ2_>X@A5C1^2BAJ!=#%I*L@_<20KQDU?U:=2 M.N3RY/MVLY*3RJF02PF)FD4L!L:0^08>Y&
116\$!B.DJW/RYL?^3&4&=- MIXCAWF00ZX=P.H4W&<3^S*CM!_!@3\$S>1+H+A,MH?S_&V1T&8!/*&E'HC"IT
M(GC:DL#4:Z0Z,..=260">T)&VU(!NY\$!>.W1#(C!^V?23/AML/G7#1F> (SS#|B"A8*_M_?C@1Z?
L703;T*)>8^F%1+KS,9YYT%H) M"#JRQ6VCKJ7(P8K(KICTI=-.XNX=>^3=U,|TX<+R&=E^2L MAHL/G)D2?
6VZ9)FW6;*\$A0N3H*2K10_7Z'S5TQ^=SG<6<<1.QV7HL.CWSH
M.SJO@:@.*1E9M^K05^6TK&|TS02>K942X>G61+E7^F,?G9;O+M2+V8D+)(L MDUJJ|J'+\$B3^0-A RO*
(^21HXZ;M:NZZ2V/30G-1-ZC M?MPYKJ@>+|E9"T|392FJCA#M^5R13M.5X!U;.%YB5_5N%X3\$1HH.^8=/
M)/^9:.&ZA?B7- HZR9Q;|@T2+&9/RX/OH&AM^JVKH-Q<7CY,=-.NEB8^|<1 MA(-/_#TZ_ "B3"K&7DP1@659B|
%QED*1G4I_ZC="IALR|VUQH|F-3=0+@= MTO/^\$Z_X>7(RPZ-/4URV#IE,IV-O_-HSA,X%)PP9-
*!K9^04)53F@FGDN7" M9G,1^HH8;@=U6-B3B=-|4C:6S^P)U@F4UR=Y%PO.Q\$!7F)LE;U(+ (S'<"S M6&1F4 P&"
6%VD/XR>U |T^ZO41PIE??:B(7?A_#<>U#LLAA7&UNX;+6?EV
M.OQ\$Z^J(N2\$ _1#K_4@%NEBM,P:K1&P3"XZTYGDZ)WW+^70.LJ07/.*RWQ_M/QY>ID?% ^|GN75<4XJ;Y-
!^T=V0D;R&4ZC?4J><-&0X9E\$D<(*!LG2O?"/KC M(6EWQ>XGLF8UT^6#&WBTW)1^4ENT4"@DOQAY(M6?
UM#M0#1>3G94 M9H>RC(U^Z"BC43HF4N^C&Tl:S&=1_Z6/DZJ7&R2K1.L?|;R2_1MK6REUK57 M*?
O*A*S>;@_."TYIN7>&BM\$R(O/\$%??,B-Q;OM,C:W/*L3-F&OK/UOK MH N-3^4/H-&Q5MO1@H/3+&@,48,C!\$K-
4196\$@T3#1062;N16+^EC M>N0VYKK7+^+9_>Z5^ME,U7="9|N+GNZ56|Z|8&A)A39FCISS7P2B@Y(+ M-)P|H-
G_A.F1^ ^3-NK93WHD**F4602DJN5BE^OE-HNO!5QS!8\$K8|MAOI/ MF1ZYE2YN3X_<1I/-CW2"A
0+^AW(;QV*91Y)M\$;1;D7@V8_RL|@ \$8_M0YTU_6#3(S<9Q%_ID7V2R|8B4)?DLKMH_&F1T917\$3:C71R|
(>:0&M#_0R3_M2!"CJ|VCX?">TF/O^&Z/TUN;@:5SP,J#O_ "J8MJS36/%#G;>V9>%M"!8 MTK(>8@?#0*,C0IEBE
H"^6;-6S=-^Y8,P&WOK)3&&K) |B^_ MT/##58NL;%BL_ (YN5E=MX-) |;CSOK&;<#MTL%R\$UHQAM-S:(M&)V>S|H#
|R-M%*6"Q^A1KL;41.9|;1451-.)|H3R2/F_ |J|'9GKITA|Y_::SR;\$!NDY^ MA3^9KQ)Y&|,9\$IC#Y@2H^GU@%(
M|T&26T|9|HLCVTB_ S?>T39|N@T6^Q^G=S,4MOK/H3;=>\$85A200&I&A=>N" MB|?OWPQ|H9=)\$Z%VN^A|
+|^?..T?0'=K2N086V_ (H4WQMV\$)_26^C7 |Z^M1QO_4 MU|LZ60F
MKY8^1V;)YR)ES9GO=W^0H|DIFOH%+F71PZNIJ^U^XA^3YS-IR>I=C,?WHJ|<,R3(M K^4\$R#H8JR&S!%@(8.W2
MJ8QGR^*V62MOL/4YY^V@/I/-T%9#^8ZL;@1X.H\$V@=C)IM@_ WOW8&(T5NPUM M=M!*ASUI\$ZC%0S8N)" :T(B2_
|^#|HC?GZ;9J-6:TNG;A4)Y\$X"+SM;9G#++D02(MZ4KVT@T%SV|_W_|-E.9ZNEKCO+&0>YQG+
.\$PX+3^X,J\$92)^=0CTK4XI2T.8NF.&+XTOL6AC9"J7;#7MS|1-|X%# M: ^ |B."BW56|
8U:Z*=U!NEVGNS25EL|/ \$42Z3Z0QH8R^>9HO.AEGTP^3V
MD460D06;%4@R\$7W9K\$^4S>IYP^63|E(-I+5D>S@)TTE^S+,7))D/4^V^AV-;=LU85 MPI@.Z2=?
8%3075\$M#^1.XKR.Q29BF^#4 MJEKWZZN^"|@D:|D @19-E/-XH|IGXRPCW"ET5#1#;:L6?T&M@N/61^/0+^
MJOH@|3/-_SB_1^N9PL,R!GYBI">26^HK6\$BT.GM^2H180H)29E4T.WTV MW0+WGI^Q:R;MX?)HFOQ?
Q1/9|6||%\$&8|+ J|!*=RM8&77B&/E3OW.NKB,O0^>OY)'ZO8W;Q+^V3U/X_")5<.^ MO&L_O_
^>O6UT.G0_7Y8.5_3WD!5WH%_6"-E;R.G;E(O63K^T?KY%>NB0G_|
MU)|1KL&1&B^-)DSA7!K?;I5V7_KYKL^F5OU^5S^7<^OGZWC47%(1XC1<^9|H@H':
QW#^OY#L.G5)@."7P0^+0M2^"2_..V:M3VI?KXKY6)Y|H5%+FS_7Q#^MRK*\$) >@&4 M3H|'^7Q|@U-M8XQ*WN76OC";
7|@SU+.E=|;2;Q)!^OMMG^|I&|X&YC_ T MRS9J\$Z0%_|VI7=L8*<1XR\$J7\$CQS(>7&1-RG^HLKF;1+C|55|_IEA.GN6
MY/@:V0:8K#2NO|C_ WIV+G9;K.1+1H&!?H^NZ=W4&8SB889R6^X?Q+0^Y3@^SJOA>+(S^J|)
(923%RS%:WKL8%>-P|&EF MV;>K4_NQ2NL3S#^FV>I5 +3IS2I5-WKO)Y|LPK^V_/OIH/S+IAM_P@OU|YZ0F;+
I84(I7ZUONEJ_DVJ9\$C)\$U MSPGHCFX;Z!S^Z=EQ:7^"\$*(09=EQ0(ZKH4#+6K02\$=QDW.VDG^CK^2%QZ1; MC^
=&>2>D;^>E21;ZF(-N+ *TR_CN9|BT|(6DK.QCD^PB?RF;3+%^#@)"9B-58Q9S>0 V;M+
M<;+P%OAZ1=75\$(*QGAQ5V;VM(-1G#&^!..E\$DK?>NM8;61SM4^E|O7%N< MDI>K 9|;6AY&%56FL
_K#Z^BYD^Z=5!83B2H5H^O(!S/ M;#_O&#ZM8IYA.O.DBV10BI&Y;0L_Q_ Q^B!1<.,5|(K(Y%=%;1S_V|E6RS/
MS%M%0D7V;0#TGS?Y^@V?_OH&\$7LG(2013,0^IB|P^R!0^LP<;M\$M8QCW_ ^ M7AJW@2JWE?VS-
16FJ^2X9!)XP4)"4+@M\$7Y(\$930Y;|@_4F3S^O.MM>|L|
M&WMG4R^|"/&:>ME/XMI^!..HE<6T^Z^JLZJ771456^"|+^)|6&<)%=3:P99E)(8 M^|OSMV DTL^M949!&XN")MR<59
MG;MEN3SXZ)UP!NVS_TN!LKM|7_YICZ;F;1S^E%F^9B^PFD&I2F>#9H+ M^+(X9LF)E2@BUFY|J6VD2^6(A@!&^
HTO M&_Y?+R|^2WKDTU^M>>5|G^N<4)"<(!(\$51A<)VL_19079_QF^N|AHLFCI5@&K7;124#->1UH6<<
M20|&NR0;)>^>=3;A/I7&K4.49O9XR!;0S&3^ID+@Q(%>I8)Q4@>|M!H@H9
M@XE.MSY^V|HBILWXL9\$M^K+#+7;"@_|RI-?HYBO^N_0A2)T!^<8H2@D(4 MHP1(Z0SY+3)RU_&\$Y_Y^OR1S-
U#NQU/I_6IDA;*2_VDAE2QKUC_#X&*!"J M@!B1M1ZEMK|UL|L%
(UMIE?..%UW7LKKOC>9;N017(C0S^I;^WD*STND4#^/I\$*>#216QK/;%+Y^FEW@N^)T
M^2X;K@PXP0.HVN@.C0A@I5-)>)|%>CN<6/B(E|2\$ALI^A_-JW/ ORHDX^)> MTK?>QDDZ<=Q1C)T13\$P^5\$ZE-
F4P)30LEDN3+ (+0.2>^:OWF_0|@PF&_ MT#V>M^TE!6=7#1(>F,U1_ ^1+W7_ XZA9SH52SI_A7)5S^B2LH^T0^G?
A.NDYZP(&G0K&OECT M_!52ZX%_I6MOHIFYX|L.D.JTT^OW^<0G9D50\$FH=.%@2R&%*(|)(D>>I9)Z
M@_U_/?"OG.W.U./.)5O1FTF|JMN^+!GB.K(|J^*#(Q8=@.\$7_4BG/6|=);.2H M#M4|X>./GSB;7\$;+&=LB/|K!_78!6^Y+?
|T,KH|5C;\$!.RX("Q6M^4T4)@ MO)Y@Z)0R_1/*_OD USMEA5=T;7G%%01A8|TBECI\$ M|H-OW2VW.IHM-
B/8C^N+FP|T_Y0V1;|LNOVA)CS>8^JOAHJS7@78^"-A=H9NJUB^7L=-6B<6S%"5L^9E#8KEC\$, M\$% |Q_+SH?V?
GHV|L^7F781X+3?OIUAW)0+U4JRIC05WMMRY!1B/8#U-FM0_M201PB?8C^KP.T;=@;7;)ZB-W4DC)620A-
IP_=L@7\$K.AP6X^U)N?G.QMY\$ ML8.4FZ2_-"N)@M@<;|W;PRD(K8/MK%1% ^6A_|M8J|<)_S\$="Q&"R.=AG>.AHGH-
UVV&_WLT+&^_P03\$4=..29_2CD)6V MJ#CZB;=O+3FA)R(D62PD\$HB=\$^5;MC^%Z;B6%"97AHO4T|Y5|H@2|VEZ;
M|YNH^Z1GP^|MA-LCKH|@9)>..@M.D+^NK^JDL;8@FQ^BTIG/R^Y%N)|M6?QJ8Z7%>?
H07K;="&SR?>QFGE^X_R^G\$19AG6|H_9Z;9K| 4N@_ M_R_NYZ8N^;9^0H\$%2WCF&M72RX@.ZSA?
R;A|26E;8I^BUFK;7BWTk#<-HS M|7/+;V|;HT;2J<=%\$?JTAEQD-<|0U*&|S^R*+ 2XD=C_..5CBK)G_MHH|MYJF MU
7H;_Y;U.OG: ^TCIVV.|5).7J5D-4I\$K5SG.7@6>9 +U^*C%D*HP;8G_
M|J^&X=JYADF_ZUV&\$R>UJHG1>0020D>E81\$FCON!4|>^#
H*)&OP\$K+V)0AT@8<@I9B1<*GI^+JUQ|NS_+BUS=Y^T7WG MQXD2R-1\$!13^""#
<^0BJ4&|40U^;LHCY1>7^K6WL310IS#@6(RBZR^J_ JE5 M?FB|HE/ZSV130.G-@|<+R_ FUS;ZSB0<;QH.*)YQ#
|Q+JV&CR;5CP0^"|M2)SQ>+^DQDL8Q|*NS3=6<;_C6%R(T3^B6Q1U_(PP1#P9(-!ZG!6LD9JH3L;>
MBYS(M.VAOE(" <2D>N@N9%B9# (>-@3!|&9>+^YVLO92C6_8U?C;5
MIS^..I4/7=N|TYI&"";9K#)L\$^9AU%RJ.%=1;1QU;=VG9XPH;Y^HDOUO;+AE
MW@_M#\$|OSJ5KJ#*=7M^ (6;^8\$F#%'53@#%"OHL"-+3J MJAP+>-
I5(>OLZH#0^_*^HDR6GVMCBRBO9|X;97VHVQQA5^|O)2I7E^12W M&; X^9;<+>6Y|8&WOHF^>?
KPWDI+NXR;*+7UB?2_2.(O?KW\$P#(P9_74P4^U M_-AY1@%5<2(&D5+N%J7>^M^|L-E&FNKAA3SZF6L(H
(FD(E5>G6I^HHH@|XEK M+VN)H^L#ASF8D#.20Z.D;1U@/(9C+PS>3-\$)&0TGOKP_1^F7TC%??</p></div>

@RK\GX=9.3^16GZ*3"JA M)&&0\$P.+N1JF#H5C'MLA"QI?"\$NPCVRMH;*+>4NLK03^/ST.7X>L_HBN
MCKJ\$LF1M.#G4V55G4=-;@)DK@I&IDGNO@X%F'.*SHT-4/=-;/G'WYV.122-A-(UX6GIZ(I0I61L-6D4\$)5.\$3Q*=L'G
MI)2<8#BF04V-\$3S#^-%(AMS13#I\$(-))>+>)(?"D?O'.HZ M35GEG\$%Y1QLT!=RDYA*C4=
f:M<5Y0JL+J,KK0:BPW4%N<^&(C;=>6Y*U?G>Z M2#B5@Q,,,"2%1*.O.L^9 A"5V1\$\$.X 9KJMQ/HE>>#4&&H^
JW_CNDM MVJH3THGF3X&.&I0FXNW>C7 MK=>XROJD<4E+Z/4(PED5Q-1W3\$@JRQA<1%JUZ9'JO KT221
J#-V;I%P M-T)I(DF.O^9%75)X1A/60E#NY04"12Y8N \$J1TDH\$VL):MQ I5:17G@I"
MA>T>H1SF7^/37_3I\$V9HQV>OYI?^216PPI91W1HD5*.;O,6Z7N-1Y65FQBN MAIS %3!?'O/Z/#1T\X287GFP
(3WI#2.)H7V PH..J3#EDIT>_YZ" _DK)ON;M M(>>PZ5'CK=-/LGB6"B'GLH#U1<3!"DXSHPE.C<(F>I" _+*X%Y-
_Y#J;=I/MFZ^%U(5EQBD0E8;7/3(ZFAS#=(QO%)+K9UDI#!'OE^Z4>._A_OI.GT=" MTEZEF)(WF
\$12+5P6'U7UB"S^7_H-1XY19FZ.O&%4DK17D MFA%F07#?
*TK+60225_9XM"5H5.K2=1#R/9ZRLP+D>>0>&OHI<I.#R1LJH ME!;I@B(UT)(-VNF")\V"YGS;V^?7KV_5JCQR
LPYIWEZJ>8-UM=M3\$9;BM5E#&C*2;(#8PZ\$=DQ;J7@_W3W;" 8ZPLP*#4>>0&&O+FC"IA<MTP39000J@2C"
+(80#AG.&*H#31WX.3IE;XM#2D("X>15WS|=1.DNR3<4QF M\$-%05!\$C7HPSJ)ISYF+RK>N0VP&_16?
S4W1"%GUL*.@ON)TINX\Q_~\MCG M\CON9;DD0PYXN0)SS4UEBL^>
<I"BSJE/K(WLH#AW.>44D010)R1'&BOXUZF MET^JZ%M@C-.YZ 29U_XW195ZN&
{@4G@98F'T JZQ2KJCVZEQ+1NQ::6I+>M; M.;>FLN#IQI,I/6^NOCPA+_='7;*/9C@IGU14NZ.0QD)7BQ;K;=WX-
&4#;1 M+H)28.YI*UZ*;2>:DFQ CV-1K
M4&H#4VV77(96>@K"\$7@HM2!\$&?"JSL.FE\P4X;/@:62;XU4W=IR\PRG5K%0
M'PU.+F#14WNK.5)K"Z#J6V94\$WF.\$X\$DK.&ON;6;W@W9WG*G M\;4RA>.D(PTI'=I.CG W<)#8" _#
MQ6YHG&\$J.Z"O'R7NL<;OC.8Q\W9KS.ID9>E48;6&@:2H(EW.2EE_2DHQ.
MU1Q.#RXE!EPG5@I3.JL!;C.'(I+J0VZVQ*-5#.#02R0I'FO_#G1?+<.@P8G/>W#JGB7M"+?
K773JA7@/I<1=S>8FID"C%089IEO(U!4 MIPA4IT3.%(!"DC\2G@&6.AUI&@U.*3-/MT?EMD+EI;>SE4.F&?@5;E1\Y
MQI/C3IF&6=Y4E,Z/L(O)F<5.\$1BB3=J)09>\$/ZLE*4R*/3).H O.H\$IN70 MK+WM^O/\70^>HN-
_9I*3%8H)658EON%:@<%-@@3/;)=A1%. 3@S:RSL@VMA PW2N631W
MO0/0X0Z)'@>Y;I=\$FYMZ=3IM8*=AG.H%@%U.SHFH0_.F2ILMBQ!RE;+J5I MK9T9((MX2\$*M?
ERT13ZM8H6\$T\8U4VGMX;P.N4+\$PKD\$D+4+8D0*4E;IM M#DYJ>I?UH(Q:(I^_ \$YX.RUL.6ZJR&&?
Y/S18=QLM^*.32871=A;C.X+S;Y)_Y-)7QY B04W_.22\$EGB#@_::@%'%/3@("HW2)#N1%@U\$?_3S M=I(CI-
M2X19J;CUXI#A?2MQU5UGM9JU<@3#W?EW6\$&16D'T00IC M#="C/I@ MHU^%F;Z'HAG=AS.II:9LCHA4I?
3^~244241'MW) MZ/<^>49>Q/%-CQIOMA2.I'N6L;K*Q3O&_66\$;AVHJ9G4W@9!0EJ(F<.;I3+I
M9NG/OW%F7MC%3>_G^> OD\RCI'YCPM(UI=F1IFH.I*);"P"*550T@.Q.7A: M9Z+PHI/_OT%V?
SC57>U)OQNIR3J_#E7Z)G\V.@6#;L07QQ'X'^\N37*.;K0?>_"_)H M60;ZX5D\$K2RU4FIB\$Y&I-
UP72:0AYI\SLR=P/EIM%PIR^L_)RDKQ E(I\I#D*#M19"LK@_ /S.2Y"OVY.KM\MDUM3 M8MVVDZN89KN=;L@?
6TIV=#;ZI<(7.=4VR67X"RA4Q(B9@I#E\$C@M<@L@T6 M>7!I>31/ NVDP-
Q:A4+M4Z>W*OGA_&7)Z1I\I/)>WD(WVH"S\I3\$GT*JO M@.ER&H=W5JXD\W\5S)9..^I=TZ*?81D)YIF=2Q.
I7@Q.M.2_62UH@>J_. M9J3T\FOR\$T^D/76FP;_*+Y@>8O>)C Y.5Z2E4%MH6IW_QWKIH89IMWD@CK6+D!?
M>PDT_7.M=KV&FK001T2#DDVI99,+45G>6_3"=ZWVP1 3.&_"I6?82V 8 M/JUBGH%Z"61\$K4(I'S" *MH"
(BH(C.O@BK\;V4X.T;K);"2+3KT\$EA;D3O; M2T\XD\@QY'I>B4NC*&(4B9()4IF0D@4=VICCFU7>PD;I_?
T;-1A.BRMD;1 M18C7'@+I5&"01*!>*K#7L;I;JA!(AA8 1GN.U8I7I5:&YQ&X&AKUTWT26JE MD=WC'@+;9_
JIA^HAX NWHMZFYIMO5P5*%IKD \$ZX1V.6C5K5YEOWH(K&2I M#CT\$5E%S_ST\$;_G-
'DB4;LZZ3BJZJ9&2(A2^R1-X+R3T?>FA#;JMY.N4/U M\$/#)4EC")04*.S)!"Q(5H;.:9R*21^@3@;?LOX".YNJA: +
H&B@G.XZUM3F MS LHA@;H'&JVQU4%YGT.V.9\$JZ"*QM\T4.T@/ 6:USMD(2.PC*"+.\$.5D MU.3PI.0.6@S=-
O\$JZB&P.A: ^J8H'Z2&@I>_B"P7I<_ (H"A?@&.\$S4: 61&^Q3N=(O^9(D 12*RHA\NFT>_CWTFUEX@FJEI\IX"AM3"
MLJ*JB3@*2CJ2LZ"\$D^07)8HZ2IKY;K\$O/00V6RLVLD7_/020"Z-S".1+5^7F MBX# LX4<-+8)ADZ!OQ\TF-
@_1>C93;LH? \@KDF)ACM53&Y411BF2"8E3/ M0>B@R6?EUGGL9/9I+/INN8I25("=X.9@16P#
M&7J83)6GA#G^>WPCS(T4%_7M#X6K63V&>4>OHR3A>!W94!0J;4T3- I&;8 MP&IU@5Y9/0 1ADD5>%
(XXN*MEY9DK=^+=A2.1><I+Y!5UJ_+;@8_-CV=EB M1&1N@/GBI01Z9?D
I@FX_TIX3Z.SR>W9*NB/BF=>3X\$%89)8GQ2NM&O6RIQE?5)X4Q4BKN;.6SR_#C:@N.4 M7SI51:/
TH4!1GBU\$^B5Y@.089AQ7XN\$NQ&J5O?5&>-5U">%DU8;SDJ!)&MV M#;7>X\$52M1NK\$%;J9/(
M2GM'I'E^0!\$;BYNH9PA_G7^/07??ADR5(+WA4P/JEP+V&G??:KS-Y% M4"\$+0.XXZ)1K+JD5;.KML6_GVS)NG9#-C-
M#%_LGI?5Y? WZQ""HHYIN"@% MO4N_+GZ842)ME@=/G?QQI?7_X
MILNG3UI^' WSX/#I^Z!&_167/J933LKKB9;HIZ*IV>S41J=GL (HSK*17Q"
M(N3IQ2)#T021\NWQO\ SV;P@I4MYCY.S(LKT:YXI% M1-J?6CN2=PIL?^C\I\$08MS)(#I=4!84:5X\$;L_3U%.;^XX^K;
(LN;O54JIV/-LIW=Z M)O<7P5VQ\7/A+VTK*)CP JZFOD;(00=@;&)+G"1 I8^ZWD^O%U2K\WCM%W%
MM#W0I>MW)N_?QA TG6F'XI^O.ZM= SI.3.0\$RU'TUR"3"G0EIC3&51+P! M8I8I_6?
XB'KHA\W8ZP>@.H4Z)"N;GQ(^"F1XINQ\$L+Y4?IFR@FFPM'7I5C0.Z\$LIPTV@P?' M4M3.I'05XNV9BT!KS'XUH9-
3XIFHWCOI^/3^E94J&1_ \$ MA9*S4181T ME.N01?KJM@_G7DJA E>2B=DEJ3JVZ_XOR'FS">_&-WW
MX#%C;=KY_.H).L0\$!^6BH>DLTD0\$2G!6E5OT8E,4&"D\;:D%FF=I%_MTD/J3=U1%V-
JG(Z*4YC9KP.P@*B 2PH((D 1.TL2I-8W9RN#2;I4&L8R M;3V_15^WIX3CH-?>8+2IN?
SJK\$091Y/3K^'NMB08S1117I)C-O M.9PA2*W EF Q*ZUI.1UXK03PA8;L_1FOA\#KF"OWT+IV8(1WHPN-
+I;JAX>S MM\YN3XI\$H1WG(4I227G(03+R)LLEK\$<2E&Z.1DW1STV?MEQGBK9AUJ3;ST M\$;JF+/W?
^44!_XGE@C.5.7">R'F(GF;7B+(6+BMLI#)AQAB;5P.=<V.(O! M>U@0%^AH\$? 38P37/FK@
JMK'&LSJ5(@VF*X*D)B=;_%5;\$^!)YULA@K4_0 M*!;ZY7;<6IFO-5&2L;BE_N8!64!;^%
%WHG;!OA1*Z17==^J@7YJ#UHA> MJE'ORWP1GB1Z+BI&00GS);&"\$J;.:0S%&ZND+ZW7F\$>!#\$>9/JPU;JWJ'KR>
M^Z"NCD0DL^2 N016FGKLSV*M'+6T7@8C>87.6T^66 !EKSEPCKI\I\$V7"/@/ M?HS/R9\$JV0<5#3GPWN;.:(-E..6F
(.6O&H\;JLTX+X"IN8MF?TA5<I M/4=4*3U\ _GCT?NC#W!>?OYX_.?A^X/HI_S\I?OWYZ_GX\OC#4J&NGYT
MT\JAM>H5\$#T=3+^F2>SWS4KK@I=??^I\I&C=D)555IQ%HS/M#!BI6I. M>*)RBF4S+3DK;V&Y;C;%?TL?
_9%(G_63D9.SGVN;IGH540(*@3@:"6.QO L M^BOG>1K;4(4ZC3FRN 2GH2EVL;AFH4A0?
E_G0%NMF..>@V%EWC*45GOO#>0! MDUD)G/S3KT=8&V_.\$YGC8V2Q^9X NEIP^X3%IN K&G.IH.+93%M/;<
MM%VILZ%=MD2AD+QCHD)%&C1DI5&3;)YJP\$;D1N=6J?G;8TZ2RI3=H\$YJYBC M\;I@6?ILH
AJYQ4;ISH!%IO""IX'@6P(FUV4JL6^I*_T12/G9K;IQQ\$1WV
MD/#_YGQT>FLJ63(48S+4X;W^F@D::I'ME'DB>@)Z)8'+K;I>I"/;UAMHN'4% MP(=S"NJGYVA823?^C_3V^)>XK-
)%F5M!&UDG7-47JH(3DN)!>L7%O;J@_ M1;/@ECL?XS=BWH. 1<*A_)O/R%!=XB8JIM\$6#(F*2Z\$;!"5Z(J'V(S>OJ
MGT:T0PQI\$HV\$ /N1%I.C.< SDIKPO>_1_2XVA^_.\$A?G^YVL 2P8_Q9#;Z M_>?7RC.B6_6=:BY;ZIVU
ZDIQ#IE7)*.I9=*6A;IU5OA7WO*+<5HPX9P'S. MLY.(XRN!28PIB;">?OW>&7UNY"Q.9>KH;GS_?^C@C\IM7
M)5>'A^R.\$I;O.;!G="SREZ?70IE(=U.DK*=(ASN\PI;#V23P.8;JV9CH M4.7D6X>2.W13A%8CI*")>_J;VIA (W-
M"0*;YRRSC9O/P.;X16XHYS)\$VQ=H?BL M;XIZ9LXJYNB!;1=)9^ER_10S91V"S0%0" VJ" XH';>WT6H;E'8EIS"D_#\$H
M.Q27K6NVAU/(I9Y#T>(<IKZ1_T>@)N=)D\$T1Y(%@84/3H(I3_H13_N)3+F M6MHHWT6P2X;?
0_.IO/K7EQXDZ=6IQI6@;16=JR5^S);.^YLGHY_<IN74N<8DQ2,%< ML 9J%C;H#(<I<@G#0A*NO MDN\A/R%?

MR@3+00CB8LZD#_ZXDT8SY\$7P=1+3V.8!COT@RH\$U.YZ/&+/+U>?
7QCS\./K_/GXX/./K\YX.W\T=1XZ..BZN\)+9MU\$XS0?3.M:9YN<#VWR>.:WM,UD\O1A=V*D^8.1K/F7NUE-
GMP:/V<*YE=*!BTBNA>#D.M6A@=(.:.HM>LMS#W."EN-I=VCWQM(O+2&T0N7H/?2*=D/A"R#J\,XY%CI2Z
M&USK1B=TOUQ<=>*<XNO\HH:9%&96ETQ1-U./;\$@4XPT8XTK(QC\1FA_U.M\@+EEP-
1BK+5C%7#^PZGF#*W#R\1L\#*U\G.BM\1\$Z+>%8\G\CL)L3KE.M7>MLJ?L8MG(3N#^CC1MJ0\Y,^/:O?
EGGN6#;Y\T1SRZL":*68H9@6I6*FM.M=R1XJPW%MLOZ.S+IGR0,%7\$!C.M(BB5
2K7\$EZ12%E(T\@2<.:9*(SLTO'R<3F8GA\7H\5C.MY94/Q@<0H9!C%:,#C-Y"M)+G;/**JRI<'R<#?
>HM(M\W9#@S@/W-&A>7ZD-M7_YK\$)<\$ZP)CE3"WBXW;O\3+P\8-E'??!MHKN%&?Q\5@(\H1H@\$1/YHSJ
M2SQ#YA029BA=4:/MR:4SH8'B3)*>8>2^TY'Y\$LO=>>AP.^I&:A^WT%G#Z&L.1/H"PCMEXD\Y@C.M\!
(4\0^""YT96*17\13T.)XMQ_Z#(VWMLZ&/9H\)^>?AA/ZGSC\$Q2..^9)MN**KK(*1K.K1%L-5O:&1C\X\7
+V4YYPW\HNLWHP20\G+D^@K%D\$D5LF53+MG"0%<+00"NU,MDB9K0K:A\8M&YY&M%-
\$6=N.W.FRJA\Z6%MNI\X\?2:18GYG3(RA=1>PIQ"O)44.&J&8Y\9.10\$*+G.F^#0)RD%M2^HOG-
V/Z19U\%OOR70\$E2XUW."XN^/6-JC"-58L-R1\J3VY\$)X\IZE2O)MRI("W*AZW9K.G.9R?
OK\J.03+1(3VGD0C0%:U1#TU8&!*S2B@9?N\1)5UP.M\= &TILY'KXBNM=<1>./G\Z_?
7IX_/#Q\<'Q^<^/OGQX\JKEZ./FP06?J9.M3;./5Y-@P\3R^1KY+O<3T>W*1280I\$I9BV)U\J&E,%EJ8)IH*A751G\+3I
M\CHC;1JT^1O.S@&4:2AU\6L:2B20%+0RP4R91V\OQ8N.3E(@G8#C=_9.MX.^7R:ZD6K\4WH\1M'WG&=_U-
^NVJY7+"7(OS7\$.V\D:J+\$&H37YD).A4#MRH\UDL@B+\$/?V\JVOO\HUNHN(>(ZS%!7%#4M"Q.^1>W*4
(+ILD.C.X;@f@<.,H^W.L"X.ML?9:JR#X.,%+!2\$U.&\$=5KA#SPC;^+T\>SZ?DDIS>WXW*G^3:3C\A&5X,
MG_12\111,\$4G/2TH\D:TJ:=A3AU(C\1UYB\$J9;NTG-L.Q\33AD\C/@O.M39UC6B*O"\$THW.&DT_C"?E'481DE(=
(+P2HHFCA\TH"X\1@)MSI?<37361PW\+5RUEF969YQ^OAI@RYC4NM.%UU=H7S.1#-62/SH>3+D*6
MMIE/(WJ6#.A\V3U<2=Y"-PEME*?FW'RY2S7V;4FRN\I;U.(5#WZ=*F\G\OD.MD041O6Q=3O(4GN\I@I.V6TR+S13?
f_IP%IOQW^,3&UW2EJ)@M/1"*.L9H?U.M/B=X\$3:8'0%Y&:185?%#KA3'9.5\4F<.)&<19*ES;0TM:8DD\Z5XYB-/
M*F8Q""TJHA="C)65W\EV4)T\;G%/XKWAV1%E6/*AHB,&^#IHUP269,2;?MHSOQ\$-#+(;JG_("14?+T:_DG-RK.,
(VA9G>18^Z@YVO.*J9\$QO""P=.:9.MDX>""165?W"F\3&O#@HLSRY1L@3JHS\$
2DP\KB#YN#02T@Q2V^+DT;\$ (USF@#V\43E3(PDMRC8.)-6>2\7J0Q\%(IY.+M4=\$/5SY\6/R\O6!_7_H2
_8#S9,%")="BBL.M*#&TOH\X.)9GT=LIM+6;8X_C\N#D6GBT\%YP>B\8I?9C@V;\XNR)8U)F
M7"\$N)ZIZHF."M;H*#\$9Q9&31HMOJ1_@GB5U=L)2"W3GC.COJYY?#X
M^/WAIX//\X\O2D\58Q+&70Z;S.LXRE-LYXV.ME.)1B\WZ<22V>3\JO7Z+662&K7G#BML
WJ<"5C+.0XL\;./PIE\YWL.M\=>H98S0RG.%VS>A\8:L&J5%14*I.M\DOM*X\$?3&4*TQ6\CXX6:VF59W.M)1?
KSHMV/?F(*2:\$2>1R>4>.:2\4JSX)4=M@O"BE_1"01X%LJRO'QM:JWSMU.M8RWW<-C^1EXD\$76#TE8BV.M)TLK
9&6T:##30^("\$<%U\$IP<@OIP\$4BP4\MZ@A)%&.T\5#=-A^+.B01EF1>#<>#513=1SD<^>03/UP?I:F7\G\3O2-
G0U.MH\$SIDCGY\":55E"2%CXG.8'.UGM74F*Q=6KN\$W"&PUI8K+IM\>1U#VX&W
M%\$^9A\PCD\KH<^1_XTVBDM>()3\+=5F"%C:4.8.Z%3FI83F"?P>H-@7AV!#M_?
9PRWH7T55XPZ8>G("L.S'3\@4UL\;H-%U^1_L\EDM(@):H240DN1.M5^10)A#<:AZ<1"RW#A:'.Z2O7I
(VZ<BW.YV.7^2^0.QGCV\H_39/9\LR.MHK.TX.SJ"69S.M\1#KRW\+F=W<5>C52Z3=>8.1#U2??
W7W".W.YP"OVA5\8VR%IBME=?M:7J)?0LR3IG++EVW\YLB<18P*TUV0?2PB.)O_"T\YO>GC/4P?CY)&Z>C
MBR\Y5CGOC.P0F/2US0V+J\E2\SWD9WVM\3A(MJH-KG-=?O\!M-ZSDG(\DH/?F:*#5^VO.Q..US9L!!94\Z"E.S(?
8M6)F5\9T7V@77=D=:1.B?YL:H@3"K.M<#QQ9IE\$HPJ0\NOX@0U68B*8^\$A&1U;9XUN:?
WTV(*DN7TW6(\6.4X\QV+O.MR?Z00\WEI\(*NK=0N<1U.WXY:O\?9\^M.9H/QO\^SZ\W(9*LDER5R)2PZ48)H
<&Y<9"6B:>UU=H2V\3\A4S/>M\W<@PUZ<"X7P:QJWX%.6\$P7\$N.7/RRBD78VKM\$SR:1^L8&M^HJ\IF??
O\Y/?HZG%UDG:(2/3@L\I6=0J\J41D39QSYQB/SE&J)_U6YSC#KS(1;2RWD81L\264UZ>@.#\?JH\6BE\QZH4,5\I
M>SZ9U.V&B.D0G.M\6P"?V9N:8\1^J\D_O(Z6)CSIQ3R%/\$+3G*50&O;.\$@H^60XLZT'RQ'MM1_O-
6\MJS.XIN8"G7V\I0?G^OY>E\GXL.K309A.M/+E(3?IG/GX^..95&.%H\1.^//63\O>E.O9<-S1Y4=MK""DC5U5J?
*Y/MC.88V)-0E.ML/N=G1XU@IQ\0A^RJV?>1.ZCC7N*KNYBNZK\H.KIF/UQ1-LY9\<8DLH.ML(&ZAR-
#):N%DNI<#5_1%6D.R*M"OI"#V6R\R7:%L2J.Z.OS-G\33??@VZ7ESN.%IF)9NM:F?
P\B\VR^F6Y\N*VX@R5H*5VPI"#R".8\0X#S.M\!\$BG\$PHZ.NM.VGVSIK:f2>O.
HOUYACHR=G_1\@:#IO&WR2DA%*0E)M\J&DU@2E\$0>%0H(7=)MWZUEX+:.#QZTU7T/M5<0R3/M\;C::
IR^C.F&ZR'^2^GM^@5&@^8*.BFM=13.M*4.RZU\U*R#\R7S;1U3\>SM=L\G^IF@E08\$P=O\3G\A\J6+(&-
4E;71.M6UW\MC\A\G"Z5T8\GO.74Q9>T/N@I8\UTFB&H&."R2T+\$155.O<MP\6
QG2*K6RL\CSWU7(6)1.A:*K\H.K2071D)@F=6+P*6=6.WK=WYM8"^M>(<M;JSM1@W)J6IXERNN
(6.ZU\$.VIP&L\JP!"ML")LD6L'B*X\$SO.WV0/MJ;V<.%S\LT1VU5".
)#BE\$SCNZ@F)1*W)00RLCR23NR>06T_C_8R3"<f(M.H\D\SYXVI82>Y^6NN<.7R4ED.V0ACK(%G*Z-
R0\$3J\7\GS:N=0PY8(O.MR5G>BUL72%>)>1+6_Y"<f4=7\!&ZKV+A+ANJ6MUVAN\T.CMY.SZ;
MGDI\J5XXOC^;7C@08.MLT(F.7"LF8.RD=MEE0"1==f.Q2\O?9;R.0=VO.K:++>QS8.PW241C@97:=J
M\$+G6>O."FLW:>C(M.I9B%X7SI7.F#JE5BZQ\<C#Q=EM;3'N)DR&Z9HS='\$MISF=G^8OY?U.SD>SWY.R\IX?
3S\I>S\NHL\&f.G_"9;ZZ<)%IEJE3=%5.M\$372.P)BL)B*3NA%1^AJ&0DVP+@/OL\@-FIX0U)Q+1)U59\2.5E#G^%f-
f.M#<f-==RK21K04L0>J6%=>Y.C.G04BDM^%Q5Y&8G&5"EF\Y13M(EB?C%WD.MRB\J6;)WW_V\$TFD\?KCY5-
U;1D.FW=<14Y^=C.ME^&:f=02.M;V:E)TR^@8H\R-Z\ID202J<X&*1*\$D3.X0\^R3"6:f\%5N?08IE-&7U\W.M;?5--
MZ9S_.9^/T<1)QG20_N\PKVYK\1D)"OP\HUP\IAG?*@%L2*EX\+D\?NMKKV%*
MVC6(2R9U@='PD.C6HX<_5\$13^??MX'F^G@7KPK+G"2.MM8\HBF9%12Df.M;8KDI#QWV&&5MM8\Z*P'9^O-
^71TEJ?3@_B?1\T0G.5.MEU\$%AUH&8)AS\=5B(*1@C%<HDHH4K0^2*1>6@216\$;8B("R(Z*/NGF@NNO\$13;Q6S?6
M\4.IVYY.RG=H5+G"ZQDL6Z\Y==1JW#S\8JTN?#;Q)B\6IU9;H\MS"\$S>M)S\W!:=N;*.
)7L.MF@=DWR<3L.K>9)E:7.MJ:."f.H\.\$S"5C.1GBK8C'=CK.7/^MY6\X\A:8^T?A\7O7QI1R<\$R\GM57N
MT7>0^<Q\$8*\$(1VX&0.S".K7%C:++V4C\O.C4&4.MWT+Q\N*^(>3T?0BH?;+V>T42WY2B+[9*51"
G*RP@^%+JH0/KK:A;)U+MT17;Z9Y\KX;HO2GZU43A"NU\36G#D2W-D">.K:Y4.R76JM-X'E)@(+7FE5
M2<fH.9^f.E31KFNMY9)VNG.5H**fC-&T<9VC>f\$<31.T\O>"W#
MUZOV:V>717@W"^@G/TFO\I<5T\1705\$0<>*<13ID0(M!=#(O?+*Y\C+QS\FW%07R>C6-
^<^5Y^XDTLLA0\$:0PM.MO(@2T.0.J3AE5/(NLM9K63=DSYM:5JAARR"JV29M^?H9X1\$+f#;??SJK/MIS&1-
D9EOED?3*=Y.KU.I\$D'9^D/O.H*)H#OE^W+Z/#ZC\Y\$RU^#US^XT.M=*PS\$1)+":82-
XA)MKK2X&@A+1)!..TRY007<#^N+B=ZN(RX=^%)J\$ZD.M#PF-J/E@D9%#4>K-
JT2*>K6.48H40^L3IXCA\T403.2Y=1/5GG\J59\OTI^R_.MZ=O_>3*..?H\U++S7G8W?7)R90EIVU9UO5)&P.T27-
fYE\$9+18M6\%OQS5.M\Z9)3H_Y2R<5\H\5?T:905&f%H<:O).50@-1*AKY)/7-MK6.M^_MY-1-2-
%TX\I00/3;_WXRIO_1Y\2.GCW.O#H_?1^2?X\$S=HHPH\Y^&MN5\$SHK>G.)U^*4>S0?1&*6=,TX\IQU*)"-MUX?
KIG#SSWWS>Z4BX00;DD.FR2D\$!\$4#E.&1CK?>KOU;GKK)U0^ZK:Y;I\SNA0C/5@7ZH.8Q\&C*V.E\I8(+#+K
MUHQ9!&9;J9/K^V?14VTWD/ZU^T\EXE"71#UE\$Y\$.UV\B<f6OGZ
39YBR\2K1FMDZ@&KZ2Q(G\S/^*BKNP^CC'S_&9W-ME.EV/%HLAO;)X@)YT)H6MY"+
1/1".9.;QUOL.#\$.f\$YM:YKZA-U)KZ^;N.M%<9A.GD^B=IQFK\QM\F^JTO(B^TAL!902"=SL@;7K.C.J:8?
K(f+K1KT;R\$>DOX\GPR.M.OMVAWC.F(#.OA\Q^8#;LCWD&1^V+1"MW-#f\TC\PIF\B\JM-9\2;:??

>W>3\$XBCQZ9CXK>F:YLM1/2&#-M5IP/3/M+@C A:2G^<1H5Y+C:2JA:L^L D)\$2'GAMA-7-L:VP/0.TI
U:7?19F). MT-/ISG0'19>:KFE7#)8\$;3/MR(9H(\$C72_ MK>SS N METI?WW^ ^CC^ ^7SC8_1R)S F>7>:W@EV?
D#|>+U9M/MET=SCG MP9NZ-KP=_B9S29X0>M)/14+TCY??,KEZE)/W_C)-UP,I#CX;*LK61K_W41 M%?
A.G.OYJZ0'ABA8Z15I810;R6THDN G-OXT)OLN-19#T M97V1,39RP\$ M1*=<#AZZ161?IPYS_!#W7@.S-(GKD<-
N7'9>P+HJKLX5\$IP-9%\$ITHK MA-B11HJ19U5""WGT=PH-7ID-R8-S*%GV<7:VMBILQSM+74SR|U>RIBTP|
M71,S1R2K7&XU!>F=/2(V'XOR/9M79_7B61K|&Z1Q/YVNR5Y\$I M%1-
HXRHHH/0!50D*7KN>_3_ ^C2T:WCX^"NBOT>Sf83Z= MZZ.VPCH>OS^;C6:_KR:CC1#H5>6_(:)T&H::PWRH*
M:VRW3Z2IFZ>1EG.D64H2B#M)(HVV\$::KR!/?IVCK;
MOC7\$DX=1_1K3V75.%S123(N0XIL:B*H"PF|T@4,3VC0)D% ^X*XD8SR"?P2/ M
GM.+>B6|9L7RJPK""T|/I ID7_ET^GM#NHN15K? TB1#2@V'RU M @4U/\$0? M>=>LWCW:HH*9ML!>#\$.W;M76?=>+?
CL|>Y4GUZB13F15,?A=GE M2W7""=&0Y6 TV"U|K|7HJN3>L:28X_ 'D+4G|J|XX)?%L#ZMTD?
-3#5XKL#;F_7JNGS_X^2^1^21WGR:W1Y_4 MYN?Q2-1&O@ P/1A/3VS1^H//X|G_YME-
ZIT3TYL|H96)&87I>:MV/:H\$12F*&)2#DIAI#21"/@4 M#\$ST7H*LP-
>Y:IP\$J055C:7R7(*L:>S4J08+C3LEXR)E4:12D-CF. ZF\$I M9^F,H75_UCVK1%F)
T|6@JQBB^>22=1%IM=*D)4J05:BR1 H>O8^+GP5U@1 MBPOT3B=:3ZKJ-/ *:G2&U5#P)/87.:A|56@8HT9'CFR2@J\$-
JN8E""%YDOU%Y2Q_UTCG2UA:IE'P_/M M9C+H|OL>YXS+_9;=<KXZ?#1>GIA_&D_M%)YB8L*:>M'H*M+(<#R6'
MP\$)QAA5MFH'F'U:"21SX'PIA*HAR*Z:2|Z/IVD@)WADL#HM@\$R@@/K@0\$ M@2*HZ(+6J5|J|VZ1*12"/.79
"6#0|"K4&Q9|7U_ (^&C:1>'8Y,2TB0PH:
M,H149IG4@Y40@&4F2V%*RKKS/IM7Z:YLV_25MZD#0BV2ZDH2^7U|P>UW*F M&F5GH:%D). ^@D+
AFPI&YT'+K:Y|T%<1GV^B)MY47:<@&H=* M34ZR0LFC
MVZ*2*935R0\$WGN(^)Q0\$PSB00VV*5UH*3HS:4#Q7E^GK;Q.F|LCXZ_ SJS MSAN&9_9'?
JP*MN|/H\$M&I0&.M1|\$P*Y6;QTDY:X:|1^O:|YAK|RA|EN<_ MTCN4*)3 M:X2-SY" Y9_1(BTOC-
K"E'S&9X"K:."9I0^ M/IMCHMXH^*QBW^|J|.)>%*!@212JL.?)#SA2|H0LR*AY|VID2LH=S/Z-W; M|?+OX(N\$G.?
U=MHV|AN2*|T.DP|X%%H2|O+TAG2S3*AI8S|'9& M^?W>#??XSXY (Q/SY8K0@215"KU;KFWW,&HP|E2A#?
6NZ@T^5>#YPD-) ?SK MR|R;+W.? "Z.WCGDSQ=K@43066!17)7U_CW7R-
>V/O|SPS?*XKD/1A1(P01064;PA98UPX(+S(2<8NNNR+L@ M=Z^E>FV/OGXV/OCV/W_/GQ/VG|Y^/CPX^OSM|?
W1|>/%M+7,|<O+Y|WQ MP)J:T MOK:V>7|O/S#ZN|@PJ,5:RF|T3 (FJG6YVYS,%KUZ*GW;+G;|_<"N,&#>V
M3..>E8IANDS;|X*J80_9Q4B&:RG;QK;+3+^|FH|?C2;|83J8SU_K|^(*YN0-&UWCW>F5>RC*|2A_BN?
MGE|>5>WL-5?|5S+>SQE|7AWU,?
J5#V+5/WWWUZA\$94<(6'.#)7P|/HH4U6U;H7S#_ =YHH#6_N+|O%UNZP?T??<^&/Q_7EOS|A MG@M.L_)
I=@G1-2%RAAOB6I EXE1CZ-SL9&91Z|7R_|>MS6WE1MAON|_ZOWNEY>MDCWVQ\$MCR|Sf
M2>V3"F>.&XET2.H9|Z_?QB%U,25*AR1P*%&J2FR+8Q.?^FL W4|?=(4C(BE MOJ/E8(DB0*BW*M#@F|7U=&YC?
*^:N2^R*SZ:|C*EW:9_19(002E KU* L\$(" MVDGH>GHHUMJOC.@^T+J_M-4E+7U8|=5UOC&IPW|L.O/(O1"W
Z*Q|4 M^ES.B8#7D7N212=N3.1O!>GM*VYO"NNJE&ZK;>:UW\$CRR:&20H&WL;1# M.>8 NI(+
Y*55S=6WGO.@7MG\$0DWAH4|<<J+0 M%Q+9_AFP&P|H12L.3UW5QX^WGMYOM%2HTK
M2>.>|CP4RG.@R0%=01Y,TM;8Z\$@Q9= 7%#|H2G@6"G//I%01B_O/OGNT|_ MOGO Y?CCV^-/IU^_WIZ>_O#Z=_?
_GER>OSQW9>3JUB|2?Z2?J3Q97J/DWX| M<^<G+LQG_T4^WU|YL+)-WYGR>+6,D=

(MF:XJD:T#ZDCH0W2PM8QT7RD@(/*BUH6|M#R&:5?O+WW+X)&
ME4E,2=O*!*&X@:|EIDYZ|XH30S5AT:K:P>0/X1D|+KRJ|PZ7=4\$ON^X|>M8 MY:E;+Y*5+F&J>\$|"\$C1E&IR,
SIX|J%1QA*C/G*J00@X#V M%=%=C_5Y(%|XF|H-F.Y:2V|?00 TZJKRVT@^VG^4I&H51786<\$#1
M2|F8N)1)|EJD%1.BP/7DE:O6I>|H?Z60R%..;"+=19^W9)5IH5Q\$QA) M BMEI6DY&229;R_A21WQU Z2+>
>YUR:(= M&L|H3P&\$98\$ +M&1M0'f+G0\$D)/PJA7O_D9L|6#B|KLH>@X?Y|<1,Y M&L|^@A>&) >*K
ZE+>DCC6L*\$N=JZFN@/\$>J:TJW8HOCRYR_2T6"|>W\$@TC>1:YTS^40E^X.XG7C6>ZN000&
M|^DZ|X)Y8BE&1RA.%N>_3BK/\$0NI%-61LUH+UOLD8&&S5JLO.6DD2|K6|@+ M;\$?Q1WG(04P?QF%RD9: 3
|&1>O1-#&1\$0RL"81.(PH*M&^2+I7,L)#HOP(MO15\$6+WUYJ+ZTELWC6XX9J"K)UAI 6|N?>
="Y82X7E"+TI9M".89*GHI,7-"@)4O) MIURVJ|_H*G<45P-BD%&_3-WF"TSO_BHUU=*G-#ICFC?(ZJ1D@1|NJG|
MLG(V,(13=4FF4#NV=AV6X5WFN|9543>H&_G/4_*|KUHHQPSR_C:/RUA#3@ M_ ^*I^PLM?B>\$U@E/E&Q+DP-
<"9I3X(K2\$ "S|&=6^I=X"YH\$|4&NB&MS+_8Y" M^V.RFOV/43+=.=):19>"&W|=^?TC(PUJ.)**P&)E@ <15^H8I O=?
6%.H2 MJHWU|>T|A.MH0T*#Q>8,X*SH1(3|PY_I:
f%*IC+NH8:0T\$4QAMHQ)CU@'."^U"2B(2GS:3(> 7*T=OB.OZZ4'KGHEH|8H#FYC""O^MCKCWKZSVWH>AY1
8K6:VS/(\$4*#S|2_9O7*6)44+ MF|BL:R<AGC\$::L%'"1":L-(|O/FI08;T34@^&CVTBY.75H8D5'M2H- M'LM#
N+Q5@@@Q"O0XRV?G/G)QXP7(Q383;..IY=|92%B.@S)X^3RE\$# MOTV-
2"N.SOV219I6P!&\$GX@8'@3|=0/9R@6^C+5=(F""B82+|V@20E@%C&#
M*?_W.L8.D1G:2>SZ2%WOOS96W:1*7GA(HQ_%4LO_E6^/H|V8(N68F_/W6QV MG_YV|TQPI\$S0R;AN9)*7G<8L
9S8|2@EY-MCR-VB=O%> OQ7X?GN5H|>KZ M*2S7<)D-/(|DQ@/W|%'A1H&Q5NPGZ#Hf:9_3/U|E)007F|. @PI6 FL9!
(M4LX)2Y/OE>1Q&K|B)JT*|J|>G5^PR4NDC1|Q:00)4\$GV3 MT.DPP05P/NIF6P+SKHS7HL:ST|GM:E1?M;%
|U|KQ;PD&D11:DI&@MMI M4I&A|Y6"K5U>2N|:ZA*|0EK8#>M#1R.T>&4 P?MNZ=|4^KKEW|2;EQDB=3
M_37RZ<|H?T|EWP#N37|8QJY^H=5+' (TMR="^@OYVE.J|7>+XE_!+1,9VY MS/:2(Q=,"2"?H|?#X_&J7,?
78ZBMB|5P/T2|&YP?AM<8|P3#<:5S)YD M<(\$S\$IFNR|TO+ZV2K--2^%J)YH|@9"IX;5G-
|FWC==*NF93RP+9P,\$'P)N MH&C6.Y\$B,*NM)"8HR6I'-.Q|<*&481O9-
XC%7>ADV:&N|E|XTO,B4IL|4OZ|M.YR7HYU/1A@;AQ|O\$&A>9%"";"(E8I%YRJ?7|W|YZ6M3?
WGXX^N/D|_CT78G|WGCSDM5CY-O*>U2_V:8:IF
M.NP|SQVS'\$HU|U2|6.S<^/X*Y'7LX.RM^|I2\$B#Z9'5D|+@JB6D_-65/G"F*
M*8+6VFO=RRH*+41J|VJ9UU\$W+QT)" +4 OC=>8&=U%&+ 4A<|E%.2|Y6H8 MR1P+
:KG;0'I=1Y#6_VX76NK0_13F|82O|Z
M.MN5Y:PH|+""PFHQJDG\$S@8Q#M?'UG6|CSO_O"P<<^W+2>\$<_EH>O&*JW*VA M760-
1Z7VD7)#J2&U'W/ZX|I<^QJ|DLTX:: WB|NX.S0FT<1STNB/EP+QBB:P M22A@E(?LG-*2UJPI"N"/42S5&?
IWN0.K43<(H/&S:X=C6/Y|=U_+D<_W'F7 MD%
<*&\$Y+G|Q_NO|+=)9*PX|2N\$|SA#MC@)9|_@_2EFA^\$B)^7CNOI@^PX=5C M%_96TVRJB|Z|?
OR6_/PDA=*EH|5&7|T M*3MK4)6T=@SE?"XA?-A&2|_7(>=Y'NFF8<3^:3|JODWA|EFQJ:8_>Z;J
M2E:1*=4N8TE:~RD'C@=(5%*FA:54UX|>|XOM%V<)K0TL!UNX|R"1*121*~<
MTJ52EX(D,*7R2WU4HW.R50/4;D'QO'*T8:S|Q1C&X\$W<^#^F(R_GJ:H|&+ MSX@57FD|@GB0:&.0TIV!"K1E4?
V|9DR:ZA6M:X_7L:W(F25X&VEY8#9H1-S M:XIO+Z?EIA:UNT0:~GXX|~4|C|2>%0:EJ|CP'AN(5AIN'O
M#0T8:'L*G*4L718^ XD\$|9F2M.J|2NAS>)Y)-M&LUFN|N?L ?|WE64#A^V| M(TRY9&BT:1-1'(34!
Q.#6(DFE\$JL.KWUK71P|23L2|&.>HKB;_!>B^>)ZL-Q MAV|QO4HC#NA9::RE
XA(9P2(H|EUBHK4U35/F2E1\$|A|8K6CO=

M.1CJ:XBZP7+ORM>-4WSGIN/1^L.C9+>B|OS|O|_&PH|C.9GUCJ2A"+@'^<(4 MDE.P/ E H|12J9U.U=|D'D=U_11F8
&IL(M1-W|9 GEF*9O)6#H1|K);QJ4 MYL>Y|&?"X|D:S|J|=+FXQ/F#XTY"LC(HYK/*NOJS^&80#T9Y6E+3X\$|Y=)K<

MI^+ZLY&XBQ<('.\$ILO#16@("B-)ZX05XC+102X0+W*&-7/L"X3K%I7,I MB(0"G)^G(W-9%
<\$ZG:Q)=\$YX.G4YSH98@PJL<1::ES34?H?8!OF! MJMD>:&U@CSPFJK/(G=4ITE*!#5%#47I
Q0"X@7+*2&6U:Z8-1BF U6HJE2L MM5KVE/RZL,2O'Y8;YK^N&6G0@-^LO1"19*+34EIF1,XTYC/1JIC:,@4A"2
M0Q(45LK6>7I9L,Z8BDX&B-ICNG39@^&E=\$L129YKE&LJSSH+=1#^VS8+=
MA(=2\$M"#M4A9!CHY+>B>8BFI"TW@T"W8CGGOMDP6XBI^\$2 M(N@>FE9LHQU2!35.#:V*3%X!H3SG7=QF"L*?
DF"0%+ M&(6E1%TA2RY*5ELN.'L"!\$E25SBA*#6J3T/(6*MBWXR'G M!L\$@UWJXQ%-L&L)G9
MHB/MZN/2T3C^BV+NJJ:~YM91^M R!+ MKPVA2MLJ34 S\$H+7V@H1VQEXL<=P#0XJE@>_GFG
4OGT)SI0).J#Q_2HUDK M-#HR5C &5"LOA,DLMN!_TR\$Y#%6H(6U9<"WY_IS=)*7Q6TR92J)4N!<4@!F"
M,@/6H+WW"1M72!"UN:I9O3#X^A+=IEU>ZIM.M0^LL,B>9M10L*UFG:~2 M_1V19\$H1%8*RLO8E!"#H/=
165ZS^4>V6L,4RG\$IOY\MAHIC6CC5H"%- M&0!>R42IT2((#SHDM!\$UU>_1U5*.3#*DPNJUAICI'.E'L=,LMHYW"
(HD(MKD169.))M\$#0E7KE)1YR),F^K%M),F/#SI2-9-J#&:9#2E&Z!>..6"!< MG?8RHH&57 V%>JZ13!OQW">2:1-
Y#Q?2T>252XMDYHBI?M\$LVXAY."50TAFJ M@R/_/,7!)JJ\$Y14R1)W7HI9W-FGACYVTOR->!^\$^D.\$,GD?
70AE&.1:/%:1?2\$8!>O!8?#HF= +Y5/Z>2J56CZ!>+I9%/18\$9-8"X#,H4E.4.4!2D+S* M(6?-?R=-,
IB'@>OB7LGOT'DWV_I^S2%1;H/XN2P?W_%G!>QU*F,I4_XPO+ MX\$X4R4LH_9Y<+0725
\$2B2(HB)21FAE'>T);0_UPO>N!W>:5!0GL<'FV>^M.T4MLL>:(JO'(R?I\$HPR>G)I5)!)YY-0"B"EWI+B
MHP_CE:8M*.DT^E&N-!98BN;K,A6V=I/V9LA?26I MEI2VB:1>0=N%:1P(9IGF@T@:#3=
\$@MHB7@/7EH'G'K!.*%1N@:17-IDKPK7 M@L(VT!/2J9W3929_=\$S^5&?
A3^A92#CP2X:4BAHJ5ZIDU:64!WPRFTXUXB:-I=FC.*G2,X" ML23JDB"#16LM\$!)B!9RZ!_1F3VH&HJWVLU4(*!
(?Y&E5! MIV\$VN3IH>3&9ZOB9N:2Z%"U3%K,K&7"D>D:14PL<0F"F=H1TN!1 M!7Z%O@UO<&_1"L_
0MD*B2C1TA)3"QKIX-B?2YD4I355:K&HJW0#LKKYQ M2XYQC_XP:C<00V%_?>B!^=^/9&1>)^N30+7 !/<"L+?
ARQ^!H1+>1Z14 M!4B!6MA?H8V)KG!HJG5%OPE=2T\$3R>G!H C>:2N<5E-K(R73-FXV.@ID@
M)>BL!"PO:5E<,@*B"Q'Y2T5K4I+3;\$>OC(.0>)P#V_WB.E,2!71'K" &[M# MKX,+L%HRT%Q:(X7@4@ST.G(NH-
7L\$9\$-2A-5&"6_Y>0U!_N?+\$J4_*C@ NC M_?Y9S*19UG*JB2\$R!L M*U4-?A,\$BC5,L)F%+ZOM0^5Z7'ADR>
MT!"8JGW(5!"Z1M6XWAI^+/+HS_?^?R_/ZZ-6'3R>G7_IL:E-
JH6GUKMQGN6'7K2@>N!&T.XJJB.1&NF!%R!L^F>G>#S^DL+E=%L_MG7!-
!E/KWY\$FWHT*_^/ZA/4_@V'OWG,MW*J)8,((2VHY2ZSGMNDLTPG?
5>HUSYJ9^&04YBE4,OM2#_VN2\$_F+@J31*Q!8CH"#BI2M-!%2AU7.M^
M=S"/E+^"YG#H6FE/C_DKC14+FS4@5A6X.D#HYO!LUM#U^S:\$OAKJ*W@^0-:M\$LE4C)QS"3JE#
*M7RAMM0\$!"D-T)"S*7L\$.^R:P@;IC=?G:1&"5>?N(DKJX MO+@I@J71SY)@DS?
EQ5*!C>C) ^VL(E9)DWJE+ #W"W" ^#EM-:FNQ3VK(K&)A MJ
Z(^L6\$&.SEXZ\$S!A9+L.U!3P6!CK**=9H872ZR!O.?)N#_H,R=M:9@U" MOJX-@S<_!/@!F;+>H7"H&'>-
4A%*FW,!HU" N@#C*>+!<)E\$!F7!MF%>S M:9TYOQ-M#8++5B1VCXPZH?
PYGOA9FG9E!CZ,OU_.KW+K%H57;LH66FQSPV MLE6?WOJ::C6)BRU5*G.4)AU\$N#+@YP:P3/^\$S!XG.-!
MCF>X12D*EYQXQZSB:Z9MU&@NW#V:&15)W*=RNS(0@-SZN1WBT0(R.74G"(MOK0!R+X\$,\$FT^,*5A%B9-
N5=>-^)*!F!J0Z80VB#>^B6BZ:/K@:64+K.W MZ*G!VZ,LJ(0&QP^_!\$ESW"WM:H9>B%MSX/L<9!"9>9-"!AJ1
M!Z)JU7KAVQXLZ0.DY/F-0T1KJH43JW3JOK.=W42! M7!GQ=&%%G2ENC\$Y&_4EA4DB>".31/LI^4RS-3'TNP+
<:ORJWO(^C4)"H1BL MK73=B_AQ?C>;CRY*ZMQ).L>_JH54NCC+04K*6:F!YP%\$A8-[CN&_YZIZU@WD^VG"!W0<
M?G8N(36.9)\$UJET7!>R>:DMBCAZ%ZP*/M?YVBWK>LZ7J1"UOL0)#!/1KX(A@T!87A0\$GB
M*LF@F&@6_36TZ0!>R:YFO"QU#U!@H=5SEX!6X<:1\$4A#<10(H>G&3! M:1*8"4.HS"JN!_ZN!A?9ZI=V%C?I%
<6A/K\$!%_958@.D(M)32_NYS-HI M7!O(RN"+1.1721T0! M-GO@)Z%:=P*WA5&L3E@8*W*++4UO'E-8B.15"1!
M!Q\$!L!QI2MCY;#IVAM.UF0D7L=FMT9WX;PT!=F&A8%#/O-U5C.M(L22E B&FTP!#@1 M)J
^X+EL=@0!O!#V@JR#0L+-.%3\$AQ_TZ*9_!KM5!N="##\$Z!6X.!0_%# MF*20>0_-Z-
3M9NO/H3G>;Z3UWDEJ<93@U/HZ(<:G1=HI<:PNQ=ABL19S@TX MRG*Y8I" OJ4"UOB.2BL>T!A<=1#:/!5B<-
*6@=MKFV!GT^V3JYK=QK2 ^M(IQ%PG!>!\$17Q(9K\$EX<)+>X\$P9J=SH!IN>CKQW V7'NRNR6T_?SI!R!P9V?
7/HX^C\$JMPIW<5,F MA<=>M% RB!Y&9!B<# Q.3Y4FA?Z9L+!W9 <1AZ<10;%3,V>UPHS'VOHW_8!+ M=S!F
(S35=IB'-%#0F*1AX:1\$!A(R#3T\$ KET3D+;USX=PE?7>[7KL6OXUF)> (8DSHS,SN?1X%:4-C*.6+4".T"L_M@;L4
X^ZEXIMB^"P!&D0'AK43_XF"4:S=\$" ("D+^+*!FQD M5+!(O&3572:MX1Z.O@U-78,F4.LE4HHVWOQT%O';MM%2E
H>X!CI+PW%A1Q MA-C@J!J-MFGHR_~*!>#TJ0D!%9LX+?W/TG:OM\$3HYCV.'R_G>(-OQS'NP>S
MIT)KDRU82W%O!0XM.OH3V&1-1#8P2J949N>C!ZT5>?5HQ=2A_WLS^_8!/_MHS,K)!51?
4J!N@MHH&G(DHB4A6:4TO1@8J!R,FG)BD&=BE!6.LM MJB\$DKY+FO@G:1'Q)39"X29FXJ6!H'C:19Q(0(.@0_B94Z.
<#M5!>+TV0JF M#@9MA+*)PCS!)K5_JH^298R!2U*K(6!DQ0"2+3RF:CE;?_MIL740%!(W7!M7P%_!J>4Z7D/O-
ZK0"^6P7P351GL K@6_#^G/2:.)>"Q G10 F(P#UX+G 7 MT%SED P-
MO:MX_/2Y^TK@#1%==Z\$!@9J7.X_!A#A^K\$9#K/D_/1Y&1A2%QE M-#A+?\$&F,IX*"7*P3A=6N!:-
AS9K6JK(Z8=H!J>V%_M:UN3NMIU@.XK M=(YFC5
9)YL)SR"8L."%U4"3HY)*D1)3CITYO(#B!MOH1!69UXY5>C!PI=S M7:Y\$U\$'B1&O%@P262XH<>FG@(!%+'IKU
7/9>RE!O=_ZLF5)%R!S!U*Z MH096IG E. 6@8!E2R0T7!J><6@O6XBF+(8"W)P*AUA/H=+OWY.5)!U.7P@%)!6!-
X4\$3A?/_\$K#""2"S_LD9K!15!08&MWM+!A&Z!SY_M7<^!^EO.HV?
ANS7*VH&OOY3QDT"!D.%Y%THXHO>K!+@D."NYB,>2WGL725 MH2E@WB8IY?8^B-R@G,4X9&_EO-
HIB#;L#!P.O!B\$)/U4\$6-**I MD=L0_L?/F\$!99YIK7/Z3SCF%UMH67_SN!)J/V5KY/!)H0-V?E(+LJ609!_MBE
_99!0(K*1@F=)J%4QY@3\$_VZR.*WWM(#_E&!WX9!7\$F.Q*0!6<JFL0
M5!T%>1#8Q(#HHQ7UE_IC=L.(PE^E;P?)53P!5N&0\$ 7E%50)G2@3/3@+>XR M/M/
A>1VEYO.OLF<_W97I^_3016F;>/*F+RXLK(HG2UTJ64>E>9XA8#5C MX(2.DDHE3*JQ(?
!RZ'#G!DYBGI206>631*/IZQ801DR4*DK0094B\$8Z#8H!
MRQ2UDHNNH'E!WNU!GR#Y6!NL@99H%"H+H,H39GSP@>K*JM8'UZNRM:6R M=IS!0WUZ.-!=_ETZ^I33_O?
Q3G%3#TA!/#3=HW8_>1ZY=!.^@=123:(KP%@>U=ZZ MJUU-QAO-%=KY@%86V\$303.LQ@-
%&HY*A)F/(K)FD%;8JX8^7@?@L6MG<1< MRP9>"/1=4!K\$!>V)+BL2+1.ZE!P^H#_W\$-7D1C"+UZQ)*Q#D%/L-
C%K9?N M!GCH!BHX2581=)>L\$55H)H_-Z+0:(RCE.20U4+?@:TAIOY&MI@*!HJVHZ*! MXUE2;(N8Y!)L!RU#*\$Z
5BVZZ.+R>5X M?I4&RA5E(A/6B=<5I&7H\$X3(-;K*QD1E+1:A=Z->^XV"KZTHU.O!#VD=
MK64V@2/9+))FO(L2E!F&...2KVV*!FG_V=#KK;O#A00)N0TN-!ZZZ:3GWAP M?TG?572*"R&LAXO+BD?
B.VC&T.%FW(+GL36"4%((6EKF):0AQ>_UJ!O=J MH8^&7#78HJN3HYS#IE(7&M&>_1*G"1=RI W>0HK+!>6-
KYWOOPF^PU6J M9BRU+1SQ4/(+Y8C*^L_.0<18@)3+OUHS(1.PBGQS5*QGW9JY!6RUB!MZQ MO
_8UQ3'FHSOE(>V#5U!3W'D25*>L@6B'F@F+A=M0!01M#0!AT0YT7_2S-R?@LC4W5J!LB'F/JK:7MJA*6YR
M43G!<C2.Y:22DN>_JEH=[N!BRH5X*)+C.^A5E M3W!H+H>:1S8JF"M 8G9.>><O(RYGP0*R6!
CNT2B>"B.1^.%LS!4#O5! MNHWZJH!32AK<+;^/9W'TE' RIX:C<2NUH%918:98(OP U%ZU")!-8Q@0L@
M2YV!>B'7UJE'0:TP9:1+4NV6VOLU)R3!2*Y \$43BD')4.Y%"AM;\$1'E2:1 MDO?P+)M!H5=VK)1NV?V!EXD=1<
WV,3S+I51+0\$>#T^Q!2._!Y?1GQ\$2 M?0Y-162H.3!85Z28M23=X,&V=3%U,1LAUY696=KZELGY*!T^3^6V2-12:
<+,_1L.G_P@L*WG(+@NNOO(60LO D4J)MO!XD-5&1\$'W;+YL5>W5W\$SD*87J9XH?Q\$UQ1@^O MGV1\$R 9-
V7+^HFX=\$QD!#*7RBC%#1H+O=1NDU%?DEHU8V-MA^!&_%*WJ2K4)@S9FR@J<=ZHD9H2D4PBM8.&'X#SQ/!-

@1/VK#3XG%Z<9AW MUR>?+Z?AFYNE>H.%8(1Q"F@W.*6:~IV^DE2\$,#M<*QE&L7I.B+I26J5I/>
M&MR_1^I>F:R70Z^6^9^YF5/"9T58 XBCKO*,Z9I0:.A*"S1-NB>J3Y"H27 MJ"VIL%#I.GW%\$/SL2JZU
JTBW1560)\$:~X4!^L9@<B8L))9XKC:QB9?/^1+ MTHV&9RJ2F4=N/DSST#?1V670^9E>J=M9%0H@7X
EQP(ZB<(2B5JH4)B)I>:"FN5M14#4>{#,51BH8HXYX,POVJ928
M^~76060N.JCTI4N6I3#U)DGJSEXBYZCL#JC*QDU)\$6>~)=S5#LO=D\A(DE.T7WW9A(6>K+X(<7C_.9G)S(AF1<;
M&P^IT1CM&I/..WR\VN9N?OTQXAEIQ?AE+ MK:YIYIGH"9(U2M.JH\$\$\$KG&H64,0*E
F90.3E7:JRA@XSLX,QP)Z@<C2X:P<M)"=W<=V*J?L(R\I#W8_.112UZ:+=NK *M#84-X'KE,H*#2=5)H:2PN:~M5"
3B=%IF8FN<H1#3W\$>)/S@I5W\$^9KE\LN<=AXJ"UNKB^G1:~?I^EB='FQ
MN+Y:RYGHW&:75E#.HD07**@60'@P4:A.\$33/+HM/="K*1/Q-80V'>S9) M6I&Y&A+?
BHH&ANFJ@8/_K%M:QD5#\$AHU@6M2LGI+P2SC(:13GSR0?+:~I@: M*=C^M40=<7WOP=@+=~'V"
K+&UH9M:U6AIG%UV\$N#4R@J0"EI(PY9F M4E4*P,N0\$J,^4(E)E4+I4RL\$(8L8,JP^~B+N'BS/+9Q72=N*
(&X3\$N C@_1-9=H204I(QV)=5I@00Q4E0BZFZMYR^O@O^O18/>H+=I(H)CIX8\$? M33UEIC1WI;~N78JO
X/OE5%>N.Y0U SWY' MO32ISW0D5C*B(I&IX#.A8\$U 08F692*.25Z.3*(GGF6C0)&PT.JM1I:~I
M9K/C<7D1..Y7GM:92)0HRB5\$R.(17@)LHAV2@\$_I<@?>U^T>NP'~H2KJ
M:A?/GZ>3D%*.C0QTP_77%O+.*TI86^YWJN),A>J<7 M?WM73_-9J-2U&U|>+&I_QC-YCU2'#?8\N LYM-OPRIF3E?
80)J5K/R5H*_K MTB9UC\UH^Q:~KG4X?EP|=V-IEVYDV1%~V>5L_99/#5_PA3=^H./RB:>S9F MN_=-ZTL\$9Z=-I
(N^K0(K'IUC>_09Q.BX#^I=-D'18_U-!2H..KE/..A' MOS:2VSW^&'WP\$%A^7IQ>)KIK_Q_P%02P.\$%@
X)Z6=E'.9I(0(MO=@'"10_1C87-H+3(P.C0P.3,P7VN:M4W3IFF:IFWTY-SOB>_JM/5H^..E-4R\$:'6'W9
OD1Q)E6:9F7+X1L MMG=Q)ZER39DX8D3?H_*R*&_OI4DTN=LW"TM":9\$N1J%3U583-0XW3B>_I
MP\$N_6I10A^N7I1_?RI=QO#0^%_O'@4NF0(ZL*P?+>_&OUWI18D&"KY9I
MLWKWD8<&I/K3_OJO!~D9WTLTFILM65'I>^N.% M(MIY5^_*I*BSN-'!L!Q9~RHC)N&VN#E(YSG!B.>R+F.4"8P
6SU_P4Z^&OX MKMOIY9U,T"5A7\$C70X942">IL),ZI:O#:.TPF>)&:R\$C8,M'49XG-\$X?Q5
MWU_BEI/F>_X2I:)TH5BS!P!^ZO2+X0Z9U5M_STTIG MWK>_X+&6IE-#),V+G69QS\$%H!~I
BZ>KY4HD>2+U7^2>YV_)%~NLHTB/"\$ MCS(XE<##LS4J98&O721W4H(A&Y5D^EU!
RN:3+^~B+KLMX;+G\$FYI30#8HOF_HYISV'.YH-6#CCJ MY4_7H-N"SEMIS3N:M0I3Z-*>QLH|>?NLMKKI-A
MHV8T6?(>)/PDV4NZYU?ZL\$Y_Z(ZH=&<+~3:ZN|B!~)A1ABX8(G327 MC?1U\$NFU=5(7==E^E&WK>
ISZ,OB==@G63I6LIG_&6_VMH<^C4ZNM"~QS1 MJ^~(B2&=&~)"^+O_Y0810D8TZ?~X3"Z>SK@2(=1-
_JHQC5B+@03059MP13D1%P1K1PGDFD?7&G<~: MS^ELVWA&8-P),UD:/5F3NH"_*XEO? M!"443|
X460RJ:1\$I=T0FX:(8K:\$E,F4)%>J\$~9_BORNP!9I&?2A5A/EN2 M:K28M7")2)O"E6_J5*Q=I4Y
J@>J0N:Y.B7!UBI@3M6\$)2P5QIS,'W0! M_KPMCR!Q.0+F0FZSRY_1C#)D1Y-XPNN0-SW^~BA;=^6)#"YS_HLJ;~
(D"N:0 M-I\$ ZPXD">1.FD(!:1J2GE3CI11X:U@4'*\$+4B^8+?~2:XR48W26MI%-I*F M0#6\$FL%2L>PM@B(5%3\$?
6:HUE'+):WE,M\$DJHYRB81+OURA_IC" 7:45/%4B%PU#4 M:4X_*5&A?
6\$0\$R%*K!AX@%OC0S5'"&01044(I4R*%02B#~O&18%*\$JZ:N@#1 MN!TV)I
84.A.59.E56U!LA.\$!+6DXQAB>4YTHB:&AE0HF*KIC>9XJB(1 M3@_0TF!0\$~I0)(32%BA4UY
Q8*71HHFCS=&Y&M,4XN#H@=)1".DC4IS,U MRB_~W,P.=?G2_I"178"P#16IV2L2:3&-E+A@@.OB*5,((
5\$TPJ|Q4I,)~+O7PQ MI+E222ZLRUP6!R.)6CDM5JP4I.?#1:)4P2NH-=<%I-4BQ4Q&2V8:8#&<5+Q
M,4K&J23I|=8N.I*YQ@SFV9@NFE.FD-8@XF'TB6QF*DA55,*EBHQVBOD"X?R:C632I"-+I
H\$30E61AG>:~\$TPC<8_.~#~D MT4W(A_@_"I(<(NZ\$B!K3WE+%&T1YBR5-H>2\$N>+3V*~BMGO!8LB5%#DPZ<~%
M8LT5I6-9GU<0<~)2**~E!#8"G125R:Q"E-@XXXR'S6I^ 81X\$R9 AI M>:
CY>=.*@DE'F:0G#7I9:~*M5JFJE84_~E*ZAHWA4KX+~IYUQ2NZR.(Z^).15M<#K*E)EF4
MBY@I8Z*Y5"R:5#DXD4AF36:S-8^D,M5053>953FNF=.*J#45\$!=%*ZI+M>RJ
MDV\$RY5*,BAD~U9:8!~T"~B(%GY0IBYZD4DB(E&34<~B=;=0M^0"!\$;C51!3B M3@I5(Q(O://I9FWO A3
~H@20!1\$GK%>:Z*~L:~43^~!T!)IW@<G\$~D/I M\$20*UG#>U83Q*A6)D^~?J2H)OF5@
=+,DFXX!,DIRN>CU#@2(2TY5R!HUPK1 M:B1J=Q-8)&VE/I8U!1117!.M.85C=*~2 H@LU
>L249%~XH"3LA4RNEAK M8\$:S1#&?~HR-X'(P6L\$K&'U(@9C,0Y 8SB<44) M*5*8A-Q"\$BYG60;0S>?
S>E#=:~830L4*FIT5DM'2_0PW\$8)8BI?S-KX1C(V M7 PYE'H9C6_~BA058I#>+!Q'U))TC0)M'0YX(- M8A)KY2#?
\$*100:EY M0Q4E,AE4%,B<GH*A(U5JNHW>51\$ #+~LOE,ZAG1K"LI#(H(\$U"9A0/FE0K MOEJP%(C\$N@#%<%
(HY#~VFM)GEU3\$URAYXGZ7'AI%&CP*@SY\$H!J:~C5I-"A M1)21@+F*Y%P^~4"8.I8_U22)1RKE:(@&7%T~2WGH#-
GD2.2RBX2WZFXP MH2#>K#O)G#\$IR36AX% 3^0SO-B)%7-/2!:(TF44544U5UFZ-TE0IR))\$!~@
M5DB,942CFBHE:D\$J&QBCV!\$H(M+3:07,499XL16:~R)@9W!.\$&8Q2\$ 6&X M")~\$JVR:37D*9-
>C@Q7_#4E(K8\$VT\$(+MQ=LY>H6H.=^OA7O)Q%DW!*L_&M?~+2P9=Y341KN.8TBAL<#I6JUIPS2#6(M-
~4%4*@MR27*RI03IE;)%=S")PG MY5BSWK1DF:8C\$~/1)JBH!YAL*\$X(OH6#0BOD+03:~V5(HJ M\$D5+~(R62=B;
(CVLHU-P+(TFG"\$AX2J|I> GI',IK#8YV)5/D\$K\$:"K' MY&~V#396*9HM9?L@0J?!.D,KY)*J&U_*5<+5%6-
LWT'..~N5'~@D0*F:~MG\$LI~ZJ5W5J/B"3+P2>~GDS61D*U@%R:~%HYME!6T.IX\$!/+6HH1C*%JE3&~0YXB+ME<
M23X9"4 R&*\$+E9J&VOMHMA--"31+~H'0^_@AQO9?05CYL.ERL80:6:3A\$/ M-7DIY0I7_*9)~B*PIY,2=6MOK/ N6PI-
0:I?IFNV1-H9E,Q0%~R8L%/H-N MDY>L^~U=@/4TF"N4+ 635U&#B"=MJY'2I@EA'YO"PZH0UYQE#,LV=755(FK
M~RNQ%B~B3X>R9:Z93P2J;~U+LACMB0C2TOUJED:FHA&50=TE9W9T)6-L,D M*~3A&HJ9'F2I5-P2(
0>~NOLA1/%+~RQ0*\$E\$7,B!FF KE#\$" C1,2~EE M<I'L_U62G.8%?7\$M#_NJSHH@UZU9R2\$X2IZ?FQ'EQ5&M5
SE7*Z9%K(6Z7 M6&~5S:I(X.8GJSH3'4T4~M"%Z"JY3-6S0:I*UY7JESG)9=2@:V58+QA_PZ MLP*ZFTI:Z6PURI-
P)H4JV),V=RONU"2ZE@KY2HE"U)G!>~V"-OPHXI=46:HH>3^7
M9XEJ/1N5<+1<#&!PA!4:QO5"W%M@0Z0J>21K*U^N,)K\$5E*(J:AIA0S" MFP7_*#OAI-WNL?A~/K.'8EV-
B*~H,CF:K&ID+~4K6:NDTR4PIA%"~IR"4+ M 7LSP&>J+2<5\$~\$D785PR@6XHD5S+~R-IMAF,F\$&~2D6*T;A6-C3J
\$ M:~@FHEO3"~T52"-IFM"W51+TV/39 M5(="3=HCP,753WV86.ZT,T@_QGU*~M M8UA
T~8\$&~XH,\$7D6+~\$2P%~%7)/#=:~6E!7.WJF0DU\$PYKU X0#*3;~%~H!3- MI6J:~20XB!2#)55:~82!O\$A-!K%DWG
"T9"7I%* M*(X1%~%J,D=8D"~A1TRHA>T"C~E>D6! X^~>Z*X#~OYIDUK(I..V4,DO MU\$6TKC8J!&
(8E%>84B>~%YEZF(V6*HJYQ&H@DAS&U"YF2NM6^~#>~*E(D2_ MZC6!&7.2'K SA0B5<#~@)(I0I#?D N @XF07,(M\$H
I(=QJ7.3K2GKN8L_T^P M)6#NS,3H&HVTW&@8Y#A8 J-0'5:~%E!F!D9*%5Q!63V#Y+~%3(YPN=6J_1R211
MBI5(6Q:R^VO5I6!_Z,\$H6L0C8M&IX5Y80NNM<~D%6GR2K985+106DQ#;CF9 MXQ4005*~@5!29,E:~H-6(PRV8ZL6
F2?"18"E\$~\$V"554A:U!~6M_*>~SBB1B3 M+6N3I^DFL\$IR+G/2B%~BC*0S=(~X@IZM;#FZ"
(YK@~+E+Q2,5("Y\$2&8.# MI718:P:C)DK!<)~\$K>R3FGX:&FA%L 6KK 2I>=RI"5(Q)@)9+^P\$~P!>%\$
MS9N'O#%~99"~%3:9*65R06LE9\$~LZ0Z0!GTA:C7Z/_9(&~1A(10_TEPTE3.HUH0,O:IS08Z<7BZ6,*M@ M29?9:T49'(?
B1<@~5,0*RG\$~LPEF368N7Z/I6:6"1+~*DN>G7I3C*~HEHLVPG MC8_2E%~H!T^WO(4X@&*QJ-1\$4#46
(EX1\$A!~IT!TNZJ?0K!~5#CW6!3XJ!~ MH5S:H@+~O6I~I<837+~(= (KG0)0)A_)N 92@>UZ#~\$A6P<28!XHNEQ"HL#
MTI)>28.4MZ3GHS(5K)E 1. @U>@. ?'@~(28@N@)7G/_N!\$1S=C!~?I@'40FB
MFLVIZU4=NG:X53#@~4D1&BSA"-6+I9*~SFVI@VCNCHX24#% 9I7@I@U!09B MSH1/"*8CO,=A=~L3@&#E
PDN4,CK,62@1LNF=E"8YPF.I,N1!5%5&QI2H3F M=-W1*+(1(5-V1UBFBK:5&R:3T!S'~%DR&RJU=D@~R(T4U9(U<
H)XF(K MUK"=4C-G/5@~BU~9:X9S2!~DPT4)S4@JQ>M5%Q^QYK&F*2P&~% #?1PL MQH,NAI?
H3\$9H'Z)XG6&M8_6UAA\$ _5&?EN&LOB2TR&NYB>PJ.XP&~P%[%]\$AL:D%8CI@B= (G+~\$! M

ZAT(FA)2*#:1AGB)#H8YML*0Q8M\$0&-7MEE!O+>M!%V6L@16<*1@N0MUIU9%-
EJ3&9!\$TDJ2MK3PEI!K!6CY5M("H#87CN)0# M@X'DP'4,1?ERBB5Q!)T+>L%1:18@A"OVE!J28_NI"B8_Z7M;/EEW8
.:YI, M!\$LXSAVDFI^Q%>@:1D1X+ :KKA!EDQ3JGY MF&I2HWJ5DT6?E0/0 ICRF14,1S9\$)BQC=M772,8<13)6%.)
MUK%\$A92MNA+UOQF!MNEA,)/6:7JJP+C9J+<,5G%0X#4011%-:S:U*N;+M%3F#)-
EXC5;N"QGXYC6GIC5JHR(025;.(2*.\$@%C."N%13("BGHL7T,*.3#@MEBNF8M03PU1
FKG@./D*IF&Y8(V*\$09T_9T\$B*=%;L,3;12;10QQ^+D MF!?"%5.>5"A2D<)-2*JXR^:
(@PDD!5(TEX/L=GLYRO"M&+L@QK.A.ML(91WU M5_.Q=H-
\$<:H.%ZQ6CG)FH8B.&3T!P@+G7>E+:@J28A^TZ8@7T!C,;-L6&K M7*F5K4JE!=BHI*2TTY\$F\$@VR%N\$<"I,(-
ENU&CHCE?SD;90F)-CSY!HD\$ MD.%U-0V" E(433 XVI&(W#0YM0M;IW&M+8(F@VPD:~!@) (>JMX\$;=P\$F'W
MZW8LQH^~@K4(FAJP+NB5@%*M(7H6'SS(Q@)TG0,B#)P!+5J;:VF*S>[19;.* MBRVDG!X;=>ZQPF&RR!P?
RL8V!>M-W-<8S1\$5;0S2&)&W;JXC+8XD&%(R\$J0 M.)OA\$>LJDY+LTX(3RJ9&J8*XJY M3!B8C7D";
CP65W>FNQDXF8P"B%)B&Z8H7.=<%14?+898@) !DJUINFXR MR?64U1&1K5:ID0DW>ZD2.0U!V"!68!\$#^~
+02>N^XJ0JL5A!/)S M\$*B6M;MMCF"LF4NT!JG:"1ZL:G\$>2IZLQKJP% C28AGW<3.7LL#Z1\$4&B
MG<:68PHZP4J@T\$S)8"T+OG&L&6!R!30827*%4.VH! :Q%2D%@OY;L(@'E!5 M42-8)BVT65.!F(X%
<4\$/4\$,\$508,^5!H9ID;0?;S;)1I-0O+XR&ZXG M&4<@UWKRR.?M'CJEBU5.0S75Q^@K.1F)XV)B)(XD
MFIEJ!M2Q"A(606RH)V0N*3FL!HB=E4"..."5\$Z(2I5'7E@;C:4CU=+.OY>A.A MPU34C(&(6!^~
<'<#.)95"330(&Q5QM4M!HUH!2324;@Y7,"8!-)FG&% "MA%OH5192_K"\$M9R4PRND19T&3Z&)PX+J#T>-
UE@!2EDS18FK-"M857!08! M)?58T.U)!"8J)QF^!<18BRE*;R,NDU@=5XHZI"G5N!C0(8H!9RN.)RTC<(GM<18HB
M!5W.5A80:S!2-E7DBUG13!D)1!FLX4;4&4.RR;FP\$@6> #+*AL^!R#7M MK.J!RA\$*I5T*XJ!&RJK?ETX\$9#K?<
P"*M0.3FEMU&+&LXJ!"2N M^4";E6J8.F)9!241HN5FDF428*O:N.CKE@Q9@Y"/HE#L%BB"/+DL76RDY=>M3DY->
(0@D.9@+ZLG<"F%LS;F)G3S^L^!5U7!>"#3X.NP2_K9#G!4 UBNCY M)%&0RCKB;K3K'X!L24;SV@T3.G))M6-
7NNZF.RM6#-G(Z;+9EHAJ^6#9: MIH!6@=:UU!=(2\$56@*JH'77857/%&4NP4;#10\$4VQH4<)"(E6XZ^\$H).0KR>
M#U9B=@L0RI69LB5CDK%(RBHJ07!17V_!Y*;*D?& B;7J*JGHV369+V-&3;+(M(A5"/4C#Y8@26BNM*
(7Y?)"9DJSNH%US+20WQ&%NOV6XV)A%E+N\$R!8%/5 MDJ!6R;).M ED*"1-U1 H8*X!40%+L0%3.9?
RX5\$!7V8=A,K!J0"!D."U5K M\$1M0;X4B>02\$JGE_T0PS^NV404(PYM=C7C)F*?&UK\$8WM33E0Z5.N9*
"UK/4PBS0X8L1=Z3A;1FRBZ9I%);8BBA#L:8&E(6/*(@ MJ&\$*J!B+F3!FF(!M5!&J&L.E=
(NR\$R;BTC=>9:K8R!82D3\$!T8P!ZW<5DGP93MHL^8636HQU/ E MHU9.)AIN-
7!@0Y+X+Y@31+0#6E@!79!"F90V&S3:A"U8SEM O;F>>8F) M2YK>R)QA0M& #SAX0-64\$!S60C(>40
>*1EM@ \$RS4YGG;Y*U7=ZK/&K\$N M&_FB35?BA'0=:^NA"093)9.D*H6=<:=>\$#5IVZ9+E!<@ \$O6G* T"Q&&(\$
M\$JU'2%\$)#U*)V7S;Z@K9 P(ZYL\$;HHA6SZ_=1T*5*"HFRASP BX&FV'=
M!%JLNN%5V&J#;@1B!E<9!Z3!S0#=>C-LMB*OI2V"12!!# #0E!8JFC TQ5@P(2*9
M9AP0:%\TJP/H=.)T*U^TL\$4#A"0#)KBF9_T5/6D2V!7OP*H=R% O0ND>Q_! M1#F!%
(HS0037ER6\$2X5FN.R8=15#6@17%+?J+0@U);+X9) *QQ!J%8*/B!D>K
M+E+4;K\$((+1%22G\$!V&P_L!X!>R6C)X3_Q\$H<*@MF?WMUM09C!H>1_XFW MPW_S?><)7:
<%OOG\$JDK**_MS3M&OO(!PZY6E**_PY@;B\$;1#<N%&D!T4@R =M*&>B6(1E3;K\$=_?BOH)UENM9Y2.(-/0A!T_%?
0\$9G!2)9/*A/K=.) M!S094 OOI^*3FUSSY9!90ZW73^CE_S9;?GAH;:1 M?X,SA!SZ"V7X.6M^S38^3H1^YVW M?
E#;P!ZA' 8K48+;#2Q'28K NLJ!;\$=%,5 '1C,431*D@P%43_B_Y9P &R. M>IX5_WY4 X(HCVJ8+;.@!>C&@?
U^FV0;IE3ZJ3,VG(Z&PIU9L,ZUOSS,QN' M&O?;^2>%!L,PG!<>"/#; /5OI?P3JSU6*RF%FR_Z808X<%HL@.S P;+P;
M@F&4Q8(9+>R_O#H(&@>9Q!P'ZSI!>OHLJBRLO)/L\$^?ARRO"BM7)W&=-IV4
MI")DYVC0*E<55H""MN5!L^NJ")SX.S908?5?ISS(.@_2/_?/U25MC?ZRK_M>PK!IV-
Q%O/_K,+>ZGS<_WL^*R^S!O=%GO!RZWXT?C_!M;K3V?Z,HGX=M*\$TX2-"Q1125FH2+IM8(S(!_%FOO@-S-
Z<=7+!J/KO;HB=>9_K<44)GO5N/SKJLWZ!>199S!7J!W?U M:=7/Z*PS)9!ZYWW+>\$EIK.^5J_6:VQ>KU!4*!?
H2!L7;^H=+!M9*O%[_ MNG-LB26K!D/_ IWM"DOGLH!K>7XX1#KT!P&IKGSNH3AU45J!B&TDF4HRPU
MY7HSK5MUQ?9 M"F%6/9@?"QVT4/ PXN!LG;QMU3Z+=O&L;6@_M^<9VPOU!>=J=K?
W8!LYUHM%/<5KK^H2P;9W_%(_JL#W?T?IO_Z6BZS>N;6 MGM2EC!=S.KL/_W!^!)O,?
&_>P7I277>AEXYP^&0>_.1RU>9"A^P<;#3T& M!C-T/VN;7J7M!WP+!DD;C40=>+;+GO*FV_1NUV?
>='E<IUCZ;0!7;ZJNM M;YUJ;>AIZ&LXTC#(<(SA!-(PZF&#H!)@!C&&XPN_Q^0!00-V0.YQAH0!Y0
M.LB&NN\$ "PR6&*PQ7&VXP3#7;_PUW&E88%AB6&98:7C8!3A*<,&PW.&89= MACV&-PW0&3XV?
&GXMJVMK7?;X6T*VXYL!%M5!009FI#VR.UN=J";41;INV! MMER;V%9KNZ#M3VU7M!W4-K/M!K8%;?
>UK6!HFEU!VY;V%JOVMNUK^!3MFI= MN_7Q-
JC!&ZCNX'=T&ZV;H%N!6YG=|MUJW33NEW6L!NMW;:U^W>;BNZ/=M M0! =MW?9T>Z_:%!T-W?
MU!+!H.X=W='NCNZ!|MGN7>Y^T7=IW2?UGU>|R7= M5W=?
U_WY!GNZO!_!SUZ!1C8H!U!1X_Q;P!\$CWH!4>%_6XIL?_O?T6-%C
M;8_G>^SM7&/'WH>WOXGD#!<3UI!=-J!S!9Q_3&^@H!7>D M-IE;Z7U%IOFH^W!6.^MO=_L_25A_0X!3#38>
!#LH>)AUUZV+3#%AIVZ&%; M#WOIL&_!^5G5)IO?2)IF#!-/M?WN;||ZCZ;^!S9YIN^_J>TG=BWWC?0M!+
M^M!;=TG?)_N^W/>S?OWZC>B'8OVX_O!H!>_VEW!H/O;16_<C^Y_6WT_ MKZUR M?UO!O_X_U?H_9X8NH54?
M.J+0_0_B TH#KAFP<#Z>VCF;ONSHX!^ MZ!&O#^P^<.1 QT!ZX)!&WCGPR8%O^NHUZ)1!OD&%05-
:@!P;O&=)JR@AOB?%(=RX M86<_8X=-&_9TV+9AWQS3?HSK&_&8&X!9>HQT6/KQXYHLECSIN
MT"CCZ;/FW+K!;=<=3QQ_O%W'+_Q^" ^&GS#<_UP;F/X7X>_?1*0 M\$!XXH7#" +2<1>L^*P>>..E\$ _L1;3GSLQ?;!
!?:VHOMM!O;?_X!_A!Y4 M.^GVDS=|V(4T8D1EPZ8NF(W2/!CD1'B5H!Y9=@IOE.T4Q;=|O*IAY!Z^=3*J?-. M?
6%;KS'H&&[_#'/G=;M-/BT_&FS3ML;=_L_!K;P=.V1L<.RE8U>_1!&SUR>.F\$A.O'WBGDGM!Z;!)^3!DP^;3(Y>=
!DU!X8>09SQOPSWK;-L15L MHH^M!OMLGVY_2O;.>%CL>=W9T>YQ3G)M?1KH1KINL5!PAWSKW(_;\$!HSO
M>=S;TQOPWNC=X!ONHWT+?!_!\$?-%_K6!_H%88&@M>H!03FX.M0MY_="HY M/"HLAE=&#1%?Y;.
(;OP4O(_%T5Q;_SHF!1\$!\$!L2XV_9N;&LR!@!GU! M5^+41"VQ)GED!JSD@N17*6?JIM2>)-B^+;TA;4
M;H!"S!KBK_VGW*V8VSUY!S!#G%:GS!H?1DAY?> M4#H-NICVDP/HJCSF!N8?;Q\$JF;V+>YB=Q-W#NYB;F;
<ORD_3!N_S#GXF M_TG!6YA;^\$J!""<+^XN!X+28;7S2!O\$HT5!7%L^H=PH;Y\$ _20H3V5<96KE
M8SD@SZ^V5<^N/J@_TH;IC;53;Y?7!HJ3U%GJU_5D_?I&@;68V-@!K7E5!VW-MK=UU?
H_SZ?77?#2!9=:KSTIDL_ U/J3ZLO&W!9?USV^N6>RQ==<<05!A4!KAO_Y=P_!_@S_=- M5YFOFG'5#U.8*<|
<;QZVM7?74_2!RUT+6W7KQ_NZZ3==;KY!S0Z;O!NV MWSCYQGMN&G"3=M/K-
X=N7G%+^RU3;OE!ZKE3UT^S3)!IO>_TV00!IMP90?7#& MR3-NE!='S/S;://LLY>=OQM5!WVU6OF!M8Y9!Q9.G?
XW*OG?O.?_NO-US M^XIYH^=-NZ/7>H=;JV90!/=7>A="^8?_J^= _?+=Z!YQ!BGK4+D4+&AZ_
M!t%W0!5%NVH!ZQ!GUOL7/S@DHXEMR!LO3JOQC^400+N>>=|_V98%E:~Y' MFU_RP*@\$EL^?;!S(-;5OE7K5DI?
Q7RA!8=<?#)ST!MZY!CUS_+!+WMT_V!8UH+CW^A.Y!UY?<^Z;77!_6%M=&UFYX;||GT
M4^ZG_KK.MNZQIR<^_?#Z<>M7/8_<LW*#=<.*C?#&Y< "SR!9-VT8C.R^<'G
ML=6;YFPY=&MD!<^!SS^:=>|+VP85MXVY;MB>T!-YRU8!H.9N<|+Q9?_0E M!50=_W'RSU?GK+H-
W37CG^E7FOCGEUZ!HKGDPV.O=N?"WV!H7Z=?>Z/Z MQG=O7O;6X6!>_O\$MQ>18WKGX7WN?<^!>^!>XGO??
M^U=|_#V\$X!<_ M/CKCHXT?IS!^!QYD_V?7O/9_9=_GEIS5?X% ^!F7IRV^_FO+U,5_?IS?T M;^N^27WS!K?
U!WI_ =^OW8!Y?_4/@AY?WE;OW_ ^AX8BNO4P#IWAG_+!_E^\$R

M/WXW:7.3Z7/IWN/UIHNMQUUY7>6-8!;AS6I80#1G10&V#H-J"M^X"V-6L-MI^CA3???.
VU-#W/ZI.W7J>=AW7OTU.=I.I3U;&L!*+JW:-GK/VZ=.O>=I2A MK7N/-CUXZ-W.L.ZI>G.O:>BF?^ICQSOY^B!74:-
&+P1H1MH=EE%6XF;F\$AH>G1R@3Z:3U:/7P/YI M>K3I6)U?!_3H>5*OWI M>C19N63@H,-NO/V^+2,-A'S3LJWFF/(
09IH2= M&E!FV1-8""B-F- <^??,N=UNT?IHW407- RISM&,-?"NKLYY8-?&=.67CO.1LV3X2&K?T!\$5R7G?G0
M8&=D!H+!+RR!^=2,-VZ:2!20Q>=>Q!H80!^?<=6:>JY2NQ&I2MWT!>^=2>7
MESVV+S#W40:BOJ->=SU6-OBV=6M2I^I>=*\$1RX^<?D!T;M-@G#-0^3GY- M37/=96!-.OHQ=E+SDS??^>5?
=?#GX3W3/CW\$M7ODI OFG*/I/4;=MOEZ M- SM7T4^Z/QUNM!///=X,?
H\$RHL>LO6-IB9,X%3>V'E:LOS@=^N^4Q.K5G M;?#KN^S!8+1EWTS-6?
O:YAQQ>///^M- =S/IWC"1%GALYUMS7"1%I@RIC- MCI AKM.Z#/U:~"BIR:AOJ9Z8HSE!V=V/6G7WQ?5GYX:OKW
MIWX<7/K\$F5!";YIPI:O-=?K>W?R+00! MGZ- MM- 14?15CXH=TTVO*K-.63- LRW/I:1^-.NF9AP==,O7-
Q-GW"YV\$YD>"AY MP;H19QYI- KSA-IUTR!Q4^W.(&7-ES-?#CRS)?^@;>M2D"AU=ASN""L&Y1
M)+OJYON">S8>9RI?;K-//%M!HPW?IPO>?D@D0!MG%@IOS+GHL50HGH<==OP
M+2^>4QIYI>50\$:N6+E! 7#?VN^GWQ!<I^?&-GM-3WVRI:OUG.
M3/KPC>I9UX>N7C6.I9W/EGZ;+>0Z9/Y4L#IRRIHA=SSTT"4W700\$EM/N
M,#_RXJP*MFM+T(4)@I/T0M1M:+W!O^GAV(K@M=.LU(VYH!U:~#OE!>N^O3! M4#\$U>I?;\$8559VTF7J6V/N>ZM%
<.076<^-.NJD55Z"<6@+/MZ:6"V<)K*KLI"WHIAW<;HHR!6 M- NGKN;W;I@=N!U!7>=LV03-0XIL:HI"VIC%XX?
I%Q7\$U X?;DI(9PC%@> MVC7P^0T#GP!%5!OX?^W:>8^I4KECI<3/VK=M>N:9RE/?K7OY+^AE:~N;\$?*<
MEXX/WG7Z&Z\$1?? N!>2..?"5!S-N?-"BI)QY/X:N>F&-85=0^6\$JZ- HS:Z3V;-> MN-IT>7WV!2?
=>S"X=L>'"Y9;0,O"VY^:75+!NRK+YSI"/HDI+O!-QI- MQZ&SAXXT/D4!*T8?.# 910H!OCIGW!Q:R:>W!
MMMW5=WOZD1W6Z70%L-JZQYXZ8UGEKI2 MM-AKM- BTW:YHFX?
SDV84X9WQB!Y>E=2S!D5!T9.V TPKM7!IE@WGI@!4I MH'P-?O(B!IVGIZT0SIV4FG3%E#\$S%I9-#&I@-WF!2.L&I
<="VV<I/6G;UV0 M^Y/TX=8W^T52>Y->W9OZ^<K-%S!OTO9HW1;(UXH@7OYK-L\$F'KU\,73@!M.
I!\$KAWUTJ8SEZXYEG-W;63>084WKQIRI(HOKU!MOR)O0M<^+THL#AXX>32XI M<I:CL!35;H- =
FPE'DJN-N<*!8%/6/HIX-JSKH-^>F2!<^!M=+(APIY3=AWP4N/S\$39^QT)GL MM7<- %&-6=-M3QXPYU?
@!<G7YMT!1,?/+V46"YN+;K7UK/SALO4W@\$6L;- ME+Y+W*M!Q!E?O'P=/(8ST)SJ4%-VU^S0;,,24A?AI^IOC-
-S/SQ!<^&#C^<M- BMG=9P-SUG^Q-O-/RFEY!RU!<,<^ MUX2.U:N!&+*!I...>O>Y=,7/L8-^,'L!>-!4ITU!^YE6>
<7" C7!R56: MJ9-8 L9>N? KXD-9V* X38Y-?RI!XM3;A^PZ-!K=P!2>->G/U!NR2Z;/
MSKAPZA%/I#D.G#-7^N#S!8;N5L??>#N:=D+Q^I/I>- R"9>NSP6&=CE>&M!25540-G@N>?GW9!>
M'7I=RHD#<R(B)DTK*^TSIL/ RS7HUKIJYE>ZNSYY;?I9+PU4>L+VN^*IXX M?I!Z>
=Z!1-.WV5)AJ;9%SW!2/"X;Q-X9%<)KM7."O?Z/C0- SMH=WB,-'8 MMU/(@MHRC=F+;COQVB63NUWU^7W0^K;:
HT+9PJ7:5AUP:\$IZE- P M\$=)LB2ZON0^G<NFKB+DV9MG/208Z(!+M\$=3
MSRTXIYS!5T%CE\$4WWGOO6XTHMB!Y)W#J/&IGXK-I6G7A%SO&Y^90MZZ9R>46!;F7K MVU>V)OY=,Y?>:E
MYI!"#>?>WG+6^FCV=45&F6-AZ!HKV!;3#MG^7?M-7MWI^H*@A:G^2TOF
MWLY-V)VI@.K9>/BA;JZI\$99HL.VF3>^DX@QOW#AAH/NKIL6?V!J(5E: M&:3-ZI8MGO^>)Y%RYI<.XU^Q9-?
G+EL!AWG!DIYCU="2"8PY=:QH?(<? M2;2N2N(<?#KVT X(#O7G7ZF*(^K_N<_20+)PQU3^ML;/^NQI200>.FI
MI<3&S8^DKWK1/;#^1W?/?>KLV8!H?X!8!X4X!6U"=IK5W#BI@W19;>^< VD M9N!H-
RZ;/<#_RO^"6OW;R@6FD9X9PI^Y:2<7SW2@:~!I5C)V!8WRU>I@!1!H8^E- SCU+DH!N:%J>7E^Y:JKUE#T311=#
-/756 M?<1H^!1VX;=.B>M_V T4Z4SCUG- 4?M+WSTU%IPX;Q7ZL?< /HW@Q- \$MBY<M>-Z8!U:-//"";F=MVS9;/?
0ZC<7IT8!7\$GFOJP?2K^ZX/HU M;UOIX-#;@#<G+%RP<K^FZ- 3O-H3.3V\$;~YM-WS=46;2H!UYSMEL^N M/EM#
IPWP%Q^ZQ!H(YW:~>2H!/+6PN^KZ8<)B8&-S!@>W MKCY-(<Q4^CDSM^W9+6^K#IUPSH;\$YN^G\$5=T/+H-LOYH!
<==T=I-W:2W!Q M3?BXQ\$;L/7!TPW!HPE0/-YI>IMKE3-!&T!P?2^~!5P6>-6""T<I2SO-7-#-
M20QIG-7)Q97+UCWA?KJO^I6>RMXX9"TFEEF^W CEROR-4WVK(SLD>I- NN MXY8\$GKHCB7EB:LF25!-
R\$!^RES^V:KXV^IYIC=IUPQ:T+!%I^DLMGB^V M^G3"UZ^!NR!K7RG;KH87YY)%C!RXR%IWOA<27IGB-?5)??
M!81GY+C7%>VAH:M?QK8@U44S^CIA!\$+W*W!RSUH!W!#!..H&=>W!+<=@ZZ M-^I<I+W&-&/_ OP>@J1Y-?3H
MRY!>?W*GSIX&77>F>DJL OZTOXZ-15^YE!F!WWAVP!NZDY=/#CX59AJE;+Z!WK^*G=B!0%=_ (O;WKUB0W?
IGPO@^CLO;V2-89""C%B^M-#+B@;N2O4GO5LK!>-63=PS19ZQH!6ADS-?7&H!5O!P@^ W7EZ3H=2,5
MVA6SMS^;OS^9-^4X;>ZW-40%>=>L&+STB?>;MBVSR9W#<MPY3^Z4>WICZ M\$PV.?<
NTP-?0LJ32C!D-C-LO%EU-(! @4A("02"8A(0^=(05JP3ID9Z\$K@03("(\$@ M30@A@%4TH8>"\$+H\$E+X^Z4%
/ZRU!SJKIV^=A- V(IJC%2AML>=IRL#H-!&I!U5!:(N^MA?*-1
M!8BG)YM^XGC!<KN0-7\$!X#GE>S@;35GJ&)1T\$;9!LLB!XBE!-13> M%9F7PP/3%<=P;H?04*8!YCI+U^&6
M4SR?L-?OSBAQ-/66#V.HINBOZ@;F<M!^N";*J#&I3!7X&*>J2)INR^Z>W(Q.*^Z>J\$(<X01+T5!-(1D!~K.Q
M!H@ MWJZW-4SD U!+U!S,IP0TC!-(489KI\$E0#%E%5,XL4IPXG2D;IUGKW5<8;/ MKN#ZF^/4N>AIZI3^5(AB?
VY3*<P&"X \$='5#M;MZ1HBYP:9U;(^TC:P?_EDI M-4=)?XZUUT0/5+;LSCN3.>OTPA^I6G&+ZX>
H-N^K&M:%#A.R718-WA%&E!D MR3&S^T:8I@/WZ^E3#AQ.49^5W.Y%BX.Z\$NR4%TI7@LO/30KHDD%"64ST
MFFZDI&I?4.)IGW8\$X4A.4K8(1)B<2FCG7D2\$~.VAL2A52!P0!23%R/9FZ)I MZ87;QE-S6IBO>.LVFF@BM;(-PF!>
(%Y:~^?08Q+(<^KHV:K!LR7-I? MS=PHC7!INN87VB^>GS=(9=INSKY-T4ZU3R;I9E"S-#IVF7Q^M2V!&0(5X0IK
M@)>?/R\$ZQI2^UY+3;"OLO;(UU7YSO9C23JB/7P/29KVD)=S!9>\$5LBUMQ ML,Z2!TF(!
(05LY!)ME<+%UZ6V8!J,NJH!3N^XX2L)I7HBO2^B^2.TQJ3! M#;J""^5+3+<(Z&\$&!LF71!(7NNUOMWJ2AS!%*"F
U@' @IO>^NW^Z^@N!- M*K10KW9FZ"1-AT+^XC2IE&I)F<I8WKGNI^ZY<,*\$P-\$53352A,BUGI=? MLU-
^&.*ZMB!9G-64;Y;LRA:E^<I.A.#H840#1*5WASO0BG/J/AX!MC12)^6 ML!<77FG6,WJ@,+TVEF=I8!C.B.!3Y-1
ROBI!FPD!LJ@JOGX%YY>1+,&-M>^;MD22&L(7\$;W&V7- (Y\$M3E!<4EZ9XEE!J-8B^N4 TP%#4 MIFT%0;G+
<~N!-46-3YJ(360"7U^T.+>"5!O-?7MYX?2G? MZQZVI-#C2Q3BXX"^^H!EY04&JG5!19JLGB)>
IV95@OI:PSY6IZANG!XPA%WR M-!8\$FGNM>;5C.IY-
EF*MP(0*!>AB9!L)N>Z/PJ&T&N;4S;HEF>O5^JRIC89>7">C-/O+O9-MOZ"F?>Q!>IXZUIE.BZVFD0!0
%!;62A&6=6&27&9K;H-?I80K!>@R^@X M5!>@5U<~V.Q(R^L+G^7\$!0UIDRV\$!39<9=?G/L;O+69RIG
IPG@77#;LL>? M!"I(4BH!S!<F-2JK7WDU#<PE*9B;D4=H7;R&IDWEX8^22K.Z<^Z-*(+&+9
M6+*S28KB1- Z33Y+/->>H;U;6^<Y0E(HKIZIUY@Y&EO2=*,CI5<#<=<@3@-MH^Z<F- S!)+K0XC/C=M#PMWE
ROOCA4Z)#O!HY1^G^W%~Y&HYZ!AW0G/XU MJU-5.P-@NX&HJ8J&J8\$&".S7>%7;"31LRF/>PI:-
FJ3H(BD)RT7PE.7K! MQW4R-Q-;N>YU4Y>M-2S*;Y%2X=5<&I;)~\$6-HW6\$50*<;QQ!+V7I^&MM+2
MLMOK!7.4%^3\$<>E5.I>LH85*4PO?P"NN29.HXT5^B&VF!&AP^BFR06 M9Q?IA%-7R)Q6H3-O-8BA2&
1)W30SG64WF92I4#WLYR6C-+F=K*6.I ME-OQ-"H1U-R7N!6TF.NH8F=IVPK"U?
%MSGB61KMV00>~TXDQ)>YK*^JI%E M@/JR:S&(-I8Z4*@L8QHB:G*09^P^C^BTJBF=+"EX>=>\$!)<6/=#7CP;K
MIZ8IT^TUXH>QJOY6%&N&K&Z;+I-6>3<%=I@H396/!NCN!%)_IUFEPZU0Z-M)KBT%L75&-)1#A-8(7LM714%
<I^9RJ@1N^~^IU>T^&&/(GVIZ%<
M^FNJJ60WONI915;UOD8^FH=3\$84I3MC9;#G!&UWVWW;,>)WOIXQ2I!"HQ3- M4XD<4D\$Y0-
N7<I%ZD62217BG2N>V-20T.K3N*P#")>L5-;BAE!<604F6;-J"X
MA0Z\$+4YOSQZ!%\$YH1L@&G!RK%~H/RE!6-I>6!OX MJEKN=%0BOIN2B;1=4!\$&APO:Q-U"O3J
MTJ"/@9?H4RV^#WT@IRTQM(<.,#ULNY^~^J/I!R<~%39/G!6E04H^~L)AB M:QW7Z^F>-#*G"-E;7Z>P*)?

QF5UH" ^;6H\$7XKL<I'146- M" E)REXC734<96!;JX**2;?4(B7# (*B25I/M?UY";B07SQYY_123\$A7UO
MR&?...S3&Z!|=#4-W#-7DBS/&KC.\$C8:3;-I'N IDFB:90G9WF!)|E"-I^/?
M5??;+Q9>G.;4T2^@|>?|Q(U)T=O>O8&J\$39E>8Y+(4PTLF|W!*3*YKQI4" MHBf<|NC8/O5)?
E/Q+E7_9//IVT5;T#YI=;<F'TD^Q9EV_V6GJYVDS;JGD:G2\$#=#3;2(.8F;:8=(;I'IB%0UQH'WJ=3U>M^7^=JM7/30
MHS>?''PR8\$=*DKKUSL^!KR7M'S:T%XX+!ICG9'N+YID_79\$;G#UJ\$'3.&<|U MN8*
HBS2YRV4KT@6&0;I:H0/S8A2I^W8%UKG)*"NUE560?D*^7E\$/HZ:Z M%|=0;QSE(W-"K(H53>-MZ!+05+*-JV79BQ-
1;SN9G=:SFQ?%H6E,7+I&0<^6 M9BX42ETI7P5-."T<%&CZ8*QCMF1,^E%VCO A#A4I'SV7'RKJDCG>-1'IO.O7
MV! ^R|SWY.QB3|XDI#; MIPA1A@^F/C^:-C96C'0\ G(R1.IWUE'JC=,8'+X#8*1T';QP*10"!3(Z7 M<-?NF (. ^A<=
|ZY3+G#V!NE#Y9F",^IE|A5RU0T MWCHXN0I>L(WEWS">>|K"Q _BF)!".ZW2;GMPW;JBR|YB 4.H69Y2-BV|_Z3
MYD)(YYL\$.FT;>-"KX5:UT.@Z\$'KD,Q+40&I%X\$|&KLWHM2Z^OXOJQ:FL^<I MI
H;ZN@E1V^FZK(<^QU2E=F|2&?F1(7 M&90!1*KU|A*;;&\$%.P *F|F?|,33OR_-Z:/%GUJRS0DC/0=90J|DN(-4
MOYLA*:(V4IVEQ<Q MTRD2Y\$0LRM;IY1^<I2|LU N+M-6V=4X-JB+WS4JZ8- M#&S%;R|/E02'-2.K9*
I43N:%014V.86IX;.E9F|C>6.96;^OEOfC|0;>I2A MJ|L;J.HW(C EA66 M(OWR+Z@Q|AR;=9C?
NUQC8_PVN3:C45R#5G%#!:T1ETD13*+G0|#-.*
MN+79SCUNM<=X3_ \$3Q|^KMVS@+DVY(I)Z.O91(9OE(EX*9V^S&JHOLVLS)S) M@H6..543NH6'^9;736V%@C-
<@FU/A20EHC0E\$XR"XN\$|H6S0>=5|=L+W3% MV\$|''7TN\$M''2C@K_ =D/<%3/;4A._>@E2V''37&R_3G^>A9\$5 M-
.;Y Z/4"FR"9-I6.I9HVO;+I5;R%\$00U|&T|'0X4F"8<&C%|F#.CG J= M*|B71N
50=T'H&94B;=0;M_Z*833;*1D>Z|>''%4* PF2|>1=2ZJU^;3AVZ- MY.0.;>77E" F;AG#+M^QHT3&W6KJ
<|I-0;V4YB3I*5&Z;|Y)YC3AIEKX;+I3 MF>|J)6% BKM-@JTB|D*1.WZ)&Y)FPLQ8=U.(T6*GS|M514|470173E_)^;''8
|MNM|HWHGVZM;|GW4LZR8KGKETZ.SLE45IB"%.-^ENT2G?Q>IA?3= M.ABF9 T^7IO--
N'SFB\$|IYL*+%)GURP9A&VIME@M+H#'6W9V?>|(0|N&\$ M;1/>=1HTE" 9*O''%4WPR&..174Q1G3?
=*+KS|;|DG-/J&|5|N"TZBA6L;| MVZ|M;NIQ4B)2^T!(FU|HY?@D(>#QROC<=??.=T;WLU/ MB:A%BN&:-
^1GLE|O>|NJ0/(.3+F9_ /+L M'51.FW!)_ +&803T5#D%6LOSX?8_L MYIUP';XG>QG5PI4EM)>S>X>2TQ|H:>)>^?
1>|B'5?Y?FV\$)B:KY6(.O)"|& MZH>B02EP"C_ TI%7=7; 0SV+U+?&SF*28A9^@Z(RS|I*+GFVWG2DWH*1J
M)D#99HS1G=|1?+P4B* JO1 V+ #EHJ&5/^WG"J|KGBR|=008Z?&2WJQV; MCD*4J)274|H5G\$>-%9<1-L_?
#=#8;0;I'U"Z;+|X/F-J608\$Q?9%XXM>517I 7I;U@;7;10|SF8J(&JL+2GDY|K/^7ZJDPW_8D 4&.#QW;
M'2R>0VI4Y?|PC\$1SQ_2K;M4SI%TN1L|N|V?+|D93|;" ;|H;?Z'1%9RNX M_><%0(#FS'AM;+0H|A-WIGTFQ
L122-U"UQH12L52.(YK|K4P M*BOZ;3^T|JX@#3Y5@JG#;Q *EX+V15ML268N)EA6%T|UIF0N|P"7EUM%
MIT|C1QY|FTG/^GQWU68L F@RD9D+I<6-).7?|S88C'/EG;">^CNE3?B>_&R|97"\$ 4JE8"8V7)#6|0UQL-
>.^''';2;YE24KX.@IB MR+Q9TIS">M|(-8P\$Y35L0|GMO;URG5&%W(R*D4L.B^WJK"%JVMRTIP3|JVI
M=S^P>+L8MO|JDW*G&\$J8R%;O*4;GP(|#|2_Q-US= 2O;I40JN|_ WH2N'?
V/^G|INX9M20;O73,=09&XXP\$RV" H0\$KCGOOPS MO8Q I-G=..7+S^IW-0;.%X6VRC|BFX&1CAWTJE>%QH6.QI
M/E4G22|I;S_2NIP94|A&KESN%NZ+V^:Q+Q<1DHZ2KAWN?UMLHLK6|DAN5-
MSJ>/^NNYE_ (O@|B;Z;D;K|3>>MZFV5QMLHAS_ (O@|A|KABO/9G|Y*H&'6L&
M+5Z;468A)C'L|G@+|TE3LQ|A*|IGDDRZS V>\$SEIY<6''#MXQ4_+|C_VS4 M7YP;H2-+|7A;PYD6GOEEY?
I'O;305%*SY55;I-|5'=[TB47PY97*TN5) M"IA'@|Z3B|H)4*Z-%AJ>|_ Q2KSI%>S*4SW7_40|*\$5|5|?HT9+W\$V-
|Y|1&*;>_7-Q;I RY5K6_0DT;-|SZ55W_ |H*TAHF)35;Y>).VZF&ZX90 ^@X"XP MV|<_QD4G9:Q|&+?IAM=1ZFJ-
'555Y>5U|K=\$@T_ SS|>#>T#;UPTA_9P65 M.=Z;5|_#A&'6X'3_JFZ83|H6,=@@UC&K#\$="RIL;I9-L5WT>;R5NCC-
)!%? MI4_#C0'=H2%ZQAY?E.6^8#V8%JY0+09=3&D'T5U(U69.*C4H2'^#YS((Q64_SMI6 M9W#?
4"F_H&L|>_09=,|I'1E%|&BV9ZB%+=RQ5U>7'M0&UZE|%O|_+X0*|J0.J M=EB I8;54|+'SEB*O&LPI1.S_?
&FAA.F96H';>OHL-9N'3LZFC A MF0P)XU+|H'E|(B*6=MW8"OT90>/1+^MOY1C_ ^QIYD|77XFBL_"<"2R|Q#2
M;3%)O)#IL%0/>_<74N5HGIQCA75^I'.B*K|M8XY" TUNZ567|*4R ^?H-; MC4(*W>T4.CQ=3
C>9EE\$=Z;_ |HIT|J34LCEFAAX;|NW/EHJ?|B*|4*G M6;9V-|>|>W"=X?
6(DJR8A.>%Y_QL1*/&3TD>|)6|'81;|!%C>_ .P3;-(4:>R M+TM#0NH&H.RSBE'\$.%VN#4?
EY9B;# 'Y|=C2:NO+8;7I6Z97?F5)+2SN4V,*A MA"S@|S%JY|5#=?|JE+8OG=U+K&9UMH#<|(
GKM=KUS&H3*P47;+G0\$Y\$MA M>Z)M0\$K#;|N UG4LT*(JE&_J5L_+|3" |WMI|WKPH|;@*|M8W. V-FW;UQX#
MB\$%R'5EZ*|J6T|H0R2E.FAQ|20*(I5P3|H/5&4ZCLXLCW84(7HV.">3%
MX530#*#V(2Z8|33W%=MZ^=J^V'.7KQX10F6KUKQD=,W.9I'DCT-RAW(&_%\$J;RA;2%5*QPMAN'\$+B.
M\$QVID@C|JVDJ|&A7DC%B"R6R|3VER.BR#W27+G-M;@9HZVYP?Z|EQ"XE% MN(>#Q@N(?
4D<;G#B;Q19?;0P50&E|EW&|>^7X%^^^C^ ON?_ GHY7H=84K0 MR%-6-O|I;G?\$'';6B7-%QJ8;D-IS
31AWL,OKRHIQ/YUOX|+2JE.16%\$5P& MJTXF4Y8*YD_*ZTEO*92Z |W|)BI(2\$IMX1ET?)8!"T'3%+?L|I'N='W3^?C
M9CA|J#J_HFD%LGOMAYB /C9'LF9Q.&28VCHPTNWFY<*M3|KT;+&D)E MSX9H;M|ZA "7/'#M6QL%;4U;UR-
\$Y^UAMJW*=(+7)DD^8UFNQB C9KZ#&(A M<.)64G'MJW-YL)YP8OJ.G)WBU|=747\$;PIIF-1MJE#104.3K; *5|_0;
MZB'#CAU|P1 2;8;"7<#RBV@*R97D*H9)WLM^>I27MFW_Q985_025*#;\$|^C M;YT|H8N8)BN;G7.U*N-
EZI9KEFNH6N.V\$%C\$&*UYUE@9_A?1NB|4GVD*!5 M729IWSA'!TH.B0|>'TH-
TD2.S(MSZ;+4X@&W;77N/-7(CSNDR==H*7^Q; M!;-BLQOMAIOZ7L_ |@-7N#I+>P.^|0_*&UTPK1TG3XPDI&(>-
;IZ0|H7*% M5SI^X=24 /GYN8?)?W.VB Z??>BFV|(|.FK|YX6Y|KZO/3Z9_ 'L_8@R0 MVD2 M8-"NI.GXY2RN9="<
QX<3_")C|<+<(Z(|.I' |YYW|HQL;VD7|9%|P_ V^<(4 M#K>OYNE|PMJ+&AT;_ /NH0=V#9_ |HJ4ZE"V-
'J8JW|<^RQ.O."BN'S79 MV_9<\$<(7IIDXD."7AJ^? R0Z_7+ANH)RX2<|HY7M|/5O^H'^,|HROT4|C;>\$ M45\$UIH|LK*
F;!*|E"O)H !MW +9#=#YK|7?;I1SF/0|2Y39_10_TN;2@?VB MHH\$D%|. *I%Y81HKO\$4,V.E"KD&|Z_.|J2|/"MUS0-
J+?F;U;WME|5L|RY MG%D);GU\$U0F3=G 5^<K&8?D @|4B;UT842.UU@/E6T?
%3/PVVUT\$N;A6S_ RAG9LA#C&67=63Y/P9Y+E(MH/8JZ>|<#FS%67DH6|H;"\$FE4SUO=D5>
|W4X|>"UAX=X+;16T7U?^<>,FIE2KA.5.HE*N;.26 MZ?
8&94K#M5&BX3^'9Q/CM|&GNXD3NJE.373<_NF<(O%*9007\$ M7FZ5"X|B(Y#"D/@4X4OYZ|;F4^B;3="YZ\$-WJ_G"?
%TIOHAE;K/+H;?_CS M OZ/4^E3/TNK-2'MOX|_LD=?6GE\$FXZHMU;IG7H0L\$W%9^Z.)H=MZTITJ4
M2;2388Y(54JTO\$F0H9M04;Q7DTMIAD%=-TK|H|HOUOMOYQ25%3L;Y/KGH< M56|Y;S+U 4 L6HGK-
EFRR0E9Y7J=6&_T3J3;Z<*R2Z>Q4(\$J#*K\$@
M""YS>H@J+783%I4(.9|WS.5^+6I89SI&:&9NQM|4<*(C=)R#%XY R9 "D MU@.G;MUL_ ALJ4E"J5.V0JZ'9R|^?
\$I;9<+Z6|L?_L.\$?^WP_/UO64N8;%#B^#3)Y 52LA5>C5/T>-17|PV('I)*(7DF+>0<\$*|A):Q>Z6AT MMV/Z)=5-
YZPL=*LTCY32CQO@W"V5 MV^<K;8X4#C&->MD*DU38JY)4(+GW#RCHHG9LK(HURMZ&3<8>+P@6X5|N6OG
M;@D3GGRKLP1&6_%YSAGO?YFV+;008H.OHL|3F4%|^.;FU, MHAH=TQ1|HM".TBH(?E0^HF1-
GNQUH?;S.V0G)\$MS14K#9X|A(DOI\$J8S3&E
M5Z.N:C\$P^|FQT@H6DJ|WS\$W&*G*IT7Y.XC5#*#8>|MI>37&J\$SVD_>HX;Q;J
MYZ+LP|R^2/<*2Y05THH_1VIT|^MX)4|6)=J/7+RSG<;@|BPF_H0BA@T\$%MOFK;
(S9NGD,&J3Y+N=|5VSF7'Y7R^7F<,T9H'J/0^|JF|I\$H)%V;U'TR%AN M^(&G6_7@_?112K|OVJ*Z=

MOV/KKL> .M0E_N8@*=8C#L1H18R%/J AH>*(E HUK\$8%*BN=" MY=+,'="0UQU/7)#_3Z7OK?
KJTW>/0R%MJW+M(LOUE='^K5Y? MWIC\$UGE&F&*&F#BIL=IR?TY5EYV=1?+/H=|>EPF CEYH"Y*/0"PE4/XK,>
M/W5.7WWL1C_(4TCSNA)=^DDEDN:>Q>LYI/21C16T^JA\$ND MA/%)_?(F_RM4DW?"-KEU@('0L("P!W=?4_@?
J5P%Y@|XT-%,HGUXZG\$%^MM3I,GS<_7RUM^D1OX;.,AIP2Q4S#HLZ8GU21QYWX;PDIG->7768D'6->&
MZHS(N-KX-E;Z&4MZ;X4%YHBM4!5UM TOHFM^6%G'U?Z MD3S>|LHIC'(I0)H2 GIG#0%#=#M-
G9K.1Q1'5#H>|EDYN'>FF|>|WJUT M>R*2G76!4X|MELT6R8-#Q>|J7#;22I2S|\$(A'5<,X#&VZ;&7)1@/LBPN0IC
M|@:L1K?|(A14V?%-#YE%GP-@X6'+1_2MCABBP=(QRJYXX2L709E|/#_Y\$UW
MU=\$EQ:1&5L)^YC:T>S3!2S7T!D!A^U_N'3A57)=67<9FP2:2A>UY:W-I+>M5)X|CPAVO>#2GF"+-
%/U*JH5^PQ<<89WF.R.G-&*>+..GLQ:
M:X|KOEKMP88\$C+YC23\$NMP">.JWX58S1?/09O!=%_7FV(ER;%DTL\$*O@6M(R_MLB722O
@7:M4|=US;PXS_S57^D'N!/#K4>LJL=&5+CP6D-I2R*#%(M'QD6.WIU(6(M54DE5J|OYL6^Y(=.RLA_\$E7;G?
#_34EAJ\$4JD;-AN|TT MQ|A<=%*16K%M#N^6SH6G>+L>|"UWVA&>YU-RT!17%_\$_UB9!;2ALSW|R*06=MLV8_Z=
|A1YQO+&J\$V-+%40E7)\$G3|XD4'5)|FWD41/=WX2M|9H1@:YNV M#6B79LYMF
COH;M*G;>SUZ!7S|HWF#1#V8=#?-"VC9J)I^.;|@OZYI=-1K
M+H4V.\$YWL<;PUN,PFZ6UVJE2I7H;ZL#8S5Q+Q<(9W+2O&^VX'4Y1S!^K1>?"M*,8G0=2A0A#U9E|0'"0!|DV)
<8V1EKF,WCGZW.NPE,YJHCMEOE Z8\$@41%8D8ZA#9(-"\$142@ZJ=E.M2P!CNLO#2G|S%|+;(6_0)S&+\$IG
M\$BEQ|-L3L;/_5#U?P=P.JMS^+0<8.I=K53&_JNM*>G9ON:&IR/2 MSC0DL+)^!6!=RS_L4^L AGIKI&-AN;\$5("-
ZVZZ8-/4&)_D|@!P0P\$O(HJ1 M^+0|3UY9^66SFR^=Y*ON.CO-^GAZ:CO5V9LTK?4_"-A?U(9V_J+L3?_?FS^H
MJKQROCI?52JF=|&%;"SXWKPOQ.%L6F4HA.44@<=K.;^02>|6*68#4)5M,6
MHS@SH_FWEAQ9MAH'6L;YJYC7@&_5'GA1G!;-ZF848!-Q"KF"CLX|B5/Q?
M|S/\$^PK8%/T%/N|=*1_IHWC%D'R;:4O3J5R-H&BXR;"#4_.'QE-ST9J-.7 M-.FEN7E?
L#CSE.EI^F"5CP9#GUMK/^7>?#;UF(FLU?;3Q';@U^K@LNM| M*CB=M|*#7*D'3E.A.70;>+GA&)
<7\$XIQ.9YJ(+)|E;HH/|T'N_M%4Y_*|/R6.M_C#)YM64|T7VQFI/^I>O)+#O?^5K0(A-O#-.TT8)U\$V|2>MZY@*((<^A
MFN4THCP4FH+G0?@+A^&NKD ^"|J<-WD\$-%7<31U)^9EF4ZX?5(1*>-(MYY)3I8%Q#8VF=A1%|V-J-
"UI3+2_HU3|>|Y_005P*|J?B"@H9\$=79B6ZWK MI:5W_HG2S@_HB|UXOOIQ+ E9@:F#YQZ.T4\$7|WVULC'.R?
Q9K(CSZ84'0;5 M>@SX4_-J)>_/?J0\$%|_-L+XP_C69U;S3SP!+/.@6|<-<,"PBN*"6VC8M0
MEIOZGA=<14)H.P(Q)=>K&R%MQ/^JPV?6H1""&_J>J2-ILM<3: ^X\$CA-M?|?1&>
FY(C"GX|/2E510(UKASR&G*CY!?' C1JZS|K=E*6'0(|&%#>_L*9RC+*RPI
MQ03B9D'ZHP3|R(1|H.W(0Z("8D4.Z2F0.MQ*=NUIZE+9CV9H?5I9^+PQ\$-)U/IT^BW58;'5*9?
&UC'2P9L!%;2XA^XG-2.=H!H7;5OBH7|/J# +H
M5:N/8QSR>K8S*JBRIEYX&N52FJ|ZML6>%ROPWORRH%GW;RTZVZ|@ZIDYS>N MTH\$)#I(W632|_FP8|@P_M|?
HEKC8N#|DOG7PZXQH;U3J|@E' N8|ICJ8X5GB)%YI'2Z2Z>P+\$7*L.N M%TIK6I%;/6Y3&W%
<74EQ0!1NN)_TNO1BZ5#77X^7M,2@^O'2RG%\$!)>8W!R M*WI7DG|><56I^"6FDD>3(E!#|E*S.ATWR#S(R-
*#>VF
.
_WIN/4 M%66^Q^=D.4O&LVN5/-1^LW!M,9;D3F. MM6T=OPW97IQF5_F*D^L0@5-71
+.*ZU% C.%WG<;C/23M|8"&NR@%=Q@ (W|K& M7ECM J|T_N?K?P
83:BTT%SOS7VI=B/9B)H_(ZC_('TV/Z::SI>KG@JH1WP_M>G.GZO9JH|1CP@2XSM6?
QXHUULC|.CT*7KYH!4Q2(HSAM?QV_?R2'-428.-?)OI-)#|/Y:3RUK66TLYRGA M< CWH_4G*Q!G#FTWHT-
FAPO;SY3B@Y1G|Q7VAJ7.5VSN>|HCM|H25@>@>GR M/\$FE|!3+;?|06W8V9ZP.NLM=#66'?IT?>(<5V|^H2>+
|96BAU4:'7F19U"D MJH,9LL#<.,W* @M\$9.#.Y/((+SA4JK4"V6W!^6+,YC)Y\$(1M#/H86LK/*: M49BNYN+T|O0&(!
"M%+J|D;+W2U">"PK8#8-J>T8VRX@G.RDA%KWKWA9B' MRWX|<^D>U9O!J4K_P.IOU>4\$D=">
L5ED>JOP=4WKE+ECI4I6^\$ZW;RPLE||+2<7HP-^VC M">&L;14LIS_2:'IN>'N-
VM>C:7|EZI|XP'IREBO+8I6>N1MT4Y54.9W MI^='H?2G5XN?76W(Y@IQDY>|O653=W2%GYD>*8;<>N-
X9/G1EQNF'OCZMS M#FI-F+7>Q<|D3_Z!KSNV>#1&OJU!@62\$CY1&C3T_P>YRCJ*O R&)YH MIAK-
07X5'H;5K7S.YV.>|:O2SS-B5IRVH9V"N83A@CN0J"NVGI@QK|*=_|M=\$%|
(R|3@9NPLRJWM>HIL'9/VT%IZ^|DNJDC9RWIXWK=X3%GFY^ (VMIG^A_M?
7JIVLPT>:.\$&RQE@=33.K(+_0.50I268(4F8XBK@A@5!7=;K|B;-SEM3+/+LT:6+NO831)DPN_ZNZB&G(0/+7Y<"
MUN|(>=W^Q.W/KIAQ_M)YQADIM&Q.QDNPP&KSK4!53*"V48;&Z;)ID*!;B M'43FM;|2AVIY\$=B#Y:|X#KR
6F_J39#ECZ.Y<54Y9*NYDU!#J|R@CM=|F MP@^E7J)F(E@J^V6K|+9>F>*|BMKU;T97=-W|E_R)2E-^+(
|D>.\$3PTD MS!25DZ-I-LBZL92+6YU!#%SB(7IWO<@J6_@QO|MB')^H6\$CCIFCUM14?&-
MGT5VNWL*|BKN^&5*D^#01ZKR?|G M-#')N*;">K?|J|B|^EY)3"<6_MTT|0Q9::K#I%IQG7|3O.6K=>|JG"-CF7-
MWK?HJ_.Q7_)>B<_IMV.AC|883=1RU1)%2'.YB|JT+&/K9Q73%CN53=% MP6?>=D:|R_A)WVLPVX,KUNO?
K#%#O&G.;D>_>T\$4T-H0*6>BD#^TIK|26AP M0+QJ 68-2! W1"@Q.%2#U_ PP&?C@10.G_*I4;
|D G%|Q^D3_9&Q(P3)|4D M.=|T9|A#B#1>6DMB|C|!2A_G)X16SGDE+8X'H@RTCBM6?UKW&CV<|V79H%B"M-
1.#:3J|13Z36+E*|/^ (KD5J|@#1 M@-E P6">?|H(47X7L&VU^&T2VN|LZU8_WOQU& M3X|?
S>2VU|)730%8FW|SN^|::>.*AN<39G:8F">FI^|A6OFEITC|'3 M 6G|U|:8A|I@Y3W%)Y%_.HSQK
MUAP1)Z1QW=PDA?C2KI6+K5BW*Z'|A|VEJ_*X^17G;9.M7OM%2G-0CJ|M9>WND9=-WfYZ5TEPZB|Q\$6/&?
27RTYRHJ18-DSXIP;K|H|L.R.#W"C?+|MNFU+Y0D37K&KA^N:|_EPISE6_@%T/V:XJ|4F/?KRCN)LEY586%
(B:LKK;JG MA6_95QE|J|RU^&_NGLMKVNY26^FX"6 M2#1P|_5JKC0X;LC.M-5ZL\$3<;V>\$O=^4=7R0!*
*>H|Z7K8T#4+_ZLB9(#@I M_9Q=.;|B|3>7QFC1>'BU\$X3>D63I VM|('7"9BY9X)+Z_XXQAJ<|D
|H6:O.NE_NT(VJYX MJ7'(VC5OMNU=K@03"X2ICC?EIS441BAXMC"%/>|LB41_U?DRHJ:Q
M3O.!=&28AC*I81T:887W#2|HK+|N#9Z_-E/A(7H9J>|(H:FZ7;&61ZWIC:N8
M:4%|X|&D^|2W"TX>R|U;4:G7K0|S8?>QM\$%|S&^UAK5M_O1)I=A,3!72"0G^DD4+_.35>
M:SFMY\$1RK3NTO17IPX/T_6HP|VJ&_*UJ5:|&|NZ;_JL:P*S%(K4WLPOX> MJ_&4T+|&_&O\$OT:|?
QL1^%BR7B6G|>)HCGY3ZEGC>MCI?0TN=-.H_4P>|ONH
M^@#3K++|"JZ|TUKR8/O|FD|*DMNYEKW:KQ@)TT\$5Y*O|(K1SK#M-J3*:=<#V MA^ (E/L??IY5GX25+MWI
'DTONYSZ|I-^ M=&|= _HIT(X)#^&0V#|Y&946;&<|M<:&2;.3@Y0-Y5M>0'G J%=6%W&:-EB M,
(V'8/N6PFFE/M20:Y|+48T?5RQ14=|GJ-H|H|=8V@*J#W&Y.U=L|X<_ ^T/P M+_U+_P?
IC1X0@W4\$/\$7LG|_M|1AX/^-GB;_CH21GW/!V6C0P#V3N_WDWJRU A M(#:G'UN4>%\$9AB#ZBD42|PC@4(>\$M!
<8TBPA7LND<|S:8ZF5AN")VMDTFVA8 MB#1/0_!Q|L)B'IS-U1(6(VP(F#;6?..+INH@<|L:D?_NR)_|&Z.&-F=I%,
MOW_G:U(Q%O8PE:Q8"0;T*S.34R3K#C(-_BJ+|DZPK*GBWV)|OG2IK MD7HY;UO#=#^W
M\$(Z|=;_03JLU7:07C<6=H5_2PB+7PX(|J2ZIOB3SM/UC'5ZQPV\$1.MPZH MO|_J&>47A'@53Y|_@Q@4S;
|TXF5MOINV|^Z!!YZ_LC+M;_ELKX6%LO8I.OD'1!\$J*2U6:M-BX M+T1M>_VNG;FWA?D2|S|=C|^|V<_J3I8IZ?F/IP(L)
DC#?3"-_R'/3RQI07 M_2_IPCO\$N%USUGW"/_VE+;C?G8.4J;CG0Y;-P;%;|I1Q(C0S|GEE0^ M_+=^Q/
|Y,VCT(R00D)R!%|&GZ_CE/N,^,07;K>9%\$P="GZ?AOP*|U4A_L>MGLNV<.9XQ?1|=UI?
@10(P=|BZCWSWU|H|K09%3RZN>XM")@T5Y41FIMKAW%_9W|_#^N'/?CY_J#XK MVHT|X.ICABYULQIVG*Y1-
1|T\$YC@RMML_C9?V'ZG.Q1+I3AY97S>ZBCK M,*\$AZ|H_ *730NU-1LYG@0="P.KIWQV6GTV3_6=

Z&85'@N2<-20IT\$.%A: M*8SP#274)U"UK:&"@B=7K3I"@88IRKOFTW:Tl6>Q=;09UJ&+1I+<6Y/W
M9)O5_(%E'7K>F5W%).N?VSBY!T84S)F.I"6H"#A=RJ". D.3&OC#. 'WVWH MR.S220QG=+(%+C
=29AE,"48<6J39&MHU) M:UWIKJ(0JSZY=\$)X^AD>&_S 6EW!7CN*VLO .EV7_*(+D2E+A4T@WAC.G M*1^/
F0F1\$5%0HU"'"@W!F5O)-R+3SL_U- PB_>?:HJZ)4AP"CC9OQ/)LNI@ MO%CI3O*ZW_CBBGD.^3T/RZ: _1%\$T!T
MDY= SZODT^A8>_!J672@*(H\$4:0 J:;NH1GOLO98S3SG@*AIY/"^>V5@I\$& MR.Y(H:1TILIS5XQ9G-VY7U:PZR_O2-
C.UPK3D@NXL9#H25KV I 5S&A*#:HG1HV!">(8)FP%%+BUD!:RD5>YNX!Q.99 M#TG:\$-WH=ECK VY.PFN?
I6IAYO#M)%>7S!DXVU)KZ.@)(?/_0CV^>H12I M:;ROWEE/4Q*GK*1 A.3-N,HU/Z5^1.KF:G^IW7-V2M-*W!0J8
6<)NP>AQ MOCZ(SB14=&O!12)9DYOK'5 NC5W^3GV@>+&^ M/?%_ =*2<;EP5^_
!%67^W^>E9^&+M9Q#V(8;#1-ON3@Z:FLP=;QTY MW#5P4Z-/148DT5>F+?N7/TWOC&QL..GJS^_O)=PI
(9@_U!MLLJ:2SK!77X5PG"/%F@+!+IN@FSUULZ)M!0?- EM^3UM 7#U/EV77E6BA- M\$ZIG?
15\$>6FL<12RW,QR8UH>B9P(S/N)3DI<=W>.H!"Q!>E/L/TRX!H M:K^3:NB88S&.XOWCQ3_[P?R!BOM?
!+T)5%-9MRV*55EE*2J%>(O)T0H("C? M0Y6"E!"@:(0!5!T 0*\$-D\$(C54*TB/2AK8\$ 4D@""&\$)J2)@A(V3!*27 M-
01)<I!SSG_2!;IXUQ3YWS3K?&SAAKI!+&SIUIS6W:;ZTUIYJZ^&"MI7% M.GDYU>/T3GSP-L-
3(X958W%/R00*K3K!(+@A*M&@JS2%(Q:S(P M"43ESCZE"-AFWQW3'3-O%79>+^L#84;1.90-
7VBTQY8BQ@GP=06&T#I!FOK M*_ /GMC=9Y7L2ALB2=HM9GZ.L M_ AMK^1G-X,>ZQ6->(6UOPS J:U4?D8^0:GK!E
_5K2'JO=YN1&AI9:C6F1<_M_ GU?V25>&_V!G^ WYQJY!GT2-1/=5/7S9V:FKX;"&VHJYFM;+W<0T!IE?
M7GP.5OZB2R5!2M+N<+?EV.IQS !&E=DP>?I1X!9N-(XH6!7UG=@/_I^VY=^T M?#>_ P+&?
%T3<\$/UZWBWGH.S.CDW:;[X>_!6A(2C/G+\$.>_NR_7#RH//5VM0 M*P^=%!2S^/_H!J?!. _6=>_>NH!+
(K.1H)J3_-9_V+!WW^6KS96ACQ D2_&_M>_RJ_.5S+Y+!M3%0 H@'E\$-D5T=A:S;24!23>_OVQU_ D)F^E^6TA^N;
MHIOE=8)++;Q>#M:J!#5DT%EOI;L^I4IY(IHUV+PHN>M%)EU%%22.H? M6:++>Y.H:VHIXQCE>HBL^Q\$+
8V>Q_12R/3C'%)!(\$AU2UUC\$SWDO?I MAP+NAACA.1L+,*2ZD5(I@A7>L6^9#;+L:B5DQP2=Q095: ^3\$&9J9(R2'F
M1OD4\$;_@ NNFE4-K0&!NHS&R2/#?#J-;|Z.\$5#;|<-K,+R!E_LY5LI-E MKI!J7V3B8Y(K%PZUX;+*!=-#D3VZ
01&GL?MO*ZW-S^;UZ_ ^PP_X@+CE:_%_ "MMQJ8Z/I&E!>/68D5!S?#!=+%P79R.)B8;I7\$!L7JL6FW<-3C!(7.SGWOJB^
M_98X%<35;_1G3^2&%P+OD2:A_HU:P.W900ZUNXV.UTX3;^LT#1UO/HP2U M9!>U?S3^+NH8_ %8I?
DAG:V!+YNQ:Z;=K3N<+JCG%#JOPE%^1_[CV>&"8+WX M:3TE=>?N?X2GV!4N;I&Z(*?F:R9NPL/^_I?AMKU M:;
(H.O?*-N-7^J&YTN(ZW/>9^ RH9!X;_=(P=P=7B4N"D)JBCQ(>C0AL0 M*_*7B_7A!G=JDJ"_J<
7KHU29DTW+BP)V4ZH+)W46QH?GPBU2M;2XNJ1=U);!2!LV*:CJP M:J!>F2UBO0IUP>3PPU/5.O>%X;PFBI5,@Y
IMQ@EQI0DAD@! M.WG_ C(+8Q2;=V+JZ-IGN#4?*"E4W"+.2+ LQQW!)77X&\$B6 UM=INQ18A3/<3#AL
)K_JI%IIZIYPA>SIJ"-&_% "XH.5 MJ\$9)U4\$G,+_YIJ"C0/96>89NM8S4BP!LDV&NYG!LO7%%+!2!IBK<&H6P@{A8)
<+3%2'4PJ\$69CB!\$N3HJ|=M MD\$WMA*TS\$EM8K@>PL47.OM+!B@_ 4FXN<#P:J89W!ELIK
M7J!"TNDLXO>@0#+NH!*A%3V%-5YCO_WHYOMQ@QN!18!Q2. M)>\$!DB+;'<5"+O5OFJCHF*3
MJO,"KG:KYVV961GKV"W%_K#Y%...D>UQ!AR9+;I#AZ:C>!CO_!DIGO%KH!
M")T=Z@RY.HLR^:FS=DI60MMI!@#PTPRIF/3=*DIOX!^#F9Y#FKM'6DLO# M0AS#Y7^X16*?
N:WE;PL/CE7/S"-NKZ+??W?TU?^+!O_""*!9_?2?>WO" MX31YYH0CM_2\$XS8!Q4!Z/%?A0S1^"3GA!27>I<-
%RYVZ7%_Q05+L.G\$G3 M84KR.6\$F!OY*6IU5TEK9-LY3GU!2EA24HMS+Y*R+!)0!LM-H_!RC")&
M"!FBL!2IV.I3!P>6 SM)^.1B<6W<';_ \$5!^(HMYH<5R0Y_TDO2&M<)?QMX Q^37M:V^AR(MJ7?KEB\$HIQ8."26-
/SS MC\$!0(>LA,"XKO:F:U!O5FFW325D.7#R?'&&>3%*84+N1SDE<+I8'+%\$S8E8Z MD249!\$!#0)X9BT;RH>1B!A.!
(GH4!;_!12W:4.)P?;VU"&HH2W(7AX6"G M6:6!(T.6-D)H!WSBN#4)GM;0B>=K^UZ_?56PVJ&4^L3\$1PXX3<\$M-
B81-RE M4.BCH&MR2S.WIS='==9ZLCB;Z!QM<77!&_%IGCD_@_518A^!!(M*E!3EPW8=NF!_7# P=%I^I-
KH:&%&AKX/6AO=2!2E50G:@F>_%I^TT> 7KE MAT^X !<2MS9U&*F/_Y-O^(!WQ4PRQO&+VCY M4>LG_-G+;+N?
FAUF!)QT!/X!W3P0!XHO!0C^O.J^!\$!^!M#J8U+!J2XJ_ MFU*=RRRS!2PWC5JE!4UZH38&E!OR:K< 3EF-
<10F=X3QJ:*R:ZMA\$36PY96 ML'M:;5> 6QC%\$S=7!%00&*HAQE93#UZB25#UZ;%1HP1^8^5. M;L+!GCE:
<5U>8:S^5!XR'MG>^263VO8LJ:T8#RNP/<_?E!<6&CSS>0ELG MQJ!
H%VEN'N374S2S*5@H1YOH3O"/Y09H^=E.E^J&%_9A!+R4L_CO(#Q M8!%GB<_BJ8"VD>&FP M9W8U9-
Z^K^BT*8P>8/U)4%!*Z_P@ "F2K-CAI: 1D?LC2MCVNK1*_@QYE/B_F MA!R/DG0'K?5R?
GOP_9IB/L^!^7@!Z8XMD+_N)!L\$09K>^VUW^JLX*OK^Z M3_VZ+!NW!5:7H/K/!6IV4ZT#T.IG#+=<J)N"ITCI?
_W=14QFYM1WB6!_M4"N=TILL^I&(&2PYK(6U!4E>&>18Y:4>YS1D" DCVUIX"QLL@%
<'^X\$FG9!FEV^1A&J0Q=?>_ \$5A MRV*R!69*V>7U_ _9Q7GY6O!MYZ_LJ&RIKWNDA^+H@ "C*N7OY1\$LR!S2_!M?
SM!)=PJD(T\$;2D)/R7Q/R:;NIN!8MSW8:2-4^!ZE50%#JVPF73VM:|>|,K!7= MULH^&K!WK-
X146!QSAHF'D=UR_TZ6&CY(E;@7@JRI+!HTLZ-(9\$6@!@!
M(Y#_J!O(6Z:F!OZQHA)Y6!>D1H<3'FT>?!^A17T-1#ICR MV!Y:@V!&!DIRKHHIU":Q=3V/
#!>KM1&%=YV'N0*7GSZWKOPW8X@@UJQO= M2_SM2-C+U_ V%IV\$*@=L>B_CHC<)9 MS7S!^AO7-?
SW!_IKR%=>J^O9'G^M?J.LMA?R0 MMS&0-Q-OD7#_QE!P7^A4SL2Y+GF5=F)KN#5B-R!BSKY!
M%DHKM:D9C%HI>W?%PGD\$G#"UG5%&C3BO(QC/H3XDNIXG050K*! 7319!6J MJD:T\$=K.8!FBY7M,>\$&T=)D!Z
=M17"!\$4L#(O-AF=I3!&UIRH9>=E@UK' MC\$RIG*3(D2@JVF!U(D_FPOI#1:?
Z_!66&MUE0%9!QPU)M=#TM:WZ@1TCLY M'V33#/_N&0&_5Y_!#JDXW/IWX!L?*_4MW 4&)1XT+!^
M=;Y77N0EYA;:9'HPP+) YTI7+1Y:'I^>TWZQ7ITC_!>W_JL7G^O!+YH M(I2EXHEA.=:7.KO?E
7=8H:9;"U!L5R\$XHIC"S9_7A>=X19K+2A:#5HYOR MS=31L/22A:%#02.:?>=LJ \$R<0-! #H EE75FQSRVIA6
JW!NR-*5VVP6BQ M3<-F2(C.\$YVIA!27Z_NZ4ZHJR4#6S3#BTN(M#-JTY+Q?KJ:XT:I%*K:67'K^
MICOSPN1V"0"4REHVR!B+((WID;+=U:JN.E+BOWH<&JF-!\$
M/KPJHP@VFPKO:UD'9;=W=KN^M=K8Z*7DU^&^!_8QH>6QZUIT^%JUT-Z8S MIS:X:DXXWK8QEG#4HFI(T@;
I9(0^)"GZ>BUGN!%&DK.\$!/_J#+="L_56 M=W&9Q'K5^C7ZAM_-!%E5.0KF#&ZH?^\$#_&TB+* U1Y=<;&8E_3=-
VLD M&1Y+MQY45!3#6R49E^_3C%..)"!_*B"OB/JCW_#KB?<S\$H:2+NUL7Z5ZL
M@FK8B"7J#3Y+&6G^Q2OM\$>I*E7V5!N9_B_Q!94K;E=5_-+H@7PA:+W36EY MYTML+\$K
'G+&VP^Y1!7!>Y8K8 !H7!6!@BK.OY?>T\$7ZX_ MUAYX*7W4-FFJ(0&!7ZG?*=PI>&_!V89N_&R?U15-
B_881=IRV_5#;_!%: M\$!F6E5M !PPKU5>5WLX!)=J9&GIA&U(O5=<<C!C!F#H.3=K R."*/KJ>
M!GZ?I4J%44X(GY-X52.G*^>+!&_" /VHT6SPCB4/IQZ\$N_->W5_Y/OTE*(MZK6RW^:GC?
9B!_W6PJ;DB@&@M/=**2T3;_*!91D37Q\$V0TXPJ9EXZJ!4Z71M M0=G+*=Z0 !@=,F\$GPJQ-/MYF;#^N>=Y3?
5IG9E-BG:VWB9"DIB%DYA^K MY65@WCT9*2.\$6! F83HWMMP%Y:X8BED3E(/\$+8N!5@>+5O7%2DP%L:P.744
M":062G>-LO^*JOIH&E8Z9*GP(25%RY/IL5!3WA>))8/_*MV^N/;&871!2 MTPOHZZW!G5KS"4/3!@A77%
(-2E3A0U !D;_-9L&H!:%6FH2LIT87!E\$ M%04H++4X^26CITW>W\$\$\$4SPV=)>\$JN>/!7PICK8SNR%9EQ3C:S@C
M38S*0;NX5=-IC1X^85 NN>A.1\$RQ!PEHAY^FN+X!E-CU(!UP0&H?0 M:PY8HM-1!@HGDVH7L:EM
'ZU/42IEZ&UGRP^SE_PG_!IGIRZ06!H!FYX\$ MHH>>I!S!6!6!>_!#/OG610:2>EWPW3IDIMHVW?
GE@_4L+TX(\$70K1H8 M*/A(Z6@'M*F(A8Y+HQW_4 3&-1A+ A.=)1S:DPGX3 T4&(0OB8UY!7"*D
M)1AV=\$SYP6/>1%ZCO_ ^7N1L6'GS&37=89(+CP*BT48A)U^#^QNVG2X@*OIUI M!:)@\$.!&@C;^KS-
>24:;\$^_!V!V^?0N(48F)3\$WE8".N"!#B49PGH#> MC!6^?M@^*4\$<_F_+^!^0=QVHKOWC-F^(>HP^DUW"
I*/O#_"3<%3_ \$L59!N0P>TOZ3#Z/A>"IXY>.G!L#<_%V>RE.IY>1^F0 M5N3"9)(1:26\$8!K0TFGDA-J@M)\A0!66C
7/4K:;SA!%+L501@1X%!2>: MLHO%FL^7#C S!A1=V/0"<=R!/"Q3:6D47F?N@.1!A:FNG M0\$;

<.,W%\$FM!+_ZE%SI5:-I HNH5LG0E;:NQHM>X2;AG#C#E'Z>QB,+M^!A' MWIF; G5H(5B)+3>-F0(0*3J"TI
D)3X^-/67YIM.5@R<)BWR(4KNJ'5#Z.Y.M.B(?D2;@X6#YFRQ\$>B+!/+0NFJ?'=3XO:G63VD.!\^:C^9Q)@-PV4H0P5
MHE>SPQ'0-&LXI6"LI/>3BW/HKIVJ^ZW873.2#."RJ64Y^!/-M2F,M7F0B+?J.YC3-
+CR*QQNH&M>P04A#92K38A;|WC\$E'Y6L2 HM&^+%/I M6H%CRF89\PM=(J;VJ#TX<4S8G8%RW'+L-
L-GZ\$'R0^J%L4;Z7W\$|LZ77P.EV7YB X6%QCP 4JZ.@?G'K^Y8U|@QWBUA4G
MP+F&+5) VIA@P*!CQW0D".8PKM3F1W;365BZ-29-MJ^N/RHT%F#Z|*Y-1I2 MLQ)@4S*Y6MR"#5G9+?
6M9)'Q(7)TL%87U:DPZ>N.^0JMVJB YK0>&6T91 M95M..&;%31|LW^SO=5P6J; M4|F%7>|@Y00,6^:S(6)
"1%#\$<|4I-F|N^H1^P%|7;L6 _=M0KU|L.V.Q*M0^XB8B;5YFP+BDI|/7,WT8B8-5#>|Z&-FLMT) 6?-
FN=,36J|OH|OBT-K2F MKP3(-L1I%?X9.)&6=;2N5|R4=;|6I29'Q|#\$
MD4JT4+%/3=^(*OJH5F5PY|JRI^945TZYVWXX)&5C%#^25&054J|OHIC<-I MK>S3C@.P0^!T"JH@PR
)N9QGMDD2DIZ>J;E86\$Q13+VR|SVUF=;>FYZ|8/DZ-4HWP.P.#|80ANM-(100OZ5553-M?|Z7;|N+);|I^KRV|GA|
<\$Y-1XB8*#D8#\$(M#35U3@!;>3AOR6B29;| M<*F&CIG|K<32Z3^*)D2WSY4_B90?*-M2PKZ;C92=_BRZZ'?
%9K#C3SRG-IM;P-R\$HCQWQPLK%U:<2NI^).S9=1*L MXRLJK\$VCL>|V&|/I\$%+
)23"1.6K00#9Q7R0C;G|^X.T:*B478J%6YT"9S| (MS\$NS-6\$HSI%OF(21RV)"PI|>.*AEG;|M?
5)|#&AIIY@|W_C0N.5Y=<:G|F< M<-!G&NO"CD0'=-QT.)TF/S%KXT)U2YB25ZV_:T?|S"J\$6%|B|D)S3|KN,MW;
M@JU0+K@EJRWO<-JBIZ%)C LUALLM&(ZXLIT _=WU#|2R@VIUAKSYC0TPX_MN_N2=13;E!Q"RX4A/7O2&
VO%="P=V(|S/%MSKUZZ?LFNM-3XU0F|FL|JA M+#+;.*WQ-|I| :?K^!^Y\$66UNY>7G*7&+V^".O/7@P%NM2
M|J|I.L6W.9'-P6S%S/%W|MW)GFU|6HQ@.%E0-3TQ-|B.%BCYU@-LZEW;\$ M/WSN#&<^G'!4K'T9WFT5GB;/M?
V<|(G||M|<^*/W8^23HXQ';X=<1^|I>KK M|L=N7GS5<2JR)&PK=IQ|)HUOL71&\$B&N%?
G7189Q^6^C7C0JYNOMXO+V|M MU'AP'L-|I^>X2P)37^>L)1VG=1%38QT."Y;XDN6+Z.LC|Z99S/PJS"GIP=
M>99@-|<)Q^#I@|1&SV=A.LC:9V>OW^1)TO-?((?PA>53SA2|VJ0WK|=IXI|
M|/|)FGI'X=DX,9Z;|_O;|8>H%6|K\$(1:"PUK=7NOGKXE0WXW<;UXYW0?VXK8>=2V;|I
M;P%+|I@BMZS3L#>=361|+;\$KA-P8#ACELMOY&HV^A#++RE C3Z|BCU7B;+WU M|WCO9|-3Z/K-
^Z0%:%6'-C9\$SU1FU(8B#+^A'T?_ZA#G=|E1 4|YNMZMPV8D(|>P9(2I)J M?
5H^F%G.QY1X|A>|/M<^ERF|JDUIN0)HICRJL@X9G2@L5N(V);|<@D*\$ _WEWT2DIH|1T:894T3PO>9S^0;
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=507;0XZ67"6O,HQ'Z(4"WWDG&4ZFWT(2|42L3B9^<DRJ;7 MR9VOCF8.K%9ZEA! RR"S')H5OF^8J|"
I%'^&\$;&JL6+%;*V@;:(D*8 _B M;VYAO&7USFYGB5W')Y|R|LYDSVWF&E2D.A9|2+L.0GZ#;('35;
M<|A1.KVN!^6\$H+^HF5\$NW78-1|1O)1_CXC8R_N)6|D|IQM(NO>DYTFV@1|I MZ-
X.%M#8KW3&T@7(VQ|7"P>)B.6KG*V24S5FCY>*H52(OJ'"7HVCW @BX8S MRPT?=/|=@N"W.KT;2L)5.F;R-
'Z'52U8A2V_P|^|6^HSP.R.T#2N0)#+0)**M'SPW|F68K-ZYIUUY?=-|3NRTU;X21&?N?
1'/\$#P0FGBI^3.R6|Y60&MO/I X6G^YI4=-1 M"6X1@1+OID;.%G|2;)UG;5T?ZEB3N-6K;6-1+TKHEK|E4%KF<#
+JLY9U: MV.2Z;2'Z=>B^&N6'GNJ#*XI M 2N<|P".97|2^,9C/BY MU5UD04B=2;"A15|I=
<5_QK"^US3P)+_0G4!+=EIWU|/CQS98)|N9+;<P MLHF/E+Q6.F/>08B(4&*U=W?H-
M7.6NN>55|29(=AE6S9|D9=0@3>SK.P)*^GJ;Y*2=L92FE|Y+X\$|2WI-^<6>X8S^EY(M#G.8
MC\$<=&-W3U G&C |N1G?&A|I<)7NPXB-E/9FS(|_I|JV2*_B\$GF+R6+GP M|^>%5=D*H)LZVZX;)3;-?%;UT_RN+
<=+1|554=2=^ZD";_*L% 9QY<&L#L.3MW")0*\$M#PA'ZQ3|P M\$H-
_|?/CWG^=HQ=UYSOE(|OIAUKKA\$U^W4YMO^SOP2S/>O_8*1GGGU)<(<=K
M8LY\$(\$G%0=|^%0+1NEH02|NEZ&|O|8?K7|F\$NLBC=TIU*;E6.\$AO5';M*>=5?G?/#FPH'5"/;QG;
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|NQO+56D9+D%*_5A|+33VA6W;|^5<&@G=8H@UR"_|M|7 MJ-ASJ6KLB%-2Z\$A^A68|T=|?Z(4S*VOZ^A.&0-
16Q1\$BS5K<|/PN9&X;K MC|WJNL8 _"+(=DP<|_CRZ 4"F\$O%D:ZEUFQBW|CGZ)C\$6@(*ON;j77M-0\$<
M>)1(OG>H(|G;7%5U|X< MUK>4\$3/D0^1D9X73SC(2HW-U; G-|482JXPDIK^>Y-
>3H34WQGDZCX@F';T2R9VGZ|Q7U:ROG<|Q<+.&4;D+
M|1.PHC3=_&+@O)F^@|I0_JDJV&2@C4(3ME|HMYYP=,BR(>J;8/2INTD M#@/?J\$3*)|6/&LS|^|IZ;+|/>=
P>^I@93?;V94)&R;|"J|H|H<@F/Y- M?NFA?X1"@.SL|FT:Q|NJ7^GKD".C%X*<9QP9;|ZK5F\$J\$0;Q;1D<5N_-=6A
MLL+69%)DWE1#8|TR=+|R#=-1.7WK.D(H)0X;3I@9A|D@Y;=D&|6BV"B1B;.(J M)>I-0>&
(7W;QKVf#M3TJE(|WQ#K:E.OW6?/>.^I.6FL; 2M44WTF|BJD#1 M4-!#C_|ZRAJ;
(48Q=;M;.)VCW6"!|SI=;/TF\$ _7_8K3EW M;=W0G|60V>LF=QV^U6WA^ZQ7&RIG1/<;#I>1CE=F4|'7+8"K1|?
R1>=:M%ZM|2;?)03X-;2X2&?+NZG+O@(|QD|R3%1*G+AQCI^_1.34A|A;R09\$E M)+T714R4;I?&%2L?
>MC.P@KJC<0=>TO^,=4>JA">#! 8NS+;=FR)M2S8E MBP%*(6 Y>^>V AY;H;.&P;T0IK@?L4KOH \$2-%
ICK&R@#^?7O0XM*^"EJ M-LHV2-7PQ@<=O1|X.(Y'D50AKUE;B+QBE69?F:Q)35|_O9>?|E?_OJZ90R
M&:/>JC*NJBBL1&;!-9?=-I 3-0+|5PU;7WPM;UP|WE9"6\$8CS4J)X>|R/V M52L55?
|@ML(NHG"B^>2_*W8U*|+S5QJFQK^>Q7 R6.RIM-|> MQFJ+L|UAR|S|DYPGZ';|/3K.X5XXX|TL='N ?|/%01?
@('VNC&PG.(8(TYI M?YPB-EXG|2;V U.\$<9Y|?G=E5F|L|QIBT|I>-I8%CI!A9\$=-R^SU3HH|'L5>A2'WO&;H4ZX3
M66J;P=BE|L#LAR,W>5M*+?2*9F;|3@*E;1Z28+""?E^/=M|H|@/TS2;>WT^5 M.E-_.ZB4ST5F
|N^V;H&RC5;|9XYO|TQGLH2|V.YTZC&"R;:/5>6I M+ES^SZG2585A:67@L&55KXEQ&Q4'.ST|
|F#E41%M;7|S_ UY?KH|QDMU_*M-(S.#2^=>|82|_O./WPGX;5K."O|5R9*/=1S_HFD%M-IN*GBTN.;^VN_25+
MZTRX*%H!OK^M JL_DF\$E((<&SLI'5XRN+=<5)&26J(R;|HVP&|6V9EH#?)
MSR5EIUK7X#V/55N';);8O75|=6_L5.S7L _=(BB M'"WXF>KR&F3(N3"*^GJZQO MDAE\$ YJ_1EVDK)MD701+^
#>0A 5^)|I^@ "A%+U3>_4|N3#TV_%S|_PL2<M>LS;|2;4V Y|Y'SV_X)*V>)_FH;|A^G3S>IGKH-GH0SCJFV?
H|OP&&24 MZ(S;F.%#)|O*N.J|V|^55L|_D|!21:9PNM|W1D%\$S_Z=3A2#?2.8B7-/36 MENA5\$;5YS=-CL%X^74"
(|F+G"Q"197Y0-0LUG+|F;DQ|!_PH 0*LR\$ 3R _(|H M?;=A%XV%Y"/_N>EHC&EJ;O&-JICAB+|VP>?T991'56WD?
N^BJG;-Z F3E M&Q79=\$<|I.J"XMTW9?9|0W0V^|S:EC6L*\$RGTJ|E|4M|AR|4W=9O>X|3 M1>|=3?
Q#VR>H|Y7E<*ER&2I+GN;N4F@4;.(D1=H25^N B;P<@)CCY1F)QD M=82+V(Y|@O5H47;9CGN10DZ%B&?S'XW-
-Y/>7V;_0^&|_D9*|H5^XL&=ML@=W-554XL\$S'PZZZQDC6J|@-XTL,MU|P60|H84LW@FF|OXXUSOC;Q|OCCX
MSYN;3'&)&5|XAT@H(|UZ38MOB;L |OPJZKG8V46#. #JEAHBP;OK%7/ 9V25 M^O++ 4"?99^Z\$TID>W3"-
%5|IV9\$YMZ,Wf<W*9XV;8|_Q\$?5.GV*_7 MMFW M1HZE>)LDWP!1*(6|H7)J-L2KX;9F+65
6\$X5D+;9J|7<9EF|I;=F5";|A|S M-"4\$*N12P%;QJ(-8VD5LD%11C"_SH_X(\$5#MW^ 9F1;\$R
MI"A;=N*>+E9*&U|FRN;|H|+|A<|^U6LAQB(03M|>+O(RYH|_28=+2565|P M.G '7|9;1=)6P#>EWY+7M;.
|>T;/2ED|1_VG34;_XBCL-M.X&L.N\$|T*8;X1S M*\$KPIH>0PK.HTN68PG&(>GA0;G+^W%+A _=JS0?|5
M@MZA1'9SUI^(-@12^)-0**R8N=1FSR|KGYV|<=>#;PVW|BWB*JF5>@_M-
|DV@E5+EX0V1RN40<|^_DHR1>^>2<<|A0;|P2QA0>-9-IXZ=3N%=-8#X M);^X;)&_132J;>|)1A|YM'0D*
|O'S0C=>VW2T|Y(2*#KM3^ZQ&XYI MU"S|FC(#7K|1O#*|DK9DSHM8P22U _|P5H|2#.\$UCT&BYG++
((%S001TF@S M1Y,L7E3^|_D|^ _3K';K|9:9@M0?FB<"LS"ZX02&Q|8T082IN3Z4*0'1|8I MFW|U?P9E"1|I+
(|QIRJ3+I2Q=U_K=%F"E0ZDT|T-NM|RR'N\$JAOH|^@H* MPQEA/S :R8HT4;M>L@M\$^|>=&=-1'0+
(7S;L2.FIT2^J#A8V4|=13N*(G@ MWV7NWIGT_>|QRDY^V^T93?O>NCWIKS2J|>1K|LYUD4.8HE|1(6K@8V;1|CS?
M-=>=."TW9CR8Z%1ZV68>\$'33B|L\$P@VT7W6.3+=4CK0;:VRN|4)4QFS_2 M=7IT?_YZ#;9<+T%)|RV_?("

!U SID(?;N^L 6EUD"FE &6A40I\$FTQ< MHXA\$!1YD;6KZ-;<ISM0Q9"?5+O.*A=^@E4?
0I6V31^I'N(JI%OU%IS/Q?CZLI*9C89F M/V@>8=X#Y0\$IT16HIGV#(X=.)ILW34E\$>^%81524?
M&D=Z'(*OTRL7N\FVZ7U;5Z M=,A&@I@9=D-;J'D'G1>:Q:M%;QK-4^56K0E6YH;Z,^+I.+&@:=U PF:G3+
M@;16+10#V398HA W15H<,<E'71+V/*Q?^&10? DSPD* T&Z;2FNZP\$HR MCS6;5;1280-QH@5?
&XROB1#V7#GXA T)1T5N2C6^#P;J;H5KRVMFQK MQ5DC.G>S^I@FZ5'1)ZANANEW(P?
\$.1%0D)6B4*2X1Y3X1Y@KQ2@K:4J" M5MB/6)8 HJ:I%N:(JVT75WP*9G\$V6RR&34IT35B3:*1NEX7;:
I(5V'+_JAYC#_F%32#>98D/(&W^5XC2\$+L+Q99PL=&S;(E MDCWXW 0'TE:A ED:0ZH'
IB&R/HJ9M\$:/R/HJ*\$YW*9I=QQ#L^L C5B@DEW
MYBXXJ&:=S;=XW2YRA2=M0(TP)Q/7I_Y<>XP;^(MW^ASX3K>YFI:G2Q@OW
M%*8.78WC9#.5:JY"#B.C8+D9<16HYPVA?EJR4:"AC&JL(NI'U(#;_0 MOB25Q6E9_9.'EB?0?
51*BG'IVFX1.V%KE(3U)W FMO"0A^DT\$"#8>P.H)"%V;B M5 6'(&H"\$7'Q"FJ12B8#KU;3N1@XD;L=#0H%?
3I4K1&AVH12JM1E2W MDQS(<&8_1M(<2C3KJHMY%U0*;ETXXJE@F MW6NA\$Z:SYB;6LG*#WCJFHHE=^C
\$H\$WGC-WVYCD*WR)R*W3CAJD?S HG1/V1Q%Z9K.V@2O:EW;_1J_U5->"JIP&
M*1'K)QS(ZN&EM(Q\$LUH1>9YABOJ6"\$)?-08RM1V_*3+I^7B@73U TNT)18 M=BO4<I@>4VJH+V EA12X.T#F(I
2J>O\$M79K:SO>12567S>22#E2W_1?@+M M/M:465"15*WWN;8Y*="O'Q4@Z"-7H2T1AOG"V20@NIX1*L.+1:1)#ZT?
2=L M5&+&HVSTNLIQ1I+5(T+P3M+Y.1UVW8IP;2;#IXN MV5762A.N% %JL2'U@>4K9M9HK
Q3=\$OEPI>+YOCJRU'P+NG);JG-MSE?JHGZ M>%(OR(18BT#1;.#L<5IN^/RYX19.07-<&6)/"AFZ<(I
M>W7FE0AM: U:G/I.&4B K74I3#=#P/ S5_E 7S3HKN;"%I4,*DRDY6ZX=7L#B5OP5GE37GCT^J7Y)^K7SKJ7NM!
(<2H1TD+V;N R9IO=DX;_JA1BGUJ*L M*7WU#*%\$%8?B38,DZ1QXJN1<1\$ZJH0L"HR);_YL K13V5OZ>
<S>BV*J+1)4EN*805YQ94;XY6HU+5 M1WN(_3NAV#RC&,%NMRRMF>GYI2=5CT13MT)2W17X=+FWQNR3
^<_1.92I O'T6%?J%I-V:S=4Z^A:PI:D 0)40IN_Y 5NQ-<*EW4Q0JC MJRW"XQ0WS53 4MCL O'715@/YV 4>ZQS
JT63I\$1#=-4 0&UO;-2KS.@I;JG1 M0Z.VWTIO3I"JJ: 3C@QX?^QTBV&;PD^7I4?W=ZUNNX)OR3_S;JH%0**IXH6
M*19:F/Q8+%TXI1)20I;\$U60ZNVN5O" D=W@N(FI<6P'<%_8@25-GIM1<+"Q@ M'57OM6-
\$SIVCOR^7+GN+RHT4X&XLB MC;J# HK67+&I69&O&EKO@?HLLB1F-"1&W.M+^@-TQ5;.+
MC/ID&HIV;W5;\$EP?J8*18&MQ+KQQ"^)-3M9?XPWM)29&9&88AJ6@/FJ
MV18A#IDE@O=W.7"S;K=K1F9J&+8BKT>K*1HAI(R8! \$JH J>B>=>(8S'(D) MT-JBV"3E(;\$*+0FAS13L7XI8VR?
W0W18 ME1^=HAY@*YA8JN=Q"#-T24//Q 39**%\$Y=U%=JM'60)Q
M8U#81K10W1V8_P5J68AQ^@F>+VM@T(T01J1R8V6=,_VO?=?%#=#X13\#K';
M3L1W8G>IG5;=#8@25C@N70%M ?L)I'37_\$J*R/MD:I>1Y
MO3(DSNQO5MH0++IYGI1+ZL^2QG4%GRWQG>RHF^3IN-K@3?O 6T+)S M2.=6-
K<_N61_K:SGZ7C.CDV2RJGPN^\$,"Y+E%\$^JPM:PTVOATRO =F&F;^7C M&2ECBS2BE(<-MK
_A\$TIE*ZW//UIBCA8M'E:R>+BYN8W%#OU?5Q#_Y1W1VSW M%&@10FOR7=#D=U5F'FR@H'U')#71 6TZ6GSFTN;I
M+QG7.F\$_.J4(6YO'^110#%\$3%B6TT\$;#SZ/7Y:Q4ORF4DKJ' M:R16Z#+)1Q1'S%#AFE1^7T-KH ?&V1.H Z5;L<^H'U;H
YMSCHL@G;_M CD#IW6W=FLFI%AMH/4%9/>@/!!WHRW";.E"S=2I#)LE;J0TJN+X1.H M-
NRGI5UE2)ERQJXPE7CQBZE#&_W&72CZ56J>Q8_#8QY\$X6W8H+;_9_T9/MW)E M2RW4H(SJ ML7I
YH6(7>V0TAY//^Y#7E1YX;_H1:V>Q1#8<^ITWZRKG@>FPI>TS_N<4A&_X'ZDD>N;GF;Z1F V HSVW7>92I\$06N
M3;V PUB\$2CJ5L7_J+;UAE\$KX:FIZM:06=5+H(+5O_@#CAI/_+E=JH52VB M62<1-D#R61>?<'CM9-L;C;
{O\$@001TLK>?H0VUU"=NGQCBQ5:Y?GZB;S'W MR.1H91ZAAU' L) 8GAG3E9D-
T9T>2&)Q(AW154#JH;HJ^9DFERO&=^GK;'T ML>6C32I#<1 XH%=@0Y=TVQAP8V<1S%+*T;IM#';&83+E/CN+
MZ411S(+H'-M J=H%IMS=Z"IRQ H0_R#TN9Y92'-SZ8"(M0>L17-4;^OQ LTT!#8J8J MM4/80<&-
W*#YDZ!+=W7%@G'_9A9T?G7#QU?L0,HU2Q78ITWSS'#6Z?-O;_M8B<< 51%CJLMR\$)1DEWIND-
W3&\$^T>AC'F^L 3S5HJ3.W>_BF7\$?LC2>K@2F MC=#=AJR;*#WHAD^OP/+ 1Z>X9%#%4H-FV9E>_%C;)&ST3'.2
1JHEK49) M<1;1.9MXY\$!LJFEH*TC UZ;2%E&51%+X71\$103340+G M+8\NE^KK.P@EE@;?
6K"V8C*SO:86QXHS6LT;MN1.X.8CLK#Q3HYAIDAC-1 MJE'71Z2.=(^7R81G8U@Y89DGN@Z+738YH'IZGC1)B
MKS=-7T"TUK2"(HJ5#FH4N1U7Q7> 7PI^P24J;JYJYFP0'_FH",D3CK2C
MM/7#J(0"Q@=DJF19L)#F^_4O5Q:8=@64P(K%:712Z93V)@./=<<100IA@" M6#8=0YN5J="N BE,&
I^J>Y^UF2IV> ZM4DE.Q??@2TO=P-IOY(X0URN72 M8.D3S\$I<8E?>UX,A("I4I'#U MUEH016N1QVXAT^Y>N
MDRR=+&N;J%M10UV%#-\$FB_E2C#&AMTMBYQ@%FGOI3Z@OW/^XW.<^JMMFZF+ M&MLHAKU1
(\$TJPM+#+<'Y6FD'L*NS@#IX MAIN\$D9701)GCK)TU6OBJP9QX)RX '?HIETX2#>10>616<#J1-WXFH@*
M5*#EQ)+1=77W%5MNO<<\$/Y+G=?4>0AX6"3FGRYU> MW37%-H7U(=8/MBUI7SMVP12.MM1
MK\$3NZY7Z+1.CO.QYP@IHGC.\$5#)3FW8M4%9?PAC(OBG'I^5*Y03.8 MY6YYXJ2KM3'_^0781^,+G3=GUI7LR:?
LG/H:M720S1E\$;^+UIM*K3(
M9A26NE;_4FB36;_E=3_%5%UMVIZYD(RM:OC@PKIZNYIC1COOZ#*)G5W:&+;>FYGW//1\$4MQLO&
M AGV3_1H6DX1^XXDFY;IUN+UEDJSSE1HZHT9W_TX/GFI5W@K.*0J*O'D=XI M5^QBPIEWG=OFE;+;!
(.S;G^S^E*3OD^WV=U=JQ5=E6B=IZR;T)#KJ)X\$O#R0:P J;:X!CZ !KUXA ST; MF.'XVG8%%+&UV.%/CIW@:-
(((*X90%26P,^I7-#7;PGCMR0;0U4P&[NUA\$ MJCO.WOD3UPTI@;@^HW1-
OJ2)=DI09'T#;MJ^EN6"J96OX'G(HJ3/ XXSQ3F M*S EENZFP=>HJ>S\$(7IYI?Y1HZ_8IZ:*"N^I+V;H
^WD12MEP+MWTFTM>V9+UFI;_M.B1@^N^NLX*O&W&F57%?T"9U;+ES7H#I&%
(=#UR66X>_F%50"=L#@C;_Y<9T4 MK;_";=6-C&2EH'ZWOF>39(>N5R'GI'&G)HVZM1M0M_..QYHDAN%BG,N'D)
MVF8IH+MXY1C1V2.R/Y8XEF^MOA\$)ZAVH@SN1VBX,HU5.0(#IOISCGETBCO614*!MO1 MU75OI<3KUP1&#-
@(+_BGD_D.4US+^@*Z.VN7^_I M35?PU=KE;_FPI(PF>M)KAY=KJC;SMOJ68VQ_)S&%.\$66 (EC3+ME;F1J@;
M1JYVW(LP1IA;K;SL=Z50444JSM=WDL&?+9Q_J9,RI/H+;EVRB330J_9G M'E:X%9<25)H17;+L1/XL
FYIM"K+CW=XJHT 3MSWW6T3P0<(9^F_1@D7 MWP\$N=&);_I^L;X^Z74U'V&Y"X5'XM_?<
O4VX16H\$Y1BH3^UZVN)%^_ MA1L-3%IKZ>J*"VL_YU(T/^Z-5C.TS-23\$#W)A#VQTMVR->)<IFANDLOAD)"
MB*P@GK@P7JF#TORI8-PG#3EEME.?\$+W0UI0D-09;LLQ&KQ&R_O*&F12(G_ MDMP99-JP9=;*;IR4<\$X'5-O?
18)\$JH^D.#O;ZG22IH.\$"F=#MHA'9\$H3K3 MC7B-
^<*Z8BJUAD.T(WY,V2I+KM&ISOZPOSD^/I^\$)*_N JK\$7Y&'IBPL=6U M/M?QB%IO)\$HR6)FJKHWS7#B*Z(2
R//9)C2I=IL.%GN4F:O+5.2&3D_ZI"1# W@5>(OKO*11VV7E8P5Y;8"#-C!=FO'ZX.5'I MR_-KBA_5#2JA&32'V1.5.E2-
\$\$PY970SM.Y@XPFB=)/< MBEP0NM1S*77E8E"8<6V#KJEX6RCQS68;"U!>N;W7LGV1'M^OCIQ=+7.L"Y
M1^93ECN1_0^I4U1#>.R6;HSRE1)S>LKH6M;Q1A17;IG2O"%KE5'Is.DB.Z&1&U7ZR116-2-P*5Z1?<
9V*'_U<0I+JC24I_3;=YJ MW/* U3K E6%EV.2161<#E<@CA6Z2_K@SH'0(66@.Y9J3@.< 22I#<_IQP^

MVB4MPP)4ADNMPH.4+VH'W\SK5-<[1=M*XKV=:M45%,,J6_4K;#.V&M@|PK M-7#XL#&-38R23*9IB;4\$!D?<1FB(W')7>X8*IW;I7& M\$>5I>S*S\,>=L1K3D\$LD MV20I)+@<5FJHB%0.IJ?6^10T;E3Q <" 245;.W@MBC#=#B5T7T;0? M268V\K>(O*\$PI8C<-WYR>TI/YI^EA0KTFI0P.9F21L6=+3T.(> M50#MADR&O^YO_1P<+AONIKJHF+LTCX?PU.PY<=T7RFEI31RCGH9 MI=J4); \QD86IDKVIE3J=8*7838!NQ&BM?YY=HW^N&RJ3&XF3+7)M^6?709+I7CXI+D;-GSLH?S2QVVE.K?E4IV*%^-GJ@NS@KNRB6AG%U51HR.?03VZ%7-O=8E MX9IZ'?+0P'2K7QE6^JHU(IM@*VOH \$O6XLOFO-77-LVU^4%5MT MZ'LQ.\$BXB18FM6JE|BD(\<4G/?&G|P8G^B3J5X0;72?D.OCC90Z/*L"ZJ> M7%'W6LSY)\IYQ;3_58KQMO'LY5N8?5/Q_V.G;C9/S/E3O MRH!@S"++GFI0!*1WKXKE0N(P_+&#*M P<7<&R#?),WG*=-|<|D_K8V<|HS MN*//1FYX3)3@#G;V.>7ZC7C^;7PV_4+U/'LY\2>+)%=-DI/TKR?JQNGTV MG+FR;.3SZKN;)C_HF*G7M'HC6^;<*H?&HVA%*LR.K?/CO#Z39I1>5N64;V M)\$2X+W13@.\$L*7J8C|NE*)D2)|IB4#J3Y?K*:/I-A@|_#3H'UP_*6B(2WF1.O:50UC I3^<>OCSXH1?9QUN;@&ID-N+E1;-_6G"6HSL5&?=>M;U0KU^UCO15Z.FID:8T8=U3I4D^N3UC4TZ1(U+J*L_0^&HJEL=-T%_SJ^I M^0W27;Q13&0V6M"A>FNQL_ S;9^6E\$.>=|=77%IQ=GF?OWVYG88" 14.6+% M>RR'82*IRKM@-X\$6OA+Z.;^ET@GEDJW)*3289)(15=CXSI.?V\+R69&I\$ MX&A\$KAEX7*EP"G\$?I?R.;)6;NPJ6OGC'SV?RLVW15CUT=Y&M/4I7LSGP=E M^'L>3 \$F;1P4/ZG+Q^QR?TV2T#YGCX/OU.T-QWWQ-!f\$"/UP%13.@ ZN M6LI85OD4*\$T0+&DKX*P6>E(53#00|U;RASI<3/>47#f\$;Y93;0Y|@-%fY<4M/\$RYQ\$;V3>;T665\$0HJ;@0_*2G/2\$ MF%2-!>RS;+X PY?2?)T@Y^+?"ZAX?VA7KL\$X#A0V6^EQCU3E%7V@S=U%>4OCB>N&8;I7K|*RU6*F8K MWO.2N09YZRHEHFIP52EL_0./^K4I-FOI06:U^|HKWB^VYA;fF;TH_*BS>O.<%(H;V3=80 M?;)S#E\$P>->ROP4CEO=-^X" 76;^D:(ZJ0|+!>5Z\$O*Q5&\$UK"=308V> M<6-WY3*FW3_B/>|72^59V"?\$""5.90L:O?FF%?#HHP-?;^@>&V3WOOD=M'39X?+3)P1L|LZ>\$W_<^S="fY6=NY9_0J\$".P(CA|T37KOO_IC;M_ (MGOI'W5A12\$FXW5(JV)*Z22Q2^?H5RX|KWRRN=39R*0JG-A4^BL"!7I-M/R/F|=NV.+9%P|F.">.9"UZ2OAVU.S25&2I#;9'88.762V3W_U7MMZ#6;:>HK4YCY5)\OGS3*)\#(^?T:82| @-4DTN5>#J1;.(==+=^*)>=)QB M/;<|U!PT?U?23+<&IS-1UQJX5F^_'@0YA M/?I6|G&JU_CYYS*SI0+1=PBAI^42UG4;.9J(OIA+IYM62U|0GIA%77BE/|>|V|4+6F'2Q51Y|H*>X M@>M@^IUR;XPP3H(PC1V;.\$%^BNH#-T+L)#G%(BB_8Z>>\$Y9T#K@1GI9WE MP|7BX^VNZ/\$T;A|)\$2;&J+38G;%\$A+;V7CG0Q"YL%9#O|T'O_KDVZ\$>I: M@F%F_J1^=ZP-UY\$Z5"DX%2<2P3S\$H_-MX6|5ANV)%^\$Q2GFO|Q/O_HU4> M6!^;4-E>/R1IUV#GG>H\$|UM0)B4B^+&W8YKP"3V;04Y<Y1Z^7.@C92K M&E0;X;|BZJML0GP_9\$*->|)KJ4.**T2 HKA3JAB9-&FZXI3HRC>#W0EKV.X#?>P2I8H1Z"BHIOFTB|J6I5?TZ+5(#V@ MQLHP/4GOI*|WKDX5*"2**NT@WFE_0;O=T@RDF9UKRZ90A6H6S|)B+Q_=-| M1H=#&;22HA4_*'O*?M2J&C69X6%|QO_4^O@R.&|O|17^A0K_O>K25|_| MFG?OVP|T5P?3X%=F%4R>.^5WM_|_|^<7)ZF8FI"JAS7-G|3W8NC6IC|H(Q M=8*+|9/2/&08")6)T|(8.RS.3X^;NFZ*2L\$P26R=B|=_|FC+L%6;...=5_PAT3B/7;4"1"9)M%>XUS:6'E@J MBYY?Z&#_HD>RTW|S=7>50DW.^LZ-G;4 2=24@;S8>TB?7.6S8E NO"1HHS\$C\$4(|F|I8R4|E|XWW M@U#J2|GXP6.P".^X|^\$XNTFA9#6C;)E:6^N|LUF&OI+=00/B4|ZD;.%00%M689|P;V:6A9|R7JH#N:0|E2<S-|3E;)>4=5/MHY3"C6H190;&-0A6D@Y M04IN%55F2).%U93R4/=; (B2FJ(943A0>Bf=L#5YVS@P"@;1/4)K_H_#I M1W_Q?K6&95EO|HZF=F%|+>|Q+T^MXE_Q*%|;B1L%N3Q_);J B0KP_Q|W>5043/%DQCB+\$J4*2Y M+QO_HO"|_|<1^<>SXB_/G'IN|I#|EN)=&SD!75.D)? U(T@F8%QRI8+Q(>I375FON3|KJ*D8U4DJ_OGXX|^)&G>_A_>Q|Y_8_Z_D"HL;CB+;-R MV**MBRMB4 |Y|9/^&L7VVLVZ5TQO%F3R&30#|^U2|_LTC%2*32Y/V7I9\$3# M^&VO00!1*(A>YV.^27.(0T 8;J<|<321T%&AZD_SX'T_Q>+ M2G<";4)I#BDNLW6LM=2IUS)7?AN5T7(R\$>+>?X;FY#_BBR40Q;*M'41|ON+|RYC;ZARL*O|I90NV_MR^E|V+7*XC5?&|E8L(3=#_S2RYK2:S<3 M6*#UPC9&OU3*87D6TT^T^X;Q'OPU.C|^@/-_B2#9GQD'A9N=-VV|YVK?I&VZTO(=TVH"? XS8AT;=WM4K0|D:50G|5G;YXRFM=L MCSPUQ(V%K<#L)R)4ZZ#-G%?H6QK@8\$ Q3.O4B8Q0%#6|@.\$|5BJ866*MC|T M3)EE...9-KGDM|HJ3%:(6\$SJ_*LDBMBEC^ N<=UO?JR.S5DCM_WJNGXMH| M'Y&LQJ8WI+XL4<;K#|5CMU:9K?21LK|LWJV>H|!T%FJB4X&.@+J3@QL7"- MWX)I(-71KW#%=;#;D;.*.%Z)5#(M;\$W7|92K|W%\$N%*.UM%?MT)R"7T7MCZ9.'?MJ_ "7+3G*DP34;2_VG6|WRH5R M.*^H>CBE0=M5D)HEB83)6*._@2_DSL4"17<1=I8DJ9_ |NL\$|;N+OX="@Y(5V"+O_J1H;GL\$> M3_XRM?4@_DCE#NA=V\$&SZ\$; HRHD68>*JYV-CHXDOZWG0_A_*!@K83B|537 MFN;Y;K3*LZ/S#|NVKMEX|Q)8R\$521;1*STUDKQRG*+Z|^H+YQJXJ0V9<\$# MM\$VX8XA3(D;+*T.|*CB9&52+_B6C|VB^K\$%ZKOI8(F6E7+8G_9LDM*K|B#+ M5C&#U7)HT^<O>B@0M" #5XR.KI;ISRW|Q;A@KS|K3?*MS7(I24SY_>MF,D4Z5,NT5(1CHC M@VS15|4>PE;E? RHTG@M;V1WNF&H9J_T4<&BEK4! MDS5%L1JAD-M|J3%?"5("B^N/ZF75OE.>B7EY/99\$*_U=|@+|HDG2 M;6-4I00ABDTZH!%ME|ML|0_N;7=)TVF;E_*UIC?OBQ<|*Q>P=G"=OXC6_MOA8&7^Y"AG;)U|=>2JMNH*|7@# |DR>8\$|<K-(A3TY1=FM6E."J.0SA"Y MREJ#MH_*6GY@C1LO-|TD*P\$'E:O&+7LE>9X|H'?|S""5SRC!" M65=99_.4RSD#@_#H|_.|R(;C*C^+&|9*K+Q3W24Y|*0JUD0Q*+EO@+! M+|8)I4;4A(2&EPI=|UN|Q\$NR>8E|H|B.G"Y+UA:74^*1;W9B#G_>=V=TVF M<|GCR_0*QY|83W6&?LDXRD1R< B5NP;O?/^WAS.NQ&0RL*G^B"=;0QJBOLZ M|PZM7.5'3="1T4C.SG&CN5?(QI/^+6X_-I5_5!7W1CNZ007-9Z<|^ ML|"?Y G;Q3MG\$PK=O;^&Q;0;|P.?69A4.MJVN;.^1@<0OACXSWPWOFU2OL M2:/O5? S2+>N32|XS^RU4+9"1DO*U|O2?=?@#P6?I&OGWK6|=;PBZ^KE6.C M0H.CA&L82_&\$|@?_AB)&G*&? WFTJW)+VS8N|6%R^J5Q|3RN^N4.^0%*4Y MTZVRHC|O|/="^QFIZ+55\$8;V|SL3|H7|HYH46)M:5LT3H>E5M7VI+&^BLO&_MI> (>2UUD67/U/3@BK3&D06L" #4+|4H(|E|<>|5^*;U)E*=P-X|7ZA=COIF+ ME9,XJ68/#OCI|.7W; 8"2J% A^&SGQH;1TSNR<^U/4P!"=35LIY5WQPM\$= MP(69H|Q5ZP8_|H^9&6'O"YI_-Z*%?;>5&WJ"Z|3HY.G= |>2<;3PB%)GK!;SE MR;|S6IP5;O+J8|JBWA-D2|*W9Y-W/2B_-L*;4^L_*V6ZQT|DB&|CEJ9IR M;.%>M&1@\$LX'5|XO_KS|>1WK=2V% MW*.W(NJ(=9)\$BVDFF4RA*Q?>PM8GO+F5)\$ZE5-^20Q6L+ ("*7"F30#9XRZ+|D M|OS|LA*Q|K|K4 0^|91)|>W|9Z|8;#L_RX2ZZU*75_-|YX+NL?HDVE' M+^2_IQ|H|4^5H^Z*WX=;TS7KU|*VK?CWMLO"%G'SK|HNGD;7L2/J1>6 M4;AQ_P<#^>H"V% WB3 M9F9I5 M7/WAHW0#_Y>)|K"C2;&HF9C@|SG;84?RQ#9'+901\$8F M.^+O*6^!N)UPIEU'0=062D#!X;A|8#0EPU_|<%-L.8)L\$?3|GXP8=LZQK5 MKME'CG;YHG;S-P7-\$=JW8D70_W5A 2.-1S^L0.@CUJMY9.(W@QO|6Z_>? J/V%0|N,+72PZ|_V_?THX9|_%S6W#|41|EGR'Z M|B2NJ3030K9X_HK8|C4T@??=M<-MF7H#|;|Q4|1V83OUN#1K 9V4I)/MF@_ M6TSZ?X|RH;GI'3@Y%RI".1V-0T16I M1;_4EDUQ%.29Z|J?O^LZ&|F7XNV9_W=1*/ M;- QKX;|Q4>*QI"Q4@Q<4HAYC\$-7.G.F(#BR_4Z*\$I|5_8N)F5M;*D.6 M2J*9&.02";#TWE<6LW0'F|LJ2AB|=M78|Q_ =^G5)=;|>AP?8W_-;?8^Q.E M>M%PO1#F6LJ".HM+_)I#BR_> RDIO&|_IPKM0U+| "MGC^/EAP=WQK=|W7T M4Z|O8?>^#9|^;6I5CF089OW|_?#%MMZFHS>I:T>PC*M%HI (28EQ88SX\$N;Y1>_*3PD8Q/U4@H>_*LYL.2W;7KOU=|5C_K;+N"2-6 M;|6R@UM(7Y.#@Q\$>X@Y|7-<&&T%X\$ALXT|7Q1"!TD2?GR_0Q|D|N"7_#N5_MGR_0(|BG7%)A|H|Q(|>@|3&L(|?7.IHOD_B M\$G"E-BR#I-;+;|T@/OJ&_*>2J|U7W|CG&PU7-V=%/8Q+ZP\$UVIFP&\$APRU#- M|^?DLB**A#EFC\$*GQ=? 6TI-W>R"N3Y2JOLKYGH5|&HW5MPC|&-W+;6G2+M+ M;#<=DO\$#B39?CAFW&? H4O@885CN\$FZXTGOX0BP1)TP6.U-DT|_KN@'" MF\$W'X&')<=RXQ_(RM2P3C69|&^LB|-\$SYARJ4(O|VF(Y=TLVS#73 \$!>M@_M9QG@XQJHB|\$6QJ<'KZ>5CB;U'W|'?/W;=UPTT2T MX::

(%2HEM3TE+#+0VF#.H8.LQ(MK#E\$BL1%DC:VA8)AHHNC8JWL\$ZY-D9! M-M25<#536E\$X&L 9&-
^8=^6<_IG/UE<2Q\Y2G*XV?AL72A26I6>K2;5"/U M!RMET)(!E35=A:-
W#3%\$R"F25RFJ/+AN!"]7=QPSGL"]=2G.J\$)MO(?!#I MHKK#<:X\$D^9#SXG%_5>8#2-NGI2MN<-@4V
Q=3NP;XAD_@52QTM\$0IA M?KM.8JDBLQ*#;HQ<1(NM;@I.^B-V#\$)<%7IP8U H)G^IV(6VGJ6D_Y
MKE4>695^Z57==V.I\$)AW0%QJN2WIE7-2AJH@FO.)WS5Z12GDX/;^IY6K M3I5O@=UGIL:8+I%J&JRM&
I^6C\$>/V K27D\$S7^GS!9&+!12SV-O_%\MVKJ C:;H MQ=A7.AK'M/#M+9-
\$X>^GKQWN.IT\$%:RCIV4&8A'PC9PH\BRJN?G1K!#1>P M7-#7.BJBN-'?/=YZ,X,@I-
^WZ3J2LPO7@V4XVBHJP7G_XS^>/^&;ZE;A)MKZ MGF-Q_Z-!#U6ZZXEYJ@-<%SG50PX,
(MJI51SF7YX^SH7ETI<0#K46V\$R.H02 M(=*LL)R6;,-D5.'?P5DSPMI6!S<^!0Z8&?
M*Y(8M7LS_8'/5LAYCWV*G83UK M'EN6(4(K59TZF6(S3%B^0E6-6V\$>9'@G% ^TZ_IW A.H."L+0\$BJD"5(4M5
M(+>JHPYA;7Y;E!J M(02)9S(PVT@)XKJ7!;!>CM.S5-Q<:COD>=VZ0_IQO^/>MGE *@T44 M(4ZY!DW\$1-
O_F9>O:W2OKNI5_0ICM*7LM0" & MCXV);XSR;=5LXSN="92B03Z\H(AZ(\$WRY7QOJD^-_OL6CY\$*HI
M:&Y8&6Y.%5.%!GKE9F"IPR0K"-RFP2U;U-T6*;/I26FM&S:2A\8U/E2T M1H;TC=T7?Y+(AS?I4VZ;%D-
A#ODUXJ1"H-J_?8%UFK;)AR/E68TJ#L+4 M08N0 8H7V9SJPANSS6NX6:+3D8+PI3UL%'
^0R/Z=3I58_"DGZ_X/QR^SF M'YMG9C>R'K.T5+O;,"9>2/(>V4B^6K?IEN^/SB,Y^?_L3,L M(##
I8VAG_2I0Y@IA*Y.CP0(B+I%M).XK5*IL"+L7^K9^2T!;J)W3/JN M:OI_@7V^TWU-QH=^O*"I
A<'905:WO+JMD\BL('H;BUB2=*3O9^RX+H+9R"
MDO\%R/6I4LXFPH.437Z1YP7SICAQ#/#3.68(GZR8VTI1)M80/J5KRFK-O.5= M: ^IE1R\!GT)'JX/>^I3-B6MG\$;HF*6
KH+9S4;T>18)(KA\CN+PHQP#7 MOH&8(7H)Q#V&1.2.D.2N;D(0)B.9IUPAMC.0.7J3_-C/P.D&1G JB LWI M6-
EH60;I@P5 @RTK\OU<;JW<-GJ/6YM=OJ'I*C<6G*F"@A. &R#;>;F' MEIKE#XE3\$E1<05Z-
2DKND3E.VLL>I2H\43S#A8KKZJQZ M&OR^9L.HKDL9 Y'\$B;[?P&P (R3;J<8U88F"&'O?<
M_"OV_#D6Y.R+)TBZ0-"\$M5*+B!++9I;O!CTO(U MEMJ>K->+?I)C&758F0M5-<'F6.#4'M4\$W&I<|=7PU7E.*
(5*/LB.VAK.GE MJ0&Z12WV*>M\1N%PF0RHUX^ZB=>_JR?Z.75A.IB QL.IP_J7U7^OY:W73. M?
D5KFMIB.K5BSL&&LHCA^X21ZT4I?KDZ_W<JU.Y(M.N^?IUDUNIEK9*%7
MM^TZPA07\+2P(F>_B<[MO:/^AD.1;=Z&T(QO\DSU_J=NF5T/3LST>Z!+_M>11WA7&=A%.NW.#DT8-
J)H=P\X@3)"DTE)L0)"PEZTO=&7E?(66VI\$PN MG+PSLHRF0VRF\@A?LN)G#7%3Q1?
G4ELA9>KJY*/H\$/*U>'R>FGJH_C M=&(&FMQ6IPWNS8JZE?AX\JK\JMAWH%J=#.9&JK2Z?VZ?
MCQ)QMI+64SXMY#BMJ3B@H@+&R6KGE2N:H@&<S;B7H6=RN\^28.5!BAWZ9 MYO-QA99.T5=K%M8NZ)
EK)YFX^AA:T@IYVW5/?^V.(%YOZDZ94J75\$%I.6ZJ.WZ&'\$1*GNM M@>58?XC_IYQLSL&=H?@"RFCO/*N \$
M_HEDIX2VL^\$B2XL3^VY2B#<;&Y>I0\$U54P HH95#B 2>>"5/2\$5UO<0K<\$ M\5-I\$*=I?2?+
)=/PIXK\V5ET\G8Y\$)N2F*448>8HUZP9!C6#M/\$81F
MR@5Y:CYDIW=6IDI^N/3!TISN\^9T2^LX/;>J0.0/V6X)W4A(K-H)GN!
M'.QRR77;JHOR;'EK:A@A5.NYY#6/G5QSR;07J_4R!%_BB0 Y.QWZOK8=V\ MM?S5I7_OX)PW
1" +CXX\Y3^H4\^I^M@VIE/IE;>YN6N\IHZNFN)I^"@:Q/ MQQ3D-Z/67D<0REGIV?
Y6Z\YN?"6=I4HE&I^8*YMK)W\^EY@VL_OI3LGEPI;
MB3Y=STI>&7V'W,+XKLALW+H7UY4@UT:83<74URPS;.03E4'E^#/H0&5DT+P\H6^CARLIBU-
%EZAUO4*A@F%M%=0"-6+ZR9>*NLH@ MJ'E,^??
3<=_6YOB0VEI=5N_IQID=ETY(5SQ7GH&6K*ZKX^_P85#/#1+0BLC MOH!_"0?..IX!E6+*187)V?M;J4^%2C?
7^^(NIHHBE\I>>I9RL_-BK*B6"A478HEHMX\Y\ZK/>8P>1;JQ. MN>A\SUUOAAI.1YW_8R2Y=MB<)O@IP7^6D-
P>)V5RU@86UA1/7@V@%_5&<9 MJ2JPS\BQ4,*/4(-\(&FBZIGUB33Y\$G2>K\7U(I)M>3:(CEAL;0C5A(K#3KJ
M%J'RJ;1<(!2)KA._#N3;<6D6<@?5REZH(\#MYKTYW1\84+ M5Q=KTF2<R6MT_D#)))*K\
(=1*Y5V2FBE1\303SCOK3S=F_"(MZ"9(Q0'8-?GBN1Q7MM+OMT^IFQD2B8IZ>PTV"5;O\7B9F>>J?IC;.*W=\$
MR'G9R3348R=)9^..A\Z\Z,Q^I\H&TUY;TLEA\$;WX.DC(7W;H3_0\$30/'BHV MX\?3WD9B=>U&H?ZV?
<25K1E^)HL"+_O!^O#5&7IESF4H7V4#-G\$!T5#+U@# MJ"5GO\7@=I>_KLIH6>2J\N4@_MF7*
I2&F5=N+^L+%W;0H+K2F*=>Y@/H.M\UV8.?X M4_PU=96^L&S>I2TV\$@6IS^0F?
MZVYY)O65Z;U;UG*>#5HDFRJ1\$3;Z^9* W MN4FIUS\$HP>@G@>I&B\J)819@;YC"S4)=(8"!N-K2A-
*F88TNC6I+_S\$ MJV=-5MVIS9 T#L^KZ7S3IDXH&;SJ67B#LOEK&JT?S0VXFED58L3A(D.013
M)"^CX/7+TJU9JZFU2^IP\$87@/IT+XIB(HQWZH MT-V1IQ?D;B=C;3/KJQSJWW.2N9I.WG+%^I*8A-IJ9.\$6K
MT6WQXUA1(N9_ID7#?2=6SWR;H/J?FWPIV=^?O#B-T9^+JUHJ^&I&O@BI/EA ME4B.BV*-&P4!@?CK)\$ZE@;Y
MB'G9R3348R=C%#Q3Q;F.WZ\K+L9R^76LIGK9\$GRRZ.Z.X^ZY810.#A\I66Y_M:IS^7I/'<#_PYV;7-8VO?^F\$1EC?
WM6;>3&584L5ZLT105F MH/1^L5GU5I%&;J7RJ4/*H(C%I8_#2P)S\^AI82)K6#5">H23E/*;SJ345K@*HA)T9AEJM-
3L6H"?_J5DMJTW\KDL1-ZL)Q1B+/_M263-4=6%IV_HLP\8M>*%N\#Z<45H+U-&YW.V;0+;A\&X\U@T;H
MZQY&;5XT057^\$L6GRN^8*SXY>G-T H^IV0\^SLX08 \$;VU?R\H(Z(M&O*)^+2.LSI.6"L
MHBA*M<_&%*ILH3\$J3HEN#RN^4 \$*H7&EDY1/I%73MV &N(K;".85T;K
MZTZY1+=%.UE"IGLCFH0ZUI01_1N";6FHX+ICWY=&;IB_.6@/VIEXF^2+ M=U"/-)28:8KWQD G^)+*
R1KK#A:LJDI;N\;D33U:T1C4(2;ILDHT4Z;JNW/^% MJHOY?HC?3DHHZSZ)&6F:BR=I%.*DHFPRO4+SK\CD-
^6"UOZ(KJ;A6R5 M)=7DU^A#I2A\6".P*OP%M9641^\$F^92D+59@;FM\2P3<5@OJ:6TS?EN# M.KN0@8AO*?
I2"OT_MB^B)HW7INE%<7HJU\JU\I8&TQ<&4.WKT0NDQC2.Y=T^ M75PKKB\$(O6+^98LHFO-%#%IO(*
27S;I>N)QX" QWVTL%6.AAR?I.BF^ICWXF2Q(&:I@(" ?R3QV4ZO\$6UCI
M9;T0/>K#Q)9V)G=;K_H^SW\W6"2P&AWT3DX\$00%M VHWD2^4?^I=G@AS M W;35!_7J-UMA'I*2GJ1S1T,*98!
E2 ACE8^\$63M8OZW93L2!!4MNVKOWB
MOVH!_6F\#I73U*M+=+L=M7U<7.3I2%@RC*3/TB8>4L^2;I+UEEXVPA-7M4-' Q293>2FLAJO- HE2&@'36Q
M%2:F8.U+72Q*XR""/DGCVIH2?I3E26_4E5L>4IF HNR9E/*&FA9(OK=O= MV\^CQLWP"/R;##ZPU<4:8-5%0-
Z_TI#_6^39/(-3V%>Z7ZUM_I=O3+CG.AD M=9-8T#I>>@T6/F1J4.OI2PT>/5!#BW.P@/6(I)T5LOF#G\$S_-(UQ3T.6
M<>^?DQZ\QV\IS/&6;ZE;M)@2?#<74;D>S\Z&I2LUX#%P M^Z\$16)T^7S;8E8V4!=""U77T\$S>M=H-
9PB>DOZYTPD-4^MEU MENH;MR9>CP(2.CIG5\$W&35&%"%UJ;N;H>#8'PN*3)=&M8M\$S6\ Z3@
M\IUS\^6^RDYXV*L)08A*QMK#V(EI!+:V%SQ<)*&;=&8ZQ-H>GD33;I\$_.7T M#UIQ>C62O_2RSIG)T^6QI_?
2&K\U\AZXQ2CRI!T&#IG@ELA6>>9ZN02@)T?= M: ^L#C4>DON\A"Z"?
(VO)\5^C.N/SZB1MRZ>UYJ433+\$JV1D3MVZTB78K)2L M:5CY>TI:5;ID76F=K@Q+G6G\GDB66Y;LH:&#JU"^@;JP
F5\0AAG##&NN QA-R5H@NW4 M:I?2\$=[9\$Q_3F*L\8M RB"Z;#<+43!!ZIC6=U_I K;M+JPZ FCPG-G\9N+4S
M*V;D\7Y1.6M8^IABIG_)BR/;>RNXLIJ(UR@+%U_3ND=3<(8WPFC^73=Y97=E.P)MG.=W9:1P\$!WKGY3F/J04L
MEFI6;0NS0HD:F;D7?Z.A43N=UNO0=I+H>N.6U292M%!"^CZ4&6 Z*=9I3C%ZI.H38BB^98%
M.YN>MHL>;_0NV6U5C)AQI&*\$A:TH^YOKKW;BT:AN7/?N\6K OSPPZX7 MAEN+&XXI
HP\I\$IF6PAG*9F.NF9CM.I6H4Z*\$E<4G8?E=8W@49*IR=DV+S M5PT)2^ID\^LXE0IQ:8?YXUADN);4^Z.I?Q8:(?
OM.5H+1J\A\47C,+YI= M&\$N@@"X@ZKQBJNO3>0HJ<:CG<<3?HZ\$;=?<9_HQ(X;UOFGX.C\^&V6X2^
M4'MMX#8=/L^=/#'^<4(^JB<I3HWY!=ZHBY; BE2?LQBNVQE\%SAC/3A?Y_+M M26E1164AA47@I#8#X3)
(=A"5BG9EU"1TI^I0I.C#\$+R(K^-[YPGK2!!WI MR\$X5AK34MB;7J_I=88P.KC6KZ;TKC\3>*L& MFS5-
"%:FZ0N(+^S4?#NBXE761HYBCVGRVR2X.5+1@Q2:77\$I9>5Y*BN@A9^1/O\$.4N.@\$/>31-R5I&W_I\$/G_6

V60JK_M?+F1\QZDDH@BROP\$ 8+EG?6Y ED1-!CFSKG\+VO@ASS9\UD4'Q#&!%EP
MYKD:/6ND_V9\+E'""%IS6:%V4-2/[X]D_P"56*12+%KH79\PI1NKRLE%A M8 MN@%*E+!B)HOVL2G=IFG5)
[59]TL:@A;/CY\<"2^B:J5ZA1&!N=-'5S:72*9#=-TUM36T* M2X.W*.DIV+%AE<:0<6HUT.O.)SGB+LD(8*2I=>=F
KQVZ\9\O3_SAG_@(\ MP,TJEG!)E07\WTW&?YO&J43/6Q:'8WF+!#S.'PAJS+A%<\$AJ.AB+@TP*+^A
M75JN2U=72A2+!U)I9E3N(AP0%TJMREUO=00.NO&ZX:5B*)##TT.!(55F^
MX\$R\CF1)Z+R4J%4\:/D"*R62XW\!S:..AW6!0NI74\0R"&"&1KF?HOQ\$F51%5 M:/) T/=-84UEV\,G3OCV
=!FT\$!>F&T.M<:0H!!D(((\$J82(<@ 4+!'.Z,H M'2FAERM(@\$""E! 2FE)"2T!*@"0\$I(0>A745Z?<-Y?
WP_!_X\Y\MY\G.R MUSYKK=-:ZZR2\3@+0+GZ"<6\HKC63SU3V\$FYE9_U\\$/ZW!4<!=.02Z@/R^!N
MIN!;!#9:>^,MV/G%7.(\$ZFE38<5@L/54ZXKK0W30S71^3;'^^38H#IF=L2&0 MHL@A-
HZ9100R<8IV2B75Y8_.E%TF#DK1(MP%R'(-"RH: ^Z'WF\$=-^J%GW./ M1H'0\VO5(C^@!YA5A/*Z:IE9\$.)!G*?
+51Q="f0\$IMNZ'.JZY\3+2K=Q5 M'\$B/G6?W41#EBS>W?":.X\!NH1KH<@M/10JAH6\!T(<:O->[X_GS,-^!
MKKZ10%5*?Y9>F3+!K&XBMRIYO-5\ FI&>!'!+OJBC3T\RC\!OM\!13#V\!M>=
MS:0!>V#E4N7JRH':9"VW^/!4!'.#CCP%OC)>G6@/O)&^LWZDZ<\$5\AVTB
MHC:!.6>L\!//AOL':DL43K(+U\X\K+:.-K.&M575YT\$4:LAJB_GT45KYU\2F*R5_MVM8\UX
:=NN:60KE0*2N.AC@P05,8O/K* [34:W@9W".1H>,7PH2\>ORIRZ MSNTYIVJZG6+CI?
^DPMTB5^!JDMW'1.FD0'I_O(FRA4-61ZUAR%L4X\Y(E.11 MX\Q\A8E767"9E\ \$2L'GQ6:@&3W\OL M@9-
V5(H\%F&:UC 5%W4S1)9NX(#X9+@Q3>B_VD(Q>>7YDG2\VI*"/G^F2\9Y M^R 9\1H"*Z0YV_B>:;@2-
1T7G4H&5T7N:!!*1F*T1KU*6I8V>1"!\\$Y9=H=LV M?NKJ* XI\$7;7(25\AP"G;_D_.!A)'U<=f8Q%%@G\#G)9?&B_
HJZ86\6#) M)"!+Y\DV^Y).L#*X0\3'GR&01P2@K.-! G:S9Q/MMUF/-!FW%:17C\Z>1^
MH2*0N"@*\$.;^X64XESGCD%LJ0C\&@9UC6\FY:4.!& EJ@.U@H'0-*F
MH.WW:J@3"K(125M3@E@V5:5\GJYY1\09FT*8HBC.W+FA^N100/ZO4P.YD)* M;/V=OW= HF!>|H(VF\$:K;W*
[JF;U=BHT2\PIOR#)=>@!%_MM%0(D&9NM&_&|LJ7(<2;7&KE+T4W-V.*MCZDR1;^<5T3D3\W#4(2-
M=ON\$J9REQ&"(JP&0C.K'SQ!@UKR,IE%8Z@AE/"#>FM*S (M3;(D:E+3MSHOY>(SIK*0FY-KVU-
J2U\H:THY*VE97 MH9.J-*5:."G6@WANWC.ZW=D=CZ"KC0IRFIW1\MBQ\+!>HN=IE=7R5\$.Y
MKH=3#+C#FA\J09"\$.X_KKJWP> MSJ\XWQ\!3NLW43,&3<5*H_F\VTG3\IM#JOH6VBMKS*.42TZ\CCN:F71E(WY
M1%:X_!U?< "NW6#EF?MA\KQ<=8VZ;M^R\!\$F+N;8Z'S3RRL<#+C> @_DO M!6VK>#7FML4\ML\!E^\$/+?
G.,7UZU=^!8_LV;TG=00!)>GELP\V6T33HZ_M>V8DN(6K5RU""%H\Y?<
IKC=..39\>2_J@2A!^!0S+AFX&/!2LI(64ZIO#0> M8E?FMK9Q(\$D41)PMH\SY+SQ\$&Q-&
=TEZS9&J=QLI9\4Z\!C_/EQ_2.6DTU_E34_K\!D#7?&!B+D.N:
MTLJ785\7\015.Z50<16L"5_3(OH*ATLH.OY=V#DU3LR2RH:~WR%EV,I#9@L:~%1:3R_ C\U,&6=L\$0
\$#A\$ _27OB7\4_W>M;(QV:&1A>^#!\\$2\!/?_VROUO*^?>9L:6NA&V_1\YHLHNOM1B:OT2.OQ\YA
MP\RG_D\!S&HQR5.IX4&XQ+VJMR_H@<KGF/-5J\2N1EH\HQ*P%%!U*JU*INC M-O"!K\=NF\$%PS?
@H\X&A!T7QZX+^WHIC?AE7^#N*QJ.X&J_J=E\UUXZ;4WN M.*[P&E6?
7^T(42H<+R\JP@S2\!5<8D>28>,XR\$E(2:9HJ3=>R&%:TEMTYN,X@E0\ M6-1G\YI>
<./#_PRKZTWI\^!H7QHQ\$N\$7A0:;SUIR9:;W'5.8IPQ8VO+(=,!&PB\$S=-!#BU'GG%'*#X M,V'"\$0@QU0,I
EMYDK;TRDQ\+^U@N.&MA28^:,%BV+#+^C%=40,157,IMX MH2>7^K_V>!!IU<;&G?3G9&8DBA&!)K#!'
^HUMW0F=-Z".C*\$?E9Q<\$GV5\0T\WZ\!U22%!\>TM<_TP\$:> M4J",N9Y^S*%!\@)/VEE_9>*1W4Y%6^:10#7'
!T5>(3W67)==#,E6U?BNHJ2 M90KH0.\L9/9"@,9+@<9\!1Q<*K+!?)ZR\VL MX^RP^KL(W\X@R<19E\N8(X
G91@T0F+!I<>&MH#EZ'X\W@!+!_@6+=H>_6U
M'%OY\3@T.S.#@<(MG!\HVAUB/S3W)6.)MTY&3+9.\D\!C#2Q:>>D^N4\TM0!82
MHSVGVNBR7DY0S0MZ07Z=K4G)K?Z\WA_9SJ_JA3(\ZROS,D6C?B2!!'9\5Z3X
M;DC\JP<9B":!&Q6UN5\$8;N_348G5=Q'WC18.D.KWN09:1V039_CQ3+M0@W6_M,\$TH?
!S6^%3%E4C4FHP@PE\!V812N\!%QU\!C'#6.\$L2\$<X3L2,IM@,"2+6HT6F?""B=2^S4?S-NGZG@9+#+%CWC\!<7:V
MR+PJ(4OY50G\!Z>UH#;+!4W0T06MIUB"549T%\$S@<8Q*&9E.)\0)R62NMB>D M\!^4FC4IU-AW6%
(KZ*95\!@:2^?/2+Y30:WK>\$3#W\!\$. "T>P\? _L=0? M=-@IOS37;#10\R>MW^?
%9&_DIM9H\H7*C5BYGL;5YDPJS\$OY\KF8S=&\$SN;J9@!&<1=GV3-%.QP@BY M@M9_!4&A=;T%\$H&"!7M5\!^#^U
YQ:M#N:DAB">_PE_L#H_7Q^_PCSR<-U\!S MG@20C_-TH\A693G09HW=4;2_7^RL&:MUH45MQH@K+FWT\@ADA-
_N.64)_M_L@_!VH9&P?3=@SA,IX_D.MP5<%E9.99"3C@./C#&L-"#XT G&JPAZD\3+K
M@+9+1+L(K'O+5,H\A\4H(>M/>)/ZJ:\$\!K\!FM)K>!\6N8>KOZM3B^!\GX; MZ:SUMC\!#W5\!HU'+M>4:!\M:4I?
@#6PPX\O+0+3<>>GE0%)BX/O_";8^0 ML53XZ\!Q\!E^=L9PAM4:65B(9D_%)Z\!3UYE&7<[2J29:13:~V\Y73")I3
ML\#A'B@<4^:;C17-BV\TIR\0=>;7(BQ\!S+F""G4PH\B&Y? <!\\$!\2P@\\$LA(8N_P2-?% MA)_*R-
C5.ZAB\!D'#D#1_I/V>J7P\$!7-6ZP;K)ZV:7%ZW?(R\$E=2A)S_!5=- MAQ3;P@<@!\$U^W)C\HPN &M9UZ
7.2N5_W(221^05.3?17IPYT2#4PG*Y:C=-W M11KP< 5K_BJ7\;\$5\B\;K)M+5+>IT*JCH\% MI=CI.3_0?C9QDA?
UG:0\?+!K:CR=VXJCGC1\!A+T:OJ.\$Z YX;R56\H M\!S4PH@V9Z\!X>I@/%""0@F:L0Q*LXB,
L_9K4_B\!KCI\JUF6+*=&4IC:"IE MS?Q)H5_?OL>(Z\IV=42&_D+Z\!%DA\T95834ZHM;2QW2\!MQ:~MES6?
GCX_5+!C\O3X M\O=^B"JSM5;AY7ID1UK\!L39;)/&HPM2%IC
7H;*11WNW(X\!#NZ7VHQ"W\!/+!)GN6#Z(\YSWSG25>X MX2\!6-N5 G,U=K_9XV8\!L0:&&LV)9!>13_*J"!
1M6\9KWW1#QI#M19\!3UCH MH4)Q9FRRF\$IZ7SR\0L;5D^2MULL M7P\+OCH3*KR=?M+~LG\!A+Y0@&>G
MV^5\2Z:H@^E_4B;&*K M.S+"=V& %9>25RXI?V?7UO)9A\$.S-7Q\TN.P,<E:1XDEWUK;)HY7OC;_53
MBGFTSL\H\86RSMK\!D-+>+>C9N3V83=ZH.K>58DGM3E3DI7_MZ"IA4)R\RX_B'8:5IOMK\!\$ _4JR)~HY
M>PUE0G@!\G\!DF^NOX^NH;ZT<3@46:.)\)=BQS#Y)9R_OG%RQ
MTJ+FGTZXT.T*F9U\7PF8>SO\$=C1VZO1O6^FS>ZY\SC6\!A\HHUP0\@F6-/GO M8/K93@BD%VB<2!\\$U@2-
<*!H)_Y'G4U"JN\$=J70U""XBQ:6E/U+HCM*.RV4 MRG@EF\ 9.Y-&HDP#AU@.J'F\<16KFL7=T69%63SLW/G")%/?
Q@<MHKQ\!M\$=8N\X\!O*JQT'U,\$1@2")YQVE\7,U\!_9Y_JFL^G.\$T"IZG\JKA_MW\!D?X#!R:9RC\TP?<
AQ^>R*UX0>3NW,K>E M4.Z*48(>/OE7^RLJE196Z-62_VL7\$S\!\$6BYP)"@KVD63VZ4H75?
^WNLAN\6HM\$(4ZQ*3T719=3AW@_+E.<>N.Y\Z_.Z,!4Y\8K+L.O'A\!POSR=OWGN-.C"2:D5M*OD.H2E7
L(\Q\6PZ_+QDF M_)2GXXW@)Z-MS>5D1V+TW@CL0\FC6T#@8 MA=>/Z@X>M09
#_EH>S;5044_2D6\&4*P:\2R9YQ24\!_K52IL"X_Q0D\<-W M"M:"<2*F#RP\FFEMV;>=8F-
H=2;C^_6"9GFO.CPTZ\0%2M@!MR\!E:3V\!NOU@!F_ \$OK?WU\!5"0\!_@DFZ8T%9FUT
M\$Z1H#D%T"U2;_ \$BD\$%GYP2//4.EE3L>=KLM.EB#HF*\$1%"L1PSF
MT\@U(Q7B0^HAE0S#EUWL\=14.QXRA5P/H5_ZT\$+9NBGEPIJ3;W*@\NK>+K B.9 MUO'RA-ZCJ< GN+F#'=f.F(L-
^%18:T6M<X\!N<!_4HE&1\TXQK/M^=FZ;44\!V11>!_X\ 8DXS8N3\!4:(13 M=A<_@/!@LG+/6>;U%UN)-XZO!
UJ3;GH4N_M\!H>D67F?2IU_+T+I@!2C.D&44Y/ZQ>!(6TT3^_SSY\$AH7Z\!S\$!\!LB)GVN2
M<0X4\T:T7WEHODE4OHD\!M2)51S_F0*Y_Q23#V+_%=/65T^D?Q\!G3?QA^_9X7 M\O?
M;Z9.8^;UKBFXU2U5,F0<9,&=(R;3+5C8!1*UQ>=1+0;=V=M\F:MPTSU M4YWRW/(UN_2K0\3QALJ&=Y@BU..
f&FA""^OB(3P%NA_=-X:B.L\$J_HV""@(\ M_0EA\!D*FD
8NG)8\^WYF\$&GJ>EY.S\2>^E3XQ\!Q/S_2HW^;_V@61S@#**ZYC*2.N4VCX:>S9.^Z.Y MI..OOJ.>/W/E9.50G\Z**??
7R(<18P;4.2"R3M3S1B^!4QA>#9W)R\$;8TA;+ MBAGV\LC_YP7+!L?G#7RUWCZ\H>RVWFV>H2^VO.1*

(;#0H9V&>H0R!@=8C=M(#,WE^KA@:8-A\$90+MY70^W_OA#/_A0!^IV3IU.KPM_4"7>)>JZ86%I^K MB9?
IBL+5I5?;WJ<+<=<6A%07_VU7Y;I=04KZWN9I!^9">3&E%=[_Q\$!MV3\$'\$_?
E%"0H5K2V5!%0(#,^(@2"H\AQ;I%-BWD%-RR:EMVQ52K*#S/ M0"+9JL-/0W\ NLS=J13CDAWHM(^2-
6T"JAY"*Y89#_EN#=#APC4&QK+7U)J9 M+!A93?2R>K2617Q04=-\$KJ!#A:%78\$C(*\#5L3(7R-^H^FZD@-0YNF>JYGC-
TBE7IR-2!H08!<-.15W MUK5=Q;4LE0+_-MIZ#++RE>)/
M19V*,'C"*MV8RB22RFA*+##Y;\$X#_C7E*TD)11E&Q\$E&L28"@ TWOIOD ;? MF74\$^>+FE5Y%1U?
UH&SWWNU>OV-UZX_-2_-DROUSN0G0B/,&4*IF50"J^1
M8%^LC/#!/YL47!VH04H\LGDERNI(88C0J"X1P@BQ^W.75MVFH0?2+;?@.+=<75J!A&VO.SN\$/;U.N.5U\$Y?&
<6IP.\$6R*&0HGE/F5-"S\$&T/F MMH.+=J3_U#;LOEQ=#U_A'MX\T%G":81FMP^CH5?4XPI/Y M4#I!&RMJ#8IV8
0#YYR+JIRRLLE,"=!\$06@K)9/DL7L9K M9>4^PL=-UL1XPYK?G,?!K067(792)?Z!^M-
L;I0#B4A3\$L!2<2YG8&^VJ MWK@TMJ) MJV!^1/9/#?:LV(I@#N 87UP#.S7 MNMV /!SN45Q<I<+@&A1 0;G?
216&4JW7)L!0+Q5IY5\$*A3U08LT_Z.MLJHY^!P?JOVH^!<_="7!1@/LXZ!^+*N3K!2A,%&I+?YK&J86"?^4RS-M
I7.4ISG".W3:.*?7<9!%3)07&YR[I]Q@ISXY-9Z8 !.KGTRN2.MNKG58-.3EJOWE+HV#A?XQH*23P^L.(F6_4ES!Q
DWCTM/ M;IOU2WZVAVQ%IQ6>;N8U_G85!%>J>?7#^! P@0V^/DD/4F7L=A44J&84'7 MPA/#6Y".*R?
+&QV/0P/>33R7!1LG6S-'3;?BP^/J9!7%G+A0KJ!#2<.UDQ"XDI? M)QN55WRI&KTX08L26!(<2R>NF?3.1N<:7&L6E!
(S57K;A!-2FMC9-&9)!PT(4U_-JY!KX4OU MGF!>^=M!*)\G#9.IXYB=5+!\$3Y@;BJ04>;55C!+UHWJ<-
HO=>2VJ>BOB MW-GL8DIU6)9<@"SN6+N.N.;PY07!N^CQIV")B!@!=Z)9HC^1>!.P@WL5>_&
M?!.Y8VOFN5\$ALWK:5S^W1KNH&76 XH\$AH0HX7P(%&_A%W"N_7)Y^!IM2.\$" M#E?U110!?(H<"^M5IN2F?
_Z!L!GGO(N&S!L"4">H*J190;I5QKSY\$H2 MTQ_P4&E7)OD;NL\$Y)!V_ER?9KGJ=5MSN(6=Y00X_N\$F58E@L2:
MGNM&^!LAY_EGIFC5)\$9UR\$#PT.GI=I5\$*MJ_""\OJR GU>Y.P<@! D#XS0>
M^9#FQNIYX!+!V!IFXF/<M;IONPE3D+MF4@V7.^6 @B6^O!6WIEI6PT6= ML/DYHP\$/IH.\$E9VJO&L99-
"P5H^/ZQ>V7 MSIE9SBF0TB39KI@FUE1GH6RG_E4ZM31TF3 @6N_*8OB4X"9,C_MTCF1!>D*_.1F%U8I?
#^4X;T/MS.)Y+N!"WO-M"EWZ@ON^9_B!J4)DI4">M_OU@6@G9I# \$.!K M)D3^.;MUL#/?U!X4?JCG)Z;?
0%OY<5F/ITX&6XF2U_X?S/VOAXDVVW8>G>I&OY!A3\$MRR3W13.0T@U.FWW61QUHL,"VEY2P% M^GG#
I=:T8\$+AVW;H!YU.Y5)^VW !E\$VU()+(6/LIK.<^6%_HDF4X/M=MTN:Q:O&NU>!9:MLT<%O86B7W6/-PYD
MRBR!+=7!\$F"WFX7_5%V73)18P'<@=7N=Z';3(PT4#RU0ZRU9UR@6'--C! M-G:C3_M52XM6"A)XIT%__9I
M^>F!H MT_R4MQPIFAPE>GRKKQV=G;VH"6CVGLACO3GY9+ZCMRL/QMS3!;D"J7^VJMH
M9&=!5EFL=8N92,+E!A9CCJNH%I\$WD+9!^_@!BM>V0IO_06;.8==VG2?+2
MS3DI/5)C4>IKD!37.EA\$K".K4IQNO&/D_4 MM/IQM*VX(0K8 !95%9DZ&")?_ME?DQ2+PMR1^\$ZTCA1Y"AI
:AC(-%=_/=^%L!AA%7@F6:_S4U? !*BP(2 M7H6T5%KI_?"UI'%.4!T15'-EHD2E66A/A?TF;G;L MJZ8+>|
<0\$(IS_FE6@">L\$OH?@K0?&#TUC^09/D'EEI9?<(M)P5@:MK;JUSJG&+)>=>V^H_J@&?FHH->BAL
M9+4&.2GL^ (8.G (U*_.%XW7;DI!O9W=25+;LWIRV=# MIKQ\$E.UYG/>=0PA(=K=>MYBS7H2..HY\$Z5?
NQ4XJ^4^40D6X!DG9 KPJ.M.7P\$V":TO\$?VL;H.CDAA*F.E8HK,J^+LBE#3FUEA:T"!&HNUH:==CC9F-
MS0!^B!8!#C/+S+MHP3PA?DI!%4HZ_T0/#7Z=#PY\$YHY_&!V_%:014>)NN-2
MZR^4;IJ9L<8BMC5.Y<;Y2IDCWD24J0>B#%<8R9?2+0^5^ZQ46/E&O^9KU-E MNJ*SEM\$I7F7)
=NTKFPZ;UC;ZR4>MX:"K_W9LY^!^!OQLZ%/122I:APP&H MHL
A!D\$C4>JI7L!OYI5/WVO:LBK>;2J+9M@34X%Y*2\KH#JYPIKIE;(+I"A MFV9*8&?
OWA%K!DPI6UZ!)3,P2#B)3Z<^C+=NEOK!TV=3!8/M@JF(1#W MMJA,)-TJ&^K5N0X.2) K JH:OUE
<_W)LT0K7H#?I'4+I!/%_I25PX-VZ<5 M_59N!M.OI+KC?V+35!-)3*%I.L"<>\$E,IX/#;+!(3\$!#;^!20B_-/MTL;^
M5^CJ#9+I^#3I'+S<@_WX5VZSB\$PD+9_*W:2OJ!S:L;K84J.W(WM;I:F
MDTFC_B_EIEI)0W_F"IT#I?""\V5G1KU7%U0=?=%>3%X"CPG=P57#<"">U3F
M%M9A_@EW3B_X14XQ!1N2J7*Y;^JYVW;MN\$A-6JMD1^JZ8V+SSYT4HG"!
M3:";ZPA"QM*DMOBQDILX!X:"3Y(Z?SV!_8WD3E46Y=6Q=.&;NTW!+9U>#905Q31::S.GDAXX<.B5M5X;OCDC7M
MUF*>2'!'(' AKDIXNEB4D72T;(*E_949ZE"17.V!XJRE/^O\ONU!W88
M8.H(H+BQ_7X>,\$P0E9A^!MJKX&%*9)S#T%3TWWGU8PZOP2?019.)3^AEYY
MQO4JX_L_3N%8X.3&I&ANDWU71N1S'9.I.NZE;)C8;UPK/1 M9.*ELIU^RFS5G-CA";NY60>@A6!B!NBRN&%J*;
(AXIQ2Q_T!//%MZ>#JAVGC FP=O&E=M_KA:2L;R+IYVC=&>GQK5#7B_L493.;^#7SF?M=X+
N>NZW7KRS4=ZRT96TW8=+RT:C@FW<A)L9AZPTR:F7%U MCD_IS3R\J573W3H_U!LDU)EQQSF00!9_6
I>K;@%>.&@;*=F1_MJ&G!92.ZM%E-KCGW\VPZ3 M&R3N)WXO=I!W_XAC_&C5 A>_NYX0B!3>Q;(T/E;5!%E-M;?
+N(Y)!XY%@'_5.4S.(E!U3LWT<?%9@?I\$?V0;&DIO+CM5Q%5ID(F0L-A M(TI?200@WH&IR65;FWGH&@2D
7*\$YT9!%IVOS /0BK>?2MMC1/X D0%*EKM ML;T+O9K0XGQ>#4IN&%X*O18VA32^SB%5IQ;.3RYI#40YTI!+?
%UT8X_M.FXU19C388E9!?'!.CN@,,\$\$RIQ4E_#A!4))?'!E#_&9*(PB"K*#>&N!> MWON+!S\$5RXNS.U;J
(D\$Z"5GT*&S/RJK_8Z<I-WHEB_LI_-R"@_3O@CNAF_M^&DW"BDC5DMBOCW9=I=I74!+2IO'
R'5P;4G^RH1&>G/2\$@GN#>N.M.W?ME8!3O^7N")U KJ>*7(2#>B8:K"O5_L;UN"V!UE;R.5+T+8F4R(+B
MD1SWJ)!NZ;JH-723?-VFVKR?(-R!2JB7>*L/><#^7C^5^5,2Q36- \$"C^H_G MZYN\$UCWD;C/
2;)S:PF9)+VNC@6X;=6@I=ODISRC:QD9DF M.S^08GCT9NDHL8CEIU3V63A#8+HF8+TT5>JW;IM.OU^TLL'
M3S+?5UH"5%E\$%8Q=_%R;C<9HKZ"Z%P8%JN!>3<=>E.\$8K8W.Q.6BE!E! M9&N7"Z>^I9D46L
7Q8M>928A>PR9OCP_*&H0!1Y(W+Q5)DUGA&NK5GX12,QJ5WC=85BD6G5D)6AK
MSTV&16G;G(GZ@WA+9(ZT#70@I?%I2I"QB!_V^U* _JA&2EXL!0_A2@(&Y0N M9!=F_Z>T8HGMXP>+L.K
LG%C@T39_.L5YYC1M=?1(^.IEE5+Y@ROIQ@""\$35G^G<0)B%@H.NIX9%7*XP0_S W!1C;%@
M55M4).S*IW1F;4_MX^B)+.%ZT>JSTHGUQB^CV_PO\$G&?^8R;@_&<1I^_MZUF=-?
S2S>#-244H6RS47ISYK_ ^18KDS_)<%I8%L%6<_HP3_-S!P>J5D4_YS9B/#KE+!A%GAI"%"E""S*Y8;HN!2J!N
M!&H5K/E_%3N;_%B&7ELO7I7E!6950I.@<_)1\$W1H*Y@>\${O?D4D3;K2UD M?%/8J#XS6I&^>)P@A
W9!525/AHM)9!D!H5)4;QO*W&YM MA(@>G;7T97IAY.W>%A!^G1^H^7V0^9E2S?_9IX:0_[#E;I\$;R@L/3(TD
M)*G;AK6N=KK9>?BID:O@H(A8FU1!G^!<=6W_Y-K!C%+LIRW86HK/Q17# M;,>LO_9>3RFS+63^5!)"?
&\$UX5DU/(1XX(%\$=?L5X2_I>GM-Z\$Z 3^W/_<MNG@PKLHOP(^T_
D=B+I6#A7"Q0\$>M";\$!2\#X1Z+9/MP@540%=Q!>L.M+MF
MB>U9+8+GJ+EPDPCU;UAB!7FVGKUDDGO%R/S(LOVZ MD?G=43=_P;QWO/VJQDT6IF->297ZJ!_8T?E!
A"RVAT0.+CDQ#I;L82#/^0 MCCVH6_/L^7AQ1)N^<.V/E!-3QOU+5R*20KD#;PIBRON?>D>?+P-S.IJZC
M\$F4>PKAOY/L40VAS@IAWNMI.L;E=X@'R(0;.68+9P.'\$4T^?I.ZG8%,6%I) MP<\$UWC?
Z"NM^RD<7A97C)8IXNU/(JID!#IWX^+X#ZOIZE8C/L-PV2V@DHI*
M_JW8'=N\$M>1^D0TG!!^.#L9"6YM".F%YC=&I^X4T@*M"(D;GH"8WZL/TS+I MVI^X=0<I(C801D-
5FE!E*78U9(A^B/S4+I<I!H@8A2@H" C9T SAL M@X2A!@%ESQ^!SS\$UZF
=:G!P2H*15&5Q\$;7_FT92UWSFKMYD+52)S2KK3:Q>'7E"NE8)^X>_.I4!%M)+IV
M>KHOU" W;\$/B8\J1!FRT#J;8QA8GM_"WK&G;IT25Z^DCT/OND4,IX2&_F MHC?%\$E?CJ@?
3C%S>/.E3MHXXILHA*6"P"?W)KZ0F2,\$YIR=S4<6J MMK2S!;_*B^Q_L)5UG_J#4)2>KD")QFMI
3^6HSR!AKIK/K>P_*1-OFJE3 M*(#1%WT;JU+L6@""^5-"#D)L+H^W?26.3PC32A8#LX(5:@&S;Y@KA3<;GA
M!)P7UK?7!UR\$=49S05=/I4?9Z0.C^NQ%7NP;I!7";O49@W X BOL.& MV;V2C")X^2UIGGH1VP3;SYP7CY)5*.

&VW32M2S.\$,Sl:EG?6@-S6JZ)HK@-MDX"H-0:1Q?GY?R@1%1W?IAD#+B-#4?>1*SSG1HQU@:R8WS3KEO=5B>%+D-M316Z10\CA:GV&TRCJS\WZIB/-T*)IN2MV:-?S/&S"-J-SZ=A!&8(VR::M7VJ5VKE.W9LIO:8DU^\$=H-D'XQ)WNS1310B/N3?/MIJKNZ2LA0C%7O-MSC8DF)UE^A>:1.5.?FPD&0.%F+(-&NN-FC9\$W\$6:TOL>J7I9X0^Q)DM:M_M=[*5,N)VITN<0L6X167&GD=H)EE3FIB^>)UP)A"=1"?MHMN:Z'HU24X"X:&3LUVBH-0EHL+7>4*8IA>M M<-W5%CMV*OHIJUG3T5LJVD2^*UE58)A9Y6AGM\$8^0%IT'UYG7:RIZ)MW\$U MGW::Y2WJUK2ND6F6,,#OY/IL6+3M9+>EX.X\$(>#2KEL^L+##/(C>4P#U5A\$M4^8R0KXU^WP(?PY8=##\$PC/Z'WIMNU&-&9L9F9A)M&Y_I(1^7:2I6:E M,Y+3XTE;>5\$W.EEU F',F:W_"O%0L4P"R<.:4 Mf8!6:&6!X(?.(W8#C=-QC_1O/LJ947U.AF&D<,"1P:>OAF&(I,Q)"INFZ0.U M"STAU)MFT<2ZDMUE,8U%37NE7FKACD?S"VLKI3<\$W#,E<=I)P\$1?8T/MD)\$MNE8UIV_XM^+X\IIE6CSE0-7..RWKDL?>9K#VE?/YB*4M5+ZUD-M/Y:#-F;CDOIUU38YQ_V_51):X8./#93W\$J.7-IWH?9^M-V=9ZW6VC0TNUJ2I#/"V#0%;7\+6+6/LY^PHM9)IO"@KP?)Z@GGG6.BEONSAN'B:V#X%_PC560_M1@%K6L,S04#22/%.O_-:2JGH;,>=[_143:5WTQ2?TTO-69^V?_*VILX&MC M:BIFYN@_>)J1W3(7VQB%1%,HTL#TP7^OCVBPM)15B\$SC>*EO60Z#.5L9.V:MDQPU9^;(S"OIVD"-Q&/L2UK+5%8T=OJ+TRUK^1:5=WZ-RCOX.MWQ4AP9X? \$MPU/7)QB;EY'EIM>1T>L15V5AIU^V8W3464P2N+>3IY?I^0"8);MIL#"HG=MGWH0@f6BH<";Q&:AB[_DP MQ9QUO6?N>Z_XIRHI^L-LH256.K&YD>M:I4)\$8;/EMPIUI&PDHUJWP*K-M0M1? 3I"6B9A_DM'Q@C*Q^B7RO^JG+"MFILI\$9W"H%_1PLZX>.>.^1R/B""YD MYUE+0?/5V1"ACY2,QZ,OVQ/71D8EVEFR_B1.53/DNLH-0IK3K2VW=95-;I M;H^&)A"H8-O-69:EQ!i\$Q*ZW:"W09ZJ+JH.C;*RE#H%"\$YZW09(S:WX+I M?R^C9,"E8IG:79IYPE\$9H03W2I;=CUHZ4=J*\$>8IS(MI:3Y,-3(F<)"@UN.A:29QSF'A>>21^VYRHM\WTFUMU%:M)M6Y7O^Q!&\$*?ZY,+W^RBW8R/-"I15'MJ30!F\BCY:C@I9H^#V:8*LG&5-M>H^C"#147M@73ZT-)PRRD3=4D3&.XZL_M#I4KDV/IQ./-5W#IVMTPF7)M^HK3@T7U;_Y26IY)=J MOK2R&3Y!Q3(DHK?(/3,+Y2C@9L?A>'D3S*X5OK40C.YM"V^"GFJG<M.3=A_H/QF_V%V\$MJ":0%&W^<9)8=I/B/^MB+X*X*M1)/WSU#DI:I_2:BIVZ@)/R@(-R^Q&T-C+%(-)R.K@:N7FWJ3+YF8.2+4Z9M\$^;J.K:7QL?M-^OWKK@TO#N0^IL1-G%3M_N\G:R*#FEI9\$=? 7:QEXA9>Y0^W\+^8V39 MRXLH-K^I)@&W3Y@93H+QN")W/VN\=K-AI<7(-C*/X_J*QZ51IX>-DT\$ MH7?EBW</'8X*66@P4PVNCZ)82;KI#.-""?(32S*KI@H7Y1JK8?C.68(K"Z MOA!4T?6B\WX1Y:2 5:PJ1Q&I[Z\$Q@H4P-L&.#>NIHFE\$(S:I+>O*)W10)E4O-6R:DXI(JB)P MN?QRYD?X6O>N509;&WJ GE-F+TS:C1=L3D>&G1^?>*BPUTBW60AIV M13^G:C%5,XH^N^X%6IBH1^9UJD>JITNPG/NWKQ7Z_#0R^? 29I^/SDL>W M^SX-^%K:@5-WPYJR.&NSXQ^Z+Z_IL"=I4:\$A_P?EO<-7<-Y\$;9!,-^#=CJY8IZLIDNR"+^NU W_5I/:4?UWW_FPVI-T!*56M5ZU/&K?#AS1^N_EY^H<6L?M(LI^IC ML-\$M@ (E7G3^+>#;UJ:YR24I>MK G1%DNM65?OMA=-V_UDJF&T/D7/SIG95 M<2AH%I)X8"3!LF%59AHI=-MITPDZHJJZ2R>7VD:R? (CZ(OH5\$P#@K9Y39R_ZF4_\$6HHBOL_>@W^<#J M\$#UA.<5:95I?QJ^?26S<-Z@(*X))4-ANADD=-WFP)PJH5A!A%XIQ%Z7\$00D-M72IP?#I(0*(?AHM4)3M!GFZIXI7/=WX/M8I/IJ*CKI7IHBTH^<&B4T MQPX*VK4-QZULT;*/%C\$P7\$>>:V*U(MEP=IS&S:Q0EC-V:>I1_F5O&/ZWEQ-M27/_A\OWC&HRW?K&F?&HXRC: (\$6IGCT 2?T.J.4A0!""01DH@HXXZA(M1Y06ZAA.D(0\$;0D! BJI2PF!%)#>":V75X^>YYP/SIO6^_P?C^60L^W2MI MI^O:V? NWIWU=OYWOFITS)@WO&\$EY6L8NW">QFV>Y\$Q)-05"9=+SLG5BMMJH(Q MULJG/G?^H(@3\$XWPE@<;W70RF%S AO!81^-4NOSR.Y8Y_8\X1J;PEIX^\$/# ML_9_LF>SW+RF/OI(USC;(9IOF7(^,F+6Z2I=GDA5^KH&XPI;>29/^8@#Q2D MI>WP#155RIY>_YOEZRLJN88I@-"#-5Y@8^K*7L2S&^S)(MV_IAYR9DYJ>1\$>OR MEA+Y.DN:@\$M+8L0IOBP801-IPNP8N S'>DH.NEJ>S5K@URMS6-MUX0RK5<.LO^F6E)YI7"7-)@TMEQ:5Z?JL2J3/I#F4#(&#W#DHQVF>09B-1 M..H0M(0!U:XJ4.FSCH2*&CRXLUKPUP)*%V:ID0IKZQGR5*)/9AO(-H500K.M0,;=7LQ4.<2U!IBTJZK<7/;@44.&A %ZV5A"D2^Q3CA+QVLX-V X(I:5.6YOE M)N)UTZX.\$EC^9Q_=%C/HF:TU!_0+JHR<5+;LBGO:/PIRYJWALB@I&>JZ MONME:-J%/:NPY7012JB;-WK)-8?>.4Q2N3?>LESX0E1U? "-C6=IN)0&.MI=V.5HWZ82=6CABFKKJ%IZT"* I+2#V:D.XH/R.@IO)XN6.7G:NN=<0TL2-MT=<1HNJ9/A=V41-+;,&41GL(HCO8.+A/*>IIVS;8-INI-W6>H5>V(I2 M W8MV-QMDLTHIZ%RI1O4BB9\$8A->M\$7).3 LW:;&6*(3Q59.QLH:)90NM%OU_118O%W:YJ5^R-IMBF 717^J;_E\$&R<+7F M4?Q/M: ^5FERXD)Y1X@MW3,1EX3^/IVP:13((<QY:BQ\$5%>-)%MR-FT/_B4* MATNQ5JKO^ID6W0Y&I(I:5YC25;#+/C(3=(SDIBB,7W)*W>FM^,=O1.O MR\3YY1B?"BDY\$ 8=VILD^LR=XT"JWI&25S<+HJZVO>9--N<9E1BL%5H.Q M>IJSED3+9M>*X66C.0LN5I/O2P4EI.6W#+@L: (X#4.8K>1T2A7WD=9-HTC7 MU!^;.=_6+;I;+/-3I1NU8^XDAI338:1XU=.*SEJ^_-I?_0B6JVTM*YX7 ML^VI1) I#>HX05^MR+*EX;ER+U>%F%#KJYXK#;MNC)J.KZ+ZQ M<IC0A#R2:1@=UZIXA)GW=HI Q-11-H9&>Z0R3GA<+AMER:IU\$%^UU(U MI:3HT(L&(8!8'/EO?Y%C:6<6)@OI^+V!FE25+0I=>? N_D.Y?!<6I_9DK MIYY3F.XI(T6J*XB"<11#0RON@?S/-2;+CPWL:<5"-CHNB8J6T8;5ES,EB9WSO&387&MI57=*SG+M@I(1MC!8-IC)5;+B<(I:!"BW:HIS_I A5<5XB;%)WER14/K(BW>#D/F72OIS M%PCMB@=R&=9I%95V=34AXZT,LC-MP= IEF399IS%QX4=J.B2N>&IEMX?V\$R+ MJWR)H?P:/3@O/LYCJ#5?2IQ@<.&S_2&UHUWLIY7-MGSL4&+X935(RZD5-MP%?J+))1+9:EU81GFI!G7P5)LDI9GK;NYI?#2/3?8"31"9\$8(QSO&S45<M_*H+ +_MITL+! N&4RZ6L+L.9>GV^O)U^W1I0)X/CEJ*.@O1L-OV MAPZRRN&1.6VPTN*%X::H"U=N%%;CO#SCN2.P2IC4BJBXV+ZHT^E9*6#1RC5-M/X\$R.IPX,?L(<(? (W3?2APWHNW_7B.UQ2 MET-TM.WI3M;=(2,U=17:96.SM H#,O2%&9"NO1T6_NULTD,L_)Y7BB^FI-MBC.9-N+._G8'NOU\$VL9LXYI%YSTC,>AO"/=(SHW9.TQ%+/8;.<%% MPRBVA? HMW0%)IW(USJYX7GU\X6"A">=6.=N+9>I>#./U8C(6Q)Q4I3 ?MR MN!^? M#5?..70L3EYI@RPN:FOI%;9%W3N(I>IU99(.WIP4U2)B4F 8QWHK82+O(E:&HI0FJX3%'%QXAD%>E5D^RPZ&,@ M6(QA+BX)C\$.39B6I^8UOL0=V(-@5>=K^I RE"=3)L)C-Y=G-LJS4#1")<= MZ11^R9? 5B7>GLI8Q#@5A:.)L035H@3"(N^R2BIJ+5!/GMIL*3IT#<;M M;I4M*^*O8EO@HU5# ITM#>H;QPF"?^L+BB6SP>7J15JIY9Y00@B'4*IA* MUP)IL/OB/QI^"1>CZ;E(->6R%Z4YUVR#C54"? U>,+87/HH-4\$WZ9C ML*76Z)L4NS+I7GVZ^Q/60#^K"H-ZO=7EZ3?BL?W)TB@V=)4-JZX@;XM# M? 6%5GS2"YO:(%OB"OS0WM1CR^U/R1B(Z)G@+UKV^UEH53Y/FQ4IIVZTBE^M8N8S@:OGMFPI9E:S6!+72-PI37"-@::\$HIRV \$I1*Q_M)38^OIJX0LQTS8D:S0?E&S^ZUVVC@%<#AUKGYXO4HQ^2*U3OE2GQY M_A>3NN=#JVOO^+GO/BTFF+7IJA=7I.TNOC-6LB9FISP\$:1\$X\#(%F:AL+MZU MW6? 9(P\$@#L#"ZE5:N.IVG=HG'DHVQIO<74"OY>IEN(U(S+L:7>[X)3N%*I10 MX=CQQ(? 71%2>000^Q"=IUI5O)AY3;>RU03D-I^9KNW\$DL62GN7\$(SW M7%O+&R:4P%NKYA:D.^)TXK"FC-1U^M@>I@X%;7S@-34R#C-/R):Z77Q^0I8U&. (D+17Z"Z6X:"A0?7,'JKFP90Q_#SF%HI:1ZNK+LC-Q/:8%1H8TJ+MH"(L<^M%;PN5CS_7U_QIM>IX^L.V:190IKP06* M8T1<=JN\$=I\$.^!I0H>&6P3OG@UB>831@9T:5K^_O*M%JFO">2*_8I*1=OB MJCZ5I=IF8'PHH80PIN<*Z:C7ZOIH3=SH5XUBR@K(@I.7DPZ"V)6N(C_L_6< ML(Q_V7((S: ^8!7S%)*BY*W\YPM_1)76ZV= R^9WASAIT^1\$V.%#RJO>E>"H MI(>I-K?R\$^IHUW!RSVO7MC!NI/T I M83A-CNB)T7JA7&Q5^/UK>Z0/%I5.AU!TQ2-H8I7"C@%EU^E?;)\$.&3\$;I^/4 M0T2**NISFL4Z+)?/BV5\$.2+_*JG0% (X#& M0.II+,#=&Y E,+U>YI35;F^88 CS.8"VF>U#U,+C-ID4RWEI,U!P MZ0SP,U"N/T^=3G\F& <I@)ZLB:WL@.#-&G!8L/X+V^V'925I M>O/N>@9=03J-

=7IB5AUB(85IG4O(@\%8&8%1% %\%\$0K(U.\$3)TR@KHYI(MW(X@-IB S8Y:Z>*CT*K8AWT!WLFTC%...?
=VQ49O>O082HPR).H<4F=0NE;U MV7!L^H9@;A#4\$HO6 1E'2.1>GIV'MK^UJ4SF>^!<>FJZ)>@W1MCG
M/O/N.B9Y6\^/B/15:RVC7F;20CZ%;V"N5=I\$>B!>(F"<17AL M+3G7?-VMS<&HM9&9NF5HS+QW
^\$P-.8X%T4M230..K2KY5K\$H>R.M<6CW0>^1 W05P!>M=TVL1AX.F6\$U"K)&JB;EI<\$"+KZ5)I,PC!
MYE@CQGKQ.VAIN:=2..%X1^2<^M.9.Y7/SU* M<1>3K>WN>G0HJNP<\$AG+VZN672B
M;J%EH#N.4<"PU7Y11#=\$+74)"A8 M3;I-I@6VGA65>AIC4.U7F.O@P7XUPC(I(KX^2NT;I?R8?>>#I3Y=PI!W)6P2"!
M0+/\$JP&(*HT"@3=?MNF%ZF%* ?TE5NK!O!#RUAQTVQR_(?L@AX^?(M%I8M! M?F72Q!.VKG-9=I&
<4#HH.6=Q\$Z5=_9ISIM.GKG563*#L;RT6>) JO@(L,M<M9.>
<7DKO0 _="CP&LIW""VJ8Y5:RT#.K5C(=FDX&.OJG2OHJH>L?IT+W7KV" MJ^B#/2C&/<'&Z9U*HBE-
!>)YPT\$3JPIB>YI@!D(BR(D6^<=T*04M^2GSQZ
M0>K3S4LOI>GV3:IGD>59;.F@T(OI<0T;^X,5FEA.=LVHM:1%9'Y>3NFY ' MOI@\$UTYI!J/A!F?EM7E2BAZ7CVI
TDP07CVAD>.,R&O*H@Q"JB)/4ATM@5 MBRIAUE\$..G*F.?RH*F&@.1@N\$R=8X2(V=BT0D#@PK/_2L?
T6P15HR.=;+ M.9XWRX!#;+EZIZ)NWQ#\$B0=+STMSI=;@?W5R7<0VUY\$IFMF+C33!OBJ-
^1ZA#VO@=7.U+4/3B'@!U3W IH7/4H MV901^#2H&Q@RD;JG7O.*N1.3<5B72*.;OPRF:N1UF6*VIG1O*14K379=I?Y)
M!>'K/3NFK@^">WD62<:T=MM%. 'B=B 551SQNX!<^9A!%IL#W#)FXK!8 S8* M"P-
+).Y5^LRH6*IJZYQ ^L&B8!;IU_5-MT6'51AWGW#R\$9!MLQO7ZWTR-K MYDS2IEW/N?Y3I%S+JE:EMP%AI6Q;1
\$X^L0(Z*13L7&W!6FNIB=>(MT2HJ.; MP+1#7P7+28.OH&6J%OW5X@^I#>?K9ZS'H-BET>
I/V.;D3>BFA<28/FZ=E4%.*L*XI?)5IG=IS\+E&B@3+*.19(L+24E;>VE MITE0IB,PNX!>A+L5Q.+J&_70%CO=
(WU*KJ&G47IT/L!@T9^Y<8S00!^JAO!M7(KOP-GCCJV4'S28E.2UV.A.,@=XN3/H^K-
25L%ML4K8E&9.\$WS2)IS= M-35CM?H2BI3L.99C-% M (QH!^%25 3X2.> (JIGW7
0Y!GEI87OM8R.YU0SGW'SPT=GHZ8I/T/T M/SV&-RYI<^UM&=Y"FM.K!F8<&/O\$0L:@H.GMB&@.'S V/C7VJHF)I-
Y:2_P)P@I6C^OC;H K6K!S. M^//UIN62J1^#2XKE0B1?Y X"/I&TN*_*L\$5 12Z#16RAR35'9:EF(HP*_Z7?
GI+!>Y5*:=B7"6FI,3YO&'2;K ?18+SMY9X<.;E+^X,9>*)R M%ZOAA"^N;LE 10.;6 &P*F.PI&FB* X;M 3U-
DI0W:7^!> \$B-X&10NIR8%+ M%3HI'6=CMW.**ZF)PPO++!=!;I*ML;JI^V)%'>'L%36R6FFCF=3WYI?I>_K
M/SEID&KR6XXKEK!K%=M4=+EPE'@ &Q8-PTZ92/# CLD7Z"7M-@M0?>0< (=Q M#V!QV:"OABD@/S>
(EU!;F&J;F*V^64!>A;4R4.7!GA@?VAFV3FTDQI2QJ M1SY#78*O<;3XOA
4IFEIGIH"3!O25GIZ:!*T7HQO)2*12\$;_*ZLFZ8UY< MPLRQ"GH?&?
75G(O=X7KJ>"Z0.;4SZ_Y3@!N16V*AUNNSW4*/DUS%)#1WL_1<2J*P2I^=.;>9=SH# MZJ^X)G"CL-
4ET5/<.GW+@!QBIT2 M!-KL/ E5N0%T\$KDPXR1J=O1 M^&! OQEMEA16QJ0T^8/16IF >CS:5I(6EU&=@TDI
(O08AV!E!.(M@1LD7: M6+E/58:E!= KM2=T_!5RT==OOKIHASA7W)9S8N4S4VTB;&'.DH!;* MQK):.&6CSZ-
LD9#G7L2ISX>O16IBMEFS>FQ0NR.ZOGIU_\$^G"/ADAM)AU<IH'FI MW_1&0?TJ%+199K/RNW_V_S2:/Q"?
V2OU!&2W_+ (I(&RC4&(OTB?%U"1F MY+*!K?H+GI'X3#.^PMGV+CE I5RMINS2J.LL=G.IAB4&FH&?R/W=\$QTD
M-Y.-QPWH-G!E%(G;CG_!O*4-WISLK7A:R_CES)D/<^F'6)K*I5)=TVW MD#;524=K"O\$3:E=I.O+ GDY.#!8&
<_/JWIGA GX>IV'DM?W,T^<^7)898%4 M0,2%<E-9?H9FVYVT.#!&2%:_5S3Z_@>D'!/:=3JJB;IM2?_# \$U)DJLQC
M>_0<68W<^<PXO7<W(C8&)YH!0WLYI(VY0(GI2H_11TN!;#WNV D#G4SRE S
M@&F@8KC6BXQWWJ@O9TG!X0:SD," M9U^D)Z5S<(BYU;O>7:M,IAO!SYZH*4R)H?9@J6VM/\$T(?!^?
%8Q^0*OR7I MBNK;PIUYF>N)J(C%J.52&2,2;PT2)K-2:8 C)TW4I(YH/F,=E2LWT<^AJNBF MR.VT
@YJX6'FINU9Z6_*,M6W_36W8EIH,OPA E01F>2 JB2@I?GRJZH7*PZT MU",%9NPZ)E<^N,5WM>KJZ=MJ^WPN-
\$RJ=55I>I85.2UM;%*P48KC.TI6-K68 M"0*#)XT>ZT>&J(5X=,Q'C/KDHM1TLDZ.N%.VIEMY6;W*
ML&MFZBE;HUNJ ME5PJ_!N2!M2=E#HE./AIY^?+?XZK7>L\$U(X'3#1M0M,#"E/79!2*LZ=/AS? M?
^57&CD@"8V4U&;9>C;2WIOOU^O(KH4!%=1#59X+DM>4VPEY;.7RC0#G=Z8&A/X9N9A MR+IM*6B-
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I+;GW5CRL;"^0V* D-+K8:K4(OUQH@7L++ZC+7-K!@CNIZ264'@\$+
MR>JHY7%5JAB7,>1.RBMR4X@JOH5\$J(^30B(H0!%E#I@&"8\$BF34)175=,W% MIC1JO!M!;+S\$.'E
MSTBMR!2CM GQV'J3-5!\$O.YJBPT\$,)^D)@8\$I Y5UQF-4:YMJ,UYA"AOM+T M0YL<.@Z.1+7P%7C+?
RU*HEQQ^K@J_<1+Q8*;N/5 MOT!F V@5*AGY&.+2X>+H;Q T&4;UUY&7#"S\$KI' BK2?RGV>RB"!LT2 M-
O1JDE,=#I!54!+N#O%<*(^B#Y3^X\$0*T(\$M/8VPU!)IG-AFI;7:H?YZ MS!WK48ILA8QAHK!?
GUPV"NCA,3Z+=!WJRKY7#*H0(V\$WXS*F)UAQ%IKHB# M8(X=.;=7I*+=X0=7/0GZVC0:ICV6%EI57K*
(^_4P+ _B+L;:H)K5 50 M43#DKWQMJI%&GFIYP_*RMSLMG=1STG.&A.P.B&^=*UP("3=-A-SVMA1N
MR+JE .R6BGS7R=?UK!Y\$6UCKI6UV!VW3%5"N92JF9?/\$EZ!#_ /CMW_#)8LLZBE'
M<_O:J3S!J.EXE,O<1%YJW/E>F3P,^);I#=#, TR*\$:FTK3&%_0W>F0_89:M.I0CK-0
M!V<.;\$)0X1*LO(RI8UY=CX;M#* !HODM<^E #HIT2G!58YN?NO\$Y4'?PN": MANSAOQ<R(4JXP2Q8D/#P-
<&EX3.VI>5S5Y@-USP."%9;1+1+5/4VZTD.1 M;_&_DOP/#%Z<1R'SI/!?)I#&R-AFA'WY7&
IH4V%LIE*M80Z6BVV3U)"FF ME*Y-H=L"=Q)WXSL7L>+*^*@JM.X\$;P4@I@L^:AG)QD>104OWL(5Z5G#WQU;T
DO!)X)F MG3U+:=RG"4+=\$W"ZB>6IEBD;MU\$).?QB+;'&4!TYGBF=VOKYN UKMG)' MTK^=I.P2!-GEJA
U5XF2!T=I"K4JH_*N;CW#3GWN MO&3\$-_*VBU#[U#KL8)5@?4/IL'Y6.I0N5IEB+66"-9J=V^:ZG<1 N!8+V M-
LHU:4'RP:&\$?1LX=ID=C9@F\$B0K18!W\$1JZ1O^7;H;H!\$3425!\$/ MK)CJ^R'R)BLI:<+ZJQG_+4.B%LC
4SH"AX#WJ/G:KI@S;\$\$.2U)F!@97QI=#D4CY!P^6ZUO&+S.E.SO:T?H7 M!0EBI
IW7D.LEGANHYH<_F\$. '*=PK>#.^4:\$2G1IKU.)IKAS%HLML,&6M.(B M-@%2!3
^#8.YHB)+/PWT.;8W+VIO.QPOSF34#"SAI=Y+N@DT^P@2I?HC? M#Q\$K;
55ZVV+@HJTDGZW:EXWD&1>@@Q\$R.5?NNGFU9"*D2./C!#PO.IIE MH0G%HGM@M125FYO:M(%-LRZ,0
2.SQG.C+>1\$A) M-J IL2:#!EA1>>D) M!<_BSPG3A9>2"JWR!>V"14/ /N4YI98S6LJ.# 30QG(!%&?M_3I-ZWTFWQ
MK=ELVQP0 J;851:(@L!9EP!1+BD9"RUJ:TCKK VXI;HK;U&>QXQ^_OU\$@8! MR4T&RIHY+1,KAL3E%L4NR5V0S?
S2HTP!>S"/ILY(<3L/PJ9;3C9'U_ M1!>2 1S.5ONRYD;O@LOJXS3V-);B!*+XVC4G(EM9#.(3IS7!9\$+!UM/#F
MP+8JBPM? MV=8X.R5_1/67IK4#;?V0K?Y/<2&6AU8?M0Q*YI#3,ABNC>>O!-YW%.T9 M!8?
BG%Y//SWO!>)HRVUIG)V:EOOI%#/D)^HOKFNQ U!UWNM-S1\$TL#14UH%-.Y>Q!KT. M.MJ\$?#X"E;I2J?..)?
02!"M!* ERBF'F.?R1@I7JH_8A8V)B>10?QOE<96R MY7,B1YI;G/KMZ'&U6>3>:N1"W?C5WHC(LZOLLA*.NX
5RP@W_Q/B'H.4+IX MC A+/!S:N+K@JZ#UJ.F48TF'G!49YUK=6%Z>^CI(> M;/6O_?4&W>Q-H<%H!VT-
26C<)>6Z/<IYOH:&*AYX5#E7Z7+P_ \$+3-\$65> M3H/ >M8R2.OK_7 @!6/T8J(<I!E0OPENH!Y:-
R\$G+AUZIZ"TW91"LL_N2 MS&?FSYI#;3JX3>[JO*ZWVZVMLV0_H!_%S>:7U3^7O6(H^)&WW/YLI\$9FQC; M*;
IG>AW&F=44%BI6R4V^ANOY+D&G5>Z..*9Z5ZX&&AMSJE-167/WGBBSP9
M>/T0&SD5L9\$15B@)OIYT6OINV93PNIAS.L9.=1+3#*ZT&#F4/> R+L JA M!XP_U 3_6*D6W!X\$Z;U))ZRM52I
D!>I780D8")H2.ZIKAUQM /3 M%RV_4RTH\$X ^7W7=4IV8 JP08T-UWITPT#V0FKLLW;3?L9X;&N.5B>^25
MYMJ!JK)X*;ST0#4?F:OTX<1(CIYL;K_VFR 57IN4?F8;+!?!%9B&6&=-7
M/2C_<*DPYM5LW%9/NR*Y)M!G2!UAHYFM@("KS9Q.A)'9S49"VY%I/I3;=8GH+RLVIEP+##8!IHJ;K%Y_Z#N_FW*LK
M;_@OFY;_FTLK!_*S<'L8&Q!I91K?+K5IL FT2I N'JNV IXL+4F#M>R5M M(CKL7WW^;;QMUGV7M6E0S/X"?
4VB"SP06M!"I@66Q\FB0<(BO,OIAZ)6=39 MA3_X!O+1HFU!1%IVKC7@B7D)U3?

GN"/#).H:1+537H8-6/M\$3S<8>ZJ9GMA MSVNT28AKV.258I0TP>:T28+YMIPVV4M4V.(>J4HED"F-HY6I9K.??
ZH&L M-M1)\ 7ID+?+H'(GZR50;)0BQ9I!^SU:~*OYK6GSEL+64*6 MM>8& IW^P#M1#1:~
(HVVYA\NZKW3WK=XCMYSC)ZZ*/=6^IZI=I#6?/*J>Q\$ MOZ^P/9V=XY,V2EAP+!T:/+=L6--
FTHZ5Q\$W;7AYEU4JS*TNTVY\|BB+CL MRI+R#A|^S18GHD86.6\$Z/3!\$C4 Z!GXYN3I"
MM;/Z'MZYIQR>@2N;#G40 V^G!50ZZWXTHO5FUML2X!B";@8N+JUFAR-RI M>,6B8N+R=,LC%X5U/31=1
M85I#<1\5 !UM-IP! @+=H^&*O+2@>N. J*BUX>+!DNM0;HUIH<-XYA2Q=FV M^HW B1%70;R91F|UE@77=-
|QD|8"/;UO_XY!7@TF^O=/UTM1!9Q75P=H MB8;&Z9\+L5+=R!;UXG|7/2;E,P^<@_Y OG19;4L8-
CA**Q%Z0ZGCEG.S3!5W52+^3VS M- 5FGZ!;2%!@A92GV5GF7PM&FP^8%3IN24(R/(A8"AWY,KFD)J=-.6&M<-
MZ>4U2\XM)H-S%G=|F7BP\$"49_3!X\|YT17|H7Q\;=[*K+|J\$T.T9:UA7
M3VL\$UU3(1@?|~3+Z=_@S+X\$VJ5KBYLO|1"HG,>~J|*TH.E/;ED%FM;YK~;
MQ;DI6\$5,3LE&:38:U.TH^|6W,STW/35|HPI5E| V! l@;LVH?|5N.O_L#| M&;*E|!%25>8I?
W&"LWGWQ+C |N61R@EJ5E&=|N<|NGO0\$|O3K"8=9-8SV|D M_P"6MD).%AM-275^PY+VD^K;G-
\$JH.T2'=9HKJ@YE-O&@P6I)T)MY5MZ_A(NUO_B6OEGIO*+CTV;V)F7AAJ+YHF(6;K^~;
f+|+EE_=2|9T@W51K/!(%M)U9A1.2H|^L75ZB;0!%SAHLWG)|J?7=*DU M*|~|_6!7=|H)|%EW-
(SBM|IBL|JOTF4KAGUYO7YJ68&T!SB3%EGN!%K MWB^_743Y;ZIC77DXBA.*3|~U^_1.X2V
4PR3)&PHA_7G9*9&*W&/"4>|?C MI&_0S2O49NK.GWPX4"|DL/E)KBLJ_N5* F/36<+|M*F9)\$
MCFJ)^U(HB3ZIUW|/ _LY+D'W31-(?VT\$IF7?N?N0^!:%32JW M9B0<(16?C^F|#1"|S24"ISNXQ%
I)#D+QK4@M#@Y@| E3-9 KJFKVAQ8M#^R ML7B&X!T7OQ7BCO.R;^061N|^~RW1&V/EQZO@2V/7-Y.?
E;.:O)S"J5^V=-.50=TTKW37TFCN8WO M3SLES? PIE+(/.T@8*IEB*&@VXT.9_R%\$|L U53G5;\$^+~LD|^*YWCHE;#D-
>^CJG7"U1*F>X@&|9 MT*0VD1_7O2Z&V*"~3|H2LI3<_IT*3C:NO;F|+REN(L8=P4BPQVOYGI7
MZ?;#>LC;Z*OKW\|FYE=)|4VLY|>F.C@TNT'VV4>HW4O4ZX=;+=T\$BL97&8^A:~E2@U MF4Q)UX5;M!_~B74
6W|I)T)T\$|S>T_~%92VE *Z,F7E5=H+R/M6.#HJ7H MS^!6(-TT;JT@SA^UQI+HP>7M?
@|H|QR&_KOR=FD9R+DO11#|F4_*(UQPO M4M;7_17^~Y)|F3'M0:L8X_NWO00VOHKZW|H<#TQVW>N@-
>HJZF7|S2-0UA-6 ME.C<>,\$>.+X8N(>|/+MR|Y=^|W\$).TAY%M7;J_U2>0?J1ODFV.VN|ON/2
MV_VSY3>U&C* A;#_1^XVQ_T8ZG\$KKS.C*"FRON(=6*Y.X0?PJ59\$TZXJ2.MP.RG67 L_*|V\$+7*+Z&6Q10C#50?
MCQ&P|W2L;4W)FTL LB/U?9=C9"1~(" MP!H5!F/-
EQ%_6CP0G_B""K88@!79J5VEYX.ZKBOF5L2(AU@.ZS9K^6UAJ M MY2AYS"CFKL>3KZ"!>D&3^A|E|+%1W?
0UIX-S1K"8UH1^~9!|=9CZV_K|H M|KL986|_AY;6-41?*U&5-V\$N>_~\$E;E9&A;5<_YW.*+; POO4SK;4KOW\$HJA MA
^_~#5;#6X&:9G#U3ZQWK*1L|@IU|UP3V|8?Y2!3/Q*GE>1Q&PZ@VM3E#0*06\$|20#A1>+~PR-(P
MWKD>3IR,4K&8_HP5VS+^XK_W/N3S6IW_NR;R<2.3WY|0_~B>L|33CX)3#_MOG8KQOIFY%+7U(?H0%B\$G^+
Q6<2*9B|WZ+G|F=UT;+~#1#|N!%|76N#5W>)|O|K1\$2
M'7+R5;NN2@|V??"Q|R/AFK<3;7#~UT%_D_M>O+A17Q)M*^C4_-D&~?{?3\$PI5VBL3PW.(J+~\$I
M|W.D.C|1C*TS<)|83|VPI3CG(1O4\$V(F)B|J&)M;|FTXV#0(+E8;!O"!%>G;+M~!_E2EVM5_O#YD.R;E?ISVW;?
H^F(PHS>387O1FBFN314HW7UK1UA*CH31_M0;O5AK5JW|JCK1.H)C%@60;/#OJ58=ESTRUW)-P9;#S?
=*D)|FXV4|4FF_M40XL'2|)22|@T&RHS&G9L=Q@_4P6(|F19'_+|2H?GQ?>);JUV_P|B36XEX\$T
MS%P;J=D|_H&*1AK>9C_~?JV@)|5UL6ZN;#Q)A4IZI?5A?W?_QG%6XMCU;NRU%|VH|SR#_MU2|~V|_H?
#%4.W8D7|&D)4TIP;5*K GK/LIM@+M;O:Q8^@Y0-F(>~X<~*O MA).\$9A6T??"9K@HU-
WOG9:H/O|B&ZH1X12Z%-9Y4Y@#|LM7;'_*>Z;C6M MTE9A_|&S>SY2=(6X2|O.1R|>
(EU8KV(\$85W(5K;JYH^BN/6ON%;_Y 65 MOM8MR4|OJ&*Z<<7-F=MM/SW8PZYFI#@Y4_8&GN>PC\$A*
#MFK;0D5/W1|_M^6;M/R;=@Q3IN;KY_4U+RN*DN"/9OD;_|9.B'!07+F0R2\$U6"GVHRWOB8_M|\$*2T525-?
4A@6SFYY/B9|NR;|P_|JHU@-MIQ5=^C6Z_-GX6U+FS Z5/GB^~K4+GJ+UB_SB?R9.C|WRW6|
(W\$F.PVD'TEEJ#AMZWS;4);_KVP5JB<\$7R.Q3|85;L M;O
|S4JTX4<0%KY|F8^MZME\$>GF=|UJ=WG|8|TW&*Y5325E^;#JW#PD&B'0 MX^
@&F"~F+KVX;=_|1W|GHVJH#7GVD\$UO|YB);O?~+!TN)=RX_9U0264\$9
M;_~_3WQN*>SE|FROU7%WGBJM'24V4.CT+38+~ZE/7IG6UO5@>DJW(|?8D
M3RPGYNJU|NY"|L1UJ7NC>;Z@|KFMKV6?XZU0K|^VHS.(7*_"|PD6UX_IP MI?
4W0<7^Q=-_B2=|S>_93;8>YI\$)NO BW?)EPTTW_)IRR\$B5|7H;6U;+1F02 M"~L_J_4F^B=;8)@XLADO>%K?F(73|T-
%QLR3Z?|_F6L|H>|QW&M8>|P1G+FM1E^ZAIV;_G;8FB@="H=+|JZ/|WD|%;E8X\$-3FL>(E|?
XGR_"1YU;+=VJKKQW)6<52;HY&A|T=WQD95CX9G4-16XSVF|1CL^O MK 5G+~|KE2X7;|H2KWJ5_9JE
^9L6B6)S1Y1BQK*3\$M+;_E;_L|IR@1 MWB"P^Y?/-
AZHGFY+UJ+^U=;H>*WK)=G|&D3YD>FS)/\$75&SZ1*H6_M7BPR.#)|_?|U;?#FM^U7(#JFM M#4;|H;
37D*~M;_B\$A6;|6+=~&X5!4^(U\$ZH|Y50*GCW'MO_P|O|?K7_C)B% MQ(@=P&_N4*7&M=KO>VOY);S*~?
Q;EB921;+~7|H&YWFHSDN@!1)5U.I#C00V26|E^4O_L9'_M|XW7C/&7)9YR4*&#)^>AVM9>~
^_PL|X;99@<%&@|R28|2YQ=8.GR_K_UWX;AT+\$/O(-
K|OKO71_G|O/UUYOX@HD\$A;V<_1)#BL;|6#~F&
MF"G;Q_!S3EQR"Z;>K&Y>WRV95A@87;*L;S#O6|HOA;|AT@>B)=U#*X| MG'&6M_H;5@3BPVEBBUEG-
Z;G|UUA|EW M/%%23AQS_+RPR'%0&%;J>?WL@0OM'Z.3<|O4OX^>BXVCY MRCV;_SBQXLAE;_SP6F'7QQY|G/U?
2VK\$?="R>S@S\$#01^>? V|?#K46Q=|MV^|4_B+W8_LG_4JO<86@S\$B9U^+Y%~XW.2/Q_P_F|L|>~J|T;K0G;
MB&K\$+S9\$QDN_KJTIUH2|3M=#359;?"|LHLFIT?P^3+0/85/&=>)YBGAP(MUA-J;N;=(RK;|*B#0.3?F-K|YOJU-
4|PE<|>B^8"2+FXW>ZOW6+~#5? M-|1&3-?^*S9@EK|4|?%NM3=~R3795VU578\$W\$CD&G(W\$TW;&>NC)YT
L MJR3|/A<_2^40^N8FMQ"*X8;P6;|H#\$TMC|H^72<M1_Y5+R|F3TLV|OZHL\$T|BX(|#MHC|
28;|NW@2EZ6_RP#;O|P?<~ MOGQW\$LCNT<|3T)_W2|=|&WFX_OPEQCI">E"MQK;_~4_7XS;81_M|IMY68
_&#F@?6/I>\$ZRD6E_RM%2&-('=&Y5-KMT-@OBDW;T|YQHK(-MKH MI%C+82-9(ZW|4;ZDG;Q3=M MG-
^N;K77PL>|;U6>Y/"Y=WKSUEVL24XB;

FTJHDRV?ZB>KLJH*4HZU L ^"340=CS"V1- NX>,D1Z.826^P13:0 M7W:&S;JLX&9:8-
4FM2>OY(1/L:N,U(YLDUFMT,I86(JK:R0&<4G!MT4H9K# M,7,%GTADL9 &6?
53IG9G+1T NCPH8J#P;U=\$1X\$D2I "F.Z39M=BULU<:/> M\$6=09>/O>LA6@&/>*5VT="(9)SQ"
IW41*SF%#H" 2K2F>4,MX...@3?_G8WB M#H":J:GK,*ON _QRF?YB7?>K>FYJ H,(O:9Z W)"X5I7?_)M3EI(D2I
MWJ055OJ?B:J(DWP4YJN8<-W/@!O+YB*K(K:M,NH0O)X=OFH I-MV1 M:HL\$WBX3K-DL@KQ?:
^S8":F&Z#X.BYMAI+I|B0|3R#5W\$F!8CH.0 2A.I#V M=H|5W 44 G7%?I I#C 640
(XV4%6CFZ_7@BB#2\$|GN=+7K_D_?1/L?|K+^B> M5QIV3J/V)SBW@ _IG?L\$0VY1^F#*US5^3_L06=44IOV-
IRI=CU(\$VE\$! 0 M, /3.N=(4 D@)D5!RI=(Z+U=&T@7:4EH1Y "0\$I(8105)J4@!!"@!^0\$GI
M>L=7CYI_01 >I/SC0&_17QXIACYDK'&WGO./=>* 0IKK<2EIT_C:PAI4#W/L MKIG&^IR3^899O)^1%VBTE^
QPKY 1I0L/GR(OEH<.O'DL2""8U#LM)H.D*T.R;I=AM MCRLJLW:LN:(3P=I/29(L<1-J4HGB*6-[?JQPI
ITFIPO=>AU.GC^O/!_#O- MWIOYF2F#L)(E:AR0TR?4JOU|TJH^|_:/7EZTSI?Y"Y>-@PJ\$)T\$U+8 MT2?
3:'<JR9Q<+9%WAL@SD9AQ8EXHCFN"QU:),P/C">AYFL M/NT.)W<:R|H#J8?JXNF9:M_5&_ZZ+^A7G-W89.*%
(D=X:@&*,IMDV(?TY MD60|C#>L9S\$D%OD/Q*TWI0EBG<:I*&Y+I@L=J,O)%*L:9CP=0>D="68|Q_)
M^E=A!C"E&ZD)@>=_U GP+O9?1TRG./T;,<^<#:=|VJ==351OLBU M,IGL/8&LYN"! =K>R0&Q6:?
0QDBFIOM#RY(F==O)E\LM3LEH(5?==21D)^P0S M?CA8TG,'T#4):QLA"37*,BH6>AU%NI/(4IG)D^A#6W9;J>
(JNKQ G+I|O MW:7A9I.0 D =GWfZ/6.*LI>|3I\AKHP(?CKGI=?EVCT-PI+ #I&JF5IC\$65
M6=7UAX2#SBSG|F4BUHX7*OI HM|8/EG:0P!-VG(RF8P8!23VP303CA4P#&C MU":(R(FC%3*RHR.>I9?I
\$)C|^M5KN 49-IG _M.M.L:JEKA:4:*AIU#04RINU=W7D:\$6|A:!!S.M86S.A:FO>3N<2&I<,"I
M2MQ>|,"&JTSHHK)(.6 MW-NIV7V3Q="JS#CBX+ B#HLE24"OJH6@AC4I08_#W?>O6WTRH(R6"- (K I
MSVH=^_(RN|BM5)>T4QIKP|ABWFOX* C8!4 PZWE,_%>RK;006BXVX\$+D6K M*BYJ=KL3YH"WC#N?N8AD?
IAN3)TDI"?|_?'SYC@NPR+P)*@O@MS5!>) MZW<9U4R|R(N6"U074>ZAS,)"UDY2PUE2I:@.^FI5Y7#
MUTXK'SVM7P;:W<:M'^F<^<#YRGNY:7U:ZK@&YK*FC 3A>KAR\$,1@IVKD|G> MAG_)Y#|<GA:&?
+5'G,;67_4J<-(KYQ7-0;36RCIZ1A|&CGYQ3=52#|P M-HU+L-D,R9;Z5^8LDVD.LLPHT^S"^D5?NGZ54!G1(=3.<6*
G1ET,E?2)IYJAP9MH-OCA366|I@ML4S|2^(<0?I%NM)FGIV3(4&E)635A.M M)6*Q\$|JUX2765V-9
E78UQ/60^>_B.:F/|+Z%K^T^V(3Z,W.Q.<5C*Q^ ^MC:3^'= -9=VUP^O=>U._@.*5"H4Y MQOJFFN) #.CBDRH0?
9#\$/QY8I5W/I\$O5T2/)) +5K_O-9^2 M=5"I)>-B:7U6-8X^ _H64U.J9(\$I9=UB=,N")J)Z'9M0B/(0^*77*U/&M"\$B M?
+N0):V|93;C6W-1:R-.jO*^<8NJ*4@3ZL45K/ %#&^>+0V&06AUL?QZ=I#&^Y%ENES|DE,E9Z+9LW_&28?
EM00Y).AAPE|AP: E2HS&QL(C.M.AL\$%Y"%"L19^68I@F_-OF-QZ X;VUU0PC02(+I^,EITAD JV5|VL2(EGC MZ^G&
(PEPIXZ^G_"ZGX& T+^J7L+|=I^>:TIW-(N@B>I->L3%>F%?W8YHN6 M7>89S#09_2G**R*=8:
I>&+!KUIB _"RHC5U^6E;..0YB|360P%'
MKQ7IQ=S0?I_H6HK0G*KGMH4Z7DS=VNH*Y\$_%S&@^)F#^>E9BKJ!43 MNA@HUI+KPC)-
:4>Z8H>+JG)X5HA>I:L* &@10-R= MGLA.2H&4&368 _|BB!|=I3"!5:GH>|BBT=JEI|^KPCFOW?8CPLZW!>PB-
H/FQ AF|S=>7O_Y\$|X\$O.WCB+M)30=-P7LJWY0/ N5XFKQ.L>K>-S3561ZUM">9P& MA(./LGJUIQIFLVC37?>E!'
8'E _JRFKKFU,1&NDQ78?7^?9T<"F7 _>?>= MEH'R,AM!&W40E,@JTDV&TL/VG:5VJL0B
M2J&=G\$&:87J|>?"HE2I00P)3B3|D.6"4CI7I M:F3739@C.Z%W02PK-
5F\$=C9'I>504ST7\$:ZWUVE/SI!ZQ*=_YM;LT!Q!PSOI:JUFJ?K F: M1^WOGHLLC|2/K'J@YCU2^9)H3Q;*|+)OSX
@<|D-47_U!"_6+B/:S<6ZXC; M%97T">_1U|O- A!4*V=^SU|9I/D&_ =3,(Y)M?YT&|6QDI- EA*/^KMW7JP.
M_A)V|<<0>3;2PQ6H("N2;^:KO:<+?V*JHRN*1&#E;NW:L40)B,_%E(L" M'BO)DLT&-9X3_E*EQ^BO+O/F*_83=;
(#8:E2.90Z^T)\$+I%DL"N" CE^X? M.FTH-OJ:NX@>5GT^ 1L,>)OE7)-7YW*E28GV?0*.),1/I.E.W>?&LZE>|D/
MIK3E|%^4/-DJ.#|Z0B1#9!\$861Z'(@@J|6NJF%\$HV+\$8,PR*Q*\$RE">"Q M6_YU_I-
ONU/>Y2TCG|X3;TMV8<+S|7I=6C;_21DQ<=_0_5 ZXVH:A?Z90Q*, MI+^?WKCUI;A.7L?D1:9/@6?I:Y3*8:ZZS?Y
1G&QPC7?_H7KXMS7JEE+OF MFJBI:ZR75_#2\$01_LH4DZF>N<=25|Y;_3\$7-R@S4 M80G+?&W?(MZ*R+2R?
@JG^N\$KJHM+L)(^OVT+2'==@I&5(C M2EIV4/EAG0.%#S: I2J54(3H#3;7%|?)&88^59Z^ _+?X_NR3/'NCM*XHH
M3\$ _^7H+*IAI6I0I.N?J#"APN\$SXTZRZM;47E+7C|QI0T8&6
M(8L4A;.:?;9NCL%4C|P"MO_F,RNB|;H829X43|R:YO/*SZ/KNFDB_OU6I: MU0MU=.^\$%<;3=RYQTEDC|1?
%SOFU8VN-|Z&F|FM%|A|W'PLLGNHRLD:RM3 MP!4**2FKQ_0V|NF^|CB)%&6X.S=(Q
=O\$;+^<>UF5FK+I/2_HY!#KG5M9Z% M4.)+.%X;V^?6>25<1|L4>I?_TQDO-2/FA4K%JM6A\$%=9@)JO+^2DUTC-0:
MZF8F.8BBE>FPM%T)\$FY>H8.#I&97#,\$R/O+|H H O^?Z&.UIZ4OMWYK _UR86 M#GNN0=?^&^&=
(=ZKHWM:T=J@A6=1P2Y;-IE|T|X|3>I_=?N=,B_.4Q8GK_5^20-8%#DAODJ MMZU>|ZN:\$ _4NUC91I+|NJ<@72V
MW+N:6>G2I#P_#2AM8\$H'U>I^N@2I4)J3Z_#36K4WU.FS3,0|H(N1RF
M:1+LCL:O)F I?J^C^"3!MJ53:ED)A@X^O0|RE=EQ.*&\$S^U"U6NEY|LILW; MVFC:.'!SS=.;\$0T:HIC=;&?9IT
F"?0XRPF.#.U#|6K<2G"9/;5K(! MTP8W; F)4YZ'SKN 7MJJ;>O=%8 ^&&FJ.=7F9R_=G\$T>"TC+;D_?V%,V9#1<>(-
HIRHJG#2= M-6U-\$^RS85HFI-GZG?4JE&*>RW _B0|2XOCQY&%N? QI5? MFM+!OW0RG>
(4_6;I0#+6@I.G&KH|^SP_ K9(2IY\$U-O_33R^5D|K?K5;I-7NSFL8I,RAI&A\$/32BU M-N^@O/G,<9+6VKCST F) QI?
K;=46%|WN*/K/ MTJ UI!#%NN.E->/M\$->.;W_2GTIO3_7FX1@Y61"R\$|J, KYIY4K|;5UU*PK
MGG\$Y:4Y"|@PKJ|U/_U|9^>\$_.6+|HF6NYLOO&!:P^M=6/+5.^I:9"P6C=H|N/*M9IWC*?
F=WI"H'43LU;MS<(2XUH5C1T^9:D4)*U ME;HOM:V^&1>+*^?2JY%5AE4Q=IS6JHFWG&9*;OCDM,68">UQWTKI6|I-
@?2 MG_Y F^&=>|K A69X#GPVUCG)@|FLO_9H=">|0HJZM,WI6%\$P^2(I=JW_& M1VEXM+@TIL_BI:S1T*Q*|XB?
JE^#%Q9QZ^4,RCI(9@AO@B*H=G90^#EG8\$5R|;"12X;@0KD-IK)^:6J&)W;Y2>^=N|V4 M:5F&|
I!533>H:HP@%S"/^H1FM-;G,K#"MD-I5|;<=2GG: ^|4.)?"MTMPKC
M1>2&|RF|9K5 _P^E;H^9I9&+"0|DDZR"O3A%_H
MGEWM'3X|15N>1\$^N=+!HLX|1@UXI<*U@WKT@W'A|>7#N%:X3! AD&3<1^T
M.AJ|GOWO(1M"D9A46C/);#IP#=#a@C%,TNUQ,I:=FO&=463^PMTK:F??>
MYU(3*_J6.MMN^3^T,X>C=8:YXGBXOUBZK|TX>/G(2PI6*9)2Z|9+M8 MRJ1/CTMSI_L6A|>_MQ9=C/Z
M,XJEC"TSO6>I2M:4T|FRL8RD7\$??_ADG^@U/\$8;IM0)13U)FI?>_M+I HJE0Z*&|EWO|ME3/RGDD85|Y?
MR5R4I3_+H96Q002@I(W,76) #GZ(H...2I/B*UT=H_0_+Z=%OZPL1!4S95<%7'OXH5>%GXR M:50DAP|*>KHH9#Y!
<1S:%,8NNGK:K|^ M,UG_V^N^Z9|MRI/#U3%(U=-)9FB.U"+(8#_Y004>9XY+L)9D8HM8?
U#ILU;W(!.%794%M0|J NVVB,,D3 M|>P90RM;6TI>O3RSA|_6Y:KZ5>G5I|GN?&9(3N:(LTB?|HOWSS00COTJC
MV->)BM?MA>^V//J6)H;:<59+AVR5%5_H^B(*> MD-DM*NIO*|K?K?
C%|@6B|3\$O5HMF#K/NU>GL6.VL^|GL%:OMP"NO#-R8"%^(+ M^OZ#,51X1TB!
|H|:R5K8_VK:ZY'SQMG|I.Z>*6&UA\$A7(9"5*AB^SI(OK
MGD= _VKTJHJ0G.IY6:TDI?;+Y=NP8KS29^6&XFGG63 M27=A!&8RW/52*%*V%XT'P5Z&+%=.DC<3(?
P9S1W70HNI^A% BDAVST;#F MZB6^K?5MP# M\$Y7(I=L9IH:FJ|WIC3:6Z^WF_26|BT|QE#7I|J7I\$M,E
M.MA4XAMFY9_O6I2<+ _?L2>G4!11J7>*Y?GU" T.W.T6=W# _"LIK\$<+_*C MAI.3E>&C((3%>L|")22UIP:9\$?
R"H_6NU("R>#>55+>QDX\$5\$F9@6\$&HDO M2>60^X=JYN#W1!\$4-
:765&:RZA_D4%XL9=HZX=?:K@4#^;O^*!F0|:YA2 MI<=_*S";D3-C(U7L|)%SINR.YB^/IG5V(YN8Q54^!-
N5G=*4/A)3+H E6_H! MOI,'E*7G^IV%UPV I&N+9:R6G=J|: <*)\$H\$HID:Y6@U/8%QELF2JUP2F
M/&0HJNGMB|HB,LZ;2+;_D?3Z8&6E-\$7%0I2U,GE|AK M)F)1RDS=ETB#\$YWJH@*R5UI8=)LPR."FR/I# MM/ZK/I-

%%\$ -4#57QL8L!JX^!R1G>RF+1J4QKUTYCG9-VUV<-1.6SY+ABAV M7*9(F65XOFLJOIW@IKOZV>/J\$W-(14_BF)UE
>I>V(B%\$%EG34)9H,5NVP- M2LO#SI6H2^.&.&FY;X_ZF1AL,^*H?J3VEPEDF0\$15,<5=H,*29?
O1FMDV/C9^L16H7TS\$*O M8?1M^HJSB1="JHKSXE9WB)Y*G2P0,&JDN<+,.8A* NE+\$158,1
M*,3X^Z<7B;39F=E^G71?Q<S192OR-&*&%^>XP%V7R9?F#R,%GJ6@^=
MES,5C8=X#JGOL,*O*(YH)18G1^V^!PC*AL2*W1H00D#(T#>2*(6QI^Y3HFF MY107<*4^MA!"5J",M
9X7^=J#"3O-M%EYJL,ATUMAS!TR&O.78QQ-V"0Q??M MSA?-(3JF5,VJHZ3JU& MEC^F^Y#TX\$-IQ3!(R9=?
T\$N#,MBH+-2I=C39K&I9,Z;LGF,52B(OQJ%GM\$?SY1 MF?-D?GZ1=F+^UAG>+42ST?QBI4P!DE4OW7VW
M\$QXIZ0U,3LH>F%35#.B#.+GI9@!1?.*UY*&0,13-4& MS^=>_1S!E'GU7!N2'U:<"-
'P3:0IDN)OPZ/<*ONN+2!LH+N%76&7238!)J7A MZ1=(<1# V=EB%2DAVQDUPIS37CSV&WVJ?
GH\$RA2!&W,-L4/-Hf"MC3-M*M"/,1P=H&H!MM<-M8>5Q:MA2)PN"RYGPTY'+4CSHALS&QA7ZX&JVAW:1#
MH7K7QL,UHJA!<==@?>3^J/X2_7\$@JC=;+!0V+P!C>(-B6F%\$L3L#A^PDZ>
M.P.M@;E1**KUPVHRI=L^K9^I%!)PC>H*1<5KZ38^25U-KHX&>17?>KJ-0\$ M-[EMG]
IDL!^F\$OI^Z!HI1@:A10X*Y0@FHE@:76Q&>94:1SN^L!F@27QW
MP4>5Z^E1!_BM1TI8+LW"J5Q3B5'1<C=)V#3Y+8;2D70^I6^GFPJF^_22T"J MK2;_P>'^<&GY@H#0?J
-<.G/UBL1,P8RO 7*)ZXJ/=M!1F)BR.#6>4/#2=
MLFU6HW%IR2R;VDIFL09HVK71>GZ7ZQZS)J.92=V^V&AD4\$[A5/K,L0!WS%16
M8R8R(XN#),2UE=PI&&+=IA3^ ^Y,89F3*FOB:G!<&UGF^")R\$)CE/\$@ MGUUC1H\$995-EJU%V>B WH"-
17FD<*,ST!AX!0NT48L=WSVS1LT15FX4(9\$; MF/8&^ Q!T*WY>PL.0L15#,2GYB&(J1*JL,.*
HM,&*1(:%H5TNK=>U5 M8#"R&U M"+\$*OQ1A3?^*Z_M1H5G=V=>VZMB_VXVFR7I8^='UU*8FH8%
FTPTUBU!M#SM(3C!SI915&Y2XR+1)CH)#!=W.5Y,I2@-825^R_P3?70BZP;7HSU!W!93M6N4VA22,QP?
IW8+SEM+L,AX^ MZ,0#9ACL@71(X(6"1PE"&8>IVDQI,OW)9KK<-9Y8L.6
M*!K0R!@U!9;DBDQ4N,CZY,#6W0NL(S,X>#8H<4CIU>P'EQIWFY,EVHM9) MI(?(!^"R_@*A_CS5B.G!?
I_L!V3:6E8\$*84.&P!FVYKR,D#UJO!OC,\$9Y_M^UB6->^K%G/2,J",X?>9P!TNTS^F\$*4IS,L;*/^K8!XH?2.
(S14M0'JYJ M)U78R3^@!>L!AKMMKM@U0FL*:R^BZ?Q=,OIA8OY?E!VPAE'@=,;@!^WU!QUJN5IR'69-
^>OQ1TT=K#,GGYG1L-WYY4SG8'-@3Z31)C"-M!YM7I^K/V!NU7VW
7IGK20MZ(T!FXL)H!=PE<-L%W3"*5LZHY9)RE;Y_I\$
M6U8JB^F!_5EZ*EKGRI9!3=^%L!I2=;NJ1\$V?'"=/#;L%:*!DO7!)0;X?@X!+4)+X\$!4 M>_T="=B!8+.NO!
<'MF10XM;\$=\$=7"=A@BR7M+O!(Z>Y#C-#16J2)XW=\$=KVA? M F4-3^# L,Z E\$%*=">IGP\$IG5;#LO+;E%?
0QNUAF13.U>,G6U!G8L!1_MMF%?D)88@J1R#S&JF!&JZ.T>#-&UY/2U7_+5AXX'D'N=,99&S^2#/=VS4)!Z:
MV#FL:BQ1B!U(-EM-P%EVBO5_#6&.1^!R":6L_\$JGCK3U1\$J#DD;R\HB>F0B#,4 M9L@!I^C07*A@D&?OBI,64R;1&
H4GNK>L+N2.?("CHSW/\$%>0S',XP8L/+1+7Q>CM!\$G1>:0J@-&0P!_V<_?&9(XIZ.3@%?1%HYA-,R M&G#-
W!CI^G!-;HLY\$09G-G#D1-Z"*CA!G!K.(WVK)28V"%8ZP@&8Q M>3>0*AZ;?2*W:9!K=?
P0&D1<&73KK_2E0@-43SLS#T6\$,L@1Y=VGHJ@#V!H!2;&1-6V5=O*KKRL51F!^A3^B HKM,P8C^QS_@15.^?
K!^#S!I MSL-Z!G)@X-95CV\$&D!T!L6F*=[-R1L.DV8U@4BMV3D9^Z13J_1!>ZGFU M?LGLVE8QZ!(N
MMH?7,1L;H+M!4YJG+G.A\$M.ES->K4RL#004M>606X,ANJ!XM'5.8& M208P.Q!F!W+IR>/3&GHXEW+),!+)
(=>&%^2Q5,I2^0+C7>05B%TU1A6P0K+I&1N%?1K>_?1+-W<3(MM-"ZPT;KER,J1XXI5!G8XI4=AU1@IE=I
M!=-.7B-M92Y.OI&M!";&243I>JCWG!\$XK25'>#T^D%7L,NOU&>1@54B3!
M/@"/U96VCLY60#81767CN.)L8!&7IUV?JYKN_'B9!A^!&/-N,JA?O#5\$B M#B2>*(O:PU2/0W(98P_4;9JZTT1:
I^RN(+R&S!*,TOH^!4G#5B!JB:L9!<0 M12!3\$UMS(7;V)>+=UC!CU66?;_D7?<)GW(>_M)%_":Z?EV-"8E)2I;-
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(OIBA^C!/_YVR3^"%W#>>EI_WO@'D:'S4_-V;Z!C7*RT!3RJ!_#1+MO5:'L<5@QY93!P+!VR9#84.A(3G,@WF! M
1+Z!9_2*!5WXT!#7F/L&H!\$P*YA7E=N!DE!6I7QG&-W>I^8PURXS,VO?Z"/XUHFQ_!(7_&2
M'P#^@'P5/XJ>1FZ!1S+OTORX,*8 M'W'LIL1Q,BBLTYHP!O'L8H_4AZ%ITEKT'ZA_/O!_>?N#1\$G5QW!L0LB=
M%*1-+.#ZP^Q87;+!KD1AI&T+UY&P02!A-Q9-B547EU@W"W,S_%%;Z0)7!>Q
M)%UF:3!DKR!JGPP0OUOHR%_A//&1) QU,*P3G!"R596.Q&H2@ CGW>4JW"AU"G=BX\$G?MNT.#J
M/AF_CZ*S!D7W00FL.*<&F@Y6R;.(PFF<<1"- (U>G)7*R5Z;G5-M.IXFKPBN;,@(P<13!F@E00V!ZI?
K!RJH3@CU:\$Z!\$D3BEC!=E1<>20T+)=#54!2P!C8?J!MMB5D2;_GSGB-9HFFU<O";->#IPHVB#F7A9/^=!
(^//\$_04B">-H(C MC A21/721!)Z&*B!FJYADK5^_JE"VW..D(CICLH'T07Q-QKFF;Z<H/V5!YH?
ZAA\$9WI(USUKB)U"VG S-MFWB@\$XVPSNVP^=XV614*!(-YB_F^&E? M<;(0+Y+#++O/OJ^+2-5:HQM)=>H!K?
ZL_1M#N,0G\$@F?IE69+!101!-R-G MYX9-T WTY-FI&3)ALBYA M"DQ(RJ**+ZW>>G_>P;R%G8.9C7;?
Q!73IFN0%^+*N,70&IC*P3\$90AQ+=MP.)VV8G\$ @T57Q"!0 N!X!3#98#(&<.)2).1+8!P0FPV5D-
0^5TN!NIZ^!QA(O!7)=S:X9R!J MH>33^2!9!5!VTJ4A"H><;W6YUP'O9;-Q)8F<1;>&0UPD^5D>3M) M"X5:M\$
<JH/H\$+Q+;&SE%Z/BD/+%P4(&M01"_9T9 M1>KJMA7DF_-Z'R):.0HV=I+DI,P6^B*S M;_T#T2<.5&-XQS?
WU_^*M=8B4YDB\$X@#!O?D-D-M#_1*(P2*=O!5^3>I @P++ZK_VIE!=YH>M!H%\$1\$^;@_V&)G3GARC%ZH_ML%
M:X3_6Z=D A!9^38:I?Q6)91T'.2A>X5J+Q-U!?!\$=\$E5?"/AXELTO>A7 MWL*OL3O?<FQI>-CT'ZEXG!\$-J^C7
33H0R.17UX^!M;CH!Y 5>>2^WN^ M'UN,JZFRZXG1\$+L0Y9.@!P>%S(X,BW@3!A3!4@.@_M 3!U8_!ZW(=9XR&
M^!9C5!<L!1%T)KVCN'DCE?_T,*NQRN_0%-H:LIE5O!#B0;OF?_*?W M.HY?
#VL%\$B!G!U#JH23WN7\$SL!Z7GYVP>6"H.?HX^T.#?7%VYN7BX/BVMW# M3UY!RI9))X/M-(L=21F5_(RADG-
9H!>L>!\$6"/46/H!@.N>U!Z4SQPE5L"# MB "E2!LK;GJS)IWI_E6%=X.^GAON2/X839^DIPDO!||&LW.N#BB^_3!A
M508R:SY9OM!K5@V3>HVLH!L,2SSQW@9&JA8/6AZ/
MU39=H3ALU*^,ELAK3!3^,N%UO*EN^FR6!)1M,ZGX"XZBY_S%!*Q+*,.=J:T5 M AX(0T9AV"
H^U*Q4TCV/7J=RFK&N2V N5=*GMC9FY\$^9&JG=3,0# +& M!H6?2-CU'+9\$;ON-D-5LA_P!_OF4*G0305%
(G8K5;2X1@!FWBUH!>[+1! M_2HW@8YDP&>.7-O<*>9SNI!PA/_SO#WN!@_"_2E%EX@?SIU=H!>_W7!_U
M3!<*K\$+X!SXX#_0<3?L;M06!A!KI-G!O@ZJR\$G>K!)&!)@%IY?^%OG36U MQH0A)>=(2M#KG3;#+OD_U-
Z.#O%Y,%M>=>VLF+D!"KRWE^M_:ZZ!+HU;9.K=A!A@6H5H%+^\$Z3!_J_7FQM0T6-51GQ#GF5&Y#.&C/6JZ2O
MRW8T7X39VS\$7>F8,H6'552!^L;IRA630G<&.%XU<8CKO MH+OF36.(#PY% 2NV//D&7L)1#
<I>O8_%S!+F/M32E&KUE"! (P*,"A?;!@DA0!4;@%8<>9HYJ(8P\$9*<>S*W!UQDV MIR77!D!DV.ST#?-I7?JEX?
YFM+L!HUEMO#(NB114!W"X!\$5^TG#_V.FDHV^V M!&EN6+L=OB>,R!>R!(D*4U3"NO3PIS=J0RR-6!-
*AY3/RKGNBL@'G-M=7Z(% MPIY%M"VG MJAV5(&+>(N!PIV,V=%0S!+@+4LBYL,6SB;UFWW@
M=T!L9&L3+\$X;W!O Y#E2E2BZ!M3R10T06N\$ X4*WH>LH.QIBLU0S^Q9(I-IT MWU@-5,IR/0HT*
F!@."N@*Q24!LQ!!(7*XPUPFV&EDGPI3J "P_.,42?(9'3%(DY_UHZ 7+-=K-)8NG8PU-E M>_W!MD"KNA!BRHS3H?
9A_#W7!1,.,10VPL_!VB3J!*>Q6'BM?<>:US"L%Z;."S#H MEIY/N8!\$,DRM:9P@'D,>*VL#ZUZ@?C.XG-
\$+P5(6.I@63SJ/PTS-.,^&! JF M#>3.A&A.996?2JLWJ!.(#*!JBN<&RNV2>ZL@#!;M,L_?KYL_!YP/&=U;
MQ\$46(F;9)YH>7RL8_!#HZ
_R9L:E9%EWWR'K*J+F6M@7U'#0Z%E!BXBF%K'4^4*>YP3C9*YH^EIGHY8D\$>&8-8O!2\$ MJ6K:O!Q_J.&8!3;G;-
'B?X.(8"J"!@NC64!Q4!(Q5<+BA;6\$0(L8;U&RA45 MRI+!%A#6?")7M?/\$C#Q(X%SGV
JH!\$+XF+!O30B7U!GF\$M>"+23F@CGSC# MVRW>/5,7B\$;I=>3HZR4M6R!S9>C_JH
XW5B%DI_I@@M!L.6YP_P%(W22@ MSIN!>X'+!%ZCB_JBGA%!/NC30W0^I^!MYBL?*",+1KIU_!_>R<)J'M5>#>=I

M9ZCB^\$%-R7RCX)-6@KF8XDX>_4^(4H5YF.%RZ\$#F\$V12U\ R7J:R@/2P.M?^18)C%?2\$0Q_I(D-
^12CT6&7R4E.%U4\$5%:9Y_I3I2WRUV/Y2VVJ9?I32V@_MH=%D0'I-;_3I5D'W*DK_I|BN@36JBY39C&4*I3YL^V-
3BMZ(^E^K|98>E M(^K(*71L&^S+2&^SWU|J53:E?MYLZL?N^TFJA|F/Q=-:R#(TN)1 M232TNT#@9XZC1
MEDQ>3NM>635WGC:5EL1W;R# EA|K;? Q*<:% G1^9E MS/UVMN^K D2Z,S+&\$32
OGEQ3MAS&#D@96YEA+3,=OW+R|>+&J=6_6|YT2+"1\$
M#33=U8).)=DG@M:SS#2|=8P|@&2OY%\$YA/%@0|_2DX%*336*|7BQKKY'I;I
M|2ZOW|OE_I;L|%. "D;LGVVER)=>@9:|BN++)(N0N\$ _NTLB,|>U|2& FZA? M0F;=BOX# (AWM5\,X?9AP#^1CDW
#|D&.G*(>H_3XK3|:#_NK@|)_RQ:I|=2 M5.7"O+-W9-
F|#:AOKE;QOP&XJPF^1;|D)9A6/X|S>BTSJS8YN&\$;9I\$48Q_IAR9E1VT' W@U_?7UW_LBF
M7_QIC1,2,OXSK\$C5SOX%#;_ZC_7@0UR:KU4^S:L+7<15|08GJOQJFR(3+?) M&W*72/-
L(J7?8@/=B;#6:FJOY"/&P2V<*JGC ??=;8XT|_|SVY|53)O2W0D M^EDER:_6+5EB;3+I1UJA9Q5R0T3YH|OS?
C'L|QHAU%\$;:#VP+;OB_C.^8"X M0|Z?1>7WGV\$2D^VM^&N M2H^\$BS39&3HVO?Z>?%JL:XFQG@=OD|H#
3E^1D)P0TR8,>R**V MN?H)""(4YO^H7^Z";(BZON,CZG% DHP7=(6MV|K#**)3WU?0>4(2;J4:F8 MTP^
O|0&:*4ZK@_EEBAK7+WK,N5D";T#;-LJ*7+-L/
MVFNKG<>^T(QM4QG3X:W#;,,JIV%W8(L^U9_6I825P81A4*,|3IHVVMJ_#P"7 MU_V9?|XY(+21\$"=Y
OP)|N|%#=\$3F D+2*FN:P;H#XQ:Y77K?Y+_TFB&V|S M2N|FFU_T>|LG*_NBS|_9A>2X|_3W5#D+LK3O2S;3-
=,P|DO8|C1G:MU#%;*YJ^R@_WA-7V|:5,> U*PD6@'=P5;_F>H2 MTHKRDFKZ,?>"-%P M)S"1IN?
&0QJ;ARB5^8V3>?3E#W> KK2,W%;^3=6ZAN6|?_('L"2+@JL5AC^ M*|LTX1^7L%?*"AJ ML:BJS|CHA2E0#H>J*-
E13S-I3IV%#;_61BOVX#>*E5OLQ5E%V_V)*%RA4K M\$E"5HVEKKP(F8TW)_"D8S|;&#;_9@%%R0M71T^9Z5?
X_X9B#0X|WASXSN%?V MDD?7O|U71Z;YSZLFYWP4*GXLBEY|76T2I?7
<4G|!|SAL|E|^8,B1|/8RU,^\$6'D#TVZ)E:8;=KPU.PLD:5Z?;-&M M75G|B@C?|JK/GDHT;=6C000K;V%9ELX\;/#?
_Q%0";55LOX(I44\$,<*9|/C\$ M3^|B;')CA&H/ YJ&0+R,BKV2)"E,NF1|::S.RM9,_Q|A1Y;7EA>-.CL;5I/
MOP|SY7B_K5LUFA+*4HHLYIU3=VZ9?_84|'0C"4J03O\$|YJ_-|T2FNT-&=^R M335|(%-6V 4RIU=OSGH6B7Q|_MG;|
(KZ)ZO+^SL\$N|0HVMMA<9+EK\$1%PN9G>K8K1%BSRY";5U<-+/C|+W"N2JUC.+5\$ M#?_ ^?
^2_WEK7&91BL=,^M*MU+ZO+ES|2I6S8.RJB\$RV+\$/LM9A*EAA9_3QO MCASOMCYUXE>|Q|.#
<676R|+3V9=ZGZW8M@_MIK_4|OR,UUV%V|4^15#|)6 MW\$8QU)P_>,,RG%.L@'0
M7>C5H;9#T#;"/&#FCZ|N@)G3NN8C@) M)_JZT|XSVSM|JFD_4(YH|J;O*P@A7|0;2;ZH2; M|_WGZL%?
*EOBC*W*=G18_2PI6Z| ^6@T;9B+C3C5;*#A R9)2+I3\$ _MNQKK;JW^GUC5LW=0&_I0SG I5K""| ^F>*7/K|*
|DGGJ|FC^@QM|OL4:@HV M%9_?X7W75|AD^&-1V7_-L_ %H"?<7/C='F0PQ1WISS _UNXF2T|D\$S|IA6@_M?
@Y29H2%)Y;QICSBVV)V=1R"VX|(@+Y)=M-N8-!CG+. M|8V;|986)EH;D/VX|SB?Z|OKQ?"T _F/F?T?
TY|XZNZ&B>%T(WKF9^YF&#YM M*\$ _SG>MD-O(@1%=QL;Z5ZS@_QT_BH^|SH|&BKL0WB#ZR=V;UZQW/C2O-K?
D M;|UFWJ|DZ&TUIGC2#IS1941|T/_#WGM&-9U|V;_8V2|)T" ("L;0B|PH M1:E""6AC)0 4('69&H?IA|&D
)"5)""4IH8,80H"0_/0>I;47Z?| M|_ ^NY|Z|UG/7>M;Z'^Y>Z_?MK|^Y^QRI CYG%X7|W^B<"C2J8=_|L5";_I0
M1+*1CNEH>,18,(XCSNZ;A^"; "D>\$Z\$(*T2E|9;1W%;IKX="L3DQ\$|/|S MA&>ORV(2GNW7TB=PPY|;|
(;9H)P3H1^V5D|6ZT@TCYN^Q&-6>2%)Q2_EI M@;48@%EQNL;#|K@JY844>BNLYNN;_I-
F5#Q|8#9X^@|I#W#3=U4M95AY' MHE,&F<#LZ33ZUTM?+|R|S|8=-<3M5GC4TF24UB|AYQ;3^)+&)@7#7-!29
MOO?WG/|OX9IS AGQTF|QL6@(%!_J3HXHG/*|J0Q|3"9PM*XLFR|J+U;K;<| M2:D"Q-
%6V4)5#6;GRES|H2|;0M"V7+*.3P>B.='=^W M);.*UPI|B8X/G9;^A&2.DU5\$|?H4_/#Q=M)"|8U!\$R;U(7R;6A>Y;?
Z'DH| MPU2|6)7SQ>JBI5QABALRHNX)Z&)*W;50|(#Q1-|Y>L%S'UW+T<@BUJ;IAX MRQ7GYGU;F-
=R;U&A2X(9E'O*5+&_ \$A|E?;"IP*+G<6&D5+O2CVK|?2E%8 M@W6'F|+CG@YLVF;
|V+|2%\$EA1FPH&"DI(2)Z/CIT#J#|I-#;"/E_-COAY MZX|T&^%-E+5E2, M&?7\$^H:7UDW>
(#WT4;|;)|D4"Y;CV@B7UA>X@_PGO_6 ==&6AN9B|G|<.;|
MR0OS\$@B:T#8D;CDQNUV7UB;@6W1(B3R9+=HZE*;P8>F>I7EL*7@A|S3XD9
MIM&&3R=\$X|6|;#5B046T8;NFN%#SQ^RJSQ6N+^7;^TOV^BD' M_-&* JVRB2R>N/4;_F|0&9RTV;1NZE?
XOO/|96_P*1968O7^,O ME/&^_'T\$<3Q^QBC |7P|;Q^J M_G7SAB7D?;M5SM|+3;J?LUB-TU7BD|H<-
K64U#D_8IKK(&F+I_EGNLMN2| M*V6%+TNO1C1"56Q;^&0&C.WPRA85_+EGJA@Z)-
B'T\$<%YU3F\$|&|2V0+8&+0 M%; "U2S^XTL1.2I-|P4A=(WMVLW*UO+|ST+*\$|J;|Y ^UW3.2Q9-
\$K@<|H|Z8.Q>FP&=X|&Q_AMP|T#.#)S#&K MM_N_I;Y*&7NV8,1'=P"1K"TD-KUAD8W4)VD33(MJV);DQ%-
R4M00@R)V MG<*PB|6;|L)=B J#*+F-R\$9Y=ZOWK+P%\$?UFC%7";/KQ(I\$ _6Q;#KQ"Z@Y<C
MNC^QK|3&8.FT7IRQH=33>L;_R 6N|CKJS9JL< M60)+|>T^I 4LZ;_"A|9F>M#BZ|5P@H=0DM;^_
DXXIT25T?\$&=E;_2A_K M|=VPZV'S|X4NER13G^Z17BUG;>T8ZL^50|'B??0VT_D5SV3 M0T|2-
(2JD;S5G\$F>I&5WNRRCQ|NX"4V;O@j>)K;|16O;|Q&U*|L&\$74^OV M|:0@(|U-\$S1@V#1>8?10P4?
INT#;;N(EQC<8A;|Q^*|"))+@V-&|H(D8;=4_N7Z>B^\$IE MYUF>P2M3G_SL)|N7ZN^VC@#UE@-)
<_U>8L^|@_W#L+JZIH|B|JEF7(A=R6*YGMQGSF^DWAUT^FG";FY5|_+V=YOK6T(41"8D|)=|H8; M(=/=?
V3M^OL^0G8>'G67>"Y\$5BB\$^HW^!\$@G-Y;^!F M;TGSN_PPD(K)+<|+O^7>-WRT|H L4JOS=KNF*;0(45I
M3UEHGJXG/WP=(1EZ+)|_B=U=U/03.LFR859R|<_I6B|0K;T/X#=-VFMCW) M4)?BU6|
<|)"0D|+YI.Z7\$#*V5=+_0C>QU^E?2L;MAR^_1U0GWUISSO@_ACO5 M>@A?LTD^FL|5N*^_9YU^"Q_@J;B|A5N_(-
XUEBR6""^|YVMAY4TFB6@9<1 M|H|MQ3;K@|K|F?B+0O;SO5!;2;_Q=\$FJ>@GV\$AFU6AD2*2BE^@9/1A9* MM(
%I3<=LOH29&4HE;^A)W9"P|004A-1 FF#1UU9GP\$ _Y;0FL4M^|VX@-V91_L#7E/2#>23FZ&6^P\$9<
6"3A&6CF40%.KUQJG^GW\$|YC;"6(;%8K|C_KES|;|>*54W_#&PL8 MPLH|)T=;'K0-"|?W);3^YW2-
+|?+*2.596|P1;2; M9N;F(9J8-%G|G|;5@T)-C0"3N3G|1%-U"R*N**#R;_J|4KK<^_"7|6MXCJ5 M N;HO5NEV?
O&BM5*0B5YSNW\$N9|B|F%4MRH>T9<\$&^B;@_<;S9F5;74\$- M&P6FA-
N5O|Z|=EXFN5?"Q(0;28@A9I*=_Z#UAKZ^K5FS@;(>PD%CI|F/7|Y M+^7/WGU\$.A<6214#3G7Y)AG|S^4-7(?+Y?
OU_Z*PI M9>+L3A^|@UB(Q7SF@/_0|386;H|5934J^M>FHIAO(-XU\$|H/4XY(OXRU^EMN
MT&D|UY@A)37NR;=#YDGXJ62SZ?B;B|XK;6Q|;T^TRGE9IK|GS=Y+2|G)- M&NG=-|S|EB;8Y;^YNP)?G+F 5Z;
|D&YT^+TX?7E;SR;VDTTRY.LR&W^F6H| MR_JBKCL=5NVRT?|O(GM<^2_5|EAR^2X8V;_F|H|L;+@6|N|J-
47|DO@P?LHWS MHP+O.L7VV3J@D&PKW@?2N|1(1YF4E=<=WT<#>CG>'C|#+*C/7&-6(7(NR M;\$|0YY_P_(*F;
<@J)H?^Y(BO'_P9D_<"LCFN?N=WF%@9^XZ8.A#WA6, M0-&@|%9?%NN'9#X@N^C|W|@((S-3'3AS|+<-
&JBS)3;+N&0_VX;XF*3Q,M)SVP).0\$?8/9X%.U5S920S^OQ_YH|CLP4R MO;H-
WM|AE>=3H9|+XY=MR+SA>ZB*6|W|S0"B5 M2|\$W=?O;R E.B"QQ9;FEQ|<|=X|@_V M^\$G.(?BCFYG&L_F9=&;
6&=P^%!"A|_*2T4|BRN^VD=T6^O;M|F^IY<3FD(M376(-LHHIR/*=|?=_U_X2+LFNJ9 M^5THK4<|GSG26'?
5^D W;Z7B0R8THJ8D^O;81R^K_KFQ>-A|QM&<|)QU5_ MYN@WTC0XT5EV3YH&=4U^S;MOV.H%
<|>W;K1|BXPP^KO15XQ>O^T3*2IKU(V M;HQH|F9&#RM*W27<&7/"M MA^GN%N<39&#3VPT^X8(;&|6/9AK=
M9^939IB2Y@W);N'6OZRH>|3?BQ(BDZ)F.E<\$Z2A73RE|A_Y+EU;?6\$* 4&
MA\$;3QW_A|MTF%"M_-G|=P@_FHIG|>SBW2\$4X 3N=O0KBXJ8*#7&>*P&\$E=| M6JDMH6
3R@'P9N2;_7B|D)F\$B^X_A@W|GFF0R"^_5L M;XE1^3N=X48-|K7XGM|JYJY-RP9'R2KQC\$C&I8,=#1'\$W|"/FY
M0R|G;6E=7A;Y6E/L1"\$M|F_CW%OYL)"_03& M?26TRH6\$G|V7&\$^X+EYY^<_5G;H24P;AA9SJS2|Z06R<5U6>
MO*RIPT(#3^=HVS1/>=NZF1|2= SCWXYCTPO3"\$S4\$)EM\$|C_NL97|MPR";|C M^;|D|J-

1S:131'!*TE)2!WJ+Y#\$HIV3(6H% A6AL42 C!&R9(HOW2%7*61
MWN:=*CD,L!>QH3^9f%1FF!8RZ,42\$=-&P10OKES*TNL6J0"V VJL77 MH(I*>XZ1Rl;RM,B^6
P<1/9+AJHYL+;U>S2BV!R*~9 M8QTV\$J<|@'X!\$Z*G@~77,<-V6'_FX",W6A&RMM"3"OMP6EL=8B2YY@2@IZP
MK>3?2I2 E-U9;17JH6SG!YWZJV2.YI5M!NM/H#MEX-6V+8B5A4KWAV=-M^Q(+W1_0ZLEQ#3/5PL1-ZXNU-O
Z=-G(R/PIE)+I#16LEF.63DN6G5; MZJHWQ!#*50/L>4W.X=)3\$;GIF K. MC1Y-.E>-6>15S3(JYW.7LHHZHM%;
LL!ZT.L)SND"/-L/G!<2)!/Z)*7 MUD*)YA4M+?@FH-D7D#_B1 JFKA@<4#EX76:4WL2/(TW56&7Q(*7"+F,17(0
M\PE3Z=2%&JH?B3XY7DH>5.5%U&0"^[<28)SAZ(\$V,/DL\$5.9I#JIV#O?S! ML^BHDT-KN.!! JG@1_Z(?R(XU;
(Y?DL!\$6A4=D8A!M64X91!\$Z\$)N+T./SCE9&ZE+ MIB9_W-8&+Y=XVAD>I#Q'G#O1DM-MFM)&Y.V^SQS.9L!
+62.6:7MP0A.QT_YX+?_IGW+X2.W%> M#;+>+IG-CR@ MYU!1L->I/OD+78.V?<
4UZ2I2IEA.0.-!W<9B#N#WV!\$ETDM5-1%XNEU%- MN#5/\$B-
!\$6P8WB-0VE*H&^SAID,DLW^&XXDI@SLKR*W!0QE5 M2,E&9HD+'FTBZI-!\$ _P,@?<
KN7<1Y29C_B=IWH!IC;JH+HT&H=8AN=3BY80. MTRV!P7W"XJ>H;>-3&43_*JMB)OBCTV!-(=//1\M7WUU!) *7Y!&-
R=-.#)P5_MKM0_L7M=UR!\$R8&XIQ?"82@XB)VX_-#Q(9+_2!
(\$_7U;6WZ53&V+CU5NB+SWF):ZVTR0IT#07K;JV\APN4L"TKU: 89DT1#QZWLFZ># M_?&WT!7-A
(06_OI8ICZ"@2""_.V;I!WQG81>81YJVD5^YDCN'M38/SZF)_CT MVK;J22\J*%G/H/BO7\Z!6T?:Q-8#+!F8BY M4!S&
EY754AU(ZI=)BN3E MK*H034)^3Y#I-,\$O7QN!NK,IUW^A^_70RIS2)4R5+!72HYHY1U/I7IO MI
<=LH&=8*C7IDPVVZP*;G0F/-H8>(YKY=SZJVU^XNL^SCI"^\RL-67,"H23)2 M#?7;H_M96!4A!_TP.X%B)1\!\$RN3
GU"!)F!&B0^@P;=F3:T.1IGV?8,=,7 MVXD&K@LW!+GQ(#2.DY%MV.WMU8^!MW22X.C;JH
=;Z*^;QZ20#5@H_!H_!MYLC4B/7!+*!D!:=96MY,I52HQ*6B!I->;BT:6+0.U:FFL;JHLX^_LS;_9
M\$7AQXDKUXO<10KF+Q3>NGB85%G791QE*HIS!/^E*AB E4& M@\$01\$02I&S.QPH9M?+6PS+SEH3-2;
MT+>E=793S"4MIBLYDGOQIP7OIDDY MRXO\I\VOWC"@K@25!3!D"3:7L\$VL'YMK7F6[K%K]_G3F#5'6
\$*#8(GXD%P^M6!>=\$!#>1\$3SPWBIAH!N*F&VD!Y.;!K:~MVQ8QIVZ2M WCN\$1-^:O?W(C_M.F7BOP!J&M6%!)>
IDNG>4!"429M!#I#C2EY=C2WS&:'1>6EX:'Z@V5.S!X=&M7='W:AL:"R#RZB9J"ZC-WX2VKH50AQ!9%3NH I
M7TF19C5D.A!^LCPXD7M1\$;H_K7&CIVO.FT?;<(ERLDG)+&CC^8(Y!1 MW%43LS'K?#&FA#*;^5!31
>7/<:8H67\$!A-9(@."6Y"JH!Y\$4T343G,"M+#+.GM--96;PHLG""1C@5&T.DYJ-90@#-"H7D-Y.G&^!A=K
"!HJE&+BU\$R M^2L3A<+!&I&?KU,"D"YECY4@3M(M M)IC6*X;
QY92ALJ!YQ_34WZT3MOC2R4F!D&."!AZ4NXM>%HO_V/-;_%JY M%#P:_%\$5^\$\$\$?<
47GSIO)VH1!6!N!JLZG!?'=8"!XBJ&#10N;@3^V2?7F*"7N ME2:/25!QR':O&5YCHY=E325QW6RPP+;N%J-
7;)*OC4IV.2!B4JM_8/K(UOV MR\ZW*X6(I&3?@L^A0>J!>|!^7^!V52^+DAMP;EPWE!+7T2*_*T9(\$W)I_VZX^
PD<2L M)TC-9@4(*P:4OS56W:X&Y,C;R+K48VL9D)*;OHBC15! MC(5D;_4PL?<
Q=9W^65W^CWGWY#BWRL;I:U#V9EUE&ZMIM;OW%LSIHN6@Z MN%W?G6NSRM
ZGV6=!(@GCDBV5=-;F;Y=8PB_?IA.QLX+!#0J!@7" MV5'P?>ID.V;_M%7>F6Y*H!N)IM*_RV_R?FB(L#
(ICPN)MYX=|EJB10)J M9W@H=CKA13X!Q1#38XT8=UETS_C IFWFRGWKVPWD4 7E@75X9%+<2596>C
M@I+SCN!X/HD_MC_SJQOS"Z?WJ^Q+5#O@H;I>2=JQ#5F**HV8L(\$N!4TK\$QE3HOQX=JFZ:E
M(\$LS_IUQ*HDC-FWB;M>=\$E!(B=;#@/HEXKVP4VNNZC#04-(K\$PT="+NG@Y MABE\$3T9A2&M:3I=I5PQ-
6%!V(4'MC7&AU5KL->N8BFU!JS%;3/N M?6.F&W!8.L^#-7M2_ZH/C+QSGNYZ*.200P(ED-
+S(CR?/*I64A7M1/S>Y MP?MISY<O#?L2=B#BN1(XD,F/%\$8! 7;6H 8/'K"40&O,K\$X;&YW(B5@-# M;NISA?*<
I_N,N_F!IOI= _COR_*>K!76JR)NDNUAP;IQ&= 7W9AEPUN_EA!_M!6GFS!QB=UT5\$!L;ENK%R\$E899>%F)>
(U.6#I!IWUY%BI6OZ^G<2N%HN> MI2)UF+K"C@=,W0^@&J;W;=;M4;O\VS(0(=))I^+O!;QMY2_9M,9I(BTM&:
M8N!-1CW"^\J+HIZ\$LI)SIBZZ!DR;-7%R7/EDN^%/N#I-ATQ!O%FD?T+&M>#??:<
8&|QHUFU/-_BO=;\$2YJR<+71HYR;4A=&G\$;)AZ%V\$!X&R^_U'4&2 M#1 QOP<I23I.U.06^OOI
I2C".EMO9X8\$FC4ILU3)HHNN4_LEDDP:3(K!OYG%X MK6A#Q7HLY_Z7 (6PI8NX"7MB@K=I04VRP9VBU@?<
IUX/3XFVJLDIR< MHPAT+!A!&FQ>DH8'6%HS;MFOQZ7#XHWB/97>_%BE=)*IGSKC#I^O(O&!
MZ!=G^&Z2H2&_8_B,7AAD!/_=:O;BOLG7;BM^FP1EJ\$T%O&GPN_XMMS>S8F.T MU7>_T/+<+ X3IV0(60>;<
I2@LE_R.)?NIUJ&?HK;.HIX1+QX\$!@Z%6!EO MS:L=Q_T;ZM91&414J(GUOE<_S/I5HL;L!C!3?@0OKI?<
IVJ5TS<_M!H@!O_MAY",Z_8OSYBXI'FVO@#J!Q/YLP+X28.D7!(@LZ#%Q/+9/3!E%IV(5M69! M^9EQ\$!Q1L;
IPIJC 2E.QIWD28M?S'R=VMN:&&3;W'QF2<72L+UHV* MI2_I(Q6=6GLFX*=@S>(/4.V%4NA7K<3=P_9Q&<
KX44NZ)#5J1G0YTX+M16j;^>8TZZ:~P_416!^OVB2G2)CH?+@RO(0'JN&BC=5V9#&; M; &R)&M+L#4?<
H(N(8LR_2RL_O8_#J!^Q!0\$X.X MS1\$;JH@TG+5;OC8JB?O*PY,U3,JT0_!4R9J>AP?VL_Y*.X28@H-PLLL/
M<3%4M;JM_7L2MV>2ZH29.9%)(E)"5HGv^KBH\$;@9PZ7U\$+L9@!8>%E;RL!_T3QOU
MS6^?2HWOHXL6OF5QOMTO093% C/?LP(&I5+;PEQ)MD&#FL!PN^ MB6_Q,KX,9I&\$K.AY<-
J;LE+V\$815>I9UUF+&5LFXOI&2/SC*)Z!0PUALYKR'
MJ;Y%2CQ9I=\$7F\$AB,0>";P6N!G#LMIBSU88(D%NB(C<^UFC&*Y^!;S#? M_)_#F(5OMB55HER3G2HJH"@"?<
P*TA5\$!O1.\$%H!AW%;_J8^53N7RV4X)^M7<1D3T4/"IS952%MG"U;P!;*QU!?
^D8_W9M:QOF_:G@VZO:TO: 89\$&\$ ML?#E:T(L6*.FWT"K"*ZDZ"FWAE2!0QO'0,B&4V">(0!840_N6'_=_3@VNB%0
MAFACOP+R4?7.MPWO1;W&O::RIZU&N)>?YAX!6L&3GQM"Q:~.%C)ZIZ;T/
M;LV0OL@7P#3_1Y>;_J8G*E1;S)S.W63%.^)?26GAJV#+L#('BYN*F4D: M*_-ROB?V5%6I W(-!0%)C.B"TE
16C9K:60%P)1=G*ZG""Y&7K;VILEN5WS
M.C (RWW_3QS0M%X4N.\$YI%4@<'96&.NWT.FW8_3;_9CS(TB=D+GT#1FIW* M\$%+BC!&-
7+e8:~2%;)RQ;#X.")*S<^<I[S9-IGCUOI*!8I6,QLD30A1FW.I+R!#>RGY>\$(^?3CG'\$-UM5!F9V:0RN3,4+I
M'R1Y6%)Z:CE!GMX7QK>49L/E\$E! MWBV\$=I2;6_K;Y)_9W=AO%=RZ\WCOV*E M%PIZ-I
(J(L(<(N6_OZUHGLEQ4=>\$YI>;**9XZIG;AD\HLK+V\$ E_9IU<\$C"/AI.LPPM"ZN<=ZYYQ%B:8TK)>&FS)46J?<
13RA6+ M7CP*X9"Y<...X)>>5IYWT@JIR @,WE>:KT<PF*R&1>3TK(>CZ@=>=)Y=17 MC^<_I(T*7K1SM?^<
IK.IK1=I0G/'D+I7O2MJO>>8W!4??NSQI@?1=^NI6.R ML#B!H!TT)LCE;2'><0.6G< <
IM'GETMOJ=#8P/^V+I,0JH=U;+5Y_9>+> M 7L;D=C7ZUDW<;5-O;JQHDGJD 69'4NB:9TV;L92V7E;D_W3%;&15#<
+@H'E ML4-VQ@S)+ 2JVP-Y(4S1-ID@:T'&OMK M2N:@N9PCFW1B1)7O;=0H9_8IM\$,"IBOE#LZ.W)3';<
IDG#++0TSF0ST'.5*+ MQ;_-L5AWB#2JXHIRVF+4R9)@M_F.AS-P%T<^X,=*0DSP);"-O=SQS/7&0G
MYS%UG<3!;0<*[!\$9]VM9Z0?OL<6N8.D!<<5.E!^>+>#6+C_HA*B#X_59 M?;^/QW^UM>0JLWQV1-
TSAS9&I2IK\$!H!\$I2FXDK_);AJB/I^X.ZE+Y9!MX= MM F3BL66M69"*FLI5-@^P'ODN0VR\$!&GP6-0)(%8W;
O&7FSJOEL22_R!5R M;JG10=EU'AY12S=Y!+8XO\$@'&0"XIJ9RIGITX>0T.\$RI_4+W6;<=3<G>\$ M7+L!<
I.X00K(FWN!@^<*39!V'QJ/#%E3ENS!\$?L7V+I#3"P<@V:M*^<?90K MIRA_5#EWG/_WP0&1-
+YRM!9=EOG6*#+G2IP3GJV>9<7UJ5!;WT0;6MK_7I^_8K M@(@!\$C7%\$4'55%L\$WDJ_&=ONJ7IM8"<<+3#-
G;8B@I\$Y=>>3TIZUI&I3)WAE&#H-HI4Z?P: MG!BNEW7)FH_IY.C9ND2""=<>4CBG0OE@/I&NM_CC_(?<
RTOH9%GE7"C*H!L.PIV3QVKIYPQIS=J260935J \$ _M>-FNP9*B!W(O10IOM67V@T2%;B'AQ3='WF-
M;V2I0\$R!HVR%*QU>C766!_DR M??K!P\$&A-\$EVU9Q;)R8!(23I>KD7/Q-2RBB@W&);I?';&26YP#=5C4Z+<
MB!V/>(MHWLAP74//.A%/:T!/@G!F:H=IIT5F;_J\$ _!NUFZ8N1\$M!_!FN-MZ)LG'=Y9L?<
4F;KZ(RTIRXQAUU86G*+N81^S;4KR8%10QRO62_D+RPIHQ*K;_1_-O^";_!S^HH7^Y5DK!_"U(M1#FD#VC8NN-
_V;"Q%*SM;_32%#R>ICWQ1(9J\$BZ:&1X%|C.UE* BK(H;I9 M"IE0S33JO<"

713:OZJNT)@/-IW0":.8&KY9+/@2^P:W@PL>O>JA2>W3??M1:C\ C9RL MGIP*6UCCXJ3PV^YM2<PR*
)>W/:E,BLQ\$Z/:OOP[W^CNQ MSIFMJ6@@:Z6!^*#2A4&/OOOCO\DI+[X-!1T9#FUK*>6)-0-[ACU&C?]0:-M_-JU^
 31HGNY!6Y>)) MQZ0UZXF(C.Z#1UNUWYL0%+8_181%4H9S5%RG&'2RQ,8T.3%_8*M62W%AA=/!?!>8T#W+
 L,PE4=4F<(!?T<9E=LCQ12(78)VV RR*1N<8:PQEV< M3?L!"JLFRNZHD?ETOCV%.*\$7V602T@-
)OS&NSM#G^\$%;%!*2.OI:9><..4D_-M6<@EEK\UG'9RA+PIV-V0MM6 F2XA@'HJP MNZ747.\$DY\$6\83^J95IOW(V?
 5_4U-M:9C LP\IIZ4\53#^1%7,=->VY^+IG:/YT"!21_51004#. @+=4QO 4XF:N>"RJ\$ZA&5C\$/U4?Z.95IUF.GK'?
 4ZXIV0T!;\$:CQ\D-D98E#GPD)(7\V8O"/Z6BQ^4QK5YIBC=X4+ZOYGH8
 M.L:592.O:HEX&"2Y^<0LHYHG1_%FKZ6\OY.2.)I6ZG2XXS*+UJ-2_~"67<<^1^AUT!4 MS:08!@##+0"B^IN9?
 RTIDSQV_J=N.V.*7@7CNRSE.L>[&Y]>9L-TOJ1#F:VW_M<@42RSR#:7#4&<'X"BIP*K*QXF,NFR5_0R^!Q\9DIX?
 >R#@T"\$D^TA^!J M.*L\$5IZ\0<.,3I2OD<V'ICE\LOJPF:Y^DH(78Q>S/*5HEX2^*8Q_5*PI MD>?
 V0XD'DIWA+I1\$+2_H&&I@,"RKY_2'='!L!:<^DE:W#2S2JG)ZM\AL MCHH72CV&Q/7SW=R%VMUHR5TI^G@84
 VEXL%14'GM'5>**(X.DVP:*Q*U'L_5 MA=F4^C>8'(R47S N6*0).KXY.WMV">Y:U-24_!F:7\$^8I:2.I%SD<
 M6S.H!%#GAHTI)?N=R'VP-OEM7J3V*=#D^\$4>>V^YV#ACT4YE5<(!8&P&Z.N-M_):196B=FV.P(BI-SVS
 I9HDDU^G\U4,0" 5VWGA=L+M0K2^6TS,K)DKG0WS M!42LSMB":<#5\$A>XZLTKN/U?
 W+#+_UI9_RTKZZN"!1PU0%;=5:C3SGK,%""DC%34'6LP#5Y_@>1VE*:_KFI&D\$H&Z3#"W599C-Y+=("10V)WO'K57
 MQZH33K7=>P%33 M_KI XZBS?TVV:"+7_K:Y.3BSWZAL%5(BDG:3>S,M
 M2:TQ5IGOO.Y"1.OYBH4B/CHS6WU(1BKF22"^)FF92YJ6L94)_3+3@T/U
 M:/&TAXG8):W6W4F\GZIS>W5WHNMM;Z&:V=LF!3:SC8('4K^<'8-Q_(G:I M7MZI:4;L4F;
 Y% ^BK+T!@ME_Z,U9=>D>&NLI/RL:08:)-)V7R M-Z:_K\RY\PI*!LQ,X\$XV\NL7ZW'W.LSL\DI T=8NAHK6?J^?
 C%M_HC/ MY 8EM&AZ:T,.;JTCOVOZI#*6.1KG.><^!LPKU^6FPE M4ZRJ1\$&:I>O.P+!M#Y\1S\A2"1V7LWWBTV.
 K&%Z*\$SXPX\ZJRID-#GO4:3 M@V\AH"69_#=#S@TVT=ZW-VI8@S:_B_,>^!)4P#F?SDYS:#I8YF&1DI=UGW41
 M((N0FRD'X&@!@5!^15T^&B\ 0^8 M3REQN"A>('A-3_1ZO\!^JM-HUO MZFX.:Q?8,UV'#'5"U5H72O&Z2365-
 'OJY?'C)2S2&2!0+0B\!YY.6@>XW# M+<8QA =\N)PWFIF&G=)H\JXY:U?BNU!C4N8=\$E:7B%14&*KVYTDOR-
 EY M:A4 0!0TIS.BK9.CX2&J&XO7IAA10Z+YHD@PZQE_-N\K(O?"O)K#_HZYT M.#ATH@;B:_);J7+!)2A?
 !I6.C\$GWQ"FP5.:M.ZTT%9Y7U.IH2H\!J\JRM@_M_N'-3*K?
 %\HO+TK"5.LP\$C/4GG8L1;Y?S(I0JHO"VS90BKJK;@9F+N?T); M%>YP H V:O?*\$?HO5+F
 M>V'0OGDHD\13;6MM&*N2&1Z/MGP8@@Z.%TK_M<_.U>^977>YTK'OOTV2;OYAYGSGH8CWS?H^0_PV\ID+
 L_0#ZP9%^@W_)('D MW%BNEFA\T@P2XSHM^J;\$E<16;I@85MCT5IE1=7^ZM*=%D.R)/->(2L:87%+M_"E-CWGY++
 Q9V>TNMA9UBB IE'=:Z1 &2 &T ZW)1Q^%8JL6L_LL5=%H;_M*[GH3P^WBNB^WS\^O\$!62BCEL%@@)(6.W^/NBA
 PA%\PQ"2:0+;J5(HI5 MIT=%=QOD<:G+;5N9&-G*_(#)^#6/SK@,*=D@W%?FY(VS%M.VS%F6IQD\X!^ET7MBLR-
 W<<7<H=K>*44QI+(:<# MOW+I=V)SIP2PA)QT^%4Y<%49G A1+0 9,ZTJD;JL\$9FI&1^V@.K^9L_AU
 MB37EJQT6#IN.O_&7/\$S^D^LFQ9.2-R:5;"1*<^0 MU(43LXKY_5L:IL_9HG M:2;J4#I3OLUY2.ON TWF79AU.O
 >0)NHE3UGE7FN"A<\$U/XHN%)U 0 8BH MK\ID<[I=6+IYC;/15H2NQ^PLZZHC-?NMO\A"\$01IDI34J8@8%-"_\$P2-
 >L MOA OC@XIRO_K'D-MD\PPHD@=_R\$!I8ISR;)UN.XD9&(*J:D(I:4)0X;EB?_I M517H&^<5Z\$&3NS)
 MF@>^LG:0!;#;@J+Z.=WGK8_3+I93CMSM25/FWE?<'&KW,L8EJNT<)T(OXO= M^52H*9X;U\$Y3=Q2H-=4%*
 (.C:4-68'R*1)YZG0D.#FC)GV(6W(S&0ZL& MA0\MIF^ (0\$%\$D3EBQJ3E@QUSH6'<907RK(CWA
 ,9SM^VS_8_VE,*C&14H"!_9_7>=%?O:@E9(17Z4-1<\HBY);U?2OG>J5VR\$*^4 MD&8^#8Z:J6)M?
 =R""MDSPSHL^/Y3%1U3\LBX=IU*\$6T7I(.BY^\$=QIZ;@_M_N)\$?I6NE_"SKO3NU.C;7HWW MM.WJ3M%U&
 M44KW^*K+RI:@9G6CP\46C;&6N2!);PK#40 MUONR7MSW5B-1^0K-E42\$M"CYDZZ_.'/R@:ZG81XBG
 ,BIB#Z1%VM^K>3?2K M+>OBL7,I'^=BDER3(CBTOBM& KNIL^73K/TZ0%&U#5J GU:5HK?^9 O-S@+^
 N7>T4.ZT:Q-Q=V@SG#2K3+_M+=;"3M_-RI4Q/C#B!5Z07&A;7I6\$<9!Q@_E9\6L2LHL>93)45Q
 M(^KIBH!ZE>2%3W-FG1W^QSE38J3&S11FV0UG]=990TKOTRV+:UWK.\$O*+C
 M*H8)^1L)DVO*UHCU(HH>HL+S\FDEV;^"<>5#%YE^4+!;!0<;\$P24 MP&;YO-T#I&"3W8\$+T7+'TEC!-
 Q8A;KD\$DSIQ-ZZL5FLF+!PP+RFI 6^N)JZ(MGI_"U28K/UO0/_A^*UZUI8I2O@;Y>6.3X5!;W;IS^Y\$3_9FQZ88?VZY"#
 M^BJ=;LNU8*!)WTWJ/EJHOC/>:M2JHZ<5B8+KA?TOKIPV7*^<,"#?HXB+P> M@("RN1:5^!^@OXOIVJ+IA_L9<:
 !@:_YL+QS(+AB2^I&%0*&D]_=/BEE6F^*3! MCW!.O!P6^B#_ ^N\$JHX@VH>L?1!)^X^%&^0%E;TYZRTQ!5_/_MT5^?
 #1<+>VIRZ1 2P4AL_AKF2.2?ZS@:(8<517^Q'GA0IG\$O"0R NKZX E1 MAQ)E)>;XQ?Z@;N-
 T_3%CN20A8\!ADNB+X%@;.(T9@SLT5H5I2R.GC+5G5-MT=HL?Z'.9L*VI^@Z*C01K3-PSLS^B_I."O,
 O%QD\G2'YCX#9M/YA MQQG^&^ GMN3YD=SG.<7W)8;6N;@VS_1"XSM
 MZL^<5LEBW(BKGPZO5.IKDWR;/1%Z^*;*D0G!N<[6+E3T.O-"A:I-1JCX_.64 M"(\$@UUP'-
 YJMAOY,IARJ5(R#S'EE">)/E>^5A.FG9P.Q+,_F.'KW> M34%79'_?S#7E><:5U\Y7N*2U!0B4S6\RK
 M%I.O4%QNM=U3R0CISIP!"3N;PSWX6"Z4#"5L;#L^27"DE?FFM= BBZY_J#! MNNE^(R#90B*NP2+KS'F@1(
 #",?KBBN+;Z0\$!FWV@_OYX<4HB5I%DU\#8
 MD#=#^3Q=N7("OK6K*)#N1=&UKN^%E0/8W9:N"A2MSKZ7%?D+Y_!(A3R>:%G
 MH:9,7%?07%BT@5@IE-.JX@JHK"%OI!<9;18JB^9@>HSD 5A(G*)DLJ\H0 MGS'*<4E5 B-+ETT!+P(8-JZR6
 MI=KZ\I\$WXT'F)?E>1 7A04(U)4H;.7E+@;.!INTV3X\$N 8//ZFUU;1<6<0G;_MH-
 J32S@YOWUWQY8<^82\$7)WQQ=7T#9XI Z""1&3%Y*%GO%V9;@8 M&BD_8\$ZY@.T.Q/U\!F.CFX-
 7@FO\0!02CBJH*U%N-I#D9MUQH\GL3#28: MGX;.9E820R:B169\D@&?..0F'0?
 KUNY,IA%|\#VM4J.H)^*SHMUT\!AWV=. M JK^1:N=)CN2NVK;:8W.+
 IP2YU,AZ5M**8NAP'O\CK+JBI68LB&VOW^,@> MX\ 2^C'G@VR,9%GV B9B=JLS;_3\DBKA\JMQBGT_A-
 J8QH:U>\7IQ

E:O>XG M.3*/5_B:OV^FL^WOCBN?MB&9&F!>=G+SAX# IF.3(\$\VNUIMSUMR0ZSMM7F M5%|5"6Y-
=N(2G"&09%3=QBH&LB\$-3(K?G.S+!=297EKG6 1282?V+>>I W4 M8-?
&R>.:T.CZ.19DXE(+>=YI5=-DHYD9?UNG73 (.CVN=T7O.16^#?1:@. "@_#MK!*&Z3S_?L:=MR QK5K.(@-
D#LP.LBA33R3H3^~KQ19^,9++LBG2&S,H32;P<4% "1UE_V1 M_~W@AGX M*#;/0<;S9-
YAY#/T4W/H;ZD&EOH636IFQ2*13|KY M.VNM6\$0%!"5"@(&C&&5K55 A00*(40(2P4)D) "2O:5MDW\$<*^5)0 "0FR
M!@B!&CMA\$4(O)"RRA#T@N^S7OFMIY|LS|YR O>>><1?3V8RDR?G_1O.>=9 MSBD.14%<1N56^2ES('3ONQ
8&P@!#F?X4^L ++61=&(4/R/LB:49T)=%2^ M?";YIFUQ)
N==TWB0LY%3D"H.DVI=ZIV#Q+XZX^*QWW<.:6ZC^LJ#U:QS MVS* HCE:MO&<9:KY?,HOWTUUI-?@U4I97*
10L(-SB9+>IM9T3?OJO9: M#XD#;Y7A%K>F(G5*BTI@1%"KGN^R(UN\$A0"FICJL E7EN45.Z>JBYMWM2K
M+;NJ&)OHH#IM|!>G7CQ>NS.=W@?.[NUX-1W758"1->H98L\$,%12;EFNNY M-0^C|QX19#QBS?T:30GTHG.#UQ
HF:FW9B^B1ZK6"NJT.=JH6IE106(A M0\$T(7#XW=; 5!)"SCPT?MU3"G>=2C^C+Q;Z|/J W-1.K.K4HBF&W)
MX\$Q^"/W|H/M0_P9Q;R/(H/M2,QR6.FFW8:)*S"01"*&H3E.#0H2 M 3=/B8A.CKZ-
K<.I2U| "0DV;X#)MW>ZOS..P2=^08UBSNH0\$=**+;7 M <=T^6GB5H1B=2+ W.6AZF3: \$VT-9H&3C?35+O;V2-
\$9IYTEKY?A08L." M18Z\$>+6DN8T).%(A_3W3ZP/4LN5|>GONKFLM4VNU/EZLMF8TM8-6G9T+;IP MY<4R;/1-
T.T78=<_*\$OGHQ>"B5VV^=6Y9>G-14|4CC1 A6XB*"O,\$QVGH M59)99,KITXJ=.9_0Y-Q5J5T*X)/R_6H|
(M9%:H5.2^17|V72<%.?R/2.GJ"9J M:X*SW16.27GP#PE3MR(O2/ER|~Y|U:~V|O12T_U|L)2?2229^*D?
MOIE%1^6^A%OZ(\$=S|I9JOPJ3M+P';C>G.D.Y8=^|KS5S'E'T:2VM7B! M5(OPDQ\$2/Y77?L;*RY?
58F;=B3<.:9#Y*X%5(O+|A\$&.AFH|>>W90H9S1VGW M4Z8*ST;-J6|M>ID'EO'"#V3;T-
%MHJ.0LNRZ^+N18:VA/K%&.*3=AB;\$S M.VW%Z%9MSU;YY\$"-2U;:5_S"+HJF?F-BO7XSUN0BD!#N=?
B+2|<.;#YD9 M7_U926LVLU;K=637.6(83G(W8#G#4>FZYU:KKSX:N=I0+RJO V8RV*Y);;
M+0("X#15IT9" ASUOK-"JCI>7+2%QS&_R /IFM51+FR3&&R^A_K:<A*Q MB"T:QB2Y\$N|7C%+
|AW_" B2M:&%1R.JZ&M%G/)A"(IBYK78AK /=X9E=,%G M09|VW+M8^0*LNQUO"+GO_2;69;M4=A3K3*;*A-
^4FKPF5*L#<.*DQ0ND\$E M3ET)HS;8F7HELJAJW8#A#YEV%YSC;*QC|D'M I?P>&K*DT,PT8@F|O#W/??
MEV@9V?+=W(G>&|O#D29SV4 @&&|@8' EKF6^RX&ZO:Q|S\$W61#> TKOT9XL<
MRJ\$*RO|%AX^5BIBOT|OD<6Y42)+?ZE5C&>30|:;5G^LCLM|0H|G#NUI^5 M\$16R>9MO.IO#CXNQ%
_100XG613#E(QS6FBXV.IY.LJ1|&.1F.BH^,<0/EM,Y6@L%:4HFD MH+ "3E,+MWUW?0V MZJ9;NRW_3R1
f#1+S|AKZ2%|N0&RJV%670E\X8:AATO|K1_83X|>L.W%Q\$|+S|H)"OH_ MD(E=*Z1)8^:(VH!1Y)7:!
(Y*/WCG|JR39\$6;OR#)M6Q;/H|&H0;4PSU+; MZ3K(H6W _G=&G"^KS))1D A2HE\$Z0?
Y\$K=.:OH<"W(*.A+ "J%\$?/PC<* MB|!DJLN7K<4961G!+ID-.ICT#9@14=W(Z>F8MO@K6G;"ME_ABLLR:156|'S
M^8.O76DY>E L=W+XHG#Z%#ZG:OHJH-3|92UVL_3;<8;+..!! "A'0:2LOIM
M9@K4)P/W7#&#)MK/|LJKU|D^B|9Q|=S_C_&GG5J2?@#H18"0(F^QL9O@Z1'I0YBG|KJ_NY>L_-D&N=J8U>'A2U>
MTN|EW#E!LF?53)."Q=T4%-MSC&TOP\$|2AC/=QL6#T96ZH_G+X4W%M*)%NAM9 M;Z|6IXXLH9\$)V1+|YT>=?O=
(\$6H%7N<(@/5RQ_=@A2|X.RQV|C&F1'0% MZ8?/25JO%GD/GDI 8UQ^YF:63Z9C%#;(863E=QAT
+>:Z4U+5FB6NOX.;1)B MRLP"S'YSSZLMVZL%7VHJ6(698"N@;68"P43INLX/N6TSB0ZN=6=F+|_<"\$O=
(-)SB2HJV1_#EM"YO.ZU ML\$|S""Z;+?H>5Z)S"%L1(4 TL.HW"<5;=KNV8S243G^JAZ_H=^D^Z
M"Y@|B<@A+F*R.Z<@-%L*RR94:@XD6_Q'O@ T+XF%5A2E&QD\$. (KS|70="8< M5MAB9FC)!G>K02U_@3
U(Q\$1D6HY>8F/ 2-+%^5R!Q;3|J%JYJNX"JQLT^U M |*|AG%01;XIV%0/W3>B4YY|PF|TM4,X6>7*P#-
D|PQMVB9=1&)3|H" 23(. M5ZC)5EFM'3OU!6!>ZC;-OK# 2+05&2>K@;V%CGX3UVS@W4VOJ\$;5VBX|JCTU MQ7
Y\$3"TDGI@&>@J6(2QS9"6425\$S|70KY<^~LXU55/LK.V<|*F(661#V M&2-1%SK
M(GS|=W>" LDR;13.V6^Z|V6XZ'P@;R>3O11.NIR|2|GJE5)9%0 JH M(GIX*L8 'M8UM|JO _\$KK|V0:6<.&8|>-
|MJ:P<.*%;?CS|L/6+8AK M3U)/2-+*=-IZ?D1?7G/NCUJO_I@?B|.'9.75\$USC@&SK;287CN3A=;Y81X?
|M>C@5/D9M19K MAPT|SAH:6H.F%GG#S"N);67JV>F#|HAR_V)P|\$L|
M>J2D_55=ZUG648\$5OLS=YH1 A4|C'M"86GUAU-L2?1G.BB" F,*A9OZ|+MMGTLEG|0A.
13+LNE9CIAOUNC&^9|\$1E=5+VM8Q9Z@"O5B5T>X*BLTP+<|CKKNO/@F>U3\$T Y8K9/P8(W|:OKNL8"?FCOZ
MGZHQ_/"S,O\$-HP^~ DIO:\$N323;>2WJ3C"V36LN\$;B H(-'\$|44CEO@JLF+G(ST="3EJ\$KE9U
M92C<4=XCB"1JRL(58O>=GINXSH.VB;I^&&>ZS67"E\$+76J+I?<4XKPIDXY> MN)
E7MFX(A\$98@N56@<*@T3/QT.OIV|S^C=29.J*|@GH:72JU|H4)TDRPW MJ_&-D^H:V\$4PP|Q-
(J%AO:/TIR,A2)T@>Z%76M@R-Q=,O#25:&X'LY*"YMM2 MJ1Z%"?"8GR-STPRR.Y&3MJ:|G@G4WLV-!\$@LW-
+^XX8_5&+S.-^|HJH^ MV>US|9-W/<:D|1VD|75;1D|01|S;C*0\$2S84K|_19#I M(|O\$1BW(ZFN9RY(8Y|U>6D03?
SCHU&QUBKY2XT4"BUC2=O@*M.R@JNND16W2S<(7H@K|0-8NW|JP.CIFAMJGZY|OK)CS|ZG^_S21%~F\$QJ2Z
M|S1/(I=26;.<\$YR@43LM810/IRV9+4MWF+8K|N1:6S*0^7VVT+\$.KZBP@6 MA,+JE&
(IXD)@:GP.K=CM?.RPW>V|*4,>C(WE@U@0;S!NB.HG^|+BA&P53E2
MR2)=FY0Y(\$|B/GO|JOM687RKMZHVJS^8JWW7U|17>B|L,P%|Z)<=V.%| M4F>QF?RP2>CM9HEBN^
:&.1L#\$9Y^L/8RN\$*RP@:Z#XTB%=-6F1 B.N1&H /MSZ:9"2L=?Q@1HK.ZS1.
|KPK6B8BN|UV#3K;URVJ0W.VC6=Z*~B5A;JD1N M>= M.%LP2QXYOVBO+"Y
|J**\$RJDL!WS\$NWEH(L\$ZIF%HOH1'3#|P^1:30KH MKMZ=C*"DG=NOXN37T4P)6Y9YJMU.JP;7^K+
|*JS=QRP"E"R8RN%15)>0 _MENH-W"01"0%CHZ=7I^O.GG/FK+K=X297>.OBUY7V=8FS:QR*RK?L M.P2RU&!
X=&T3|)(Q!)=90CLU;ZL'FRO;M|EW|RUG80>6NYNW.6C|3/#3 MW*W&E.9
MI+/*33RUCZFUE%7:25Q<&SZW"1.4(|BD|* I'6%SO<9HH#; M>|@QH#!=12R*(.*?
EE&H\$J%38T@*CSP|&.2BN\$#7;J?A"V 5*.;5;LU%OD.1G|Q>+6CH2NMFCV
MSS^U4U;OP/C#\$BEYX7UWZY6CH_YI=+/8911? XGPH; T0|YROP7H(9TL M/3JOM)L"R%)C.'|S*B.J|V-
"&>/#DH&HW\$|FH)8HGB%\$6H7JAO5YK7X MC<0@'1#3@HUVK; !O.*?"T8I-LQTM|CWCO>C+E<;7;J;:
(&)L\$5\$R SH? M-|HKD5:1&?46K)A/NS?&G|4HTC&1D9.14@3:8.J9B\$)!&1Q;-I"WGB|_YT
MXQFSU9ZM/A.5P8|XVFN MPRXZM>L _E7WNG9^MDY)_8K.PIY^C'Z1:XRZ=W|M;_//V%ZSMB015+\$.|#
M^C\$1Y'KR|f#4I*W>R<2%"=F0&*">LFS|X9Y5TH0Y|V|13EST/<=XJ;_UZ MP_OFW>^W6_UX+?
U|Q|)%55.PY9|R|_S7-9&>V1Z3;|>|~XX=J=LWR-L| M QS"~M^YHNQ|B:IMV.MXV.N MN:S>W3SUV?
KYQC29^~N^;U)<+I>NPLFC^FG M&:9U2WS'3<;J-KA|U|C336IN:UP@:LUQ2W789|BIVL+G9N5O'PD:9_5Y
M+3(#JF>ZD(>V(*|N|N%ZA09+>Y=SJL. (Q/|TW..)|\$|M|;WSDQ| MN7.D9.|23AXMR*M.|G/RHJ9C(
M|7"48:B_2TGWWM#QCK7L9M+|+U,*BDH|(TQM|34:E&^L:(AKC*|+MGA).M8
M^R^N0'LW8)2|_GO:GIGYJVY.HG&>|Z2EDFOQZ\$J\$*CI2>AD_Q7W16UL3-1<*CGS;+6)8-UD.XZ|4PR0:OIG+-(
M=4Y|WRJ0|5>152&^>*AM^RK&E8A*[X&*6+8 U)/LS27& MVMFX1<43|8\$7BW_JH_*5|?^A=G&ORLN|P^
2JP.\$PW|_JT^&O^Z_17. ET M1LY-V)<(MEN7H36(8^~J|_OA#W87JM|JC:D)|@AWK)8|T.62.PAVR6X;
(2ND)8_1A"7S73JF%A.Y2 MRICH<+L1#++~ZFY1 MJ1.D5-X:P@P3|&""|@519UY@HPBT|^H%1ESKI800-4HVY;CN
@|F%AHF.Q M)!H0H:(K32WJR/>H")O4'_J.Z9<51D=\$QNZ4FFIHQG"@O)|62UE7^BU\$V5^TYA_>? ML 2;RDRY8.L?
PWK|LF"7/4|3O5#1|HFT=;> &N_)0J%Y;+.)!%8_O.#..D3@@PMAS2Q:E MRCH2)<4^%(M^A26UQ(#MQH.H*;
<.3NC+\$N7|>'.%5OB".S<))T @8H:PN"6 M4!"M*R12MA;22FF;U&5;O W|&&#-'&8;Z?N6/P7|<0OC|3G6B|_Z=;3H?4
M7@I'0VN:>/R5N@6PQ=DW_F|Z OD+2>6)>>K;/-8IGD|J2EXZ+YN.F PUS.;)3UKU_PDO%KH077!?!6H=|6/&
M4|1-0F:B2(%E|%;-|F>46V4SCX#|V&5I_7EJ30=KH2W#/.7C7.FJ80-

M*2+6(>4<%=N.QZD*EAKLMD_I4U/JVD9_57I2I,8*"6I6@.VG^58ONICJH MC:\ZI7T6.?
VJ=K|>FXD)9C@IQP'IWI^+3IP>EIH>T(50:L7*=/ZMD4I?9@ MKJ).7(*W\PX9MCIFGHS\$|X7J>*+,KQI4&2":S?
8@YRLBDN\ED;XXA*)Z9G MM'J'PZNSI9PB0-0E&.F(S"=+)T4,6XH:8?^@|WN>_..:TY_YH\|'^!Y;,\$Q MP=
|X8095N\;V6>W/\$#3Z@&OKRTEA-Q2:RI>H6UE9RTMD4(>+=.#SY,#I6
MJ+8B:1^R=RNNDYIWIWZIF07H5S997B4GH@ZL6=O@I%=%;W&C'.,>0D&#S1 M75TW#MB"OSD|RU!?
SO|5\$M;H7FOU=Z:5SGC.P2XH|=3H@BV\|)9CC%H_W9|SR3B&J_ MTZKVNFGR;L;L4S>F\$AJ/6>'TN
<*YI7(B8HZNK0?N2|KUD1L^HJ6.EOV+2\$* M<*)BP|6LH-J&6^B?:GCHXK(HF&M.(Y+>L|YE|&^%|/F57HX_44J-
IOA6GW,)H#05.M^NA M:5S@B8XM(LWR6QRA-/R>|>Q2LG2MM-B*%0TZ02OD(WL)F.;D7L3B&)66
MAQIV(R\$ICM0J2|^*U\$ NG E9%NABHS=_(E\$Q.@CO:95AT#55+M\$.6TJ(IY M@)(V%\$)@TZP#"J^E7?
I%+L\$5BQ0S&05A+PD_U;R\$F|0S_+&_78P-QO^>O5B MWF_')_Y9QH0IKC\$MZS\$Q-&PGA|SQS'M_VF?H4_BZL
B\$V:6PIV+X2_?F# M0UWA\$;NM%GCA\$Y%DKQE=JFIN?J2N|,B&CRT.YX%EI7P10G-IG" OLE O< M|'6,0;H-
PM22V.Y:BP2HY;Z|A*82M*>Z_TN79#B*YRGN|7A|8.32-K#FE1 MAYN
/3RV'4NP&DR'1PXTU/3=C|I=U6|L#K:/2A*8GNR+3^E00M3D77WC)4 MX|_@#"KGM;V6EM3|Q7L;#31_QY90&)H
Z7F#IW77"-C|F5HH|P#1D;JCM! M+NT)W/&1TTOCOS;:
7BE@7O/^5JHKI4Z=*V3AIN5F|:7&O>\$E|O>V4G9^C1>N',M M,)K\$|5(E*7GU;8);H|E|G^R7YE9HA8RJT"BJG&NF
H="R*)B(S,AT5HT@9 M35)R|NA1 R|Y|\$.#.5W:6=|I>5_Y:Y)/TZ2|W&A#5 M_XQ@PIYGN5&\$(?|I-7
KC3O3E3UB;HK6R*"UN3+78M9YL_Z|L\$2(|F<3? MZDHUG42ZH&7H..P(2?# AT1">B|U*^A^!
_W547O1KYHKW8U86I5@HOR=T= M7DM_T&KPO4|6?E#=_U0Z;
(LWTR_F0T^OD6\$Z^ZBM:5RA#%PM%_%Q*N%< M%|M;DZ+ MN4@YBEC4EG|UK;%>:Z0ELP0.*I)>L;*&X.?
G42I/D\$?JAA:.\$?#LWRP(M M8Q:7JZ:~N*ER4L;|V^?>_%X< (214WHA:GU_2S.42I&5|E|H|^&U9KT
M)&|K(^=MWZGO|:XGKRZL9JR*:|60.*O23.*MPHJR;SK6IY)UH5R MF-F?T+LPU|HVWT_@)*+SO<
PI5C_;/IE7TI8|;7T38AFD8:~B(9"VVJ|COP MRW*"6/"E3)X:KBIL,Z5B|X|HN-1|+LNOS7/&"(M8#SP39RY:Q-
7N'ZEX+M72TB86-7=,G0_\$3VP'B<*BQU;LEZKB8F?AKFUW%2FX. M>_75A-%|'_>_%-/PM4UR)
LGN6M(XXKV|4I*BWZX+|1#7|2P7#O|>>SQEB-7" M_K7AZ58|~R|5>2,^X_LA=<\$FC,H\$+@L.NV|K|
(O@5\$#JN|3I(94??5CL)AI2-M|7I&A.Y*AB2%;A|USBMTN5%X%H9
%QY%|H50U8W;ZR2O<&5L1Z#DB1I*G6XV3F|*8M-|+OL.MF#V
MA|YLC8.BKTQ&WWZ";)7N%7NA9K|Z%;_AWO\$WT4J";+YD6SQ=-5SPH;N|:T
MER|:CRF2*|4F9*5BRVK\$.;0ZF#H79PHPE7HOM&QECGZXWDP>#>M("6/4)M MEYIAE|VBR-G-
GF>TKKL_|:EN=|L|W40GEH;|@M|>K(NU_3.9;MU3|:DD*Q MY-
Y46\$|@IMJTTC%XYRKH55|JL/K.B/C&|MI/'^T6F8# 6|0V%XG'8'@F2+KVL;H18|0E|+T:&F8E1>8|V M^Q)
(<^04...&5|O|M|G|@^BEP'AO4.U>O^T\$6H-NI>#OX*^=[V2.O/R'|@9^YB MX_<4P^\$3(G=U,PSZ|^V(RL%
(QYSA)R|8IK|>(Q|QAJIN:"EG6L4#A2&4@ M*"6_%VQ2T2,7/3#G%;|>*B-ZC-^L),JK.O|@,%SC/R-5 GU\$
M|O*CAPX<\$E8<'L|?9V"|&UK+&#V9AV>4IV<_A;UO|23O?^FM&>PFI?H & MBQ)W1&\$>O|+P6%V/H?
3A507G%XZ\$M.PWYZ77KE9>3&I^MGS>G\$O7U;M; MY+7P|GR26/G6N\$^HZ?EH-&%R5MR7HE7O)
|@7\$+3E/NM@AX&8YDF5ED_RY MGN-T (G\$&+;L L|H|H-V 113?O.INIF\$SZEOWT1+*SCE84;WHPHRT)
MFI>DW:54-8PS8/ Q'SG\$VL?=%|H|VEX="@^?#|HJ3;M4#TP#E)64>O6N; MO|VDKOJZ'8|P.NBS;#/WMF|G/O-
|BE8;94?;\$9|498E,G\$+&^T@)XT((&G| M3V662OGB'D;V7L:LACGAS8&|'+YY@=NH6>&#B;\$|6J=>4="81:A|9V)U;F'
M85_UZ|2U;:,^%YQO?P|4-\$=DNA|Z52|67"=-E0P|M 95|1\$N8<1_%3L|@F MC6B0FVZ+1O<#1F4IQ&*#S"M
+LJ&-H.Y9|1;|>|HK>)>3H|G?=?|S|K|NSRB2 MJT|6;|++>&_GE#^2 |25YMR|A+GDTLW59B.QM.)
B@7J|(&+SK|>W)_OK|*#AZ-R575-M|MI|^|=UN=|?|<|W B|1S08|LDF+L%^L+|F2GSEY5@|S2ED-0+;(A.G8B
MOA8*+|_U\$+|B3%IA'D/@KRB|';P6H+8U\$+4.D8MRA\$*7(=?K#+|H|=DC MF|0@(|+|4>@_\$.UJH
<3B+|,M|N>&)|\$(L4X@2P*X#2|5RDH>*B@6M?F^6#UV MY|@|H|3&I%&D|Q|9|'P_)3^CG #CTM^Q-)8^
MKVR8(E'L^J&M9P)|J|K-E\$VX=OYV)NWCH;|DE-W:2+^6Z,BKRM60S|&GD ML:L7ZG
1|~48LZ^MT2/PP00@L+N\$7|R>" 3R\$HVDU|7*C|9&\$2(@<A(" M>KGO&/M\$FL|H|F%1<6#;|'/B# D4|7Z9;T#-?
ED*Z'^KOX8:<+&R|2,5 M3\$GUAYI&='&ML|2/BP5|*A;443WOIEZ:QSWO3^T)AD.UXDRFMXJ";.\$E0U1YX MK
"VJQ#JE)QQO3|^1?&\$*BQ;#L%:O.19(\$;Q+LN;291WGT13N ^5&TB0|7I M%J<S;
&U6S+^<(%+5^&2P6|NVV&LVWNCPP43|V7QY(YGG|IR@?T2Q| M2:N6T|V2;
(W|HBXK;H7W.FHSF4|MUP+OOV|1?&=K|IB:F@\$Z5_@>+N9=R M*?#(%D-K4*|FB>47BUWF9,3LA9P/8ND?
VG:W+|^P|3U@/9B|G/X-S:52+; MJ#2:FD5Z?SUL*MSH8T5|8VT1C.4BA&9LJ5-UOPW6U3D44'@F=
MHJ2P|Y.4S#VGR|I=>N.P;XQ|;49G*BW/WZSP&DUOF=#)0B8;*H#&@(|6_M.LF<*29|
J>T&P0X"6QXP9AUX'NS_\$LEFR@I@O=^DX^UTQ2,8C2,D-8R@M@ MD>*F1/TC34P+*B#ONLOV@K|5H-\$V;/6?
\$WHN=TS^*%MSDKM@QX>2T.RJ?0
M5.P9NF@VWV8+Z=+MF^\$;_M_A.O (OEDMKNMN0>P=C\$!'KS*O(N|F_0F+&- M1'7)J|:6LUS7AE^:4+|E(=|NT-
28%V'AP<-WML>."MHJ>;5DK|U#A_|C-"25=HW.%C-AK?VBI|A3/F194@H^
M='L5@M^D#|H#47L|W&+M|V0.B".O|A (Y'T@IQ62@U3RQW.RT&6A|B|7#U74L,##J5E07O0>X4|18=O*EXUN5,L
VL?2@W:&=?Z=X:2&+H=\$8%;, M8|<^:|@|JU3Y3Q6*Y(8UE;0T'7N+^7M;65L9Y9TO-BUT:\$HWD=F-%5;A4)
M=Y,254%KB3O>8?X%6GERVRC|R\$@0*,3I5Y|NF@P_@903PU\$FJZX>*YH2YP M.A)*JXM>4/2Y|C;_G?
MS'9@O**R TTEN60V|Y7Q@<5(8E(-|SE|KOZ;N; MZ@7D#B@L|Q|>40P|9BZ\$|G2|@S|Z'2" ER
0+G8O)H>L C(=BR:8L4J*> M_E2:B1:D-F|1K>+UU7L)64L"IMYM*FAW|LD%8=#SRR|OTV?|">J;NVHFKR7-
*H^\$.)">Z5KM8X_W,36V+@5<4|8#GU"MGZ>AHNM85=K+7|I M,&I/_JHX.=94Q-N+FB<;\$EL3))
>&&E|F=&#>6SX%%EN4:U&YWN4|";RB. MK+NB+6TKGY<#JHX\$W.;|9.!=W6U)6G6@S)W72;T^#UZ|I2\$'?
M|KA@O+|G M\$S\$U>?74ZM2;7%|H8>IR(#G.LO2.7ODU29IU|Q+ LD;RL96 ;N753=1W480/V@ M%1E\$|5-
I=3HE,56'9=8>'YC(Q<X*SY&L2E(E3%+#+1J*|7K0'PFAW6Z^MO(><|Y0,4KE%DWO|C.E%"O|0R5*DL-
KTH+1V|HP)B?M2<4=@BD>D_5^4#P^PT2F'|2+F@|OWP.,_M M>H|A+3T%A;WUJ.Y=2,^4W04;-RG.T-B5,IY
M0.2)4G1 P|0C^?XW;4E.T;JK'>JNH|E4+YZG:QPOCS+G|J3|'IP*MA6|~99U+ M&5+=*AJLRV|I>|WK^~
|WO(>86QC74?H5YBST%&O678A3>S2_6&X>*#N2O M|JOOQ MNH|,OZ|)/PTM;OC|2.CY5F-
JH8MDS>9F2|V.#)G|'|<9EET:N%&<=);|G|Z M_/O9V?N.#K|_S+^A-
+V2(<D|7/C7\$@IGSSE>Z*X/>06UYT1,=;|&O5W<9E&N| M)W.|5+C#&' + ^3D_VOE1L;VB-I/_YE?&\$|
fM=X@>EPTCNH0TC&SO%X9Q| M'QO;BC8&L0|QC,5^HH')|G|U|^|)LM_B'_9HM_R+_9XN_R;LXNYRTUKLT
MY<|W|@|3K'QZZ')ZIH/1|FCATR.AK;|H2=*^J9JD,+VL68H_T2CS,'C'<. M7>_>QH=F%T^Q&VWFU8|?#?
0M%8|(?U5L596K|^U_5,8Z/\$;C1>.;I\$|S|^MMX83H7?+|SR#OVOM|6Q|?R3\$&_M|O^?EV.)
VLR|RK|3Q|1N|^+G2&O5X|) MZBM)-AT>?B+KVOJR_j0|O#LAEK(O|L\$S@%IRM7_5RYV|3?E)4KC-8ZG5
M\$=;Y3APWPK;^@|V>=;|JSTE+;8(M#|D;G#<NA@^25|+6_LKP_|N2/_X M|XV* SHY&OY?4\$|L#|!O(|
_>EE^8Z-;@|(# +NM|O 48V%\$;"TR M,#(T.#DS.%|G.BY|<&2LNV=84W^8+;J|)C7T(E5|0;I4I0540\$3\$1B|1>E\$
M1"!(2!"D(P@(*A1451:1J12=1FA0|0%\$I\$E""8&TL_|S9^YYLR<< OU H|UA860^PL?Z#&MP; ^X' MV 39A0Z?;
<00NS)>2141/M>UHN#"J>KVD2O#!,5=6|P=)V<7+V^?F|Y^_@A=|(C(A%1=^/O M)R0F);>D9N<|RLW+?
_RDx&7QHT=G5W=;|WGD MV^C8^,3WR:FY^86?B|^6?B^OD#;WMG?2(NY2|_7_|8@%862YM^T_|\$@3|L#&
MQLK&^8|?+ =<+YK(9O_1N.BW9#XQ>.B>|H*28X|^+ M|/@;Z(IQOY|P@47T-2;PLP|R)2;O'(FQ?U18@|O;)|KV2V-


```

19E DAOJ"VSI M A/8Q)6B-VWEB*NB9DVE,% S#<=<<.88TM??LFY"K%J<+0VG8%0PMQXIF MN$">P01>^C*!7/H5H
=N0%*JS+H(HX3WK'4Q@:,.#3$!U_PT34!S^CS#V2U.! M/4>+&3"CU!"18APE!9KQC GVZZ(Y*Z$W-
6/H/=+@8=.:18.^G+O^C^HON+|B^Z MO^C^HON+|B^ZO^C^HON+|B^ZO^C^HON+|B^ZO^C^HON+
|B^ZO^C^HON+|B^Z MO^C^HON+|B^ZO^C^HOO_"|HN38|*P=HJ_3)INC!WGPEPU41G. 8K-4H+TO,:
M*GY6&8&2;G^Q"?FN:1<00=MG:>|HLM0HMO&WDOTKA03F.969EW!4HIVT!YC
M.C2I*4Q>>+1/:RDV% T?P7+5G!YU_!7_ MO&%2%"1_!5MGF< ? R90)W*9 M"/,($ "L*I"YJ//?D>
MRSD>J^N'33:59P)M, 8K0N=*42|YTR.DPIZ>|J3O)E=^U)?L_ 7R00&NO!$T/
M2!0PN#12I>83.^&OW59PF=..HJ^1D1059&F#JG-5 NYIO MB!YZQI^!5T^$E4AGSB/?*K?^~D?+ ">#R|6UHR!
>67J?^!6@C( )=YVB0XSLGDI*N(+W M((6)+AD8G!CYG4I+ M!|/H(OF/2L/.. 5S($5"?W!
(CTHJ%;5_)^!^ (96CWR!_QT0<1R$'<+!|> *A MU4P@XR8QZ8&Q59@G|@Q:|D)*K|/*W^S6*(YJR9;GEB0^CS384:
(YUZ:9P!G4 M"|"_, S.YZY<|X$3P?2KJ>)-S/(|""XKA=>&US4QMGG^ZHU1!(S3DE& MJ#
|JHKMY:GFPHX>:,9XU#=#G6, %2;@Q|I+R!"WQ5L M.N9U)/26P2#17FA^$PG2LS^C!A9MP=F!@B9"><#^>4:|
LD!|0!S^<_) MI=U/??ESC/6(ANU:~+4B.1600GQIZO$8Y=D+( 4_E1>7$NSQ=3ZE^R%/1'
MMUC"VVY+!;3GU!"UM5FV;47MK$E$:"L$4#2W!CX6!_!$Q;M|_!/_!C(LE M!9:9HK>LK=OS ZG*_YNI+D$S,?
5@1H(G)ZVY#..LYU&6ZQ"S/+/#!&HJE^L M.LYLD2?N!^?RG80_!L^*=2A&V E=K&"DTJL<1M!"T/AFW@_D7W6:-
EQH!+&) MZR#R?2-B/YB*T+R)CCT0GC?2)YY(TW!Y0L1NG696^V4@3XO>6-X^!$0,A0 M9JW^SU/S5^M1,-P7*
(X$B "BP!4U<>2.T7XG|POUL|>#VSTQ00/W#+TOL1I M8Q$5N:9*M4
XDHN($5:1.3=^RX7(C|XB8X2G'RV!"|7+CIXIAMN85QV#OUK M$E:&|: %6TX0>RP.U:~?
NJ*MSVOD|L!5L7BH*2KJ5|7(GTB377&FD_L!Q5X1B M|M8'/8W0">|FK_++%B.R) U!"Q?5Q7S^.%*0^RODIQZ2CYX:~?
!+=US/_P:~%| M->=|:2:Z> R&6+ V6.7Z$UD301GKFDM<:~%?OA!RF>|H|YIP_O.*Y8C:~4%
MFL=GS|H5GWL3<2/DQ+*|(Q. 9%.XF( |2@N.AAN.AHHU77G9*@JRL#XD&Q/ M0"70A$!-
|M2CBJK/P(4*~!3&H^P.WL8:~R0=S>HX-6#4F?%$WO^U2Y+BV9E MK!3DE@N!F=5OF74?|?CS6T/#?
9M=J>PUKFNF32!^Z>A11>U.F!R) OUS M8>IYI5YPY(0?Y+=&:58I6.7<2QIQ" |J|D.*25>2SOBA5I&(CE?&PIU.U-
M_6.I<@OYYXD("YDN2L323&T(2K0I2@?8!4+1I/V-5FG043NH+RYY?|S"Y)"^ M=
A>*>.:51+W|V<:I6:~7"0Y=)G#00RJP_R'5XOKG@ZC:.1:05$|+( ;B<3V%Z.A-E?8K$0^6O_-X-
E@90,W2DGRIC&USGD4PT15I=S M|(@9F6BRZ|+GT>)|LQ$3.S)?2@|R^N7GVAU>C>|A|<_!D*)UKJ9G;@ZJRYW
M%?T'U&|~^LU_*.#4>Z_$L+?=>@|TQI621EB)%F-8D"TZJAKNIE$<#^R^4QQ
MLGY%F8M55!0MPO5F&WE%7Z5%|U+M6P#6D(Z%$HKP_*TF-).Q6$>KQ A-V1$=UUT 0Z!K=:=-O.8O,
<7UJ'=UT!Q2,"|8, OZA%3.X"7 81/8=+ M_+/#!$16'4SEAHL M!:_*CG=<N6I.HS :1S/G'4!Y*80)<+J@+L$!/? 87,
MT_@6'AT/SS1@R=|W7305!DHKVY$35.O2D+|A|3L<=QIK14|;H"*@E*.OUD; M.U:C.TS29CE^~.SZ:_Q!
IE9_R2 _9S.N M&~1Y*PS22?U_!+ASO??"O!Q5^~MN>+|MJDYUM+5!XL_!D=)48*NDI?KM8CBO; M660M3
LG$*IYEZX AXS 4Z$U'P<3Z!32=?6:~.F=@ M<9U;@25>A3|TMRR#TD:|11.D"XK#1G|+ #2|MTV:0UYVA|L|G-
HB2TJ|B"^ M_ ^3A|!5|W" F4B(9/&%OW?Q-%2E'8WQ576>F=|IZBA="X_6+C=I R9&|>@ MA$(%TV"!^*?;3@|AH2E-
6:UV+V1GQLLCSWHQ^AW"GKWV|TLRCT/D=.)OV_(Q
ML3A:4.2:~1%:~)=D2Z9GRF9|HFL^QYRI8WZG(BM5/A*N5E;G^A>5"5J_!(6 M'&QOL8A!P*HE%PK!T%X==8_!
(|LX4H)>VW+;S!RVKHO)FO1W+CNQXD.?:0_ M|@S88|KHF%IXDH&L^?B!4-W_&1ZO/Z:HU#MIM7@|B_>FEL/43?
*|64+0WD M:~!V75_&32H3R4E$*%Z0C=P=$M|H_R8LV^NW5N?0!MZ%:K8#BV(D0I2 O_B
MM3712EUYH91!FWN5V#M|5!YJG:U2*U!74$YGD2H3;GZ!C4<3DAD:8!>&4J( MTW!^6=^94?
G331X7FCSWZK&XG2,090@RK)%%"3R:~OGR.NA6*~|LJE?N!O7 M2BF::NN:~?I_?F ONL:56E2N!MZ@ANA"-
P=XOS="K)=A5ZX9U!-=.S<|5 M4QI?OP2,?S$X.=Z6:'COX>|OTG1"%"|X>W_04Q*3%H8A$P%MDJ-K87!/%J/
M=,40?RLG|K*T=;Q3B#OXCSO$QV#%RE7_&5A O>O,D3KH|05OG%YD1?~W.>@?,-|G-W MV.=W.Q8|<*)3|
(|HM>M%9+&+7|GAOY.@:/N3M+R<_MQWND$' 4I3=K= *&:|H|1ZS8CO?|?|*_W6Y!GPW73(((D<M!|=+3;J8@I
JX1+WM^|KG&P9%AY&V ME=SV!@4I(EDEUZ+V#8Y,+0$3A9"G_IWR5NK72@'#2&PO)D66EYBY5@9&
M280B@N&LM?S$L#G#Z+;) "%YE8:_.44"ZW MZ=VJR02P.T9.X|S|<|AYTL9Z'Q$ZATE"GH@Q/>Y!69JES_!U)C
T5)>| M=NO89O_U?CM|33U^6|TQTE210S5FN-I 4"/(EF35*%?=092-P*F+M#|2S: M%Q5?
Y<4HL_1*$O^!L2*%:MP$IN-)A2AWY?&.0& C7@F0*QB.*COIMH.&UY, MARI/5A17U13)GKMK^PT?QCP+6$U0'UL5&
6:J)A( ('UJM*>|J=|E! M:ALZ7NGZL_K?5M9B^N+K7"/P!Z4(KK-S!H_ 'A^OU( )GC)W/Q5|TV^ MB-
8|V>;@IQ#N(+UHS>8E.2BZA!0&#<|_L/M2U-N M9NKK.P:|XYL.X!/?=BI>A|3NCC?E@D
$!R*GS&&X4)!W:R#"9K2RTT|VW|> M@9"BV=7K*^U""?2@L+R|C>>+^3. MY6:~^:U&:|HR7V_*QJ//+JX.@$
F$(^3PV9@""9Y:G6=S7O MO_DXJVL9LEV.D.R5^?3GEH#JHN9W_P97AW$=Q4=|HV"$C:&0=*3S?*"3CGE'
M:~KX.FC>_.796|_!8:P!2%|Z5+$!&TN)SYW:8=|18P!TR?7#I(SQS|8AT MV_0|+U?7A_YVPO-
"S|M43DW3^5%UWB2|3;+?H!&B!E6J M!_!A(D+OXHO>T!:_!V&NN_8&6_N>$PI>WL^NO"Y+;|S2,
ZV0E:M=C@YM2 M)=L3!>FUVDEN>O.!G!_!?:CO0( )#^!L(P8)^N7G@#:#!|^C^&W$6OVR|
M!)XG)S=CZZBHXYOS0(X24@HY:>=>#E($G4.A_!BAUX_M(Q=L^N>LD6H1_XZE25Q.X9*W9_!P8"%5LX):$4T4-
V^3B!1?N'BBN!6(F+," C&BZ" #18E0WA8#<.T|Q*N= DRU MLI^U/URJG" T>F:~>/O@S"JL29|HH%?ZL!:$"Q'
UTAE=ZR(FU'22P&=Q-#.09MAR7"^+;?TH+GC.0D$0.KDT?' M'_:@^"|>+_%(K3<_#MY_*"65Z:~N@BG*
(NO5<_IHHC"=CEI%=@Z-Q)QZNN MKFD2-WTSQG!6P=+W+! MHZU=5WK'=KFP.8W2AHM%M1!OXI-
@TG796I56S)OI9<_.8V@=~/5>^'P4(=O,>_!_S8*|WR M3'DET_!C,@U5=QXL(RYX1$3|JG&P;+$4%6S7.Z3C:~Y.9|?
QR.EZ_*=MM4|5_@8I2.MM"%@8?>WZTC3DEO:8@)G:~#>W5UF_I12VA_!#R3KL*F<|E9# MTEK$E4
8>X6QV6Q(|SR?0|>K|=, BXWZ)RSG_J:|8/<6!5A_"S;+VFP*KEU
M!:_H:~4|K|F|B|E(ZK&L/N$!"UH_V+~5FOD|TAW|HMZEE1+*5BBBS;O?, MH=OE.&BB1TW"@$_-
<:8$6CJO"
```


>R2)1CXJHCJX.Z#G3YFL5<#JMG(3^>4+*,I# MS40.66T9LVAC URC1%/(? 7I&"C(M>8)\\$27X#M@4((JDG(S9V"S+NKOYGC5 M_=2.2M._,%S=HS2#M212R%FC+)KFW<\OY@EERU9RH3? JUOW257>4SG1.#Q=ENL28<=MF&3/45/Y1633S(4U2YTV1JK&-Z83TEA OI/6K\$.TZ/=I-^WIOQG&.""ZE6'6@V#)H MO>,I:KV_S8I8XM02;3I7Q+X%T_)2I70K!\$=(1FF-;>AJHLX%2T.C.A.%TI1 MG3JAK=3;ISOZM^CW)ML= A\$1=)\$0NHTR5D!\$4-Z3.O%.*U(SU*05NJBEMDF:ML*+^*2%R3O)TIN,=C3S/A.H\$>-(G&*U&M>@!> L!&WUNLOK5JRF%0/?UNO\ MW#&+WM+;3R/(W6L10#D1I\I.E(O(K8U?HT77MVK5JBI:5VI:F=DMFME8L+.\$5L? C@Q99:D.*YTEL14 5J"0X*4K!\$W"8WI8) MN=-@Z!R;'U#"I=-; (I*234I#/(98F1FOY5W0Z>GOO37.FHHP;+>LZA6@#U MWQ\$Q19B<1_\$E&CTE M%?BN0TEQFK\$X E?R MW?2.Y,1D3-&+)EJAXI?GH/&R MQRGO*LH-ET3Z>IGW*3KOZI/QHS8@ (H+ T89*TN"QG?)9?NP44Y#M+I=9PT MI="..%#PI<,I^_NID7KWJN?IYIXO!<2%>BC-#5*.1ZY-SS_PU^V!42.?^N=M4B- VK+AITKR-/R5X@+/,HCSE*L\$N7HK!G4*%C:YURYJVM!3.+26>KJW, MY/TJ(;A4%Q7N\$/A!/,3Y^.\$YP2 U8S,\$\$6">ZTIN#D41.\$SGZ9=(A0?D%KJ/#SE>IJJAP M>#YIWBKR-K@E<0%._VZWU\$S\$SV+7,^0?H=AP_S6B.'C# H^L(MLV9?Z).?67 M TML;Z^B7 4JTI\$<7\$0'R(XV3)P)3/P!N^CKT\$N<1>BVD^B;@; M5S^&>WPX%R30A^A+06&UYB?9)E)^PXA7L)/UG8:\$D0K&LZTNV0B13-^IR4KIU/2Y=\$*6:^\.W1X?XKW4JOG? 6G",Q2)X3=I7>\$:V<5?7&(X=03L/7 MNL)"0 W4N2240@-YFGDF#C!H6M5:-Z:VO*6Z(77/R)R84XC\+5+O?6_MJX2X M4VR."IC >I>Q1I/\$GG:-LNI<^T@MIL+LA<L.N*!G7\$ZO:HT?3V;.*X-I.M.^VQQ;P6-!\$JT;8\$IHX#1? 7RD&)!!OZ!904<2SC8=&1@L'SL&CF77G)BZ'M^:M1-; \F/=D2)LK'.2=Q? H&:^CB\$R@!STB>|HVZTAS|D&?|+.#7)>0G6X_M6;^-O\$5>IHM%:&Q>F? VMX:IMSL1Y%PM_1(S*W)VXI@)F3"VP8(4)*(_ MX2A7WR:UB7E/YJB%HSI2?CQ6HIV_TXIL265S7-3F! HHQ6!PX4Y%1-RMTI+M1L+MTLXH<%J-)IYJ=6JHIG8Z8H?^IYK>M";M>)&E#232)NZFB)KXYH8EXLM-0E-GND? VM^6#9*TE@=4FI.D5H.O#O#T&R57 MKFLH.'LVW.OH.;+U^0.XZ@?E.VJ)\$^LJ.*HP2GT)SGQ0/U96=#E6&/K\$OH(M12;|?1WUWT;4O6SKA|O4&OUE-(RAS_V>GH%W29%\R1%)*OX;I<7TA|W.F MAP2I10I=N*5|;:#ZMV+!&29PH"< (&4"Z,_IQI!^@4/W_5WHUI"7I2210>C/44=69Z6(NK/&3;/L8^EYEXR3/>UJDI9,S_W8 M.30%BG4IZ"80.)%RF%PO;|QL@0(D-I.W:X(KGHSI@W-MRD|ONE"P"GF^9 MP4/B3"J;=:0I=@(>';6;|H6ZJO6ZJ? ^1N=KPO7^00K2-QO!4B|@X1*15>5(M'L;G+=.EZ=KCK^ER6@S5N)S1U.X4BXCH) MOHN7."|JP) I('4!*X(G7|*HW45:I)W%GWB(L:9HQ1W\$3;|I/5\$RP<^WY&YI M=VH;\$@FG^@#9BN\$I=H(LWD8))E38\$/MK_YT/GK:S^ML3>0_US7IVJZDD MG^H9<'P=<| (W"OYVLBWQ!2@%=%)L!Z"9 MS6.Z4R"Q_WCB5E.17I0.9YQ6%KFV-Z"X2TY";KSUIGJW IC);H*A.4.A\$^Q2 M|*MXG*E#P9\$SF>'W;PLKW0|R|D02;AU^Y#VOOQBV&|BC-==ER0N+>1E ME0<4L9,L<,E!NG%E;I:1+W<I6T942*1(IT1G";.(I_#N2C|BQ,^'F&8P M5R9SV-A"=^+0A^EW>F-S1NBS;YOHY '2,=*P0SP<-1TK%<|BHY MGY12;=_19)F KUE)#@#P=P/%P^%A;/&H9N!4\$GHVH5Q!9B #!-.4/I^827 M.8%&5B(X.P4HF>=KF_2ONK6)9-U_?3OPKG2L-K1H1Z!%Q-3X<2 M|7H1M@-7*|Z.%5GUT!P!\$^0|M>H.3D=*L(-7HI)ICK%:8K5+"^DZ2+4-U MT%0\$; (M&K0=IHJ3=)*3/G!W_K#E_JRUF%3:|O A">S^NEI|YU109'='JZ M+AO:A?)'"J.(@8SU#4U\$>|I=0:5? V>QHUZ'D.XH!59;.%\$|*K;|82WS7H9W M%J>|)HKE?W I=,^>? FX9Z/5@91=J%>AW.S: MR_DETQ&AF22/5.OL^H8830S/ M2L.Y2SP!>|/#-4.V?I>^YAN\$QSC?B5K1>=(F/- %@.)V\$N;%Z<)*Q#DTEKE M|!H:Z(M-C%U+D^L;YLN/ZI6.B.Z04KUM:%V5BHG=_|G%O_9O1BL# MBV<)_568"33@&=|O6!\$C1A^&'HW\$R"WIP+I9?_AP>&R1=A_>+I_/WD.;I M.|OFG^NG\$!U@;.&*X*(AH654" (DPO<8CZ.\$@YV?2Q9%NI\$S938\$CQ9?XIGYG\$|<^1N7YS01J=Q/6=;^S YUQ+PZ;IQ<4/YI3IO:;I2^@9M'8BM; MXL'E*GD!)P%(J:I<%T-I;DY%<8Z;*SYA+RX/6TR |_-E2K=R|I_EHU(2*)*YGM@;Z)F^QQQW| :305PD&YH:FEM('=.2Z@-I70|QB/>)7<MP>E@)+DM"CJ"G8 M> IN.6KMTIR8@TJR8EU"88C;I'W5#&G&Y6K'S5DQ_@ (M1NZD;/\$=JG9@I0 MN;%JZ%1Q003(AWB@7=;.=Q+)7SV"- #12|ZQV13UBS("72T!|X#J_8=I1&BIH6.9ZA.3>_J1 M1N1T\$<IAK094YAH50Y.DT=K7-6>5..VWO2WVYH=2(CY=// Y%"9L80!D_H MH: SL+@3#3R|P!5W@F)U8^HNZ""V0/OI_>\$TB|@;./W)I@2.+F|6@F M'0RQ0=J1"3DB%OK|U- *917!2LJHAPU!;8>O+;Z>#%P6^527RQ(06_J(6^! MG<"7D=Y2|KML>.?JXPM8XP?I\$Y-R.3A|'N 4&N;I'=(F6#- W3S6CW=|08E& MAE RB)|;3\$-XYBYP\$S^_<4Q|6QJQD-I2WOP.S:9USHMO8L-U+%;_+H@;=# M.@D>T8D4F="B7JF42+NPV8\$N";C,^Q*KEZ*-F5;-I;Y/U@>NQ6 NSNG/&Y7=U/ESPKWD!24L8W9X M61NAC)2L.E7<9/0S 2Z+CT4_C8.V& \$X\$8\$>39<@U%*QWU!|^&=IHOS\$YV+|47A5%F53@;>|* HHQ;SUQ@ M ART"3TL)_QI?W"13IT&MY_K/B@#U_8X50>O|0XP<=S!I>?P?+_ZK2'0H M8M:H@-%> IH&V<52#*C12711EHJH66^BEQ_C@9W*!(>HU2JO@;I.C*J"RH MJCQK(JX? 5_82O/!0F"YUO*A;JM2TE3AKRONTZ|VPY5TER/^IKU=5%3|63 M"23D)_0/E03_SR7S;>IMK!+D._@_E;/%:M+?2\$R"(MMB#HSVFD%/P"H+N6X7#+!EM3("79D'\$D&V)D_1CYQ+K8D3|Q=3UD*?Q') M'W|N:IP7>J.R@C|9I8<22J&L+6&D50(A41<*4%|PP96Z5H4,IO<6G)+;T# DENF(THZFGS\$G19#7B;KN=1(I&SAV&Y#4THC"IPES27K'20'W#N M9)?QL;AA(Y*M\$|=YKZ^7|S%EJP- 3@Z\$)X;1R?6<&5XDNI*^XQ^T.RF@F!3 M!VI7OKRI"Q+.64Z)R4P.KL@NHHG.M!#& <=1G_'LIH>=7&TXLDK=J(7&IFZ MR.V'=</_SMDGHKO?(IH)ONN@)&7G)<\$37U"JYJC0!"C_G9062I) MP_ZR5HAK3^=I7)M;2C;-?IA;+>32.8X-O3?A_J)"%W&@;7TOFB-6N3Y+ M9_2%|0'SV#N6ZSDN/MNH10WI3C5&ZHYM3QZ.-I+P.XD*;*E\$|=OQS/Q>S""M2%2A-@I- \$RGLC#"5HJ>9*M;N91W_6)O8/7OJ(>U=T.ZAN4?J_+V#YN4@>68 MR)"@? !|=A|51;#H|^&LH543JH'J05Y/>B%5CRLV\$R^~^SBGLN;DY1JE+I-I H MID1Q<@58=T/MGWO f@;EJ\$9.V"M&QWBDN&"^_UO|BN.M\$(D962;@JC|I0I9#D@FPZ3U 5I=J MIH7 M9>Y7:4)/|0H!7* \$*^A72@!);0H%V.*"JA|>?&3M-3O_I_CN7O;= M^N/LNIG6J\$A=-LQM"14#\$IUP\$S)\$HL*MY_+R8;G"6ZG@N/& <1",^4WU; M8DNXTG"(NYKY:2IR/<3B_JLL29%\$\$;+2DGX;I_GD5087!1MD@ MR+7AQ7XS3(G;L|C6+V%2/6S; |#B-9|H3|>@CHV5/GM @#J#9P2FO"!^6. M";3C.8SMPE@SV?^DQUJ^SE^W+;D^%Z9&)5%-%;3Z&J^H\$|I; f=ND4U)IR>M6S9E2YY1L)\$K4VPG)+5|@3|H;L+AVSJVO*^A^4-3RLVX M>3'> I.YVA^RVM@ \$S&5KB3TL9O."\$8VAO/U.X*EMIK)+Y2U!|=I|OSW16 M3! >|JO@Y6C!YCIZ/!T\$%;!1*TA7LSK|PC.S7TV9=P^G|QH4=-63;D M% /FY>"X=OWJ-NX|2&? OT1M1ZOZRVO1B!SD.BJ8_?B|EB(D56N)J^@:O-9 M116#?H5PG4! <3_."5S5;%H8Z/9WNTIB^;\$M5PT2OG9/C8;=>_HH)_#;(W?2BO!^R_5%_|DB*FL?4U)2|Z+6#GUV_P8(MW!1'I<_I13-BHZY TIT89HY6-(L8^WS;PL/&PI=+K@%:5.CWGL2/0L=C MH69E4MU%JA^<2Q\$|^\$&Z/E*9-'4PE? IZU^V2R>3<-'|J3>L'X-&Q>MN M13B\$3:F?SA>;\$RYTB'_N4FKX|A.&ULJL F;."7\$|76|5^LWGUSKZ05H9M6 MYILF^R+D<@I:O=SV/U%WMB+_8-IQ|=7'5(S6%TS.62A7;5#_9P"=OY"VS M5++7.HDB@/5@_WCZ#_7=C- /5G1I>S:C.FNJ.6EMXB7Z:C-RC0!.\$X|CHY+ M+D2>IG(=|OI@=X=3ZO\$)DIH'00X7|SRTA46I(Q"6P!|O/2+CL.D3;X6(^F= MI2PYL95)Z)F;ZF8R8)(YZ- EOQ%RN^6.3UDS9|<1Q9(QCOMMKXUO/6CM&R) MOD*_@96DYT|ON@N3KU#. ^!|^@M|ZO|(.K=2J;\$9403=593; (*9O;W;4Y7T M|_MVU9=8W)A I^>_*6"5SOQ!%QH8<#;ZH^8|29"HGIRU|&AO>%RD7LQ78 M&I/BKEB: |P.K@12^JPN-HG M9|Q)AB?J!";KG;4K..T|B;D|N).OY4E81C<481"/AB#FX70KRDZ M.UB"<_W4= |DFO"+PX5U|76#*X3R+F^SF%W3"Z(&_H93;L/I?>D6|.PQ+N"9 M"W8SI-O)NG5T.NARID0GXSO-/?

IK"MAIDR'>|>5M;-78SY<-K\$Y4'.(MFWI%-M0FI(GP-E)\$X&5R15CZ8TJMNO>0@9.F9V.R=ZL>7JX<2'KS/O?
3V!D!G!TOX MSR)&=^L+>@./?Q+GA9GLO!|O+TR>W04^5'JK&IHU3K?E[S0R]!(269CSR&MIJI+<=V./2B!
<=U6!N'.61J-V2#_WC?%M%TK_*8&6-*F-U.D;5U9%6!P-M9KLM^WKWZC-+F0!<_+B-KF&59!5!K+FLV*/V
MN8/RMSX_6=1EY91KAWV/7'BSID-XI@-V.U&4R>J4?5+R<I0S>(M.:2!^O+6E-M^IN=51T<3\$IG
@&OJ<*V0VIZI5)TOBNEZ8YE M:/+3#(=EH1K*Y^P>SU/EJ0M>8-5D'.7;R!N%;IY4-4-7;\$00)H^W9 M+Z\$K;J-
RXZT@I8XIU(T!6;&DIY1QA\#UU4#)Z)Z5F% ^J.H:9)'\$O4PXFH! M0Y6XQI
E6>:-|'OUM>2K8DB8!&+^>F_7N3L'9Q!J5@%|2_ ^MJO+V'^?'"9YY M
GG!8PMQ%YS:*OZ'YTC+K:O!+WQ1_0>E>?IB0'NY(GMK)CB(AE?<9+;^"E6 M N8^+;3DAV+!E0IV=98-
#RU4KXIL+=S/'7XTX>:D:DO61%2!9V0.YQXE;VBL-!O&2U1&R*T4ZKDAN=*\$^11LC_0A M3\$|!>5"RD3)
|KCLBK=- (EY>3H/'O! 8B(B% C)^G:~)*+ WEM!(&=PZS;SZ'O M0WGOV\$*Z=B-
AOM6C+SYBJM,+DX!+,J!A9OUK,@15!P_RR@D6UO>XE&K=+234O)&6S=-
P<|, #T?3ZT,NT3WY:B5.YRG@YE)QY8?;L!0(LX@AU LVH M05;1^OME!>"52O!&A"YW3JL!HS-
YAS*9="Z5(Z22;16/K*Q&YLB;1L="H1\$BZ,\$'O!<+%'*8!+_M(10J>8'^!D;2.R>F/U4* _Z%FI>XH%W-1EQIO:B5T'>&Q
! MC!@IN6! =^|Z'ZL?YVDR'&%8W*).V.VW^-->:K/B5E8;23M";I+CBJL!Z\$K MWJ5-TE _C/.%3@00'DMH%J1?/-@-
^|GIA!163DAX;4!6L4)3L+XWS;I;+ MTH^ZNB3OUG!_ =2S"!M'4N9;XFGPT4O!Q98D)^P\$12L-ISKXCP!F24@9.96
MQ9J3"NS!&0<_NJA*H^*6;GN4=|_8JNPE! *IC!#@R@6/5LT=|-(KG:(D/_JXOU=6@5AIG3VR6*O_-W3"V!Y;
M48EL@TK1HN@8)!2W-1EF*!6 M=O?H.&=OIH&!29@KD>V6YNXHXGSA29\$*D@4MA=HR M@0YD)-
LH32HP#.Y3V1\$JJO5JNWO(IE=3YBT6O+\$'8CG1 M;=>K>+T('ZBJJ%#3?&?F5KK&0\$C4GJO@!G L@":C'Y\$Q/(T::
TO1&+I21 MK+?70!5!M>-K)KIMY6PL00*4EV@&-2SP59;S!\$UYF>"MJH-
!#X@&\$BYSD3=6W\$1_5FK#KRQ1SJ_#Y7FWELC=SBN4R MOAUJ)>+J/74XV1(^N-83<4!;9<*(EJ%?R#Y?FWU!;
_3@T402B!5#-UV ML54=43+=-FO20K\$G3I_Q^!E9=0YU'/8!)&M_*?HVCUIXFWTFH6!EW>FC" M=H3(5(8
ZHMAYGW3PQ24K?#EIG'LT6B>%(6"UNR3L?AYW?1#?A_..! =D\$2GU2%MF"0L M=UMS0-
9WEX+V4@C\$*%&.48J!Y@<4!+Z4!_E+8G!XE:5VTIP3>+JAV%)HI
MNV&XV^V3^=,AZ;SWZ=L12D\X4ZBD,U8D5H20B;|CVPY M"N<="L1LJM_:"6DJN;M\$D)-K*RFRD4
104V/QF!65O2T'5TE\$7L-6M0FD>2MLX3!|=):!?!_I3X=JOA?XG5\$2OCJG->X=G'
M;K#X32EL+BFAl=/E+G!'G4T*SI\$-(SF#311J* @OV"OUDUV7C71!>I*FNM M+ #J-D4DV7F8!P;25^+CJ3S!1.
MHV#|=+3+G_'M&>4S9FJS!&"Q4QKTE)Q61R#GT'1(!/>+3JAKY; (OSHV^+Y!#>_<I5G^1VOL^AM400@3_&
M7+!%A!+;C_#7!2ES/UET! =*5+=+6C>MG!6IOZ;DJW4NOCEBJEN06NE"08H4RYZ12U6ZC=*G<1!;?<
N>R9U=GYVM;/OB2E MX.SC#|WI* \$M! ?NC2!| JA5#.H854C"2J#Q#CC:S6JH?^9WW_F>#NB4T-)"
M_=L* _OHGU^!S:"L3U%(-5=E MCO'P2EA|'ZEB>N|ZSR+DX;0.C%Z-#|"FM M,HW\$NBSB1;F#
1.V9/_W^JOZOSB#_ "T_/WN!;6M!#G&GI^+V+Q MI_PCV J:OU6K?QXOOEQ7IO+SYIZQ8G_%Y_*OH^HB?
MCIX9>S/TW<\$=U!C;P' M5L\$>/1%&MB4R*BHH!Mako-BK6DR.^/E'CPG64.\$NM=>/'GR?F"&ROY-A>N
MI@.JH&+ _#Y>8UKCWWC"XE8CU75!J!B.B.+UG2VX!@4GVYR1HDEQ#C@T'..S/?MM "U0>Q<^ M@Y2
2)>\$&DCAW_J_><|<8SY_/LM?9<|PJS!_7 MEO.29(?#J-Z_ ^!G^V!4 4GVF"W)X^!&H2L'?TOW#SSO8J)?
J^N7KX'6 M.5:(5H1FTV/6!Wf;B? 4KO3D^!JH&V#=#PI_%C+OS!UQ@:W\$*+A&:>X1?=
MV^PUM^8Z!3(*DSA^G>M.! =QS\AO!@ VUD_DRQ#C<3(K!0KN9DJ#|4*X_-V= M'+*OQ-701EEY@?R>5"l.7KL<8A-
>K9 |NHB|+S _CF<7_ZOU@4#V)U7EC: MFMZJH9.K>6PL'D(<21!_!O*H:0@P?/6T!B0(JLV"+<@4OB!)3!;I1..39K=
M#/-P;PDJ!\$4XC3!73* @&DOI:2% ^(%#KX7-S(O!15JB((&B!3IT#UF'..% M!X^*V.L@U!\$JXV/B-L5>U)Z-
OGD@:9CHQ?Q8#BO9=|Z8NPU;4&TT'W@N; MM+38K0@.*>LE2^&>UA6O:S0U!@9>"L+JG+7W"J!P;1_-U1-
Y>D'O6LTPF1XN M#I MZW6C7!^VD97_2>WJF?8+)>C>\$^"Z\$H5%'VPTB(OA,UQ(B)_XI?7Z\$|H_N MX|
DO1!+O6"+R_0+2A!Q#1JR=2@R SF6)JE<#N(#K_B6)K\$PS\$U^9>#)1 MY;WZ)>
!|P%P5@MAQT9XX6J5_VYM+%;M1VXEVO.3E&P^0<2J1#>?WICL4Z M6>>|HQL@9ROQG;T.U |66?
6.WV@R&ER?T!VPGU!FKOXMI' P"K7V BAO.Y XMSOX*2GE.NH PPUML?JH1N2\$3W!%V+!1QGXI&60
/!6FOZHFBG3RZH_O-Y M;=XA)-+UZ+>-'G#V" M0'W#V.5!CCIN'F-B/YYE,@?3?
91*DO9XVEYYD\$;SPY@&4FF=RI0G"3%:'1%'21U; ^ MI??&&<\$60-D_VB)E+6-!AB.UHR/7S\$NPMV!MQ#TVUY3?
VIA(E?GUC!G36!E MKGR'2HXC1'TR'N9PKGZ1GO;= K!@& M;?;*OBBSG2@0K!4.'I!HQN!0-!
H!6HUY_RA!+)>EX^57MRCQZ^C2BYN!%GF# MHQE|2B?ZT!&1%!QV99!Y8".*ZR\$S>DS0/*T-8\$?K!
(A60B!J\$FUR,*0)H! M2;5Q+^|ZPOPY.Z.Q\$W;-BENVJ-@^LUBB4B_3?GAAC_6N-H!Y^+F8.SN0-I M_-
BXZ@#4TUR+3ITY=71.L5_4!9;2V1LUD(8% C!ST+;R>=>"S3_RAET_W M!8C'(EO#@?<
7NTP9K\$YH&@&\$R0!H;^!#1\$NFQ@A>JGJB/ML!4 M!H!9_XOT.E&K&602FRD1(XW4!'.RYP#1=MK0N
MA%MCL4FKW8.FS!;\$&V3'2RG!W?^P@!0W5'N+1+;%=T\$7-Q<+?3Y OX'X/K1D/DEIDZCHY&_AS1@S'H66OKNY
LZW6JP#!@&3 MSA-#<_D!GE!F*) B+15AEX.1;:GMP=:7I2!.%S!MI5VTDI%-7_!6"!B6Q MH)U
@K!;DR:HV^O".:ARW1L_P@EVO/^!#>R1!;U6@B<\$ML NY2@!<
M81|B.XALUM0+/E+<08H"6I8%6%+D;2.R**X8227=*1ZGQ!+;IT^DQ\$/:6 M;M3"-3P35J/(%)C6!M*(5!-#L
^\$L!3O!8F%F#6TT T^ZO!CW^\$SEB:C)*GDI#(O)!;UU!#*!@RA!4\$!\$ZZ@<
MOS42!F%\$|>+GY5\$=L_5!L!|@HOZ4\$!) "6<?Y9"V2>>9NG0#5PH-@:53CC M%@J!-ORYO7U#;_?FWX_1+@??<
9H7R!U/(>ZIO;-(:60!2)58="0)*@ M/ICRI&2.\$@!K2#E'(#2(M+JU'<%\$&;<
IGZ8E86NMTDZ=SO\$GU!CJ!K+VLGF^!A MRY8-L.C!OT\$!DWJW^!H"* M!GX7!NQ.Y/Z! =O5^0OL.66"*M!OLMY-
>XAX M1>(E)!D?S@51DD\$VPD%\$>J.4"W#A_<:'+\$U6!PO;OU8^K>0H;:=W)!O!; M/8J!6YS!43JH62Q;|@S\$?<
D!_ ^WE"/?M!M!L?CO8Q6G<85>)>1O^&M.OH1KR MZLU4QXU!;XNB;1*V 323B?A=,FAKHO,S;J-J'2W#1;Q;%(A-
X!_QOW!_6Y M;?_#O:BTF<%Z*APRAC*#_#_!9P"F8C.<>J6V\$!\$;B=,>DO<.F#&0ROG,8ZYZ
M>5_2=Y@K/M^!T?/H(G_&LF26M(UX!_O%G4+L!P1&(U#KSM>0F\$-8F0%!1&-M7AL;7YGEN@O!%J-<"SX!L'Z"O!
>(CQ6->87/)A@Z""4G2)T/_ZP#B' Q?|RRWZ>IV 4Z!ZDKA^>^C1RD&35UOI% MSL!90!F73C(-H*)J-5?BZEY=>
(1126):MX:IX%IGIV!R+A WHM4EQ-IZY\$ M+O2K6_29T64Q\$Q\$T&4?R0T=1%3PL\$H/Y3YF MS+=L=|QM7A)>?<
G7^!@&|!1=CUB.IOEX)^QQ_BNKK@=4V=|ZY!#C(9^A!V MUL_I!P!VJ2AU^Q:0H!7/FP.WPDN4 R+T%>D7^C*
ML3!M!_0!(P#MFB76EH<+!_HH% H;TEZBG.%Q2"&<M=O!A*)-R!2A7!D-ST?F2)? Q!3=F^D!R!F!"= <
Y!SE2*@P#/@-TJA2ZG4X3 M)6%HH!MYBH;M4VA5W-UWP.WUAK!Z.12AA'#!='TPC_ KA^L;NQ6D;Y\$*H9RS
M;K8B)3VQO=F>:FT;(M!JW0!N3F!O&MUEF^FU2W_%.B\$@OP1,@&OIB6 V;4? M5KJ!Z^BZ)"! =T87!
|H7%::/L^TO;UF?;W_*75P>AOAKY+@_*L\$42NUFX*M59WDI31/T65HPMYJOE-4*@Z&OGA4>G7!P?Q?E5-
%_1L8&XZU!6P\$ Z7S1 ME!6D11ZB\$E8#|Z=ZQ9QW.05D.XT+T'58L+W7M!C@=-2 K!'"294H! =*0;:
M!QTUW/_+OP(8<+%/EAM-S;2K!_%F4%/R^!JGPRTO;E!6-AXA^A TGJ@X5\$ M/_2D.C59?%W^".K5O9C:3@Q!?'<
!#75+MA!O-4136^A*BI&'J&YYP)Q#J!A1E6+MC_Y%:XK;9_E3K#7(!H4-321 M.#\$H_A/6!5HU!Q4>6.1&>4&CV
HW9!80&%)FI#L)N3VSEG\$!-4!H-XO*M! =*D%P<(DGHV!6H0?R0+^1^!H C_%+KR_M!A!@!#6S-
EXT!|Z;R/(V9B3VK? !G4"^QE*& M^X@8!O(A,QK@7)=7<6-G M %>?%ZZ! =Q4A-\$_0@OU:SK2P7*-SDJ>
|G.2WMJOWNLTB24 Z:AP*=Y-W%9K-!L^A3#-GKVEYAC:\$%>KE*MA+(!@.ZJ1_!=\$!8
M+8TC)'@)E=I@3FDOE!N/RS?P<0!&W*EFU@:_!_WPH!3_FOI2>T0_3#W
M%E!8.R(4BZ#)!>9M+V5Q'<\$2!6U/_>YCYK;9R\$3Z;23MW.GKN;|G"%H M#;SB!OZRO2?F8;I*X@.U+Z1&@N!X#<
(P+!@=A). M=P9P5,U83!|Y6U8TG*_B;4A^<="W!L="5DY81NB+R@(@L;BT% MY@JG!P1S/OMS<

80FK I&RCON;LYC+K'BNJ MHEM&T(<.D=GP.=4V-ALM677"73^G%HTKXW9XDU^4F7/-X+>PV6)=ZF /J M""
(Q=6@&(^J@W\$.CT(M43, EM X6'D6FT/9AG=)Z7-63EU2Z(IF#;G;C=GLC/BCE=U7NLOEER!5"O MPAF@4T".0!^
!%0=UGO-J@D&F M=>|A9^!)8?6/K"FG=>FWVMVM8..&QZ%1P) M6E7/IT30)CA)M1L06'S^5
0Z9.NC!L(>HJ96DGA)S^&F%_I2US?)0!8 MMJ.P9?HX\WC5%!6;M@FUDG)^<XO/@=3.4YIMSE(5 MJ@J4NGW8
3@531QCC8'QJRE8;F/D*6)=I4.C-^MRT0IE%)/BX\YO-4 ZN M4U AZ;QH/ZC'G8M=
(W)5KECUH7@J6ERW.=AHG6##3U) RZG"*O'S\GGGM4: M4NE<5VD6Y=P\$T&T\$|@:\$PIKJ
)H!#F:W:RS^RB4W5SUQ,O)JM M!>D2;(NV|B,"Q)1\$KR!W=6'M8UC/V:*&U)4.5C-%@"VT(=15N3_FPT":V-
M12J.@M+9!Y@E<4^|QY/7/ V|/8.""76|C|>D6\$)X-\$2=NK&KIWC#>LF2NT MZMB4I7XO-L*PIQ634.>
(P<7KH/ITSJO:BAIV;SR:#B0I9/P2L#0.L9|FVT M>I-9^>H0%8-D.MD@\$Y O=WSWR_Q1N+!%#J#IS7D5I*ET+62#P
^=98?6(0< MWQMOTT6?CRETL\$/*P6_BFSNDD^>7D05|EBTM9@07R\$-I.D;Q:8|F
M0%.1#DW42|VL3@DNW;P38JY:6 -RV1M/_&Z4*6LH%|>JJ\$S7K<-SQG;MQ M4V2-
4366+,@AU/GD|1LYF|YWO|B+Z&WK I@.K?F"3ZTYU#7D>AG I&PC MQS(M,\$-?
GCLA>#N89ZK:%42|99*BC.55J4-J@N@R>.P.L'/?LW+= DO*@ MS!2N8I'DQ9 #UV98:3WTFU@.^&1X^A7F1I-J
(F&|I-IP#^&#%^^\$;FWC+YB MSP!)7DCED "00I9)*K43D?|&F#"Q8JHX:K"(79@92U?WXXFE20P&^^(R6-M
DC5)=4B/L)H(E7#%*)\$/*+0|OZXCW2> I8U|U*2%;FY;L6;O#|AE.IF@ET*2<)VYG7-.(LU1%ZE8=.G M3HZ,8#*\$P
A!4#1Z=SMI>3>.1|LWCI'7HQ|Q.H6'W7-->M*#>|&(OL\$OE M|2OH.*@ (HR-RJ;PL|HKOW-HI"L+7FQ.^GY-
.D%:OVK67*EM;K+X88:4.Z? M@RC| 33+D2!C^==X!\$|/" "SG7G|TV)-7|95Y675:P1JWOHGG?7U>_J|/!
MKR@PSU_:@+TOI+JB:L #<05KL MSOC7S|9|_#0'(P#X\$14T0)F_M@1%MBZ67@&8!F2T!J#!_*/YVC&Z@.T@
M4M?"/72@&-6-F'(<+|V|O 8?G\$;O99MF-#54?XNW@ZON9 MR3YXMAN)%& MJWL
'76C>>M00*ATV+1PK;:2XR<6CK*QZE);Z35!|N">9& M2S+M17Y|<(B8J)@#(5(\$JWZ90X/TQ"E;=9.F)Y,!"I?G;
|QW14&7W%|W3*0! M.@.2D522C\$3<%THF>PMQPN.6(^|?C;U'L@C#C&N|O2J|VTDWDS\UV735Q2N7P
M|V6X\$P^C:0Z?6@(|0HQ(#,FK5#\$!8BM"B)%N 51%&&T&^2>K|/R|>6-%SO| MMY6UAY|)OU.V;OB6Q6"0.#<61/!-
IBV-2N|L7S;OJ>.\$&;MI:FO6HJIR<9 M0|S@YL4J+|S\$Z0<*1.H*X3L(3R@R"HCR@-!1\$GP#TTC.IHZ.C^JOE|Z#68D
MN=|<-VFJNMG|^4/L@2C-:EA63T0#06S1#"!0#XX+'B\$&354?HGCS|AAX*538
MT9@JRHDF0970NX.3E8K|S\$Z\$3H=-CN!|I#@PDHUI?"OVT\$7%(AV*SI N:>&J
MW%Y+)|E|ZD3TZH"3H?" O&_BQ1>^3?IWAN?=-T?.'R M-
6XF5\$;=&9)H\$LB|7,N+HMM/5%BA^?|S\$H8|/@.D'*\$NQU#<(088L\$|6E^(
M&N|EJEGLEZ=1LXOFPEV:O*^6+CTOWN404FX3YT#^\$7EPTL&L NH0K4T|9_W&8B01|M&H50|5Z&L7.3_@YMT
B8S"@%:_GQ0*!%|P9H)(#XH)S M^+.\$WSHBHL_O97;)O<.>|HW?8")4Q.Q>#2#A??"1" J8Q MK+FEF/FFE,
@&;U9TIHQ^"!B@:(IFLG#4-E);3L\$Z8L0:T5 MT;AEVQ<7|/ZZ=IW: ^+&:D.J"= #4)GEZ%M E0_@+L;Y+Y?
%DOF(UZ8A7LNY MQ>Y%;MCQ <|L0H>E0M<^/G6X6.=4" Z|&=,|K&|P&A9<^L"ZY,IT#POK MER;R:
/\$K"L4CUIH_S 1=T'HA.4"5@S-&(HT%2 M-?P>3KH#1:APH.IP5%O>Z@T!L:U7RB/?>.,+U|VXW;&) ^%/YW4QLC|H/
MT\$H D|DAF#JP.IXYVIG=-K6L|H N 8|-\$|H_Q\$3%2R5K@DDV_-EW!_*.UK
M*OSB#\$!%S:NLI#3FZ"S|R!"/77(|\$|;=OW9?7S)#,)"R2TUV-OJ9"+M.XYQU*RFKLQCN)2|VJC/B|HSO?SVHD
G?RZ 5CB&8?YN:3A\$9\$PEP03&@/6VB&L:0K"-5/^7D|C?|HZXK-SK?ZZ(WI"
MU>%|L.U*XSEVR<&L5T2C;O\$.8(^-36(0.Q&XICC%9UVCR:U!@QOG|H=U,DB M;S|HULQW2;GDG:Y-
INL;H;KO=TPK^;\$750*XZ|35395 T.(^W9^\$&Z1^Y'7 MOH|W';L+9\$.".E9*0V5RRHG>A3^.,S;-
Z|VZIC_L|ZD4SL%8U#L|LC+M6/*|K=CO|4-SP=YU MIA "Z576=4<>A-%2-P B\$/_=#^O_AQO=*OA?
WIS%_YD!OX^&I2M J?MSXGK^;
M.O&3&)_Q290\$1V>|>-500+QYR*="D*.4W|LIN_F*R%K'4H\$M99X|ZN|\$XTZ0 MDA!+?"F&
.23(A<|VS&J|:Z3S+Z|S/&38)| M|/UA#1.^|JF8T63L|WQHY=9;|*LK-'Z)>|B9_8ZKT|?K\$%P|R8RC@4%?
M1\$K6@GU^|_MR2VIYKS|A0+ET)LACUZEMX&_8498I")\$+P4;%L# RH^,9 M@/&?
TEL5Y.\$6Q7-MW7@8%YEWWS3*2K;&IA4?#M|BN2JDK*
FUX;UJR>YPIA%/%TT1"@/KO'D|UF*IZFNW6.F?)%N0>SCSG4R_#^3N4Y| ^% O>49"IL;Q"W)L"CN7%.3*|A/2J2%IJ*|/
M|Y|H G9XX0GH/58: 2*W(|S,>Z*,8#;GO)-B@S|N|RK=+^P+SDI AJV5_7/C M-3K^;^|H= T7.N1T3_5Y8N|>-!\$)7
(RGQ?8JP>SL&P?5E%\$*(?^2B:/T&I MAC;V2920^@ (CK6 1S|DPI:3^U2.#MP;K^;2S;O>K*|?|_KZ9(I2Q;W&'R
M>O.%KEQ/QW_NNP!+F"8F43MBX4NS1E"(3?0A>FH?T<;QY=%<%PO#OBSK
MM|OQ&OF*V:2.9>K':7UP=%E?;#/L.U|I"O+3PF/DE;/_1V(QYM;GTT L1FTE|+ 6.0+CHGN;JRH|G;8L=|OU'^HB
M|L&(H|H=FA*P#J|02+W=Q|E#5C9A|3(70>0P;9NR>P&?#M*4"3"DS)H1WZU8|CH*4/L+J=G2|GT|?--
W22?V<#0!YR;M09&ZD10S=|I2JN"IZZL\$;=1X1O #KSI M%)RLJG/CNTAEBSM6;
M|VSM|JO0X2&'SX1KHBQ\$HMZ_Q UDWGN|_F\$2DXY"Y+J42OJXK^%\$D+JA*0MW=QN M/@,P*>F*=/E7V-
B@'WF(|*7=DVD)>5/13U/L*_JP>^|>#2U4)=NK6;_I40 M^GF4K_'M7|3>9>4*
<9P#Q|GO|FZ0G<L7R_KZ|3V;LO9|Y_9:|T4:W3Y_D5 MW_K|+O_E2@*A?T7PYPJ%4&DV"-2*^SIV#0_UM(LS"
<&2@WC.D% A7S?&/\$8C MWBM)HW^T08-V(PAU|GD J"1^@SP9LH_?LOYAC|8XPZW(O)TD40QFP(3P)B)
E...O=&'6ME|CF|QK&U(G MYMP(W1RH@:8|&UP;W#V|ZK4WL)2T%J0S4/?<#'+|?|R*?716|I7%-I
M%&EMDM.5X.<?X/UP'V6%^|G)%#S-|9)?E4:_BXX4RX2PAV3@L9A|!@% MI
56I/D#B:926=Y(|"5X"7'_ZLY1H'RGHTWTR'G|?OZO<+E>?|8; M|S.9E?E^RB_*RZ*|JHJL_?7|:V\$'.<+STY<|E'|8-
\$>D|I2E;+A\$&YHWN M@7828L/DY:# C" W4Z%?|HOE+8!U)T MD.G #(|@&
(&BX@8:B3*4T&YJ0G&MJQ^H?)3"G%LWW2'20:A14S(T*.Q/? MROB0|>VJ1/?JC|W/OP=(D9A@D309_PX%00
FUH?C;_WU!_?>O|EV(37HXH MTNJSJ?WP/EPI"/\$">W?P@HUZ'9RC"OX0SY%H*1;47((0@9V8#M""6-\$|N/E
M|Z48N^&\$|Y-I|<"->NGI;%Y;|CN)MUGT3UM2/J/*QW;=52R3|5K#&SU,=X6^K|+9T|9MU>X>C(+Z6T;"&-
_B90Z|3|5V)A_M%?H0?>3&&#U6*S2:TBT XB(IDY)(=*T N2I&+G|AE?&FO7"TNJH|F<5RGWF= MTL|U
MJP=FRAOKD|T'A>^F0?P_J@U|P@'.BGM).U;L)-|M%\$C%|J^767KN|T"1-Y#)=0NPIQ/+>PZ.^P|X|4+RY2O#
MY|4)#S|5&WNMV@!>^TM|_|3"D|ER_OE_*LI^"2"/7)45;&|U.+7>TMEPRK MGDJJ"+%>
|>YPOR#ABX5;IP#|/QN.@X(=|U|C:P)AG;_4-W|TR0T;H|_MM#LD_"JL?U=|J(2L3I7_7>/6MDZBZ%H@>|AS'KU-
<5V7_QVYZH|-#7D)HJ+&|X&"|V3P|XJ*\$=6E*C"DJ M05"RB-
3W.6-Q"0L,%\$R;C0AG=M&D&UN=&F#2=|"%:AF;&5MK8;%HLVI@+5W=O"67<7/U6FFE"&ZDM%-_?\$/GX)"-|29
MT|W|:R@)\$NJFO;_M;9X|(HN 'HA:6.A83(4+;-'80+O/_JB0|9Q1E|H M|_7FR:(03A>H8R8 J;XPHSM(LO;1U:1(*
&4|8Q9LX&)&GE7#N|S<&U;E) MKT 3A7FHB62242HV2_C8^_YU39/A^V|S<-"K1?0/+W|. <|XG%6%E<>
MQ\$RP^8&S0MYL/TSP/4>.,4 SS?8N7(CPE<"BYIXMDB9+X9NLH11\$2O7=AG) M\$R(LV&PBEU8?
B(QAG64|_|RWO&#*0 M8|_*X#1:U&A&HEVS;AKKG|)K. MMY=|?!"HQ9U#).85:S\$(<^|K#K4U"?X:4P*+080I"O7-
QQT=5DU#A\$ E.8VXX1D|_M6#FD5SZ?J;3M#N_P7MOK5WNO*C|DNO/*4JE|;T|8>/=WQ.TE_"&O>.,A5F)|0V-
7O.AY'L3Z0P3Z=2@=XM8 M_3@+Y|_C";Z\$|H0WDC3E3_\$FP(6?;#F%9G1B|*6+N|HSP"/F D+3-P M\$FEGKT|?
=@S.3|)^4%LK8&V|_N|7P" 41+3|/2G<F.B*(18BFK24\$7@*5
M%&|SRG(>C:MV5@O1U@_>5V_*7UWB|W@TWM,J|CI=1>Y&\$|ZS 8KZ"1JJ@* MFCWN1
HV9|8F.4P;V|L|ZW5Y|QZ72M-=FG@O'T|=S\$U_)/\$2.ZCPNH#7 MY|FLT9U=A"!U0)_|>A|?#5GU'YB5P|YY AE-
GL@LA.0\$O|J8A;..HN|@ MTA75AQ^Y8X*DD;) |O)6WQO|Z...>^FOX M+6;\$|U IVH|;)DJ7*=-3KNP
MD77J4%M:7_#S|K8@X;G|M;A=9R02^*G|LU9013L'VW|#\$\$(+|L;FN#C9HY M2ZAM8YY_NYN-RXTWK|

%KC3!6N9WY5!\$#GAOHL(54C)1B9N80A*JPN90JDF M3APF2*6#AZ!\$C_0?P8G08.R@;3*OB#+.IUQ8I28N7\$J26Y
MAH!(1BP(74DCKZV^U94BLUH*4OE6VJ)^I88_H*^(@LL\&B\$NO)+ MGJ/:AW6!9H:7C^KB.1%:!\$D-
+QL\$C:L#&:);J9SWO\;+UZ*7_C6VT,C?E(YD.ABWZV)*WH5L:3 M1X""W4_HO1FH-T5GJ@ ZPXW5K!+\$YGWL\;
MSU&V::)JV5N#_VM0<5U9DJN5!QP;2!\$ N@+HF&7P\$5B!8)MRU\+=[&]<
M*52%T)@UO&H=Y58^1.UD;SIL:V"G:P^URLO;Z-D2YVPKNO)F!\$=7FT@'M%B#W(R7Q*XM%0WFI\O-5M(Z;+
(2!BI4!V*OL4)QM#HML7XEKIYM!-90D<1N.1:1A"& M98L!L.WOR#;\$T4R/=Q^COR^K/R^!0F.YU8B.KDQI 0^D+U7?
KO(RB';=G*10S!BNH@/7CQW^#DIS_D^U_MRXG^6QBK!*D.Y6JO=52\$?PIAK?)\$?X@J&0CEGN_:T+7.@^GZ6<^%?
9K!4ADP M="^T&AX)!%\$%SHYC=1.6@!=-TND^?9DF* JYUSPG..\$J?_Q)<*FO"4"%_GHA M\$2_=
9P8XU""T^WP8XMMML:P)(B&J!9&B^!U;FFC&O<8;?2SU^1^O7_XM";
M+KJG)R)%4"5_-V=GL8V/<##7*HV">2Q\Z3!8;&MEIC=A=#\$T>JN!2"7@.6 M!-URA^OVRBN01..J!8DACAU
Y5PDEW;MH94T-Z?LS2U_K=DGLHO#%JF
M2JA.L#KELR^&48GTx0+SID#CS1X/R7ZPN_6*3EWNZEVEF7Z.YE)%JE)!/MT+T^?GY\$=-%K*8H^>.+0W/FD-
S;=8C@<8L7^=3VK6D#/I0BT93;.=+1NK3 M4_N!N4NW5082MI2"9\$RS;&W/FG?
#N4/4T40\$*2>7;Q60I/7:>WM(C4^2A#@\$S M/*=-!X_IV^W<.'G!XEOK!!K!)UJC"+W1OHF&3CY9,I
I>U7*H;@'+^Q7\$?DX_9H>AJA M1+S@ PJ09/'#1N_1RFQ-MMD5+K_M7F6(Y%?2%Z^&YJ>CM/JX:FCNH!>?%# M9
8#;+@MWJ8(#S1MGJIG^T2Z/7%9S2I4.8MPIVW2:HQ6F_3(I^/%<72U* A MY4@)B-9G?"86U>U
AVS^TC!^&%4NXJ)G4@3RF=JWIN3/OJB_4*>G)T_&)" M%K<1!*5UT.?@KB34>7SPXXG).&46_9F-
6H&P!SAE03&E.1B;W^ANH&/9P"/ MW5D?/5(U4GAC@0TG4EWN=J1N6Q7VY:ST+;\$W72Q'M^SLTUS"S.&0'L*M*/+;
ML!+!N6+;:"3)SN^<80GA7S/52KEU;(*;3BA#>M/EU)K\$""42Q7LEP?Q!RG?)J+^(-?]=<.!A*JKHG(R8JO:@?QVN%;?
D>8 MIXG(-N3N&2WK" R/170B=^('=RI>?D)UAC^A1L/N7N4RVIL_6\$5H(S8OE0++J\$O06/1=\$3P>I+V
6DTCOD+BA&SGS#1\ M&Q(2!LYJ9_('T!AIG:TIY/P4.?I_OI^DZX:3WI_*")Z?@(F6X!PV+W?^M*.3PFB5W^5T?>?
_T!9H97JX_GEL="&N(WZZDB"?T2GL..+;M9N5FF%H^O/OR MF1#;)FW0U;HD67:A2GW9(L05U*KOGAZ?"_T=2U>"
I\$H/QOJF_+^%&(H9 MQ3Q_4:<5(K)_!#/Z!&^2I090V!>7<*B=A)!&X0TOJ/4SE!Q\^ZI*W==+O
MQ5E0@T8;JY>54C@XXHBKXY!@!#56GP4%FZ/95F=I&G;K=S@6!_IV=\$T9/SK M9;2I<_J25..2_#6*1U:DMP?
62U.SV(1*MB4L;GL?T!H=I@<*T^Q=PW;%& M/?>:V"-_IK^?\$/V/*&=A&/-8/P!NF4!%X-VP^E&#"G"8=!:."2S!^FT4I
M1NE"\$8=W*_C8IS2"#5\$4#A!%U(P)!@<Z2BB&7>Y02/>Z7?70I)(<*U;P8&N
MW7TIP3RDE=D5G:T_AGH(20MA^T52P5^R(6:31H^O2FE!>KRETL^CMW^\$.R M2D@N5D+Y2J^FU0#R+
I07<^L M#W1>*E-MZ+(&M^(>KIV<\$!HP<^>"G#;L_ M%BH=0=3:ODK@<_J2Q?Z!&/*\$*(&W7Y;_&7?
R"1G3#V3^_4M2V4AX6>F;\$5**O_MIQ#3!VSU#N.K(!&4L89P_G(2NYG6+;#;>ACZ8"2'Z8+L=Z^X!YO1=JG"
MRPRL.?FM5F_!UHW!^E%)/LTJPI+YX! M6E2.6Z9"!S3HX6,+IO/W.QTN\$BJK;5.5IF5!DG_MH^AR+G_!>FQAU);I
MSW_O#_5I&K;G#HD^C==2002V^Z?DMFBIT+\$!_@+Y#YA/9IU;+O7I5JER M..+;M13TDI51>24_#J%:
(OC\$(VFPBI//F3!^C88IZKO?PH7<4Y@_A6H>TSU M)99FR4D-90B !/LH3WYO*!;:!"T+@#!AF/7K!_;
USS.^R_TFTY>SFN7 MIBI-3".W&F4_N\$!U^M5IVG77RFM8<_8B!4_N*B6X0VNV!48!%
M1WQ@T<6#;1=7WIP"=NK01MV_WJ_#&G_HF!M^0"4TGM^E6>H(N!_J5B!@7_MCDNL@1/3C3UJM/=CXGGST5>
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MOD*W_&7;@C<8+5MB(&AT:L=TIH7<?>?K2GI@_M_KH5TSM/=E7I9&K;IC^_YN M>JZC^9PE#X9)@_B?
5BB*.9";JV"=9J= ?3;>HX43^A(81<IMJ/8^1Q\$ _?I_M0R!^7Z_!^V^;8L"SO/=P@6MOA_-.C"."/@.4P5?
+6^&BWR=HR+X6MWI^YQ MZ!CP;I@+CB!6:QHG^I4^V<JB4VM+>L7^UH_/R&Q%%U&2*UJ7N;_!;Y&\$UIZ
MOU9MHMBQR85JK9O.IO &G!>9G4;Y?U_+IDM6(P%%L&;I88"+ RW9.P>#6 MA-
>O^M;ZO_."JLJR5D;"!ZIV.GE&PS^EJ/#&L%*J.O:D8YR"#N!R!H@BFM1_%HS#&0;LWY
M>3)Q#B185R6!SZ=YR!\$4_*48(-X2!@HUJO(MXP^67VF8U!QY@=K7OH3>P M.;JG;GJUSCXN" I^_!00V
V;==U6G<I&F&O.JYVJO_ "UL;\$9.+6>+VU++!M*)#;Y1R;G8+NAWU;TQ;S&ZN?FDIRAI^YD521_!J+H!5
GD*^/GO_J9G MVCEW*!;I!&^/A4&+6EYI^ _&%24YYA!QYI!>9++Q/LIAUA#&#VJ MD?^MY) ^EZOE=<%"+
I4NP/@5ZNK<|^*YT;7:A_FG1 MVKX;^!CVIY%DHML.MW.@MO(K8U&L^N4#"IF=3@.MI: N/IP#E>&R/?FBV*E
MOG8!5>Z!4)BX5^RLZJ M#YRWSRR)%=R!)%-PZ?&Q=B.#X<_!U12LP(IRB_\$ 1R4<@>@5YNP05F_BE< M_G;
I7.OZLYOI(#R!W)S8D,\$#W%*FNI3UBUN 3HI=46 M&*>M\$ZR>JYBLZ+PM2WJ&VI6)E?
C.;Y=I7_JW8"3_UB^HGV3#V)>N2^!5F1_G-"NI9!&E".%R(M@/+29M;I0Q1.MPDS@_J%EIF%;/UQL
Z!6:=XJVNRI#4=%0=APN6^_U;AS.LH1D)&7!NAH!0 M"/Q!;?3H^6I/P!8TL87(R18\$6E!TU)=GI".#N\$-
MD0...J)5)@*P?1 M9<8#H/LWF3=D_)F2MVO^T/5V7!A=GK_<).O!8.^)F9!K7@NJN;=;BR9^F!>J\$=BOQ4R:&N0V
&D08!-RF@+6I#&\$HY*;&JEVNE;2C;I5RO&T!3=G=/(GK74Y:NEO!U.O_!" M_CEO#1/ZSWE(SAR&VA>\$)>^/9L;3
I<8Y;+!C@RN*)K\$[90J3F<"4>8KNE1!S!#<\$!X%17\$;QK-5=&>UG= MCYOUYN4?
=>)G068%G7RNX@&SLP.+2V1P3&9>!IU(B3&(Z>J^GFWXU^L^L^Q M@&=&.(%O^<5^X(4W15UZ#EOURT BR_)&
&NLRR^O:7GMTI^MZ^V4W,3?_CM2 M!V.@O&G25N!5FL*LO=E!94TF5!FB)S.V_IDL#;7Y7W0SGZ(4S@!+3!>54!6
MNN7.X12(^O.O&@_TUY(B^""YK;_4B&UTBQH32A!5S2.8%YQ+WT\$BA8V &
M"&^5IFL\$!0XV+J7"B/PHRPJH6HRXR2IP)564!2.>VY=5VRLI6&I?OEZ2UY^ MI8>?+";+UG=>=XD>6EW7)H(W;I9+
(CB+K!&Z;AYW7!T>:G>2YFCR;I=8QH MK 9;9?/2&5C;ND.0^?1.XV?DH_F3J6I^_WH^ER.=^3^0*3OM!BJ_HU;%G
M0G/M2)5J?+116B12,81WN<0?%>-Q*^!6-ZYLJNE2<&SN;5!1=GFS3JMHX M/O+>?F7N.D^UG@P MLZ)8^0Z62M3
A_HB!02D^!15%".AWD=6D/66J>(^CV?2I^&YE^_CD#+6WT.7=KG7D7(-+V\$S!70)NXX
M2CK3!\$X1GRPK;396GPR;_(EF=4\$4EL3!OL M&W&>_@6GH2ZT4?M!HP2J8GH7XX_CV\$
D..6^+UMOTO&GGN4ZIR!65KOP1?HY".5 MJH!>G!V6E)N>1!5T@WAKSU=RL633.>>L6<=MY=
/2"MU.S(#9KV^K!JO!CYI7*>,KXL<^!C;_<\$ MJRT%_IVJ-
fMB/G4G6Z.G@GZ>3BDKMB1+*KFZ;JB+!FGSYH/+WQ)JD_5S!XEU9KDO;_ ^/O?>_JL;UX47390607J+
M"@A^DR8H)3;J(!(%Q_1_1&0#A(2!_DE(I^@(\$!1!6KH2_V!)\$CO0@A%J9((MA_I-
YY_C/^>Y!JQC_/GOO!YY!PA@/#&8>UIK_-=JGON^<<fW3^EP-E&6 M*UH&^M6P<)GV!Y:P?AN^UF62>@CV?
*7MUF%KTA5YTDJHY\$1G^>=>SZ^?0!F M#XG7A85:OB5&&.\$M\$&X%KK6)U\$?I)?
>X4Z7>AGIB\$O^DM9A438!_W=!!; MHPT8Z!8^WMF4H/OQ94?2?I^FG8!2!X;IDYL#>V;^8N1;D<%[RA;3L^I7=H
MS!N%N(."@LG(1Q40SCM!CGG\$JHUU3!6!W!1%)*_W5T/R-E+IN_A2V&_IH!
MG9BJZB9.U(6^CN1Y2&RZ6%;NE_1+I?<E2!/T?I^D7?RQ)H!9"N(#O@>FLUW M%&C&
(Y^T^G;XJP\$36^&S_9801+2;S0YMD_#X!@_ZSHG7!2< M(E_K0C!34!;5?22I-H%GZH<81=-!I24BRK;#VG5=.N?
\$KE\$B^=.;+JX!>Z M<8K)N2L^A(=;ER^A;1YR^CEH\$SKT7IAA40\$@D>LTA8I/56_O8IC!F5Q69G^!)JRI>P.PIW
MI@O^XD=QYVJP&3T!9?X&IK^7JRPXZP<IV&^ZMD7 M M?E<OX+^!J#Q*OG.C6OC_ZPF"QV+9/7/7?
A;DV!R/SLB8%&B EK^5&Z4P=. M3.9F@+F#_*W*QRLT1S TD3_!0EVH64CL^D6X^/AAYDM?PB0>&T7C!A*K"!
M+!1%REFH!8JO&4V!3M5H>9KT229V!PH@3REH20K!72QH!WB.W!JOC>FG^N=EE?D\$!@9E!2Q\$H=I^WV\$
M>8!;5QQ!H(1)AHF.>) FC.ZYE%OGMIGRE>>XO;)@QW\$J_XH(4Q25)C_.(X^MD+A_S-
U\$8@I7I)E1>#AMK7^%IO4KO+W!O^FOQ7&.ARJ#UK9.0M)YN/D:1N! M.;D8AC!103Q23_S_T0A@MYQI^2Y13"?
NG/>*A4.4#H3@KVT40=!*ND(% MHOTI@_#M0.I9*M#4IT!%4FO/82A^00""=N=/_".9SJ.F%(SYB8A+M96-E<(C
MQV;L8MXA^ROR/H(!_L JS1W#OS+HY^S!TFM8+!)\$;.\$M@7:E)_5 M2(5BF!V^@IV4G/@6Q_61%GIV!@7B/_KJ+\$?_
HK1>30B>>R9_+S1V;I=^ MI^B<@^=7\$=4I^1/P!35QC9ROH^*G(63^G=ZJ.G*!#I?FP!VO!\$H#=- MI8PZ

Y>Q%.H:#4'NB90XJ=I-!RM:Z>KK=800@='=#9J2^87T.GDR4E'LM% M*5 _JN5#(J@%\$-C=C5T2@W?
QM>D6A>29+KEI=U.6&C6IUHIC>.%I^, M)I&>Z./%#7GX?;+R[.B;I Y^*O50HMGPPY?B&2C+CE2
\$65/3BLIGD^%Z/F M4 LH.T0XJ4GTIGJ04 H5\$'5^~^I7)\$JAUJ-Q6X2D09(MBOAEVB3#%/(.4 M(?
258^+3+Z_Q<I%\$)7HQ LOTB*2;.ROXR0S*E"2F4.)>U\$?2&\$SQA89MX%Q MI@AF-^~^U%*)-J
U&+^+F^\$D.12.LI07#<@0)9SA<="O4PLN%19)A6.)%PG#IB MF0TX7-Z#Y*J0,
(_DNW'406K%#YMIH_2Q8<"\$(QCJH'NE".: M!^9!)FZ-\$B-JB
@=Y8"#&R!7.'N\$:I_7C4"+Y.3OWSK">_INP!M&JPDx=@9> MX4 6HTD#I*=-B2@46ORPTGH WGX%)0:IF&%7@^S?
4_?=-BF+Z8".?NB;J%Y M-4HJ=7D!D:OX^E?H(G2Q AQW=N1.)R+^(1 M:"C#I=G00.#V;LQ T%.,6L^I%/%V4V/8:
MYLI2 ;QSYE+ M;+&N&&<>U@=-.QV^FY_0I%D5:I TC/8.^05?@XVD.2SU4(%^+5\$6)-TU-V^(47U10-
328RIMVL1IG- 3TKAEUD\$@%\$CKMC M.; I/M<6\$U"K6Z#QNJ\$85>I^!\$JL> "&YK03P6N'RJ\$-IM^KZS&CS=9>X6Y
M2Z;9NK4^YKAG>Q+ST95I0.<(H0F19!= AW/C*1-\$>J1@+LF^40?T?@.!0AN.I'L.SL^~^IH_'^V%#B%&K5ML- M@M?
>J;DA@M?FJH63G9I.F9E0BQ E-E!9!;@2= J<I^S3W1IV^~^5PGU M<"*)JPRV M<"*)8KB?D?NO=
I.2:EE6:L3FHDNU!DRYS>XTI_4CCF\$JFI M(OP=H11KN\$TO4>K@"-D:CVI&.=M"(KO>+I
I%AO#18I%%;4N6=L)WV1CKS6 ME%_M>#%:I)4).-WTEN/W9FR9%Q822EQ#2?1IJ3J6;K\Z6'POYME._7G1Q
MV\WYA1=0ZA@T\$-'<>N/M Y^!^9D38*3TI=1.?QG0U/EO?32K>6WD CF6Q<_G ML'ZV-AT1GV-RX
QHQS)P>>TV007#T-M#ZS6TI^AD)I655JIV/O2"MFEP M#+A-PGHGCP0^X-L)7I_&I>12W,BO1)HLLTY&MIUWR*
I_597GY5.4PJ^~^DW M.Y/D^I65Z90<(W\K%IH X+AIH)Q(O5K!PR??A&> K?;/8\$*?<
=W00F8IE3@JL0%NM, I+I^!+=+>I-HX<6C.IV7XT_#A/Y@>DLN1ILC MN"C=:/:2E;8UV#J\IF8*S+L^>;
<4)P@N;59U\$JF66(J&C-N)V=:KV S M0>U@H7IWI+51A53!3?EQ9/W*Y6%G#I=S):G^~^;0NI/50L1+ F1T%=#@R"
M=G0N4(9YOCWDFE2FLLI(HT&CW;9HAT0I)>Q%?7I.P.XI3!F_UI@2'-.8>5E M.3<- Y;IMZ OI@~^6@?R5CJ_Y;NO;
<=NW?=-ANLBF#%I;2VXX.6J7=&1'"%Q MMO(@LT;XJ>=JH: 3R"5.0N;IPI&0IW!D=L2CB&8&FHFN3
MZ4+W\$1>S+.OI*J7V.8'B^M9R30QF2IFXIB.);I9IY%RV T'R0H7OAI-UOK?QV M?
GML(5WOY"0&-3(AN^=X7J5'(>^~^PT;C1D?)EK&I2S3;AV>CU(3+I&?I AHMK0K U'EP\$SH\$IL6AS"\$"?;^?>Y(I%\$)
M+9C92\$#2ISS*KR<4'C(+GX YD154I=6Z8/CXAIRW.*-6Y'. \$RN#(6)1D6I7
M!-.%U3PLIAYS"3(N3DULL=TZ+-=JL+:VOUMKPTTZO P RH0R8I;A9_I&+LO M*Uf@_7S"6?MZG?DW.
(>1%VQ7T.B2_#GIB\$9MKV.A+\$I#?J;3GL3<15#:E M_4>U"KOKJ)4>M"0@IU2D?
1IAJEG\$EGH3:EIS07H%X>^BE./I (M/6TU6_# M0M9K6%G_5Z&N@.+ YTTQ52>#7_G?F#@29S02IX
MLOU68CFGWHZ9)0?<M2=)Q*)"-OITN?+ 60" I_VGFQW09IT1*C#)_O.7.RXQ@LWA_RY&7@>L3'UKG^&"2IFJ+
BO_107G/"79KTFEB M(<8VR<67O-RO5=Q2ISH4/-&\$5^*CCOW_U I'DB>=U8OVA42?R.*SOS/9Y M@KI8.?<
L;Y#13I&^QCJ>3G;+#+=#1^SE ::O&E&&BU!!'B1WSLIB81DDV16;E MX#PGX%X+MS2^3NG;NH;DC-
/TS6=CHLSXNN."(CBHM14MW.C5@L&5^~^G*S=K8_MU'9Z^YRX.W#GRIM#J5A9VY;7V;(K#>YN-
EV.OXG2O56N=\$\$-P0<06?MKZ' M.EOX=> 7K.;#K%\$%*6 I>39?I1KD9%,>9EIH\$+IQ?"C^!GXC"\$9I2%;"-I
MIH1QEFR?HFY#6.N6JO6JFE+)_1Q6T"7=<=<=*A#B>Y9L2&LGI;^_IE"GB.P' MEE G^X^/83-Y^E74VT>.&33O.D-
7WLT)E5.#936.034MJ>N!\$
MXC.3#AYK1%~^\$.T^7I9AP14JDE/#ZI'=B!KZ.K/#%/RJV73UY/+OB05K4R\$#G^VG.;@3#<>.*I W/I46(D=LYF
M4.I.R6&JNG?L8%K\$SISC.@9(8Q4ITOF@M9!B/2NMRA=HD7W\$E7)<=#OF*>7D
M*3R7O:HOTO;UOL,7TM>T!Q_OX^I9.&HKY>32%GO.<(<%=1)O#N'9H%8@'M(2 M.;I M.SALU(IE,C2)JOBIV;YJ-
DOP0%\$R(IUUSV9VJ.&#A<+FB TU;A.4 M>B56)#(9UHV B%M-
N'IUPI^I3+2P(9=I TNFC(<\$F+"RAR(\$KK/^/I=NA;FSMEO"0Q"S.+ZEV57A&68MA0H/JXW79I+=KH
MJDD#%O='52*X0I_7#;_D^=X9H(U&UNKX:FYG@%5*N-NVZCA:S)00:T-OMC- MN/>T'OI5C2)MS.G.B?WP.ZNPZ-
G'7GA;0N\^IT.%>@91XFYP>=P>Q.9O@K MI1"6#;WS;Q_6UMJ=/7OGFON;YJL_U"O"4YO+<0%)@EL)&SHOIUUT
9@S.82P M3NP..IGD"8YV\$(I/Q&R4&575&N@I?T&S WR&L)DIO:O5A;17Z=={30D MYQMP!)* (DN9159I?
XE'+BA&OLE<L_ \$RC"\$=D.99YW G?K8I26_"/>0GL^3Y*G_VB.:2. MP2HEU/F\$M"\$4/K@#"#?
UMSBN!8"Z8!\$EZ5.MNKN=I9D7?Y>YO^IY"/>HI/I7U M/GIMJ=Q5XI=^:'R=
{OOO^H6\$CCK4AKA+ZOMG/&2QM+^~^I_ "CN!_4_ =JT8TC MNS\$?)YV:I>>5&CK=N0YI;
X^%48Z_)N"SR\UJL).HFY20S)YJ^+AQRCBQF M#K%9#;
(=IXZTAPLE"&DT256..KZ%MI6G3)1@::4"Q\$&@Z12^1BG<+ HI5IMA M=);3IL763&T;J:UJL)\$UC)7G-X8.?<
Z46A6GP) MKKP5+I8O3_."ADX_/_B^!PLHHCTJ)J<70Q3#D+.;2;U;0'0%W!^P.3JW5LFQ- MM2O-
GSJ9W;2P%F%"I@P(UC\$ M_41?IO9@7A0VH).A1%"JH>'1.GE;WXL C_'SQIBQFM9'K>I2PS33Y.>; M&%<
<=W6R;_EDTRB!#1!"M.L>J3(48TK5POJ?OHTI4J4&JVRG.@GF4W?"4W M'UL^=2C\$;A+Z
TFB#>8\$8V*L>OL&G!!+Q#"G-JI-MN7<'J4..(2GIG'WB) MDLN-D#JI<>9#&6O/(AXA?#8N2KFM2>J M6
N2EY&Q@IA-?7!+7=VQ@^BTU/I#"H_.DO.0R_/HGIA1N'\$?/+M!+#SOLIH MIT:A;CA4<^.)<_I400B!'"S.+BWB'
MW)\$_WIGZGP:Z<_E_1AL#FY4C"Q8;G\$OI&\$5."IP.GCU>4=R1(RH M*V.^3)A)4#H/?:
OB!_WT1DPXZ_M0@'WW.&P?_@608FW;Y("2F9.HR0 MB7K3HOW#7@RM*=Q)^<^RBGUBVDZ/(QZC'-D)<"
BYEG;_M0\$=)/.1.+DS.;8N^IP+JCTOYF07.;FHN M>K(G>\$M PP2G3!IP-T..)*.+;L!0:3RH2 MEQ!>D=NA/B \$@?<
#X8<#CV4Z/X'D[PP>QIRJB)=D?7;PKPLRH=VEQO(P6XM/B
MXOTW.9"8I3!IEYQ00T91SKF0D!N<(K+I^PO%:M/7TN^=JYC4.11D8A/JXB/ MAD5>AMU0OD4J4"FPP?
#IT@MG)=I4?_XM.9(S4K.#W2_3,2>Z%2GKRSVTD BJV4+E; M^M'GW41YB4C2)98PB,4G5
IH"BY.48.U8RHL(G'E"XB8CWA\$ZPSL.E1KF^5P M/>6:"K/UPFO*XT M%@90.B->+K"@S9;I[CB-(5-I
<#E(14H=XC:5F0C\O#5 M\$E/F&K>ZSBA/O&.XU@?I_ K7>L)Y_K73F666?%M)XNNI7323F"/S_EEK?T MS"
<&\$A!CVRBQZ^%+JE?RI+7.&OBTJ'B+-CN=N;DD^N CM#^G_3HCOF C"%0 MS(-B*")>
(G/@*9>CE@3&JL8:MO*9PZ7ZKYQP2-4_?#7^Y'F;PU"#)4R'G%V/ M)&23WU:@)O%SQ0T+?3=IU88/"EB2LL".=;7/-
^*T"\$ (I2NOYG.R"J'I_.P@C MY""X.I.5B2O7LL176Q\HWSV.?#^DNJ^VT6 IT8C%ORK*57UZVU_-@ FIZIC
M):RKHWQ[CCK^4P':D*3\$#?0R_UOQ'.A*%#4%W/X+BI@.1W7IWXI5(5_Y MI/[CZ64-3?K5X_-=-F
XZ_D_/W8X88TGA.N\$+WF\$%GIU=TSLL8-QL*K M2%=U2Q4'0IGK#^I>B9EXG@O(3(713-YNM)=GM6H?
J12JO.COP.-4_ GY56R+ M/L=#=I5R<0#@#>S.SY+%/TB<<^Z?P%8M0T/<"ZP_JPIV/I)ODF=I D#F M/\$F&;M071
F0J-33R:CO=R\$.2+/L!"I.T05:4OR9P=OV5:NWVB#3:2%+ MIX&>IT*.R<^.;)9FC*ET\$)+9%#_ 'CTW51.RQ-
W^UFMI G-)%)X/TS9*NO0?9WPL0%\$4ZC>70S;5Q:M?1P_S!EVY>W"A)./?
7.77HJHPM.IM8AT3I5Y5:8O>7ZJ_6>WOGNKIH M-
I%:W8JK\$IOHSB@1 &^N8^VWZ)MZEK.!!^9IPS\$KR4H*XUM>96E NW%EO M.@TION'FINV!72E6A?/Z#VH01>
Y^M(EBVGQ?)BM?E+IY2>*QD_#N0>BY MH7% C(T\$/QZ@.#=(?54EG2_9PIY>;+KCG?22N'M@%J3<2OC\^G_R5
_O\$.9(M:1FJK'E4)JHWWY;KQ\$SI=4TS.LV3>S;I-RL^5P@#6/'CSXWHS;50\$C#?(M TP6WJ=0-9-D%9*)/H>KIW9-
@YJL#:#PA?IU.B\$^Q&UX6155!%Z;MXX3G6Y M@=(D EG0^CEJW6W);9B?J IC?>5*J_ "8P%J1\$^_ '5T*XHQ41XI
MVZA*N N\$IPYQ@0 GNL^+=+@TC&JIVIH4WF3FKR1XR*YVW/X03M&@_ 5F*O) M:20EMOKH-
O_ ^FAN\6A%G22B#?7#X1.L^IW)E0J4H5M\$K/E>Z.*R7OTL/'RF MSUWDJ/XG.5>F<=E?&?.Y)#M% HKS^LPK9@?<
+IH_!U4J333Q+%;DF'ZO4!:=Q_>\$52_9P% MZIGXB1).T.G)07MLSEQ9C!2LPAIK-(V:00+Z?><*4R,I%;5:2
'NIRA1I'L:2-4@%IE&HS9TCOR#MS(IHL%& MKR\$Y9%\$B'&NEQ3X'XOKR'%.+FI8?HJ@YMR.*
IU:&@9A^9WJ3<\$B4\DK(A\K M&-9WOIB7Q(>8F-2?9X)C3J'_"KWNC11Z_-R8A@IP%Y96YY8#[55I^N!*E#6G?

*U/>>0C<>01X;H'WMWCTG1?V MLE2@YT*6(H<7(1C?G E S3:KIL7@<9";=5%@R;10*D0H8X?G>S\$HA;J99
MUXW4FX<^GO61&J2;3'9Z.=ES,S=Y0%T';0!O2;E#BX\$?N!T*U#&DZ(O@ M2E7+^6K2>;,%)D3 J(172>.*17E1^?
2N70NG40GKTET+IU+Y!Y="Z=2^?2 MN70NG40GKTET+IU+Y!Y="Z=2^?
2N70NG40GKTET+IW!^4N0\$C<1FUABD# MLPH4>JH?
&*D2IU(2#505/WZRMNHC<:9^IC+8!^OJY^SOA!G0/KF(=A=\$ MNZ*F3L"\$[A"SC=EOW#?PBR;UV;+^5QL?
XLI9R\$OB?YW\$D*IV40^E&>J M.R;@R BX2S!P&:3?;/Z,^/#=.*0@9I15=;J+<#M(UO182.I ?C1%1+PC@HP M;Y
S_8W6J;1418J.W<AF_(SLXLS<3*=>I.&)YZ2P6B/2E!Z&TC/RI XJRC M @LC#(HM\$**.?K-B\$OAH!9*9>*4M;
(URV;I2/*>A(UE;^;I!7<M)!R4;G!CEPI^,TI<X5/9.REM4"\$W6;E<=%AC!8=N-TH+I>V;6?^)!\$LA
MK_ SOFBB)!J>;.9"E=X!5RI_ 3?4.BW&5!VN!M!&2LX!/@43YI/!%2E2 MV\$ 'VJLP3F>>\$O_H(?I&) MGDNC
N4W9O.K^W!S>OKR7ORET.>EZ!>BB?L<(!W93@#2007WT(%.*>7Q;D' M"K4T<-05@<#_VN!&8!3U.QY\$A&?
#^H@.Q&3Q<\$DB.ON!\$E<MT<28_(:CK;?OE!E?!*WG*BJ_#M_ZCCKJ1KP!)+!HYK;0>S0"%OB;OMY^RY
M!V!HPI#!ISO%5X5EL%=>./@!ZTO!QTO!MCN_A.U9<#DX2JHIN2M0PD_!4XWS)ADU-G+J4PA-
8#H!H!@9U!>3&*NOZ7!MQ2YKROC<3&S_>P2;-R5WL>)/8*3M-M+!5X5D%KF^9S6BORH^<SH^X!-TZXB7)-
OUJ0%G_X=6CMC%"05X6.\$KYP^HI MG0(WM<2-@E)359YWAD>?
7P(*N)M9TP!YJ0#H07GM1&POGTTHU3>KP_)"T!P;C;((:@Z#E,)RH*65\$=54%H+!^2KJP> M=4(\$C*8*&;7=/P!-
DWLTD+K;JFFU%1)"\$B.C=<0!_80++Y&MM!>PM9Y7+N; M^E/C5.HEV>.G#+?
\$2L_ C6U^JB6*MI9=L!MIG3!QO6KC/)-E!S?3!L14=IYMZ#RW=C&L7;Y-(<,<%3/ MS"?
K_/=&"#EE8!=K&D%A8R@BA2_-X?KCV C\$B\$;P-VNYWOG!ER>WV!5:XV4 ME+WKPE&S!9%;1)H#;IUI"3-;
I>F4BV!Y>+;I0Q*7!>.*%S M?5R+ JX!V>0.LEAWYR>4Y+FYGCC^X !HRGZ^(&H1N>-VVW6R3NN.VW%,-
DO&KUT!H!LOOGUL_-T_!+;^B MCZ!GLJ@ T*!@Y!L!D"\$ITRO_Q0<+2#L!/\$+0"0E4>%Z;) G+5B1VR+X.&7<
M@5^"9A8(V" &1 &19_T/F!OG%SZCAYW2BB!+OHV; \$0\$ <5P1-&# W?PKC; M(\$6U>FD>I;V7C!<4!\$4X-
G5K!3!ZI)/@1@!0;SHETPT0Z WVN_S6@*SS!) MG7EBZWVUO8M@_ ("A:N3IOYJ>3@EO_%&7_!H#N-
JB"=S29GJH_"HOSBZX"^-RU_.\$^Sj<-I>I?I^IG-YK3!A.O#N6I/QOJ!PS%=>96!_ SQOK^/M?G#+OI."B7TM;#
(BN4HJ;2 M_V;AGWX"(OUT_*OQ=YC'GW10*U;IN/_6D!H_!4NT_KMANCAFP-#&J;(Z^E%MYG!A
&I80H50!&R_D&87'O_O>BP;_X?"DTXG6@XJ#Y!=%USP!6IQJT_66
MD!4&L!"!FMM639+3'5YH_ZN=IQDXC;J<_IYG!)F;YQXV6_I>MB_M!5>8KR9QFU%N9K1#"*?LX"O^B;"1!;11-
O!G9X&@X!_#%BE!&ABX_A MXU^HP+!&O;OIR!_Z!1(4ME4==3EM;STM&\$.OBPT36^YAAB\$@G20C-37!\$3?
T!%K_6H?E;_D!A(L_0Z!_?T!E3+RRM M^MQDQ3V@PENULTM<5J+LU'=W!3E>V0+I+LOV^??
SV+L/0B.^"%R!5F'CM3P4^C*D=F#G!S=(^A_9!&(&=IG;M.MQ!N38L<INV<
M'"K5_F;IZI^=0HP..OX#N+^6)54^X\$3>VGR54^AZ%T%D>+;,>|S*&TIF5/0?BRQ!Z#!7^8S2!>@W4?
V;@B!;Y8_N2KYGOR^^37.TE&2MVG*BO_!+/N_M7SG!ZK!^X*.\$(&+U\$W3>@QN3Y#.#CN.<^IE^(
MO^CSF730!2_'Z3*#YQU?US_%*5LG_84S7FT63SBL,W>OZ?>P^?1IF&;KQ^WQ_MNM!;3DEZG?DF6G@X;H!9GLY!?
DN8?73DTS^E;CD319ZJ!>DC<58_"/C+K
M#MTQ&+JV(9G@T!H2Z1<#W9*5%H)HGQ4_>L@.07"*0)HPI8IM"!080VWR3 M/TWUP6CK-I/IV(R^!8STFD
!6KCNCGVCMK*!7#4^K8@GHTFC;K!OZ5Q.\$DU_M2BU!>N(%L.P!;J_4^6Z2!9KX.UU>BU!-
_X@0CQY9T4"OPK6M>_Q!3"/NC"F9E@B?NIW^(GEOV*4=/35S;^PCCA<<2BE;T; >C!^C M;J8T55JD
O7PM!6K@D!5L4ZQ_!HCCN9Z0+;_WXO!W!H!K(6>)"\$0IVA;DU;#O_M_J+C1^M<L;HB^94Y.O8C!+!M=>
(#CK^Y3@M%!'ZP8G;'"^>L/6/M^;=X(I?S=^@TB56L!8AA0%5!>H60<7EUZ&QM_!LXFC!5W*D!7!M^S8!;
M&R+&SS>JL5T!5-N/_U6"?_!150+!/*U/X!W_ZY0XN<-5YQAE94!T!C%MSK28*S3?YK_W&!-7!_5F^!R!1?
X3*!R\$.=WJO^E8D997+NC&+M.FHU0WKGX5_M04Q;G4;RU/PF!LK-BUO/CI?
B&;UFE<\$7W&IY=1!M.6G(FX*R!K=WA!G!J6
MV!Y0;RN2*QH!3W;7*Z)X4408.F\$Q0!&_E6A^GY'=XXFB34V(OM7!*HB>;WM_M_5_WN^YS?
JYU^/ZZRU!B.8%F=FG8*G_\$10Z;C@G37!WM;@YQ*!VE;=A>V M5F9W7J.F9_;>3^R)I9R#;I8?
O!M!7W^!S8/W2.B@XY_\$LSES;PJ!HM(MTWF705C!PMDL_&HQE5A37*#7?28NI#69*6Y+G=KLE6O'
MXG7%/8HN!#;JMI%;!=#&6!"W<5?_"YT+>39OC=\$*4J/*_B!O!H!XV18H%0C?_MC_TLZE^;O;H!X7+^C-D
;%Q!T";S#"+7=6F25\$*#NIB97E4!T04K%2<MU'+^F5QK78,4@6;KDX<%7@FKZIF?5A_(2!XS;Y<IO;C?
7DO?IXL^O\$^VZ_MUK1_X9;)/UFI#!QW>/_9WQHMHOW5!O)5EO7+-UF;@CNC(&Z^I?^C!*=
MMA\$=_WH/25X@0S+=V3Q#A&YF1_TPGE<40Y3L!S3HZ_ MD4TC;>_8NYU"= M4!NW2)7F!5
B!F!SC='4Q0SCD44%_!OOF!>1\$T5G%B MM!1;5%_!&9*M;3W3'S>)4?_C9-
;PX5+K7QELCOL&S'M/GD=8>@40S) MU!Z5;3?Y_OB!H!H18\$*%_7\$L#U+YS+P+;&F!T!)^>?F&LU'/00%8<2/
+MS=WT'WM_M2U5+M4M0W86"4!4_A!SR?_5U(!_ TQ!H!^!3^C;Y%IQ8_TN8.9!6
MV3MN=T'!OO<(&D@J8^/R@MEGMY_>O>UIZM+Q"(R!SO/NGK3"G!B7=&+3!
MEH!;8;15!KG_U95;5ZC(@AL3SA2XOLS/LL;U;TH9N0??NI>_F0Y)7HY/M+5;"L_5W1!X-#3_?
!U!JG6)HKXIQ7%QLG&W?)='MW++@R/D!F3^8^M*M!O_M+EA!V4@\$F6/^L!(7^1+5%;=N=2O?
P.MKZQO)2E?>TYJR7!U;U;F7O/_F#<<M!Q;B!J9H!H-^P9D9)SH>+NFOQGQR(63NK?U95/+!MR0!L)8!;8;G MK\$
!B@!H!W!H\$S&(VV<+!1#1+57HXC+P#4NP(+WKNKMP/B_M9C*J7M3IY+DS9'D28QTQ(N#&="6QG5.XD+^_S3
+>X*J=(Y\$Z3>^D+; MN?_79"3/UK!YT!OY%CYNT?IY=V*U6=DI5^AX(0-U"_5C2%+MRMN_ MY6&?SJTMET2+;S!U-
>);TXPK^!>CN(4Z8P;L;CR&3NG6\$2.Y;3B7L\$5O! MYN_2DSOH/6F1GR?_258K!F!G;W47GP*1W8Y_HLS-
^/<H!SW(2'\$1Y6K_MA+Z<=F;?+!%A/L>3MC;8MQ+4N>67)FVL^+VW&EC9UT%>&KK^HC?Y'8K%B'F MBI=+V!?
L;9!*R/SH>J25ES/LBYY)6?C-2!J6&I\$=D&^A"M\$7_ZZ_>E;H!N1
M^ZZJH3SGH55UR1<5>HF;\$A>;RN^2EP*G2"!DAF!OVO'@&FOV5A57"!TTT.CO M6D*TN7I@WH@DJ&
!EAH4W/U_>0W!7H?0ES;QF<;KYU!K2@>;!NC*CHO!U_V/M?V0)9!FOT!IN)8XF9TEUGP=H.W.OC.MRV;EKJ?
8W79E6!V73B)EXV58JP\$!B M*B+VM*OG&_0#!QWW/JHO=9S.%MO>WF^CY-EC!LHZF1_4_.%3!B;5.X
M^W#;90.83X7!S.JI<F3ES0YMG!\$7/L?>E^V!3DFCM0H@C40'R^RHPETV1 M&VE4E6Y&
(!JY(YKMSV4Y5Y8W5"=BXVRC.M_XD!O/KJ>^\$*"!HYM!O)D3?F;" M0.MIR"KI#7!L_R0(VVOSL!#3/S30-
/GMX+;!J!^!GH!GB(38U_!\$A!_ MJ.P.FWZ6W!6B-TX?A_0-MZS@62!3K;_!L6!-BSVX1/#7!8V0=I28E1 MV
MGF!P;/HDD3N(+NG8#VU_@\$AC'5;V@R#N;">DT)-7WCOQS?LYWVWX,14^
M<I!\$>H=;>S"Y&N)N!6!>GM4AX6D.+2!R6K!95_!_K*7UGYG65?CGO.F2;
MK#"!+NHFI!B"5H*CAU!MA5CW!M*>(M^U);>KU_0LKG#!+;8TV+K5!AO^;
<=%!Q!A!2)8F(T45=;1XKH#7Z>_3Y%W-M!TT=I#W!>G.(OZ;VC67_!U;U!W9?+(Z?#^!JOD.BN!+V6_!\$P8!2%
M!>I"FGT!8-MJN"K9E2!8_Q611G8/F"JR5_W R+8?RV&N)2/^N/L!W=P6_MBZX!A6!9;GQ)M=4M#&_!6_X-
MACW0*ZKZ3^GG;8!D!UG;=%N!P_?PUWT_M(U!H!Q3@3/3)<;VSW^X5-2<4J3(0W1+AV_&);\$>9!2)OEG^
M#15UOQ"V255\$.!A30W!D58;G^GC;Y!M_I"6">;VSNK9^FESKL/PZ_I0^ZR;6E!(3JADQY\$>)>3P^NW>ES!^U9PC
M!T6W!D.CG9X.!\$L?>K_RSG:XRR08E?LE""ZOKJ9;XT8%5.@#"#CV!RIEZYFK+
MH1!;L&;ZDJ!H!K>@C8R">-2<_GZ#PNS#0_!J!H!J*AP?5!*=!5!J M;RODTFX3X7
M*\$3;K5BTH/5HTU_B!CMG_P!A=IU2S_8;W!6-"8!VHSYPU8ZN@33Q!B#(MX?@SR!<@_?
!_A!GZD.PGT.#QGBCTX(N7+>36K!R;(+!15H8A"%7\$DU!)A M"?
QX+;JXZ!?:6@1_5=U39MNV)!S(G<34!8D!J@!^/LC)6N44;I9#ZH_XWK5+!9_1;I5+<#SR;=%'X5;ZR; M#3E).4N!EQ+)

!0!X7 %) "MSKLYCT+ ! #>ZK;HF6!&BFGU0@Y.TV:@@! M^8.0A.M< S%G&K42EC=Y6"R7U7(Z:M-
J7%:6=:TS!NTM!#4ZGC ZWBYH@ (Q M?U!^?02/H>LTMQ3' DT')16DB"C609>E./N^8@ "NZN!
M^HB JB.V3673/6:1W^*^ T4^M \$3%2*"-RI>.[#T.V^+V!7/X5!+-U_P1=X
M#0 .T_K&72V^@A4VU35% H1XGJ1\$E4FDW89Y@QJ/Y_8RDE" SX5#(M<[7QBO M0R6-;
1WF7^T^)S!FYK""VNJ422DHP7+HKMD0@JXSG'8G'P)ABH.A.[S#Z ML2!S:8TMRK\$QXFKZM!DG\$8%AAJQ1%;
<:C16NMF!F:C3P1(N)F%87>W/7E%1 MQ_"RBD!E8(>H\$R9A?Y!W68CT))
!MU#%6+^WBY0!(X<18(4YA7&%A4)6IY7? MA&N!FU!*.SFV2.11WU\$.!URKB:G4\$!RG;!(RM)&IU?Q@9?
D@^_!3FBOM!<(C7R M6!A<(82K470UN&Z@'D*03&WN6'XC)VWRBH_F6IZ3A9?E\$*MUG!%C51<:'
MMJ:=E!O9LSL75Q)>T_K^!D0!TR*00?&G_-40'Y!VWGOZK=(^YL_ ^) M(CO"-#>)H@VD:)C9HBA!6 M'
@!BFPO*F!@M-8&>^H)?BY:DJX.86P?2;3/!^O XJQU9G". M2=<1*!+/4/9"/4V1K?
6L^!ROEDB!G!M!^EB_PTG!4V#5D0'+!M0?#K_ M5LW^U+!W&428! =GE!:.DUH^YLA0!DK84Q(8_XZ8C\$MKMI?SJ-
N9X>1QH!@!M5 MS&NL>JYE0?%JW3!:=TSJ54M&G:5E\$(HDZ5_52&:#L%(G.LG>"0_9?B:DUNT M!@!V-
(HYP87Y^<\$.W8BXR2KL^*9^K>Q5!H!%L*CL_1.YTXL#F!\$FF-W>K M^?8MJ<"1P(UQ*G_9TDP%2&SU5&
Q#C@X\$! =G2>%1G_:D1((CJ_!19032@B_:MH!IM!O!^0+10HM^\$ "K!^_ETIU^Y!%Y=!:Z=1^?1>70>G4?
GT7ETIU^Y!%Y M=!:Z=1^?1>70>G4?G_5_%! \$!1#:ASUZO^WYB9H<5X@99B.02TEP&OU+ #9(I
M:&K<8!S<:J@M(AH@J_"U9ME=+:0\$!2F@Q\$ <1ZGG77&C8.TCT/V"&?P_M))L*WRW!)
(Z!MIZK7YATX>7^U>JAYD7*INS5LTD"-NFRZP:VA>KODM9CY7 MJHK"B+6:!=(!B+J-
FA=Q(G&176F2A3C">*.H?2A#[2:U!7IB9)@LWP= M*_O1&_2&:_H
X)S==Q!1!G7_"R.I>2>V!0:U!U!0.BV&>=M-14#M M'S@N^8W=H^_W_B=F*A%I_ %/I^#@U.!0T^BB:94X(C
1B85N(SX050BM K_ MWE%_2:G3=+CNQJHQM/W!M2\$ _3_>MW&4' T1N^729)ADYAM&1^8"C1G0:/P
MPO_J7B:L=-H CL^Q8BBO101X/+9#_ROYO.UL6(=96T^0Q4ATP<%K_Z@_KSQ MS_.F&5X=>Q/FG@N**HK_E&
<2_P?RZNU!B^N(@3Y?^V&HTGN!A!4=H_P_N*7& MW/I<7_ Z7I04N.UK&Z!3N=?I>I/I7
RJA5Y:\$.!1046.9!@KJWB<0Q\$@EV: M?K8!BD=N,!U80W7)!W=X4!K3!UL_7+YBN_S\$U?61XUV=W52K-\$^T2J!\$)"K
MWU(Z5T1>4(Y5Q9!2!ZVZ.*B!RVDY-M0SVR67'Y;U_7NXWFK7X/>ZV!P! MK8!T?
K)+C#6RQ+3MXYJF.JSK*ZO:ACT#%0AW
M)GE4UPS M!YUIH!0KC&9T&=C9>.CJNYP2FGEDM Z5+&^3MX+JL>&'M-6G5=,+M(€/5?
1<=5W/68PNH4+,.8F0&ZC&M!H&: ^S1ZX9H2;M:2:A:)(78SK\$ZG2@ M#&O%T(3E09VK5Y\$!%<">Q\$?
U&LV+75;ZKJ!W.%PKF6UG)?7X7T_X@T MD9#<<:3GM3!>1@22(GB(9HXZ^=F MTX!BR=10+0!>H
(5C!X3+^>MKU<3^ M1YEA="*=^*!@_G_FP2>@7B^B3.!&CQ\$"&H03_EZG^22LH)OC"QMC!1PS^G MB4@?N6;
W1'?B!H#V^*(.E<=S!X0!(B)Y,4)*.I=\$3&H?ZAA^V.VY0?'F5* M.A(%V.YZ.^H47Y0?O+SG\$@^?2Z#PX-/B^C-
A!_N.9R\$@A"U!1_K)F^ZY1(V MNG4*W:4IHM%SB/W3L_4H\$D0TA\$&N5R!CK'G&U><+QV&WLA9%2CIT5-5B8ZS
M!@.ID1.2Q!H+:!PQKC^6B!NMF>PN%7T(6P!M)
<%X"_.6<@0L"F.F:A+B<)R8") +7!CKBMG9U/2^BE3O6!CTP4HK\$(2VHYM%2\$ -(CGH%62NS.&(%13C0&LY2V% X
MSCT6^I&W5WTM_D5J&IM\$(\$G22F7=4%MV&3.QOC_>7_)RH#I6/UAU61FM2H!
MM^&UW+50:JH!4+8:FEWD+/<>_+213B"MKMN"2X4(O3!M7CAQ)_BZ^M@D\$?8T<* MMY-
!Q!8WHA5"#=JRL5+8!O%G_O!8H!&:H@+=X^;QC?JS7QIQ^!O(!>J
MV)BO@G(ORD^86^!W4\$.A7)WZO\$NX5N.RFOH(8OP5B-P.PK!X%<#>SE)9_0@) M9O&9'Y,>8-L!(C33"
I\$_.57NM9<0YR.>Y+J,+Z!/_ .IV@+!3(GCF9R& MG-&Y(T^8>0R!^9."WP.)A)4WKQKJ6QM&Q1M6#?D7!-Y1 MJ
PC:81/T&\$E-KB^_XA^59T3E>7^2=10W%F1=K^*ND9P.RYYZ_EAW1.1<@Q M6!<9^ (0B11U"3?
#9NH6W=AL.TTLP":7SITH7HR2SFGIFO#P0W6"2!M3CP0_M6X9)#00!N1V"
(M7J8CPE7^SS)K0Y69@#1^_CGAP=J^%L+BR#%0G<8?+2-8.^V&2A^>0SUQ2>D/YMIN6!N?*<
MBUHL5(L^0>:!'=R^NG(@6R0LC&(J!#%:O=F&68UK5BRKN\$YQZ'D,(A)=*\$ MJ_!<_1<7=>
I2^DDW5^H!7IV^E1U49_RT6_17E/MJYHS".9LLHD87/+ =_E+) M:50.W.D!41@P7^V!(<FY9W)3!_RHU
L.G++MGR4.0Y6R+:A'ZHRQEI!X!P MV8F=(O!6MG1M0DK^9!GE:0!F!O>0!37+2=146B1%KT
M>+NE#:K5_.YFMS7#MJC%B-O3BU"1>E!O*IQ>95HS@#G: M*)EP=FU/>F/C2.2UE#^T#2@(:^O%2)1M
MH8B4=4YLA^!@;D8S.=TW+73O!2U_HN@Y..56-WUTL+N^>M/#>U^!T!1/I M&TS=6NK.4!\$W#_AV^S/NL2 F?2?
O!NX7Y2!WWF%_16NZ<*PH*HB_5(D^M^%)\$!03%>E"IG:."\$B)@/2>J" @H+0("TGL0D2ZHR8U\$*3W^GH@!00Q7-
=W MOCT59^=^YNHYPY_G%?7\$G(6BOY93W/?3^_IX#HZZ8#\$G><)^ ^2 (4/UD@_ME3SH04:=O_OLG!N)_HW?
^!#G!J_ =IXN!%?G=^:;_3JONR++>7>WIX_JEOF MP JV1E0^735MZ1N=>)D90XQ2.X3R!P2HZE<:EU\$: MT2S?UU-
4@VK59I08>1LZ8Y+M!KF4TM^_DIU@_WMK M!HS+TH_IWAY=F:;Z!2KKV!\$2F+*O/*+X?(AH,NPL^K+J56"ZTG7P
#FHHJ#5+(E!W-G.(#CC/U3&?\$6<^Z!+9E8:.3 M-/LPB-I=8+A!U!&_RAKJTS!
MRT!O:MZ918HQW:GMXIZ)4S.U*:WH#FNDSNN:U!-?*(YO(PHJ+!8WG42F?G M/&F/@2_)W-OLUOTW65'4!RRB3
%WTH\$EQF/^!%3>SH0!0!@5K#%PT:#U6HT^OUQBZTR5 M^KY^H2\$BX=UP3\$J/K0-)(#Y-K EP!99_7PEM(-
HRG9T^_T!@X!SN)JKVOG#?:2KT+=!7L2^7G)<1F9!WHU MLFP+?)A: !^*W:!!3WA*2!8T.^*I
R8A^PR^V)!A#^NOX^V:XL!F%G)Y8 M0TTK>8#(@00V_/M:JO_.'DB3DI+WC2.L4"NS!K^/9QUD*^!P7Z?_M\$T0)(R
MIH_ZYX1Y/!3A_BXIG_CN43?YY_"YZ M_XW+GCLX7\$^D>PSE!^!C_:'CXJ=H^FK(9(4&XL;RP9^1L2)0!FD?G\$XM
M^P4D?SX^GTG4G;RRM:5?E7!W@DK<1W14B4!#+Q_ MLNA@&\$Y4%@,UO\$:*Y ML!A6(6>%E=>W;
IH<(<VQ;HK%1CGQ+=YWE6.L4MQLLZ>RX>O!(DVG3PI@ MZPIZ!+&7#>UY&Q^<80WG?9%5^+O#E;X!-
WH:VU#%5JX.^ M>5L4&\$%CXJ(!!L[*:4U))Y>M/>8;5A4(>G37(1))L=OL"74DT!MVB>"
(&@2H&@*3ZM"1C\$4Q(Y9ZALL<&9LQ!HCE0XB!3_?A#Q#P.(IL+!GS@@Q%8/YHI3.4^R8742V15
MU(9?YKX3KQKP<?JW:;>+ #WY:CR?Y)W_#_.SM_9\$#_M)1_%P6;B/;).Z=040;."TOT"QW)3^!W-Q!-FOCX2!
A5!)/DJFEDKC(3W>OAG+/D3'SGM).\$T%_?N(RL72<43ZL2BS!HK"K0\$A\$<&QJ MF^!&3P>5)^@55GW.>5+!>U;
<3RSRVB@7/1.*Q!A8Y:.%!@&Y4!DQ%4XKQ&*6J!+ 9SM:E!@K@X<7X^C!ZVWS^V^G M48LF0=50!>3;?
K)FEDC_2V#D7NQ5JBH!H^!^?A/T_5J!>S GBW=D+HD_E MAI855%-DPAS59!>E" C2!M^D0JR\$/QHJ.FCJ=3<DH
MDR#5>5^7!G_FXBIG\$!+.^T:SWLE,8_Af6_2>W3WKO^U!U_!C5!;I!(!=1 MOL:PUN^WOX!6EFPBM""PZL28;
(4G4&<^!LIDSO&472GR)9LV MF>T.EBC<B3L1J!V13YJMG6*(MJB65!C5""@D:M?EPG_UB(4U7446D_G_H^K
M)9&N)_3S.W8Q/N>F7MD9R_(20MDK+ID!)>/5V>F^*Q3K.6\$<^B6JHN_1X M9HO^"A+^L5P1XQ!@-
>,9=XI,K3O!%NXD2WIT4/+>12K!C'81B?MUTW4./ M89!C)/%_?#R!S'7X!>^ (W?^_!3!SI^F9+!^!&EUI-
F!H=&J#)D!F5@F MYH3H^!5/4K7D M-/=KU!XLYQ^!68\$YJ@A8@3>5JJC_U_R/U+L^CPK03X3WW25^!AS6BP;XED
MCZ714+YSUV>RU\$.46%YZDIKTS_7(WOIT%\$RE3D)31>%&+!C&_!MK"M/6!B MB3AV>S?"1H2)1C%?
\$!@D\$^NIORI6FLE?<9!07C!Y!^!("B30ZL&+XXE4D5V^P) M\$L_4JVH^0>^O?C!E&_3LU!B9G!J5(Y! =
FE^!7)\$^S1A(9H!U+QO!X"\$_MOK+!2%D.M.D6T^6!\$%VFQHM:<+X>?"AT!KYMU.&36!1G,BC-K?
&10H>!U9D@LZ936UY4 M6!SLS_K%1#BY=15P1^B@M_XL"\$\$\$PMB!0_5?UGKP.=A:;CH\$^EC\$_.M6\$-
T.%\$+(6HSD6!D4!AK3T^D@^ED9WIT37WUL"!>P!2/D.P-MPNQG2)RIN3XM!#!QIAI_I%_1/-
=T):0E*!V%0FP#>W6BEC@JEB>(W"D!_M7_Y>(>=:_0! Q\$,"_70-75_U>GVK4S.O!5X@CR!;!)LP I=Q_#W5!E:UU-
M!_!TFKO_00T^>K!AWWE(1P9?&N_AH+^C5Y%? M4^M8SD2_1^*H.Q.)9^U@("T+)^V2NR2;ES>LMH!;5N-
25!53MW>*.HYH^P0.O MX!W!V2W953XP9JWY\$!S F!NKH_N!9!H.FO+1_9PYBCXS!2@R;+1^UKLO5
M2:GCX!3!2_J1/+8!AL/U_!HQ!HVQY!ID63#25YQ:JH3@6-^!J0CP M^?>X"

MLI0_U12QH@^(E!@&OLN3ICIM0.9WQ.'=-.6-PX>_.%\$U+05I3%<4"O'I2C M)\$^YX:>D8"(*&ZPK-SD)^5BHOV6
M0SL6^82L2<ZMTVJQFPUMOS_%+P="U%U!\$>I5IS 5P- W=UG@IWTW.&=Q@5^MMLL.LTISR@-K
X3?/6*BR/,PRZEY?YP5)CN/PTX^T3XS!25S!//7B^A M&/<(-E1W%63-!/:XQM67BF465.JUB4X9N#2H-
7Q.Y1KZ:5!<4K) 9KWR11 M^N321%<+7X M+!&72%AJZZO@>KX&T9<RL2:9^OH28IQ?
@:&+ONL9DI<D8^0C9Q2M7-U) M6.WHW+OB:Y6!8%\$S7UBFNE M792%?::U2.&GD+2SR!#.%A/LN7EO^*%(S-M)
\$2@GP\$YMP<|L"!8G^9>@U%A?;->8= MI \$;!'Y9>>@=D%<D<"7/9?_F3 *R0:VVTW3AV M^= C22USS
_XLH6%A\$/"XO=L|M=>6;?>LH>J&(-2L:G/^Q6OIM32D !YD=1 M)\$
^%N*4BCUH4A^ T79,UT;T!XAL."A(5H60*\$BD53^/OG/N_2^W#?GV1/3 ME?Y=H;|P %X?
IQYH'.5;:HUM@.=G(P*HCEICY43+KTRN@^W4>4RZ> MC\$)-FF+/L*!_L\$>3ES>V""X.Y^VLO=?&@&+H-2"IT-
\$!+B?GN|_?8SU M:4Z!">)3:43.\$&PB20-0X7SWY0N&I6V
MC+Z2X\$ 5945TE+VB+3/D;DY_B0^5E+V3ZE<565+ AM*9%K/OIW9VE>ZS\$;JBZ>='A.57/N5?
5WM\$H.OZNUKC9!@=(3J04 MG\$;T%_5@O-8U&MA0Q_Z\$F3?Q!_JB61:#+W1%IED78602JXZB3 MVY5F;
(P-Y^K=|@-U^VNY<'&C#=-7NNWVYIX.?>UK.39EYJO.Y@ H2Y!@)O(ML3^_GP1H\$/"6Q) ZPFWL6DC1+IMTON1-
>ERN)M)ASN%?'?TD)8^XQ' _=- M3I4CS^+/83J789=^S@QLM)_WBK.OJ#3%.RG#+*42JB/!0*CFMI16=SL%T#
MC5Y?M@X2CICQK=|R;G4I+OO)7G;%I*G+%IHQ?U3!"@&&> Q."<!*?VC MAG'^#;:
D_PM3@Q_.31%_XSI"TW"U6<:N\$YLWS=XEQC.#)OP_D>/0=OOIZ+& MU'5UX-&B(PEPB,*^+ V^JHBL4:ITX??
KDM1%06Y2+*FPM.8D7=R/56#^N6 MD4@1"5K^*U4^+0^S*!18H;<6S>*#>MV5-6:91K9:RY?I?I(4:OI\$OGY@B;
MW3|W!"Q)3IDT61)(ZJH(GX)#A%O^*F:Q1Z|L.93WN:ODW'2IO.PEG:6409)S/ M",+X+B?N+I H28D0\$ J:H/+&
I;H>7!-C6KI&3!7;CX/B?>BA#^/I WQEG1 M5KJS^&S#7K*WP04IVF4;?LM&"5AQO23HMA/Y4E*F\$!6H78:XNE>O|3-
H+H! M^98-SX1?7.FI26@D%OMQTCHE4#*(LN)B\$QWR(ME/L)_"KJL?MBWH:8+OJ%6 MV&T0%JW?
=B;* T"Z@VZGOG-A^"NIGC^H1)#R^ M<87?23%EI=|S^V)&BGO@5Y&_?6!4/G#T7<3"ZV3:Z2-
QE3<9|P4*QCIU! MJ6696E!Y@V47+4WM\$;G+>4R*[2]\$H_Y-P_-Q9Y'9)6&4;S6S@=+GI10G;1N8=* N|LN| MKT89-
_OUMRS|!"D|L|8QT,"?#I,&^/P2+-TM70IF=8RTNH|8|!#CT73|Z.'8 M489#VAPJM%)X3M4HID\$V3TA|IWEY*!% _
:CW&:RC<:L?|DR3M!S:9M^ M/HU/)@+IXMV>G7'DI.9NEIY"VEJ.!^%4*):3\$HI-C:F MMM
/5.+O.|DT)E^"NN5L<%%M|2.)D!DM?SEQHL;:LOU?:HV MR9^ 5E83+^OL:)R^?JE_"34F 7PU\$EL('->\$86Q6L??
E8S)?E&IDS+9ZO MEAS), 8*S-'NN"Z6LD 2YZ"JK;?%VPBJR'DIQ>W)8L;|*3>S7GN=|:-|JTO9; (2<=9/Y;MQW|?#?
7A9G TT3@P M>4E9(I;Z?0:WP>U_I*_Y9_8!72S^JEJY7L3|_5!Z0@:_GR+VGW0>>H7UZ^
MWR&|@44ZX|4F/D05@O MV0>RB^2NU<9D;86T:O%>A!RM@TD?,YG2 MLSB^UT58050 !N)7>N6%KIU=
(SO9+9L?>YN82)UC(7!YVK)14.LOVW>IKQ M%_I3*_5Y"Y^(FHH\$)."W>>=\$?YW(<>-C61>N0X8%|+;(L,&XK.75@
MAC&UR M<@"M\$@A?^EVIWJO6P;_K2K3D2^<+0+I=ZDR1 F2_)!F"D\$O. MUQ++*C,V;H-
ZDS&|^IMA%Q/A!"D_8:6S+T)2:D:*7!"7K8!GF\$VHHA> M"COE)(#)=D\$6F19\$GM""&US-
#;>|9VPES_8)BG+|#I3\$%99(M_-Z MR57 !0TLT:47*G.Z:O!0R9882XTI0R63.X4IL/B;_>7QV3>A^_.M8T8L|7"
MBZ5IQ:IK407=8#1_\$.>KAF0:.*%W:8%8=*2Y"NH|_!7UT8P8U2ZK4%\$YQC7\$2
ML004^!"EF.4O@5;M6IC0>4_U(R%A4F:OMBM@O^VE^@3/!_%|O^_@/%%O M+D_5PIK?)-
(H1N2K9J?2YT&3Y='B3+K6UKRIQQVPS.PIK|=5)FK'6:BF MH7!H8!PF*3BNF-W&T2.J9PDK/&N1=&5&
MH9T>XAET>83BH(Z!8^9/R/J2E"2&8#;ND&ZGE5!>YDGC I.H7)BN 7NL% M3Q#@|A#D)
!:=!H6MN4V.P9CW1<7I42T.#JN M6:|HK\$LA:P;9T4@U"(C&7.(J|C<50!MU5U>C/N1KKBEZIJ0>R)CEZG MZF
&G!*@-(EOJEMYEZ&_?"P7X^%ZH.-P83;8YZMG@M*J\$L=(@P:ZW""IT&-!&Q!
MILMME010K5%CCCE0E\$LA\$IG:1XO_#K|>O/Z_R+\$<@0R1IE>2"4:QW-^N6!
M\$MSEI|H|^!NIPQH"XGIT7IV4!0WTB7MK<9D)GT-D|K_@S)W"G4R"Z#@AN MK=|5V8|S%EX-
F5YXN_%8.K8A(SO:SEB|\$5+OD)@ITM;_;/D6D^5:XE!+V ME^B3&QEC?
8_#FM_U3ZUUQ\$VREF.4T^Z)H>+@Z;IV:H9B%@W 6JH4?M>J=V>T\$1<)G.O7R/I(&?79!FKZEQ0G^IO35
L+^64GHU?AF.E96R3!2K) MT1C:\$PD@XIM?L#0.=E(OUJHS)0JX%K*M*_NP"?%6N M#>L100>GUi=6-
^PISY6XIO*43EWNUIH261.K1);O(UIC/SV**NG^X|_15"- M.O2!0JEY:X'(U*G2\$PK54SV1GWH3-MFR"|<-+U91IE=
I&:033&*WHQY?ZO M1=)|UF|OM5^B#E@R6_.\$9E"BUL|@GOW*MO/%0(=|G;8-STCP"i&14BMJ^A MUUZ|;1,BP4?
+%=SP+_*45A<+|S*K5!\$Z;/?<8!7#2Q*!\$8Z|P2QT+CR=;|3| M+N3_M4V;
(MQ+I%N94K|S6S^>4IQ_ \$NG(4<&_DP*)+;PZ9Z4%P"RQTV6.4M MIR?
>OIEBWB.6!IPWM7DDX9@I5V13P(0<<+YC/9)X_VJS=)N0GF?6DO:IU@_MHGJ.MU^>DOA'ZI_-""J
#_Z5NX^&4LO+ORCD/RD^"VB>+Z9JH08^4.W>8FR M7^"H(A)@6=5-/>|K7K=-1ZOH8Q+@\$JF"9!P/?
P";ZM!6_L"(IECYF&C13 M>+U^9XA:LJ9(I<_?7KYBO&^=I17UBH+K&N7+YT8<^I&:6"M:8ZZO3K
M/X;%I>4J\$T#3"L>4RWN@*WK+@L0%T6Y9YDM<&_X<%,*OW+_"FQ-/5 IE=\$|I
M3\$M.2XZ1.A6@F952H9:TYZS"\$>(@B5_K=08GWN:4-MY9R|>=|SY5KO";9G| ML4=4*!7Q+^R|L)R-
VOW|M"3H6:X:|U.A'^7MJ|<<,+0GW^KTOS>|ZG)HE MT@N" T_0RHZ47YE/\$?OJ_G7Z>ZN
XU0.S)@XE8K00:5AN)+|B)<*L(4%NV8# ML|8=N)=A?34\$|Z\$0Y_*F>=J+8ZMCIK!#6CR8!#A!(JZ1(W?
N#"J5=KQJ MO^4!^L1V/\$@_Z|FO_8*!MAU"-XCIE+JM1-E=J3L:D39>VOUU,>*"ZASB3= M4)(ZU3%;HOY0?
O"@_VOTSOI9S?VMWL'W>F;O5I68ZA@/_C|H#%Q%;HV
M_OERL>O&O.P!"=G|MCZA/J7%NN/0<+Y|Q8VXGPT*V'S^P/O MD@"GX^,<#5DAR_+Q&6BK@^L'#Z|_QTS2
I@@;HW.S2_?<3!0!OF.HN_C)0 M^|B|0-PEV@4.UBVLLXSI60)N=JH8ONZ&P1U8#6J7L%IO"."TQ|HYRV9Q>V4_
MD+%0Z|I%75A_*4A*IOEX-IF! Z-6^|GNRN3M+G|QN9ZDI83|/9*=?R=\$
M_|8KFUJ.P;TW6@76A1Y10VL75):9C3Q1|KK=B@'19L-BXM&:Z'4L5>9VRYLH M44UC98L\$2(SL*LOGHF M
1+M&^R&IEOR7|=R4Z5,*H9>:8=IM8D(D,ZR|@O=>N\$4QQF^9GD9JY(@KU|HBIEB4<^@I6DAUL !N@DJ&6L_<
<J+?<(V:#93 MR8SB)H^%2_WK9PE>:(>K_P0FB6:OJ#QOJH5M@ED)_HA%:X'?<7EIK*A&J@_Z^AR7#1
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NTPBRCD@3*H4HUAQAQ7RU\$H M*|F9JO QE.G71TFL:TB B^>3RD!#.74\$&8W&M9;
I&\$40#U:S0TE5?""Y9^0X^0^BL?Q9JTG.3R.E-9YAT6LFI93362 \$=D*SHN M0\$CXH;Q9)_!NL%?CZ?
K#|NUAU/!\$OQS18L*/Q-8@/|OL|_Z?X31N+^< M:Y:YC^<(7YK_#)K66V1!;&!^:=!322T7_F.L&|R+U2::!TG3?
^ZG7/IV9#N L MHU2J1X:EN B^#^T=N+D?>(L6_-U#>Z=Q-FEUCHFO/VTYC#8)&NX)>|H9?M M7|M>?
U@R5T=\$_"R+KSIZ(LZW4UH\$;6&"A7@;5C@/OSS.)CZ|NJ>PO!4*1>> M;I=LZ^*U+^/G7.O/W^>(3+?
=R6JS2W>MP70JO@_GA/WRF0DKQ?P*DOH0#A.2 M+3K;N;
(PHW4F@R^5C+BVV8C85384%/*\$BUA4|MB#8*_JD#>9OE6"9Q)* MCR/^R#H0L: M*TWG_*&V5::S;J.VM#7K;
J0;_U:E@4_V8:\$/S>X| M2-U8BM@#>:V;>^_EW5ZO#/\$MAI0AP>1(B=)MOX41%Z>F(5)19VL|ZRH_2N
MU040WV4IX>IS6C.V.7AV9XG/M\$^%KLGW9^MJB MHQO"E\$SU:6?X.H/L#_L7#R+5_SJA_DZ^C(#_FOV?
TRXX_I.9-DA M:Q9^Z+@D64DJXIZ/#8 L9Z1(FE00|361FKO0@^|@%E.Y0 MF?G?2M|9/WCE5H LM.7 QRI9)?7F)-
T\$Z142H26=D)#9C4W%|YQZQG^3 MR#^XT^_04QZ|SP_F#O.)H15?Q8""U2!H@#R+VE_F:=<1/V>'42|B|A M=F-
"WJ(+E^;3EV&Z81XB3JKI2!KA^COZH.TJ9M&UCWS0Z'LA^!CLA-4 MUP@S(@&85U*#;P5QV&0%UFLSGBZ;
<#ZE5?P)MYIU301; N\$CH-\$)"MQOO@ M>9&%@L.H155NM?;I4XPC)K|%(J+157%WD:4+;R3?
7^L_5%KR^C1AWAF4 M B8;KTGTS.O#HBV9(KT^QU(&2 X&.%K SUP^EU'5WHO*FAINA::)M|4%N1|KL_DXB^5!
O(59&*@[96=|Z0QG M|;<%74A%2(=#M^C|F#\$^LAI*?Q)=KKO1CNE&KVF_109G#G/9(D^A;/7<

MEIE3Q>/F>ODA-'#%/V+./6@%2;MN5*+T@&P0R<3;=DX9FB*")Y1C1LH7/+194E\$KIC2)ML%6"@:4F%Z
4L\$%AM@B-P"YH64 A5E08S842%7?ZB4V7PZ?A(XX78,90 M7H&EX>MA55&<\$JH)DT1M<.:CE-B-
>EU:/Z;AKR:3!>R7>:WA61V)B-Y8 M25BH4),QQQVD/EFERC(K43:ZSUV6D.LBVB!-^T46*M#M,:F?N)EMV\$M:ZI
MC1QB/MMF**6"FOU%)DUNW/JG<^6_!O3G)O9K@F 6S?WU"47WZ4)TW78F-#D MV>Z4A=,DP!>FUQK?2N&162N
'G>^FVAXG(,"0JX9M,EE2+T2U11RNV M2"~P*S#1L(16TR6>B5DH%?BL?D>G=2P-
M#M@1S\$O#DI<[GE6 &UYAVE;/Z-M515?%,Z"A1)G@I5\$^ID%0 *6R 3H=6J,??0 K//!=%FH)V3H)Q:7- Y2CL#
M+S5T#X/BB[0FHKJGOH:OL=62J=/6KHS6]*.U+/?YN%3TB"I88DO?ABU)R& M\$VS-
TB=6P64CDTH(QISZXX3WE<&B,S7=H!#QC^_@2W%P(9@/Q9JO+ROTVEDY M+?
5^K1>4+DZ=U0GH&S3)I+49#V-G;@BH-(2,H!U=&2XIQ>8IHG!,4V3U<MO+!+G!H3B9-J;O:SS)RZ*IRKD.Y?
H2.VH'3Z<#10L:(OW(DF K\$2B"@EPH/7 M?: 1TO_9R/R%,*JNT@ "4-814^! B3 F,161SSY[X4I-P UKID2SZAET,0
M+E%_N5KCK)R3P2M05V#E8S*_DG_WY'Z!:"4AUU2%/U!6S'8+DZ?,23(/SIZ MYAURTCQ870HT;5+FIC:C,8I-
*9LNUH(U9.)+I==0M05!4BS!7CNB7IQWQ M:F:8Z;:E@!<:=ZN> "H_/B;8ASGJ?PG2/_BWSFS(>C5T R-WJ-7&?
R)@" M%&*3!S!:#,0.7H<@XYO/WV^<(8G@U WY"6.5FPJU, #/BB@E-FU<C.NI#"3 M18L*IH=-!OMYUB3 ^\$[E-
G6@2&R^FUX%J+JRRCO.5?O,1_4Q+8#D*2.*!ONW MOF\$*)"EE89-SRV&K#^Z.E\$R".J!6:805"RGNM3:~
Z!OW9&H!Y.W&A,N' ?> M4!0G\#S#1L4>Z>ID_@T5ZV/N@ZW^4-B#G:(*FS%\$XZ 'B+%;ZH#V0SWU(
MX/DNHL>I>,Y10*3D^JUV5 M/(8^!NGZEX6SF?D%VEZ=[CP92&^IF,NJ7ZVRH8:V9VC%AG/N1FGRO&8JH#
MIR[WZC^TG! YTV_!/:@N&\$ (8^H51L?)2Q3ZHKOJ0* >'WA,O>9@!/:@TO:#@GI-CR+=*L@V,^
M9B68XB!\$#V)BOKYO_YE6Y>O@S%4D?CJ!\$D_Q^!C%[N'CD/7,HB)Z!22#".JHCZN4!U7G.-#(3TP;6Q%
<+RE75"DDZ(9E M9N=&1%/LX.H!)T4UFUG+T XZ^>33L@UN(G.T7=&941A!L1QH!WADWHJ2PI_? M7R&#*8%S^V'4-
(%J5W?#WG1P:URQNJAO:49;Z_**""8.9P;1R.W: M M4-M3:3.VI?
F.H:7=FIP(5)C/EIPRTEKCBS!2GLW:7&J<R.E@G4_B,1.-Y& MA7VC!Q.N78)170^WYH??^@04KV\$:&?
0"8!64RZ*HS=13YT.RV_4,V9^?KR7 MEBY21#3!)\$L3OCS<8W*BS+,3@/HMEALP=LRTV%
MFXR.%_90SD8!ZP5)RHLHYU<,+F19*>HD_>OA"&-&0E(UK>VL)6A;X4" MFF^>O:??SP94R\$F.FH7+%6V-44G
M3IR)YTH(XZF8L%(4Z?8?FPI*7,2UF5M5ZS1;KWB%:PU)%REJB%P;_5LM)<= M*R)YE?
=-D4#"KN<5@QG7QHA.E8SD:B1*FG@+&B"3 "->S_!14@ZLZ4\$1G6
M+K85X17OX;7YSC=3FY;AK!"@ "U0DKO7NK+NY<<[<^4KISJREP04A-%_I)5MY M&OZ2#F%8CA,"F:Z+O%I<^V-
P!>3X!:#/5""RY@5"4 SYMJ6+??#>3>9E4QM!;TLALC:PPS&+F!_?+OPOT,: M%VO".0_>=LJS:504?F:?)Y7GCW;:
19# M1FV9,^>1%6351X1Q0*X829X^_!T=60%ADL146(##A>T@L+*OXL\$!&NQ.Q" M)Y37U-
!>IK#RVTWOLCXENH4?)M!H2VE"JG74L&:F^N0PU^JUPBMV11?A M2?0!70!0WY*:1HFTGJCX?HOJA_V537AIX*\$?
HCB9MA?PT+(5-!D?>2(OM-MSZ9V>P7^V+3-7YQ5'#\$.\$2 M!XS\$:*Q.FU?HOD\$BTKIOYT:FO^_OQL!T:\$K!HDID-
!VT!5%8S#>O/OKV:S8;+""4*\$8)6^_S M2_N# M%R%O)D'HXT0_EM3Q*G!^F%B+&@OI"!B:)B<6K_)WW>3"KI??
&!&*L%\$GLB M,5/CXXAK!DWV6U*/LYJKYL0:KF_OW#*N?J!_H9P<0BJ*=H\$YB^IREHV+6.M-
X!6G513N.NT/+6^X.WW7/98O5!)O0H^>:F&E/<7A>5K!+?B!.\$!11?L M2)"_HU:7Q+!+K;SR#1-KQ!;ZK.@T_Z-
_S82XL1-DNL06QY;:S%U"!T.24 M.HNXB!C:TE45-4 KP7!S3)6(RU^!DD-Y*N_9^+5/F!:=*#SUJYH/O,J
M*+&E;JB@_EF?TCJ8+T2!U.OH.6!B;@Y!@M:TX@3!T+D=>LK@B8997MSM<ML5""1H=
!17)VBX=MPXXRS=>,Z1'0FSD+?U0YMEBD)=65/NF!P.CX)N4L M!L.?T^9K_J.R0)W.FOPH^
7LW/=4!5"G#%Y2D0!11VD"?YHWDQ*R6)@%4) M/U3<)6Z\$QWD3XM%):!E&E;HV4!9>
<1!M#^>81H_!8:4)VUZ!3X=C!WP M&5L%723/>HV3Y%F+(P@)@,1"+-+PDD4EZ,.05!C<;3-S80AE(>D7))>YJHE
MU2YJG"99ER^L(FYA7E!/"W_*J_5579?EKR!A!3#R^TW:BQODL:6\$CC8)! M-L-
S_P56"6OU^!6%\$ F'3_!^WNLY13^.:Y#;/3T<^3>8#HO.'!Q?4@T#CN M8+X4RYMFA+W4\$'5-
KMS?,".E*)LMA2B* M(#SMUL%5^P!1'9_K,C="Z3'.5!P#>[D?28 ON60EI7<[!>C%A16!:=SYQE39 M!U3?F:!
<9,U)GHR77M&HCYZJW(*U"? OKE#N9=P0G@5;/2TCV9++2,F_J P M9:6-5LDNJ9V8(8P;_!OQ""P*B-
V_*/BP&26HM56J/E8#DI6WAE?NO)6N/V= M0MMWP(48.4Y!5-\$K)N;N"HT2"N^!)ZBK M*JX,K"V3Q1&7!IU&T
(IC8GR\$@\$&G!A?7"R2LX M9<5L!>_!/:00 QQ.22 !S\$N 3O_@NY^6V6MBK M_OEPBX:(T^C7F7LLVU_MZMC?
NHN==3*NI7!8Y?X^:GA-S@E4+~"?V0#9?Z2 MEI?*"+"24\$*4;O6 M*= 8A%IU\$A3J:YB4(17IVS98:1CB4;S7"KOW:/
=)@_L1N\$T8;FBZXGL&: MSABC@Q2_7RFA!VJZ!2?%7!HTX?V?Q9=3*?P!R-72"!OY?2.S&@E M!,+5HMQ/"W/V-E0S-
GE+15^:W&@;:D9& 4V:37QZF5#24+&CT*YJE2I0=
MQQ10D%GAQ8CSA)O4#.65B>TFO)7(R_!8K!H!Q2!0K.XVSI#-12R6R%-O M&37R&>@G!L3>FT%U?_
W)0BF*)+JV3NK^L=QD+3W-!@8US0&+ERB%W"3ACM>1 MQ&STZI>CR.*TKBGK>1%=9W1EP/[R<*-I
<9V9D)Z6\$"A!L?17WT*YIVOLYHY?YB?TWB>)\$^!%,8,7YP"G
MWO*OP1%,"M0X!NG!Z;1D:AN/S4ZC>7\$W"+),!%WU!OIT-KO.3PV=1B?J@_MHGH%:Q."/T3UCD^DJP6-
M)7D)75GIUGHX.5O#>-@DOB5E8K)NUU4<H=1@ M<\$9%A9V5VV_!SS'Q(\$Y)7(4?A)5U!2QI_!DJH&-
!24D!:"SMUYWQCC;9 M^5LD@9F,3 OXR&<:;!UEBI9V?)W*X\$;1&24KG:D_<0H'48326B"LYZ\$C
M>A4""Z_E^Z.%V=&IV-"&Z(JK2!:(^1!M_3H.N%4!>FV6>H_ H@=H8YC!V79 M*L40WID7^S,UT?
>:P!"1U)QMJR0X,DI0QM(^_1\$'_PT*9YI\$=<5?O!>+@ M_\$GFUM18!
"2<,(SUD4UO"NYFKN%?UY.9=D*H&!)\$GW^U=O@F*4B(C;^ MKF,'_SYJA+=#7*\$!);W+9.97Z34A\$!
(W"/PL/15,ZL!=[1ZL4?E%SM!2 MDE:%K!^3)^>ITC%D&;5>3@*0.9L%IX68&7Y^B4F/^Y4(C?ZZ39RW".03 MU?<
Q^K@0PHAD3BWQI&TF7W1#?HP0Q5JZZ7!>1ZY??"29@!%&?&V476!W>8 MZJX/-
QN'4\$P@=EU@!74@V9@_SBY%IDDVS&4#/_U/H5^YS4C+N7BH).KN-9" MIRS)DU6?S!R-
!UW=/:*>RQ'I_!ORU_AS'_1R!#B4>612JD.&5'+P2 MSJU M!^!/?17!TO?!79-)DUVKU3;P7D;
!590+>4*EMYZ!'_<0C""I.\$_O2=OZ@!-?70L MS4S'NCT?N?!P9-V,!\$A !F0N36\$*O@U!\$+\$4RA5?
#CJR!\$BS#\$4KF(5U.X+G M_-9>O?;G^K.Y;JA4/H9XI> "%2!O1AP.O4>1W6_13Z:RRD#Q=0K-XVNR
MC\$2ZY^>Y:G*0>?WPJMM_9=60BGS+/@(\$!@9%XI.-CE\$6&E:N\$Q.S(A)G=MUC!BUB-
W#1?7HVQ0G),!<^D4U)TTM_6RL1!#O<*_JHONEXUO<7SJRD;NZ;Y MN:YH+T-7-
_JO10PM="FLW!\$,9(LG,="*4E/2-M136!QIB%9+/P3X;2!F3VU)H7!W!HDBN?%"%M;L7X'Q8_V;)1(#1;HV+/5J
M\$S6!3.L^WO&9+);OQCMX1!LU;V^R.PF^ZI&ML,GUPNEAI9JD=G5E3!\$+%= -1E4.@#6\$Y-
+V:NW97(^!VANZJKN6W,=Y 1Y^0@TTFV7< M@)M(<5Z!+RK!SB!4!V-\$KPS!"W1KOD/7QX/93O^D'9!C6QU.?
TZEIOR)=)D:Z/ M!;!ZC2ZS-4%K#?!:C,\$373U*>21"ULDB&M!/ANJ?R!O5I5G!=[EPGFVH].5 MRY#K;J%!A7SC_HD
MU;2F+51!B)HM\$9BRI.#F:D_@=VCM457S6:Q%7YPT!8!\$J#\$\$@&W1%R%6V.%
M#;)ZQ1E%1F)ES(NKSI04TKYW;)W08Q(S+BCIM60. GG^/8+O=E!XI= MXT:@!VF16S_-8F=
\$A9O'KA:TN!8^_3RWNL2"T"4IZ%\$=-D)S 2VF1")\$N MSG 5.LBB>#7=*K70SGPFQ!_0L?Q-OABP2!<#DF=J
M&QS(4W_>J<O,1>EE&U=!)#X_W!G.IW)Y!&9Y
M#G@!Y;&51 F!X!S:Y6^BE;_%BW664IGSX.\$2LULEX_D/S.B'J"^15U, M)#M9Z=.9M7BX(C3J//&R3R?0)VV-
>S/5!X0U=V)&[W&61ECXR0?(+;>_D7-!
MBS8;1/H4KM(O,D!J!^H0%3^>P4>SZ\$S\$NQ&TAR>G/OJST;R!C!<=HM6*C!R M0/61 I20JE7OUZTX!<P-JP!>6*
NS_CG>Y70SA!\$-D;G"S^BW%,5 MG>F)J&7>A%3"-Q&A<#6X_DK>.G!)%EJEQ?Y.FN91^VHD0WNV!MK<\$ _LU)PJ
M%IYM;:HY;@DD"(O.M, (=H96(IGA4WACVX!OS)J^<^6(M9L2JPUHX+^33P
M05!VLNOVHE@L!/?SP\$4,^4@;1ORV>6\$=\$+R.9!>8>ZZ^!J!+Q3X9RA! MR9>T6'QM::XH8PT\$-

B.% 'BBS9%\SO7X5MKDH6U\3@ZD\$AY:1H\MF&W9R0X MV.KV\$. 'M7"7^R*^?8,2)1/F8K'"@4?N7XE
MP).TR:Z6NNLRJ\D2P+1QJ0%-&M\8L:%W,2'D:CG8!56@2AOYEH C7*[Z6:V%*5PUL.BO:P(CV\$HL-
%L'2P60VH_28Q)F FV_\$ZODSJK'3VR9HTQ"Q'ZV30B?VMNG@X01!Z=*_/W)&ASN=V7. MGF9T>9+>8BJ4X",
(V)'E+14MQS:H*.8f(j,1/F 3":.5B/ALQSGX.YL? MU.^2/U"RW&.^?IOTT5^QH9RU\ V+*HBS;W7Q/H?W6W006<#?-
167L&^Y\ M'T.P7BG8R"TEC*BOR18G&OU.^:O'C0.7Z6&IK4SZ3WQQW8%CH\ CY:14746 M
EANDR83=+%&^./I\ZIM.-O="A+C\76QC"VCD\9)"E?0>ABC'YP?%-SB+&A(F MT>'1(,:^^[@<@|,SIG)&^
%"V&)W/>|>.N@JH/0AQ#AYRI"@M-D&YSP#?F6> O>8%;+MES|_1#WWF%-?>NV M%,4"7PY*6M\ M\!!)R6OF).U7|
V^_ V>|>21SNW:._A(N>U"Y<W7(@+.^G"V&ZIS\5D\#1(1?L XG\9,1)&A3CV%)9S/("X9#3R,IE7%*3F
M:7H57T#A3NHS#:"Y:,N 9XF"D_YE:5H556:N%1X<>)2X@'IS*2/0,+3 MFH"UPBK(@_?JO!R M8>GFF-
K887YD>X@!AQ<.T%WM(K%:WR+>_XG_YN6HM<|_! "@.% 3\|+&|_ M#-N:N2#6_-.\$<*G?(6^_TT=N3*R)5R*\$BO-
G:|+(>O)=0:0ALWO\):Y:8H MK7M53"PL*FAIY\,N(C)PFS(|_ MZ85_/<.)BJN9"ZO=5@S955Y.9Y\5DJ='Z
MT\W&.)%*O?H28.V\4WEY(@9FN,1"^(O_AVG^/_ P2 M!(2:\$Z,Q\ V.R0BRR:4,OY\H10JK*VM.^2E(+1/BM;CC5;E'^Z
&:MT>(" MPO\$X(3)\$_F)5X?#"0<9Q(,"!U%I^75\ U/6Q/<5Y\$.4*D%Y.UOTC+E7E\YBX;V:8\T7ESGWN.29
M/9X'T%T)PP1\ V&SB3Y)00?(2W\ # WSKU:JM.)3D:S11_E MC\YL4)Z*2&+2TQ\ L@>|P\$0ZW->D(\$7ZA?
(D>&I6+H#R/ |G.M3O,/K'8=:#.GCXZ3X!4*|NLNU^'8>W>,M-GUIQ'F=M-
EX383_\$(1W;_0ASJ/1=T0V%AH\W^666S#1-|S\|MX0\$@5.FF\O\R@_ MYU\,UQ\>=N)A\WG^2527^N@V4J-
#7FV\J.W-W\S:G>1B>FDXG'YNQXP9:09 M26/Z\|LAF\VO%Z'DH82P)FULS5T89HG73C)YU T+>8K&1#E;!R<|)
|_MVAV M#U-CWQJX)T_C:ZGD"J%9\$&+ "@|4Z#G'F8F4|JWL2^ ^ ^B@|_M_|
|H8LAH,3H"HK^MKU\Q1N'GTD\T/RN4T9LP)1,<2Y,M3G#.7NF"2_'M(5_4\$ M5U/_
S)S15=%#SR=RO.5<|P=QFV'4IK,=M"ZSJ5E,*N=8-QI5G):YTP4)<6_#0 M+JYVQC\H9\JT:15U3\TC>T1*),D\N3*Y
HT0P=U+ E MB%.R7C7>C_ |86\MX)!W%IV)-F\|F0LEBN^?D)0R_P?Z1K02:S'QO/_U&6 M'86L3:M9D.Y+|_&|F104Q-
A\|Z_ Z4N<2 M0C)"|!CUW&CV&S>IN#+18S5^_G'@6IPKR'LMKXJ%>%SR++CT!OIA7A?YCA+._W?CO1)#F.=5
M^K&P7E6H%=\$'RB#S(SJ4D:57WSLO%9VNKM<<./+6FF2LNH_8B\$QCM@B:2Q, M)?:
f8W1%T\|YA&_8)P=,=T\YJL>VK01%JH#_QRRVTOK70&ELC'6:8f3/H M.SFZNL6?T#+%?_ /JZ(F^|RSM'D-
|_>FS2SX/MUA_#,\$85>Q(&VI?&G9\ MJVN3X=X"OKPE(-BA/X\ V^(>"9J".Z=#(AJ-F9)%|_0'R#_'?YB0%N\$J
M'.SKC=7,=8|+ MW<>>GL0)M\2\$71Z(I3DF@/_P&R,N,RR&G1|_F?&=@KY1:2E\J99(T'W22I M+_E0BZ\(?%Z\$!
<_R8&QQ>V7<+ #E.O:0-5%PX%0F=UH(0*8)+&KQ?R,EAP MT1^67J_6X+GV_%Y_P'5ES5G?
57\4:GQTFZ8,MGO_7F5>#3ELUY>/ F(06 MT%DY8,H0PK7,B16?EUZ'GVZ:6W5(IBPOQ6\$)CU7+FI"@OB_Y|&-
@I*U6F0 M#Q21GX4?IWQ*?VN5_ =+KDPTT&6IC/D2(|_ N6LD_WOZK5?@_A0\PO+2#;^+
M"K3'LPM)1GN9S\ IO\J9T%AEU>CP)QJH0Q^RHFMU\0>RP&4H83LHD5(*OM M_/#9#0+|/#@B977\$SWV^&
|&E+|0R=?R1.F7.FKN=^RY.1G*:8?TVO=X\Y(" M&ZIV*3>O?2WZRC5&:Q I |L+F2"*HT+PIQ3&F
Q@T')PX(X*"MHY+^7%DW9 M:TU<^<>|@M_F_H"5 3G21Q^/KX\$+A\$.3%*2@_ ^*#F@|W^"E^G9T(T_'O*"0 MSI?
C:L0%MO#H\9&K0_'1&50_ ^X1J?C.M>#K5HU'!!\$FT+U&XQ7G&Z.=| MRTL-U=573+V=BOPH.I9X6?K-(5\&21PX
T5D.%X#|STF?Z8?G6MM(4OYW\$ M+8LN?>RCHRM@2A2LF8G_4?#|HOG.Y<1*LDECN9;F MGBIG\|_B\|RJA2QA_?
==,^_XQB%#F_U6C4V"8 M#M=TCW^FLIZG%BCH,2&B^T"GFZ8%K#8VMM\$BAB:3:9\|T\|@_M0
MPHDT4S%N\IW\JN(INSLIS#IS(3LK-5+G*TVB^OSO&3T_%W_.UB?J05M5@W M-
PGN)=9^=>8N\AHT)W\=O_|@4^"3MU?B+QN.*BVOM#2Q'8,*;+!*Y#!TUT& M6LS&
|_YQV=,@03A+4TIQ*B%)*UQV=G#=#|_) #3#D*XK_)W)=?|L_|Z'D M^)-
O\9A@E2&:XYC\6=Z)=#D)ZY0%Y=:VDV^I7UP-(7JY0F.X)2\2_'>|W M3FJ.R-DZ8!_%@%I\A4|
|#+IS36S_(IW0)MU7*|MF+_"^@3?/QN,JE*6F&L_F M\|A)>RM5\.#M\|"\$16L:F7)0XAL^FLJ\NDQ\ Z:72^F;#CV9>-
W\&7M;_ MAZL<"?VY5\TIZI\WLF^1.ZY'^|W(RV)1Y\$8/A\,M I2%|W-2='(9PFW\ M.^<5ABDVX;_|
(#_)#T*)D_"P_X8:H\$S^:_H_,J_L6F,\$2"=S\2.
M/R9F0&76FIA&76GCM*Z83'LY^,O:RPD_JTGFZW.'7/=XL/KVU(T+UL5\G1)_ M\|F0_W0,_F@9'_G\$J7>2=T.%
=ZC#L(@IOL*W\|/3>\$._#U_ ^#A=JOQUQSV@ MGC:8GPOH;6T0(0,>9LI3D>B/62/6#?;G'HK\WXB_\$7|C_D\|C?@;13?
B_T1 MM\|+Q4)RO;D/P* H_:F\5+*%_ G\$'O\>/_*='H.=?94\|G?T\|KH\$KOKOQ_E?JA
M+6\35\|G4W"++VYX/L5)F#Z_12KTW3S\^(|@_VG2T72W)@SKCXU,>*;O<' M'3O\X3K<34XJP;|
|AAB\YAG#9WNJRREC:N+ROX:993/0\T_@TZ4C)**Q\ MB+3Z0XC3B\|OW(*0Q45@6U5PCC(F4S90>R9WF?
O_231Z\6\$6|M+_Y&|RBX M7=<@S)Z_|A(8!%H&"O1P6EAO72=& M/Q8^2C(F/^G\$^>?QS^8_.\$NDLV7;C/F!
|4!&=*M\J=>D\|S\J D>4&B(2_UP1 M@O14LRQ#5U3PJH\T5<#04?FA XF!"QOS=!#*#,%?)9\$!\$E\W?P-^!OPGP?8
M@54A_*Q_-B\DU9Y619'E=IB9\$H9VAXEELQ\MPX/G.VDX+X\|+NE=A\^W&:_;P*:0#*3R\%7N>(WM
M&|103ANO\|>@'FL05J9@11S)@%|_WN@_0 VSI79YBR^KEL'09_,OP;DJL MJM@S\U\$.775\ 2&58>XLI?/2W?
3YUT*I*#|<|S0FUO#U_.W2LAJF\34\^_6W M'(^<9?QDU\|\$.^15SE0(B:XD\$3"9T\|NG\$-# 9&6M'39\K0L>D=
|Z6M5: M/ZY0??,""?I0Y\T>W1!&;1#;XEW.)8SQW 7\X^D=K#1,Z)=OU2>)7^2C0'Q, MW\BSW-@'_E:8?
Y&@2\$Q=RB MC9\$N:YT\2T2%BO_L2F@^X^?W7DNSUC3M+|2 M\|<^75#0,QR?
Y=BLSCJ7L.L\$LB84ANY.W8_2DNOT)7"LDK^"7AMS0VD\;Y_6
M(7CE^JNH80SF)^OB'W\LE"5(IT9EY5TES:>DS/Q3=?UZ>L^_2#YR>6L5\Y
M:2X.%U8H?AD+;2T\OD4QBT5\$Y\Y4W\\$.TL'L@31>PPN(JF+N^V."H9? M(
EX",2)7MZOK<#=#LXSO.)2U\X1M'4*N4%;M6/5B+9W;*FAOU\F,Q\$=YLSO M'4;_WVS,K*V8\:"3XH@L,I06((X\|
+"S3UJPIK\8+%&M72W2V.F'&66(L6 M_-|C"Y4CKUL8KWN\Y?NSZAZ"V/L2YGH\&5K8 M 2(2.6^"*(
(>A56UKOO)+3R\|:RWG9@C"X\X@AOP?YW\|T_|+Z\|+VEN\|@ MMT@FRZ@O_*2+
|P)QCF6AH^|AY<3F7OM:=>D.5@8YZU4GL;V."FY&TNV""23*
ME\|@F^LUN<\$8K=Q)/=#P3^I9?":L1/|R\$*N9<=@&=4GXE4>GAI(XG4;_W'W<
M+P),ID47.'XWRKTRYG%6\$PP7B+>P\|=Z@|O!|?I*XJ""NEYV>F3;J\??FOIR> MWD5E\RE\|OY(-
Q\AHS%"L7W549T#7J0&,SV1@' 'ZZ9#C\|DDP_YU\|R? M\|J<^XWX&'_O0EPA_V8S%5@_M.2WP"(O=G\DH/G?
93\$?0A2#1.23>YH;80V M@RG.9&:'&\$?L?C#_#1;_6*1%<%>1%<)>|HQP^OYO=" 5" |DCO2\57402 M;|H\N1?
0\CVG&^_ #2FV\J3Y_1+O_S0Y\6>AZSWC++RBP2\$3_9;HO3^DZLSI M;9;C.H6KS6Q_?
FTCF\$09:W\$S\$N\2=H@>K>|OM"K5V^X@G6^*Y(._WD(QR1
MJD)57Z@NC+W#1U\$ _|C*00/Q5ETRA")E_:4\74))_+F%-^J+<*B\01TV* M?1WU@L0\$@9@1W&2_8W-
%\$>D^&?"AR/U6ZT.U?|V?2SS\W7Y4)Y^QLHN,121MY
M&FX3CJW%ZVD24V\$V\&G\B\$MR\B:>ESQ\+XMM;!0Q23,+?#)"\$(OO-(K(' M.EY_200XD(PZ7:0,>1'GVN+LZ";R
&V2T\?N94N_A^A:<:=FG\UE\$RW-\$W2 MJ?EEN=,*!|_)=0_I8F<|+_O?A5BK).I%#0KPL2&\$J'70\$+DLR8&|ESSV4
MOP%_XK@_LIQ\H841V>/NM>B(DH(G3=B(<:G5LM@FL6@^ ^2W^" ^N&%*
M5_|@3>:#_IZL7.7;_OZ7\ET5.8E/9T.C2M<7<4\#GYDQAOE\2L\ZLN(@>@_ M<@530(?A&-
W2:RTP"&:Y12*P3>8+5L&5HGD4F-UE0A&6#:BN\B\ BVB\G6;IP
E#&JVZ"BRSE;FI&%5NO(A=7&L^@WN\$16W3J\5_ M5(|'T8\W?|&\$&K>HH6_(R\2W^T+MGO:XXH?V;RH
|3KT+_|E\DRPQ2^Z8 M_,_VL6Q?O:OM7O#_KUY= M0NF//.9\H6HJQU%M9<>F.R+>#77&> H6
MSN0G@1R<9TORL&"O%6X^6PJ=Q7L\KX&R%B\|J_:3Y\8SW\#A_6\&-PV_ M 8\6^_O9#_1.PT22X;Z@B^I"/*18?"Y-
X8S016J=^_&3.^GA05HBPVW*,O>F MB^#_@#%#=#L#O#09ASVH+;=_^|_*>Z' M=P68P->T1\HT>L^CTS\$R.BZ><7|?

EC%1^N0^HWX& \$WXF \$WXC 31 Q5/^8 M^Q#5(O@OE-Q ?
W^XQ.J\$3!&/>90!0. G6%#!C*G2;7. DJS;=!^VTD*MB4 M%AF@F>R^K JG -"W!QIA^1V\$G>L.:?74%5C2;GVR6Q
MOH.R8!<2KJE8%Q0?G^A2Q/H<(&V6)/9Y0 "V%)FJK7\$ M^N18XYD)ZJZ!<S)DVF1.YR?!I.INT@.IKZ(& BC0.72
Y7&X080M^>HA+6P.@MUL?@J>60 M=9?KE^+P G1-!VUH>N(G2>M<@ .L&=+@?^F/Z^1VF(&BTO6-LNH^FKI,H
M_-NAI!\$-J2CBU)1L:1Y3X\$.)!\$IG<38Q\$M^N5 X6%\$\$\$OCXSO<+F ^2JL MRL;X;7=Q 8M=ZR0Q\$D#T%LU6,J
(H5R35)K;TX2?^ET6SEQ 45!D9\$YVF5? M/=PE<1B;\$)KW5A\$TR7< /-JGG%*1C<&HL?
U8VHI#21V3N@>D%X3NJG%- M=%>'\$L"#\5)-I@+20&+0/2\$?P+D3 _W'.FOL7 <*\$^R"GQU&U<7F3VC=W^F
M=>+,\$X+XFG2*8;f@D8R3?B98\$&\$IK&ZH*G+/U6)"(7,1>6"Y@Y+0)DJ&^V7
MLN2#46*TF18D)7JZ.M^92USKRJH^)%^";)W _\SRO8;^R*(HH^LI3V. M#GPMX@CLZ,
f&\$8!0A+>8JU^YT@TU&+>D\ZIB(%^E5Y^).Z=+7ZCL?(<=1#?H MSX1@0DC4)+. ("W0A=5KAE=YNUIS;TAN^
IQ)S&?2KS _JBR _;PI;?Z,4I; M4^HCL0&XEMJD.4U,Y,V<I Z1;*Q66Y3S8!^Z'^JO^MBKM# _;P\$O^WRC%(RE>
M,+Y)OB<(<EVPQ05(MTfKM28SM5Y1/1M2-&7X09=PP9WUCL5FW8BROZ^V#22 M\$GHPD!)SV+9!K7K+FSSJ1-
21:05DA;O^M .P!42MH0S>^N+@>A2?D MCC70ST58U0ZX1B>GC\$ZI>Bf(G?
H(RFW9R7Y5(EL'(F^O6BZ<>&#;F+XS\$I@74+F#5!+5S3CJ _>NP3'&VVR*D@%0 M5H)X@==((G&.01WH\1K2(+
M?S @6-GA^/3B>180;M-/&W17UBSOY^J-K0-%@2K!X?8\$L _D+MOI+K>HUL+M2 MRXKX0NYG1>%<7+
<8Q_8!^7L01K _S)Q2XTN.Y74L&).1AM8AAR> C.PMP ME<3?I!7 #WP(YC^S<4JQR%\$#C
7@<PWV>:N^<2 QNJTXS@6Z8K^K1CGAPI^NX-LO^A!Q#?EC&.)9I6SPI
MA@^\$AD@^JL&PDR=KHJT\$VQ+BO;E^D&^D9ROB\$.NOP;5#T^*1 _+"@;>NL?U MI@!EQ7'6-60<60BU18N^X-
(6AH5)*W=9Q.IK);44N*\$M1!;(-?LK^V4T MZI>^S^V)IE3%>?JZ5VVS
MYW.1MF=@&.;Q506FH4K THL4B!"=4.T/R^4\$3;M^+PEH.fWA<48!%Z!
M^<f@<A.X^1U5YYBW WOLLQ!&75;P5/<@564f.BWIMU/3."5f/2O!%<8 '0!> M*B'<0D?8#W.C>^O^f^!<?CQI-
DEQ1>SK6MMK.0FODK!8+>-G+D0PM8> *AL MIA'5!7WTKH!/?<4D!/?@9MK\$!;YLPF6-\$!A-
&#A5KQB6AC^!>NA^P.23H M!^#I?/*94MK6;0 YFW(79:W3G072Z3 Q-+;X<3.OMVC\$R!E;fD^HX
M_N/SH\1H6^C0^C- " _<=<Q+PQ^E=IUI#<;OJG.QXBH%I (-7Q-U^Y M4<1^5LJEJ@^4GJTS\$BZBN7)".Y8W _E7<
XL8HHWK<*8EY69I0=QHQM7E- M:B7K(4&A;BTYfFO8)=C(8BL.D9>334G#T@1fHU=3%?_B? _;X9C(*.D5@;
M.R.)=VOCIEH^KND7;Q2)2^\$44.(^>4M@>GXT-B 8"@:Z(O7B.JCCFDH2! % M#+X#\$SLW;F^V#V^*Yf63?
GI9=PC6:L T0LFEF=<.T^EG%QF@<PTPKLE>1^M+@!0<8XMBM\$@B^*QKK3A!W!ZV7>#?
Z1>X\$16(3!U05f)^#;E&GAO./2F M^f= V LQD.%Q'PA\$ 8MXY3QBDP;?
8R7LB :Q#/8!SV\$.U6HBB'C(KBT=Z! _=1QD?95CNVE MJJEJHKHDB6-\$R^W^IL&OK#IR!O-GK8"2H*.J(5L?4.;
fGPI2HJM<|9E= COA7;> M<fBAC6!>6PV>WZJ51@S^J7!#fW&fZ'4-SU;CQHS;f.G;*XZ^EI>59f^Y.MFI
M _f/OH;LO.JU;fHNMfBFHAGUB@3+Mf-UI2=R1MAT#;7_KM^WTf.4YY@V=) M;_>V745_X6Z^3&(fX*&-
&#=@GLAWBfTFfO&"A6D6BRKJfOG2;M>K40A^PK9IU^fWCW9Q.%f-.D\$9^T92O3> M4)UV.5>6JHS=)57Rf+W?
JKI^LX&^UI/DGA;(#fGSfHNP7>KE^XAO_-WCZ MRJO4!E\$G%!'64E6>&PBS9/7^QK\$2S K;7C7E_Q1O3!@0P
MUY7)E2^MBO0-UE+9#&E4?@&+8.1@&A@H(6%STIK@T^DWGD/51;fA#JOVXT(-7.15)M M-ECO
TG!)>f2ZAI^f\$7E@58R0\$Qf4Q+=6"(%&9J1ZfWR _PH@!7 X-1T8 M3W8^MLN=M(9 %8L;B.?VB(R?
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(fFO&7)R<-ES3QG6;f5<&5fYTNW19+8T MHL^A-"LM4@+XDHAY!(S07;fH;#*O^#&(&U8"\$>WFE(fF%2=
fQfION&0f MO=OAT6E;@<&>+O^fHTT^\$?2L.fL#T^HFS;?YQ0-BS^_DWD3-f%L;/@&)B&&M)OZ&D(3)NP-
WYHF'5&67G\$8.NL@*3%A59#2IP;(VA\$)V7Q14W-SM<=> 8Z2 MfVWOT^KA\$#_8Jf6XJf!/?FfZP8C#fJc>fHJ^H-
PD_3Vf)ZJ(0=")/Xf)< M3A4;K_OE=3\$)2#W>MR/L9JH#f!^(#REDZBSGTD6f-fJWBLf!fY"
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(HfGS;@U+<X9B/DNN_X^Z)fH@<K)KS_E%DB8XE_KG).2&+29 MD44>71^XUf1XEZ"
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YW7S.8^9*0<8Mf<+>)fF1 TG^9^X) FS^B MfJ09L9J2^Q1L+!PK^BBP/?
^UPBN1fHA.ZG^2*6.?^4+&Y+@T^Z)H.NA&/S0 M0f@*LTf0L^fE=1Y(5RVt^_O9PL?ZfHKRF&f?4J2NC^J?JDU7GY.
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ML.G'^_0&f^S2=Jc4f!f1N^*K2D(>G^4+ E.RD7R! _fW-2/(3DH_&5\$;fM=PIJLKY12fUW^fI/5.^="<
<5^fL(S.PHfHTT=-1+S<+9f53;H/Z5M.* MHWp!6 RfJ2^X&+MfRf2;_fEH-QV=f^fH;fGBS2/?@Z!<fZ>2Y?
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W>UN=2_*O>X@19(f%.O MC&f;BTfH4;S@)ORC^<^?#Z+^#EE#fXf/^BZC3f2(B+UBXS?3>fGFYNRP3 Mf61-W+6
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PUO!QI%6)#+J>P(*=M>J7(E7:5J~/ROV.VTFYLK<1"N M?LMQUOD4*2H/#C 8P*GC590<|SJ=Y\$3FKYHJ!J2:I
D_IY3SW? #C0ZM)" M=N4F@|>|FLJH/QIMWTS>0|NR>|IXJ@R?3(L:/S3|D9G#Q8>K^O1-\$G
M%+WK!3EPY*J\$*0)/B=)1UZ\$E-VS0#S/3,KWH&3Y:ORB|O|B06|3S^|F<
M2:S7|5L*=|VX=N^#A,~+STW&K|=D#XHY, MMD<=PT9R8?V\$|N0:~\$AF:1TF944E)!GUN*C|V&=|5^>5@+9
MBUL:UK!;RID:S@|H/7Y.VSQ73|+=\$4=P#22N05/90?~6P,> &=7^|U|L68N-M,K@W%?
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MPI|TT5TX5"9Q29|FR1F^Y==W"%|YX|)?GH?3TAVY|Z+:9AZT,^@8|S-'|KGO M.P67++OSRM,GR|?5Z+~#PQ"W&
|EN_T)#XQ_ZDB'M#4-9F#M8C=)|CX3)3#Q+^M|A ^WG,^|JD>G1"RE|M6FMX7T(4P5BNG#400VCKX|
(6>~\$C;=,\$C*UFW5W1/S/KK/!|0%?C(|BQCB@# MO&)'\$^~PW"WIZI7YVN1+K62
Z9SI#A=778.19U|*~+*~5Y<+CG=LP3ZW40W:G M5C7PU9 U< <*QQ_3"@;X9|4VZX|Q@;\$;&^E>IT)..Z3UM+K,
|NYP4N#;F@("X M2;R'GSEN2#~3+U-(|&9X^|VOU| 58Y=GC>#KK%_)17C2-#37|)|VGM>1V MICR,EA#WC8+H-
+|1|^*T2== XSUG|N+|RU;79V5|WUQ;VL6*A5&^U=;D?2 MCZ811E)RX:E&,<#SUPZ=FT.A|H)^#M MF?
_9WMYXP3^C6WI93(\$Q=*LXZ0_Q @Z 833@:T'G_2+ZGFK"_"|QLZF-WGJ: M@B?U<#K|_ID'5G6HIR9&8%?7
'GXIDMGH2QV3JW?L*H UH\$(2Q#\$6AWP2A MO.U_.?|ZV>&56TF/|.K0MN:~(@?~MSZ%(WOUHFF>#+02K
+^"HZ2GI.EV4 M?_>:QN_H_Q%P),4TF*~9N3JA' T _|B>9|IA%-R^Z+U7?_%\$3+3)(53/*X# M6S#(5E04:W*XNR_?<
9NFF:|OV_~RLB<7AQ8|+H |^6|HWRNOEG|W@P'V|PW M7|4TEIS
|L(0ULAX%?;IF+@%00X1=M7QV|>6@N'3~|IG#(0F&D%|Z4GGO\$!AZR:*D3D6 _A*RGYH95\$-F#E%#^2 ML_O^0
9P\$B\$Q(PK<6G<7/KV^A|P=!'| W@|<+|L3WQ;08C<#SS&WJWA55>= MXT&Y'"SZPT#7ID7FOA
|~R+Q>Z;P|U>Q|Z0RU4|7(L.R=37~ZC&T1 M5\$ (43D90)U=YL6|Q^LX;JP+
|X&2>XEX9("=6&Z0YA_&|/"S_TLH'N 1.4 M0G=MKM(L0D)0/"LTF7_U)?L@=?AA6SP^|H<)=SRRQ"J:|+5~|B'XUI("J
M;C*@A>Z8TO4GDY2T2/SU_.15 V.~!\$%)9V|=|<66+9J.\$999/&M'9|Z9=|* MAYIQ=N8Q|WFH|<|?
B|PK^D(K3CUE55X-<"RO4W?8Z=?KO T_2WOFR?W&:(| MJLX"9,<65#8A|X.V.PGM1BF-X|F0(J)
|NJMHZO|\$VWAL+T'<5|)-R2!;\$|' M\$C4-WDNR+2)U.OA.Y|B#TV02L:MKK(|CYLW.MK_=[YRY]),Z8FH1@PT-6|Z
M72:H*BBH9*QF3*2DCHE)YQ\$AHQGU5+CC|P%|QM;D%M|:9-DFILWY^|:DLN3 M-64SB=1R382P/78|:QRE46.
|=6G=C*Y>|V.JK8.00M)RE)Z3V3B(0>|!T|B M>.7V>'ZKHLF81<@37%CA@S/3@^C|%K'^<30HZ1?0*UJ*4HH,^3;-
GBY5?~M<37ML8K>V~LD-HL0#?ZKE",#F0K+|@YY|GLJZ=UVOO|_7<M-N?>F?(P)F+(:1?GP*Y?"
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_1#005:M36_F%UZ(M,P|FXN|+SRB'S|K667'2C/|U M58Y8U;31F>,_US6ZX<|?<_Y9C9-ASG>Y!^XGCKI34'GMC?
#MXQP0FWQ=2I M#(7'Y4U+YHVPOC|KGH|W 87+J|62:BCY60_1_L=|WD|3,>|=V:<|S|3SVN
MX(&X6|B%#C|\$^|AXI,YO#~#FU\$2U|^NZ1>O&:9I4F7'HC:QX<2'_.#L9PN0 M54|D*G)VVF/,=A,,7&V+;;
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BC0Q@L%@\$Z9\$!%PTNE'@|23+@,MB^=^T6&F*F%_% MC2%T|C_IQ7NU2,L%+SU^&Y+HL|M_X9)_@49(+@HW7E,
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M5ET@|KF>P\$CU_|B30|T;4D|14JP^T\$,_R.Z85Z%U|O6%|GM7KCHARU|HD M@W:~^V-A802-AS;=6T|+&7S;
<^>~9%6|OM0L1|_!\$EQRX#&4(-5Z|YY 8 M55X0GH;8\$7;|?VUP6N6N 6|43_4%
(H7~NLBL807CG|Z#BCRC6WD|3#^|M; M-7#.WL|!#1^\$#/_1NS4XZ#&K:*(9K)RZ4X- &(A;/D1|PG-I2|BRS|BYC&38
MYML8')4#+:OBE4BD.|@/TA\$(39+<0_PC-IX.=%; MOE*&ZX&_>^R58?CX1_1|N^V2_\$#)|=L>04
S7.#LY\$AJ3E+S/U5?WHCC M%M8C9-?U=ZDS;@|B2W|>3M76#~32|H))_#)=|HOYAF\$*|/3A4R8 M=4;MW^R)6*TQ-
N1RZ0*4Z|HC>^|BC)"G2KY|79GL?6IR^|HKB|3LQ|6F%- MD.&R)F_L@R.@M?;CZ;|)#~;2K@Y|H_8BQXRP-(+9M|;3-
OAI V%=\$|O(*+@&%W'V>|Q|WVPP|B0|680CKL_H\$%@_4Q0'G60LX0B M189>11C_+P3|O_~8GK|4GB?
+VW5C=:C"/|NDR9\$P7|_+|U2_453..G MAU4W-N J40..RRD6I\$VA^_I7<0A*QTMW"2^L\$ M4=P%1V8+.,C5QO:
(1U.IDQO^7J8|1A23AM05/_WM|JL.29_H'TCU'X8=U?7OFDMEX\$|78Y8B+E;W;^M\$Y>>_Z;|WTPV|VJ'N5|>
|B+P.\$R)_%<S.M:S+H2'UTR59027\$B?;=VGRCS;%Q_3EHA<(^~V\$C:=A+2|H M
H|0KE%E:3CB=|MX\$|A,4RT|7("LK-F0P&P?Q_7|XHO!..4YZ?SZWFT|^_O79P(|G@?AQ-BF&|^GP18BU>?2T|
|H|F7H%:9|6E M77|LEGQ@J:=SC=WS|J2Y|IM^M6#NCL,RO7=GY|MTVC|KC33F#;H-=BUR|L8FKN2>F
M1|FL_L3*@|/3(YO%L\$|Q|OI#_Z<713R =FQ+0&=Q)*QE MWR +07A9&|A|?0>(9A|F7/_:72D;&\$S5<9|X-EG_~|
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DK)-1#0QZ)AVW%\$S&M.YV.S-%H^+B|WVW#&LRVM^HZ@HJ#\$402B@(*8*&WJ @B(A(+U&1+H8B
MG20~TJ0)""@|(45HHQJ3W10)"\$@~1)Z3R@AD/8YWW-W_FOKFFGC/?=)=|K3LM?~|HW6OM02X_0#XZ5V)Y(?
N8ZG7WD;_,^U40MKNQS7|JYY>X2 MOP/GC;+O+~%8-\$|NW;=*,/0>>S =5@/ND+V|2WQPEI\$)5;0MG:~|L|A3/1
M/LJZ5QDK?M|O0P.>Q*4@\$+~?K'28.&6. 'BY|M-4HAY.*P46#M4W63)M
M|L916.:75L'UWE4+;|6X_1VO^S!@OWXDJ|35_'TM5R_:23.RS;9R&4UVOY: M?E|AA..6B*B|>TKA#E\$&6)A5|JN+
M75UM;J&%,H;|WUVD^/S,^032*KR_8RUB|X+C8GP)!T?8'T|KWR_TB'V*T M*I^4Z>=H0.VXMI\$ _P\$,3>-
SWF|022\$X')7PM!%*FJ4_-8X@?GHDDFP-'GE23>HO|2V^E MZO&>|FK_9C_WSBPXK.0HC##7+MC=2QJCS_\$O=
<+N&)W,,=IG|E@^RUY/F@ M^_,|H7|SX_T^|~+7#L-\$/A/KX9JNOS.-O,%01TU9PO-)0@27UB>~R-I
M"Z*)_D|N|0|HXB_CYOY>+TL=:5_5,Z-5S3A0B3BU+?|558F!-DLS_V2|6(MM8HV)&A,RDM72A|Y%|2#96NQ97D:
(5QQ_W5R&=|~|B38S@>)|EMO1/_YDW MW|D^~|2W@9.0.PR 5?2|X(D9)F_-26KR4C)W.R0/C9-MSW|'XN:7=K
7>@KZWLC_Q?N6V|AB<|RD^B)|G|+|0FS=V8P=RG@<Z5% OCE7SF|TBLI3FQT67
MVMRM#7K'!\$6.9V44>>3KF|J SZ\$M2/?%R1V_Z"Q.Q.|+AB*~6>9F P|_.\$Z
M>9%N|C3A<+VQ|8K&F^~|BYG|U:S;6#_@\$5CQ^3M89HZ\$>ZP";LYN|=R|@)5_M\$|5|0LGM|=|~27_O7CLYE:~P
M|C6_R82MBAF\$T|FT"R| Z&\$"P&D8>UL5|>BX?E(Z"#_2@_|V(|H|4\$;K66 MSK|C'8L1X^96.0S>IRKRO+XSD/L|0-
G=_#|@|X*)ZEF.1GTHX._^G|AZ@G MU4GT0Z1=^*P=|O^W0GV=|L(*2VA-YZ\$P(|HZC657@#^6@5D*|ENPO/KF>Z
M)WU380L5J'E|6W2LK5|A(K25|2&TZQ6/A58:T'CYGV:#N|E)^Q:YJ_/O.V MDZ:
(6P;|X#9RU/A_ENHJF)-06|1Z^UGY87KR>-
B.Y=%C|JXHLR@=&B'.>"ZP%:O@|ZGD*BY^VC&L3|3T\$2|~Z>D9.PS|JGZ0FN'
M(|&+~6DPC>LH3\$MVMP;W1O;=Z.>_4VW=1%KS*JOYG#9YK M9P*\$L"QGLF("3/KMWP%|37|6FCG=T5L.XAI\$R:
D..B:*|+|K37O+|~",M0*9A,&L-.COC|H|WW5^+~?C|F|P|CWQF|91W7%|J%"CU>' +D2P:O>5|@#
M_UYBO_\$UJ4CF8 RO(^U5T5WTR1)1E^5DB,+8Y|N_U&G|\$7KC|0_\$4U&2_/MT"P4FG@;~V|N0>5HA^P?I'
MX7:~|G'^+2F|Z#L.0D25DL%AOB=5N.N?FSD:??@2L>"P\$>;6;&NH@VU,A| MM-H%GQ2"<<4E-*|_P|>"8-
AGI0Z6BFM6TB.@/1..06@UG:5T_)&TB3LHPP M7Z,E3|*%|L2E_H>)|JU9A=V;B=T>U&Z:*8|UKUE;AWY)

MX9ZZ./FIO:ME5IKXE2./Z@%1-^FTH?3Z/./DS>Q*.R"\$CQ"J M.X&.TIZQWH.A@#
(1'(N8JF'&""Q&A.C5#@>I>V!Q\$^4 1L^M7Z.*7F8#C/O9: M1^CLH83/"\F4A\|C<9^L.L.'\IG#P
%2A@<O^R>O&UI3SEET+Z^ZY\$W__MA_9:A3>BP1 BG&FB1(5P7>|*|,2#|@U\|L.H^T15?| M/Z|G7CQ<8%;'(7M-
UN9V7&UFCVY^C=KGBS6#T6 J3Q*8X)FPYGL|L6/FKV MS95WU<+M@|f6+G@>+A3/Q6KGG_1S7W7*TW3
M)CL.#|H&1D3W<.:3HY0XHEU,ODIM#^LXU<).#DNS&C4+0-Q:37SQ=IPQA MOP:9Q-PVLL0MYE"#6)OKX?K
|D&.=0*M/SX|&.%S7R>6#K&E^W/HZ_P<M^RW_G^J6M?Y)2/./C|CB|L3<\$F4V.X@('9?UJ#S|F<@_TS|+> T?|S3#SM
M2H9@MM:==>5=K0=GU^%|N2C,C|H**<-GL4|OK|:?.<#>+|A2""E^B#DWWKFPP M 7IVC+?
@YJICNF9U_4C/_H.Y42G7C^EVEH^L40;_*7'+G_ = QI4M^P^,MMX^GD)O, P1XAS=K^*2N^C_7I=L&D-
4.YGU&SCV8L&^LV|+KV".CGS|F#|Q\$ M7|BH-E(P|/_4F:GH\$^FDK:B27(&:WZXN62FK|*TSW60^QVMWH,|+9_5_*P
MQ3%K1.1V^V6VVG3JKLT1/G\$A(K\$=#.0?#|4F|5|Z#^V.V MN7\$+NZH<2DN+CV^3:_.0:F+3C/<|>)QBZE|=@Y_*?
F)B#6U|@>M^K3#/?7_<#5C\$|L"/_6B/^>0|H|Q2|5N9.MN7.'|:F7VKJBL^J M^J6Y|E|3_5U=G:9;#;KOB9A=3<7>
(OP1\$|_LO1G8&::J94T37EL^S\$ %:DB%N^GM&=&J M9B2Y19K)6/_%4Z-V9E\$|C^H)2|C-(F+G4^+3Y)M|
<1G|LX#-M\$6X0|A M@ZC7|L5_1|G>5M ME7^JHW59W<-HA>|9+3\$|82/PO|H3.^T^%8R%:.?LD&N M4KQO
5.ZG@ZVAAG&'3=.:SUN.+>H4YQX:C MDR;<>|99S@;Z6|V%7|>\$VC?^5<@'SBPP_3Z@NQ?8)O!_1/DB#^A\$JH^2?
MC89M/U!8::Z>|T:JWBS|4:1D)9^X^VE0\$7VV |XBS^9ABFIX+U.0T5E:XL MD30>3.IVCA)AW ZLP
0|54|3VQ^4V.0L3|0T+5|T-SK|+XT.H?Z._J&E^M.WQ|Y|77ATS|*^>GNPN(J@0#.TX5FUW.QH%%=37R1%U=+I
>6N4TZQ\$ MA/+Y.M/G_2:G=T/*@S(4:ZS+ M4QW47: ?)91T^-R/OJ TR-
XNVKN.O3^1|/E10ZXSV_PVQ|T4V99>RQ|D=,>. M.-JYX:&|"OM^534 J+.,K7AXL|J^E% AUMZ0^1-9DP_70D0T-
(R0^B9.0|9^>:AYE1 H-VUP|KA1KKOP0^>IREN31E1 M_!G|+&9@M^XV|5|
NA@O>H"\$|HD)\$G|HOF>_D9Z|."L=L1H|H|UUF>_.8C|M)2|M<12*#/"_W2.S PX&?3%)>N=
(+AX=TQF+H(FTK_1A7_QMAJW.FV=C9^9*.(MUC F""H ML-
D2|LX62^/L40^H_6:X1.XGHG|X#ELE|Y_"B*4 ^NFARB7DM-F@;96%XN.R)JAEXR658#73E=B(EQU?|P7T%9)Y>Q
M\$E#SS|DR|!11GWR(4D^J^%E31J3Z.*O^Z_7\$X=|>GD5J^1^#X*_M69B.5WQ<((U)JY>_.A\$CX833>RI=R:\$.I#K^
VQK^GB7|X2#LC1Q M^P*0#B8@L:HD5R>N&^P)YPXX3&("FE=TEZV/\$.N %|9_Y.Z\$&-RW+E+NV4 MDRC:D6#8S-
X5N/+).4^*GS|4XB2:&@T>Z%(I2?M)U=L|L=L^O3!=RPZX)) MS3(=<.:R&52^|1^1RQO5+ZC:X"?#?
9R^!OT:SBFH<5_IV^M^K^9^PG+//ALIW!_O:4G1P>2WC_DU^/_Q=: MS!1H?O^G@HA#K^TDA-[WRE?
V:6WB0>J(H+I|08X=#^HDT4=Z0WPD|9:B.QS^C+H7TQ M(AT|<@B8V81YDPZQ^X^2*#|Z+K@|2|U-
|S|>":%NKOZGNOCV?>"%VH151 MZL|@YP.410|QLAE^G&:Z^<^V+ UTS|@B^N!0M8L8XEA+F%&3_Z
M^O|:|*|)(:;=P0:9_*_.D0-DA\FJTH|(AY8CON2L(S|Q:_.5I^Z^(2Z04* M RAQCZ\$TC#|HM6&1S|3")
|I>=VR6#7SQ^EGF@_?4RJ#C&V?B.X=3%@@PKB4N-IR1SOP)K|_C^26E73IX;(8)!+G.JQ.XL4AP13I>P
M=GJY|6E9)O|!"52|1A.CGU.ER;:\$G_|95!|RE|N7?THH(\$VAU^A5=N %<# MU8P6|_T_4|/(<G?9/2^|HK(UK|5:"YFA-
#YNK70@L<:QR M1)H3L98 CYH|Z20&%;O&4NS@;O.SR|78?L49^ Z|NC|ZKAX>N08^#?8D MC2_ "%UC
G<\$_.IP|N@|@RB^1^N16N0^ZC)N?(MW/OP_*APP|BI+&^Q7#O|Q|A RR64^%:@<-|Y_*Q%OOKEI<-
H6U^22PS^ M&G:L=L4XZ-EZAZL^Z@^\$^W6|3HD2OK7@_"1\$^2|M7D^K)^Q98L|B:;N|H^M+
<PI(EA3K(|Q9^|H7@)=^T|Z(JUS&7GPD&^QCB^A:DQ_1FT2+ @2=U W) MR20@^5XHOE8N H|56?HVWE<3^,8-
8(\$C=@ZP|0^FGD)BL^LC=|7\$85N2V MECMH90KLA^@Q\$)QX?FF&1=-Z610&Q:@U:N^+HR?
T0^SA8J^O*>N3L4VQ=B M;|AX>/X6N@*)Q_&16|XZ/\$W^6\$5@K+\$^RY1TA%LN>;2|P6B1=FZ?T+)Q&N0
M^XQ>+|/\$>Y^# 0ZIU^7E@:.*X#TF^106*_&9O^MC7UJ.1RL638^F59!^2|Z M-(/T0N|4WI<2S=P5I^<7^65
<|M|O5A:.\$%4X#B0>S>|W|J|D|3WL??^\$ M^692.A.@NZ%Z4-RS_R-UI@_Q1.\$D?Q4_603UXIK\$^5^TC3?6IZ-G(Y|49(
M5-T^H\$%LAY.0:MN#QG B0CZ^TG9JSTMTU/ MKD|0\$WOIF.<:K-6HHJ\$.L18H_@JLB_YVK0C|DJO=-
R|H|6^RAWHL1DR0ON MQL=K)IS4GXCHAGKXY|JSWZL^'= M+N2P^|FJHY(S|^X^/?
FSM|61#M.K7G.N|34|SIM|BKT:~H=BM=BW2.M_)X3L4\$R^N|XB(1HXS2(3FC^<
Z|WJME7Y|OHTU^_Q4UD;^ZBB^T Z L M89G))&("S53|HM&^A^2NF=:8|>5 D?TMS5@=FPA-
XZZ9(FM:15BVQ\$ %T(\$ MW=?|QG|9QA#B^&- ^I-B^#SHNO#I=*EV(C|CHFQ9X9A7?27MMQ\$(OT\$|H MVA-
R%!B_F@="=3%4L3F=.N8Q1@0:5OF|37AR-7DZ4>T5/M15%<|Z%6J|.TN M9<7G A\$2#^VS@ (T|Z^_H^?<
FM_J1^&IKOR,^>A_ZMYNM;*+M_(@ZA?S:1%4 M|7/7.P1^V-OM%D?147X%F@ET^),<7@/+6Q
I9.\$^5@GGY:Z|LW^808WB) M:6535D|1%1|MV-<@5>7|PBH^M|9:|L^*>N|5&7<80WH^E&\$<0|6+P|SZIRIL,<%|!
M|5A6^=DAK?)%.JY0+G=|ZN>J:>R8Q-I\$*(|A@/RB|J^1(3_4^Z3R8X/F5 ML+CFO?
T^MOP&\$V#9|SPFANXLVB&#K|8ZW>|>+H7_.EP^W2A07&6M0.BT:W__MW**_.O&0.K1C&E_O+9_B|
^JAE.J?|W|L^POCWL_V0D>6|+@Y@&N&(M MC:4&E\$ NC8+4)6+ZC8)?=C<8-RH_C+
O2G|V\$^*B=N8KWZW0YU^VQ7UE(R M^=6(Y Q0+*&A)-5OD?V7VB|?IUBCJ91+|=9DXQ2U);1%<-YX"
MSRQ#2_A>@6QM(PMGK,||S3?W3;4|2^O:1DX4|WB X %|H^+2QUE|PZ66-|W*
M>2/Z#)F2XHQXRI/T9/FV23OD)-99/WR^TW80^: AE8|J??=<|F^X^B|/"^4/ MM+.Q-LF83XX)*SN_*?LT^"?|)KN/-
HN:N>*>#\$B<(Q^A1\$U)BT^96T.MFI?1?2|JA3NNOT:Q^*U|UJ<23/MR5|Z_?U.@48_5^|H|T8&U9^JGLV
MM^>E&9JB^9%_'^+<|462YP|.\$=<|)TZ@:WX.@ZJ^2=^<^S|H^VO:AYJH-O MZ666KW2NW^.. ^W*_Z^|+)-
P:3,P7FO^V:Y<|F ML?|J^T>&^XLT@WZ+OSKH^E0A|/+|^=VZGAV&%J_|-(NX|7&>6UY6(!9IFZ0 M/H)%7B:R-R
|HO|O/9^B<|U^>A0ET.YLR^XMPHU^\$H^&=L#R:+=7GA&L4 MYQE=9SQE^*JV^"JC^6<2R-7;TKG3U+P@ZW:~@
^A&TU/7|Y?KKD^".FOQMZY MX=|B|MC1|\$S\$1\$K6T7|RK>%V^K7)\$ MKO5:4?WZD^"
N1L=X|5C)1@Q#H(4DP0A^XV8^OM<@&5H9?WT W=TF@:)Z|(| M6@|8@).28>|D.(5#38|^"?
&L^QS+!A.H7LH\$|K^8WYM560H?GP6H)^XZ:>86.R5TRLF^L?"J&|_9Y6
M@LNVL)C3JOUHXM6^8D27MIH|K1HX4+E.FUR%>|)L?%1B.ZSRH^SB#5ENXOHT>2;L1EW5|X^8H2^"=T*
<|58+>GP)MMH.46 MFD1A|V.*|KA|8OG^X7E3X>ZOJ&.48: D\$+W^|+8N6J3|OIM^M#N\$V8SH^L
M.P^|RR_1AQR3K<^U4N|U.SU-N#JGPN&|9*_.(7S9#).I+^5_./O*4_W7V9H M#GHV&D-
R&A/./Q4H;D#1VBQWYY:2?0%.@-DE1=WL97;D|?U^1^E3_*M+!X|J(JG5:|<^?MPR)T.G.>="94;*/8ANKCJ(Y-
^O^>+|/M8R7D6P:L>=4 MO^H^4W>S53CNA<SUV;U=8.T3T;|N?)PVV+EAZ\$#)9:K78E|2XQY56FIM
MKNK8ZYL=0 ^L M=PW&DZ7|F^!T.DH\$Q|MS8G0X>??(=8YXMO1BE0946|+5?M_X|5&R+^VF M#^T+|S?^|J?
Q3H|OX>^R>. M^WC?#17I?CE_Y|S NZ/B8G1MD3C3O2A)/_2VD7?S^C#B83T3P#70ZX#>6|GQ MR^NSU7-
O<6|)H2EF^X|O|6|JG6D6D-?^%NRRXG(%YZ3!%WEP?VE..L7I75L MU?>)QNF^_L^!F|Z:>.B39@8S
|Q(|2MEV9HX:FF|RG#Q&L?Y|KN|XR^K M Q73^Y^?ND/O7WXIVRO^?|AY 7%I^&N|HX3UW=|7SH8-
RV9T@T^UH9V M9:19L|ZUJ^2C.R.Y5+C|3\$D:(?8\$YF 2|EE/6^=.%2E&36^D3TM^?6KR|VW MM@OSWE;>?S2-
8K>K_K^2|H<^J_6^!>|P@/8R.@3_5)Q4TW5^V>UNC/K^UR2 M^D|CO3Y
^B^|J9O|SE>LU&=#NI^K=.#1.O1O4O_E|I?W:T52|16P^95 M|ZX5Z|34<(7#5UF_O @THM|8^W-5+(LV+Q%
|MT4W)% MJZIE^TXBB_3@^|T7O7H.R|6#1M^|H3|QFGRHY|VHX.P%V^|4S\$^3@|_M<07Z7?52X?
2D5CV|KU.&+X9W(LY&K##AOH:1\$86^4FXJ(<3|/7=C5Y5_7|X MW^GQ%GVZ|Y#|05^N^2|5\$|Z".FVRI^&(?
08W<0EM7;\$B87ZS^XT9GC;A|^M.O&>I/C4K%<=|B47^OYW>"ZK>^" ?GR|2-/JLK?M8C<%SV?
PH|^XFA/%MW|H@\$WA?|^\$XT\$(-V(9|3MIGE;W.OZ ML"G2Q71@^6TE-
A6:~8^0ZXT+O5X2+8@_VDM%Z|L@C^9:7V|2_.PM?&OOZ M^>
QIN_Y).WHU7GB371K^3^*)Z\$KL2;E_#7W^*Z|OM++&:U%:<&|Q3O?P^|M.NEB LZ!7|2|

..I4*T.&QT+EF*Y4J_ O<8L#VVZ*H:=5_@I=PK9Q00PL_ M MLN0+N^ATX:.GTINQFP2?=(7@I MK S"
[83CRR]+M5K<36UXL>.*2'8\$YBMSZL_ PZKJ+2"-U75 M(7W3T^8+Y)4;K^F\$TZZJ7?LQ8W!\$.DFDT!_5TZ_H
D_2KH28IN;IL8Y.KJ M5R9+4_MLG558CE#ZQ)?D_9TVJ;(<\$>_9R_..4I_4;Z;IE+^W4^ZIS/?_M^S&?
IQLB5)/BEG<3N)3(-H5%7SI^56<I4+8CK9!F4_0@_BMJ_6T2T&M1 MS(A<"L^(<%
<\$%V+*.LTH#GJ15Z_5JIN_1^NIS_&K3HD_5W+!&G28AA)YLL+S^M>Z=BWJ/K_..VIT_%VFEZ!\$KEK717D>GH?;D
2G<5&-S1^*/% MGW59N37XM(EG;I7=;W CP&<0M.DIZL)TB2XM-"4Q!IEZ274,%)M3BU\$IA62
M_1A_X/U^Y!P.P!O0I8H_ JX>C!4EF%33 CZ=;4_ M+72|<|>: +P+>T)_..Q\$PSAO
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P^02WFKS&DXV6P BN/<&E!H!FY/P&6Q!2;J7%XD!)7@I& M!G^!P!T%9R?
Y6GRA)BV^E)7>+1HON.NT"3L_1Y_=-6^@_MODGL_3/3T9R6\$2N5D?@E*JI=8_ZP8'_JIS7.6^I=EN/!TDO3'G:"PM-
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M7J@U9*>VN(82;X%_U|>#_ ^Q.CUIO_QT+ C^I2&P8_ _H7N(GI.IK&<6X MIXI/HCQ"/9_H5/=OIH
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MOC4K%I7/70;_&OSH&P?_C2SE>0MV8 +3"S2)4)G@+_+P<_?9!W"7R.SA% MWEAE!_6T"\$-
E04;7Z6V"IU1H_4EAYU_@O!G1S_1\$18FR!H!4I)(UYI M^R^U^ZT7;A*>3QYX^W)Q.3I^55MD.LZYBAZ^L
6>@/>E*9V1PIBEX)T/F?1O_M%7P||65;2I#^T8*=K6)K TZ1B2?&8K^I3850K*T"6A"-GD|O;/6OW+18_#I2 M2;?
(.?F9/GA8!)IEJ_TAJE^5?RYV&\$#-Y/?@R0A=JY_ O)+I8IS!7\$.7@_MT:MR&%Y.7*6O0&^TTPP(\$ET/A\$&-I
91!0TRG^;3E%1%#5Y%&XEFE<-B MYE>%\%_E3SP6#HR?GG%LRH);.#H!9I66=8TZ29"0#1">6N@D/4B#I*(LNIDV
M!#^FG18EVP09;))'@9*7*15X>H1;_H!S42Y>5N*TBM^9&!M0XRS&&_7\$Q1!G
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M-#V!+&.&BG;CQ8.C_6B\$Y+WKA9\$W-#XXF!_71M?4P&V^;_E=.3X/4E_"5M%P.GIV-LY M:VV?
UQP7R98^I.X);MP&U^2B3K;2I.O;D!FW<K@2+5);&YE44W+1%KK_M>MSAZ5-
6H!DC+I"Y2#AUE>*M&7*080PID9&+E"!QOB&M/6\$!_4IVPR|^M%&+!+X90\$Q*3Q*E!O123O?M>?
FCUU9""TUZB2D";G!OOR6YGC!D1NLAZP;I;\$YO/CGF;^F_3NP2DFH/>RQ>HU
M!;P7"RD0^O^_9C9G^P6=148\?"PPW--I+&(WC"L:(66HN2E?^MY7Z3+5W.)/858?/3L5A4;J#R:@_C+!&AM?
WS4X/E;J;AZ_T=-6SX'5QJ_M^\$3/F%QOE)*RN8DS_^H4KBL5+8VUS_89K3(<3-|BHS47+V_M_?9FDZ2I#_M^%-
R|Y_C;_NC69&_!P^VL!>10!4A_O4X;O)2ZIHAFU?_SW_4(Q%TMC=)2;Q
M45BBB45^3*DC\$!"I^*GUYS;L&BEY_!QQ(IHBM'I9#)_2FXY)K Y7%4+IWY6%<007'87IZ/5DY)66T@'@I
MH2L@/A_D|+!R;I8!K4#R7#"DE^SLZEYQ3>^ACP7_I0L/(ECD P/L)O<-G>_M2Q0_4!39W9;?'NBTIO!\$C#_.13SH-
M^WQ^KGO&W_YTCM_Y;MDIDGNK;I.Z;IXS+RV L3!64A!812ML.SCZC58!<_B&\$MN1F0_!3C!>G!R&
MA!L&J;IQ^EUKD^UAJE5=?EK78\$(HC:(DX+XB;6DH#L(\$4T74K1I="W_@&1S MZXOO_%)\$3\$14;IO+4>O?
7W0_(5+H4)!I_4K@_"^V+<7#\$M<&YIC5J1GL M!_882!L4_GON8!CO+4?3_#154<I!<_S(\$>Y-|
fNPZL;S3(#OM^L=C_YG_M2/YG'3;I8?OIV=\$O3JM6_!N|^OWOF+=>%4;F51;/3CF_#3/A>9_+;L?R
MTFGG+;OSAMH5SQ!97&I5%#D)/FWR"WD2"YT(33NYX;)YH(8\$6Y&%J_C76!
MVZ9\$%_..QC^FE"C64+A^ZDHYA(0!WVR2HIZ^H6^;7!L_D!_GLCR5PA^D!_M!(WF&!:(=M+MC0!K_BLY<^!7?JT)*
:P.L6>M^NO\$#>6R9T4JP@;=H1D;U M5=S8)X>NV? RJQH_IV7U;-J/P
M/_KW)N2;?6F%U7!WXUSC_!/_1<7YB!SNEU:T&Y?>/_=1WKF3FA07_F*_M=WP&3<1P?
4!/@EM.TG6OH.B030+KTNDV"<|BG|Y;14_?7;4)29@.D)X3XU M87C_O^FU2IY%3H)"2?>HR<7=C5=GK1!\$?>N)-
O)3M^<_>5W40W(=!!E(C_ME?PHZ#>FQ#>X=AU4;@Z;PZ\$V-O*DFS/M;'HP-9'S|<1IQ9/(-^CY36^I
M1+PT#9.XUX!6V#;166P&!.0UI(;3F#PXMN@P* 2Y^4>79*%LZXJS/F(\$V!_MI_6HNU;LXWP+_Y#-?M3EB60L\$X!A
CS9;TY^J&B*+I^TB?%+=+TPP+9@F (? M77^>?+Z(<68=B0^QM2^YJ_MZ%ZL?N.CQ!HS0HN6T6_VRUW>-
C14%_Q(-4AP_0^78V_+9U^"36C.)<=Y^N;_M;Y2O/U!E3?W09;UL%V!IR(K_XD)#3_FYOSGI+V?A4IE_/J=^+IQ^M8BRZ
M5@_7;7""CBPLO)YX!4HQHDMK!|D^#S8?D)FY\$OL^3U_Y!/-_7CE^Q2_19;%_M^23!X;_9D5?47?B3CT*+|
M\$ZGZVOM@)9;_BOM4G0NP4K+!&=E)522"6!=_1&MAB&9'4_@4A!4_ZIZP(#7;/_XO_0JF;S9E#0F3W!(N
M17\$@=@!0;_Q4\$5B-V9K%_!C^?TJNRS!^J&2+V AL72@K#6R!P%VKS7H*_M@YO-
#^_YK3IK!P2T@R.&>EG)N!HM4T+H\$YXV>5C#>P!IG5@4!PDX+;_MV_SVFHX#B%A2/I^D&I""
TIE4M!_2F_!7L2@6C#;9VF=\$PU!TB1EP?W!F3C! M!HH5!9%!/F=M.&4+!/)!!PWNZ&5Z=
VI.O02EV+YC/^+CEQ4V\$)_D.X5=RN_M^WKEL^DS^N^Y%I/_MC(WR?;_HJ_!IR/6IZC^E.OY/>48"@>>QI^ON^I
2!%V|_+@I2D\$(LMKS+ M!8_Y2_M;#_!C"6#;\$OLL7K K8^A9;GG2^VG0MKK!A^|_8_#G=V7Q9BON!T8Z#AK!9;RN^?
WY8X M@W736_31;F(K7SFO!Y%NT^!;!Q_..D1-/#WU3>|F>|_#>_!7ZB<=KXZ;I_!K!G"/)UR&F MDQ^
&ZF120#2_K_HH_R!D)T<:6K_YHOVB<%6H MK#Q8MU6F^1)K8>F1/8!S%U*+1_P!#B1^1G2CFE!SUI?
32G#ZJN!H;J-PF_M9P+X!=_@FA&GU!0!HM(X0M?%+C)\$K3I+X*+10>I8+TS1\$NO>CNUW7K\$B:(XX@
M0>U7;9K#CC^L\$S!^ARH6YGH!P(X;K;UF!TJ;YH!>6)"\$A%Q6O<_MB8IM MI*=1VUHY0IH#6)LIP_00;
<81^0\$7!+>_W%!"I>K^OP.R(24!\$;83I1>/RULR M_Y@VM\$RWT= M>GYF7\$*W@Y@Y@1^9D?>+^D;CJ:?'M/A
_!AYGX9!OY4&#_MN#I#^DGW0;KV;V59;C;HN8^R)5)!WY!^6! N9V^E\$H!ZUIJ+@2_+D
M!+H+;MC=0&J^%9;=IZ(3M;L^&IO;WE8S2L?D_0&A;C0=N#S7#""*7!;3_ M_#BTQ_*1&Q01(+!4 F8#?
SQ"@=86)5TQ_0T!H15^>&Z% K#X995A1C^3>VG&9^4V+4)U;IK+XT\$Z5JY5XD)"LYS(N;XE>|H!;FG\$
MLC;4!"^_33>K&D)_L!433\$#Y6PY&6>/UIT^&^!) MV4%_J=R13HE?
4DD!2RLBR5;K.9RXENRN/P\$RF(G^9>OH F+ZJ1B9PI3 M^45=B1D)057Y-PQ&2*(_U^#!H^R!JPM;COBM3U;!
I33\$Q&Q^U^#JN>G^C M//>Q;7;X!TNGO;JYKX WYXPOABNG8B=D_A EXKA^X1TNL\$0&?<.;?J^ M1;YIZ?J,NY)!
F(LQ0\$B_2+L^I2&)TDZA M^9)=9NIAAH#I)#G@X;*M^"I;08Y+@ST^VH^*05K;WWGL;2ZEZ
M^DA<=|2S4W#QM_Y<T!O!&1V)MJOE%J;ET^9XH!R^7TKE9M MK<"65!956A=9_G97T@X?RAN002YY4>-Q!
I\$AL(U=-YG/@D=H>_OL (1""&% MIC_B FHT-PDKH_\$E#\$OZ6&P!K=S!R'6&DYZ#"">%@ZE8STK5DN.M^Z5);*^?I
M)YM^=3P-B-*)NDC*WR(_B&V;6N3*7=7_7V=M!KAG^+_!R??K!K2NF MB;I?
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E0@C;79-6=O>2^+5=YCH1HZ+(&Z\$ MN58WOTUF+="-+S;L"L<\$O4JE17FA#I>|!|*GYL5HKU^PN.N6!+2AB;Q;)
M8&FX\$FI URL+O+YE6B=-?G4WQ<^>DUEGE4#_P9!A*?KZ#&8%CY=D^OG<:(ZS!5@!\$I(-F>|JYU^3PVCSG?
LR^>FG2!>QM%>_FCL!D)24!@!BS;M^?P90D;D5<5ET_730064UD-B^B&4U;Z0!\$HF87Z!%D1&KG>^TF
_AK/I_MLOGEH2KRWXG?TLK5!NRI8!PTQ\$FF# MK+RI9_T0^C.FI4I/6^X9I7
M_|^K8I@QO#@LH!4Y;R!KDC@>J=MXN5^VW^R)W^CO^L/L2!P#B6(*K^T^Y^M;#%|+_) \$OMR*S6_ID9/?
XC32;8E(B-#RI) M?1\$;4=ZFJM0>_8!P+>%2AYPW!HV\$D_Q<%M4G4&_OZDR6BAH>OLE=+_!J?6F@
M\$1#^IVL\$!Q5)H^%1SY!#I^T%/6C^+> MX&T_V!8#^*)3P%L(FGIO*3F^8H\$S^N^WM^Y_EXMRDK;?
>_!Y5CSH!V9I;_M^R!|^W5W)QQ*XJV8@#>HJX@91CN1 M^I)8;+!^K?E!57.E@9J-V?</p></div>

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!..YJRS''+M!+?V9K=4RT7ZG'^N@*-&JFP?^:0FXT6:MG2,1^V!//%J&E9#F70B9D^_L*M)(OE\VIP:6_+UA^9
'QH:0%Q125V:&KJ'3H)(55+<'JITP22E(\$)/3L_ZX
M1>|>=V)U147IR&T_VK*HXYA6<7R2,4%DJ\$=W^4'7/PE2WPDN09PI^O7)I*!_M35_&')LOYSN>!!PM[2WH.5R_-?
QYOIY'^Z0D7WXBRZD:7K=+W4G2,ME4GJ+SQTV.V1%V.MX!:#\$OA6#&A3+G6.WDT<=
/V47VA78/WIBI>:=WUEG:<_HGN+AJ+ZG=+6_M:-IU,15UZO'_.TT?'VJHYP(#NGI5N3,
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&_V+L71N/HBV)&AY#>SR&VT+!N,(&'!_M_-N9XQKQI\$E@+YZF90RZ6=DW'((?F'#Q_^E+Z0(K=NK-
HLRQGPOJ5HD61@\$_.f_M4OIE,"WB'..(I@#=:V_*N/(OJ?T_6:KC60'\$WMCE*)/V7DZKR",_#U=&4Z1'_MPT5IFNO9>D?
GE?PGZ246ET9M^K2'+DQ56OKCYK<:)&XS#E(L^)_B_'I+X_"MJ_M>_UC4Z(HN-5">M_0(C:BE6_SV#T^?A>
(*)&S;9#TLI_MZ(^9G@_XN'??SY,K;K;U5I>YWH2(C.D1110+R!<.W0J=)TVI^^(31+6J)?>B&R(X85P,0'^/Y=I?
SR0QX9X^47J1,S0ZNE/I:OLI3E_MOZ%\$=VDM::>_2.M_:=A3\$X/Y1&60<-9%/4)T.8=#Z\$YAS:)^O28:RW;0*
MMIOX)RYA7XIB:J*ZJ3AC+>=&B?IL??MZIK*CK@BMF_HI^PI%\$X2Z_1*571VTL(M\$W9A+)&BO_?^VI(-V?
<4P'M;E^4C:MA'I_9>@IND6+QU"=E1@I+#+:T^9WYCJ@<3CC_M5=
f5@_B2IO)6L<9W8V.B&/OGVQQ1DULM@DB(T#\$PAKIGN>;E63SD4SA+^**_M8..^_FJ)9,/W%?;/GIQ=#GPKIK7I
IYZ)LF?UT*IHEH(AF%_JM;H\$*QT148U>MP@U+J_NNIT_GG:B_+6O<IE7RFH)B7IP_#E'.2AU2_DS(6B&5_3_+G??
M>8KN'4_OZX'%V<.(NMT51IGV^#"QUR'R>/R1G2D=GO(55/8LD26IR%TS=O_MNBI*ZG<_JY*U*XOI^_D(-
(WY+VJE;T5X*15DO(M\$H>095EVB7*GO,5_N.MWVMCIN68!:#\$G@5?
T3&W+Y/H+2YP*>+G7HER:PS2E0V=Y9OJ%4'G828RC!<7
MHW7U+IO(T?2_8H103I24*Y7111OLHE8A@_ID;FN.MHJ_M.A8JZ3?/D@E_MN;BY7(*?&/_+^KIWEB)
<%GA@_&&|||!/@_O%_S1H;IF:OR4:Y/PEV7NIP95\ M1B%_R9*!;..+73+94.5(\$_94*9+IVB&&T
W@\$NF&^0#P%TVI,MIR/COG+LTS_MS@NOJ"W4G*H+A@H&B/K7MMK\$T(W.QKEAN>)E5M/;IG\$C170+<-&_4DC
#<2%_MD:'>CW>2;K:1-1PS81U3:SNXOCCSQ*DN0>Z@YM&&AZ_M;B5Z!\$_=-/[6fBBT+MYX@1-
ECBEHQ037I:ORM>;6N!QB>^VTIM;&XKD!WH!_MMTC.#(X+A_%^3H:A=*7W+DISY+8_IV:=*#=#^@_5)!DS%?
*T&F>/9U*UJ7,NX\$B6!\$!>_MC'!AF_5U-E-GRI9_YKI7TY>2;OJC^_SMH-O)5H_LWFN5UPUMCB!ANDUWCG
MF5C2XDW^?_I!V&VQ!3&D9\$)X:>=DR94?>5Z+;+?AZ2%)^_I_20=FL=0D3_MKK4O07.UE;I'!\$#<=G1Y\$+L./)P-
^)9:=_26L'MENJ>[DBMV.*6GJ>+MTIKRS)A_<B@26=JLQ6LL^N_EUYFFY(^NR/D4Q5N9
M=<ZG)I=XY>;@;XN_MJH8P"ZXN4:1\$<WKL>?P+CSLT,CI_X>HJXOJLNVZ16-*%2+248@(*DI3\$):_M&R@(-
*D1D"Z&\$#I'5\$1D!H!_2D2I8C42\$=I_L(2_T=M):0@DWT)W@|YYI_MSO?M=XSI?F.<|WIG/\N/IDQYUW;G*6C-
SSN5M56QEAVC"KK..S?'F!S&H=DC?9/(6R:)M(M_@;TIPOF_NL%'I^8;T6-WN+0'H:.=1API^<^E7EGVQEGHIF6:H
>8IP:1_M5H(I21OH..34!PC|MNIZILO>8,0E|&5^NTK&9Q*24_0=;^I*""Q.ZO_H3QH_M>E7+!+Y_0)P0CZB#GK*QD4*\$?
KOFFJTOWV)(MGN)Y1%?(X<:K-UC+1^8)T_MF*^H=7HI0917'IN4LF6+F./\$T0R1P-CI_M*\$N8"#N5Q8/RBZIL4J<-
V\$:/@F"&#I!FIXT>U&36V5!G=60BI!P0;K.EK_MOG!%-WOXYE=4,7"^-J3-++\$9TT26\$WW.L0T+U4_M3!G\$7F-
4_)OSC4B^FF=XM@P-8F!9MD:VVCV%WF=-[*EM;UIHW("F1S+9/3
MMX\$G7OVLFE_I^O2^_2M%SQ:GHT\$&^SUJ*9+JA:2<[F?C"-[4Q9WV3%1F@RS:97%OT"P<2
UTF4Q:03XA_A1G!^X_MT4\$J?M)\$>Q12Y01LJ3Y>-<)L=X!FV%_!&W1128P&323=T2'ZC9QXT_68%_M;E8WRQ
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H\$L_K;IE"\$N;K!.\$R(IMXHT3??>|SV4HI\$Z/+1?2#;X_M6:ESFD*/?4S=BJO5_BGT7S24+5E-
#X\$VSOR8K^U5)V_N'5!4'Al_+0(P8!W_MKUG!#I^=-_D.6:4=Z"Z^IZYY+Z%GIW7KP6+1Q#2XG#'(US;#?
2)NH&:JPCN_M774=A0!O1|BG1|HE7+_M1?JP2OE2\$;ZFN1#T_U#I+D\$CGA"*OR&MO(V-ICH
M,I,|01628-4>|8N7D;4.ZTS3_-64^#%)_C=-E>)5IW@2_?%B6_YMX3"=Q7V_M@2|LP:73AF:_O
J\$;E/NY_M<1>6P(C122)IB_-%H&M&U!^OHD6_YGSHOD/L(AEY\$PQQ,I"WBX"M+5!5VKQF72=@F9AC!\$U1_!XA!L
MR+5;C:X'033_X:YBC*Q9^_H5H(4^RM^4^H^V=>@2Q@40<^1Y_V8T-QOE&8#NC_MG,4ZLYT9!<7<-1X00I50-
9YPOK9|W%F#DHZ(T>[XPN|B*7BY_+|8F+3#2Z_M_F;5_P21=6G?Z;"32\$?J@&X!JSI:8+
(67933XW/M3U!%Z\$!0:9G?&A>|F_M"69X;?_SS|W;BIH&=L(A:C_94U_!L.LFS9!|&\$FT?I*;AL/X@D8!X6;+M)
(&:DU'RJHB1*_TU+=J6G:#GZU3>QX!;I4?%M<3RD:744_M|DYH=ZUGP164Y4D=SN\$?E:OFV+D02?DQ!5-
Q24814P^)!ZA;I*4FIH_?;=M^M;#;N;J\$O1<@9EL_OSF1M76;R&E,T+B\$/QD4S<7Y0)1#OM&Y5S!^O2J;H
M&9S)G=&SJH5B:/&+YEZ:U4Z0K|ZI086!;G(^_#I=C|U%M^S5_MX1Q_XGX_5YI1%?LBI/_=24TMGV@D_U840-
00)AUH>XG*?:=2O.F,F'V.4+_M5Y#OT_1PDSE^/IF-3KSL4Q_6\$?IEUY9>FFV8!%EP4=(;*,<_HJB+Z>'B_M76?
I>+BL^XU;T)<54SE*Q9^#N2|CM52P/+I*V=;BH0@/_-(1+Z7!K&N_M&MQ!\$CR0<->X5F@*+7&BU=D;/%
IX4YZ=(Q)=TEC?MAM8&QYI+^J4L>3"*_TB_MH:6X10T7D|3.D3C+1?A:=SC,(OXN:?\$R0Y")L!U@<9_\$P3X99_P?
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_GZ56YI9AYGRX16A;JROJ:*V(V_9R973Z\$I_MIZ36YE?V0HLAG)*T*LI<+7;QI^):!G6,%*PUU%2D7!0M;D76!\$R&IN;:
M%_0'@:>)?@4N)Q|NDN(F):NW'4KR'_6B4'=R/T8BPA&^_U+X)%\$TVG'&_1T
M<"A^+>HB7WEFG=OR)=HJ5LC|MT?B+SMVXR\$@4S8G'J;)@GGQENP<;>OQ!(-M?U:1I8HSPXY%\$C\$2_LQMS-
M68KQ+8@CSF;SJ>JH=-T*ASC;4&:CVY>#IN2#0HP,C">\$MJ;EJG_/@X%T3F=CVJU7W%16;POUUE|8_!_0'CB!
(FE?2NI'5E.V<_M>X4_MPAP?VH\$)^_:=NTS5SZ"V6M\$SYT8?2W\$LI234#?DEMI62!7N/N&TCFW4K(>R
MHA/I'R>WQTC%*XE7.I:/7GZZM)N5O@U3WW3L&^CPC9E.2%TG,\$S_.**=+>D_M>SH;/6TP5TD^V5Y-1
+Y'8|B:=)OX&4&8P|B^_M:6;GU:2G>OHS;|U_>B9V_M5!7OF;Z\$0L>6\$CW^K2UU?+PNC8OT??-
YMO1P0Q@YM9=A.MMV0;#->5"T*),^KW('IO6;V^;ZWDE8\$Y?W#H-H33A6/(M6\$IP54Q?^_7E/%-
^JZGR4QX9ZS=SA&K-I!>_H8_-W-U-JH(-M3)\$CFC:Y3A8#CC>P@_9.KG+Y(JU@|OK?<
41%6R7<0FLC>L@4G_V2DA>EW8OD_M<6!3LJM6+M)"G;/#%!:VCNDU_=D*T_L?T7R;"I&I?HB8FK9YQ4#IX_82<
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M\$PWWC%M!)P(TLZ_&@EL_MH*4VN|UG^P6R409P:GY35;QK6_4BT"+>G.C_M'W*\$3PE%(2%C^9HT|8_QLZ
\$@L_M8%GSK#0VOA"-#EB(QM_IY:_M9>O?<SPZ)^_&OFC4XDL_:+MY/_G_"HK<&EL!%=?RINUOIV16_Z=??!
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*A\$<^!60%7O13CP3+^_*D71%JEJHC#I=PA=T_MRI?;HJ&.>X#B,2D)N?GK^>ZVE=WH\$=E)>56W>)HC:/?1%|<\$
69KCN6)%_M%L'%=-#KSED@R)!(RCH\$)T9)!P#>CDEOZ=PZP51WZT38F!"^R*AO1_U!=\$
H<^CXB<I;4D:O^>0&8CFL1TT#++Y%3:PSDK'YP'M:E%ZF/PCY%9.WD-MDPN0("Y*\$LL6&Y?
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FT%QXR7'45^Z_V_M09GS4FW0!96:B=!*7"+IWT\$@!ZE_MF%/+Z!|!M3<+KI\$X27Y-10ZLKYQRNRI4*
I202I6F2HQZ#2-F.'QB.HS"7:Q_M^@4(\$|ZS<3M%A6O=)_L:2R0822NS("MB<'G|IYN|509MA(SJ#V%COX:2
92(WKG.YM@^H!S.>:NJIDTH;#I&1S4XB6_M8*U96!O\$?#60C))"Q#;3/X%#GHM'5+N-
/L:~!S.IVEN+K_Q16^CP/P1U@%_8_M9!_SOHNCQ193Q\$P25!-K!_+2<6G"E'X180!06!_#SLGVFL;3HL_L-2=#
MM3P'EZTW^B"@.35QHW4B93N-41'K@D_XLN/IX8&B+NAA&N^OM>V(C%QJ:IP/7

M)+DYIF#QM|@OM;=8J3Y2C:H-BP0FL^?2\$D+|T6O|LA5K*X-H.+R0'((PJ)*M-XO8*CU%99LO>I^,U'1S9&X6H'+?X,Z RH9WBP-N.)'SB!'AKAKMGT4|62^L M6P0'2Y"JB6U6/HJLIL"(O#OX+S9-F.&!S05JMWf+8=IX.@JG|J)? GYYGVL2(LQ-:/!W07;OR9'6<0EK'D,Z""6!Y1=-:8(Y>4AGC'TLJ\$02|R M:U9/L0QC'9A MHFI*-L/P|& I,MF:00:NLL:6%|@-T37YV@H:NC\$5F^TR|J\$O^8R#JBTIKI M'Y_*2'=08H_P6O1?TW9Y|5<f)7S? AIBCS3L'6YX*TKT3M))=QRYZB6_0 M03%3TY3+;FNP4UZ0N6|T>U_.\$+3\$/PA: Q:5BS=|R>0297JCC;+|Z=Q>X;@!P.D.C\$&#_;)4W0<^ MRATW89+"53CKGLPX0,XG#KK) Y|A4R>R(3L#_IA|E.PCE'F| M'OVF"|FWQ=(ITXP? VY>MOPH3_I+;2/_EHO3OX7>*.FW2#);|G|DGX)AW\$10L% M9J.80BC;:ZW:Q%Z;>1PW>L8FW5SSL'V3|?+&K|3/ M.OL'KF'Z2Q%LDZ\$|(MEU\$ZS.9>)(H|L^|?G|'IP".>%B\$.7|E@0Z*V-+1#=#*MR>?5BHV*9-(RUQO:|QTV|W) |JHREA.Y43>ES3<-^OP@^H K9GP@O/'BWQ M+.,X8EXJH6Z&+ER93Z;:IM? 65%QOQ06L|Y0:TM"SBY".0 \$JZ+FBM=Z UAR M">|IM8B?F>*|VL/XP|GE9;+|TJN:*ZP36H7O4:EIT!>?%_3DI@/H-KTO^3%C+ MG/U8K +>|(E^R31'Z+LW;Z"N"=88.9>G5R^Y2@|FY% #IV0?AS:9NOQ|G|6Y MT|J%KSW>(1-T:JL5X&L&=B"W3?56+R NT8'K>JSR:Y6\$'F2|TD%<1OY'Z.? M47%3|N2D:AE/HEYJ>XJ_6#DK#.Z4*B:35C| M*& |T@)W3\$G;WY' H>4SEE?AZ|W HC1E=X&NXW^"Q@G7B?|I1^NTN/'100._M- J^VGRVX0NZ6VXSLH^Y(8=IG_H)'@;D|ECL0:.=|M8=/(D+X3;RN2|=USYKFVEK^|H|O:_E*>:P;^0<\$OQ>&8!7? V1^_WF:6\$?HH M/?SRC7^*|6# 0_9""X)"#|3&:Y=MR/|HR4?VPBPJGUX@)ZU8?MG|O*#) M(^O:_Z#3^FJ^_)0|M? Y#I>K/F?R+.V&.AC10<_H/Z|0\$ *PK|2K@WVVG' M7QJ B?Q=4(\$0!5H|??8 MZ5>YF=-67|7_5.#Q\$.3Y4|CEZ/8K3#9&U#L2VF7|MRV.D_K5@|LBX>_LGV(M9+O6"U97/XS^:KKP7HB|P097V|+SH3!%DS(X47MBR'9#T#YG\$#<|3^S29M|VSPY*_H|A-\$"8S4X|_*2 H7&G+EK_B0\$HSMDOOD M9|93?ZXML8^_>BGHF^*.PJ|6EG2)2^>ME@?27?OF6:"77*K?#GV%_#K9|D= M ?|)1'7:0IOXPE'|@FCRRJW*?^#(Z&%?7E|?W.X01M=*C0X0UIBD? LYEQ M8->6|2JRK|? I6.O^=3AX78W="U/AA.DF4@Q1+=97 KM4|'3V'&|<-^P#C?6 M=7:&Q4Q(BX- E.27|Z\$^6T1|'1ZZ|61|OH/HARQ'E"1|T5&_IV7O&\$KGQ M|Q|J_|=A:4<|38H#0 @5G1\$6L.D<+^HH>PA=NGX*|W1A@Y".A5K+55P|7Q8|EWPG1*QE/E:#.9?|4_|F|/@? M^ 0%?'|3X&2>4+J|L1#4++8/7SM!!D77RP"=92!A%"Y&K M8>%>YBQOD:/|/\$8Y #T9NB/(FZOW%W3"3H(D|3WV1B? YA992HPULIM?UUDS M1VSH_Z">:+(SO K^|2>Y'KBQ8|)8/L+>CW9=:D|=F@-\$7_3#B0^=N13H)1 M- 6&=D6|N5WWC_TLL+9?53_H0JL|@G2'F^O"K\$2Y#63|MGWT=5C3X:T7 M"/H%0QK:/J5Y".K.E(7DE/ZJK|00VJW |8:;VGZ|QSHC:=|Z0Z|AW5B9 MHIC;|JTC(LA<=L1XPZ.T|W=7\$Y_"OQP354.YX5AE+|9@|2Y@W9|ML_4* MR>1L?#>%.W \$?'F^5>U"0.C22&|X:=B".|+\$0.M0 K@:(3L&"B|X0ND/R MGR^~J*|>GK-4MB#E-3\$N|9\$|TJ^S- |)BXEI>P_\$Q-D7D:X?4RIP:|F M6^<6:..|SP3/F)\$#1|)F|UW3|S2WYNO)#N6Z6%9T%7YVP1-C8:/Q/T &NO3 MP|N%*F8Y\$|Z2%_WDB7.#N(5:L:Q;\$VKGQU'<< M_>+Q>OOF&9|TT\$05P&6^-Z"? BB%)3L"S.XT|'27L:OR|6'C/Z@L:|CWJOK%_MF6?4:L?EB2K%NM6.#OP_!WQ7QE_VVS|+T:;PUWA? 5).K5DTB.)T8.M4|=R MLV^E.*\$>PYB=XZQ^~^6(QP@FLDS5T#.IKOLX'93@3L\$F+;GZ|KRKB:Q@?G53 ME=> (f)8AX|>^NP CSY:(V\$W96_5P@KD4C>K*=K.|Y8Q|407T|)(+O#8#M M 2MDY\$:"ZH:E>NNY|5#&|YWQ+J239.%N2PWH+6#X7L6|FE|PM|=(W|D0G;## M'L)W5WONG|+6PW&\$X9- V:|8/H5LM@LQ3;=4+;_)H>F@|N|BG'GT'G+EK ME|E:@K0|2KD+6!_*1?_)5|":JGS|&"; <+99/DJW^O|VL&.WF|V&0=O)0@> M>6|@69QW2= @BV^+62R|6.|23M+YSR-Z>EK|H4BR|RD^NP?K(I' M/L| ^ACKSF0(23=)N|_4&YD4S&HQL+;M.N^0XUYBV;8.B@&@GCT#08@D1#|^?CFH|M:).3%8_1?)A"&MCWQ'8Z M0:(T1:K|F 63:8S^#>3|Y|@8ZH:"T\$T@|W:E0K.N:;S" N13E/#MNB@X8|&9PSP2@Q&:|T'U4ZQ|KD MW//U|&@3 EDWLR|U\$ZX5O4N3E2QEBI7*W#^<31FM0EQ|X|LN<3/G_YW|B M'PS%04_JYZ.A.0A8)^:BGH>/E<A9@? _#S|O=&S.\$&(\$UUR=?PA<J88 M?|SR72UY&M+)_H6F|AR.&@X#|>7!#NG76:|05;L_>|:/?B.0K((685%^ MB%A7^U|9&=XUH34?RY\$3FKC;KVQD><^S4U4#)P|.T@)|PW6|";N#K0)UY> MWS"2@2Q3/ P&0+ OF=JEP)"2D|SH=BVJ|=F.ECC7:N.EUZ|S'MFG M0^~V.SHH&EX0"LPJ7=8|QA%|H><:;5=PYM&Y%2"1) WX\$;%MU99&.V&< M&VG5|'.Z0KX|M7G^K=X<>)S|J#F56+=@.5VXHK&4>?+R./?_!*:+4Q."SE\$=7QIS- E1NG@+OLKB8O9H4RHNT@= D&|\$ M|N.I6 @*+VLB)D|E\$*/S*VTK= (H|3X^>BRO<1OAW_Y_\$7W5CY1+D|_DKK|DRQU1O*_O6EF:M<=FD^D2&K.@/(>%1Q@V|.\$Q|L6D|.TLQ- |Y5OH*8-8'XS|Q|T|M M065Y8OV?Y)D^+&K7YEI9."1=S'6|3.(S2T M|'_UZ?)QWO&|@:QV|JNGHD4^13E/Y)F#GE"+DV7UJW(*YI9"YG)|_M.W@ (MNHB#P%.0C+|3Z|O&A|41<^C|FWU"@>|KW01O(S_H:KZ102"l7|;M|'9F+ MPM%T.G?|!"@.U Y4XVMSTR02#?D17A.Q#120&CMG^"S(3).H&9&9'96 M2H|N|)=(B RLKJE-Q3|07?6@*BL-83X_1ZORA> |J*^%R!!A3UT\$.*/Z.H1 MD(2?G:.#OH^4Y\$8F%KVQ^B+T|2779N>V^_GR60|ZH0MM4V|V|X!|F?B&_O M+E+9|W8\$"\$\$(997)1L8|OR'-IH>)?>MD|'JW|B<95^72 M>";NY+>O&Q|@6A>Q7)/3@6/2G.I& M|JOKU^22|~R'Q:9L=EFLO=O \$@R(Y1 M3/NP>#@^D|M<|GTH(M9((/+8+RH5" 'KYO>V*|4DDLXM6? @G3'*>90/Y- MKHL|D1Z8.SD'Y|9N@_Q:K#D";JMQ+UH#%|Z^J|. %8C?D<\$:PIDIP5\$E'0 M.IY9X6L|'~|I7C7&C8B'0|^_X+~8^R60-7MN_3Y_P*Q KSFCM|DWT"@|M|/\$2R^X:RI+OE(-9:X/4#|8ADM- 7_O'2&.^K1D+NU|W-TD|&Q'EJ.\$M@(|MT:~X|Z-"#679MBP0187>KU";#Z4*Q2U3|XQ\$0F4FS-J.F@W)7;4)/E?>=P M:R3KX)?YDF<=|7DYC*P;W3@HP;>K|Q|U)NX|2-2D3?|OL2/S=AK^QWE4 M*F7?K&|.J)US1*D)8EX9)C4| (H)3#@M M'50B_3+P.\$?^Y|17UD|72X+Q5U-1B35YR-A+FC|7_Z:FCG.T8R8.VSV MC;R08TL%?@Z%)K_|H=WQ|*D:|)RF"P.(|D6=B|6LWGRU)/0.+0KOBX-SSP\$S#U3F-AW9=GQR"TI-WL.M< M|H.H7|&YXC.WF&/_U0NJ(R:\$#R5X7"|"Z4Y_V.295-6OH.G;BXXNQ(52+; M0RG(EPXB(>23Y3.\$@=9Z#SRD&).EYI7|G |2?/|WCL2?9(UVNVSY3D%6Y M*?81V=MD9-!V?;+&-3:O3"M;|= % I=%"@RH8LQ44|K04KWBESQ|MD|/__BHO M&W;G:|CM#&V;BWU9DSI?4A'K-WO7)DJG)O_*L?>?Y4?%9'TC(K*| (T)Q:GX MBR')V(UZN/2;9V-3L_<UH&^L&?&|S6G/\$9U-D22,+LM&?AGT^O5KE/K@R+FOY^2?H2-U3\$ |61NN M:|QZ|_IV-YN:?"A<0YUF|6B3(U6>_.5J6W'9#J|H|6'6-MZ"#YZ"V|Y);\$'/OK?H=HIBCA9/2'(2J|) f:G*EU"-1Y+;F4D=V20V@608 M5?H=^EJN(R)"_1 GX|Y|2L5LJD#%10%"S\$+U2?0X2_OW|G#=#ZG9G.%7KE&BV'E|SSB-AE.HLX^B;)45KB>9|ZLY2 MW/L#VZ8PS\$L'0VSE.E|FAET9%H3ZVTD|_M+5/@!_-U?7'6|UYZ7W1EM%)*OH^D#W|S'WL M:H^*FG9VH1^1? _3L:#A:MPX<1"8P9.3|7\$4=%3&%9G&OA%X;|(>82L+AUD M=>%)32AU3F|4 /K|K@3^E+&&1R|+5S^|FPGW\$E7=Y^_)W;23=_AHGC&Q7= M3%|H00 JS*BD5R)NW1*|S6|3^)&=|FUU |Q|H|SM6XQKYYI?#>V&F" 6+@ M%W#QN5'_IZU7E2=\$ZE#|A85S9XZ:7EV;..^B@CF=;EGDQ9|V|<9# |\$|L.B|!0C0 M1+GL()KSN).#H.@^F^0%KHM_LTTSF+^AZP# XD;+O1S\$7ENU7/G<< M0-EK:@RN&V"/ :FE7T|TV19SG4KI6(|27K+(>S9;|>W=6JQ5:O6W;9\$-7?~M-T^86\$PN?R=|%J|N7|\$DFTSJ M842AC8)QP? |Z:YH>'000^T/8*Q\$V.N|Q>4G#IKCAQ0VOOBWLEM-5B_O MG=MUV7#?P^&|UXY0F1OGC|N|2|H R M^R4^\$QT^UNQ6E1PZIO:KD OE.+Y=L.3P|_R7WR776?#FT%:H5VCL(NGN = M|W6(- =FM%5|. *7&|V"FU>>':V3QY%6'Z-FJY|N7N|F>X+C(5-W3/L8 M7S&5.G%N0"4/+>!:OG>*:&HKW5\$C(NY1Z:."%"\$+|_| ^|VP- f:~C#DN|BR9^X5F1S|'V8==H28=FSSHFH|&5NEGS4NVMM)C> M:A8=OG^T@.LT!'|V.=* (*XBSUP4R)8IWC@DD|#25FTZ|9-DYDG\$4|11;4I M1U^H=H7CZ|@H|@3>5DDA_-WO@>)|<'WG0T?

0*P_FIAIO.AR3JN3(=t/U_7" MN12.8E^D.06EU8KKTE+G2TM?LL9V*[^.ECMT(0D%.C#VZ_6:9=(H4+20+H
M16K,1'.JZP1G&49M;#LAL7@=HA-/3.3WFP!N&".3HP<[.1\$Z*.9^:K#H- MJ#VS9OAXY1%YN6D0ZG"21ZFY>*/AGT
M+NH.D)!.=8MQZR\$IE#SZQ?2MOU^A_1TM=1'8S>C_.=B_6%AJV7L=DYVF#4+!A".8'#EO45>^P/?_R_&FD9>D
M2X>6+L!T_."*MP!PQS.XM^4TM718QE<.>XY5L.1?="F46(V8CFI>NS8'Q8M5 M=j%
(HEx+Y+>1#=\$0V_FN.Y6\$VEU6@-9K CCA+RZXY.R4M4(AN_ZC*NP?%RXE
M>/JO:ZS*F57WCL_#X9J+U_#AFQVAF)3;V WNZ23L&I!VP5TD_=_OIUXO2M_
MI106>Z:OY%1U6'NHL<*49^[(0685E @/!=!)<%6.G=FOLHCP>P%9/G8/WW\$KZE'W4H/-OANS'?P@_HS:3V+DL17
M#889HZ#^_V#JS_ = 2ZHL(Y(F&0E;+^F!17YDGIZR6X!E&60;...X3N5
MIFDC.6'TI\$!=9ZM\$TY_+N5RF>0N)WLF'E*)_J&OFOP(GD".=.7IQP_+?'3Q
MDJN:CV69HKT'8%!'G#H!ABS0C^;7RW\$P.3I'9?X>%L'710)'H1!AOQYV@ 'D\$'M*#!.GS3\$(X!\$Z M.15?
=LP>:AJB.W11L)6R(P*^5HP(W:8_"IK@?Z0^_58!#!A'17F80>>\$.:'8B14>BQ.2+!^00.Q1S
MQ@L(=U&@>\$.5T66T M5\$!LW%=:AXW+8!MR>.%5!P!J.WB#PO.ZAWY0%ZHU(V?+QCX=JL+/B2S
MDN^>GL91N\$Q:NKN+@(#.T!M^!GDNNO_K.V-E W@\$>+^ER-"(E0<"X%EDSA#
MXHD"GWPHU@QS0>K&EB4A8^@1<1%70!CHDG.B90.9YOYX:>K3=Z#J7%"E-' M/=:A5B\$ _%@PL@="?"M-^!ZW&
:(LD;2;284TWG7TT)IO X1.20'8. MHJ)98':PX*Q(*U=4.5!)I4<+_*9>>#RV?O+C+!D19CK77"X=P2:VU?@1Y
M2B)@A\$3!2EIZ9.^"A*_:_WKHAM.X2<;D9=HYG#R 4^Y+J!A*L !A7HM MGI?/I
K0^5"!SI"/J>." %E W!+P6R713W%8V4HHI0\$DJ7 400?HIG9(1<.^ M2D?+2U0W!N@1.
(L)!)1!WPW53@\$ZY".^!ZU"NNMA9G#!+/G3;KV!B=&JGPXS MBHJ7;S5W=!\$9!#3)&D
0\$#9HK9Y!LBD*O>JFPVGL!*UVHX>G\$ P.7W0\$7# M?Q*O%UP0E^K8ZZ>(*VH3*K47.
I_9GV!SE43.3.W^!M1@-1!OYWI!<96Z< M>K@("6G?D.D2(CY9;% CCD=>|&R.Y!M.T@=TIC^TK-
<+>)54\$!=5P@(#TXQ M2K/_>9TH S!H2NORR6Y;W=E7V97"CP&/>|^YW*/B T3^#)^K:%@)GW9*IR
M3"B_"9TR4J"16AM/ZP.7)/S=^2#ISM%COQ^6"P!+K5;W=@-@D0%OC*PCE>9 MY=-?
G<09KKBG^C5=U^4130*.U2>6T4&<&RE-Z")T!R3;4P="90(IX)8 ?0.70=@)N15?ZK-8<^!D1A
=A'H)+2L=%M;*>!QCW!/" MOZ^24 = #H04TT0XM HHW<4-O@6HD/?YUT11/#.IF^#0YV5DIFG!%|^3*A:5
M2VG>QQC0EA!AC.2H \$!T!U(8F@YB+BMH.9"TN"/\$70(6&8VN/C.U62:
MK0H)B)@(:1'D*YBLK;_" IL<|>V.T&P"!V(PF"BY7 M#!IO^2IL6OU1WFEJK)NFDK#Z8D>WZ(^.
E_AA<+ZU>20.8f30923.VR!6GF MKE=0NRE;=D<#LL>V!2Cf!C\$S\$NV(TXR1)N%=M""7<@5\$7MT:GL>^>9M-!
MMS'&WRA0W3B9L)H9YX3JW_*IOEHL%3|^ 7F&XZZ!2;IDV@MS XN("83 -Z>+.SGIG;-H9;37X-%R4!L* K\$
M37QW1'F4>\$N59%/4CDU 4SCCI@=YGMXJW%|Y30P8_!WPA:*A7&9X.\$@!" M&SQA/7+C.IKP>:_@L;=@RQ-
I5=S*_Z6*2_E+8>=3J;@1MK%-U:(D>4PQK)8 M-29;+W_TAJ?
8I&L%EAHBF0LMS!^1H+A3TA2U7A54;/51Q:G"7YR)2)1UX M;_M!\$;SL(GVI=-'5%0SX)B&7UO8-
J*11/N16.YMT15;1F(Z?0:B#JQ^") MDR-NA/\$S"3DJ@5?;-QS.FB+>_RDI^N.M!/_M(8R<:XWS14#N6XZ=J1#Y8Z
M'YOM\$;Y!\$W@N""#E3M033Y15Q^F8_*B76?7BRHC:7;M!-U"<3#(XH+^V>:8)
MNSPSBZ<*@O818/#!V;TCYYPMSJ^!AJ.1#J88W HIE<:&PX2;D/3(95/=NNFIMG:XN3TA/D MMUFSU2:F<%LZ7AP
NVEDR^KHAYZ*H! M8JN6H/3*^N&A#BB77FPI2!H DIX C'Q10T'U7(T-L)'O5(8%PTT?B_*5E -MU5-
K\$5E.#0C43!08V3_VL>|>CJ Q?XU%Q#720?QGA^@@"0!@3SIT5K7D&7.T M9#(2^9W18LTFB4"M\$P%R+DR^5-
/E%J?>F!7V_)!L0G6GL:HU96 AXX6?G M*1!%:5SN6-!6@X'?T2?='6WB/_)!-.'!;\$"I RWMH//="9;86"!2=G3V
MK#6IV:5!P!X3NQ!U>S'6^@G9D.1&K;T(V,F%OH '(\$0FN'TX'B!OLE6O)"_D MZHM74SLCJ!YH>XH5Y#.#KN-
>V&X+9;_W12S'1Z;34NKW'CG_!0AJ*0G90K
M8;)%X#B!5J%:A1JL.LE!!STF49L!#VF*QT/O<<|+!TS'.C"46K:6NV+&Z8=
M;Q67IH^X=H*!_D!=&#JRB54BM)\$J_!E!S15>?6OTZ?K8!Q!2^I4;RD=LE>7@ M9M,HGN5
A4<@9K;>9.NR9F3R!R+*%DB2)IM1G0=6H(\$1HJ^!03?J@(-4 M+@7DF#1=V7L7!7NX-;AKFE Y&E\$UJY
#.#8HZU=;S:/5ZA>EY32DGN.E MAK!_7@3!H78TF2&#&O356/K)AC'5G!HJG)@ND_I(4.0H6HJ.V_+.#T<4+"AY+
(VKV>B-%O+;_-(D)/LHG UU MURP=Q(%U1H;"6>!#99A3HUI(C)/^5XASV3BU-^=##'6C;
WC^J0!X\$8P=/R;^@^C36N;.\$%|^39XLJ^Z!VD=.F1O>2%UGB=!(C_@Z6*! M\$KB#;9^?
X%6X/SS:IMJ4B:UH)XHYIPX B:50V!^U4IKR*L!/#_ MRLCEL\$2UC5CAUIXPH?C=YIGU2"%9
UN3X2162^S' FICONR3&\$R84&Z2GQ M:\$Q6(X\$B7 WV89\$4ZZ2CQKCK9B!TQRMVA@!QH4X!R@Q*KE
%%(TT)'CQ.ZP MFE\$DR!_9H=9?/@!2U!^<_*/N!C*KKW"2G;I4E!7.Z;H^\$"J1Z=.8fZ8RI(V&>Y
&\$577:XVX1.H>+X@Z!\$0 HXA!%;M*BWV33?00^ MJL/C33/NCE:YNP.K=X.H6X6A_UCWJ*MM+RH-
_YH7Z!:=S:/5ZA>EY32DGN.E MAK!_7@3!H78TF2&#&O356/K)AC'5G!HJG)@ND_I(4.0H6HJ.V_+.#T<4+"AY+
M!XD7!)MD604?ON*QRL;_&HT68QK\$;@:"*3P\$S88A8!@LOEI0YKYARLN1(C5C%K15G9P#>I'
*S/(P3NR7_NJD%:)&Q)T>A+B.3A25(>V>>2T'N/6X3 MUH8;+2!^)*E4=#:4LP5>H0U9RP/-Q.3!A/EFZ7
EKY:H#"!N13!@J!:=C+F93 M'MHF_NIU;MOO@7.">A!^<_NHR\$56/-OR_131Y.0WA!!SU<=N(-_964FZW MI!7=
I@6S%+<_ZPY'76DZ5>TK+ DF?R_HA 5"/3RQPV;HGI.N!WPCK).<
M'."%C"6C"VPXWCSREJ.RNE=U?'^WJEG:"#@<(GKB_4Z!AFG76>1M@A(L(YRD M*K2.9+ZXDO^XB&J\$S\$?C\$-3
@RWJ-K=MCVX#ID'MZ9P!BBSK4".@M?.(A2UGY3)C0!^!\$^AV60NX MK7S68GF*(?PH5OD&ZSX +6I=I V313?
X I@C7>+Y(CN+6H.W)!@1<^!Y M75&M539.AY88F5/H*G1.8#>DQ*V_3J@JMJ.)E)E)="PQC_Z(-8ME,FI>:;
M7U@X\$YVYH/GP\$40"10N)R=!*&G&S9=&ARCL2TN_3QOEZ>W//25+)"S1P*ZB=FO56L1 ME-80+ZZP2B
1);YBTK^ V'<9_H-6Y4CI\$D#%U&KB@0Z;#JHT0PC47.18*R4 M=^!>^Q&8W(?,U6YW,F/+?
\$UJFMYM%\$(L15JX!S!W.18+B5.MZ!QI1V/ MRVAIYW!8F^<X\$!;15OGFVM>'^05.LBQ@!:=/L>:O)FB!\$!5)%=KS
M;K1%1M)_WZNK6O@+@+^!ZRQT:&fA/J&#GJZSA'8G5Q8Y0\$%D&V"R_>+4.Y1 M2.>TT(T.7WGY"?QJ'OM.
!MM:ZP8=NICY)!*(15^>&15/UXDYY_*L_HF!X"C MQLSXE=(#VU_*5R_ILA_KB!XN7X*R6VG93R-/64E%V?
BPN.4.F//>G?O^D MQ-%>&JZIO LRL.MQ!_99=.HP!NK7MP!%U(-MKY2\$BRHAZ0WH7MV2-MCN1
MF#UJ9E8\$>_P;(K.0(Q_18fM%* 2@;T>2FV1H)7TN7JA!^ZH)TPD!Y/BKBFX4_ZR!7 N3PY^%V^A!T/L_!AMIX9
M>19!X=6.=204)@M.YLF;f2B"14.X?X<_E(+M^&P0UM;F^U.A1M%L08' M+9<2/48U>D!^/MXEN?1Q!
(0K=3*F.X 4X2 M9FC'V6;66>&*U\$R*3HYO29_?LBU1B%9S#!N1(\$=Z;T!9IB&SX _INV7UKY
MNIC26K!6C'(KIXZ%#NJO)H!H7(-0BO<+U5O!^@S_23!80?6 J;#@!A-\$5-
MRC71ANZ!2X'LC+>_C:&#SGODOY%>0P?1!#CQCE0N+!,=-+6'HX.B#?Y9P+_ \$ M!;#&>?L;.*.#U*7K&
<178Y3B,^<0C;?@G\$10>N(4'40!FI!Q:0%K,XHU;\$ M?U+!C0?H\$) T!@<(D_LF_.\$S0!;R_9C&+W_*XCA>N1!>5)
<_Y18B=TXC5XINZ_#)6?T!_V5Z\$G4!B)@!MT#1U@!64K%34%7234%NI7C<(/2-FF?5@N1CLXDS)+,IW\$ M_-A#D;2
&#KHN'30;./_UA=^A0HY Y&\$^!^N1>J!HM(W1,<||W0GC-7;UC MJ!U-SI@6*=X=N.N\$VJ5F (56?
(C7!#94+;NE19*IP>|^E"HB&05=*6U\$%)Z\$5A/6#3#)!O? M!^!^X+MN>>#EIV5@X*/GL\$S<7^@NEO50
KZMT_A4A4!SE0JN>_1Y!EP MRTH)AOH!FJ#_4_!DONLL?042A!R_?FMI.RF#!>=JE6L-(GL!H
M(2<))>*M=\$P;_SH(\$P2=KOFM)!&_#4+@NN5%+6;/\$#!Z.VIOI2=WHH!Y M84#^TY+P;_"_*@^R>+!;SQD?
_8^R!G&ROM/ZP7UGU?P!-I+!7I&\$ _SPLF MXW!_*O>9/AI8(-)NOYG2_K I? MHWY-
0G)=.7%"7:2<"L<A93;3?N!\$N!;Q.DU07KCUQY)V:9.C M'T34L\$OIU_Y0:%7U4A/JD8IZ"48D9413?H(-BY*3Y8'3!J?I
15JX M!;12W7;V'12*IGA.)^Y>=6:#L^SGN3:6U6I^%J@O#0H_G MEI1+_@LIY"9K!_HN6F3FC!M&_Q"
SH;DL!@>V7%KJ;7Z5%G>4!1)1TGJ>3Y.0(V@0"!@!6VKA4J9AS2X9

M3CN.\$HK.%=35(OD95@J_KJ&Q:8VJJDG=IFR.CHTBF3QI3@IX7L"SOO:L0-MA#<70U^#C:IK+H(PXQ!)=-S7YP'RNHH(LF^AGJPQ%58&.82<7=4"/%2N,2T
M_9GNA9=-\$KW7BG(TIVT'E'VQ_HGU^IW#7J>=>K9S8C/0UJB:MX7V!T?_MKLG/QS57N&H>|OH.UNY.*L3
JBG=8QM=AWHL""#?XKD7E^_P3.5J- MG_*<1EHF&_Z")S)L9<%/H\$>?&M7OOSO>7G-)U<3Q=%"8FK!+QV?
5;UZ M\$:"9X4+IXIQ#XZ_K'W=LGR @AS32,^!^QH^AJ_QQMZ+MA\$)Y:IOIH0?X00-MT+^BC/K0"/4.
C<,WXIEHZ./>BT^+G2MB6W>%9<_2076N M?_D+#+2XJ5)!.-ZJH525WM0.97|I+06B4F_F_0M!JF?T2I!G.#2C,E,ZI
M!H!Q"L:CO24M#E'!_46PI6G|0%19%.4+^+%GO&I;V#I:#S^?7V%RC%?UJO M5P)NUF=^JD
I.C!NFC=|2ZH_(ZX33A5X5^\$S@)H-^YH|W?WTF>/ML=|SQ_W.^>|YS|CKCY=E/FO-M9XXY_K-
5>:ZZA':Z5:|X%P""C<&HTMPB^U M%5-R)X?JO:EA8!Q!|IM-B#3|J3U35%/V7F164,Y.G(YFQ37MG2+AG"?RW:K
MV:K/.*(%X+4G3..C^=Q|(@YVASQ|5=M-.WF""_9W:'H\$|OU.MP8YSP(#X<^A|ABE=D|4M\$0DQH?7D/EP'\$A-
:GNH(*M2\$|7^&N.#:#;E57 M%.<=)9\$5CZ_YKAT+?^I\$=56?_#!5^Z^N|W!X_#V/EPLS4K|ZKEW)GTY(&::0YJH>
|A#C|O/8?S'65|C"99B@22;|L+L.K"\$XKL0Q|FKI+4(I M_-2D+FNVIQ:+C=I&C(VP#H-
|3U=OPRI_ZYQ51=|AG33_M@D.5"%K_(M-9VRDPUL:WMGH%CI3R\$SJ\$%GR:WCB6?5>FXYQ*WA6*=51M^86
S29&0@^M=(^4*44AW"4DOX"|GFCHU1>R\$SJO|Q.I\$EM?YS;WFP3E|>5SYO7|4CC_'L
M:C_UA3Z"=.N6TP=)ZXPW_/>5C5Q490KZLNA(W?QGM%R&OB/DDS73CBYB!+R MS:H\$'5W6WG'6'91T7Y'Q-
45L:HTW*HJ3>"W2|D6R-8NN_..K:P2%.W'_M=#>UR|TJ*OKY65A5(WG|8.MNXIS.SA|SA-M*H8KBBK M9OU=
(/>S>GF6&S!;V*~A.8)|WT\$AZR@|5U#S32N>TTC9|>F=-2A3('G2QN M%Z';3@R#&*;U'TM|2@F7
T.5'F#90)1@2LC#Z M91R?+Q%J?2T.W231 E(%)VK>@(\$VD)TT1-HM-O;135R0NWU2?B>*MX+8.;)X9|(.9HV_#J#A:
f#3<24)9;9.)PU*|S:"+MG6|2G|H.6J>CF|H&ML)2EP8R|X'63REYQ)U?Z==@I#;M@;|4E#AVG+S#0S(-845V<
/8645)UE@|MPNRLHK%Q%|W^|AO1|^*^Z9E@IX2|B9Y4|AC0@|9|85@)"IS/5P.>CDL M<|1CV_!\$YN6%|3/S^9=+
|<>K#O|9>|2K=|8CXV|^?_YWXE/+O+7(A':M.^)H=@DI\$.F"PVPHS7U*ZC4>|Q>=DUT
L"V;)+IKFKD@R.>C#X0\$|f%6CAQ|?R60(%R|^)U M_*|P6>|+T""^C|KO 4='=S6?0*8.DP)7NSX|>"_G9-#KSF%7C|0F-
9&/Z@_M'D'L:3#7:<7I+^#MZ_0\$GX4XY5A7(H|4B;AY'!F5.N/Q^.\$+@|U1#6@|@98C|6|D M\$3KY6S2@0BJM(#
(7>O^-(V'#S&A;!=+S9@2X*R)6BO_HP@EL43=5?YU^)^D M1_WP?^9U:|I&XBL6>YF-O|1":HA&>5<<9-FCQ>R
GFJ#7>9G?@MHB' MJU^9AU2:~1%/5A+*F;L!)"*W.^TUT6VE;_#WK>|@|@S9WE^=M; >CG>-96&IZ-
77D4H+EG|Q:D#4(@A262PCA:U:S;^G.IN&A;?ZM@^|T_K M"">
|S<.&%;O5\$&\$XQ6L2QB""J2783\$5^J7JH(^E#|4G8PDSH>?OLO_@J/MLM_I?KE|U6W^E4|_|>@:
H|7#B0(02IH;\$EXE)/X|YNGW=1L)<.(@:S2Y|Y|D-MLJ?TRL@9H|KF\$|0IU(LCC)L<"7@CE27AOL_1\$!
|O||>)G:9.2|48.6 "H' MFP+W7_IRS ? Q1&6_2WD.KR.&V<|>)&JK7=0F<1/MN1=^I0V>O_ZOV#6=M1
A=F@+_04.T:'|>Q>Y4'BDF9I% WZ&2JS>*|6D M>\$ZDA|V3|_26;8_!FSR^S9.K75)M^&(3"-
JD:ZE|G)3RP&5A8D.PUWRW MXUF|425ZB7-2Z|^;SJE*+L_5:/O.#C_3|OG|9&6F?&3_I-K3@+T-C@1:
MXD|A|73.T3)9N/A7=1_3B7E/V%?-?@W8V.MO2#U|Y" M_4UPHL:36X_11CR|D A2D+;Y.AQR%DT_5Y'#4
PBGX<%YHPT>WG)>|17/7YZ M5%|U;N|3R(2TX/>|S5A3|F_DU1A*:C05|C F)(9|X|^>TF_ADEFIC6//4C'
M#K\$PC|6UC_PD/\$<&8V0D*6&XMA>"-2+U;UZ0Q*49FZ>H3STVNR\$-O+VY5\$1NMEOPMV+HFJ|XY) M=Y_*-
|K8=;P7J|@0Y;E|_5#; YQHS|H0|7(|V|Z|1>3>&X>E|B>9<3|A(P=\$|+K"\$DHW7?D:E2%@0ZS|KD%#.OZQ#W*
(Y4"0GV|JF#|/1>8|BPQ|V MF90>3Y U>Q9I_="4#U68U|\$^GZ 3!|Q.LIRMJH/3">|T?WSK(|+2C/6SWR MORK>29*
|FN|)U)3E.6C.(SF%&M*JY;|CNQ&9_?=F M;U%R"G(H&HZWWZ "L>J26%;0|9_K2*K.8<:|\$SJO?+S:|>1U?
U#&Z.N|:=MY.Z0XV|>\$UX;NZN.UN?8YM.T0VS Y:A?MOET#\$_|9X|?Q.2)L_?|:"/6|F MZ1MET0C-E88G^XHY7
2+Y.YZ7W|GM?SCG/CB4L.@6192A"(W8LOFF(|0CG|X MJ%OL9Q*_OZY_G/T;Z+ 3D3O?_D"C/V9 MATZP<-
B;PUM.S#@LEK2>F7107|UBM|GF.%E9F?W18T WK6AF+X2TN-J>6Z*GVNM;GP&M_%|^+B=
|#/LJ#>|D:OX&GG6M%#D+!Q?D?6|DCVQX |X9?T>4N|6^:RUU_MRPB1N|_S>\$&W5_2ID(E:N)W:).O
MZ>5QTJ|HCW66?VVS'6VM?>VVP)G>P@^ZB?MO^9TKRQK|NHS.1T8U4S^I M>:0V2E^P
*BD%ZS5BJJP(F'\$>XXOESSF@'\$S:8D_O'B1X(F=19)|F|Q?BP8!#WO*X711.&L6_|ETK192;Y#>)1PQWW\$1_9#LNH*F
MN#9.V&MC4K=*\$9V|GLX:6|H4#Z:IWB&A:MR|57H-XMT.%-7VZK|>Y|T4L
MWDU!=/OS/39@WRKD7PAEG5DC@GS#0_RQ\$;GG(|@1(GK)Y*L@|Y<^RAE%TI?Q M=30U:CGMUA12147?P2U_K
KH.ECVL&'7Z|5^!>:0%LFZL^2FH:|W#H:|H|D MZJ^IU+;|Y|^>|5*A|OJ:3T>"OI M-
QX;2|C4_4%)M\$(YJ%&7|P/*E7QA9N)4E M_49(BL|U|E^D TF^TWVF^PWV?|79('K02M==|>=>\$M#<|+&M-
^;\$XIG9 M"<%|>1GB4SUO\$*T%R&O\$|C=1|P'W*0MM<|I<1|H#9P(V-5KV|&|1-#|E M""@X"|5I)'#1
(|@E2U3.CR"R?2#V|HE7B_>KSR>Q\$2-CNU|ZN=|='|KU|
M#P'WN6N+/608P;16N8WUCTON:A+R|^N^>JW:B8K5796QE0.XH@|@|F G|@|MF)1DU|!%&Y-
U>VHD)|UUXVAC%0#>AYBOPHT&@9_L|H(W0Q('T&Y?UQ6.N ML\$18AOG3=#8@B WX=|URI" F9(F=Y
B=XZM9E,6XNP)Z?5DN4Y?ZSQ:GXP,*5 MW@SW?SM_9\$D:9/T/Q_P \$F_#LC#>"SOZE 2|0YL:@|J:|. #J0YZORHPI.
MZV;.WTIP\$KMEZ@#^8H/2|&J:9.F09LP&\$KLA#K)?^ON2<@X9 MXI\$40+;+;F3V-
D9G>""VVBKKET%R|>JES8.FP.F7!:%S9#3J*TL+^/Z 4|D3.6: M1KKUQR<(<8NO_+)9^|&MJC|L&PK,?
X8+2|YY8Q8_1077+U@B156(V0H=E MFW.^35|X7IPM6HC4ZC|?
BU.>|+ZCG+D|E|=(G%NM<_)5BZE00M=D=O%M A MU+PZJ.OLMN_HMY_<(2W@?B%8+S>:\$|
|/R0GEJB#^QV=JS:EJOXE^_TF^DWT^F_B/5\$SI?5S51B1UWTF.<^&^3/8BV)O!EU^
M;RL7A|=\$|JQS#14|JQX7(|@Y-2>O^H:#E@C#B(<.3H_855|E0\$|Z|WC0W|^ON^1UP_#H|)4U1C6D7_S-8
M7"7B8LRQ.@56.*E.%7L7\$%SE4 QV5%MEB0-?&XSC.C"+3@73X8Z>>&.)R| M7DQ7I#F&CY^H3>X;)KT><
E)OJ4_*7-A&E7L|6M)OKI%RM.XB#|_*&-6I=W) M(X+^K4P|CIZ*#IW.NC4_32SP-J.TD'E|3/Z<1?
C";YU.DNV002RA7?DMN0(MP8ZB4B2P_K'FZ0_X 2E4-Z8@JR+>)29^T&X4%.VB.#30.@@NN=P.@2R.8+7
M%+L.UQA|OU#54QE|+61.TG_76F2:(2W5H%J43.OZ4@1) MX\$XP36W=@|L6W|);=59\$@-U*S2(-B|(\$>KH+|I-
NT=;E|KRG|JL=|NT*^2_M4DA&&K5\$PK(%O29N5L-JJA^>D.2GY&I-R_SGW"E/%ZOAB^^(Y69L_5VL M&?
MGO!%K:7(B74K.2FT2FQ=|D)J)V)51\$51A=FW""90!#YSV:E>T585CQB M2G
M400^1+&4|9|6".XF#^V2(FD^3D7M@2;+6X7/F.*\$|/H#9"23>M>DL3X;:Q0
M:SZHC;V963\$IA^D""2B|A.@&>@C6SRWL^|01KH\$CK)YW7_|4KUS>O>N-Z|KE9(4AE*FV # IANM K03' IN
M>|SA3IP69@3OGV" R|C23.7FFEK0@.^Z1%^<(B<'9Z_2S(O3*TD_%FTND1O?|/\$.KW2|&+DD M#@?A@S;G;
(4WH_8BP1=#^04D")F&0D)V@60^R|YVZA?7M1S4:OUR2\$5
MC5&L|IR":QM^WPODK#LD/<<0BB&.56N/+_T_%G|LS%|W2>*X%_UOOIV7>I
M*NQ8R|&*VK&Q0|2|U|XRAM.80<|SNN&|^I^M@4_-#9BV(W^7L(CQSL"
MD7M|&)L_E%\$|+1|60VNF5>/81CA/_5=^&M%3WX6U|PQ>L95+8 BYMKYD_VOP MJKUYJ9E6LFFTNL-75P|>E|
|QW8HM%#UG M\$LC|Z%9/*2#1\$O@7LXUH?4%|Z9\$U?>L3(HF\$9CNTD4>N 3<A>H:.(A34 MKH
AB)E3(+GP\$XQ\$8Z_H.3JO\$BJL&#""ZD|N+;NSQ16R|H8BA.4E.O_ M28:H+^C81UJ*6)>(QVN&J2AVC?
S@'>FGQDW|W%VB_&^ECL0:\$B%U2L|N-)^&7J*~7K@:U5DV#Y3W=6\$H?C:61#J2KPZS+<|F M5=Q*?>E%_@JLB-
3F&H:A1L'="KO+PIYG.XU:AI;N'+^941HJO|ZQQ&?8 M@%O0LP)D8_Z^(N;)4-T"QLP;+<=ED|
|M;J.KH|P0:5G>/6:|^@D0@7C|@) MUT8>LT2P=^8)N7-VS @R(|XW8|T35QP>6IO1@KC|ZX-/
M0*G?HQMTF%PSL#:#.K_|T^N^2|B:ZPM90#)8_19\$PAH)_S'^03+?RPP24CR>|HY.Q2P>B@C940?Q)^.BQ7R<.
M7D&I^FHYDRIM%DV(%E|S_27KU%ER;DWE|70SNLL*&_FRDQ1Z:Y' HQ8_09 MYO^5ALT@&BG'Y3(&

(G'<00CU *UZ\$LB(5E)393R:~^Q7WG_DE#)E% J9Q MM0\F@U/P:VU0WD,EP8:GPY"MB'=S~\ELP,OC',G':Z:~=F1'L?
!) *TO<:I3 MB)##C3"4/C=NW-Y1.8Q20Z06:4UM%7>".>BFNB?@BN=3YIU>C*WWICLHO/D MBG%+N*N-
_V^_K9EG:EKPDK@11P4A2J#VLHJ_TCZ93NHJ:W4@=1SJRSI=MD<> MX?:AIZW_5MNHY.0.2Q\MZ?
#9P7NM6/7N^(M+;J0>Y=L~W*M*L1?S?P(85 M4L@B'P(1KX+X31B3=FY32YI/KH#)1^T:FK!A?{J*~.JHOJ&:9-
_YE8M M9VJ15X9F1_0SK+G:XF10QH2K/4_T8GBZ^~^=%,HHQ#6M\$)A' HO^YBH " M"(K)A)+%Y^~^~^~^
_YHIGI79^0H:BI_0H@K'O5^1= @)./2WX5R:2 /~91#V^ M^H^ M&M^\$CPU4*8^#Q
_B8'0E.AV"BUJ2,PIW[KP]I+,"F^U>\$V,GLFHKM,-))%|SWF6H |.N:N'%EL!HOS% M;J59?AF8(R6E90FIU|
(Z@1EL6^G\HJ3S*7|ARUFAM7DH7MD*AKQ M>8SSS#3,"<:~I9Q>?;T
9;EI=I^L9>K+3I:~BLG8I^GYITZ>.1^1G#00XJ MR.\$OZ:~.~!X26ST*L&|R)I>C|Q(TR L-" K=WFX &EE,>O!F\$OE|
|O7V(^. MHS5^~NJK.3.M&U=.[N*J)#=J:~@.3HA.D8\$?|CJA3-I=H?4++V|OYKH#(@%|/3T=Q. M=Z7DZ%F&Z-
_Z:7I^U03I8C2%.+):P.BQA#Z"3I:U|.B@*5!+7BC|QLR<~ MR;NP:D\$M?O26SR"K|15E|3W0?C>1B&<(|33*2-
O.46XQY2)7<2KJ.WK M K_~\$WLYT46GT+DMKNQ<*~>Q4ZZK | NM2^~.I#8T7ZMPJF15(>L_)Q+1B^8
M+LT0&@GLTTE.B03.L2PW#K2*U1.O'S" *VVHA.4K"V")3T MW HI^RN**YYY^E^/((61%V1^D TF^TWVF^PWV?
|>9.~ NBG|W6K^G|@I:\$5 M%0.L%H1PGLVCLX^>>SR3LW#*&DI8DN'TY4*!D>& "- M3*#=A803-
_D|B9FYLLP'(7I (C.S>M;#*1F RB+VXJG=E>56/#.M3NLDCC(MIJ0-&W S/B.Y:~Y6I"JHY8\$S\$|@*4U#Y.7U:3;
T^VY <0J?4I6Q"X.R16:E>~.W>CQ?J#U4A? MVHW5S/SGBHEOQDU JPT<%H=W+E**6(>4IM1XPI+8 "FVINT)-
_I^NZC2#EF M^IUP>N<&T.IEUP:7>:(%DI.L@~MFCCK5D5I'60#9GJLGB?*TCNDIG"~>ZA/ MF.2NB4I
<1I_.TH@P\$X3*?PP!(I_.VVO&% 9NL=%;S@S28IW"LPQY0(I5J| M<^>+K;I:D/3Y+~#A=9:4@2G>P)P(I.NND3:L8
MCP>~.DI89HBHJ#X9KP.NQ1^+YW+S=CE;L517U^I^MVH2SR|3|_MF.M^I&I4KN^AUO^ZSD#(0/E M-
MW@GUZ9QPAK~I"7"~@JG WPQKYD2:Q#VYZG2R|I^G@~%V4KOPE9+NS:~ MAC&O0.~)Z#V.VK:~63H.MB
MN%4 IB(XT@I~WY%\$+9M%3J)9U^I3 MEIHX0QX.86HMJE.TF.4J\$FS6ATH/T5/ W>#KBO?JH10:~TEIH?E.4<1>;2
MXO?3^XPE?DT*/U6= _G5(M+7X%>E.L78N#;0T"PI\$DK':S1.VIFV%~*(<(K.) MD3UDK|O2K-
JOYEW\$2\$(G|H4.V* B%4#~GV|O\$+F&LSKA#Y7&ZXY3I)J<#6-U MH01~SP4Q-5'G&2_8=..JF1|D.3OB3-
(XIR(HQZNGUWCKHFOY;>~|EL|@#7 MN|SR#(0M';>~.HA^|N00S@/U\$5LU%T5:B2SWH@2.)= 4M?@I~!
M%~.0'J34~E|JW4PCEN|HUE3&*I|L+3>_2L*?~MG0*55^O#0|VBH D'|O|9 MZ7# /- MW?7XGN|!O6F!^K
Z(E3%)/B*~. N^YJ+4*|H&A12*MU<~;Y_LSK M>%/OY+E|~|K?~^I.^228P62)"6:~EV:VA+~I>OTK&K@:
=>\$|8&|L@/3 M6D#1A#E~.SLN@N9LA2YL|8.W?Z|EK|8|\$6_ O&J%ULIS&UI7?ZW.PBOALDO
MZ5H12>X|S|W1PI3+6@EXV~.SE3YT^&4A~N\$Q|G3P|04=NW~ DA9Z7VYU^~>P.MV.U^EDR6?
*R<|YX29N.5L0=Y4>>FZ-ZH7I79"O~J^+N1AZ?L(X^DQAX3D. M(OZLGHWOX\~MHASN|<.ON|YT\$Q|=7VNQZ
M2B.B-4|C.A7=KH'BVM-54M?~.ED'HS?(^95DZ M7C11V0-U;~&~*I5*0_~Z=||^N&Z)/RH5-(Q/8N\$~WYOENCR3XK|
I3?^~(E7G M.K4FP+@~E';#S| T3T20#IP9&6SHB+.Z81W|S0' MIH?Z'8KAYF-FO2_@V2&CA8)T)S7HPC|M%)W* M-
G4+|P'H|VHID1")&CZB~.SDA<~L|IRUE L.D.)?~2V7IQO>_7>~&"B.:9T.EI=I)78Q|G8PQ?Y 7P^1Q
MXKQ3|CB&I(E#VC|DF@/~D"8ZN5+~#|C2= _L31TSS_~D+U5M.8GTIVQ X&.D M^Z8IF6+~R'TE9GOK8.79
#ZX=P8TVIEXX;|PCNB&FDM&5&@YFBM6%;JXY9O|ELT#Y46MND<+~Y17KUX=9EA)8YL
M2:~E|I~R.6|83~)IQ_~BE82>O)??4G+?W92Y"GB|54|JR*GOZO/-14GPI M=F#SNN:84V_7.\$R+~)Q***?
97/XZFAY<\$Z 2N|5F_>4SUK4G4B<~UA.U(>%4 MKU^L*L8&~!2>=8XP>E1T.
|X/\$3P.:L.D.G3|G|~M02CEZBFM\$O|R+~.OSSQ MH\$Y\$C9@7E6)>XTJ2=/Q1.HU;=A/"M S+~;G"+.O/V66#B;B+^~.Y:?
+>O~.MSK>~(L0M\$;K;~.9V30T3:&GJ2@V&#&:7>R;=|>>&2K0V";|K.G;#3A)(
M|~.49D|88\$XF(PIRZ|OQ~|R@~.S5UF(5JCD5U\$3;J*6%\$#"&P.8*V1>G: MU\$=T>OR1B*6|N#;8|U"05&4)/G@#B0
1HTF0:7 '~.LX|2Z60#5)(?|FP2)9\$A?UM/ M'X)=K^A)"2-VJ2 JNO?^~|L-6QDG;-C3RE-L2JW|A(8|I+~8O|T.XIGVP6
M7~.I&|0C~*P2LVH|~'GYA+)"XL/\$K.)+(W+(O);|9T#O<2Y(CNZWSN(" "
M.:?~K#9Q%Q2|6R~N#~1"NBH7/L5RSP~W*BR 11>|9~8D1D0=,Y5U^J=K%YFO MJ|<3H;K;#55\$<7
B+M4+CH\$~=BO..UU|~5?4T.2|L.^.%6PD T0L|JL.P- MD0(O.N29H1QLT?PR#W^U~.~);HYO|F SK|&~IY257.T
(E!4EN4*=94T@2 M3F|8NLW3~0XHJ6I/423#?C&@&=A|~2P|X 1NY%K.HU|/|>WA'J\$9TIO1C= MA&\$^Q_~
>ZW7&02Z?KT=+)4.~J4PNO*~(=&~Z.O?+~6CL~/~U'6|@).85E M?F5|+4JVI_Z0MT*7W^KZWAU^~S&
I=U8F8I=\$.~G^&~3YA"(I4!!RL;|VS&7 MJA8PVPD|;CKK4.UDL X3V3)Q+~*/H^H.N#_ @_*=MRL/>JWA3)A/^6=5K"
M%G+~D>~.~(7"~I71A72CP>K?R51GC?%U.^5|>=O!>E' \$V.#9/PY:F&2|=~%4 M;~XN'3|812";2VMP)-J%LC(FK;VS>
|<=Z4@RZEFPM?GUCX7|W_DH;7U@*X| M+%M*O IS:0E.-U.H(6:7(JB5N3=~/N
M.1D.Z8Y@N^N^N^C(+~BQSN8XQ5U(WZP%>TQ+ZJ>~.~JJC=V.@US#HGXR0 3 M=W8I-
|Y37~GXDH(0U_6L).9*~%BG1TK&GS;2WT.\$M.;GNO\$5?~.H?_AHZ M:X|Z1.Z)FIN:73|*W5B(?3Z1)^7#P.R-KG
G\$5Q.F7:WG@KJ#T40<=I= MRM_~"PI*FXS|C?C 8E|C.RJO^~.LE T*4>W:Z W^CSZ&~MYWUM-M9N1"DY.
MX=J:2~1?2Y7\$GCG=8&^W>X#;~R20R6(?&~%VYQ3K|B =%"P1&HG|MH#^9X% MB*
(SJOQ|^1(3WD_T_RU=2*~76WFBQ1+).~(C3(62E_~"9 |_QGX:1NE(W&NO M6DHB(9?*O.;4CK C&F=4YODXG
)%\$%SNL@0A3K|V%~XEW:~+>~.~#FN M|IG~(Z?~.~*SRQ2 MSUP=7G|O2%\$*M|PID-
P&E@O0VCU\$G|~.2Z3(70+EVPB#M/^~(A.7V|MI<7 M#B\$?~ Y:BA*(YHI&OXX3#7:~>E^&~X|B.V315S%P7-
~M8E>M%2NID=+ MT64(16-IF25&WF)I">~XM2|>7&<#JHXWJ3\$.1N^&~@HW@W08@!6A)*~AO#)"
MG;8+~CWIR\$O^FTHOWE+FKG_N^SSA |0L#3K*TX| MD?P@&~|57^V8+3A+>|5BH2;|~\$#5"~%L;|K9TD MS'+@|
Iw_6X? (OHP310TXWCH@=;~ZX>/KA>~YTEA:~*C*4@?2|M-QC |OIH9Y%R?JKT;U;Z:~+~D-6Z|D0-0I"6Q-
%|~M|L1\$&V|ZP=:~\$ M:W_~%L>YMTZ56:~>=M"X")W+~.PDUPQ_P_N\$#VV8E%= 9C'7)D3R>=|Q1H|VIV=?
%UQXW.D:M|J9T|7W|1-9BHAKD|FGK&~V*B(YFV/_1%X M|3.SD>%~OL*5-W/L56A\$(WI>AV33B/T#~K>/
XD9;L0X01;M08-QZ~.~.L& M<~>~V|(&GZ*?LS01C2<~.M=TZ<2@~.~"UMS.12+~A3OY>~A8OU)F5*F7 R^@?9
MT2F|5@N;~(I^~4HFMK7'Z*UBGEP.Q_I#W M.SK@1\$;BG|VZV:H@~7W:8_030S;~7WY~MPSVA7I2|QR
QD|BOJE|YHWKGNJU M/L_3~#>BC)|#M:X-HTDV#6EY8&~!~VL8KQ"2|A2*SU|TO/=H6N9ACH9XI=~-IO
M%3FMTZQ:DT~"MQP|K8I6^~|4ZT2~.EDZ|TZ|A|U)"4|8N \$8\$.~I*~TMX|S1 M&|1%43^J")K86^-RV&#*
(*D6B~.STRH419W0M/O^~.BWYC\$!@0N MWZ@3E'M~:W)"NE/IYZ+T02VZ4" 1&P62"~G@7%)"9@~B-X?
Q1Q:5E6TN(*DG M'5_~|H2E;I\$4\$A|&T~.POS|9=S*7&~|45S.@AVCYU1-YQ|:V2&6'L2@~B M\$ Q@~WV~/KN?
JBI|/%-5\$H=UH0-2\$")0-6H;~3<2~*YIH8L=1.H^GT7-. M?P+1BJ"QD ~.KEAKD| IZS\$CDC.RM#8LKL7?
%8Z'(8\$4FJB)H"TO3 |9IA MZ|@NSZ&R=|~^#^~\$JMZ?'S@7DJ=6|D2S@~?U#5"WV%0C=R_D3U&?%C0.J@
M|JHX8W^~Y5J|X3"~MGQ72R7KTY#00>XJA|4I=>Y|KI4)TKW@YVF:~*5(MQ7I M\$T>3ISH&5Z(LP'XRV-
~PFQM*N<~3_8R;CU0TW2R|K0H|ZU/M|~%6H0-O(~~M3/CW"?
HUZ:2FV;GT~)IF9JH>4.MITV\$H|97^~)N*7.UZCBF3G2UAB4RZ3IA* MK\$>LR.5@J?@=5-5FOG7")G6HP.
IWH_2U|M99I6I9(E|DY.@>S.);~(0'00 M&<~(0SARF&I\$~7)V'6K%\$|I/G0%=RVD|K9<|RCQ)%P;~Y|C<~.~28 A(QH1&U
MN6*~D|S09E1T7^EOPFG+TIWXC2J*CEYOKERWIN;3EXWGO_UU\$~P;~%I*2
M.2WQO#SH:~G.W M8AQE/E+~.~WA>Z."I@:R5&RHAVIO?G2\$Q#6.)HE>O(R;~MX?<&+
(WN^OSC#1.VK^~#IB/*J2.P#4%3?TNYH3+~%5("H6O)IRK+~#;HIZ|^K
M|Z.RPG43W|9QUTSNM*7~|F^~)F86'H6X<\$_4M1.~%U|FJ%6= _B%X0HF>O|
M_~\$#&:QR^3Y#Z9|~*#O/\$SP@.9)C1DDA|J.1:~PP;4L:~?YF9V W(\$~22V)2)2 M\$T(TDMHO|5"
<~.UV+P9RD\$>Z3%HQ2AB=U(PIGYC7(G4N>G>~^CW.BFC833'5 M0|UDQB/N27M3LRGY/7-NF8?Z|UD5+G;<

2-2.5J?@+MY)E2%4SKSSDHSR M26BY*S%;5- 6B1#OEZRRI=0KXN#_ \$11U0<1;.@01Q./%NV\$Z1%;&8G(IRBE
ML.^=\$TY-D#.#R^O%WPA25S4_&9#VXZ22*=E_2EPBS/N7CMBJ?5A(?^1Z; M!|J3:<^O?^@*5RF^1/-SS;#I?
H_D4I:0OLK_@DN^=FD\$+173\$S0J#""1Y/M:~7T&S:#&FC.8;&FB;:(H3 3)^Z&/@F3S."
VH90@M&IU:7^OG9\$S1B9B""M:689;,"4W=^!+OFQPR|W9*P&XMAHS| (4P>E|9XOXRT,O GRI>E:OFAD*S
MXZ8+~"O^L:MM/X"KP";@N!9_A2FS|V:E*2)*FKI7YKJGO|T9_?T9:0;2= M)L ?G:=^2T5E*6!O= +FTPUL;K^L<
M1_)L&R7U_&8=7(8D,51..?#%:2FBZN822\$YMY:FL6:5V;'&ER8D9UB3LTW M86|A81<+H=E6:99#6CS%-
U@N|U31)|WN>1>IGZS"R,#D*4&M3I>6X4= _?*ZP MMN:1Z_W||RX; #=N0L|EA/L&2+>EW<-PPMHDCZJH?
8@JZ#I@_2|2TQ:Y# M2*#6:D?>|L6XL3U0>S2=Z9JGEHDI\$1B|MN^2|\$.2,10F9E5\$4GL&\$T+0_M:|ZWJ#&:+8&-
I6B_%E4TL(T7#DWGWTFBJC&\$K/(C6\$4^AL)F+YZ7T EOSHU M^ (4BUH@71^&FNS;|>7|4\$#0SAG?
VNV_Y:DG;K_LECE<|9CTZE14= M_|DG^F<^|DIQC\$MIVV2_MLBH|.Y53,JG|A>|&|B>RQ_J7/P(PPP3(N(-
G|XV\$+DWJW^@+|S(|@_U O M6/EL@",4P8J0Y>""UOQ@YPRC(")0P*UF;.+MZK*KZ=2QJ:3SN|^;# ^J*!< MP@-
Z;.&GEV?TCYBP*|A&FP;#_|0&3 CK;1?%;T0);#@8|W&S|RU,9W/#1 MD%+O|H TXW|H">PI28^|N|/H?|
T/*B0"6|HI9KVE,G)BLE)S_|L2_>P79CGO(|8:L_D6O_ \$VIBYW>C,Z2&A:93M)XE=U M6U\$Q0_GL9^T""^|LYUJ|
QNT.O2+BIQ1.6O\$(1|!(?13>I"1TIR4\$280-# M5==-/UYA|/\$7V5G|PL7D|DH\$XG-5=Q0BR&4N39|OU<6
V,9"BZ%3IXCJ=&G M(|<-SVAWOX7QKR;8/WEL?9%W_7&T7AMJG6B\$)_ 9D ^C#.TD MGORB|>:")EJ2MV8O/BY-
+S2+|H|+^5_|V2&&C(8O*S_6HB-93_)4L2Z50E M9CYD:2|P|>EXZ@%#|I3V-
9>18H8|1PHN+UH;AK\$|360")W_/FJG&H4FGGVR: M/9.TI6ODTP?N)>."SM/;%:(KM+|H%OGU^9|B7-
"A|5P<=;\$K<9L'9&J"PJT9?;0L B6C#;TREY\$TW2IUXGU;SRR8?@6F|QGME) M? &<<37AU0@M*RW|4=Z|Y|
(W=) B^P|^_|0#O/9|&XP;1| MH0)"*.\$R\$C|>U>|>IK@H/_ EN^<9,Q^U@HL4R|T7B|A2V316=RH@/D)^
MNBXAXT"NA^C0\$?2YVO#XP=ZQ^8:(F\$GC^2)RO|X|"R)E "D13 #|3.E^G>;3H M)D@0D=L^E_1<07,W*3;|+2F
MP>.= (3L<^/OT< WPW=*.**)_.O@U(C+LUGL,@KTX%VI M>^5X28|1.O_|^/L_7EYP&H.%U
44B:@U,H3VDS/O&O6V|<4;CSFI;D' 0 M?U%0\$TN7 @Q7A?<2F4&6O?<5Y#|Y9:H0UO8? WY #Z EX.T(ICK?60/"LV)-
M>O+15#AM0EU)!W420:(|CQ"1>-NJ7|V|_%U&D?1) M?|E8KW"(L4*U_E;OKHQ0RZ.(^C2-
@4+>H%)N@Y&R"/\$9V75FCF#0;H;\$ MM;%
(H&3<7_>E^M+A59NK#8630"O"4XV%5GHL2S/A\$^QC+P.T|1)|#E+MU.MA9&IL*RTDB.UV3/13*&0
1:5TQ,T>|O(8|Y\$07D&=M+T#7"|107SAG4|H#X M;9;U,4^)|#^*O#%Y*ZE|;7 M^R>4&0I62'P-
K@G,FI+0&5/Q>YO"W^ZJO"7CC|N0HR)8(^)T+|6G;N2 M5PYTAMI^VU@|>2PI4M| =FH>#>YU^_
JPR|>X96L@&A^GMB:B50_2+4 C5 MFQ8:2\$^FM=71^/759D|L)|?;_UNH8B1L^84DP_&E\$F\$A2|';-O%3@|
M;DZO#;5M/S+<<\$C|L-PP,3PGP<|4*Y?^)^N^LR(SSU 63#* &Q|*Y\$O+;_U MJR3B0.#
f5;#UH_M(@S,N*)88NZZB7)5A/FCP^W6LS<_HKQOZ^A1A?2#;S
MT;L2U%) "9SN|OJ>HP|_1ZPH(-2)G3K5R_*0^I2N##5A&T16A\$=0/E|?RCXP;Y;H-?
FPEF/3|^%_1H%V8\$VZ<_CF;KNT\$N^X^VT3Z)MIR#ZEB M3600="IU;PF.&
f0;.\$(Z|3.T^L"HDDH_TU55H^6@^=DQA&W=|GCEK%1R28 MMD_C2V\$GF8GPPXS'=-|/F|G9|VWVWXZRL0ZMK|&9-
|62V&ANTAN63TZBB9*YF MPLD^|@ZEZ(RC>|1WAN>5-O_Q\$.(JC0;%^L|)VNBPOC#|3EC@R;K58DF|; M#);U)?
JT^ZN5F|<8Y5L M;L;1\$1@15@|^%3ZB(7\$&7+>F|PT0 M4#A#YH48W6;8#3B\$E\$0Y^Y1B6%3>GB*|?
NOWB6XMX|!^HA6S@3=H6K|C X MZ|+T) 7FPOJ^E|AQOFMQ\$W(|+K<"1@D8RIQC++|JTS6
++&G2TN^YR5YE9 M?S/HCODFLG6#_ "HT.LD"?>NY%_NB5;|P;&RCZR'B|1|GV_R?U^C|VIK+|JC
MHT&N,WV)B7Z)M7>_A&_ (5(=QWB+;E;COV0#%OI6,870|T.?^@^E M_E9OVHE|IH9-
&+Y6@T;T+ZL%;U4N6^ (WAGO7;JD(O)|@DNIUD^J21;HS=-J;YN MPBB|58U';HAH448DO#/0H^X_R^049=*
(T2;|O>925K;JG<_BZ9#MU#KPOQK_ MD*HOW0.XU.MXKJPO RD E_-A1/D_V^O/@*Z+N|BH)2C(AT)"HJ*+TK+;(''
M(B*B(IVHB#0ATJ2%" M5BH")@('"2#?;&|TAL/9)*Y MZ&F(5P;PYR V;^1#4ZWUS>9;&|"A6CL9D;S80B%YQZ<
J\$>_JE8AQ_FP^=HN0A.CLEZFS;S6(P>#3R8H,T)Y|C JRC|RCZK6J5TE-6Z? A+;S>4R_1N)A^25AM"
M8K64;/'TLP;_AS_3ATU;6H|"?"LN5E|W2Y"=OGRH;JNMH4S"ZP>98GW);.%M5|2XQU@/#U;_>^TPQ>J\$|2PHY
MME&)5)XU!%OX0*8#D=2Z53M&|V-6Q2JZ?(XSHQ3>^0YP|M?@IQ@A;I(@ M"N>2FA+TDNHH50M5"D(
*D7RAOTK^PJ^|O;C. M0P&|ULVBM4\$^T\$@H|AU=I8?;BKA0.(L|&>2GHS*O/S9S;(KZT|10I&|N%6I
MUJPLX|DP+J|S1ZRP)TAG(>-MLR>949|I;3KIEB;RJ_U5HQ9047_?AVH9YSM MM^=+|
|=6@_ \$FROCY3=F&;E;9\$Z&;QD&2UIM^Q<_0/T.2;QIF8KH8RT>@9 MZK"6Z%8D&M"
f4Q0_>Y^7\$&NICG;C3X|=KMMB?GXSN-C;YC 4|=L4# 636D MM.X?_W_#%;Q.WK<=J.Y?D*R1V/2?N;
fV+1H4|H|71K9=AV; '&=1"H1|FL-4 M2|L9S<3^?CU_>W+XC;JMA5>Z_B+;Q7SX|E7HIS#+QHB"| =DJ5|&_C5J|^*
MZ#_ T4|1EB%ST@Z=4&MH|R""C|?X9W_PBVXI7|>^|T:6D;SS:@OK&D7%F MA4"&OOA^8;TPQ)2;^(@VPK?
fVM196OUT<*(KR);6;=)U>6^|Z6B(WY4T(- MMDPACN&_3/RTN_>^U^T;+|(f78D.CC.H"/C%_5.3^I+=NIHVZ)<;/>S=
M>_+=+7IQ5.G1.P_Y>65-W^P6)<)"7.*U-8Y>G//PF/"64@"(A-43-PLCD| M6+|FK)U;Z^XM_7N3X%(5? M;-
RYDNM9PX|)I551LY8K65R"&.;OGP\$S M?P!|L1-V)_C?JE8I^>GQIEH|?
+B=Y_6UJSM>P>Z2G6GO=)4OWGEF+ 55I#T;JW)K|(|5;Q<13Y_'|SXJ)V#|1<2 F'^7HDVY1,2@3 M_#3@
_WJLSEN5EZVKX&2/(9|ILLH|X|+^|K+Z\$ (PM/_AK5|H301D);W(E<"|'"DZ?XC*S M20\$%3;?
TG*%3LW#GR6:AXLK>7D*^IH@WG75.O@P2Y_W-H<8?DDC;M/F&M* MCL?F/_TY%@N |3W F0<7;)UE-
Y)WP.HB|@H)UR=|HF-UJX<8"GAGS4K.^INS>E;|@YU;9*#E@%#6ER>4P51N|
MF9IP>D|L\$U+T3+O7)ZNYXHHDK;+!M&|J%40H|>@V#52 +14.? ME^@4W_U^C6TND/YKMI\$N?
R78"!@HVVZC91&Z;89;|2L5R2R?^@?'.O^MP_|M|9LUP|&X|LG5*PS0DBH#5;_||P"9|")0|-AFTRM6Q?UGB ">P<
_1W6>'_M<^X_*8FYJ85.S5;=9H>V W1\$|V&%@W_X<^L8T\$G05 (5^APE))>N%>QZ# M-@YKY?
U2P_1L5';OR\$*9^KW^0TU3.|HOFLLB|3|Q&MOI&"R.TR24B+I=;H M|P|0P_2A^|OQFYV|L|A5#1N;Y>
%>Y=|@H|3G\$"&H+?H59_>H8Y4^ MWCF|0%5592-6Z^"&GXD2D?O3USE&+ZRG3M|5|VH|L>AW2"5Z#80-J>2I
M>=L^X0.SC!_GW*ZO=#\$K6B+?;JK2U+=NIM1A+|60/UL_B;J;Z>P_|JD93%8 MXL3|7VW@UO-#?D>S;ZVA9 M=98
+AY&&2+DTJ)RU>NNMS7G&DZ^K1='W?P%FG?0# + M9_E_K=|9NUW|<(1J?>6|OQ7&-(<04/9E-E?E8U|AV|
f;9A|V%>2RZHO<4AY>^|*(%2TLK|/9)3+^6JEQ M&HXD_'ZZ05;+>F H|=Z^GS)"6=S2|&=ZZ62/Q;6/L|4_*NDQ?2&-
IG5& MH_?GSAM461HMZ|6*07N|H|=(\$G>&1_6D9"#F2?2|0T/4X;\$70_|&M^C|8Q4,3WM_|HRACYM;?
C47&%08C|LC^|=EAS*2&=|UN%71Q4#E)|>\$AF M@|f;7.O+J32\$D>|F\$|#23%\$Z&;
f|H|H|@("=+|3M01.C54Z32T4")HA==@W M4SZR=1VIZX@A1X22N|0?66;|
(Z+1^|0/BZ|H_DZ*3(UOHHB(E%5Q|7|6.V^& M_%5Q^7OZ|C.O=6;^;NR-#H=*7\$#|'"GU>F^E)E.@DE1%
(ORPC|S|HAK>8Y# M|23|9FT|Y/6^Q_Z"VW*LB(GTH|29;^|4RHA|9H82_>Z>;BQN_O^V-Y8|@ M^|F@22-
|GYBCD|JLS38F0_9ZZ|L2HV>I%Y>PF14\$+|^A22^N2WOF@(|ZAT MW(44W6|&N192VH_6B#>7-7=?
V2R;1HLE;YO=6)AE<^5;EM1EM#4M6&8R3| M^B3"PUC;&|R59Y>L|>7T.7;M#J=BE=SVL_U
2RF_YWJHP%XX^*T)H|^@%OV\$ M 7HZ.F=4?_WHO?ZE6&3@T%14Z7NG_.\$|9TU+PK>I_|"IPM;9|U?
O.F==_9RH*NBMN0IX06"VFS'5PYDH900K-O' M9&S|H#9^|NA M=4Q|@*WX\$Z|_3_P7GP@H^?C0K|WT=|05SB%)
f)#<2KBUBQ?S=TBB M&^8=,L*)&O^Q>FJ2@)F|2P_.*H5;2||-1H112(91GG&?FCHCX0%LX@^4.
M+6X1C01|VUX@C1.9)69_H@(|@XOXM^CRT/_H3CX\$)4\$_(GCJZ?HC|5.T|_1^|3ZY+JN+BF 4E(&(SL>LE
MIC0"=21K&2|?T0L|%5Y?2AQ(E=(21ZEJPM>2>T_XH&?WV<##^O^)^C7IH;1
M/EYMB<(9HD|HZ!-2;904"BK2RC/Y|9?IOL15A|F%D&=C^43KGYDE)|@YN>|Z MYQ(OH;BC\$2"TI)^?FI6*Z3H|=

:/2@*I6H &Z230.M@-\$.CE2:Y9NX. M"4U4YNA_E5A=:(V+/B=E)A**V2G.)G1IUR8*SV_EI3ZD1<?>H7!6B/84
M*FW>PW9-%2IV2Z^265^U-+X0H(*GT:)N^OWI220<14#.L>P_K=Z_D%MT*E%QEWS5"O_CLOS.5OUQ%
O8<2\YVW:4^YR0Y:7Y*S(O_FT_8Q*4,1)@3 MQH8):7.A\$J?<1_B*7W08\YF.AA^?
^GA.61%MH:R\$Z9S1J>^RDU"PXZ\YVSN+- M4HO+JWFJFBD#7%
(G\U4ZV5MRH:G69SN_SH63KAIG#Q/\$S5ZO*GKPUWMO_M9SLW0\N7H!\$O1J*CI%-
R%YJGL+ON&VK<|B|L1Q9_NADWY.KMT<)+8\NC MFO!T.D)@\$/-\$S!M%X4VLX&LUM;0;TAZ1>B2&K*K.H?
#&\$T*L89";7WRNLQS M?
CF7.CC4G:X?I0='0/8A7EF"CVAA.ZIH4:|I4|0RU1YX7%JHX/86K41YF<:K1;+A5+=O!LW;&W@XL&9L.DMKW\BGKU"
M:NZ_Q@MKH_KT5VF*@\$X^EU*MI>E^A+KW:JC"!?@H*|CNDASMN*|DAW-3UQ% M2Z=?I(LMK..0V3%-
#Y9LTH(CPGOEL=.H<)|H2-2)Z2!>)L+K2.D'06XAN6-MN:ADIT=QAX7|
(LR7*DK+KA9\$>.&NXY:YS&\$3|3|K3KN?;_NU2\$;?!SEJPWS_MHRX?BR5^I53TTR:F33;7MH8)J6?K/?
U2CS)E|NO_1:~;.\$&B)Q(5(H'2L8_M_54C\$W4%;NB<%@T+SD|_414GJ3V%3TY<3Z3:/! "%<5NORK@_E>_H_"9_MK-
H8GEWR6OVN<|Y4<|R|HX98%UAR:*4(JXR9UB=J_SJNUX(WY+ZZA|E_R_MHC%WV=P1M1|H|H^C9N
_DXF/QRU0E_W|=5M&R#1@+WW)6'7Z.W1&#%9*C MF6D/I9E6|JECDC<"!>&9EY#EY1DCC#+\$B-
"841C!_"I3#SQV)6QI+V#VH>AT6?V7\$>156&_M;T:SHFJO5NG9_FHD1/;I?
8OM!*E:1H73\WUI_>J>..QHX^_D5.B_MM@/_N_M2YV3|E*?<7J8H|R|PHN:4(XR!SXY;>CFR^I#;Z+48;.@E-
|S.B|_EH ML&+>23GX6TKC7|HPN>EC9QNVXQ27F5.<2LV"PYX5XF^A&WK^_38^3K^<^
MK:P;V!9*UWLUY|@JN6WP^"X!|QNY\$LK=H)A9Q6@*^F^>YS\$=KPX+_*AKB?M_MVNK52H\X=R"SYD7|
NGY"MH B+AA+Z;O'LVZ5Z"W(A6>2>H_%2JUO.K(C MJ.\$:ZA44|H;N,H/V: ^#1XOYZG&ITIC_20"6SN2F6JR1H7-
GB/&_16J|Y"NI9|/IXVIVZ_MLT*N.;&X1|)IYJZC+MJEMO>2UZBB/MBAL_Y<6ZV3?
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IV@VF9%E+/T!+HOZGWY^XZ^EUVW+|R%CHZ_MFG8?(S9P?ER<"N)>DIS+^?5;-E|_EC7,%_EJVWYQ^!_W?HD_;
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MN#|SD6|LE_H_*95\$;|R*_/WDL&PM%NR96W69K&@9;6(@D/S|H^G78XX;_M_YD>BN7U%8\$'6R7D^X4
@XUV&OHDIT3?9#\$6X_|IA;*=VMD?Q@B|"?=) MNP*Z|I-V0B3@|H8WF^R-#5KY9RT-IV)_LC:QUAA"|VOB)H;C38"-
B8;ZH>|G_M"CE^>7EH_Q31AR_K0DY_I23QGY2J|=^?6#"1.#A:1-3XW@|D3VQ/NB2
M5O>+P;0)/4NS|0>Z52|D6&B02_&@DR@W|G;0?;\$L2_U9RL<8%#26_M4.KB|H'?*_.QQ!65P2|1YA6Q1A??
|S40>TY%2BY;_FA3GN)COB4>MO%)?G_MTV<<=>2_-8-|VY*3(2M%9JEED_W|BMX(+4J+H|@!1HO:L?
6Y|@S0|2#=#SD2_MG&5M3Y"=>YHN141V#K2PO;^IE8*.(L<|HG2D!&DS|HR0"ET-GC55L5Z.6UX
MX:BQ#N)\$TS^WW<;KXT'+A.4HF98_<U\$T\$A#/GK9LGT>I0!0XLQ<'=|"?_IU&_M'"_C.L*UP;5V3=OKWX0?
%6.2/0K6GFFI>0&\$_L|_M.O.&GOY=W1_|Q'@^:Z\$@|7H2PNE8U+M|TD|H|DO)-#!+DYE26;"*2'3%_M0;
8NF\$Q^*SFJ0*\$(OE&9|SZZ*^A6CHE5ZJ|_1'UUD.E=2_*J**W;\$2HBL'YE>SB:8+8'((
M+CO=RPL_2#X3=EC*"PYVK8B|XV|P?N_5FF.&CUSSM_V|X36)1^6ZWJ_G2^U
M5G|H)8^IRC.S:N154.&SEYIOE@U(X:N^E@>O|H>T7%C"8G2T10T>Z^ISOL_MFS;Y.KW\$M
|^#/_H|DQD"P.C8&I204FT_#GUT=I1Z_W(K5|6WM_HZ8_286(T#_)SX3JN."KO19BX9(&CK4A4L4-/R?#^<3I!+
0Z(0^#;|&J&)9D|<9(+|?|P|_0"T6_M^_/6T6SD;|I>JU%8NO(^:XPIW_M|Y^ (P?ED2?
ELL3\$S04|_LM%@K>WQDXC5L=;Q;GV^1S*M%>|P2%.QL_M6X^4&ZJ">&4=R<5;<=>+02.1>4#?A@E@3D3+^+U-
_V#|Z4YVG9_MUUE|5FG\$7Z|=E+9/J14%R^FDG3%N(L83Y?_"EU(2VOB@_H*N3G1T<=9V|74GM_1>%2C6_.5G^)-
O4/ZW+(.7Z@R_M>%SU>\$!_EXK"BC;)CX?M-NC'GU5GSAA92-!^DZ|_X'KRKZ&_.9=*VMBF_VH_M|F>&2%
RK\$|TX>N9+T#P"/1762234|_-Q9V4MC(A>3K\$"|XY(&V_PNNV^N-1VNCZO/DJ_M8;)'4SIX!
(4_1M;*=B4K76%7WHJO>|A|_#04+8;12|_T4QB@3E0_F3D|LY^M_M;)=M*VEC*(F63)
^M;|NC.Y9VN8I>1)V9LK"P6\$Q0#GH3L5>KV|51-9E;_M;#2R#1F'121"ZFD>I= &POE(CS@|D6K"|UUX&J'9N)R?
M\$|580+X7D)(_YU5+;|CVGKADRV3:1^<
M19:|G9;J>5&^QZ0MVY("M|Z\$GD5P>WX;.&@Q&|Q8Q5JX|H05.A(%^U|U*|L_M;|^@4K>GPC*E_*Y\$MU_"_Q
Z:F=SH(Z4%'4>\$E*AWW_ZEYVA7NY5O8I+IQYM_M%JFD>PXUPPY72_E@")|R-
H_|FABOYH@2%"INCRH7P|B3>S_QB;N)"79_MYB4&2!%SFC2FU""M*D)
|J>?QP!A_|"C2+V2_|VLWD_PDK"IMKA*B+1|V->JL3_/H#8+&JX')*.)E
M(FS7Y|L8I9FQ|S)\$SIGFMMVD8H"0'B'S66/D;('AQ00!;-'@Z2N;TF|>_M8)U0/SA5D@&*T>MPRGH+4C
"L6JB7V*+X_W0L_G#18%\$ZLD*27SU6(X)|V_|MMB+FP?_UJEEUJ\$7^_U;N>V_A0FN03|_#D|E:5-
:~5=94IG@4KG>8F\$ MX@W:3R67WSNM:Q@>?@?2(U|12&2%8K";=>&P9WDU";_EL;XK;+PYR"\$%#>O_M_V)CT?
QR|J@":UQ0|P#O&Q:&7@4Q+I?^L2H|%/V&|#)"V^6UTISVM;H.H!
MDFP5KU5/"IO|L(&O6)Z>*A%6:H7SM\$|L6N)U_L/(<?_<^NKQF\$U\$?57L2ZCFA)
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_Q9O|P&\$9|\$6.OJ|DV|_5^_8A*65@>@Z_MP<(^AZMBU47_Y47IGPH\$K;|_7C(IW"SA0>;F/
CCP9F^YVKASBZ"OJ=CHGA-|S|%^IDN#"TH4HX.(SLG(+##0)0\$ MG_YR3H|@^R8D^D98N=P5?|SF3R|_
_H|H@;H'G:8=0PG&L_6J6'KPC04H#|C_M(6(8;"WRC(WM|>XV|?IOL|Y381).1.8AG>7UAM/GJ4TDHZ7:_HJ_O'=U?X
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(?/7H|H;=R47_+S5MO:J@I'3C5'\$F5G)Y\$ MJ_|65MG=*|/?>%24FT|67:L2%-(B|D6@("S|2*
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M+|F.>JDI0*RDIT9CT/P=W#PTQ0/M1N%S8T>ICOGQ:TE&3A\$/1_F|Q"F8Q\$;J_M-M40G@_MO9&5LBA|>@4U|2-
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4.=5_&HWBM4D|J.D#'_MK:_0/K5\$;PL'=&PWW;\$;=E^DY%9K;V#>8/M1;_MM6075'<|_T'V'9*L(OK_MM\$Y2-
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#|HQ|L|H&39%J287|WM<+/_M17M"H^JEFB-0TAZ8=XJ-JD>7QOX^9W1U;%6K;T^3^9*UG0^V9T2;+KA'S78
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M)MITB0LQ3W_U2:E/XP6.W\$<38CXY^4U|H(=E|XPIC"?8#NI('=ROIV':C5MM_M*|W3?3;
|7CV*2MHNTR;HJLHUWJ|H=O=W*^4:V06QL#RWKO?|&-.=W4=-%*"MD'IG\$|H?DE;5|?
M<:GT)7NYBSV\$@YH_7(K^)|SD<>84XW&HC+.%_5"27^Q/HR_M>TY|RLEBZR|KCWXQ@|+FKAS>WY-%DXU=@
F*K_#6'0Q2;Q!47/3A^U")E_MF|ZGIM0A%(ICN/27*@ID_62N;GCCO?IH;<S5|>ZN*1=\$_VE9FUO99L\$
M.C15OS|1:7R\$.AG;_-38|U7\$XQ\$WCO'>_)(1?NI0/71'.B|AOSB|L;P('4)Q_ME272^(<7E_M2_6O?_QH5*0+!WC+P?
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MS0^=-"9R_?3\$HW)'5>?V*S%LR*E=6)F8T+IB|79?NFGHS")_M|I-ZB6787*GJ*KM3B0HY"#6NJ^?0(^8J*7|4??

G>1_KI4J<>M.4#4'094 9HH(01,CG!@.D ^)I0-J>WS+W;9=4A9=IYW_H^NZMFLP^B6E|
M.FB>='D4GRZIW6Q&PL8%.FYG5M@-/L@G"H#2%+|\$/H[E|V|H.V)KX<"Y|'HC45|^&^62"M*AO.;2N4514|W
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<21_MT5TCA;9.Y=0"TM>_H|T=I=>4H^H/|GP_GPBW:UW?/U85H)K37=IG91OC+LD<\$N*)IH6OE;>0ML_>MH#
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('!@LXDE9OLC5ZG VY.|X|AW)T9_4D^W?.T+ MWWH\$AD#QVA8J&M+-<>P%:+XN:LN/(8NN;4D_-'WZL46
MCYN;=/^H5*T4J^|=ZRN5\$?#5\$S1+4-D?#U"?;\$PLDG6>^\$S'=Z.01E2F6J|N^C7YPFL**9O/GZY:Q71_/R65RT
M+4P"L=,3Z!%5#,C>>#5^H|<&MW)JN|VS<0N;;K|HHO/%Z:3VZXQ=5Z'((<8K.IZ1/XE\$E5!?'X_0I|JH3I3YLW
MD^8W69I_PZ2LQ@SMF4\$=MP9/4Z/HV:YDH?>OVA1HITS343RCVSO%Q\$ _G;DNOL RG1\$@*ABKO|EX4-
V\$VK02GC+00!96@F2 MAZH*8(FP%|N8C<07&H8YP-.9UPH(@UZ.FH^Q2|H|Y33+<&?3Y).K6\$WF(Y7 MPN>:HLV>
(+6FY_M4!:=9|!8Z|/'B1|^_K&V^F10:5*+<|AV4_K|H|AG@M\$^H*=?O?^Q!7WE/+ \$0HD!7PX\$@M|P#-
)*F2/I4B1_|>M6H|(-5=)NEH|; MU_ZY|ZLO= _Y_UQH|H(2#16\$*P*)K)&Z2SVQ_-
Z8TW46UK+ZA:S*E^60.YI3W#3)N7GA>9<X0KU4_ M+S|2/G6|H^KHQ%|5^1P@_Z"57)_6*U1#
<_2V9GH+8W=L5-A.QGAA./ M_L:2)&+^FC<()3T\$>J\$WCA4%?ZR_1QOW+=HY+KDM65;\$MS5(=S;EGL)?
PU;+;1+;."IKH"\$J5"N|J7OR@_MES*1T*6E>F5A>O.C2D,&\$S?JW/R\$T|,=9<(+CP_4K+|X9^=E."#>O""\$
M/&YH2U8DR#IE_&JAX8?8;T&_39T3"H@1@)3V3#;_09*14ZS+!;T2D
M7<|N@.(B:*|GL+XL+B\$|7P.VMG)W3HY)NR:&J=7MJG&CN&\$SXX_%L%*P0/I)_M/;\$@DYMRO:W>H^G2)_H6QL=
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Q>EFK9A_M_RIO_C|3S/^GY1^PJMY"/U5)TEJAAT^QH%)KT|CC99QYAMM2Q_+I+VEG|.# M.
(0)_9M^T(T0U)P6L/D<+5%PE=FILW6GFI=LF#6SP@|H6P.IVQZ M#;_PDI)CTI"8%#;Q9Y:5!2EMF\$\$_X9|S13L^_<_
QT5'_M0DGZZ&_1EW5@&^I4|OK7N|4<68/2\$SVU7+ZNVQ\$1.:="4,\$\$=#^2|B%V8 M5>%.00|RV'+1B-#:G*-8|Q|
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SU+F26JSP%U323.G^C8_V;@26)5UR&\$S^IZU"ER M._IU9.1HR900"M V+'H|9*5W7WZ|/;#:=
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M/YH|6EB_4T.FV+&C5G|VOO*+H+0V029XU&LLOM?(F=Z*^5LM#V_IE"R|2? M45-E?RC)I?X^K|B8|)1?
(C=4\$XL|>M_DSA.0|SROFX1+H)LW|H+N;_> MP^VY_IE?P>|'^<#^R1SR:(8=0LB2575.LIA_T%|
M*|4EF%B)SU/^U;?D)Z3|0.IF"1)U%L((9OB%_UEPS4DW3W?_F MSD9|'&> M>P@K3|??F^Y\$;J^CUP)-
PFTN_10.O):N<_8L.MIE=(6>1W><|U8E_-EA% M.O+^+N72|_KTM#Y|I=&A*W5&>>UO-29ZB9@"SE'M44X.R^C\$|
M^E/_HZX>5=|+NI9_A.X)|Q|X_EX8G)_2A\$LU MSRLA^T_EHOBKYW:GNH-|7|AW&+@W|35_-TGPK;-
"I3+>X3301ELKR ODW M PS.L &|5W|*6DM.'SG?7KDJ"?Z"2V<_:(UA&VDD>|5|HU4.P1|Q|N7R+ MAV4%^9|_&
M-N-GNL9"T9BSV==??1CP|A:6<8;C)1;K+;9&:&|V66V)=BI.G64W&M:-70 MXG-)XXHD:X4)X2M;I?
\$>TA"_'L|HUP2=*L2FNY_GAO*|M\$QNM_NE+=Y7|_N_N= _UR83L\$6 MR13.2:KWAP=3|0S'(9T|
MO|N;B^4UBX2ZG8E.?N9|_O)+N^I\$=|_7P1%UI;_j>@5Y?81A*J^8UAL% M(T)&"(F MP-
HJIV2|YZD|>^+7W2QW^\$NOHB2=)4<*"(=L#%_R_P_OZUXGG MVS1:M 2|BF1P8Y> &>|_!|EXR=T"
|:EFFYM^Z/0;D&|OX=HN&)_ M^C50PK^)^U""#G/O) @^3E9(?;ID5@|J>Q95XUZSE|ORT<,*<,\$SV1_)Y1#-W
M|MM;_F93\$W|W?<"?YK(<_@IS'#KO.F^K|_+\$+RCH|:S_("F
MCFJB+6HD|+|9H|HNEDEGI%U;_?|9R|=3*K4I4K|K7K"Y76#A@L:*H5|L;XFS M2?;IVQ)\$1AK2.Y2|Q=C'={0YW^"
&67_UW|&=:6)0D.\$"IW7?"PBIMR2+<+ MXF>KLO>|ZT&H5Y06S5O|JO>L:L &(WG)GEB|= %T7_ ^N8_J;T
MTV|Z2RLZA5IR.L0%CMUI?V>C0-3CW0U8EFK%7R.FH8F^1D@C(N2Y4!%W W* MOM;IP-
CWW|4>"UQW6/&T0^T^K^R(-LA"+NGQZ(<1|E>P(XACC\$-6|/EJ"?%=:/49V!_+(9U|K'"|MO);HXS4
M|B%#4:E|*|>M|>8'759_5N9P/5CZ2#9M6GZNO9G@4J;@=RJ(|=&W|O"3S4.A
MP9H7UM\$#N|>C!@7P07P2F3=#0^5X+I: G@HP+S+T99H;\$,<<23PMMT3VI986 M68DN
1@3|EY=&VL=25;WC*=^RXZ0/W.D%O2U02"TiS^E_CZV'_QR1>N"%8Z<1.P|Q2K3/Z^DCTS5JT)=4L*
(>D0'B5V|T<6-?3F@N6H; MSP|>%DPRAN(>NF=4JZ|;('E#;!<^JK6|JOKHC&E'L;FC@L/ZR|M^%/(^7P|L M)|@&?
%&R1R'(-8|BUP%QNKTT0AJX\$A>NAV;_GWV8FKAF8I&J7KQHAB |% M=E8:CXBHZIP0\$Q9->Q|P+V|HDIU11-P?
M!MR\$1>U>9^|WK?@8|COR^)^Q=- M M.7/CV4>=&|72VK|K_-B*9<43MK8|_T\$O(QC @2)24CH^I+X)"FDSL|S;WU_\$ M
#TCSDBP+\$R.S6|H0HWG3+YJG-O-#>80T^ M"3|KM1J@SAS|RB&L(XS%G^H/#)%&|@:M<0PEO|.GB=|7?
QEZH|Q2QKH?N_?_)O"MCS:AW=\$OU<0.T^!WC@K5UOP>FW>@OAHZY<^BS7Z|9!*I= M^U=)
>7%XL+35SPGSG('76&> 3(H<|XAA^1_!^!MEEE|V_ZD'|J;.=O|
MGIO\$C/_=@G;@5MX<_E;IG^7C<_YMT@ \$K02D4I2IO MOI:LXGM\$<894VKW+SU7/\$&X.MJB'BNT+7ZN@-
C*_(9*3T8_HOYB&_\$D*3? M8=V:|55O+G9M!*08.EH898=8YI^NG_+U8?%;7JYFVVP>VC?(%;7H8\$>UXF
M:\$ _W'MAK%_DN&#R*\$3E50LAKI%*8"/TX_UB|O_QCZYI8%2*/|7ZT_ MW?49F4U"47G|<(?*
<=>^4#>%W|50N^&Y=|H@D-6ED6%\$/L5*1BM2;5_EKW MX@667UT1X X.GL|6F|)R/2AL@B?
^6W|4&W>D.E\$*FCJ;\$7 M6^L20(/_ZF2I8HQ0"7H6@B/59-ML:4=Y|T)O|KL>@;^S)7T8/7@"\$Z>R1% M?
@Y6(EOC^V|0?|)%X<%IF_N_|P|()W<85^_C0N% M.*UYDAAV:I4O6M L3*CO6<&O| MR<+RX#;H:RC-GL
|WM&R|/R_::Z?BKF7=I#RUH|P#3^U5Q"2J_1Y(?D M>IVOI3|#!_)"?@(>.*#+_Q&L50>0TVVDF_!A;S;
(81QT6LND>GM_&0^O M_NK2EJZ|HRUP*D|)CK>%%4R<&^*OHPL_*B>|_F3;J|F3IZ";\$Y8VT|IX
M42A^ZP)%MYD|_H^F|BGB|SIXIEE9|Z(>O X|WC|N-L.L4*R:N^N7";XF5& M^TFTD0UNK^_7Y=,2-3|HE\$9S13!
&FVL|D^+S;\$!^I6C599TJE*)A|M4T1" M-4VR6:I^OZE^V"/_LO?EG?B?@3C|=PX*UL%_*Y9|GX*A%|.7WE|9Z|UU3^F
M6%_Y2T^GW_IGODGY2|GJ.KP-H4Z+N>Q|>2^6EX,HPI^6QV^2@IDPIEK<9
M1+\$)8TU7;HDUKO@IDK=PSBWF^YL(W|H|DY:X|N-!3L(P^|P^0|X^HAXO@<4 M4|P;\$LZP;90-C.+6*=
L|L^>G6|O|2P.S7R.ZM0I.M0C9.DZEZ^6=JPW
MC;1TYEJ(I"/1/I|F|T08<\$YUH3D7V8W=L|@NRV6N|H\$P>>"GU@='1W;7A+F1 M?ND.^:BL4+;ID#LB|?
T1'5_0COSR;0#^F/9/3LE"9Y+|#% PU3|3HC"UXWF= M|JMUEB_1|Y&^M2'0|2^W136P(6#IK&X;VIOC^W8|;/H-
CTV|H365%DR.M MUV;))G(CLG6 M)UK8A/G?)WG7/JX.Z.PE>N|5%DO4W(?9;ISO7FS.IVO0)/+IO^RL2*8H
MLD=6856.C'|" *S-%J98>M^27(G\$-D8CX='M-Z?KN;-R|N;.)6%*%#G." MR7P+U#)+T*QP'B
B0X(N1|5|T0'SZ&\$M=3F^T3CF+N".+|PSIYV9A^F S M6|AD9U)1>IE#3DSB^K|O|<@_R34TG2ESB4;ND1\$\$.*)4)?
H4.A_YB^TV(& M%L\$GR%";2_3F"IBPP_US?S=\$>);\$|L^R^P8|@/ P0T=\$*";8KVV_45VC_2Y|
M=5|&KLE=D|LF=TWNFMPUN6MRU^2NR5V3NR9W3>Z.W#6Y.W+7Y*D79.DG=- M|HK<_EKK-KJ\$Z|QDO+?#?
AFE0558 V8\$Z0#_N_79YA3@C'=Q-GWSVW*^|PQ_M|NVY|5.9U\$2GG|O1/7%XU,\$9Y;&>|T:ZIF.VZQOK(A+ID|Z??
1FD^; B6H M^QVM+!M|X5|A#7&UY|H\$7CBJ4!'S_(&83VG^#0=-59TG)=&HMS_FDH6 EU MJ+3;^\$*O)U|XO=
(#@TK(?*JHM@G|E@A)|\$>+ #Z_?3CYO&(#(X|H4|00)8R
M%;=BNU3"7)MTEWZPWPI;NGH|;=CKF7\$S;"L;ZU=,D^M;F3?;\$XO1*T4Z1PZ% MY|S?S|+CM\$|?ZVD;_H7-

3+PXI*S2)PW5C0ZBSW9@AI*ORRIE#PO MF*MOB>OC4JPB-21>JHOG:WV|=?
O6N.YP:MT5LLZSU!U6XP\$&0/L@-JW16C8 M992+L+L7:9Y2-
GV\$KT7 CI+/++O+WL.N3=|GE+|N3|YEE|N3SYUEUW^ M NSZY%UV^4NPZY-WV>4OP*Y/WF67OP2I/GF77?X"
I/KD77.Y2I#KDW29Y2 MKD >99>+L+L>9==_+|F7PRKEH-|@::KJ|N#(I2^6#A4FI<|S B|G;YK&-7QM;YFZYF
MKZ7W?@H<0-DR2O--RBJB.X:2EM>|F97.D-|>97RR MR=|C6*E#;R&1/ M&3UNZY00P:=
|=|94.A)/1^BFP@7M0'^O'H/V:0>7CY8(GSLT@-|=J|TA3H#1.QP8/F&3F2 X. QW;Z-RR3> M%L:0Z
MGS'#GJ6LZ\$4Y'PN=4DS%'7C2S3J7B(NX/67FHSX\G&;/LI>^K@0=G%/GC/J
M\$/+TK|O@3T@(+.AMG\$IO|PL=-.I4AW>&A.SR1>L@=|JVD86\B>R|A;J+8IX
MU0A5IJ%W7&CJ>6LTNZ(^|:NYFNS-|BLIAY2IM:2@WMEH(|%2| C%+P-EMAU M1)\$!>N0H%
|)ROSG%34SN*N&BT<0C.|&14R0NI#<|)O O5E*=<9S=M5\$@RY9D(M|=+ECOELI7,2
Y7 Z/O;XU7(OP=%7V*OJN)T5Q"DG#"9+&M(=)|P'WU?&@ MZMQ<&Z?;^O_O=^J(D;O^>- SY|IDV"0 G8.**
*D*8:GEZ>=W\$V|>8=5Y>"WWBT&MO6K:YW|G|<04.ABCS7G/I2ES2*F*; GH0)"H 3|;H;C"UY%:(VWWP:\$SUAX!K%
&K0J"E M X+G-8|3U>1/(N@8Q@"-79GVR|'\$?C\$U^6J=8MNM;G'T?+ 7K8|Q8U=|DID5O9G%W^NXCNOZ?
C^XW<<|T|?L O25^W|A|#,3S,>|IG M^3Y?K^?SG-) OO8L:|H7TIQ0QC_F|>0HKF.FNCA>KL8&8:893I1Y68R.7
MP%?%5Z^64D=3X|Q=KP89\MP,,OZH9=0LHL7A+/TWWF"H</NTV6A?X (VHI
MS%T):CD>R.\$E:U=-.O%#5G#BD@GS6F*+A*KZK3/=H_9KDA4DU|VZ:Q6\$| M\$R|J|.\$?
IAVH1.XNRWZL"#ZE&Z<=|V|H/-9*6CKO<")8N/Y'HRJ28|1QK MO/1O/\$8|P+K A7TSC^CO5D&J|Z==:;XN1"4.F-
FS6 +UU44DJ^,<5D^A* M=(D@|+CBK5B&*ZV-/Y_5|KAU="XTIU"VU74H5AL'L1Q757SEOM7.4775T
M.CLL|.\$7="^5.0A:7LTXXZ67NRN|?9|TR|^9^KW|S TCF1?J:|0ECO|JH8\$^JC/<:QX2|"XH07BL_VE!:\$
MVN>N*TYXZ.C|:CYKUL|P^%ZB?;|UBFZ0TH|A PEM^CV5U";@W28 MM:K
M;/.C8'BV0BW^VO|0%2.*OP2|JO: RKM\$XQE(>UY-NW0:57.G9Q3);=9|*S0
MAR@D/6V;Z"M=VEU9%;4X8R7H4R2B9676 M|;P OBA|#!|")9^!?,S1&Y.?G*U^&|0\$0C6;85@XS*(X)H>;K'T8-
BZ** M0XE?V|'\$9(=U_SS-E+ #HE8E/P4R%|:37VL|/W'D*F=Y&B9X08C:6R>Y(I>KK M4L6W=8/N6>-
J|T+XPOE21|E=.\$@+F- F0.9\$*; H^";N:BFI7O1 %@ ? M(WS"#3 VA19CG8X6:"XC_U-
G'YA(40!@8+2>\$^>X|4'PS9"CG|TR|J6D1! MJPS4<4 GM'516 '1W3^31+L&A) TC:*J|*\$09^|A;TT=D 0K_LDF-
W75?+3%1MZ^"M0@:HW/VQ|S290SMV7Y;X3 (X M|ZU+?2S54 P|H|BKA*\$5C\$O|JWY|FFG?M:G_?
\$N"LU'GP5'G&J|H#ZO+ MB(EF*5G|V'COH3W@)FSZ1POTL|Y|A*Y@BX'5-|S|YZ&PT|FY|TG?15&PK;+ M%|5:W&-
X@ (4 SX81K7&QX|J|V<|YZ.P#*, \$O MAQ01H3|&9PMO?7KT5SD^E|X9"+ZJA10 8 T9|3.L|&B#6*+V,,
(V \$VPE8|'+1U& TNTIO& M:A|6K7D%):IYZA4|LNE5|VGPUNXY^*LL=P;I\$O|@%#LWO RJEANBY9_L<)
M#4*>6.+%^>G?|&AH3NF:|L= 9Z|6K^<13XAK;0M5U%?7@0U_%D^U?;|;O>2^(V)LQ
MF|8P1<&KGU|Q+ #BGD|H_3Y|>YTSS>>F6@M\$8J9^0N38/V"C"PC(%BU|,I=23CD M&VYC S S @ "SXQX0|44/0|H0?
@""^TP KVC@|WE^0 SI9X-RGE0F6F2:\$)7 MS|Z06KC|K/H#Z|S_ZG;+&L(34)
|00A."O2CVU2&89>K@|EK|PG:58>+9. M:@HY/Y?P7>.@TX>+|RU0|T.&T AY8C^:;(7.Y: 8|
%M2719*\$NW'9PC=#G* MN0?D8-LA%"WB'O |\$#6ZC^C^_@OH_&_%HAD;H62\$M|X:LDMCD4.JJ.I
MEY@|JB_|PJ=,B0BY1HN(|JOT>|KLD^=ZU_L TO34HG;3 W%|>3NL OL/KO/MIK|/*NNKF'CF|Z:@?
&2.XVZUHVDP?EIV,,?|+03|DRDZ=N\$T>+<7#C|H^8G MAL*2R?#J>U8L'I9)9#G4?);X|V?C?*KG:ONSSW89Z:G|'F&-
;'TE8'WDC-M_|L ",V.#^JNBWW_Z/KS?_X@&2|ME|=|L=9_?9_Y3|<|Z^7N;2*Q|D;I6
MO,AUY)=N#;);&R(Q8W#G&UQL|6GIVKST=;<9&;SKQ":5GP\$|L_0_5_2O,MUN MTV(?W|?
W|7U| |WXA%%"J"YL3715J9=-9TZ3"G:L CJYP::V.1@U5|5_?^|OX|=9_|R_Y0H+|\$%D_F|UZA9J%.(C XL#T4;
M\$J.^3H\$=2_5&?4IRWMA?)GN90%"|?PO6JW:|9|7ZMO) S92\$|J- Z9B3 M?UXJ8@"U0:>
<@"VUTT30LY9|P.6.P%|V2+JW9;JEZRD^T&TA(-1=9PFQJX MUD;|_U1Z7B,MV**|ER=4|H-40
MW^8G^UPDN;@N.%U/2IPT-F?7KXX^PG6Q=CR;=B 6+V%9;'K0G^U+?+|+|
MT|O^&JSZS&/BE'W3T^U2"B1=F/G*M7|3HYMX#RV|KR@M800K\$D?+ 3W@855@ M|J7 9:U(|J"0|,K(KF>2^R?
\$|>U3A?2B05(6U.X|2M\$H8V*_*^V\$DPU334U M8RN)H: #@CR.)|O8SM|M|_|^A&<&WF*Y-
*J21,B|25X8SPU>ZL7/JV;V;9T M7S=DOBIQ|CC3H2>&92FQ "C_E<;:0=18=/3N_H41=;0_*4@;2+*N4<5(LXN4
M|FYVWB_7^X4|HW%1> (AVS="82D YY6GO?/8S.E.NV7LBX|;N;2O-+@)JE M =,V 4:
6J>+K71|OD);K%&|J|:9G03%B;) TUR8 :HA^#?26|M2O@C#B M\$X3*K-
F*^0T"N39|1&:YVD3|TFV<%ON9>&+M0M/TFW JV6U?:FR3(*H7YEE+ M=\$|2K_O @W3EZW@<.,W
M4|>,EDQ0|OGAQ MNQP|>2R_U% <&U>I&W&C> (==V|ADV=JJ\$>Z3>\$#R5%|Y|+*UG3QXN|.R'3P MJAM8!?
UB*\$L NK|H|(|4LON""D*HK_IG3?|>HN*YY7(|P%TOP.NS>;484 M4WIZ*#/G|LSMG\$H7ZY/&%>7?|G;
M0)BED0<8U:X#?Z@>V@AW""U53Y ?XLP0FA@I46G :9|/AN=^|2:MTMB/TV6G MA&6"8 52!W0*"
(!\$7GE>'DBXYE47?"T|OC+5<-K::T|.2UV+|J+|M5 LO9 M'UX.7T/U8EGRTZ;-X"W3NB< |MR|_5HF=78BG/ZXG-
|#;F^;|L13V00< >| MBTB_|3|=56WG9.C|IR@8K6S X8)*D(Y+DZ09MBTV\$+1@+9 MW&L>T?<
YVM6|1|WOLUZ3D/N8G'7N|YLIY-G|2>-O38X**2ZHA.K#X:CT?TWE M_ST%#8IN.40D
M#|576)MR8\$.OE#X83M|8SN^&%JH=MKQ.O4-T@#IMQQ#OF)M*6=\$QG\$YH W M|:V'PC|=2|58A"V";1J2S
F^F|=#R>J4.Z.N\$YA<99^|KT+<;FFNIGW=G'V. MYISER&Y-J_8TTB;ZA?|D8.K.V*0
YDU\$A|VS|?#577QD3.T_2LW4U|X5X)UP M%|G(YU|7>|*NJ97\$ #QZ_4::L1"Z+ X J10^80_PQDR+SFS?/DPX(JY-
IK- MZFBAT9|H7/WQXF0(^H-V4)>NU>(+8 M|X7L4KN11.K: D*L|A&A%) NXPVZ M;H^&T?NO:D'K#0+AR|
I(X#AIWNEEQ%=A7*2B^L1C>=IFL|BB%A2| 3>PC3 M)\$4YA:US5(@3O|SS_)@DV4N?F>.*PO+;6^FE#
|146^Y6B700 X3:U MHD"J MP;+?%AX\$|7N&&+T*0\$(|+=LOWP9#^/HU%93B-|@<^J"/:Z2OXQ0?X+L/E(U4&
<"NR6&Z?6/G.6@Z MZ|;EJ>2Q+A0?&|&V.|^=|CF_D9;=#K"V9|,3Q0*=,S5'0:A&| M3)(^#V*)|VTH|2&13/)Q9N-
#^%:)A |AVK(YZ"?V#7.*7D+I\$|+8". \$/V M0NC/|+ |M#.<|OZ@/W55|P*Z8P.F&L#""2.L&V|
|UB..MAY|X|8/"NZ2QR<<-EF42FGP2 M;|+P IT.CHQG.MH|LR%THX1\$P|LPVBB00|(JO\$|5PC@3K0|9<8I&N1P?
X^E M/ 'M|=!\$/*&DR^"7'PNRK?7D8Q\$ _O">&EWX|(" MLRTB|M<|@DAB19#|Y/FU)% 6LOFPD#-V|W"
<.D=2,|H#V#*#1K|SEV|K\$EP2 MOVF?2>;|JF6K?RWV\$R|R(9ZQ\$@+;/*%|H70>CB.QX|OYHM^O+8@VBS|X?- M
B4A)QFR3A U1-#Y2,M|U|? 3U8|76=-UVVAA(25J3|25R9RR(F58VPOJ; M'VWQ?A2TQ^>W 8_|
<^Y10.KX6^)O67(FKQOWJ%1L2M\$4.IFI2WIE|Q6
M:FZX59,3^V6\$|HOTG/*|*\$+|NZ""#T*+N5G0VJ|HVPTE'WX0'/D^3^@ZI MJ?|P%_/'TH:-
FV^U@4=B1&0C&7:3C|5|&;Z22TMHV> J"X=|F4|P|L0B7 M8G567H7(WKKC8R:2YW(B&OFE78 (N#8|A5>:T
7#Y>TL:\$5P_6:|?#U8HV MC=-XJOI%@5BNSG4KWT2YD/AW3YQZ+B=76K&LH%3)8F#QI9\$ "L|WQ7B0L*VX
MA+IM|**2VLD I?2IV_F_|V|+R_BJV+|F9%B;|L=16730U40:B(#5A7E (-7\$|WRH'#@+MUL: 0C5V;#>_TBUZ M?
(L|88XR80D42Z4FYVBUDGW|>8#K8QZ7X0-|&|6WQYD)RI3S27JZC|R M^'UUF#'"N9TT^Y|T'\$#_-)Z#ZL&
MG88MX#96R9=DPBDBJL9|H9B=73^N5ZT2&|D|CWRHT<3JG&G>J5YM A: M&
|MH|:DFU^A%2SAZA9B+;\$P@A|H2HJ|R|TAQ=9/PK\$A*1N2T?ZN1@:&A|M7 M|H|R3|;K2A'H?&96
%|<37|+ #D00YHMY50:K2H^%B^NLUN+L0MLDKU@T> MS-9GBH0YC0*4BJ-
|3/9#\$03"CJ4|: ^|9\$+V(OG+|U_L+GZO|\$.E7&48=1|C@A5I"W#Z0JNND
M-M>U<|U5%45^%5567IU#9.7FN7K3:53#; Y/^U62C.HO(Y==M/7IE=7D(T0 M432^)\$78|O\$D!NO%WBMSP|
<.:|PGW/8INOIG7L 96K'?_ |HJW;8(J=XJ M%5|7/HSX6;PR?;2% THP#DI->=)7S%7S-"99>B|7DSDF1&Q-

3KX5\$V8^=-.6(-".OZ#=-.FV+<MC@\$\$+R#JTX7ZR)L5!..U\$.J.4\$H=#W:LR\$=?
K%12.^6:9N@'OHI)U\$PI"/W9%HB:DW;O4O7IGQ CG%2#M.# MBT1 R.B"S>#;CLT%PHZE3S:4-"OR>I7>5/2V3H"-
S5+V\$D=G/XL7M-JD/I-W/M(Z>P0DAITA:~#5WJJ:\ZJ"/\JCS0"24+JT^UL=3#/EQ6^TRX\J:~\B_V>7&;
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T^Q"EHVQ\$D=G)S? M/!&4?=>3L>!75E'^\Y0&W>T^:EX.-8W&!(6F3L:QX636I^V*,GV-^1B/5=
M_29GXL\B\PK39,JDI#M)4H* MZ\GDC@:~C'(V/LW16CA):#S\$YMMU*\$"38\$1SM! BH%TCF\<7=11Y8NQ\$^K#W
M:~>N\H\V 4X\GY^SNY"?9M)W@C0(\$96TEV8D3)L^!0(5F",L\$G,IS1<89,+9 M\ <^Z?YQ?252#B3W>^G(+XIL"-
Q+9@Q:~X(H0D22B^:NN1T\I K2\XY7PZ M/SKC;0:BIX;90VF\>%.8=-^L.Q=76L04BBXO>\$30M.G62)%BE.V&9
V5\N5 M^TYDQ/F\$%LSDHIOHJOT<A%:KA>KD8,^-=*:"B^..W=/#158A04/IQMO'SKQZ=T26B)NMT*)!&+?PX3H'&!
M\K\I\Q-VF#299)M5NGJZ=M9/KEP@9WGUNGNC*N'I8LX\$3)V6^2+)NOVF/EV M*>A\I
#FN^AK\$MN3C0JOM8EVB6^HQ:@~\PM07X4>,KI9BC\F:XH(HP\$=ICI
M^~LJM4(9Z:5@GO1@CJFI%@Y!!\$+DH%4SBJ M:(UL:>OJ~*~LJ'7~^~/4GN M\YV-#839-
>#P#;?~13>1=H%2T(&E6Y.?ZX'PVW^~X=JKIS:Y.YMWY7(S?UR M-ZS 8E0IK\N)E3V.7^L183_.\$^~KR4\.?
Q:~M&)Y21&@9J\$D:~!%PO>(D)3 MOR""NBYI)+N F@>>^IGI^8C!GQ<,%^#*~3^M)Q:KG :\$U\1U05C ^/LLE#5
MUQS.72(GR\6V3BR=*713-LFPNQ2#>?<6-GF+M?2SUC\9\K7D1CAU5\$0L3T N=-
^G33(20#2*1#9G7PM0_)8Y&O/X>B4/FD M+^/OC(-J.OM'<'FH(R\$#4)9P82!K17KS&@OE4+
(J:Lc*8%V>C2H\A3^ALS2Z7, MGF~'K+/#"HO*?PZ:~!%Y1.8"*N)+L=?7O:~46/3\P^9Q?&X1%,"R+P4%F M%)S>WI
5T3L?21C3CY<~%:/U^~RQ&ORP099#!IDJ&W0KX4S31(F8/>(BFWP\$3
M^~MO;O2\I\VEB#E+~11JZ+2")3\AGF QQVW4:B&WTFY""1XV\DW%J* M.J=H/ 7\I:5<'G4T&-
H\R#*+K9K8*+Y!OH;0;&L2&&LP#.IQ\$D552!0%C:LJ M\O'<9;OG+^Z>>9"SC?YR9G?8L+EN#QU8U?
>.6IWFU#HF\, TM.6YX#-BXG M-#/R0H;F'<4R6D@^I&3611;#%Z&#E3AQ"J&(MA&LZAIP6YKM.T!><%7&'YA M-
NB5?ZR"Z\$MK\Q?; TQO8 9PX&J=A3\160XDGN"8B25Q&YX,%6Q9%X^S J6 M?V.SIN*WIS^IA;A:~I ?
@BDO<"U8,I^Z+ 5(="UNQF4:HSVWHJ\IAQVZLH% MLW3RNZ%.2W.2?
G7(O(8LX\3/W9)OGL~,L#>9V:2"SI-2%M*-S.39M)XH\$H M)9%~Q7'\$AX&!)6QKL8:~^DV21.J-
@%""JK:~^A\Z>E,@P\I C4WJ3I?@~^RST05 MI/BP3\A^+C7BX*8S9&-I1>OEKJE\Z7\Q;NX6#Z.#5<12(Y,!#/OC.QO4M\I
M_HO^R^~"(ZK@H@R-I0))W5L+@14A8E5G.6_6)VY^>2X4:=2U25L8"-S9GO M#M.0D M6<I&\$X\$L@-
&IYDYV8K7:0507:ODET0&8^~^VMX'V;P\I01PKZ>~:O MHH&W:~? M0IL\R"HH>GCC=P<I">MZYI)
(@HIIXR^~^+~JU;*~N M#~+?~1D_72Q ML&6E\6(%TFS:0J%EEXM64W9+S QY 0WP)\ M7'"P7E#U>^/A7KV!0I)&
(N\N>@ @DSHBL,'Q%WSG5&@L=,*5O70ZD H3K M8HU%?H?
P3T>EAZ#%MMCW@I8B+H\X&*OMX*3P16EG3G@T>9VEGHW%3.#\I'-\$7 MEIX#VF>NU7*QUC_0W)V\HKP9%54-
Q1I3%MD1^LFO:4\I QPERU\$T8\KTQ9(V M\7YL9M\OS60'95E%,LD%ZJ=D=2R"DWL1#GH-
97D/AH\I"%\$6*MF\I+%A^~I\$ M#XYIW==~#YMKH.>~:~54"43RT*~IPI:Z7:~!A(UG="Z8_6%="^UVXFPT):~H
M4UB3FS2Q^U4VR+(-I0+4)&HT6Q&O3"/1X&L+@D-'=V^AU^TIBZ&CJQ)C0U
M"@=1K1@>9G\LT?)17:~J0N<<~J'WFV8DQ*0 MAJ0*2%P=P=7&=V8\\$:~4WURSWX?%<7:KC%*M^KS#2-
9"\$I0MOM<+I9WCR5\ M"#Q,>U>O%2O\1.K\$RM%,IMQTF:R\5/@K.-\$>EJACCI!M0I.HOZG+CJU2,A:~M^~UZ-
B3)AUVAQ/2*OTS:\$K\!ZBT)?3=<\$6HVFBMI(N7&4;"P&!.E#Q8&A+G MQRGG\$6<>W&RI:J?
ONBH6WJR1MAN&7W#=#Y+~#CO@I%M*)2IS44T8Q'SU*~LS* M1M("O+YKZB-7
N^VB.N OTKAW0:K\I^VT=H\$N\S&L G\I\H>OUC;M9GM N*(+ M18 "O:7Z\WJ+4\W.LEE:O:6)KPMFNTV(11I-?
^QTPW2^HO&9.GGW:S;B\$V> MDX?\$_L=KF(+ZV9T'0-1+)5LI<+0N8R8F%JQO6\46=L_3WW\WUG62MYU
MA-A1>#G:1\SGR\?R7Y8YJ?OX\H8JKBY?NK0(?;FY,~&~K0I0=C TWRIYJY MI1E3=H.%6B34:
I\T^E@..G=7FO=WVL/^#4 JVD.&S?~:~H&OKPX>60MU/ MJH@~Y*~P7H\, 1.@RD.Y%!)77X(VY\$VATE\4:-
:05=H~:K7(N\H "4I0:"T5DLA3.-E0 M:~8 2*~I@~L :R(82H<@I1-J1+I^HG3AOZ+3A\I) Y:~\$7*92:KO+\$"
(P5@.CU8,U+T=^'~?#BZU-KE\H SR3)E&6.I@GP6 M+I C;^BF(T:K7 P1%>^= M0XT(9 V\$3B/YBT-
STGT_/E;~13^RY>3S*BQ-'E+~6:~I D=P: MIMT>/_\KJ*~==)E&-?R:G C0T#OB\I C/ZK:~HM^H1\YAT0^~W=K"IL'Q=IC
M5YC39Z?U9W/M 1Y7 PN;~!#N,*ZN\$O/#\$[WBHS\>VS.RI0&.TIN \MW:PS\Q MV6A\J\Y^GOYXN.IW=;^OYS.+++/1)
(H_P3?D11F(-Y:DTIML ^T#N..PD6 M\TOY.)29EYSLP76S@N@YF<I9<M:YOTK8'K:I7#~#(.%7@*&739^DQ\9(2H
&RM=TZ/H^A^Z,,<+~N:W#;WO MAM6K\J+K<1.2*~&~?>.Q0?+I=S1OG+U@.*;~I(UZ:C\$=,*S#;6ZN\I S>~C
MY7:GUC37.IP\$S#+KT3X6KA\ S<~>Q\^CQJ#~>MH+6V+>#A&#YU4KI9%W7C4 M-
M^Z9:Z9\ARNZPI'H33\$P2!OHF)OJM@TIG:=XFK#~IYGV8Y6VZN7E-> M.DB&WEGY%..M7^~N\IB)I.*+
I/9L;~ON?HJGJ0FHW=Q.T!%Z7"839_Q\ZD M^NE5N=.(*)FX5^L#62.-9CJVKB \$^#G\Q^63:4EZ1*ZN)*NH)\$"U%
<0EUN^+L!//8K%>@~LTU(BCJN=.GB\!~I=NSC^D*Q-X2+) MQOYZOB@\$=0\U4NMY\!^~^+~.6NYTR\$YFU\$/TX74
M@M7R;~IR9&J'"\$AZW^ MADQ_KSJE"DC5+=Z(WU82L6J:V@1#<3;6!~:K8F%8D'OJ5G(*I5@\$>D>+@=Y
MM#PYPWP(IYPIXJK3 SH#~I CO.01>.Q~WW\$.L \M1E.8:E(D9G30~*QY M*)1_2\ E>LH\O>Y\IM?Y\A&WS@?
7LJPEWH403&WU\<)W4M2"PIB-0.S2NWDSh MW&<+O92:08Z897B1*"SZ)Y8:~!HO"ZY.7(O5-
>MLKJBRB"YC;ULS@QAS&6 M0E<0D3+=N\ X?0U/H5M235=&S-001W\F>"X2U=@J\CWFSQ24?8HEAJ:~3%&Z
M^+5\U\ /~:~ED13)*+0) Z;~<00S@2B.'9+>+~I^YTF2P\K;O4\ZCRF-Y555 M9;~S/O:KTGGJ^P5^T\J!#~8;~#N#-
Q:@I0H\I:FK3V\BY\I)Y=6!374.K? M:Z<~C&^VAE2P\+5.%D\G56S\$Q:7BJRK^~N\I&YVRM%VK.2>^~(FM2Z:~DB-
MOYJ^~(VK+V+R.RL:7U/H""0>8%!4~I@ 7&0%%S\$CK9^~"-7Q\^60(OG_U" M\U2OH:8 K>~!DTC.E%~:O.4=BD H+
I\TB\39C26.O(OA8MFC7\$R>B\OC(I-H^ M<~=-6^KES :=A0C0I&7(K9%8<7C(HDZ67\$M=6-&+
(TPF\:#\$34G8@7LB8Q\$U.O0HZ M-Z.TD7.8@4>I6%_I<&L1R8\GJ\V~G\H4HEK_4^XN\<~:1A4>PV\HS
M)PFF+7O @~K1MX;K\AH_K*IV4K27DR76OHG;LBXP)R+D%PM71^AW.T.7<6A!
MI/;>P(AVK\USJC_4*KD\$@I\X^W*U\K\$G5Z^Q\I^"7ON022G*Z&_Q9\I\BN*\$\$.?X=\$Q6<I4+(-
M)R@J3>"4+I^E_L:5N5V+U?7:HC?DW,2\I>43W\22EH6N:B3&(*Y4K(I""B M+A#~+H>5>&MN\I SJGN?
POR>SV _ID1X&>X\1^6+~F)C7G1-'\$^F^~7P8\$#AGT MW+0\$&
8L4\$:@LA.LVI>B12*~R\I138+~FY^*6T J3U\@Q7^MM9TI@!SA3J\TIR85D.47=T M#~@VT_9MY\E0_1:47^Q16=
(>L\HHH\FCUU@G3TTW^D4KB(I~Z\ZKB\$B(^W;~LF=8\JM)SIPSW~V"XEBUK%
M@?~@L6:)CI<^~[BB5Y0\ZN=YHOAPF(-KX\K\$5RX 94FWO#?H104\Q_8#4\JO MUW#IB^#~@R<>C//
K&7Y\+Y/GH1V8LU0:D@NHLDF^~J@^~B)A==.?XUSR^M-7^2L-K-SBAL2\$?C3\UBX\HFN>~!#~#E7'H&
>A5JY3&9=(SN6%9PMGIUO(7=4U27?C\0\I\I@IY1:Q MSN7\JOR+I\TRM:~3.UG-W+Y))3Q=.GG04"W4Q@5 MF
"9B19\$1ZAD~CJ*~2.TC\OQZ>4_?S4\N8NH\2^40~: M1 _PPEA)GJ9N_?57H\H<^EFZZD=)+.SVW\$BW""<"&D\!~*0.
5FXZ66\$U M?71*18*Q 5E#=-D^L47(8<~H\ICGIO>AL3/9A'0\W\UW4+,5QB^~KH1H81(C MI\!X"C/>+2FT8?
E000G\SI\AWNYW>EV\I\T'GS6<3+>=C'. M80\$+ MFFU.O-#
(*UB;C5'N'2'LWQ3%HWCYFA5:~?R0G00B;~J\K'13;RP\TPS7J.^
MAKE:6YBW_8M\!~.CKH/G=A:N=T3N)SG;Z*P6Y.A=AS6;I7:H\I\P*~!OV.12 M(I24BX>\$8SU\I
(0Z>~)YIS'3N#&^~I4*EZ6^A82E:"@W)Y*TW.5#LOV^4DX2 M&G5:YL2&*IDD)NV\I1&WR:~6"/O6URDD9).@?
C:~A90KFVX?H\3OLBSXC28AR M A:~OZ>~I\$;I&^KC%JR<=6)=>O3M\^I\G9P\O=U^~92\I(U3N8V;"M?4NT^EZKW

FL0N5%>*>TU8/T T MC&-A&OPJW#B>24 BA.9=ZW.9JWKOHC0+ZZ36T\Z-9IVOD^0M?
"\$I@31A7@M="L4DV\$ K61>VQI*F(\$)<2X@GF%Q3IQN\$Q7 MVOUL4>L/!/*95>R%X\>VC\93 3I@FA&R"4-
AV(7+2CLR._=,=D,+> MQ30A>X=.Z\B@L>|2\$|D#|YLLI%ZM;_M(8%=TE(O)*=.:Q4DGRJZBPGU M-
_Q>NOC+XT:2C72I HX% *TV9Q2UQW =,^RE@VRF+<+<B7#>HM*T3) _-MY?>5.CE)%ITNEVO*D71C|F\$|R=\$5|
M^-Z4J|T@SLG(&O+JYVD+XMXN= 6 X:9Q@J=&G\$S>3BI+L4YR#W7 M*Y\,D95Y^:DUO#4JOK@=:H9Z\$^
L19^1ETD19,\$\$|UN;.<39T27Y%:# M+G9W\6N+L+8VZ5 +IP\7,GK*A<8V4C\52T\$ ^X&G0S1\,K3
M|MNT1F4@Q#V(HLAMN>U*?=<*T\Z57>,"FG/((>/*F3?I%#?Z8;AKYKUGQ?I?D#:\$Z+=>E+ M-
XV&+YU\|8H3TD6\$,\$^49U\DJ,F)+J6735M#NG\0T62#ZN+-556= MN=,ZFGM\$BM<^:.\$6+!="E+&-
V\@1%X7\ CLD=#LQ;"7,I@6&1^6"AAO@W# MBS0GW>,"=JDG7|B1GLH#6\$)+=X\R\$^I#& \$(<8FR'
MFH0K6 QU*8<+L-Q2C&-L\?WE<-%A/^=-V,4?KXN@U:FD&*T1/O;=BN M22#|M-FC(6+;F\LN1&2%;%5!V^I/?
J>90YVDM(2>C1H0W7=C?SSO'OW2RZ MFBB)S1UEDCOS5*(T7OB>%S\NJC-
2QU41H, EY>7QYT(Z4CA47GC6"WW=P#C M>X%,"W,*O2?7LV2RV*|D)7>_3AN-YS\$1^I.L?3_1DW>H/"-
IKH)87:QGI%8U1O.D-C%|+2UWC.7#MEF9:U.(D-T\,D)N=68M;JYXD4187 M_!9YA*@XO#JWO*G6NN*Y<*>
3.VG:R4Y7NEF&8!XVCR8?H.\$QY8 M?U9^U07Q6F85IM^VT&_.9B@|&JF4BU ^6S74_N\GOAI&XCLLNROQ3(XS!
M?@ F#XS^=1,8SIAH+S)H,?";H\Y|U+;FV#H7H:8;PB_.E)S\7_+!X^;_
M*YRAGLL @F\>O^6@/A>ZJ^2DA/;QKV*JBRWH\ OL1D\|5-7W_!Q1"K\$
M(VVRHKY<1/%JBF4C@.(0396GLJF1YU_4MP\!-/TC%NRP,S#;EL=4V9@+J M(I\7\2I!CD!
(\X@M|TVKT,J|N=|&@1%2<|+|+L:K>R1(EAZ\7'TOOFK;8 M!;
J9I0M\|H_05&U+;+^"XZ\11MIVMHR247/A^G_F|M@#Y(-?GP-PA9A49MYM>ZAXZ(1LZ\ M#N\$=-?
W0<1=8O:VF(B3 Q_0:EAV+X8QZKD10\W8D^P>|J0\$3A*G552A M9X9&H^V>"TN;1R\%Q",P-
*&|567VS"W:29)*CAJA|WTW|H %-\$| MZ1Q&Y*O_-/Z8>O.(C% M\$J*W/54C_|R/M.&H\| "83IS1A6(?
481Y63#Y%&O^9I5F\JRR&4^K:93BT M:3QY^|H7P\$C^7ZV% C+(?OWA#%DQ:X R4&TYZB/E6'9/8Z.P5,<-B!QF:R?;
M5\;P@P?|%LL0&G/D\|D\W\WK\ _XFL7\| /Q7PA*38C|=7^<^K@MQOO;665 MQ\|>O_!2,S-5^J=#;YQJ<@J+W&YIP
5Z6R@MEH8N^ MMK\$W\YIG<,&\$VSG8@L+O0-8S9DSO-LJU_*-LJ+
MKTN+=^/C%HS&A;JQ93<7,4(MY@.&:>LA:/^RU@5\J0S\WMU_MHY|H#)O:PD.CD
<^X6MO=;SV|4N>=I^\$EVQ8@KBB!&7*<>I+U""O\$AM M^F+SW,\$ABFZ(?AOB_!K\|P;SMEYHLS6J?6G_X-
4|KY&4A=%|B|?>C6/>D MJ"=W^ACWG 11)U9R8:O4.G+0^<R^T\0RU>,B\|=>7^W0R_?GE)\$IKIN7@4"V^2ID\!-
"G2 MD0WBI\|4Z\|AT5&T^>UEW:X C AF/MD52"C\31^ M\GR4N*K.C8 |J^SM*,>HHJ;WXD2JU*?
Z&:F\|2H^O<;CVXL\$ _MB>,10#_5L7F+O&_X(A\U_Z2ZQ7&|30)I0HMTUR)CU^O;^_>KOP1(Y_&E8I
M;_6I(U^<9U@W@&_B):8&?09Z@ND;A&2"YRL<69O(%(I^YW;W^9,3..ZGLR;_&B.|C|&+;/S|(MZ75MAED\X9"L-
Q8)^+PP5ES3.2+R82/JX;^VR2\|D)<8.5U\+|DY MB3OMR2A+B^GP\$SUU.(MN\4M;K\|7@%E<"LC(
M8)N<)>8FTS(5^|CW>|SV|=&?F;#.#|)!>=<8.O0LJW9\0DI&& DO9Q X8 VSM M^0BCQS%5|\$, N9F\H#/
(X+E2.5^Z6|M 0#7#*R" _81.4EOS\OV^X"DV(M11U_#QTAHFG_L<|@W480H;&\$*_K*|VJ+/.814KL?)I
|WPN:~P8A\RA55_MZVZF|(%PW7?_ '\$M^05"SZ;|S|DYB1_M0"9?UCM&&UKZ+5#R#;MY&Z>0:R,0S8@%MG
M=7PB&&0B>FO@#>VTO;_HEALPCWZ_OYSBY;=0=7H\K%N\|D R:BQJ#Y
>%D(M\|77U@Q0Z=BMG%\$EDTOV*,WQ^Z?98Y MI?6?|P\OASS)Q \$1&C|)%;2BBI\$J|>BA?
DE>HMXT>:G<0E;E7%|P_G=#2Y MAQUD#QQ?MG<|A^M=;5%A_J^MFCR",EE?;4_Z@,@|@%C948E\$2P&V6ZN5F9
MJ1X^P\?43S;1FJ\,L3X1_2C8\|+%"1.JA@WJ=)C54IN);/EHZC^B6F%_5 MT<;=|O\Z<%%Z)D M;Y&DM(<-
WD\|2V.3)C(Z\$^\$12&N27F56B+C)*YF' M^|4QFO=V\5MA;_<E9F_&|H\ZD\|3_>H^?C+^3|>|S&N(BMNYN3\$'-BTF&
MSELC\$%".GX9>RKQ?)LXJ|5\U*#_0FNK,V^FK22 MGVP.<*1FU^=E|U8IG>J_12G6'=H3%"3
#\$Q;F&)X+P^7.XPB\G4>8" _WJL0 M0OFEY1S+S1S6O^|I^UA=%V7^V#7ZRO7N+P;\$*,#PET#Q(F8*
M0\|KW^<(Q*P_K^+|C&DQ^>D3;Z;3>2&?Y1Z\72^L%G4F@TY\5.3HF^,EZ7L@^F M0?BA2;N_Z;=|SL^Z
M^|J3>Y0E9*OW\+;A\$N\|6+KL5Y4>OPJ=COEGRH^BAS@UT9_*LKG4X/AROXJR M%1.8\$OCVW^><
J_JU*,>F12S\$|BL/D#78N?0;K^I&L)F\@.DV&M\$W?BPL3* M=PMYQH P#961"PN^SY.6Y?
%T_6294|;_+;+>KHKA_TQO1+JH)W^0+;|HW^K8\,HEQ?EY^JO8L M3,U#G:U77+J\;XQ;#'/M>A+K-UZ/-
XM#49D%AJ\,D_BK)O+>588^IROQG9=V MI_PFZ;JF=,I-6=%U>%K/E@&4A;+=,(K%Y\W7;&>0>.=ZT9H0@BFFAW&-
\$&K\QM4WTPBT",5PM%=%C57I2PO_M5QF(C,9=GBNGR2!%B,J=K\|O2).R#RFP\|D^M,I78V56;MS-M;"K5^KXJS5?
\$F&|2.FE1/H-E,Z(@\L M^N_\$A=7_/Y+BW\X+|2JHV^ER5+\$?D?;EQX74\G\$EOUP+1.>XM?K)5T5^C'7/
M5EZ(2='XV(|O<9\$9IVQ%^>K5-S7VR_?W@8(FH2 M>?M
JU=I4|CX9*#Q>=WIBS9\$?&85B;E="N+ULZX|%N>8KE2C>/'26/5WQ M3"">M1R6X)/&Y?ZA^MR
MK/EW^P<,'YN4?APVX&C>X\|A3&G\$AK%(Y\K\|L?K\|LONETB\|_@O_T\1_C\O
M>0?/;|;#35M_51BS;8;.\$T_.'9Q\$84?R@GNW\|CKWO2WZ\|<7\|@_W8FC" M\&_WQ @_@P*)OUI(GB5>R\Y)
(6ONI(XNNF\|QHKA2='1PZ\5D)865;FM68=MUGHGA*(^<G6j+%0)@)Z;+7@J%GH>Y\|(-"\$0EI? M*^;,"?
U%|K"\$HIN6F@Z@<=GQ_*?OT,Q@:3QC\|S4+/2#?I%/GDCISVQ\|SQ4G M#8LS^DFYB M^+^
<OY.08VRC&>O8AWU.KG%@S8_7YV>3+|BYO\K1D?T\BZ\IZ.MPN?AC@:D M#M6\$WJ|_PWRPP|M1<^L(GW-U\I
OLX6O+JC^V+%R)\Q4&H&4E@%E_3FUW
M^6AS^&A\|6>2Y3Z\U+=.OVQ\$AR>^41E2\5D\BO\65=RPAZ\|TZ8(+|U\TU; M?
+OA\0+H\|D APQ2V+;C\|CE\K_NY^A^Z9U_>7JY\>0:NP8C3W_>2PJ=VT' M2AE.&|
|BI>9A;|GK2Z(&^;PO@1*C%5=|7^_XB^JC_Y;F=2+(4K2F+XEB3_Z M7&<|J@|1,Y4Y-"OZ"?O>4X<|)B>
MQM\$535^YTUYU|DD+";+E8^OUU16#>\$3Y5RL^YZSUA P_"R:8#M,EL=K\| M_-GR@;JX\I7&RBC+@0/(S-
7.)Y;^QU6?2IK,1/0P^I\J<^<LJM(35_&P-LP# MS9J,+;B\6="W%WNQV?EZT9X_GP)06\|P^\$A.=QG_R7P8\|Q^?<
HBHS6\4 M^XZ65=\$S^K F(3J6V2Z80O+|POM\$D0L^_NI_O^X_.23#U^|S^XMTA5-DP\8 MI\|S\$W"
(\$LDX\FSK5BOH^JNGR?9D)U\U47R9_W3T;Z^ATP=NUX2_49M\N M,4RSY8524MRW\|FT?F=U90<|?_4G22\5X;
H\;C2;|L.7^BM<^<|?8VHZ;_M2C\;C\4^U%1H(J7L>K,98_#0_)GS=|FO"8"8TV?Y^<X^JICOR(2>E\|@76U MI
(<8F\|R)/Z0\BY@J\|RG M#P_X\|75Y) \$WW_6#H+&(BF_U\|OYPPGO,9Y9/J?X+%76CBQ,S_G\Z@|TOW:%YPEW
MR>K= Q7R9QG\|JG\|3^KR^8(O\<0@_>W^YW(BQO^+NC8 G/M\W09_C>H
S%|?;_S_J_S^ISCY J>W_/G&DQF&L^F6-7JCE0;7LF<|Z\8M/^1>-KQ=
MYWL9TW50>%N/QVLE>2XZEPZPV3,64#;0@>.,+Z)D\$)H^&IT0.KC)3/0?&
M>'7>6%A5/(77L@,FV\KJHX0VG56;J_YO\>EY6ZRN\PI+<C4R3_+T%EH ^%>S MM4R?_O10 =KFE(NS2?<+==8>
<|EK@_ODHG\$1A(R8;K\|<(6+VFL9#G;ZWLL\$-D8T"J?^Z U3HA>IKLC;N2Y\<_V M6SWW2L\|ZJ.8;GPI*>S34?
8_V>|>G.IZ\A\H_*#0:DD^@A.H;@3W-LA4 M&KD+SHXRE+6J_<^Z0W@U_#F>TY/U5Z\0M^CO-
LE3>@OON9EVSSTTM.@QF^@R MZ\=HJF=DE@132\GTR\$|R@OY<|HBOQX.6E,"OG5JE+49Q\2NE)U56&\$G95
M397GHM0&J7Q\$;0^N@LPJEX&*U#0%GVAF@PABV?2256%_XDB1C\T4.L\$&5+X M*^#;MR=9'
-65>TZT>:D_I_&MZ@IQH M@=).16#C#R\3L!_B%(SVN<@1W<9@_+E;2>P#Q\$+H\A\4.D\O\|Q&ZZ M:6B;-
_UNTO>NZ=(FY2;H^;QC3-&D_Z\O(V^*G+(ESI\ZR'>>'F#R>PGKEP\ MCHHQOGVSK\$8H<,T@LOS3H&JOE?+RV-
G"BN\4MQ#| M\N24_?8;2633)J+;U8G8+V\|GK)"^+J\$^6\;KY9: EO^|KJX%^4'5F(1H MB<,^HM<)6RK5;=86
|LR0\,PWQR? V^FSV M?O^&Z;HC;I=P#YTDIM^JN\$L+*T1303ZPIXNT MQ);|*FRE>|TDKJN)5E2\G5#R-
C3TZ_4>U^3\|OX9M(*("=&7-9F;6@PCX<M_Y#1\$NV3^_SQX>(@FDEC57^GA^A M3NBD\47FP)P9)5X60L"

X= \$HX^OU' '#064*00%K+HQ2-JE3-G%07(LXM(D4DZN: ^7/D6V.C#|
[-#%3:9TDIPNJ9KNY=B|#81@/4Y\$ _1^PO\$+6K>)3KP.M; &YJSH1@DY2(BJRX)#'Z.D3!/:2.1Y9VQ-
DB3A3YHR' "0&\$1\$) 7VT4JY MW*V&ZGYO>"/KC/VAH4ZK;A! DW2EJ#21\$XF\$@5".27I3L9_?;+F/Q|0J M*
M6DPXW;O'MIUO#D: TG2'06XA=&Q|07U|UUAJHG#JG+|MY&VX5
M(<2IP;C\$Z2!NJIHW#JQLZ&@;=%FOC5\$0V&;C|KDF6G(A*"#3;#M=*1"\$=Y MMK59#L)X_ORILV/M5%3QW?
HTXDB45?^./Y;C=@OWM*25R *B'98|36"TL8; M/%HW|5&XG);FUVHG;KL/R?<;NG6#P#P>CK08?
Z1#@PI0;G@5D0>=H=W3ZV MOG&HRU2)M/S;QW?LP>"-LRC%<@V4IW+T4J3H&(5|SRP3"J;H^C@=2?D7<5U
M4A9C;IVD|K+|GSJX"DF>H&(TX;93K60J|C"7P@3&G|6 _6I==+R1Z?Q1? MXL=9UUKX"0,4OG0B)IWX&;I
(BYI'R,AJHO=5AKB>Q4I-\$5UG#IU(5>S.HQ M)AD=YC#PT^&C 3.W)@U##7R|N#|?W@I=>R.HGJ%&*L3;:
4=&7* YLM=-Y.D MQ5GX_H4V _FB _YBZ15F*O\$|R8"L|\$>H8|HNT:<|YE|O|+-^QA9JYIYFI= MXPT.F0-
(-0&%PR1A>=O36"6P|SS6Z|H4B@KPLG?&B-!>LM,K57(P:5DF#7 M4|K|4;*3-EF"HE)E**+|(OB;H|5GS23U?
f\$ "H^C-|H1A9GT.D+7/H M*M*E2LX&R\$;DFZHHGEIYU#|;#.84!"D=7(UT.E J115J% ^ZOI(P/5(B5>
MWO#Q'WHW0#K4=IAG?W))Z?#E6JF*+ABF1!3**>J=;NX?":LC>!CKGD24>X3
M@IVWJL_O#Z5F)M\$Q2;.=7E736FCOM"YYN1<|?A#|N5(4/7QU0I.8>&>A MRZN4'LMW;J+'A+>)2|KGY?
H3TAJ;WR;'I">H3(0&B9W6*?@&6H|'C|X:WA) M)8 .B+FIQ?|AF@H|+IB@;|Q.L !&-6@ (BV;|_B,*@.^L6=
RU*TI177UF|I|J&K6+D/A|J _@8&XE'=)&T|0&;++WWW^Z|R/XL;K^_3(5I R M& MI/5S=(F)H@/(&
(Y)I)UIM\$&U5WYI^C9&J4;7KG2-G%HA.;+7S =.&C# M7S)|OW7\$|R%AO|P>#+HM/E;T%W3|6G2#PI;(&=2X^NA-
J)"3BE?K|<|+>4DF M8\$DLWX<_S)9F)L16*\$S@;|H+HS'<+^PR.LX/-13^! "M\$*)^03EDQ6-BL/|< MK*BUFSS(T-
?;W5 _H.YJR;XQ;T|;_L%;9=|U'P.SP>C\$6\$-C.K%Y1V8<2* M;UW^X*)OX?#2*/GP3<2B6CS1DDW6=-NQ)
MH|QT+|?<_Q_1TR63+H|33&=TSY'G,4MB328 TM\$|+|U?UE2S"1.#O*&MK+; F&2 _C|9NL"=KP^PPE>;
(69?NM/K5N0/^;'@>"4K3MA:E-3.@ M8L1%0^3' |B3Q&43R?=.75(E/U9\$)<+7OC|<2Z.@2R: M3"#60KE3!
<;WTOE+Q;"U!;,>Z,\$& ^W_*4<=@/|W|'1U0&|W|D)#X&#\$EF) M&^AD:DTINE S6-
UXQLHMHU"@|L_9KS^SA5C%JW*\$54UBYO M%=@9K*+K9|7I3ARQ2XD*,?#@\$%&@X3|47M^1B0=OP8SE.U?
UEN%1"R7(#OYN_MVH#KJD5V3OPSN= 47P+7\$SGI/+S.HD5_QEVO93_U.7|+HPP3|=8KXOZ6! M_U|L?
JY^;S@KE&RN(0Z|V>G|S:|I%|!-(YB _"UI01#X6M.VB|NMFRI/X9%HXW|.7AC:E05YR02;_M|\$YI<>|E"C3<-
Z'OH"MH\$|H0LE|'C-V.L<|H V<@;E/S5"Z.SE3?R3P#B9 M*BE4#|@HHY=02R10>M@ _39I7;F"O61FNFH-
&#|HMJAT3L@'E.QA5M';J.28 MOK5MDZ0?>BAG>I7I70@5LYFN1/S-ZO"DRG88&-|HOH>R_8;FG|04C-DAOM
M8WP9\$Y%A-JMX-S% _.(?C%*.8C=K;^+";)52>F0#PFJ|2H!"\$ _LC\$K^ET9C>
MU+G);W@PPG>Q=\$(_J@+!"I^>V70Q4WB7DD#QE|QS8%C;|4-FF_U)|W-|\$3 M>BS\$*PB|K*52^-(H0-G8"&
(732#_Y _L|*TWC'0#10I01M*.Z-\$5/M,G7 MVH3);O)S529=-C%;U5ZSH0%<|V G"H0|590_P5X|_WQ(?@5/JJB#)H-
|J#HD'ZA/N MY>(08=<=%75T* QQ8XNZ^9OZM9;|F4E*|J /MS ^EMP&=%W A-ZUL4RLOSI MOS*17B3&BWB;
(+A^|&I(1V+B*=HBN6D>W JYI=L2|R| _=1VZ13?&|T\$XG M=HST9ODI|G^'2\$B2 PE@;|T \$Q-O>@P(=DA>G1-
ROGP5PP|J<^?SZ*GR M|@?0_9*T5RUQ'R43;./3O_K SRZ+|I&E^A|/TO#GN HOG79P>GV#"/F?
&^Q*MF=1=;*:QQ;UCWX+J MIP-|A.THOAYQL=S-2V+OSEO;U?JRG YL;K;|^H61SA&1.5U;MCVR?=OWC2
4|V_5+B&F* MP\$=1RTJ|JB#PD2F 1"&7NO;*7NLM*9LZ99"KTKV Y&CXI+X)J61\$S#M? MU6QZ7'HXXBS;C6#?
P1.%#B|ORTKNJ\$4FIT8P/ADM|F"72BBW"!%5&@3CO1 ME">LM3|%8_S3\$TJ>WL?
S|7(UX/4|'C*|XU;|!%R2A;A>\$@<|R='AQ;F6)7S_MTDVU7+MG*NWO?E/TYROO<2OTY\$OH4PE MXO23^O;|C8_G-
#"ZU)/HK@16\$|P@;|XTPB|4#M _^;XNMA/G(G;_0@5D5G_M|LJT7&+K;|R+X1%5H\$02MZL;6H|WSR0-M/Z)6?
3^C%6U_A36V"V&8-38MVP_5'/E;_6.F=5J3_@IR|LIO?UR8J@;6 MWGHSE.F-
N*R7|H|>Y+PS?X;N\$CW=|KU_&HT|U#X0)|KD*\$S=D=|\$_PIM\$C! MNL_@U>C)_PXJ\$2WU&S
|+>)VWV/9;JLXG^N2>L=4@#Y|P/3)P@R*J"=XM M,P65Q++&LS^_J@EF1N<|+&=&=J#XDV\$=_|I9F@|I|/?
@_FZ;SKH9; M=C|V'6P4@0\$;7>I=&#|<27>)|AUVE>/Q_16LM990|ZWGQ;97S,V#8-W
|H+88;)|/INWO>XM|08VVCOTLL8YS_RCIY<<8G\$X@&E.TCV M6%3% ^)W_EKJ?6Q4|= *|O+%"5#E1>
|9H|L/XP63*9ZA=/NY>%6Z9&Y4C1@=&-M8RV/ N7(|R)#! Y-"W;C? /I:?.(@Y=-%25% M_Y7B2LS?
FG4/CRCPV|2N(3|BD^ (3:F-R3QD7|D|_DF4|E.P'H|J2|L _^=" MJ)T09RAFK0/RM37BB7K#T<*&F?
MUL|<*7Y>O=+8415QGF;0Y+)|KT^<4|M\$ MJ1_VAL|TH8"KG6C^3)OMY7O;8A|UVP7GM;_>1LX52KP=
MW#L^J/89"0KO6GAB("BKN3|LL2<_)1R#3^N21*X|BD)(8ZKF^%AT;|8"CJ M=0H2OQ|_D?>|T+LB06JT0%_-
"&@%&@6)@^#?_!A9>(SBN4IW3@\$W0AGB(M M#R'P"NI80F(BP@|8UGZQ;K1;##IG@V"TC|O;-=08Q(\$I
TOG0D2U^_6+(OBT=>--|Y) MKH#F,P
M<12VQ\$&5(85K>#RLSSL@_2Z/^C=M;WT;0|);X^>O;|PPDW5^/P|B\$X|I%1 M7OJ5
&MWC|1A'D75J|H@H7Q^OG>W!>1KG3%JW9|5|E|T+6HHO'AQ%5;A>|!\$
ML8:TCWFT;Y|O91A3|0%2UA%#%2W(Z5H|;|1-8P|D=L%5G"3|:PKSSW\$"@HO ME;A*<|)BS-
^DOQ=XH;BYF_WR\$LY|+6XX402!C MZ1KL^>C+@)|BW|??"M|>SL%J>;|C7OU.D7|U7J|A|_3N?S^;M|6523J;^
MS98Q7(VO1^"VP.MZD*TEANDK0_|Y"RF)AR_(\$CE19Q"X&IZ,Q#|SW_4+YK; M<9IFQK-83SJP&+;N2?NDB-
HX"MTX&\$C;CD3ENHR(|@TF;8AGS;\$*KPI; M!|=9^L;|+^6ZFADVIHGS9V)
|+FB|1B^GRIRX*0PL;G|^T'7U@XIZ^9Z#(&O M\$R6R3CM#JNH|B^M#A*8Q9V;_DK^| ^TE"85XQCVI9W?
SOYBIS#|7|T8I;=M_CEL3LH6^31D?=-C|5N7O)H2?KXTW9^SC(41?
D2.2>V*#JIS(S;O*7Y.221J" _%EF(D1V"DV|_@7(C'P60#&?9IV.NX;80*#SVF.&>Q7^3_+ M<8FZ\$KO5VU55JP9E?
O.F&P@L_D<47=|LBC_6+(V?QKW29XVEF/5GWIEQ;JY= MM.^W|BF5-
|_#KIB<4+=+^=7\$@2#J3UT|AT"!NC&%YX0<|7+?;|OI.&5ASE\$ M%?_*8;TIF;&Z@O5+4|;
(ZG5*^<0&ZW7YY5/ME9;E MC>J@UO;_JH=P^D_+XAOU|M>@U\$|H=|A;K12&R\$8RMHS;&8+7J;^>0>C|Q
M>;ZE7K2E40#FH|J@NH<%=VV^158B-DH_!*"10A9D*T1(4.M;#@_O+X|SWX|6 M^W4M2?W-
H#M*|QVOX@='R9J;_880&*MF|YC2@?XI^G(WUS+MY@R5P(1GV_+FE V)Q;(|6PP'^+0=X;7.N(6+*O=N&
M^S|7K^YAEF(UH3C;_@_!#155Y8RPA2D|6G|V\$|PT4"D6|E8DP" _Y=7>BLH)D+U!?
V+5;L|E0'1414N#;C#V|75^0X;9)W.FAJ|AFD1D;3 MKN;7CJ5X9^V|95W?VDI|
(V1;F;508FVSAUM23X|O4VTW(5F2E;96U\$ _J|+>V MQ;_7;U9769=U+P/7H)2|251|E;OS8N*9|D7|N_UY<%UJ;34;@OT
_J|JV\$F+ MR7?AU7(I'KPA';6TB=-Z^J@<97;N1F|B6%L>|P" T6|0RDJ1@^YD2W=\$_O9| M%;_1_#LJ-
FG)E'5A^"C7*QIB|11>|O4 P&\$W7O;K#B?;4\$'S B@|)KF9DOV M_Y#R|)#0S|>#|AZ25>
(&U8(RDF7>>EHBB_9;|A*5@DK_L;_?@-O(A4KLE M;8KXZSNW^_DVI.SY9|GB|<@|W=1W#VE#"^+Q)?#0*E
=V&&U^PC| ^|U8B|"+_M2?7YZO3(KE +*|U>^>1>#P'BCS1@Z(0;|#02|J" L.G|HE2D08WGY8+I3A5L%
MM<2T"L;_0S%C|0@6"3RB\$QSFT<|JVI4>2RODLV+ BIOZV.TV/XQ7KL;XYHZ;IG>I_KU_|L.R>;|_QO MG0
5N&#CA?T0Y|L1*.PG.L<2YJ<-X1TM5ZM_U'MDN^CUCEO;Q6WR+R^GI%Y
MPPAI(Z|HM;?#EVB)|1RX#0)Z4@*E(1|)Y|8'TZ> MQ< _^FY@HU%7K2B-7D;6FR'X=RVFI|TY7&TUOVO#|NCH?
F"Z8HL'"C*VOBGBZ MR4KRLB (4J3_@KN/<@GC5OKDL;_W@_R60_#G|V?HE;"+X+|HZR-N;_0C8U_M>GH\$|106S|_
Q(W-T_G?J|HU!0S;J\$7J8G31-8Y|_0B//0&XY;7Y8AT" &W| M^|_?>K^!AWPYH.\$ <|_+
H17\$AK>\$LY<&4.R3"/.B\$'_)|E+OK|_N&OG(E MRL\$Y3|87>&I%J<2C;_>RB'.5&_0AWAW^3YTI5=;PNB*(=>EFZC
MQO;=^60&/_J>83T&YL0LK/S'@:TGDN_&HW)NUW;N#5J|SZ|HU3?XL+3QS>> M>9|NWCM6|K"\$ (5*109*SW-
=M|J%BYI-K3;Z_C"M39?U?WGW@0YNI\$TA0>|9 M;V^C2.JE_8DL7;\$G%W"3*RKFR2)24K&

>G>Q#E4P6R57#EQ2H8 M,S' \$9WB^WOP:Y \$FSTVUPK82AED-YZ&DHT.Y6GXAOR)HLC"\$G&=\$.HY*);F2; MB1"
<)TF:(B'D%_IQ^9.UE3\$VXA2L^&Q1>W9Y7J?3?Q&.FSQ6?LC^BVI2-9EZE+%^KJ4U^*C?MS&0KZ,INYC0?
C5WN\$WS01J\$:SQJNBC?18H<.SY\$=&T.LZWURJ(A*).J?..1 MX2GJX(PI&AZ8_SF_1SG)-11DANHB-HJ?
7&1V75D:=1O'R2:157T^&PH1. MO7KH-Z&J=##2DEM9L3J'G*R+=FDT7R(X_C7UY7J)A!+
fMRGC^_5GJ:HTHOW9RYUR%@PRIY^U>*.IBHHKLEBB1_RI<.)\$C11G/H1Y2)W
M0EX1T)@T%X#MISXZUSQ&D2^8H=K>>O&W%.F.L1fN^VUEVGZM7D.LY7I^AK! M=T% ^/8#LJ
1A:14F5=TG^(9)HT=^=ITEKAI4TP&1;QBKZ>K0YL=JH7: #(^G8 MU&H'Y.YTV8'G("RNR4\$FHKORF-
&9NLS/U!0%U4I)@T#<%U_<2+;0-1>J^12 M/R,<8R%\$&.E.N= JUHQIQ9EIEF*?E:>M9O43>?FF=#BNW13\$QGG
D+!C*!L\$ MAIE(8T0WE(NH2G:7JH&RDFP?^H/OC*X TC&W/?-7"1-:"%<-9@_OE%@P3+
ME1T82:YK.@;O@/MU7G2=JZ)WZ_U! ^"9+G_Q>B>(!=F+^*J9HP.. "#B+47 MQ0?! "M.'!Y32_E.SN_*9Z1PFS
MX3H>8DBN4%\$J")>N@T5 F6%PS5R+>[D\$B9Y#%2%82#HN#7(I_)ZYBR)R65 MTH_Z!21WK:\$9#QTX.
MH(N=BW))Y>1*2N(<+HNMS5>121= Z+GXNLD%K&1;_>:U&Y*1_) +=>5Z3_C0
M9JL(V280<7VIVATZ^UJUB1A+38-?H6I"U>3TK'@V%>#-1^F9K3\$89TDH_UBL-QMCOLIA6G@
L17!AEC)>WCF=0%U3)G7-UV8X-1(YW+,1ZB
MUQZX@F>V)0(#GJ*NHIZI*A'1DXQU0_"NH805H2"2>10\$*":HL/1U%1!8V*Y
MK=EKQT=W0ST->UW&O1(AQI8TNF U\$UAYV%6S4K0 !18RL#HK'ID: TSK!&R MTI"V^P@E@!(F'R9V@2\$;A;1T-
7C).&S%1: T(!:9(<.K#1@W#>\$'TKS@)3 M3I9LL XOKZEFVG?_W:2QM\$%*
(9C'ME1\$=YZOC7(02MSX+M!Z9I(:7N)W/+ MH9NI;Z!Z!80_32ENHAI&J
<6P)Z2/#&"2#C7L4VECC@#1W TG&1N!\$^@3J8*P M>)H6.*B?<
DDT=Q<2Y3_TF":CX0.VX>1VU1%6+1K1=X9F6G4VA6O7B^@GT&M!7XHP^SM>7=S.J"8
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(.L9S(BXQ=0*NKS'.G< M#RDR<9WT&U&UUG=SY8T&^U;[JL9LJX+2XH=Y"4/4+ZH&Y%LDEZJ6 M\$Z30P"%QDQ:
(?;/?Q 7YT_;/OD=^8))TRO)Z?;7AQ-5Z9&T)AZ6H"O+VKKH M&>0Q;RM/W_ ^JA)M'.1XY-5_(?700_JCH*HY;^
_NA5^2H1^E24*Z37!fL MPV).=.#^"6>#OP-DSB:S# (N>N1+GUK'1J:\$ 6H=3\$HJB K2Y%#G00CEA\$T'H:(JIT??
P_?XA MOOQ.S=?RM2(L\$R2U9_Y%7W8>6W7J\$Q+T!SVIW8+.'DQ(LG(1MK:5\$C>
M->"SJOVP3*\$HVT+*."501_2G:)E>%4/(O-/+YZYFJ*JL_2N? YHI#=#G@BN4
M#>GHT3XBH\$;C"K741,TRE1!^:7QY9,&R=/CZL=OU&(>+R*V#G11=07#3^ MB*H"JPT9,8= E3F>9
1>Y:0#1+1&C25\$ %1&4IG+ZSM<(+Y02M\$;7.1S0TAHH<3I M*J&N_:(^:PQ%F>M5@.K?;LOBL15FICU_!S2!2J
M*(JW>T7Z(#S!ET;+9GN833)Q"%BH&0D9NJ= M:;15!>IB:=#3B^KV+S55\$%/-U\$.R!#;1: !BT^M!6Y"H5K@6?
M+DR0CN# M:+^#LJ_@)<\$/U RTQQIT/!FD&X'3!8>I82L!W#JLW#[!Q!XD34"S:I(PGA8 MC!A*R!M!RZL-
OGA!PZIUF@>%OF@O2CFJ LR#5=H5\$AF<.SO9I@'O/N@'G MQEN5NL,%WWWKC-
J.VKG8fMI:5/_AC=W#U4R%3^!AW93N26!%>.RV@MGK=H! M!Q2^!AI3?>GZ(E03_-.54+CU-
4"KTXV0PE:;9#C:C3)6!\$M<^8WSU(+^5C MVX3'=N?DA/?
O).85_!P#PEPEU(F!>BNG&,7+=W@GSU!K!>G:GW,H_ M*)Q!87S!>ZB;#GOGZ;=%'T#15,1"HU&T?
QHN5%FJRR3?%3U%N<>HLHYW M2=>GBV0QJXDU!U6H_82#J41FZHD6^LJHLJH82I+!+!KRVV5#J9>BK#FU
MXX%JSVL_T2C%I!DI:LQKKI.>=R"1T4U^^.UNEP4PW;.6TMMG_GD2P/GSW3
M_+IX48FG=G;6*F*BE40BD\$T#Y:F9=J-G21'S%Z!>W'V6N&YKK;ZT;.23POOD M4VRJOY+TK\$09
1>E#1R6A:W@A7^CG1JC!5&L20%=W-\$H5^Z/5@/KN>ZLB.3 M;JY..9KLB#-3"/P(WYN%N
9>9@B3"1!"BT?3ZDZJEY!7 \$L2)DSGH_!H MEZ#13%M(VSA8<.0%E2BG><9V=)R5J<(\$UHQ?
S*W_"7YD>W!6.KIR3Z(\$ 2; MP(#YB!;+^FPLS_@XFN<_&NZKB_9;YTH(IENSLIN4'4#JW=GN M@G/@TR-V
JA/U<96,PW?Z^T95?DCUTX&?D-SM;>?%N1_*4"PI">M0.3A@QGA M CJP,CC"/ &QF72 1S4+T@L(DBO3W/W%Y5?
FB_(5&&9-15=?FM) WKV MYE;IAN+Q6TJ58H!+X^4+FK3>Y&JMT:T!%9,(I<)=?YA;SF7A_66 MAE<-
1Y5G&T=2=L)GX+>A.%@BXI@I+!-)YQQ@HWI-8(N)Q>KTIZN?<C MV15Y(A!@!FC>7QP&>UAD\$YCOQTFH60?
Y15^%J_58,4M>:Z:7+OE#DZZD9 M'BF)ZC@&A..C+!+%;U/S4.XQ\$?#JB^U,\$=N/\$M34!/_LI9EBDJ1*4ZY!&
MM3I#;!GYU"@ \$ M!&A%3F'.N.@P@HSI'VZ=VKNK56&<3*G.#OVI75R!W\$F8RCXA?G=S M30-<1P(JIN/*
&?,187S+Y.N%64?E M';S MH_>#U%_D"?G.4!4IU= KKG FN;.^FB?>B!X9-' 3H3-1RR19?L;D"E5L?6 MH6?
4@@>610XN^7T 36+.%TB.\$E&EG!F)@I#:#5D)"H^Q^%\$3_C547\$6 !U M!@!^%I@5(\$+XH&R10!>U+/*&JBQU).
M_ZTM^IUAR0CF:6* 21;)C)6KMP2YQ#LFC4TKC2S6J41<.EHUNH^I05NS!=\$ MPZW!&H2I&
&?&TD?86?LPAJHV?SG- EF0"ZZ4\$.D#LJ_+ M.TS=Y@3^6'GYJYQ2I6QR@8ZPCJOAW>"WWU)34%>?>5Z?11N
9MPBZ0C!%> MJ_VN!F<(U!+!)UU^A3/Q/F=DV#_#HR9_13OICT+ MX@V_+QW?E7L!D!<.%92I MU(A:R
AJ_AJ4:&1>X0I%>:M_8+?3*2%G0^FB;DA!OFD+3!(H%J9\$0)SD5 M!^3A)6IH)_*HZ3SZIYK?3G^I^<-
+W!HX(CKB)V!7V355OD.O=QYTI%8Q! M%BTL)&&L!DOL17_!45?
5=NN1R33^GGBIV*!H*N'W>4).E58.C#%:OVC6LR" M?/O' Z^D^Q.L!BO=1J0F+!#RUL4DYRX\$PC!%"DU*+:Z1G
MN#6SZDC)&OIR>>7I=R:WTW@3)>WO6IEZ-9A(C)E%V.Z**Q)B:?'=YM".WGK#I(KZ5=8!K'M,1"8_<
>XZ!E.#AY^6J+@\$SOC9:E&#@+5JZ6G=/IGM)&Z>#I<IH>4L' MOTPUZTO7#P
MPF!F<%QYK.TYA!>PN;+8M!>EC)IEDY5WAH;K"REAL!?UQVG_!FIC<+!DI M/ T_1-
!TAX=6Q*+XX0*T<.@;13U<@>JW.1C*!J=IRIGRY!6YC.4P5.W*!#MP, M_-1%R)L)0@N'4-3^;7E*);3P0^<(UTM4-
8_#%O<@U_!U@VK\$*ES7+R"2G!/"TE!NG8QQ<5 M K;1K8WVK=2!X+>_! 7J9Q!?
J0:LB<1!8TW:YM^>2R!Z:8Y.2T7)7S9L3 M?_L9.UQHO!MN%<C<_#Q)ZBD?2W";SKP!-6+&_SI#_IUM.M.SIW&:7-
K2>XN MEYG!6USPA2H9KQ!8FQ7'9G_5DSS\$5.KJ:GJK*LYBCD8-V'3KR=^E!2H!NZ
M%JH\$Y/!(+BG9NGY35A@U@X4PR.(3M2/"=X+E 4F+=5P7F6"J3+K22J9-3
M:NRG*6/NFF2V\$T!U3KA.Y4UR.Z_+4!DIAG*VINN8.A ITI#A_#Z_=.4MFOU8W^#(ROM&VT_!0EJ\$!I M#)*36^5&
!6=2(!SOILNMN&HXGK MR";U*1!)"U@HPM9@+@XN&*5XW*VZ/R!69G:S#3%J42_Q/NKKGK^19"M@=J
M:OPT!B_!W_R"8J>4MC#6!4*8N>7SG(+^H/EMU'8OUAZQ?PZ?>H'U'8C%HD MB&(DV9?
GG+0J0#D.Z9W7;YLC=CX<+EF9#YF41@#*T!E&!)H?Z?ML75(@DI/
MY@71&YY!WDM)+F+*O:HKO)*2.V3.Q=UHI=OB56QKDPQ)D%MY!=L0)1^AC=CP MXW=;Z^81L6!;HH%'WFF?
LVFO.IEM=+X.33:3%HEJ1F)-WPG.(.\$*MAM@* M2!>
C0%#;8\$73I4I3*UX:5^SX^M7C.W=MV!5XDG6Z_5D&P9B_Z<\$!&J9D# M#H+APS6W"B?_V"(?5E?G#
8IDSYB+G>NS_OOG5N34D*A2^L^3K.>_!\$TME7!D%X_M*?
TS2:E+Z4K^<JQ46\$%#4X+DV)&W'8Z_K)XPDBZQ5XCVLW*<2AJY&YIEI-Q M@!E!>?FRG:'&&WF/=^YH#KY0H?
&C:W3J<*35\$E !HIA!6X_ZRO%XW7Q&/ MY&V5=,QDI1ZPQ8U/A-
5M*:=EL7Q5_YB1WU_KNNV9WZ#77DN%YV FYZKL87W M0(Z!S+CXW6(RMD;1^JJ^8;_H5.Y
XY)OG8E1PJ!K='3TBR9^P8T-F8Z<(Z!M.\$2MH@CQ:6.D'MX5(U63!G#V2>+3JY>.>&ZD-W1O=3WTJ3J/7!
<:TO_CUHI M5,U3;"314SZ(UQ? M+YW^!>WL/0!2\$S1G72^VKFDD34D!>%CF99(X!6BK\$*6^@GB0>F\$<2/^!<I
M#WYK'321ALJOS:13>8VYHG^RH38CM@C5K0X^<K66?>39M8%5US+)?IK;^Q MI"GIV=,>^N.M.
(LWBV^Q2PB)X^<JRI) LLEV(67JXNLCCV#7T_ZIRY1LYY M7J7."^UJOIXWEH^?IXW>HWHH<13E
IQE\$JLLK4BS^DDN:P&HK5:00ON)0 MT L_?R2P&SIC!LV!<G7:IM%#>^>)LDS&I3.B..OO(!A\$;1\$(CJA\$;9SZN
MSK\$%ND=JPWW#R(\$8)F^@HR2).0%I@ M983;P6).+!X^A7D>_5/ANGB?4@?EY>84ZALZX-

A/!S#NO!>CJ@_*UM4E*^03IVG?A.\$FUN-)^RMOQ.&B!+XN%R"(I=/.I M?R*Y8+K04@LNZ*FP;7B
=>@%BHZIM^>JE.NWD ".L&#%K1S(1.Y"P?!.6;KZE=+(.IB/+)"M FU?=" ?^"ZQ5#C&_B4C?
(P7.H/\$FAE/P8#N/C<@3D_PEFX/(<%)T=XFGO M6E(-#8SILEZL3DUGL*+F(?GYJ+7"#5/G7@N
S5R23)AISSOV^<4Q^>E)7@M: @LD_<Q>^U^IHE3RHL8R;L7DBI+LIWIXE<+;Y M/AWJL_X;7E^*
XDAOF^U3SAJ=4669;KJYD0GL2QJBL?->2A08PNQZ+2J M2%K' 7M_U(ER09H^R(6B)?
11.*O2NV%SAF\$.O "0;OG8V8OC*\$=0%\$UF.F^T MXJ^I^X@WST5FHGK?,"I V2Z\I_ LF"!-6)Z31PS!\$S.*^362L*
M'R*ZAGS;(A*JI_9OGWZ60/_X^I@NM9RFW1N") (9%=652.RU7)IR5_%T:
MH87>RYS=>WJ/=>D%D^<6X1HE9,^\$2J\$E)*(*Z@;JESQHBQH.OIW)NN0R@W*1
M#154I\$!"IEY=#I=RGIBI.F.C.AIC@I(HJ)@#.IDZ MT1%%8N#<I>UN&\$F200OFS!.;#Z"+UJ.1J%U_ =B3-
&T@9J5Y@.C.4C/U1WD MKE8((@E"N@ZC9.R:4E3'.4HFBF"G:EAB^D/D:ORNG GN)A#PEVZ7E3*M@O
M/P* M\$P/(C_#^ (A!-W@A6 H-I-G==#BW_MP3UWLJEAYGAJ_5Q5T=*\$6'OT* M4RKQ^F
V3I6F!^S./HQ9B%.##!1^!51_!2_!TJOTS?J?0W_Y M6B= :Q10IUEHIXI=-@2VIAHE8ER7W_<9-
(-0).E&&U2XD2L2+ZD).C)+T_P^IY:L9<)+ M&Z/OU7YN..S4EPOV5?K=,1/9X10:(EGXTE&\$%[4GQR_P^8:
MZ1"*I@N\$>_L=I H+?B^I_!_5J>YM/O KHH#Z1S&.K.?&V*X\$5VBF_D4 @NE
M=%+O8^<6XVEXEV8*=\$UMH\$K@ "9?8MOLU3^I&TTD:@U<& FM=(S)?
MK&H_R2&7SJ+GFU3I:8>2.5X1LGJISL6>YVKJ7%M1YIS7%8E&Z'89CG*RB| MZ&X,'>C<%")UR#95TT+"\$#J!W
I=@FE1^FBYG:FMPUI.R%G0IZ\$LVZ@PN?P MCS9?VRA?IBQU5D8%NRUVI\$RL"W^:V9 \IL:Y\$J178&ODG+;D-
5U'3.JL"JU M7PGN(8KYOF&*LMR\$NIRZL77;.G@M"<I+&S;4.FRI9C.'OOQC3H>IWBV9% M|PK|G%?*.JEG7(?
CR7LV\N)Z^)/+AI,W16LD4ING/+!_!OOL35WT^GSP MW_N138+/^HKO#W18.73_2H5?
A'CA^AIX0T0TI(=IV+Q4>2^ S^I M%<D<*&4H#PJ9;(KJ)YI?L.K*WN(\$CJ3*KB_ ("E0IB)1#SH M'D\$^_JHNXI?
84^C1D-#LIUFJIV+E.CO:&IX8HIE!2?60:&\$XT=;+>J2>Q^X M?
1CF"UI^6G\$H=%;236IY8T*\$7N)33*GGI/2;+!OF.B:L!0PWJIBGYW""*+ ME>MH80I6=10^%#&
<5\$ _9@6E".K2;J&.T8&UN#(ZI-%I'F6%-0PNZR<%X71BG(TRS)\V MR&U2&"RX^M;QPOXI%3J MF(?KI2POZ?
B2;T_@L#&0#AJU\$0ZMJ"G !K\$YV=OFC_ \$8_7NZX\$;LJS.E!X M'7 PYE)!ND5KT_P0=ULHSS.UQ(+%%CH
@(090%*.DC8C^/_ MHL&?S!3-ZIKLRC-
/LJ+VH%_S!HZC+DJ7_M%ZLKHYDV35VVU1"WQ5:09^UJ<!)3YGY>"W4=A@:X15.K;VGI=\$&WM).F%"
MSJ.I:EU^4C;92^+IOR|K@<JLTV5\$W7_UO&I6P^K&L!"TS".HE5=\$PD6 M<<SD&T3I^1K_Q@OO XA:N.<H4V!?
72EIC.0-06>Y&_14SIC.V^6)O\$ M3I7GFBC*%#8'RECE>.)Y6NNY0Z7H^5%9^Z'A/HG\$>\$015%@A<^?#).Z8\$
M_A.) 76WP._=4WC6VH+O_4JI2IIZD 1TV72&7I^I_#\$UG/U+K10HZ@H* M&Y%9I>6G--!;MZWK2,*GH-) =U,
0I^P I?NT?)B^%9#1+DW4#7^?"QM(M10BFZ5QVK1"7I\$HY0TE25^A Z#+Q+VEM07IH;D9H5YC_IYVLE;-
5SPTLAX M5I00A5?G.D%POY#0ZB2XS7.%<@&)OI/KSDI#P.0"Y5X& M-OUITO(HMG&)2I06O;>7P:6"4=)TP+X8I
+!_8+BK8YIW"+=C.IYF0BT=;UQ M!S%3|XZAS&2W8HA!L;6B=<79+/I_Z)DZX:4/<IY\$Z;_M>#OY.H)S14QW-
61XH.NGI@I'8Q=ERH.#M:2S MZ?J_2I)0!\$6U!-T(*_H#;.7A)!RA<#!^I(CI'0F_B+ID^_XM6YWJA^9 M=*LQ?
#K:070A"?>SJ_C GH+IC-G7H;N6I;H3Z^#;4(0^VDGCV3FB\$%FI M2IDBHAH6J_/"\$*?
U3I>O'6#\$5SW>FI;0BTE)R< M^WHR^HJ2AY_2IGZ>IS;3I2;G#E!+<%74^>9YSIGUO:&I@29'5!8HFI% MI-
IGI45PI)A&4.VXIM/D43C^BQ=NEI%27I1JYI-WR_Y.L+)H_IHK<_7 MASBIER4\$5H#@0#@*J\$A52<2"<'\$8W5?
DS5=;0YFCTKF=KUUB+N2=\$I.6ZJOMZ_ MBVG;<G&I(RHG?^KO?<.:NKJH4W
J41;J4*\$60C00;+ #01;=+5J!"%NH!\$ M2H@("@"@(* H18HH"!T14)'0.DUU(T 4DH840;#=_S_G/^=UYSWG?N??.
MG;DP\PPR2>?G>SII+769^YUG@APN>;@6F?@H_H5 MS+Q55YX^UUT6T%0KRROH@6" _;&1FS!LV&9,M
MN\$NVU#G&4KQV8=O^FJ@.3JV)Z^IP+6Q;W+Z_ Y1C?V_3=OIUEI^DG!QR38,?J(#DIWF3E*:
MAZ^K#Z<>A!LBH("FNM2N^/?\85(D@0)C:7U77;+X'5;AR(%#305JIFYD)@5\TNAL!HI?< MIK()2K>IP\$IQ
XRL6D604UA\$5V8+CYK6^I3-EPX(6I-A68E90-! (;#TH(M;YA@:6!>=>@%2ZHSZ%7I++!O#<#67WD^D_ OG9L!%
TW?_N#MKUB M_1_XY3P4*K7,XI.EHM"2L0^2=T=8F_NW8>OCKJBI+O
MBRXO9;T17*=+)N'OHP5OG;?IW1MZ;6I.ZE0KGS^R<=;LCY@;.@68;VIL.W M><"K|&LN;.@\$U^@
@40IZI2FCMW7QAHDD&\$YZ@6'K-KC0JNOO^!6YH.I#3_ />9RD M+87^<4RI(LVU+ />9Z#_GB6=H<8\$G?
Y%..7/(DYMM@_< &A!IQL6V(M'3 M(G7RI%"CW/Z0@?_@@"EE<31-/UVCN^I;GK^J> M98MZ#>^W&Y;_GL"
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%Z!9YV8J= MM=O'G8@7\$3-4@% ^YND.IQJ%I3@X|I\$!\$ M+*%-%?E15IX=DG&V!!"U#6WUN&
IMYI:O(//RT;.&@IZT;."!!H8&^G. MG_JI_+M6P+V3'H.11H>1&+VOL5QO&@+P40\$?JA)=MK)SRB
6K>45GSS&M.)7NN666A."L2D+??^@DI"JDHPBY_9(HU):\$&JUDIL6*(LE'Z>R;J_FX+7 MNH1_6JK2D-<M5
1AS' _&TT&M^I M: &2YXBVVON?TWON^:NWG9..FO. M(AE^:DM7-TBLW?;L^G>?PKA*<_9W4
IH>RM;F5_I&ERROIQ=2>NI%2O MPO(I0X3;Z&N2|K T5F.-I FNL04F1X_I7JKHHB4 AMO:"IBUG
M7IU;734OU5DR*^A<.V?9#@JW);(3&Z2+0\$A'EAC8/O?3.W%YF?^B^(-_#&?O.4AU:I^
M9NN8""JV@>9X&>W!;ARL+5Q1B-+7A.1ER/F.R.GRNNISD_4W6A2.U MI!%@0WU.8+4Q?C-
*.9'3S3;VHONF.C^H*LCH&*^>2+15Y'=UT!8H1NC6/B*?&.TZN^9P?&CDOV5&^"D9
MB+B"GO6#CE.7<8V+1AJBX^H4:LVC+3483K41SR@="!4R'EHJYCOY"2+P+MWRV?
&L(BXUJ7USPN3OOGFV.DWJ7O3H^>7)XRE^+S!_%X?@T/0B23=*C
M*SCH2NEF7TW)L&FT.8B75G&=..NZA9J_PJFXW<3%&243=40V IAT.3_IYZ M#OI!;Y"GO@T2L A^X7/M
V%TP:F!1UBA&4/CIFOB!-B.5Q9O)>I_I^#O: MN\$>.0KJ9S&*<"IIVHZ?;KY:32_%"@39S"LI3)I3;Z9I.ZUVYLZ1-
KIP M:4?";U>&8*TR/K>SSU*W_VD@V/6=K3\$-23HS?NSWL)_ZV6=1NI9I;+/OULM6IL?"@
MTIM<);JZ7X#080TI96'M"(G|I(T@7>%AV<4X-@NN^PL8UR1G.58&OZX.?B/N
M#F0SW_@#))<N|@.)"H0NS8YF383I;GIV2Z+8S8HQ%CAHHI?_Q/YQ2%I\$
M8#9OX.3K9)9X*1.0B7N)6A;Y#;922KUTWKOKZ.JQC7C|I\$@ZI:
MB;K72&6>%0M@O11B);5<0CM?;14U1=2U@B_/M)PVKU1ID\$VSBHQ-FB6V2M@C0HXW^H*":HC.S(RWJ-
M*7I!+;#^G2.=9E)XQ MNN;KPG;R6S0I>H^J%CI\$8Z-1%"RDPPT0*A V#@5P&.V2^@)#N1BD@?Q3J@N
MB;SM&J*6;T&9T;5G;I(^>2?L>^4\$_.1=19_2:5O*52;B|SK#7LACAW;GDI^TS;V\$*97^F=&T\$+B2;+I>N9+;#??!
M-/!1GV66@-;(>\$;1U3NH+A,*KZ/MR7X7NOYLAIVDZE) \$F/(?B_I L46C2 MF=F,B')R1W^0D^<JD0I5&1&+V^U?
+FRG^E0_A_21"E!!2IAK-D)W2-J4"!1BVX)+_M_4A M_V<.>NGVVIR#VGI8Z""(I7B#;
IHSQ3?;JA5;N>^@@"X)CO&F2.MFT MSLNOHI2;KR2I_ZI:8@9MC7#0F RTI6AN<&*,%WNB->B4?
Y1EHZ8W;COHSO&4YI/4Z.ES/M_38%/W)K(9LA^J^0PRIH(G3.MJ M6=60.C%P@JW@G327A7QN;CA_!
(N|^&I@ (T!P89#/1Y0@6J;5LWXQTZ8OUO M6YK=E\$|3@_ =F_0%HIQM3IN4%3H^P'BU; &3TIC-FI MJ MM(H>?
9=2_-WM@#Y>4\$^4W1@I>UOU>=&V^C^\$RFGP8W2><8\$ T.!>E' MOUN:O*1AN4B<#<>Q!P@9>
SS!>99LO<6M^T_&3VNU;_I7^"37"J74X0S9% M^H.2%KE6_4DI6IX_44I"VRE.9I0I261Q\$"17%K+<I>G^/I M#?
38L%..73X;LEH&5=6U79;Y2YI^6KLG"E+;C\$T2>FD;LQ_#0;3;=5AZ\$W"(SGUK-V(85L/MG.0-0L<F_-
(<=>67N;2K|^U=>9@.W?UNVYN.W8+1.4C(KB MI/MX+982@R^C|@\$;:/EVITJ_-I"&Y;BWG MH XU!7W@'7
A3)) ^FYI^C_306.4=1)LF 7I@U;6J^X.XS'+0=I7LIV;U MAKYK.XF8QMB#I#Q)G I\$^1/K>Z/_ "U*9A?
6ZTDM&I^A>8FIYG^J^/8 MGV578I;3/ Z6XD_I20 CICEW7.*N5&>L^@29I|H.TG7+"HZ6E\$QK3ID.+3Q
M64;V;EE99?S=B%&HJ!"%0I|SLQR@" #HFMHIA FRV7 GTW\$.N3&"(RI8E.7> M)|@Y;A^PI@IS(<+>\$F"YY2C@./*

(W2P30.\$990^1=H+MJ8"KM#PK%7!OGO>R MI!!I9LG/CSY_6&W?2VSI69@G&...P>4Q92:L-8={SYI#Z:4?76M]ZE0/&) M2[1UK^WIH^+3!8W>.:I@ OTJ2!:\$29>Y(I+CJE2#HFX4_?E:H\$H5PW!B*4HU:\$.E0:\$0!)Y:3V86OPMLVBG..HO+BIW?D"8JW1JH(N83I40="Z-2,0!M) ^5-?,+U9'=_M.^=C M\$5TK412!&[H!9>8X^%YL1^C^W!H" DQAIQ-1(ZG6@_UT/O/F#1@B^!H M_J8P_JW=F D_/ZE2.G>B^!0&#&HF#^, S\$.JW^D5J^&N\$ZG+I43NPZ-M MGC50#Q5^=4!K-TDUTM^!O/3!@A/-+ #T)Y^VPYJ@4-U!4!2:"F(3:3 MM:A*H=,SCL%U.K/RNB!%:E6!8EJ9!W:(MV6N\$2HCZ.K!9=& V3:/M-N@Z MKESMOD1?B?BCR7\$56#UX?DEZ3ON^!0!?,Q.G28@W8+V1OU5HITY)\$%^"BFU MY "IV%U5D_#6Q_#!(YOIA.RT!H:WO^V!U+-K)WO7:.X)TD_C_YWS8/X&4J M<#X/CR(WTH!+M*!:))\$KEP-5_+XX27!CB@-B6F B80%!W_ WY FZE">I M6M8F SM,4C*4_ 3V@D*2LEVMO4)NZ7793 _=:G=7_ \$OM!0N.E8(3Z_PM+R MX!9!#0QZXSST#MA#8?Z)8!O#Z4!:+_W4?&570:37KRF@IYWTHR_EIDP0?T M9/2ZTW3#<1RC63(X6\$S\$XWS5U'DOEFMXGK0?)^!/=3_Y,@H15CJ2V>9>>_V MP"&\$QR,_ V:IFEZ*PQW:L6D&?/6/4IA4"HU,.8H8=^#7# PA^/H.3L:7Q5 M(LTG&N!XA#2IDIPJS9AZ;K:1LVPV>I."83N>6D]W\$.#%H.GCDN,>NH:J#NT M2XY&=B% MG^ZEHLDR^,Z@J"9FT.NQJB^%.:L.IQ3K9+L.H9?#!.8P3KVGR MA;1;GTU8A8^+6348X_9:&B!T5-2/D93RUM)MD/@@-W8*[W*W-WZ&BFLD-X?"= M*/8(-V>^Z#^?0597Z0"#Y!(V K5_W9>KMTOA\$&9(U, !XK5SR6*!>|8_W/.#1JCH39955N8^J99(821H@L47S:8@1!^0 MMCW)IY8+-X:.9CE:3#C?EY'ZHDSW-YYH2>D/+B1QO9V7CT1PAIX8"C3\$43(1 M*@(G:B#^!T M^,^!W(E)H*EE:5ES&SO+3EL>/13*!#=:9.ZZQK2V-2K2JLDIBQ@S+X@9% MQCNN=N2X"EJ1K:.0!/"E40\$?3CC2!_8(+^DS_HOE"WP7C'(GL^?<(%2?H% MU"0\$Z_L40:9K*Y"FEWE9H? H*?H!R5U!_6J_5H6S2=;!9D>O MTVV9C9^B,(OC+^%FZVM8*" R^8UN-ME.? SS09JH3JXWRX^#FU7\$AWB,W W MDNZ!MPJ57^V-KIXJZEK!#N9=RB7OE@S/I^!KZ@:(3!1T=N4N%=A(PJ'M<6/- ML!QK#NFMF^P7UH3/X?5_ED6(E"&+XRIJRJEIL,5H763FMLLNA80*CY4S?=_^/\$S8^>KW^IE5!K"N-(5W85?FH!S!;:4=YBTW#+7Z(^N M/LYU\$S".IE6N4/OR!F4;K!O@|>|=!&XX=0).A?" HF@|=X!"U*->9J9!\$B;7 MJ^4V_1VHO6".DQ43!4AP:M@YOBY+!)?(4ZJ^LXR*71J=?3D M13'2G!37#S+62% C/4BH8!/*-ZG^!M MX@\$EO6#"+3BP*K00?G*5P#P+*>R.O9>G!@!G?4-((>|R9QI\$47B*_.8728< M1.U!9/4_!HU2!X8@H4Q/TC/2(NE.6S#81!EPMN?NBV2Y)DE:S8#S!UE^R10 M*OVT#!-()SH!J!D9BB!4JZKX!9(^YH1CRA3;DB!G4Q.XBW0=7!5<52P;=H MS*QQ:22;S_"4U\$ _A!:-TMA(>)<3L5":!|&@LAVXT\$3M;Z44T))@^M6E! M+4QN_AQ.OIGBYV! ^8Y9#G!MOCZX\$L10*?2T!TJE3^N&?TRVK\$WNA,HL>MY"0<36%AQ"D9XVZ-M9N1TE7C4L;U" _RM>D=8=V!B*4VZMJ<\$#<1#&# WQPC M<7;.:2:4!\$*%0GW!2;!1S(_P4? O;K6:U" (73#2R0E(\$(*FW6ACZQ&IDO3B^ MOW>% _%J7_1QT&Q.O54W8Q"%WYP=B!8)X15K5Y^OO0:HTVJ^45_..75/U M_!@UY4JRL;L!RXI2? GOAK!Q!DI=8F4=>D^!)9IE_HLIU !D4(JP^V!3_+^ M^60\$5!5,<5^CZ&D_ NSI+_(7S>HP#PM6'P*<:0"V?^DN&R2=7 !-I(N"6G_ M:V7T9"/@K>3!6U-CXC*^4=P'9&YK+5Z* HIXG&R!S_!6X5^C.SV!>YXBQ MVA"YXDMH!B5/O/&*!#\$Z_!|=CJZEA!17U:#X*TP_ INV@3_-JN.? HER(Q3 M@96"\$B3&@X#HIP6KJ.BZV2>57!Y4=C!>Y9T,4DF=IU^!AKYD=\$>QUCY=5&75 MX7;Z_? >KHO\$!JM/X;BC@4C\$Z*AXG.1+5D9K!R/A6G0V^!G_CH.Z6:@ID@;Y M2I<,+MT^T_=3#"IT!%_!^YV",DWEBC>9!TCP'E<,3!Y,Z>Z&+_,<2A:8 MI>FF>PS4R:OO^>AA2V^+KHY)AR>|L!E8J'E+3!1S@9!>1<2?9M!5-N8XYD/ M2>+!S!JNX:%^T93!EZZ 1/ZCJO97_S#Z*EQ&U1>&=S(MZYB0R!YP4YW@?ON2SC/4M8.P+8!<U_ !Y.86;\$FKT(%FI(6G68&EB3%Q1U M2!-OTWP*!<)>\$N,SC>VTFZLIY0?/L3H!73H@:/T/3SOYW6\$Y%&YH40K!HL MSEG VD<_7!O&O@#E#T=H!CA3H!6 @,/*?H;XYD=>=OQKF9JTK<&<_57V+8\$4B&S=J!^D+)MS^,"RL%!-29D_ M6T"!LK8M&THF-,399!8B+#+\$6")_Y:6N>P^+E18Y43YH5KC&C5\$!+JX!6<JFO METL;S*Y"4N=H+^%IT?3&9?Z!D+;/0-UI#-QB>M=N,=-P4)=8F(<^>F!L-W MO?"W,2NC:WH3!^9MYKRUSO="2&T")Z;,"!3=1<5M5*"BNEU6UU2*Z&C? MF^*N+!>F08EXEZ0P*A&_&G6_!GT M5X*V!_U\$!H!1^&JG(B6,<7YQ@**[Y]Q!9!E!9!S!>S!MRJAET!O=VOL+P MADFF,4OR=4WG#_TI\$#<<>64IS ^Y*PJFA3<_#2_1^ (N;T?R5TPE,H2R@2&? M'3PP%2XS.L9=M<.BK JAS^&7O1#PAYT^_UT9\$"!1ZT1<)=!%D@HNXHL&@YMJ M+>0O>|T&I+7.+:N5D")7-^UYX7!KMY)!;DD)=H!7ZA3!P7.>Z<0A1_32T MPN!8/#",!6!S#7S+JDGJHX+S4H!47=UP?0!EO3:QE#I1 #>VQ\$+V3S=6T_ MW/QT_ S3!QF NON#*,EJU>?"^B;F*4E?SEHM0!#I?YT0!+F-C:3!S5D#;W M"OYLQW#^YM\$,4)@RKOD3-B@5K7'F5\$H7%JV@U%/SHB,?^8_.C.'@762?MZL MNT-!W:W507YC#Y^?W^>8X>+!Q!.)(\$C&EZ?_A)??>=V?&_96S\$XW6^HD% MZ!8&GGN6*!_ \$^.:6;@+H# <.:#;!U!:#*T7_YLV77T4!X9Z!4%86..(L!B3Q M)%Y9>?/!0!XL;^KH7_+SX03.S&GDH!%GCC+%G*:#A4_'WL+6RAH? G/!>5^ M:4?_KD=-S>Y\$@-G!8"?=0!-B>L!/*_52BU/ME8^!5MA&-EP!6IMWILKT MGH"OO%@\PHXY0+7E %T3%1H@Y\$!8<_B*%-D?%^Z1)/8D7^!DK=68S-BD" (#TQJ#U M'(0#*KT8FSNPH!7W63;RY(-2B!9^UU>:!T MN0!N>6^O:2!8FT)WYB5#W/@OCNXO#4)\$K5_9,"2\$>S;:(0BWO=08 MOU>P&!WOP_5!B!VB/>"A"">=OLZ4HZ7\$!^",POS_@7\$RR18 F&V#1-YT_B# MW>|DOC!9QLVDL)S\$V= !&A7W;BTNQ MPZ&?V2@2,J6T).HO2R"E;F#3^QM;^Z!^S=CWX3Y(H\$? *_2W_(K;)3S^;=| ME;G0%WPAUAORXY421_K&J2C!8*J!V/Q?YYWV_4H1/4@F;=,2U9+B4&F<=|XG M)= |DI>5+54&IB99_S=Y1@6!9.SHO_2&2U@?^U3K3J-(WA8ZEW!UDL^!W8L_X MN0^E+UQT6QPD!D^7\$_.W!^Q^9!ZR&FNASR/MC.?^L/!6K!A&-%= \$!X16_J&(! MX!KC%!AD=Z9#C.M&=Y;ONY0>R7!AQY>_R0@9/CNI07!Y6A!HV"R7^_DTX! MSKCG^GN!N!^!Z0D _=:4_J Z:F@P.N4;.,+W>(T6(W;J2UUR!9F '>Y_0LT8*K"HCDDG5U"!(>|S M-BCKK!8\$X6H!H7!<-X?D_5Q; !U<30!8HZ@T8XHD&B=9>Z<_X#7A!8PCBK M;IWW%._&^35!J?>F K5;NZN=5TDI_U\$^!OH*#3.!@*X"!L!-P);W4OATG= MA.O!(SN\$6;40IH7C*ZF>_D+FH)R@T:=0&*?XEF/B>153?0GJ8<2!7U.K; MFE%,QJ>U9B6E^O.S/ S&_UL:8^6^!LGV5^CR32R#KZS"1*_/7BMFO&0!+% MJ<4&JA/FMZT!H2!CN)COM6? C%Y/27RP@#@A6\$7P#15E"!;E@VJUA;_8^ M!M+!OS^!(@,!EO^XOFL)-T!JB!)-RD9)-OYC;E!F'A:N/0!;SN M7-3PLX!+;ZB;K?KTIYMX/NRF?V,A 4@<_58+*^ (d8D)- XJXO2M+ _O M60L!75\$03C@;#E5\$>D(G!2S(W!0^<= (QW+9<7CMZ<|!S_"3'E?>5<)%KVB MO6*^HMR/DB !WK!V/N4,00/V=T0!LBHSL58*><@=\$0_3!_MI+LXD_K23 MCUR!Y*/DAIWMSD4NJ0E2!N=^1FE,9<=3>\$\$/JHG+0E!49GJDU5T^>7;Z MI@+5>V^%-800)!|=7.+!4C"?/@YME-5!_28PC8JN;8>RS8/1^!Y!(S*&F M0@\$OJ7_&=;Y!;MOFY>N/64Z M_!Z)!H.5OAF*!H CF26IAMY0@9^\$UCPO!SKH!S3=1KP0B+9H;(H;BW_UE* M'T2P)^?M^(RK\$?+!S@!DHP&5@FC^DL>U<I%8^5I? N;^TPZ6^@USA;N<|!\$!(!=)WU>*CO^ (M.Z)N? MUWSOD+JISA%BZH"7I"A4^%@^L@)R^&CA2V'D7E3TZ;"&MZN9!(2GRP MND/6'3:_VOCLZ? 7^:_UEED)T(S(RBH)!CE2N)!U !S='H0FKPO)&^/5G" MCW8:@7N=-K7>2/?T8VJ&9T5EHGS9?4,XE,%)HC!)D%RM MJPQWQ&ZN#P3-0JE752!4H&>0.+M@B_!^L1(8!2;\$%2:>GF@PP<9#VDP2!D%>NE*Y_! MISGRDH!J W3!LL"CEQ;A0-6FHZI@ (ZU-L!A!NRF0!ZR)(\$X1WM>3)W.)A MG_YCZY=T/TEZ#LH*!@!@!U_Y^#D#_ Q7<|P8_WZNRMV,!TJ+^+RJ!*GGPP,\$K MJDP.OP!STN8W;1!Y^!/_U_R>8MH? GZ!\$!T7ST0VYW!"\$4X&YYY00LY2N&86J MVEC7ZK<=O\$E=7)%2OSUE+C(\$,9S^NX>E K\$-!W6L!F%#29Y!#R#X4"2UE2 M=V0#62RR+W !H;HBAMI^UT5<_ZD51TPD4T3M"R@FAX_UL_4991TVO+^E* M:|+!4=*DP>)KMH;_9&ZZE7,%6)%/L+=Z.#&V,V: _\$+:@HEDKX3!"^DG MC"E;ZE+(DWH0!M)#VM3-A5O-

C**Z4S"PB2_ ^00NCG9S.YR@)).+5!^Q\$1(2&2-!&J/71NN *OI_ A MUQ:5C+G_XJ+\$V_"KEI7%WH?
ZMG^1>+^O^J":B@K@3MW_?79(^.17ZE97G=>)X MB|HB+.OB&<%"(Z1|Y-#W(1'5 MF.81;UU.4;ICN^?;/N.G*?,-
L|F;P2>?R^(Q|ZGPK\$S0H@O7PP?Y;GA=16 MPY|W9S_4O!EX: +^8Q3F(%;\$YZ1@%\$40^3@6TH|
&Q\$ZU/3Y8#B;.%E"BXU1^ M.A\$P#O.PZ?F)J|LC.4\$U;1+Q.EO@NW;PE?;CI><2K;\$Y&X6N>5%5|X;Y*
M>&DWX9B3(-.#AUN;7D9=;1!&@6Y\$^VH=%^J@.02+;LXU01?>.*CIQVIM8DRC MY|JSHYWR+LE(HXIZ1D5=|M;Z)
(|Y#->\$J'+Z>67DF0|RA#S)H|5=7AW; MR;_5N5_R+?1S8H/ P9;+ #)WD#RK9,8VR(U_76)SXSD:086V&T/2R=0_L9|I
M|>|%^45TCLG0=33#J3^> !A">4OAB=17P|#"C"OP8Q%4P,=XU7YY5*!|BN MVCZR?3"W_((U(<|ZW_%QHV-
?.221F;2\$SB)U_D3@&;6GCD|)\$*4RW"TK#|3 M\$'9.|
IAZ3&8F1ZBHEA|5NU(Z=4X*KIDU>EQMF>8V\$W;_EW>3H;_WETZ_NZ^E M7)ORJ'"#OB0X6/5@P2M63A+-
M;Y7H@)2;3|2<")X#Q8/W3F'7+2DA3N)MK|+ MN&GF_#;?;C%QB@K|(+01#X\$4@'=3|@YVD=^|;+;.
<%K\$7QN53;_0S|3O.PI MV/T;#C^N&?AUSEL#Y:Q?%S0TIN#P?W*O'2*+>?9)|K.\$PMHXPCD7M9FRCNO-^
M3'Z@=-.76|S;ELR-BWPMW0MU0T7R0"HDFLXUJ#YX@R#B.%Z6RC2K|NBL|J M-#+T_2JB*OD^BU8AXL.
|'1"*;.0301<10;2_YP'A6!"|IG)A>9/;>Z@5 M\$<;NE2=%=V\$?TDTF18LM7H|Y
RCYRJ0#|L|BOE|K8TJ#75WV|OM,)T5^TH"
M\$4PDIL"PG_ ^QU9NJPS.FN+9GQ>N80*R\$7U6E0E+//MY\$1R+MX/MMW#Y)S2 TP!|G|13PL2*;Q^O)MN\$*|*/K8>
M;_84@C<9(IIM?V6@^7R25)DECJE_|JFE"^^<|+DH-D(0B2N%X#H"=?>9^&-B
MOGI%6|L;NU96O\$IX'C_VUF+0|B@R_K5;OE@D87=70^2SJ@W><|)5|_25|Z)Q_MXLP?W(7T83/4@;I Q-
XA9MA3%3>-W1;13%<8_3U|U%8>;<;CX177>|/@A; MBV3H"FN(FI?M;# ?;^Z%IV"J"<4C|VO|=
<3C@N8ZG|CM"BG*#Q|N.5E562C< M9XVX#M^" ?C2'GGI?%DC6(QX#|FA(W|0;@;+>> "LSA !0#R'*VI*(1\$!
&'8F(V'3>+YOC.O^EE#62\$H.EPQ^V0W\$-K| NYH+| MZZ2%.F;|V;..9Y1^H;1@|W+BGQ#9;V|+2W3#_+4F_9C?
6)JE>_UUQR3_MC<\$Z=*X6ML5|L;_S4 ?G.OVF(7QK3BL%2=|Z&9D.@45NRV*;HZ-L;SLNV@_M|E048/P-M-
O7|W'1C#08A#435BF"II>>AC|+&%8(XT)M360'9|N_V%5K66K MOO9D58^')\$%\$1\$KCEJH@_MISPM>|HI/
_A5N|XF='943J;DC4Q7)MZ"YD_*0A4SUO^DB9|B|+V"VB'Z4!|?OAX.LSXH#DSH@@9*.I=\$ MF.TE-5N!
<0LD;IHNEP5|BMC.6E;9&^2Q9%.|K|N^N^U=;|+|A.^M8^JH%GV" M*1|*/-B%CYRN
IWHG+O50A=;XM#93I')TB);_JB'V)TTJH|J=*7|H4CH8HK| MHL=2(H9F|Z3G|*47#\$.(|H:(8CI2*)|Y=?
O+ZU;'+57Z^7N|.'K)|M#F+@%LC?%;OC+WZX#"V5U|43O\$YP')TR^=CCF)NEL|Z5|L^@#W::F3CZQH'ZI@\$VF|
M#3R_+FIZH3L&MPYC.@;|<="#THY|H#15+14@R8G5VWY;|H7(K+| MKT/M%-U(C-
&6XTH_O4B(TL);MC5|_#D;#^<K#-E8"NT=Z12Y_O2.1U2^B>|225 MJ<3|I=M^K^;_L|C-
SN4W=RPC'U.R<|'Z16%+F|5VK*VP>=2XE'4| ?)-LL*JDDY M>?5|F:A1|GG3&ND7C.L;W*.
(<6C5;DDEIA5VDB1+SB9IE8_M_"49FS#|L;A MM#| ^9&AWQ#4%<4%.5|11?;?"Q \$?.&@" O;/%UN1W)H;TX+Z1?
5D>T&+R3 M;3=WAUY4;EZ|B;^3>PCNYD01Q-G\$D..QFQRKP>R)?
223G1DC9* Y=9EP#|_S*OG|MZ\$&RV38U""|).0APF&|Z7/0/ZM0T\$5F|)E1;OR=|*|&IN4|4E-5
M&O+;S2^C65E3M;9R_*Z0|;1*X3;|F?LC.4/S)K5J81N#45/^LQ(9P(K'%HIR MG*;W)7;)EZC
E|45N|X_*TKM6T#RA\$ICP^YMVPTJ.2M.A;V;R\$V8WKLVL_M?KY;>2RJF_*2M=2.%0%|8V*0-AQ<|X3WN=JH?
B1L09YY"%9Z^ZCC# MI>_6E@^E|/MQ@A\$|>L+;|KHC5|C^2D L=B1T*HP DA.STQ2@OEAXIV5W@H
M6DG7|K;3R<_JFHY0NNC<|3;|DVS9;)@+^|43;#<\$|<A_R/C)2P<.TV!"7
MU^S^L6S*^<^@3C_I#^U"7|_1^I=GP65I=U9\$(F*^N\$8)0Z9BMF7WSV5M;.! M6'O))3J=#72,2;+FIA?
TB9/V6XSIX*N&#!SY03I"15YUA1H0@9IT2FP" ^L9" M_+UX"RX1R9;B%X_XYT)D@ZN^O>G63H@B&-9"V8-L7G
AS6W08VIEG|N6;I MXA'|_8D9;H^(<#2:NO+A;_T6"HK>Y#<)<8;_DP#&U;LIP>E|S|OIX*5+W>
M4|DM16.GI=N#K^W?KOY@OW;Z?E/|J\$-4G1EKN&#X|JE/R|V;%CD1"%"6(D*E M?30420-8FJJ?48U;D|A.^?O^=B-
G|BT_*F7C|H/FOR;?(>=U9\$*9C2\$BSQ_MHF)V??.\$&P917|C)&99N66GRK)HJOJR9GU|
|X1|06HY*MC3*X@M|PQ;@J%|/M5-|&TWM14R4\$1|T8UM_1|J#.\$|H%*IYDPT6JDI|
MO8|70<7MA\$RTK#F|XIRYWOWC9JO0|0LQ-BLQJFN_UM1_&2=P8"W0DRF54.5 M;=)A6F95%P5YJDD+*|0%
(LDG>\$7|A PM;F^<%W)"^@7VJ>PFUS?8Q?SZSK2 M&8>34-K2FLG?S"XITEQ|QF-I P|BAB?.86;.%YZL!>O*
3O&T3O:4U=?_M>L)BV|;98<;^O.'GGG.EG|J68S|AL(W0SH-TLW).SZP_(Q)B|O|7GT??*5 M;?R@5-9O_M?T*XS>
<*.YV?|&|L^1S8TL_=HRIVH;4S|T;JYQ4&8X.(A&9=V MA#;3;#(U8@K9Q7NPZ|P30;^M=U|H%W6>1PTIMO?
@ZTZ5AM; \$.|&Z+Q-SX MFK HZNGT;..2K|?BVX>PH%<%;EIP)?L_VHP(=45#K-V#|H#TKR&..TJNLS2
MW_9|LE#;E;2G1N#(E|JGOLG3#F(IUS*97PJ-W#B|=M|55*|WPN_&|K2O)1X|6ONW0 MKH|6V*66)24N0K6%3-
G5IW>*|8_PG1R4*|1FT|)ZEJ#&?;P&KUG_9|9H*X|V_M#IT^Q|"L14_OGVL"@_84;2J12;=8#1DVV=
|Y.XK%Q;WMG4QW%\$M;ZMACW&_8H9TK?0_N;18W;%|6;7;9ZC"T9OWK?>VX;ZFJ|JH+|PK>%!
M8IQ\$UXC|^MMV3)/RMNA84&_5|0)IYR'S#6X(Q^H?2QO! MHE.+P.@6*..5SDYH3JARNH?+)(*Q6YL5XL@T|?
5+2*^X|AMFOR&.' M^#N_DTGBN&OIOWYU8Q@_I;AJ/9N(GZ#(N;Y|TS(V@AXRR?SV>O|U_+JBX*J
M|/RSA7B@R=I<1"*D+%;_WGX@BI%("ZD*>Q|*;&_ JZR-7 M;OO>G8B MBJ7OK6*WIE;_QR|0;KC;2Z1SFA)V-
EUGGLM2JG*#R8HE(CG MSWE7)YRC_H4/+PK_6|O.7+O>LVV4(&C;|J*\$ 5HAYN4U;Y%|I=|<93H\$0
M<&S>LGY/TKJYU^"HJY9'N05| NLXON2H_&22Q\$ (5Q_=/ORIV9?#; ^B%UF M&WKD)&E&*|NUS_6\$#S2ESB"6=
(VOE4W9UT8SANFZ>UC+WS_O2QP4W+H;LU MJ>_M"W|8Y;D_XWZE|X.5"IR+AVR=0_)BOY#DUV%)G7|I?
^E|;"UBH_L2K0XH.O7 MA;J4=#>5WY58&(<N&=1BHXBUNX@0^*#4 RKR;#9FUI S_KMGC|EFV5I>@> MOL?|
_H|N;35;"E;HBAR=8R|P5T\$^A\$5@*P^4|AJ?^<LH;|0S|2H;B|S\$;IG-Y MM M%0I\$X%RC7
MS+|IV#8|L+;|+V|A\$ _G_O4(\$ _E2@BO;VM" QGDOA7\$1H-
VSM%|88*IL_L83|5LCM1L/L;4AVN.V|V0MMC1R|FZ9""|X4 MK.T|N#;HY^&B_&?;"#U|_L92N8@AN%""
IAD500.C0J09E7ZFG3QH;KL MOIQO8&WXXNM|U|_@R0ECZ89&^159=OM6_R^B^I(>DAZ2'I(>DAZ2'I(>DA
MZ2'I(>DAZ2'I(>DAZ2'I(>DAZ2'I(>DAZ2'I(>DAZ2'I(>DAZ2'I M(>DAZ?
|H&TUOE|H4"&|7P0Y_Y**U=N5CA17_HH.G0MH7GADQ_F|7/%N M*M;_!OKBIU.6Z1.K2"OFPNE(WT7|0\$D=>*=
5|+ P04 ?#@GI9*X^X M?;_@ A1|_ %0&A7/<.+8G^O^I M%*CU_GBN""&*"
|B@X;_>D+=J1=B2QE)USXV*B0RL\$KM2237)M*WY|_|@F7L& M(\$*%=V8BNLNV1.*<|P-Q<("S_?M_ ^XT|5|%)51?
E|P|A;|P\$Q08R4O9@| M>GW^X|P _F^<=>N_S|0_H^W7S|HR6;/XE9_IY5@C2"@V|I%PB;1P^
M459_%E|N)V21L5\$X3_T;IVKGO^J8|QP9\$0806CRU^6_TE36)!TH1"0|.(M(|J%D*8TATD2)A%.0IEGZ<7#7|
(TI92D,<0QSB%B|\$_"4 PEQWD44XP9ZP;= M%K;_Z+_0TDM@!)05K?_M/CTWS_)=??_WV|=LOWVDU_:6L'GZ-
@B#^=?T M3_WCW>> Q;W3X<8XU_WRX?K8M|Z|APU_Q^=|^Q1|/1%8S.J&S)@F4!=_ MJ=L??
BH9;5K43_(<%#CZA_P47CT'KQAA;_Y^5|SG_ICWP#HX*C*|?@B)!_M_O|EzB|)*M^XM>9>-
|S>RNJHN1W#;F;3X2*J>*^';UY>19_>DNGIZG8O&S MQTK(<_>JVIC5;TEUER&J>;R_SU\$|
M*PTAA\$=XC=^Q*KXW8L9|RTWA@8%_M/MZF^3>0T?^F>7) _SNM&|W|U M?E'L+&BJE0B^Q*|9A/XE-
9JY^_(<7C;55^+=28;U|<KP6_FMT|BTK|MG#_MD6N*KT53B|2UDU%6#_A.L|BD;.(J400X9Q""&(*19IG
LL40X)PP@5(49V+2+1)?#S_%S8'MX/_8"9|<EYBVZ3DSMN07 M*(9|QS%XHWG^62|LPUNUR?
M|H6D+;D*_*|PL_N?|Z2O9|JM3;3"7U3;^ M)1L%W|4F5BN_6W EJ6F+<\$ _5WW^55.FWKQ\$ZA_TNYD@|+XZ|Y7?
UDML;_5 M_%H\$ _JGD1SPW<^ID53Z_!W)3CK=@NH|""?|3""LN*G7ZW0/DCOKX(H) M2|01C?Q4SAZ4R?
KT7M;FD@6|E)*ED(51_L;_D MSCA\$SVC=FOGQ1W3_%|1%T|_IH)2@JEB#Y7N?P*TK*KRF|*WME.^H\$S4Z|G
M@>&D|%<4-0")M1\$@;_J3W&=DLN3|CE(9E0%N108M%L2|+C8FG/D>J=(P";N-J61A

MIR_13I*9DGDUZ.TTTP>13A1J0KS'+.4"YHA%IFHV)V1U:/+2WP3H\$+V;*;U?TXXXK+('LE\$XGB\^S
MVT'FIZSU6K!?'LJ00ZIWNF6N_K):W:LCC:(R#PJP6%6"W S7#Z)NA9B><+Y M)
(CZ@M'U03)M7FY4^G170%Q*!;'^IR#51H5)3&(>Q7D4""@Q#2#0@DI31'D
MJ<@YQ0DE66YCH#AQ,?'*NW4E2".H)V5X8:HF34Q.\$YV"JACYV+M3J;EZ (L M>;K0MSE4@%M2\00H@DT7T
SYL\^_L73W;.&P^CIG=GP:2JKYWF)NVTK96&\$(>Q@SBF M.T?XIQ,=#>/9-9K33L)*8R5P0)8"J#1**4\$(@1
M439&+,-<4DKSD#MX>@X2',25H<.!>FT^%I*O:QY(-IS.U7L@'F E2<@'\$=@X:69-')80EE\$.#N5W
E@,7@|=CZA;\$I_VH7B+).=%C 4QJ\LI=U)P?YDBC M.5#V"K#N0_G_@_NNKP\5:K6)YE&?)Z*+L+LYMM,?
9N/Q;Z;#'"I03V(21X2 M\$;=) '\$4QQ E(8.82I7KIU*&,F2Y"(C-99.QY8&75,<'>&H9<62DPM0+G@!
MSTMF\#9SB>=F1SNJ\NPI9P M;.^!@.2'JCU^OBR IT7IQE)F0\$).8ARR&4<MLC@3L0B-
MF;H@.KE04YH&\VHN#)U+J*9K6>A7=(JJ7#+JHE1.8VF@4?T@Y M*9,5^00P\>_P^DK?>?;PK5T\^%8F9E)
Iu2.G2+Z""C#8;V.S7T5E\CU7 MXE'ZN*KZ**HKD5S(^)_!^%5YVU9Z6"LRZ:I"CI0U19]>?;W\$+V>@.D*_G U
M4XMZ;.<)<HEF8)TA9+5DH(CJ\$^IM.4R1FBL61%0I&RMOJ\^!G9WMEF#&*WS MO(A.23.INKA&F10#1J?
K06IR=K>2,J+TMU3=)BNEU9U3\UAG7^+;+G. M%KQI\%- ZHO1Y1GIL;U- T#[8XK;2 R;GKI=BKX@^IM
&SIOG02N)&\$1R(4 ML3HID#\$U-F1A3-G*8-2IF2!%22P"K@;@^@C:\$Q
MTWQG"FRG06QEM58Y1Z3OI#;V41AUZ1\1<70Y'GO4;@D*QB=J35^+LOXLGJBH M3-
4SDM#Q^64.WCIX<;PR+;KTO\$%(@BED46T72^6%K M;.&>"3DEKPT-9IHH>?J;_E W)?
L3ZCI*O#TS+;A:9K#ID@4/L; WITB+^P M_R:X17'Z'AIT=;AF#+T<*1#"ZK2@?P=1>K/O<7;89:SZ7'NQ"O\BZ+?'#
MU+CW*5Z\W+EQ\3NZG;;50;-::;ELS _^YQ."UD(?D.G04.I>"TCM?4BZLL9 MORVG15.P.KV;4UY+70QO?
KR*RF^LSQL.OTUJ\$<\$D&""(<28ABG0MNSR) M8!"E04K#\$.49-
M&WOAD:P2.ABE7PKP6OH%POJY5PW;+;1K@^+Q@&+1LK*9HK6 M^X0=5J60.0W61A007((EFV"-3W
C0<#0W#)Y+&H@INW^IVR-9_5H5WKG4:AE42UJ<A_4C+5U21! M_2A\$ TA=B^I77ETKB;7-\$"2HNK^J40QZ?46-
KM.U1J\5:GFQ1T#;G&^@ MZ\4LMJ(8);/!=K \8Z8M_5-TOU(-58VJ;I@OA1:LOM=,5.@@%IUZ)EM8\^?=:J\U\T+
(GO@6G6@2KX1>4;-(DM\$YZ*FKI M?>BIE82%HK,^5L.S=9V&>>L6I3KH6S779W)*JN9'OB_JY5#08;U4Y?
YI@C+\$HY2DD+ P@RDD& ME20(I%\$29D%)N\%;1/IX?;R1%YTZGUO M"EA&U3L 3>;H3SA*8!(("'
(L\$AV>E\$&4X2S.;HHCCJ@%^6.2PR8H=Y/A; &MHY3XZ/"::>Z!-3Y\I\U\I\C"N.+H#F:7D00 ".*."YTH@N^
(M8XL*G\I7 MMGUWG7HYG9;?CL)MGV@#IBO'8'#L;-87"">"X8RA'%QRY)_*Z939=Q> MJ6/U\%0="_5L;>I%
I_21BHF42"12@)&(QX&\$;D4K51)\$\$.<.;EV'.0R9M
M3\$YGR@;G;=W+S_Q16G3Y99E\;XF2FF0="P4T<+.NT)>L4\$Z+BX (O?7X";
M\$ _!'<@R5/6@/C*XS2F.VY>IRT<..WF>U@.XYGUVJ>/EDY@P*1*940R#1%?N M1%\$*13VLL9_4U
M>I)IK%=.U\$)*TA3&"4_4CBP#F*=9#L.HC1,2IPEC5FD.CGP.?B^T;00"3='W;U?WZ\FVK\ M9T6<%=0>G&ZT"
M)@E6QY4@DS"AG\$)\$\@02RE.H8A9C*;D@+8YQ^PG_2^WVHSE\N" ZB8G3K;
MEI5N/UZCUI\7C7("6I+13Q7&1\T8#A_9I3QP7!M<_ \$T^Y5VLJLVC2HOK8 M?E6=+X(P>^ E;IH=3TA*4-Y)@5,2*
I6*HL1S.. P!0'(8^B*\$&YD17ORL# MJUA)ZEI@34K!\$VO X?#Q?;4'.RH3:(KF@JZN8.BBJVBO^)/2,T%#(I5
MU*\$C(UY"SO6I8<#*JH#)"Z9X6A7^7CA,P8VL= /PTG.\$6/ROZ/Z0"VH"50/M#N1P
ME=F\$XW6*9^X+>487WY9>P_O_?HGAX;30*7K)F3Z1=16)H\$G\$N2Q>I8DB3* M\@FC%!(4"AAEF*9!EN999-
1HVHGZP*JG#RCMZTALAD (WNA>THHI^*WGJKW@ M:73-\$=)R\ MJH980;-6O.#6XMAT323E7UL+-\$+(<
.#AZ%A>20Z+H> NY#TU> M+'M@;U#1%JCZ-HH+6'@UE/6@XITIN'D/(B; M9:FCYN\+1<7?
55\$QW=BV_ZDN,4:*2D=.BF4GP"S%"0DP@3F/\$W6T#7(=H!LI M+2I%CI(XYQ&QJSINR(G-
XG*J0*XIMF&CEC=5KLB;69TCH&6GT#7AC6*";6AN M4\(%CQ=@A>1Z37&11PI@>)G7E8E1H\$RHMJW2?/I?
@IF^77SZ-SHN+WIR3+5ZQ1X9OK(RIV>F=I!>#VA:XR0 M6T.I?>7D.\$%MW&C9J+O5-\$P2,VHM:7^52\$
4W"RZJZY.6S.I4^3LF#11N M R,O)AU50L^6C2;6%PO/@-Z+JR*=1W"X?@JH@>IM8/LE/3@#V"O_I>)V1T M+?9U;-
@Q*W^=\$&VKR-BHHVXN76_GX5Z\^2Q)/@RR))"1I+B^40(QBT (M!9>4YG\$8,6%W:CA*._BSP>75%_WRT^?_
I@#-Q_IQZOKR^MW5Y>?P-7UW?V7 MWS\N+Z_LJN-C^GMA=IP1N.;>I&&PQR/9K)*GS2 MLY<?
&^XKZ8E!^Z+)^TNW-#;FCAHJ7NROHY*YF1X\I\Q-)OK MJ\$#KYM;Q!QTMK45"-H%NNI->TOJYOU<7'XOZDF
<8P)E3!\$@D\$490+2-\$YA M\$;HHQPDE7' _I6Q\$=6\I_7\$9;IS>AB\3FL.@&(!_*&9L.QW,H/3T #S#9*E M(-;
S^6#7MPG4+\$WP6RD\&6*&=\$.XK>GA;->P0=\$\+16MT\$&U\1UZ MS&ZEU56SIZ>;\$&MIL4E*8A03!\$4.E?
SF8ZD.V2<57LHOHHHM=W7=44FT+%IQ1\A4WX=26=L2)GD2IS@1#QY7ZV7'8+>D7H;HUD.TBS><<
M&=W2> RFSRX#YY (1S-L=EX:+X/F\$+L;3("SKWV(H>+VSK7&PQ3%*;(M\$75F"2.8YU3"1!=
HX(EN\$MAG0'UA@TS>E@D:YU9CH-J>V#QI6=CHJ9
MW#>D@<5(9N^GE>-47^FH8@3%K7.*V>MN.N1HJO.W +O6C23.\$P"+H(CAG\$H M=%A<G/M
Q(12V0D2)BDH4U=YT.\$K!2?%9G10\$LBQFY5&XZ IL,@E0D.&A MABB2ZL@6)@ABC&2\X+'Z2*5=4+
(B)SB@8<#*>689H)2&.=<.^UC#HGDJ3I7 MYDQDB9"Q44*IUZ ((=UA.(#.=A(?8MOZ#<#<*(\$W/=&?UIT^_
LU3LGG:9LX M2&4?>&4L-L;PP=@RB. M%(FNJ4;SQ3%A.@(MBI##5,1ZM\I
HICQ0FX2.XDS\$3\$@RF8D'T@A^_SI@X@L_2.LM&0ER+0M&OKF M0;VIX9X<&AQ1K!,&0L4M!2I6T2@J1".I=
<)>#D1@MIMQ -HDI\N(C'1H! MLTUH_%3LH06CC>:A?;I6N-"K^=";C8>^I382>ZK2XTAU7%IU-A!L=.AQO)U
MAYO1#U+J@LI?^IX=I^3I%Q7/=.#&C!73HKW:"M/H23%_EIG4D"DF*F6R+& M>I-
CH;+C)8<I0Q>G>9I(7GA)Q<.;IMIN%GPYNEG76MZ21*488<\$I/&./3-\$MN%N:OX@=HAL F1Q=
1;IQ76=K;#0MIH*1M7MOG@8=.VN ME;IYIN@UM\XU5GRWQG7V60.YG5B^B*IB-A421?X;EXW MBH-
J68HHD%A&E O(9"P@2C("4MS*IAA">\$RE&%BO>\$7'SNU<38T/G(1#T@I7"+B-L'7SD\ (!!"N*A-QT.D0OG6RG;
MTY\I<4DEIP.N-WY933%QWF(MI4=Z)!VT\;P7HAZE(4B\$13\$*<0\$12!\$F4 M8<@%DBB*11"F1EYW\I.P.K%
6W.DIF)8_L&2P39G0+I*K4LF0<^EQ3GIW.DP M.("'+*=5G+&UR9SPC_D%J?4\$;%W;
I";@5YVU=/FTHRY+8IQ3K2Y#I\$;DIS1. MY(K&-O>K(Q\H3M>Z6I17\$'I1(I"QI&'M^%K#%V GM4+L+
MGSU)CB>C&17+D;UG.^\$;MN;R;3;VB>"MUY; M&X./W"AKGV\I7;#V/N689SH5_-\$MTFIESNNVW%LDTD F>0)C;?
I^C*MM.-8! M3&E I*18Y-0J9&^PL"+JJ<^H).=2%V03%;6V>);K>I^2T3^I\)(FO).Z=M\<=-
U3PDWDY"YL\$G9U&12,^Z29UVV%+OU7?>)NP7#*)PA2&L43J)ZDD\$1) M.,D2(C\$E\$8A98NHZ;\$IUZ,+0W-2%6I;-
<(>2KGMDC)R\$S\@UY+I;Z0H MPY;TJ#A!6C>W4+&OGJSRETG-S8+B\$CX?I^8K_O\$=3>?M>5AIG5JR
M;.#^354J*?5R?FS.NG=/Y+9LIOE6Z\$/?^_F5:4.SQ^+FI&I_OF\$YY&1\$R"B*.A(@J^/NH-P.O?M717FXU?
PK3(ZQ=OHQ(+>6;7N< MWDO.0<I Z6/I^_5;<7P#-VB4+T\WK8Q;PUH*P/HA0"=%.WO!O6<^T=I.*>I M1UY?
VU_O'W8#5_1I/U\N.T@I0Q2I5LKOCKD^7*6;TW0G)YHID1;8Y@FJ9APB4G.CJW^&9KZ%G&A5AR\9OG0
VT^FO@**=IC8/L\IM M8OT'NN\JW29U?*>_V7D>WILMO2BLN\JK^FY*ZGI0D;.^X') M-IXP722-
20H1USIFI61S'F.H;8R(8)E9AWEZX&EAAMN2U:W:V699TJKO;#&; MR<-
B;*=.SX37AQ7K#L=PUJH#3ZJME;K#;&JGC&XF+4A7Q6=5IVZ\$<_H4O MI?IS?UW=22I%&/.@AS*C2*G;.(Z<CF-
1)"IF\$DJ&4;=127G12S >P5H;V0SZW\^IR&Y_%YOWMB _IZFEO M\W=J+OD0-INIY=#D7'(XOBBNS+2R
IU4SSI.Z\$1.56//FB-/XF(9%2\$;_0Y MT\I7<10+S(EAF*=IO3BC24USM X0FCP&Q1%65NL8D%;.=&6.*^C+'GSP(
MFS3_8\@=UXP^I;3<2>@I"2I15Z#)Q3<=[MO' MFG>*PFU5?BW4.>7MR^<^U5K;+RFU\+QREGR=)DB MI-1M1I*(
A)*I4>Y#A+DCQ(41@S&^3G/3=j6N1J5A\L\I*SI#IURP P>O-IQA^7E7I Y>G4;V^>P\I&3-6I>
MU5'S\I3;G.886A%L_2H\$BP).08TH"KTRZ+\$*QODI"JE(9YD@B)K\XVK.P MI\VM7DA2V;U5X\BG\I
IYRU!QI+I-2QX@RNA0;Q9IB;KI=>QT?E#I\GAJ C MXD<7(OHV?2>9EF>DC2!) YT8D*L3*TC=0_N8@C&?(LI)?

I8X0XP#KJ=*D+ MS0EH67%9"F0:8F>OD12@/I/23"IS\U@.@Y(P8U4*V2;^VO^J M48?Q20/H\KV+2%4:3^FXYN56?6-
Y8SK1K\;19QAG7\91K\A ?%:(L@WF< M(H(P926E),I<:0094\Z\+;150L^JB*15;2WYC\$WOIX= Q_9JON.AC=U9
M1)00^%~\ TYRTH\TX"9K#;NM_-YNTHD(CWO);@O(I0VW\0@.5\JME)>^:018 M5G=\$Z\FEE3-
C>RJD+I;U4Y?ZJT\$)#GF<X(S"/.(4HBSFD.680<1&@E*;<M\SX\OQ?EF%FFF8+*LH.92;^8-T(SJV
I%)JZ#EU>+YV;/4&%RQCPN#TO) M&S.OS"A=Y@_-BCG<:7\SI0SUZ=X=0=12M#ZJ@KP_.9\3P&_C#9<"QX'-9N:Q*;
M3RZ_D8K7/SU%LUCR5>+RF G.?+ZP+M#2Q7<%TIZE72DS53..8F/W%PMH
MYCUR*FWKLSJ9@5A\3A:L%|>RJ^_JK=|ZY^QE=%X;Q1%JN\4(L%:/^*HVR'R M\BLHGJ5\NMX%62A0RIZ\$
OUKSLUMU.Q"+EX3QJQ#;3KL6WT"J"4L)C9.< MP#1ERN1CF82\$!)BBD06"BR2/+9Q^_ED;I2 LW;" +W.A-
E\;7PM3W*~D69 M+=E>LS16\$6U_0EM%<66|>60@6;^PG2>K\$^0P#JZ6SLE;513\I#@+H
MOAZ\$AKV9V4\;.^>*;+># "3V5\#|E'A.)L_>4>S=XZ)LV\I"W.T4M'
MBNKO.@;MHYU<|>QTK\RYF*4MY\2) \$8RC&%&L*Z8@#-(,(@X81%
M_4LX#;P29@UH#Q\$UB#)5YVXD"G0"QJZ^9B^C+K69<500 MFCDS.TXTBU?ME
\$7Q>2#CGH>5<^/96SNT8=H79*D4Y(*FA\$10;#4*5^C_0B/IRQO7P3<^(I&Y,I=FCU@46/@M=8GO2UG<)>9 S3/&3*
MCDT3W5D\(@%D:1)+E,LJ\$5;R'&=F\H\$;BT>NCH2VI_4%@WN/OSG\4^@7F/* MSKPU1;PO6/EYV: ^/T.W*W@6;(
UGD_6_=JX(^.*X\6L\T,G@QA0Z^CVL)V M0&R;PY9O.VJ6>BUKJ)Y\$G^2\SI;D;>*8LX AC2^6.8;|CB)!\$A\$1(*PVR;?S
MEN+WNP @YB/X<= _J2GR_L_=N+H&MU\^W%Y^N;K^#7R\NKZ\?G=U^0GKE'.KYI" I^2S?C&L?MT=9RQ
MHGJO7\I'1QAXH=A.39RGUXG?D2V6S7KUT@+HL.MGM.2.BVE\..MK\BL^_MS
R>=NS^0%ZT"NRBCLFT/ M(@9(D"#\$.=5D\;0.08J;_EDDN18;C;_J70>(M?50&7I<13; @:MD_8BIN9O;?V=+;+8\$;I:
M>2U/T\MXA6ZG;6_2=_8?O?8%A8J9N\6;+WL_81K&T+AF;AVG;6C?6S\$3
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MRS/O:Z#OT1XY"TZW4\X>R+3Z=MY7MC_F%;U4WGP0^3=1-G\5%IN (<|&0 MZ7TUKYNK?
I>*>\$J85&=YR0G7_4\$PI"/(=>YNBBE'L8ALDG7-J Z\^%HV0;I' M6#(" >DY RPJXLLK\-(3S^"
I=#"2I6N(S^GM^0R@K%)A_0/FFO\ZWH=EF\AJ M)_>|)%7#P<9,4K63;RL5U?)E^Z/7N_)3_73/9^Z"%0+I.^=T=P-
Y"9VI%I MP\I'G;_UZV"OWZ=;N2+;Z3\7;:U.%=\$ZU8Z4\$-&0)HB_B46)(F2\$_643V:M MZ93?&UHBQTD;?
9:X^ROW")MIQ_9XT;?GJ>8"/"HVVE.S9L1B9ST\8B)9D,0L MA%\$JE1V7\I'C\$) H@"BE-
I8S2;#.WXSQR=@T;WT\8VEQ/O\ 9V&O^P+#+3<-LX MM)17U37\XF\ACOG#PI(T(P<7.P\3-*C9M>)
I<8SMLQODV3"Q#%|QV\I'N"U'=MS;27HO\I+D%|YV+|HZ6R5T\9")Y=<_8BPE\%K'B;/_4/MDE_||H\T9Q;
M2!MQ+D@v.6:C+CL<SG" #4<0Z\%>OM+K5XE_3<@^=YI5S6;J;P;>AG MH8(&G^4# ?YCS*7=%M\8SD3H%)<
ZK97DY(U/%|IRR9S^F6_H?;*7RQ';9SHIJ%#5^)!_VG*Z@7(BCR);V7U9_OR MLIH2GAN@E\$+5-W75APXTI?
@1R9X6?U3=2YZA< MU?5<=W#2\3;J22XI"5#&8<9E!%&>;TADR& NE:T&UK&WELJ6(@G=^@O\IV47B\T\YC(I(P
CHB_M4\B(4+6M5Y^*NMDJ*VI^>C0 \$;?1CJZ0\^L(VI.2SUZ1MI+P);6NOKLMJ4 MFI4K""1*+K>J0="^ATT"GI-
NH#G7SXS")\5\G>5_-TJWJXMYK&_HQ=(36P(NR)05BQ_H_>Z QVQXI"6RW*#71_M+HKM_G1T+T_Q_P
A\08B^JHWLX?2Z\3Y.2SRP?H^1UYO6\JMN9#N;+6<;A6_MK>WMR^J1?JMN"ZM^6E8
R;44.#K&L5;>Z0(@SB/4H@9DSA0\K^4Q&:9G_2_MP_J@I0Z\IX?-G^T5C\K\$W?IS"
I\I' WKMW?PWR9ZY9Q9%_177 OC6<@+>N M\$V"MS/QAYDGG>6\H5-7H\#M;M>I09#=#>U\B??
BN;R+M>JH_RE(I;'X*B;) M\$#QG80H%#C%\$DL:0")1\+HE,4)SA4(3KZ*BI;D6/4K/9FFN4S5>H>I+Q';*
M\3@^9CK+FRVCH;-7CKS MW--U%|J<*45!;#%M:??\0/QFID57"ZIT8=89ORYGU>*?;=UC_7ZKANX%>YP5
M_YJ+NBOB&W(>L2\RG;(!\$1A1""E&8(Y"6B8(|J%>>IT?4L3WRC/E>F3T.DGNAID\T?_
I&AV"U=1%|;5\MI9N7LJY@#<=0/FJH8YCKK00L6\OB2OWVDS4_*C3X;= M_EJG;I\W2;"XL
I=)^M;V3<+|8F;KRXA7G@;MSV(3QAW_M^H)X'=Q_I2M57\RA_F*JXL-W?=87B\HEDRR-HYR0"\$:(AQ_%B51Z-
8H@C6F8 MXDS@(+>JR'.8U;#*Z09ON"W?FV>A8_EF#Y^4(2?;_US-6/DDMES:&(DPE\$D*
MTQ#G\$;4AYCHP'B9^A9C0K\$T^EZVI^OPPEYR 5H;+KH_O;)>W0HW!)=)LN0\ MCJW/XK;(.(\$#CJ)I4@VF5\$?
5\$Y90;"L-VI?=-A_GY*+;WIRS+716HER^J\H.3K>%S6;EFVBWF*_BQ_2DCQ\$==\$0A0^6;0HU\9"W%\$I(I
I"6PTB27\@37* MDINU'.PU?L""*(9.MU_O@9AIG0\CM-(I?*"W5CR;_GM20+?51U9\$C_-MJR748
M1\;F/H\H"D;ZH8J^;"7_66U1?QM9Q^U4V\;HGCC+ 81BP@\$ \$50<(@W&8 MQ3GB6\$ID=2/DPL3
BFDH\I2U\?I19A&9?LA*_A_?S J%G>N^|M*;JD"/0< M@05+Y#%)E;=+IS;@V769\I+^N)?
D9X"TC_EISEAN&NM=7C12"1_7I&_O"^2 M2#&;R"P722H#F"><*ZM)*LIYPSF;9_LXE&NILE&
(^TC,K#&Z4B""4WP1T?5 MTOK9BXZ9/CE79CM\82VNM3(X)H^GQ;Z7Q*B+^9B0VXOUZ+..(90L4?#Y5-Q(
MM=KU=6E\73-B;O?;RGQ?HQXZ#W2..4G2E;..@BD*(?)A#DF0,9C*(C8,H#N#7 M/Q;.\$7\&4CER,&T^Y'E0I89-
G#N>EX7XK2_ZMF%XC**T"W"TH%)726RA") (P MQE#D=)E89+GR,I=LQAX8;UTWU;+>.B)V\F3I>QF^L%#
(KL%_ILL;R7\\$/MGM;GG\IY_ T?1/#Z64VWW?RRK_1'_\$YQ%
M.\$Q8!\$;4J%T_)B'\$NH)IE\$4RS&02I0BYI2_-LF+TB9Z3V_Q/%*O?;H+ |W\ MLZY#<1LFXL;8;
UV)I#N=1U"FM);Z2L:0XP5\ G\;(H3090R.R/7?@3\$'1+Q M7QIV,U4Y*(KG9*+K_-O8(V5B_V9*ZMD!?
|YZJZ@>\$Y@MV;C5;+;7<\$ZE/KN_M\Z7V/55O.L.C.3*1YR>91G/%2F%R\$091F%.(TEU%4GPYAFG-NULG+@86"C
MK6-D\$<#;=\$7);VC;|H(3L=A60\G\KPI\SI\R18@;L6+<@8ADF&_X@BOB".*8*Y8\A)&6-\$ MK>)N#&@.O+K;>E(K%B\I
DHEEN5VW6V83;_U6OV>0\3 "7SN3"/QH\G+K&O_M+GT&0;?MU&
<.P4ZW/HM70<7#W)95(A\MI4)AS857\|=3^F6IS&)(08\$0Z2O M6\$B\$=;|>&#*AGE*CJV6H)=(6&7L\40M^0-I
(TY\SV\I_3QE^?+|F3A\I2D? M_2\Y\XNIF4OU=<8SD&A4'DRM'772V\9W7N*+JK013+*EK;I T@8CF;19
M3B!!\$F<8XTQB;&=BK_8?W)98D5KD^.@+5073IZ*M*2\GU;QHYCK73GMC=979 MYZ\7@Z?Q.K4AW%"P-1965'Q;
I\N>|OVUX8>>7_?%6IW(I_SC_L2^R3465\I M\?W&=@OBUO-IW-QK4\H_\$1*OX7.ZQWH2T%I;D64AAE#
|D0PQQ@@"WJ.D M)F&09@)+F^7HRLC 2U=|&8G=(G1&U&S;CH&3W>+N;-(^VIG@5;%Z I 54I
M/"EX7TOG9N;QE,ZYF\A2&LYLC^I@S@5K6QF=|I9L7/G)2IW)^Z(2RP0"Z (M.P01CB@DJ4QA'\$8<(R)XQJVL"
|_LCIEIYZ=FP-DI>#XFU4RCOMY4V>G9?3/S_M\|C4\YC^GPP\UJA?AZ\I(I(Z).*8QZ"(E")
M1W424COTB;7HKEI\^3\I1\$0T22+*(8TS?3NDK\$J;9@G\$56>YD%DL\9^T?9S; M=/\$16E;*=4G1>;EN4
9%EH;FJ8J\$)77WHHP^A906H\TGL&YGC6\P2^G0K; MQ*//HWSJ;QU*RY%7N\EBH\$+<+F%T>UQC.RS&TY+
(RO)X0BE<7;=3HN\I)@ M\|C\XU?*KA73(F2\^Q?2B"l"RZC\Q\TQ-(^BNFS\MK4VY">0%=(=\$4\B*|&(
M*1LM3S0\RB@49(%>4@R*|>Q_Q;#6V(MN0LP4TOAC;^HF2)I6?I""5DSE3\$T M7G;Z9.G_0H_H\T#O-\$
CD2\U_-4\@C:D+;; MIG/&&L(1?OE45DWQOW\I_GZZCLS^_I*J/R^GT_*;;HVC6XBU665Z\YR@/ Y8 MKI1:F#
&48P)Q'D2PS@QJ\$ZT%&_IIMN1L4\I?U9*%1S@_"_%1X@K.908""DGP M\;Q=-.WJFY;Q55;Y;3==Y-25T7LA#|
I9@>W=34729;*NA6KW;?W6KB^I M"UCC>U&C_15N@SAK=LS4_UB8VRGW;-I BJU#H +V\#QW3Y0\J20SV)E5^7K
M\I\I9>IE3.GB193L*8Y@ADD_4L_3F_D4P_MC3-.E(7\\$(ZM)YV\|=>B@MBBSOWJ15K^U\Q_ISE\$|AE-
**V/W\I=D=PTU M\3\U*%EF.P^&L\KAT+73\I_Z;_
CI_O<1@I0<5(3AI+^C^E4\H\M*E&CLZHD^|BD(LHDB\$\$.L;PQ+0IW\$ZKD&\2F^G*SK\5V\I M-2%.YX99(L!+
M=*00M\06)#9(C(&*L)XVE\#2B?KQ5>%GC\RO9YK"C>RC8^H+^?_8UGL;XW\ M\JU8O<8G>8\3C%
(.6=C6IR8Q)\GZ)Z%(9ED0RR@U2K\WR=30IZ(E\XV0&3)
M21\76JV8L>_IXW5^#3I*Z\N;.*UZ<@K4\H\G\0*L347);B17;A>#5;.@OL2 MO\5K_!7F @+E?X*\$^*F_4>
<&+OMPC."1W<67I3&VX0\H\Q7_D>YI6Q+455 MJ5")Z\IT@_K+XF=H\YB-
7LLS_E;A"R;NMUO)YQF\$4\$L@.@%_4HB"@\$\$BHA1F M09B^F+;DC;SZMYS)S\;VH(3;=

(O>:#U4)\N*D+>C08;7W;/8(Z9*=CK:N<MM?Q%SH%9E-X?>.P8+\$/_1/O:"EC?+GI(2P-I(Z\$TGI<H
S2\$,9DR0*62*MBF@=(S:P M.KLJF83:QB-%@-VEX:QHA2F4&91(@%\$>48A951-%J4)BL_49+;+!#YV^M3\$G+-R_-!
U0YKCBQ9:7A?DMNIHP75"]#2;3^6#ZN/Y?K(QV)?U=! 0E^5 M^X^1&KS4@/^++KYV^V@'E#@)(Z8/-R)A5-
GG:HNG# 60A52D1YC/+ T6T5%RS%/@62-D MOOH^W-WJHP#CYF2.4=D.TVC+3UMCG_ G3&Y)?
W5*>FMM=#A\$3RHU_ A1)=(A MX::5T^GG/BGVI9>RU2ZJH1<3;<.A%^O4D#M.L4'=EB\$*IVV7+%"%*,
M.109#B*,>\$B%57RX_ \IDF;2NPO7?HDQ;3IDTAV), ^ M;?SJN45PIK<76^O.7+H63W3E^7IXD_4BDT3W%
((P(%0@2B1_J8(YS#B(6A MI\$%\$PLBJG)J^"^^+@H+^) M*^O%IDTJHPVG6A3S.;EO/YI5@DRU3Y^G89X6I9M)(
NLG_-2&;K1=26I1HF M"+\$HS;)(J6R&(2(I@I@\$^CS+(B(8R_XL#NP#<+G**<^N#PKRMXH\$14 M5#U1:X?X\$;3,-
*E/I/X.O0A.MHMY2NZI(5WEF9<(4XF-5)H8YXLM6K_5IC?
+7\$#<@XXRJHZ)RHWH0C38GU>ZMMVS^IN7W6M=LZFJ4M%6<&K69MU6?-W6)YD\$.8M\$
MH12L9%\$*9(4YB\$7;.!\$HY)PA&Q;7M61C#OI;3EMO8A8+3@I9LO(72VUB M#LA:AD4/\$LI(QK08K?
@1E4OI\$, *0A_ JDN>P(HI),>+8V7QNZ8^C%)\$1@R_ MJY6<=H14>XC.1P%=/!>U^L6WV+ZLSNWQJC
1#>H>6)5T179K5_4IM9E7 M.UW5<6Y:B/R(I_8^A/^%MCPB.\$IL=SPX^I3_6^ D_=\$8Z*M%(./ZD:Q^% MOK)OG^S39_?
T%WJ)?=F1SFK5T6_ PH +SIB.401IY#&NKA<0F28!;.DL2J;_ 9I RL4I_/15_5NA\$S M*)6U9Z/
IL,Z4Z^H1VBM2HP/C*Z7L15DYD7;J9M1&./N7P3BV/J=BL5KLH M-HV&
P#CV4JO;#HJZIE>=3NB+;OP=A\$LVOK1+3F+DM^2NE&DO2E\$REF\$Q*)D 68 MPS04&42(IY"D80QQ^L9;E
N.LLCF+&9(=^5W^A3(ZV%E#;PDVQ_#0/0) (M_NC8L.RI_75L.PU
%1VZWT^IX#VORL6%HW;NT*#7<3:U3WI4I)@\$U; &5P^+AD* MH1 XAXCA3%EM,8\$.YY\$(!\$5AE-
J%)H3^SSN1;=#9_L1*%*U/ONW-TD^&WMN M&FF(H=I9X#I_4K0/_R5LO,??*/TOYR@_
AU,IR^I;V2GWCN/HT2.URPR&1'=7E@Q;5MAFC") Q\$JYO^P_K,J#^"(T.ML)6U(@M:NN /31FTI&T3I_1:96A(>0#
TB1RDMW>RCDAF^HJY1^9<2V/\$1+N.MV!"GGC_)5!KA!O9-RE9_ Y-D&1A',@-
^T^NW!,%#M(T^:MOJU#L(I,PH,D7RVA!;O(Q_(*3HKN?IX:T5;/HESE*<8YEF"=;Q-1K;W,(13&6> MX4C\$V,C%;\$9N<
_SZ0KD#16Q70\$N\$!HK!T_6*N%8S6V?SL*AIJYQM2#EUG.MNR/V8U3:WA#!SU@8!3I0I\$*(X"R#C.MA.JNR(DN6)K
(\$H%SG">AMR\@=@I:;@>TT4A."IKZ"XK,1)9F7;N^4ZYV; M3ML1L9RUZD
JUK_&.FXM0BQ;@GM<)7B\$S\$XCK/6(C80_0)W2<8%M\$F/D%Q
MBS6YX2(OBVNB0I^@T4#XIMZ&#;2D3IH9Z2RJA0,\(J3"?=G&VOWB*1S\$%
MY6@/TRLEIQHM%,95G(Q+%^ ^4W*^GM0%8S6_2ORB>J+ # H(Z;2ICLY8KKCZC
M0A;.:OZQUPRI4\$JP97*7JLIK7ZGOCBMR^7.JZHIZBU_1ZF>P*TK*KR6S%I
ML#37QIU+, ^OOAYTANZUC(098D^,"K"0!ZZ+T#;G_0IC6I%QC&?3R7("51.N_MOP#MMZ"E.EHL?U;JFR&)Z-W7-
Y^M:%?95JV3?+78<+!PK16S:H.F78#U+H8
MF;A09H=CVB>")3@A001#PC)=HOHN@89BB(PISAB,>YL=7OPL^0NT=7KEIT
M8+XJ#OAFVK+ULW86D@5G0)95>U(ZB5S%E;O\$ H&QX^A_73JUM =BI707^V M+L;1X;0X6 P-JMAHT_A+.4VR(
^A:=8^#1F#^L:/@UIEWECJYHL2YOKIV_ MBILN=;I=S0_@4W5646JK/0+S#S3ER:QOXSAC(/ID M:E8W5?
LIKRY;"68DDU)"D<0A1&8%;1C 5D@&>,184%(@%:-W@,16T;^K\$B M>X87^!1.9DP;AY?
<JMNXYEWC)P\$..HG^&RD2I8P(" <90 M,.)1V&2X4!\$=@&;Z;/T9%5SL+L3MJM)U#)
(PB1)0T@RA^62P^1ZGLM%\$GT.5Q@:QMA#VL>I(+UD<>U1;8
M(I+V_K_O\$=|\$>&+SQID=NOQ^#06;E530G;/@J6%QTM357>5%W_4EIM_S/8;C/L%TF;Z8ACI/3&
M9E#HFP4;+6H^VKH.%HJAL 4:(G"+I;K*^9(G_U V9Z:X)\$Y+3(I.YA^FJC0^IA#+4," TH0D
M2)D2;.=I&V)DWITH%N;:67X7^=\$P!WG&SB^MKN\K6H%ROU3;>I7YLV6W6%G1S MG30@JG;*.<\$(Z#D!^2O+
HTU6&/C_00_&E-CD!XTD^VU\$=54HI0;&LJUV\$< M7.%WCV75;) ZY8S_G52M>UXGYC;ORKJ9((Q*0^!J-
%.N0JR9@#2B.>0!3_4 MXE2F1B4E3Y;V YJ;7>Q4=K/H4G#Z8Z!UGI(%+QP^SXJK\$+Q)VBF,+A 7E M-
KF_T>T!:/@X6#VAH;.) D<5.PMD20;/EFS^P46%TU MDW?EC.NB07Q9=;?M-T:=^(<.;-N?I;4!U902UI
JOC0BAOU\$22I_ ANI4\$^K@_A<1_ WFW>29W5T^3GLU0!\$@Y;_
XMMHY6IIG_D4)=5@\$Q@;1;N)CXXIF(#80.MTU;/^XRT%F&ZG?E=*J4 M0;4&+Z0;9T6I_-QNN;V70OK#L/3T(-
)1S&R)5?MM_<1@6D9DP^1_*_-9NC@_OV)N>D@1&U M/#ZMP.S9_9Q;3-\$VP>!= "YI;U+^_D6C?HO\T 8:P_6X>20.
(TNZ;5%4;MIL MN1H=G_\$6;Z\$10?N.JY)U4ZL>KP%>QISEP8R\$."R+)T? '@*CWO42?G#I.O_(
MDXYEYXJ2 =GI^KQJIA.413R(10^QES^7IP2C(OQ;4Y)A@QFMKX\$=)C:(F MI!P2_%;07L6J75MNS<7N3(R_%
<9(0B1G\$::Q_2D(\$> 7&^(M1+3T>3 Y:6F=6_-73YCJ?.*M" Z72.HI4)DIK//\$MU-8W?@7X^+KVI@I_FW8
M^@0!\$;.04GRH;8MPC=0P)WR>X?>=\$V3DJ^J+!GW\NHSJX;_RD\$9A!IG, M\$HA\$H17GNKV=41^FJ0I3J6-
MI/9F_%UI76Y3UIT)^03FOQ_1FZ_%P>W6 MYO>VYJS^BI+M9QE;PE1^TE,G)NU#%!=U.CCCX1;?*2Q3-8S&
IF;6UN5=- M\$7&\$>9BFVMH/U?X;YD09(0BK=9Q&24PR^&Q\$!THILSI!E!SLI9J^C+;;8I NE&U/B7^ THCP,Y<@/!
ISID THCP/G MVH#RQ*@\$H;/0M3JPWM7/CT5=;V=C^WOX+K-6)DD^2.T)PG, M1RCL5)4FW*J;=.*+N1*
<;74/4)A<9WO\$1+^F_MSH+&I+#+>4I>BI^*DQOKL" M-Y1FXI;H!UOW>T^?N1M8;^KOINPF>&=@
M;V880AIBELIHWY89JQ><%6^(*>E;7:3@KTT^IGR7#%ZIG&70/MP1-VHSO?"R" M;JEWIF^OW=CO?%@-
VOJY(#)\$IRI=S4@7.YK(7. X8AG;" HADCB^E/0!C%) M.5;GI8A992R:D1U8;WJIRW/5?0<&VWHEAB;WJGY1F; 4)F
IS1C!S.E?+< MF6L;E&Z4BV)_ D=J;:IL.M&M?A\#=#WY;SLDP6%;R;ZON3RJ:P:73^M3=I(M94P2GJ0P8@BI_ZPNZ^;
<1C#A64K#B^626-43P&KHLR+U0;X\$1(3J)>P^ M5S7D>4H7_Y17H M;ZV/O6L7O@JF^LZ=FG6!?(4+0/F?M@+07-
@SID@ MM^#B;-B5<IK(^2/1;HXPCC-1C0%\$&G)"0)#2!4B8RHC&+F&5ER(WAA_9I ML0LS);! S+V>Y+Y+513V>
4^C!(OBRES8^IQ3^..XK3+ Z4U3-^#_4%>P.OXA6AU^BDOIP# M.SWP>LC;Z9%S.ZFWI^476!_53WZT=NK;
/Y0I=27S/T7;*> ^#>PPI=1WJ#&X M/ILN0F4E^DY^I^4E_>^UDU(==14%XWR13N1)IPC+D^U3&21!#Q!\$LF(1I
MG\$^P>Z;1FLZWF@+15Y1+7C70VTOF+YRE>RO;.J) MM1AN/*>LO8P_ EF^UOTT<)_ &5%_->B?
%X@=- \$U/>GW4GA!"1ACF":40SB\$B6 M0REX K.0)BE"
<9J8>=\$84QQ;ZY9=5!&.KH5B.\$+!+0(WZQL#VOJPC=@&6I!?) MI370'+39BIH^W1;8:\$O?+\$GI20I0V2E&&
I&/JD2C@<93AC9R;A1JQ<=%; 7_M_4U,ERU_KT4S^2F,"<(9I1B+"DD^9!#&G+68@PDYG,C-7=IOB#1IG-%NE/M?
72IE;I)M1#^I_FK84,B411)+,(<#%\$J6Q(*0AKGS^2IP@<@JMD4.LN) MEN6?7=;V>4@8Z;SY+/3Y/U8YJVCVO
MC%=7#_H46//&G;IDH1N [F>L^56Y%591^!Y/0DS)^. 9\$!T^AL11>JD.MCBDFD=1E
0<4Q8;%7D12F5PAT1=Q^U5\$&+6FSI7414\$>J%JGWNYL_19?5A=-_Q44=9@D;" +1.BV<-NOHSU=J8K9^071=Q?
W=W(MVZJ8L>*93*IF;>Z^A(F4899^O\$,\$AR\$\$.51 *FN&QTK%1<3^5<"AN7A1.7 M RIGI;GD=CX)-RS-7^#
(V2WI#=#;Z1^271>_6>/Z_16;H<@ZXI3^J#^L MF+;O^L;S+ZXX>5TNFS18XTXJ&L%+W>2VJ8W?#8&,"K^T5ZK?
G;BKAY*<.C M^S7\$3YEMU_#A13V&.!@*IQ3I<*C XI6O_!\$O/ZIA4;NI:H8E5;N9LWI5-M\$;I!
I^OU+NI+IF=O22UXI^"IK^KU57053R=1DN_8H0_RQJDZL_8FTJO%@(M9<5+
(NV^BLYG;>"UKXP0659/ND93URL"S&?ZEL^Y=X2^23 S*L%UDZUK;\$&
M.N86G26VBZ^T+0FT_OD@I8YS6/2@@"W3RR"=;9I MOR; &WAEQG,S1RTRY? M_XVIO(VLILR?
4NF6BG,&@I@P5IQOY_1P S4VA^8+!35.MBWUKQK(IXWVI?
M@X9BP<<%6&#EO^7?;DI;9I9@CMW*GX6.9EM\$;BKCJ^P2R/WK07BNA-JW MULC>S&ZK4KW40-S-Z3_5QWA?
WE2HHP=8Y*+);!"4\$!@)\$4!\$;0@QQC%,DR1@ MJ<
Z1<^JX;=W%=@<6<\$N&^QY>2I>Y#A%;FO94=S_1G1OI=%W1+KM,1-!>@D.MZKKLYVVKLI=;\$V
U.RTG^GN@#X;2KU;J_ADI1WWJ MY+=^5+15Y?SYX^Q>?&_>*F3^-+W^/C+\$PJP1PPT;=#20@_?R|^9E8U%,YIC

M\$)R^./B8X^\$.S.%H./V#&1CH= U^./S1;L\$.A%N 1#=#YW+&.06>(MT;J1''&LF84;#\$\$\$*LU
W4T!I#DF&)\$19?.\$D0C&*0ZLR!!O#^#^V7NKO!<^IG M63)>@4W!&PRR1:01YRF*()-+UW=5Q-
0AIB>2Q4DJ0J6NR/>5*S<P9F%I2I M7)9>MZIR^A|+2AXODO+X*M8P.;@XR;H05L)UE__U,NU3EWRSEFMQ1U?
E1TM MJ1K=3KE^+FLR;568>E0)4TP[H^..?*<^C^@MOUVKGZJ_WO?
E+VL=;4^+3P3E&UTH16:.\$<#6.0%RPIX.SU.#1=S"B*(R@'FD^IN1F*EC M"4*04A(RR=, @QE8.-.J@NF:70@.8AC?
\$GB&R.S1.ZF"#+/CJ<6F+3K;|A=YV M%|L>+WPMA/9UA6M"II/.OO|4GLV?
N|>N/EJV:UX42_Z"VE\$%QNI%M^M4/.F+|^/.4%(K1"> M13!+DA"B-
"0P5VL\$BH(\$,>)QAHF5JR0KZ@.OJ25%M7=V2.AB+I9-5.W@-M\$ M|P/UH_*&[BXV]9N/Y!::N9KO!;
<>.WJK.U"IZ+.YO3'KW&LS4L^THIVP-B MIF6!;XNV; F125T>IEZ=4*A"R+6.8\$Y/E21YY8JB;/4RJ&YV. Q'K0LZ3
MF7C05>S-E.PIDD9+!G=+9IVP|8RU4|BCX M?"IN Y)UXT(2^B&<=P39|N)JU63'ZYN7M2_+E4_"F"FU\$ \$
\$WT#@|CZ&TFE M@(&4>82)I)%=_*LC'P;.(3TYL;.#UAH?9DW10%>6/'4\$VDR'C "7G699,-1F M_0H+GE:Q-
"FYQ;/'/'29L4Y?7PPA.#OHJ4.G(Q;C72)Z#^*3MYZG|NEDW? M+M^7B|3Y0V7;KT7SCE35B^I2U3.9|TR9B"+BS
60ZQ;-4-14..9I+*\$DJ ML& AHR*RBVLXDZ/A RW..B.@K:9FAL108?CV'HGBM;KUI1PK=WL|KJ+(LVZ M">VW-
JM(UY-|5PE>Z#2LNE|59!@D4.03DIZTXKGL0!*+I M:>6L42! 6Z7<'3G?"U;I0!%A<#
|HNZR+G6|MR/MR_PM_*Z>|||=R*YD:9? MG#!*2< YS"*=49|E".0XC6&;HE"P)1HGBP.D?>&
(2_#LNPQ"+UW""P1#>|K M7.I3V&R#S>7EET7\$Q."3>5Q1_RASXZ3\$-IE8:P6Y8|UH90 YF=-S=N IT NP
M|&NM"?CS*=% R/Z|N|2| POS:A.V.@ C1D)>|61@OZ&4<+|=B7D8BZ>IK M6B7(K&Y##-2;#|+S"
(:9+#!|PJO9O@+Y+Y.1 MW:%=MFM_9(T56R^3&9 DY1P*88\$XPBBD(>01)A A!/*/'5F M5\$?
VT5E|L>N=LWO|O%OY4A)-?X5X="L2?XO+U\$7=T@<|&I.FAEZKS%I X3 M""E@D+.TR@A@909,FJ@.P1S0!_?
KIU"RW8H(RXCN/-=-GS):3IV7R|*|_ MOYX2=Y_&_QBI?)Y*>70=>6L52X)/4 Y&;S2<-3>-NY;|ME2|V*A|=5
MDS4=Q'%7RFKYFZL9%|_OOI%G_9N^5J@Z20D4Z:2PD.<0|4C9VPGE..>"OJ&4
M^G|6ZOH<;@;WK|:|@24+:TT-1/@S=W-OR|_K_V^Y1%H)ML'+#7S61-CJ(K' M@MM2|YZ+|I|;U Y4NYGL7+N-
K4|VP|ZM/+H(|Z|:MF7O03Z|)=X1 STUCROYA"3'5JMZ M=6VEJG^M5NFA44=9B2=\$6JRV4X_9KZC/A'OQ-
_JOR"1DP'?>OX3292M+(2\$ M>8@#7<@SG&0L.(^OZ5K:&'GH5=31.E^FV*?7CC.PM@MF9Z,Y|6RE_DS5LGF
M>*.MCIUBK^*_0_8KXE5F&|4IU19|7@BX(1RZJ06|?KC @1B@#6!TW(:)A M BD_-ZCV'Y)SDH4A-W*N)\$.?
>'4MV0!+^FW.T|)FBV\$4DB.VIU?GL(C9+>\$5 M6\$MX5K-XG\$X#X\$S|(#T=&4A3L@ZOKEC%\$<2TY^>
<54#|B7LUE%|RX#W..| M3056YTFJZON@<|8DQ@|Y=RAA"7.J:691A|SAT|_|NP|O?OUS=7WVP+<|X
M&B|B4AXH(P8B6*8D8A)3B"F<(|EFC1.C6R:89|R|77T|(\$EQ_1XY4%82@S
MDD*2|H&I%+AE2<"ZFHZ">\$!BS=-9-V.BM8R1+JOPZI-IZB'|_DZF|_ ^? MO'==CAQ'TD1?|;9|+?*>+""%_-
V^TN9J:R6::DD533IZU^A.\$J<2H4U) 1 MF:5| ^@5 _BY2! - @.R<.=7659D2"7?_2#@=@/OG;7
ME#00CMN-.K*3)4!&VW_5AVPU<>.%G=P2O&'O."YN=EI"%K(1>.W=H'"B.K<4 M-
1G|N1L\$NX3HCB.X!R_517|7BX65||ON*RYREUHE2P-&16A?|&DD?V+T>H-Q(M0LOS"\$TBS1& M<..E?0JS\$"OQ
SLJ+V>N@257|1A|7MG@/(<|F3QA_6<+P-0^P^|X|3R7E M(|*2B.0\$9H+D\$&5R^4889S F*\$E(EA)BC:>
M*!_X8|E<#6G..T3E9XN^U?7UQ|6 MSHR|+>DJ?FBO6ZY58YV+U(Z:'9)H?;?|5|OXYEK9B+2^RZ,7K.K!-
(T+|+27X<+L.)|(&4SR|F9WDO=8P.H|& M^9K4QP5-.Z%&S&OQN.I^PVTB7RV_|9L6:'D70Q5-0.PQT489-5.XI!|%(@(
MXC2,%:\$(+|,IPF-A/XO8B1)^Y6H.9*!G|HF9)O0=P.9NIYUEK-T.M#;6> ME=M|30A#PB8="(<-
_#M!!RXTC&W7IUWRMG|13Z%14O<_H#_ZJJ>/O E%^7J M8R6CS>5:AN==2|UJN7..QXLD#40
22%2B%"40RQ0"N,HY|Q "\$26>7AGZG0 MV*%=T2KU_L^K8/4;E.S^4NGX*|SL-41)4<
MY2#+%Y^<^@.562;.@1/X+YK6? UKIM#U(U^%0/?*(8ISOAD\$;I.C%|X@I MEXX;18PE :YL&KGLOEYDAV"MF,YE>
(T'9FF62@0R2(8(X(@BC&| M)) (H&_V3E"C%-NFBVY&76" |WG9K\$KU6?HJT9 KFC:CSR)8WT=A>(8XV;-
MQ74PRRHY|9T99^0<;L>+)|7PG?JJ&8+O?VF?CG%+=+>_6"QX&)_ DOZOJA?EZN MV.<?>C3-
O#@ZP,AS0C5<58*|D@Q#(&4K.-H%J^?RZ7?=S9/K3@.Q|<|8:| MW=P.Q_1H;3PE" |QTDJG7(CCHTZ6|G#2L-
T.A|7NVXN|2W(%*7>?H=CQ Y"J?2F01:'E|<4QJE*2Z R7.O#FBR_X1^M89|1|-L\$B2|J.G+8V2WJB%:O|VBXDDL|
|D*2-.8S.|U|^RF>A.U6W\$|{#Q):N M|!RNGM.VY6XRA|10F3J'XNC0_Y^DW)|D4|AV"VOKGEU
M|>U1+Y%5K>7%||HB&CMX_P3|V.WE#;B6_|X)@%|E-5K_"5?E8NZ1.3?9N M%9.=1L.H)#L;"/N(|P;".R02=-
|+|+@TX9CPV;|28<&|H6E5=8|+KE3,|I M+R4FY4*GO|_6:H=|J7HK'_SJ8LDN^Q/N.2(A0@E-8|S1*(H4"VA"97_0@&)
MA8BB(+1K:6>I@=%|25';.DX+U7#N3.;|FU1-8N!QD*#L=2E542?&>RH.@_I M.O)/2AV-
X>5)#!T8.^>Z#>/0ST1M>ZH&*30#M5P=M7"?2;2.77OQMMB#)G11|D&%-
(BBA1?:=S2#|CVZD8W+A.Z#5T0LEN.D|W*HT)H(6/3C&1*MX9_M1.UZ9+@B.MCUPGK0Z?I8N-J|UYG">1#|==G-
>M6L|_|@ON.TDN|Z|627>-G MHL BX1?7FMATVE_PM#3FBR_X1^M89|1|-L\$B2|J.G+8V2WJB%:O|VBXDDL|
M"ZZ|82=;6Y>?KT+Z|70W=?VB@-"_IJ M5A4@EY I\$&. +|@)H@:|CV><|L:W(3J>4;\$|9CRCXQ:_G(N27;1B82)@&&(R
MSG0QB855>V&(S7V.NU%E@Q|?|5MH^7<|6|N>9?RB77V|SE\$X\$DN,8XS
MB)B@.%=9Z7F"POSG:0I3J_ S64P)'=HO|XM4|W2D_E J_*V#99+Z20P-YL|
M(F.YNW0>*.|;28:6^MHL.B5NVNTB0^?|H0^9WN>#|6|3FQ|3#?"24"@RSB!" M.(\$%QP4,...)=@B@-8RN: ^<-
B1|HT5UXH#_|B*YB>G&|T&H)). =^|H(|.S!| M.ZD#5;|=0|E2Y'S;E:9.K"24X23"!..H2""BA\$"<(@PQ*B):H"+8J|&-
TK'7;BZV|JH=O|NJ*?5'U6?FZ: U9V2A'AYW MLHS40_VLU_|+|3?>KOX+N|IA^?VYJS5?VM,I2/7CSV(MD)1_|E|J|:8\$
MAY5.S+3)2CUL|F=N+|MM5RD\$75:P;JH\$5>V^41YQLVW0H-T=M^+>LJ M8S(WND)SR3Z5-?;?DFZY*+1_|
|V55*5XH&V4M_700<\$|0"DF6|Q#%20P) M(|D.XR2)>4%99+8EYU>MD>>V5A|JR_0T-
5SIQM9J^FL_2_8*CL#O;|6U9E^ MGI594#S|S|{#S-BWX#R?|O|6O.KY>58#T#T&Q@?<
7ZCMN#TRN(OHHW_2@U;0FG M5R#?%7+Z'=W1\$|_I@'5'^50|XW(Y3Y%@/,T*B%+&(<(AAKD@&.8QBH3@&H71
M60WD-I+&H=OVZJU' RM|#[R6W1.G1O/C"PI%ANY|_ =6^Z=:2,UF-O*^<.%=
MYMZ9>ZK5W/L.W"9PIZ5L-L0GM=CA2|9|K)Z?J^7|2GUVS|WA-X|? Y|I@.13//Z \$4QVY= MKYO&+C==?
078J*#JYS4L|X.P6#M+|VL|>J|8EL2H?<_Y5SEFG0\$7)P'819#QKB B!"Y#N5Q-1FE\$;493E|L%""=
MJC8AR;)|68ZHV1NE>&B YB|K9#<03K< M%.F|=QBO(|K^5E^YO4=7|3U@4_E2T|_R9(T1(Q%..-9 I&26>"%4-
%.-@ MB>)*4*G-FU ULB.H<|J3;Q2)2)D%(|HLM_6ATT?@0|S\$E M#@.3W|8;)|K?VM|M6612(F"0|A92K-
1E*\$CEYTPQF 1-%@66 M\$6?&..7OAA |O|;_19LH\$4_Y'L4AB?F^;9S45E5B_K|PTL<|BH_L_|WR M-
^WLMWN7Q|JP^|>X5MT0FEM>WS_AFG|J%VNY ML)|G-
(YD)@&D0TADKX|YC%/(&8|*B).18RL/NY'Y(SL*#HIX)=R"5BU6."Z M_2_R8|Z,4F14,V")
8V#GE7B"0\$H\$6.0.=4'|T0FK/ 5&QZ1. M&A2=;/5M0'3J'=-K>Y497-^ZH>ZSY|YB..I.YV%)'3
M5Y4E|4*U*TNFSHO|SP<"Z2&)^|X(G-Y5UAE!) :@'NWN S0I<|>|N=|GHL MQ\$R6|&-O^FX&D;|=+JNCDM?
AOZKF'_%+N<*+A^J'_M5_X>SWY=2Y*T\$X&4EQU_Z^4W?D%55"Q_ ^JULU)+N M3D7)W
|HVV|M|J|9^9^D..%XLF78CWB93-Q^_DK8KE4.M|J7|LWHUCK|8H+|9_CO?" M9OW_D|H?CEL;3|KUYEH^4J
|HVV*Y|_P02A|U|B9Z?J_S6Y^|S^WZ6^MCE^X%..WDG\$8L-MN%GS W?WP_ZD8K8"W02%_4."I2-
%|K%F>IGDD"&191B"*5(I0P"(H1)P& ME(LP);_GV'LCCOR;.&19GTCOVW_ZB-G9*KO|J;%|5H2%|Y4_X_1W?|S)CG;/
MFK%|/GOX_H3G\$<4A02*!|-%.EU_\$E:L/39H0^F%ZT.%|B>6)PD#V)E->C^<(V\$WX+1CW+1BM6-#* M|9CH>=
(V7TF>QP5-F^|YTN|WR9VG|W|A|)(AMUY=?N&+:.P|BP_CHL BBB&- M*(8HR4-
8A)1'HA+613P'1%\$S%J_#0D:>R%|H|)KEO&CEVE|0^0^8|/*@|EV MLU0+|/8C|S N&1G'3+9AVCK?
=\$=V+1<(+ "FUAF7;IM\$Z8 M*;YD&52\$29SSC%HM(C.Q5&-E'R3.Q M>F&E#|".^6SBZ

J(MVZ/U@LW1;2%:#W 2.=1W(LY^T:F)5TR.%SW%\$8M M7J1D-(@5F%=4OJ\$T)IC@KKAZN+JY-EG,NV-KYI-
(V;GA3;2 MU6G,1OXN%=(K:0-+?;9+OJ4R.E;0AN"<+ #ML^FL:LCZ"X_HGW(MQJGB&B@W
M.9KF0Y(FG=2Y)K^=U":WN)Y@O"CG8+!|OW-; MF%ONK;21M8/F^%M- W-!|OGQV|OV.^9'K'+;3U(;
<|FXA=@JO/ZWY07Y M- +*H7CG7/|G1;-2J%|512F."A; /\$|3B)(BE3Z7Y#1.1\$ (1R\$/C4Z5W<2/ M_ WH5\$!U"YQ
F1KKM9PE- +J3I*#Z3&72? MHCDJ(K47&4*8@%1CG-8H#B6L7Y6AIAF.(JX+7-@5BCB7\$VOXT6M9O-X".9 MH87;-)
Z#P'/:0S#3>P|Y2|L63=JXD(KZ2?|6M@SV2QE8?|6UWR%2I0MV7Q;
MLC#;BP32E#)%TY="C!&%\$18A8C\$184FVW;U|J?Q_!=6;=1&@/'>+LU7H&S; MJW?UI?|H=7+4^W53T\$31(4H0!^D
29*0+@"RBHK;KES6#1RG"MDM/|VFSEQ M-YOL?+8RINT1"Y1DGY5">3H8JU/>F^KNNWLC.WVFI^#JU.O
M@T|>REQ+O>6L;.:>."EK4'O|U#>7> "LG"GGK/DLE5)ML.?%B*BDH-!=Z;7MZSL9IY.T#@SST82Y|;?|A"
MN'+AG_@2RYIVSPN_ |3&1#E3*|Q4)KDL;(@@D0\$ M19|/\$8<+;.-MCL@9>_ .M_5J|=7>RK5S&15;
+PCD4/.)A)DA1Y.%|R5?C8|/9/EDY M(T;@<7Z0.?OP>G@;+>+E6W/59DDG\$OS2"3V>
V 1.3UAEFJHB+6QPH+Y^#Z)2&6479;|C|Y.KYD|X-F)6 MO.=.OG|FY.F>B;W/B|OA_!
|GS3_&7WZ1L=&2;ZHY66MD^7F>A;|C_5LW(^M^NSMNFY>YGN>=7HVNW=WW^LFM5UM?
HG7RGFF)>E*MB^Y759L<|5W?U(71?_ M61Z+K @8C&@8093GH>+LRZ%|?%F:ITF;)D9E)C|&_9\$#^'_P|O%|)8-
@&=WB M1T7EOS0G=,TF5KKRIQU|;MKWP';Z+T-0!NAVBPT*|T#|I178*OW#_QN7X@=W3UR
M_OT0R'U1"4ZK_+0.A3 DP;PG/QPQ6KA|XS;MPI8|PI0|@J@6977/UO^MVM MBN\$BRU.\$(\$>J"C)*
XCE/S#G11|CB&0TMN*5-98||I=EVXAQ|PC8:-(Z51R; M?YGC#.^;M1P'-SE|PLO;|5K;|LECFLN=U-
E9P_63|D/<'9|4;MZOUA|5UCS M)^GMRF^|VF?="15'7+";\$9@REFK1'|05(4PXYE*" F0U8ZSI?R1W'(M&OV1KH=;
(R;<|9D1JK;RX7MU4Y>AB89JGTN&XH7ZLS4#6T-FH-6Y_667<=99L_NK MI1.2-1
<|P&.%T2.H/|D#>?PP&P>N(PEU3*EH%NJ.J3>"5A%";"U@1G.Y
MDBX8AA@E*4QSHNJ<0A0A9)=2<5#.Z"D5K=3^0-R2^<^|8.*;GOF>.;ONVUG; M2=SEXU 95=25LMK|8(Q-|
(3%WHZ\$#TN9^\$AXT-3W1|+ #ESN4+GZLELWZF=.4NG9Y&(US!;J2,&1_)T5 ML=B9"OV_?
X94%I"&0Q"U|=;RO>XEKO-7TJFY>JD>N9W^|J_3(#6\$BIX_P M8MT>)U|LI/ZJ.;&JU3^2/*|J
+|H\$T%GH^76WMG/V"R|FO+)^5BT_C0/MS9Y/S1/2OMC5SE5G6JXU3^|8UIS_-Z;(U2R|JO>*4X75ZWW"
+7FU12A*<M11F.<)Q!%\$21/GV%+|Y3@M..35J_6LL<>RSD^V;D%)%3;U>&3O_>|HZ,P?H M%1
|#>)D|4.O5+GW%85|+4!;SSHHU;O/>ZL#?D<\$|+F|2C&O_UF68W^CF
M\$Z3C48Y&MW%AG^UX_+U1&UM7.GE\$;W6MRF|XCP|<|DM;3@%"("7M4H.*Y>_ROIW2NBF3-V 9>=#%
(Z=NFU-.05_!|CH&#W|Q&C5K%V(|@="28B%X4J=B#A;|<P MPGG;Y|Q6;L8E;(Z.@*K5SX<;
7|Y|T;L.XSA=XA23^\$ M36_Y&/\$>D.W.#7 ?>;|T%\$2R'^J^FLEW|PH9'E8<("7"(FBR>0J#WK@.8B
M\$T%.L;|I4GM8RLCS58D%>E->K4I2JHZ.N3F(|Z1J;.^7U;ZT-|/>4O_Q^I MW4R|)P\$S\$|7_6VZ;L.\$VM@|
|&:WAF8|Q7?M_NK);JL.I.;?H@EU!\$YUZZ= MP_:=Z*=YY.8I>UX.Z_<F+^6)B^W@|?;+|MD0)YX=S4P*XFY9O-
K&.V#SL2NRDA=.B(D|C|K/K")\$S|KS;2_404BR47_>N8;ER2H1E.PB=0^V M6T|'K=E*H@|H|X|PVYY6?
=@H7Y3|J1Z1.2Z<^.;H|*O43ESO6.SQ5|>J|U|H M2_!=|CM%5^!0TH5'.\$(P101#A5;(D)
DADXOHE"44&950'5\$SMA|HDHJE#<^H R5W|I|DQ|JH8TB9358/4MM-UM;T|UO3|6L.A@WS55MP1.JT-
03#HKZ33AQ MN>.\$541S;K2+)?M4|OHE^F32|OZ?|O#P.WB;+|QO|F>S&5|SM0B?|A#>N(MLHA"G_&|<|RQ;
(B+>S8LORI-K9;4(I"=9E.AVQU!=MC^U;6?O?O4|W3SR MI5F7;PV40T=IZ(1^R.R|)%OZV3R|E|4|/NX;
+X/UTOI\$8P@J.Z_G"0-|18);=MN RT6 M_*(\$ SI"+RH#"WVQ,OU(FI:'Z;3)|QB8#&YQ|)'L|O=T^E|H%|YNQ(=7G8Y5
MK=3Q2;5%\$M^Y<8!05);X1@G@DYWZ4_6.0|A0&/2"@G?|!0|H9S MYR@SHGFFSS'7CMU&D)>P38QR@=0
MO@YFSU%EVI;#Z"1.IKU;.=EVSJU?R>/G&V7NB60\$NF*|H86RF_*;C7^8+; M%;B8YC\$XQ
60E%8IF\$;218)E4+*"D&S.\$^-\$CE< M?MD|UG|E;5HTQTD0/7|(|EQ=-R2_-06)SF)G.O'G0-&|W/; M&L.5OD>_H?J/-
R|5;2%6?Z*|UE=LU5N^&J%EQW;FCF MB1P;.@XU'.F|V?SWD*C>R+3O5YK#T|MY&E\$)T#MA6|B#|S?
89VSD*48106D M611"E,O,X#7);""P"FI|4|6GM^<5^36EH6.H"9N;&Q@#"SEVU
M&NRR16@ECFVY>ZPPM#3=5R6AJ=AI*P8MP7A7&6A|OVL|J)Q|?XX'=AD45% M 47"17Q
K)#N(4|@G&4)D4@W8-5XL|A.2.'14JHI|2|(S 9NH2SC;=T_KN
M|7.&ALWR5B9|4.C\$Q;|#AKXOZ1V|VF^AKA+2_53^;7.0S*A<_9 P@DE Y?HG MR4.5E(^@Y@CD_.0%
(W8|HNP4L'FWG5|'196JS_W9|&X9Z^; N%|D_/_</_6C? M\$G4S;S >D|IRZ>J?V?CGKR|X3|R;? 1X3|%9?
P_*9EPB=&L7-/C)?SR^5* M';DS)M^U|N|'W=2Z2%.;Z=|E.1|Q|= 20!1Q!\$L(E3;"E0EL0)%|D1?<+M02-
'\$JUHT.F>M5N8JN*CEV_F5T|"->Q|?O@YRO<|3=V"Z;#>3NRR';N2_
ML)WR)P>>9*;FM=8^/K'2KXWC4QNEC(.%JVA3SL2KTU;^>BR+E B5_-9F4
MBP|.\$Q|DL(E;+=|E;KNY|J@<|E;7W7@C(M_*4_5H?VX<46RD;@|';8H|;1X|>5=SB M-5C;X3*>FTMH|&R\$?)C?
K%D;1=I*25&=(LMO+A;JMZW>ZP20G-X5|U;3%R
M^5(P6L0P"!!1Q:1%\$C;@.@&\$6H21%82X0L5G;^%1NY;|F(OCL2'9_.O+Z3.R| MXH|"VFFKRA9D;TG*-7U29UF&.
^M;)CB+ #D4.-TFHM;|INN5ERH;C MPW;O@K).DTF8) KITE% G/\$%/TQCF-*FK)&&J>&2'V*NA;U4U'8O20|."M'
&SK|KXO9(RTF2L<S|H-S<*=|9<|8X^")W.Q4|+=N;1COZ-|H|W2E@;U M_R 77FQWL^&BEFIQ492K?
7C=7M*=G.IRE';W:L<'WJR>>|WPA)UB<_8.7CT RQO=R=8@?^6|JRZ-4GO.(MNEYG@LB_Q?|D;M_ (41#E07&8)Z2
M1%<%S)G+H|IC%Y7AMOS049(RQ M7'|5M*\$%<@ORA6ZFJO4;=MD+O2FW?
6N|*7|+_B6V)X|;3J#KB89%2'6K= MW^PE;PW4'"|U_7%7UUA;G?M+M^TI."E305=+;JP*.S=@9Z>T%G;-6 V7R
M3K|GY24|A|C|_9_<1.8-#?YD|@|;|SSNH|+|J0|*3"1%Y=2KBX^7VY M+KBZO <7UY_F8J0|GK|&Z M*Y|_
U^\$IN&KYFNY+) 7SW=<9RRK;|GC|NXHX2^8 "FFK|?K6M%|7?|S1/ M1"@ (PA1&BK(|;2)=#^(8TCR/4*+C\$9&&
<(CZCBRSV^5|KR=:TIM\$()?%;N- M5|U^|Z-4K)7_-=0>6_U|O34 B*KN>ST W-F@#JNU\$3.@3|0L;AQ&>M;#;O G
M>8)V'O/_/P_||H|EQS|\$QTY83WSS@/2CO%ER_2#|FP?9|/|(^+A)PC62Z;7 MH7(L_KA>J_C*Q U?N;?J_H??+_"2\K
"M;D7_K\$IM5%/6.ODW3V4VXSZ1 MP;J1.H4D.*4K@ M+;.<_ W-B;O\$UG1)|M^<FWBW|HKOC5@*(33)+N=E1
D|H3M|J|@;XOO|8-1 M'+|?E_)KIX|U6;M"BAJ>HKKNE3/4H9'V|'50^N?LHRQ7|^TKZ^JKR.Q|S|T-.G|I+|8j2_7Z5-
NGGV4D-U2<|0H&^*F|N1OZ;W=:E8_W|H|E3|TSPWLXV|G^YI
MV|UB|0M|=ZMGE1WM9RRY&09|?;|_Y""VO|QG|ZNI|R=J;RVO.?POE5MAZ\$ M.Z96'F)XF+P2Y@0*10|1?+;D
N(X\$ABI% (TZR@66;5B>6@E+&3)@|2TUBF M0QY\$Q|P#GVVSG<(<|S)GB;85QR|Q?
^8H'94R;G#ADYKM.Q.&+1NB|J8A3<5ZW MVRD7?Y7-G"=A5N2\$0Z%+WG"N*\$TB G\$;8!&%. (Z05;_H S+&#JPZB;
3"?Y0 M0BV3DP|H8S87SS38;B;VFK?Y.RX;Z;FOV0.&U3L^_FOFME-G"Y_S7D*Q
M8H&4BS|5%NCB66T9S(4HPC13Q\$)440RIF5F0A\$&;AB2E>2YX\$=@Q.P|+ #L#_ M1*?Z^T2M;'12+FVS,XG #-10
(@X_EAB9SE8C ^R%\$#B?SV8+1;|O:XX7Y? A|\$O5_+=JGZ>LEF'T55|QU-S4 MBK*.US*L7S^K|L_VLKD@81)3S&
>H!@BA@3;.<|A0D2_7#_+7ZF"K2;|FOU!|H-7ACF4|JUH.S|U@_ MF&15B|U7WWZ2BU0_*^3#|
;8\$BL&UMF(\$=*3UX-<=>|)Y9\$+L<|7|9BS M/4M2K'M2YPI(|=)W*CEG*?
N&|H/9E|525'(VWH@0RL+2BL%;ELV+L M%IM<+T2%)G'HEK6->.%<|01E'5'+#2/Y+D 2G.60LBR/T|0)1A;_-9F-
M)|&G=*|ZD1.ADL|H|G+'SL)GROA6X0N '\$?582=^P|+9Q?3/8485|G MC1M<0'D;#B-8?^%O_WVHENMFG|_
^<O'WB/%K^!;H|IBBJ^UKU(MT;?|@W MUIW^2+L89KD7.F13U|O8\$U7?6V_?;^NYW;M_13;_A'8(6
M_3C4=_I&W&)UL|C|H_#R|6;Y>_T^H2T=)%4<>WE\$(0L4GP)8UB\$;0HC@H|"
M|P4K&UXM;|N9|D0;=137_-60=|T')2^<Z|*|H7G"*Y M^N#|T&C2;_ CA&_# Y|GTM-?O\$-
EPOEF|M=Z.W.Q1U72)6+4JNUW|I|SF(1 MIUD20!%*7XH*AF&>A"&.

TYHBD.>9%8I0<I5: 209B=3>J.?/E:/%\$9I\WHS MMSDEH'8^N'UZO56OL@Z2_H UN6+6I2W"Y0"!;C(60:SG#"(M)W\$;I4%BE8%L*GALIH97I-NYWJCSQ10S>M<%VA.*>%X*E (0Q\$(>G!6>P0(3"E O,J7P21538^))!;2, ID(ULL#.#9Z!6 MXF\$EX+KA;3FPG;L8AL;1W@#Q,XQ;+XTF)OUV,A98,+02RLW8*1C9YAP;L M21V D=EO9IW93>?TLGUEBWW-E' MX/I/F/KG&6QZ/F-KM=Y-WR,AS>K'L#SAU'Y:#YASHP7+X.H<2^IY0!1F":6P** (\$YD6:YS@%R@SY1Y- S(DI"7YTA202.X>EVOI'F MDIV 21:UX&29Z5;<=>E4=;Q=S211"P:;+H- 2-5U5U&- IJ4CUIEYO*;>G7& MWNJ&<8I)?PA+8AASH=P,"1A&L(TPBQ4%6,)R4UX=2R80J60\HJ3.@Y#J5Y!W&R'#7!5S++ <I/M-\$/=D8I,&X/&6- ON0C(DY MJ0?;?5I2/72Q(T<*5TW;%G^OGKDJ#?J EW>L&JP:CITA@C%A194H0PS((4 MHBPO1;!"QB0\$Q4:;<0QM>(W.25QY\$G;R0=*-W%!B@50*^#)57)22?C,YK!7 M4.SF\PD\1LCI- #.6%Q_27G32^6!/#IM8;.@1#7A\$8(P MD4N3!\$;HDOZ;89X7.1,""OHL21_8%MW>77Z_N+^IGX//O=I=7#I_? 76G6JPYS,,T!@U>(!#S#B^MT;&"!->JTU-SRVO=AF*:#90A:(B(0QAG<0%1\$G!8!\$4\$49\$5)\$TB3.+\$+I_U MJR;R%JTI2_7R0QJ_ZI_NP>WEG!_?G"W"7IY;Y>W!_ _LJ3V.&AF M;J+!\$);G\$9U(E6C>=NP9*4TI&V^ZCR.RIFVJ.4N>J;S!>X\$((P7BP_K MIESRIKE@BBY;>0>U#H!- :J;ZC3G(DD*P@I&.)RH8X2F&.2P)"Q".4D26+,.MS\$F 7508>Q7_X0(T&^&V3+).>HGW OD+@4&XJ_ 'R*!<7 MFC9DO&.CZLI<7S: +IHBNYJ_R\$MU"51%M_LB%_Q='K_Z*!\$+7?K3!/'&^T@DL MI:UP^Y.PMU!QM!O3URW5&O6I E@3?4!I-O.6LN\C.4T>,&U*@.D^*457+>_M>-& IA*4H\$ILLT6X= DV\T;G\$5@:JUUCCG\$K(RLU>YSN0325RZYIL8' MW\O5DI9N1I MH.V6G5 >IB^KJM6R6NU? M*K.WVWVM3<%M.W?@.H'<\$0/4G7" MW\ IH\IOM\+WD\LM5<.;FSV73%*) H\I7*>7L\BNFZ""V\DOBVZ@'TCV"X? GS MB_0_ORJ4#SYDIH&JZ=2/K4G_\$W^EG.)I\SA8U5K0@GU>:/RF:7MD#>6Y'.F MS# ULM/((AGV/Y@GR62,Y7:OJ^55C?M\$S;+KXPDGO*2OJT+U2U.ON'L M=I7;XE/%V.=I230U8? 73Z70/_V*E\CM.WC J0@81RE)8 MQ?2\$>2XB(6I7""^ (VA\YR5#5KDZQS\H(Q\MSI&'S'QW#CYXL6N2RE@- F'6CY>9J*7U-61DTE0^C.(B3.(**AXEJXQO G+(8 MAA\$G*(M%\$F.K J.?QK*108X6J/@OYV=?_38&.<O23 MZ#MFVT'4^VH#I@LD=JO4X=_N=9VE;6'%K&^)O&MT.:V+4XZ@Q6CJC)9;0"U M1I\ ;S;H\&XOT5QX)E1B#LE//IGC)9Pl;/8-7&2U\BIM'\$LIH-08=M+UTP MJP'3/SDIOJIV@_9M'B(>R!+89ZJ!#.(%/G?L* IMTB;8T<^DIU "ZD%>5HGOSJK%IN>!K/^=?+T\$#Q? WZ4E@=Y19.P6'#\LM2/(K40@13U#F2RG->_U=7ZY4J=G=? -Y^7VG33EEST^ MQ-AYQ%(RT*)I)WLF X0V9\&"<78 @N%IZ=%ZNUDY9+CGU\$%#&JWH:@?&G8H! MJK1O>Z2V\I<H\H7R1TU#7SWC9;8<6V>|^+; UP\0WMC3JL(<M.NO=3LC\BOQV(9Y 6^&VEB1?Y&:J- f;1=0FNJ_P'H M1K;.>8VDZ?1TU(GY32#B; S4?Y925L>NSZC>2?)68ZL_Z2VC""PTO?O&OU MJEWKEAWP)RI(Z1V.%I2%I\VL\HM&5F&Y?;BH\I_OA\JNL\EOYJ4:5 MG\IO>+UBJ\^R"6W8A@8L@0Q@& (J00L2R!..8AC'F4(DZ(H#RRV_DR%3WV M7EBG2)?(WZHB78#2Y5IL->X33=+AL#)-L M!U>BU J8;E\QZCKM;?? MV_::L>")-IOL 7F_!6<I@IMO>>OZ5!D)6CTN5?7) _IK UIR4;Z;RI_H8LV4 MV. <^M7(EUU#R;P_5Y5_XN5SJR^_X.ETOFIMJL?AH,>2X(BS,>YC\G1091 M%&8!TD"21 CD8@PX3BV\4AC*SRR'IM55VUW@UYA\=(2 G1:6&YEC/X4S1SA MS_1L\SGV8_%VFE.A94G5SNZN\ZZ*G? ^O6)Y/KIC'H&@S+!=-4 V#>S;J M33S\$HQBFA%8)*& ".<1S'F0P00'\$4\$1YR2V;LOS2N#(SG@K7JU*E0);NC<I M!WP2.3_ZA;./P=X (H-="PH0;JH9\UTEQD_H24/^?/^_C^UQ.;^NN&X M/+;-I\DI0+&YI"U,BHI<3; I@:#U\L9CU;5<^+O.DEW;X6+W<I>=&8Z;N U MS'F?^N H5&>I^>20DA&W%'3#VVZW;LBM(62&)Z8G M>^TFY8ZIK<#3,9VQN1.GR.>I7;V>I?E9VB?M&)LJ.2?FJ;E9.C.9LEP.K\ ME_W(L;R)575??>>WK<88 ML<\$CU2.W3G<0.JS\WO'EB40= HJ>MVL;B5\$O*YWT_KOU^3?5T!5%_QDNE3 MT3O.^+;N'.N=6QHB@B;@RR* (0J;SE\I'D MTL CJ?;#>E\>101,C\IA==.K(PL9C<H@J%0_4P*^2>21RG\$1,2(H"P/8C_4 MZ%N98V^K#=%_G\KQ 1- Z2E&2.HZ1WP+^4W_1QX/*Q5(E\G=FHIUXH%F;. MS8N^('G8\$9_#X\$Q_!6IW<@RYZOZZ6Y?IB<) [+15S*PPR2)"@G\$ (=AU6) MN<(X")I%6+8Z.R\G9#;04&R59=DO^0@P9K;@FEV;JU=\$=BO?BL3/R ML\$V^>B(? D3)M-^1A4\ _U03YQN>L:12; &2_*G\ZCJFJXH\I;X#I0.LEW"CI)3 M_U")MP6\$G?>)5AA,T\Y<6;L/8>27&R_FEW@HJ79- %23!O*JR; M*E'I7O(8Y@F(;>))"G.6IC!"&4F#A!6%; H3#HX^LD=IY8%6(- 2S7S(82B& M/<39\MK-?QO;C*?TH T#9Y?ROG:NRCJLI\SI6S\ 5LN7; M%Q'W.B.8JCF*\$XE\O^4"5""\$S_C\1TBC*6&3G.8Z)&MU9\I)HR3/5'M(6C6K M&8AG65KHG6T4SHH4"0I4\NV4T*CKKN7SU@G3OR/ QZFP?^*@QE0KYV^1_XA MG@%YX8M\JYOB- +UYM3PV.0\$XC7*!) +U?@B3XABM\$I@0A\$-<)C'<9SUT#_8 M';%XP_!O'LX\$(P)GIBN4GPW%+&I^5HNJUKW"=A05I@%&KF(XB# M(>1VA^11XKBO@%NL^=,IV+CUITE8&M* JR\AK.SI"7+YO)OUI+R(&D M2@LU4F_Q6%'O)"/\$CN/J_D/C, G>23#)B MZXIW&*D\TYVA:K5H51B-%.F.N?\$.V8P!I%a'8"@_ \$"M%-WVE.%Z.Y6S4=5 M.O50? 5V^EJTZ@V\JH&I@;0(T_U5@.@55!1X4.IPL4*?+V^O=KI621=@%;+ MG('!*7A:3!0'9SWA0;&ZIA^Q(#""^N=J U.QI^I;#""V^T:!)O;"JP97RL M^G=8T7NJ_4S;DI=[?=:M7(KJ)=+ (J*5IC;E&W/B7Z;A7N\JYX4BWEAT.ESI2/H6(^W^U7HJZR.IW/1%F M@);JCDY>K#X&"_ #I/9!>FI?+EN""^EG;12? 4LVOIE=(OP/LW/VWEH'MN/0I M4<_XM00TN;9_7ZR2>/2TE7JUM^"U7&%MFNIUZXX*9KA/@?^GEX54B:Q78%FM MP\$+:KY1=53/P5*T;M8+8N7\&6%7+*U2%IMZ/E7.0%DM3%WONX_M3*3^TI*A1 MAQW*KOIRC&JH8+VA_36(V_- EB-2Q;\$HX2557:T?GW;0?EXO2UJ^O\$<\$_F MKI=^D*;;3\$1KXPF/^L#;H/+B_ ^JF^%62W8C+_UBI7GR7 MPAV87D?3JW&91?+% !SIVK\I02MR\YTH*Z:0UR\O"SDXU;I M^K_)):'R0JZLG4HGZ0T3^1LU@J.8P7^_ X>HBGET'3/S^I0.IG>72>Z1+I MPNZT1.DPF2K.+^0I2IT/(LL!;!% ^S684&5AHVIVY Q7RTQ M<C(TEYMYGM(0)WD(LR)!+Q;^P>B_X/F<<1ZH>7@NUW%P^?BZ7800*/LL;C5S4UAE- Y)K005?I32Y1M>J!^IK6GTFD9\#;"/H03? 7_ M@C""&4\$XB_8!*)"1I6"1VSL)8M1AIG51 _P;EJ'7*6*>*G8LP\I+,48P" MCV5 UR.C_!CQ6QWT;O5O) 7L#;>D^PESNI\I&XZT?L1_ 8<78UY%IKNI; M16?+F#? (5H\$^*^5I%XP\=?SAP#E!;!T'_NMZ"D4T0U#@. _I+H MIGB\TK9""H\Z;G\5Z<40XM# MUS<(K\#F;? 2B%XS:7!^CJ.^?+CIBN7S=IU>3^0I?O7:@?M2-L^G7)H##+ M<)' +F# H(\$D)#DFLOL0@)B3*0X)3JXQ0WPI_#IV_XF5933/^S^/HFSW_M@3B6WC\#6VU\H\H\06MPC\W;K<^1^T:5M+ \$JA; >U9LT AX+W+>I\FA R M'#)O^QI7EW6M&JQ?/*^_DVS\W\AHM^WOL=;A.9 BJR6QUHVJ<%1H6VCBA8?MBSS:2 9M/GQ6\FVOG@ZUU"X3J\I.DFO^T-EH\ZT(2I5_#5SBL_I B^D^ ^M4CMB*HUEW3*>L3"FL1 \$QEDN(\$I8 #/'&0B98(P3N+(*"@Y*F'DJ;45"5J9 M501RQW\$Q6\F>:ZW=S\K+4(LEW+D&NZW3WAGN:2 TU9.W@N(O@C=MI(GTWE\N M#5H\J_JYPP"R# M*2GRF(DBBABUX&HX6R&^2T'H?IO.WF2;Y4VW;09*(^LS9@_?;O+YI^ MHITZW8!23N_5M*GO*K.I)>? _;#G0Y^>)>0=I A TR\IV2^S LME\O.P_? M2;/"P61;S6Y>UIS+ZHNX? 9)+A*NUUV/MSCGA0Q%DT(Q*068PSPB/(X8D4@_M/R!%GIG2FK)=.0H5(L#6AYH\9J3FK_#8=A3GVN=G?U,,R*T? R8\4Z\$YN\& MFXS/)@9NW3F1Z^QFS)-O9IK9IXI_B(CULBI*RKQOH_M\>B^O-QG715LS_M'QFO;) I*_F(CVE^LY&F.1P8R(**04EC(Y1\4(F0H20K.OZ.V 6=K.O)DO.I8 MR3;B.V+6>JL!^*7LV<=5&I_ MJ^CY?L(C)\$IPU+

(SJPZ-06M9P0?Q(Y VFWFGY&I"EN74;==SQAM??N HZ
MKN3!C&1H&L8(Y@S%\$*H@3(>H#"E."2(%VF.S#>JCDD9V3/U07.G5X?..OV> MCV%CL+;S8;&=VSADK%.7ZV-
6V.2YIF"IVR+*ZI%;MJ(^8=1P..IC-TC_8COJ\$ M_OL-J4)=?..;T76U^B=??>);Z96!X6@[%^!'"&35-Q(S8')|^4>X3
_JY6RPP/!^!S;..;T MWK2;..M.8W2@.6T@!\$K9)"19@P65"Z6BA0C^D20XSRRX0H))!"!BS?#ZH6QQ;K!X#
M8W@Z>S!;OYN&V_TLCSV63UEAJ-J^_&GL;WZC\$SWG55/7JA0S!_L9!3=HD5-MZ23J^067M?
J3*O.;BQ@QEF\$YQY*0H1A"@E2>50Q(^#D MK_!6F*Y_M8AS3<R"/0!0V#YA=T*WTM
VT^EBW!4+!8"GM%Q6Q.+*S:6T?8W.<65=S3)[6"ZZ8" YRSVH>NGF&\$T%1)B")52^?
M("Y@7@G!1CD!!4L2\$5ADPUL)G;LK==.B1V&C_ =LTQTSHF4'2\$-8S8(6_V#9 M^7=;HC0.WJY5! =E9HNV%9E!RV'
ML;9.OHO3!O@W.5WQ8AY@Q&@DES_%#P5\$.(M@\$08)C'\$<)UDFES%J"6/N5WPH M.;+7N:VKEH%+EXS1+?N(G8?
Q-G!&\$^S-(!%LAP-L08DA-C2.*("EE24"Q M&./GCWH 3@2?^X_@EJH3*
!#O_!@!V+V09@:9.NM!X!L!5O!C8*^D!#3:..& M&=@A0ND7R^"77M'C1Y!6GQ>?
N^GZ^A1:=)/DT0WVWZXO(X!^F=-T:5JEJY
M35T^RKM6.PTVV!8/! =U+3^WGIN&XH7Z^3Q.4RH%..I/G7*X@B.09\$4-!<8X MB&A^XLRJFY4:4?
^\$JY\$(SF8AV>C7??R/B8SOEMA^P5!&M@;.(= @-;M-
MHY!."M";_E_NH.O/ZN3=83_#^YAU+&'CMYTD6+>Z_C!4OZ*
MW=;E4E.I=UWCY!&A\$B@6FF;.@#8#54*B(8QY%25!PG%JUU+'58)*!8^DR M-
G&#*RU\$H"TPBW!ZUBC.^!L17.S@%OX#KLB5MUP\$82!.\$\$CO!>%RQ!-6:
MOUK^M)UZ7.%YU!C'>2#^XU4MUBYS#G+BA05E.\$0! =)OI3:.)1^GD(0D#XJ#(?NT3%IRN-
=MFWW@2<"\$XM>QJZ_VY&)YP-T"IT+0.(=>7-GJH9!>V
M2>0.;)2&4FNH;+!Y%\$*EYEN>U%WE50YUJH!_>1@/5U9.L:06E/ \$<"IUW" MP%ARI!Z:GFE\$Y
LJ2#>W#;V9Q7E#6C3=,YB@'AKZ! K.L..R_D9J!5#MT1 M6YS2Y=Z..5EFW!\$C=I/@CEWB&=-0NGZ1! =K-5-
LUB(\$T3&!2<012)!^G;GEONZ 8!@2.IEI^S'LLR#E M>/S!^M#>UQ=S=^A!OW8'C'KW!3ITC=M.VBGPV/YPS@
M%1"#\$>/(E.UFZ;..B&D %C G(8,YY6&6\$!+!JM.&>4+OB)B!
M9_UN288GP1312"Y!;8)H;.@.57)!H<@.F<@%#2.2L5C8'7&/CZK3H78;Q+SM M^W?Q^7X2F.V^1>_#9_?5>M=TX V"
<^B0Q-IG!CQ@/"T0'968!-Y'E!O!D)G MCN;8PZ-6#3!7K!P2R550L@Y=I2/@@Q_M4/>-R.4!P*+!4%)&TEY.!+!%8Q<-U?
G8.%OG<^N:&^<G<82)RV?XTN&UB9P;GW4/M5KKN@."UB")/R0^Z30Q!#-^R-P+&A3(N)E4-3(M#D'U"!>LN7Q-
LEX&K8-7;>0&QX!00%P6!*J^;7.X2!79!U07!(H)5^X" MN1.U&R3608E/6WFF!3#"-)
V%3YMR=N6P09WN&U;N;C+>1YS@9%J2<8# MB&B)@%<4XRF 8ID4L-M0F">Y#GD.0ZDRXL#2IA5!
!^W\$D:>EJTH 5:-O=ZAX79'#S+0KOIMVO<"W! MCEKBJ_/6N_&GL!US+QWG;2.7NA>!*VICOEE6R/TR
MD4."\$(4H40P.&>(PIT5_RORGB7&)'?F>D;MUE1M==GI3;K6Q*ZZT17=X M-
H^(F>TX/X;..SD#8=^YPI!"M<'?):.654NN.@A_X_7K
MIS5_I+HZEOMQN125?64((O\$8LA1_8/G2:@5P6PM<I8ZDN_5#GV5I^9=;.) M#7C#/F)\$W.Q!A&?(K-)?'
!P2FVQD3-9VHN#;LL2ZWNP7VO^%RJ;(F;Y;J MZ.)&7%\$1XD5@!>2.!\$4=
M_***=4%.(Y6!;6Y;JG!#);"GA\$PE;KF0!VE!>P+!R*("T9C&..LA(C3'9!S"\$@C3%IX?ZB!>.X M
WRO!Q!H"IT!Y!+O!;!X?)"Z MSA&F2@!N!VJ3!@!H(YE!\$<V>'CC0YT1SP>M4=DI"/(YKB!&S!4;^T=?U\$F%LO'S6%(B,
(<)PF&@B0"2LBF>/"!H)DP5"S9RG0^CB)E%I?ZL_.R3N9;D!8=L(N7Q1AQ!1.2PIV MPMAW-&"GKG=
<:585^UXN%M)K7,DO3INJH#.5FK=-OZT6)7V=4X&*G!48!D\$N MP!RPR"#A!E!TCS,6ISEB9FT!G348>9I?73!
<7/!V!>+);BXO!H!L\$RYM0?4 M<(\$Z)DR6R!5.%1UJ;X6W"6!-!"/6!7'!U_O3*;GXV0KR6NM?QI!{VN!+Q; M!CL/9-
^H7*Y*E>O'Z7CJ_!B;LGX7_!O!XCGB=)\$(84)!H!L.<5(D;SER MSC(>JG92=M1"2.
!F%8FZ(0"+15(L>=VP!C,NQ)O%AKYRFL#;7JY#9HC%..I MM;C3M;3;="@W<9NPQ>Z10*+VM.J!>E!HJ\$ _K
EUR4;DJKDFI5_V7>*\$S MZY>;Y/DNEWZ>4"Z*..IAFN6YG)"(P!R1 H9%3"D5.8D#JY2P.W09>>KV52-E M)Q74?-<
'O**UWM-9.\$Z33VRZ"..=!F,42\$!%KYRMVE5)D\$*!7;J832;@?;E3K M@X_V*73;^0LF\$#D\$PX1Y! PP!D+T-
-7P.Z8TY4FV@2%<DM8R9N! M;K&0/_!;S;.&<^O7!Y!DB2)RHU5!9XQ@;R@853\$G%&I4A!W<8^!CH(>K71 M2U?=
!K+ _J%4 YUNEELECL_!S^..CZZ="OP)6!|C1.XC\$?..*+ \$CV96M_#* M@#+19C3!Q*3K;GG+JVM>77Q!U#P?
=+7&B!7K+2Z913+2B6%&ID;J!\$COOES+ M_U!X\$5^Y&-87SIU@-
+!_O_H%\$;#GL8S!;NQ"!R5FE&AC8!H! =&GNR=")# M(W=3B\$QO<3R!43G/3!5"W M&TM4
J!6%=-K#MEY@76*2.A#!/<*Z=(S@LPH+ MC*0!XKD(X!@J3C&6!/89S_FEY-F..H>%A MS!C(6.!^M'5W?
OM.MOGZQ3'6.ZTQ\$JV<+P!Y!\$>P*!K(H;IX?_UY!_!A M*3!N&U8!)-X=^7L?1@E'#R4SS)9M5K1.#+OXJFSG%
M6'ZKDP\$F@L@BHH<%KFB!PU\$+EB>L=CL\$.2\$G&GV\$03A0!6_*\$S\$NVT40(!) M:B?
@!..=EO!6=KNNXX!9Y7>A.D!^CUB)'S!UR#&I!Z.5^J_1.18U%@D01X!0&
M/L0%6K;Q@&&448(2E&1!^L1V%F(-7F/7;B*!N_.WKY?4#N+N!O;E!N+K^ M!R\$J#"/";!@V\$WJIVE2N!7VXX3?
YO;_E#!UXT-N5RDT9P\$1..HRR)(B@R@3!;8TI3",2!ZE<81B8L1^>U3"R%_L5B3 MK4PIYMOCJ
S;B^VVLWESLQ.7%<=ZZ9%DGGYKKED7^!0!UAN!J@*I>|B-M;I^P!OHH@)6Y(779<6
FHSZ!NEKMB;KMKV.7 SE\$^A!;@!OC!&Z=+!H2 M>RIG>_!"!W^C64/_=8T7!7B5WNP?BGE#QZJN!+YQ^!?'Q:
<=8F9K7!CNV.M!QP'681"2".60113%.8\$TYAQ!5#*A!&29H;>R0W'4.V62V=*FUUL9C#CH_!M;+/Q8;S=RU"_!%1J
<+!+*J0^V5@M!K0#6;OTZ_UAKUKF+!5U!)WCH^O# MNZZ.88X;P+@HEUM_6_/!4+!+N9=S!-
HTAZ#CV=AS!ICT??N90;@O KS)<M?<2/_..F2W)VG/16T7-K=N YM8#N/GN1P!SA&-(0T2(*)YS
MJ_S!W09V>OWDF&B5;..N!2!MMFJ=2C!XNWS;KS.P0_5!C"!H8/2F!MZY^UZP\$G3ZO@;E>J+B!?JH/QJ
MV;G>^R=<X4)6U3KO@!K!^5E-!JXP7=2TO!B"KI:TYO+7.89@U;S CHK^W.14.'KR
MT;K.ZDCGPK!M!Y^..KENGX0!KKB=j8RR=ID_*2<\$R7!@\$/-\$E9QG\$(+SA+RQ%YA;D4#+=,M<.(&9V9SUB(3=
!+4&P3Z-PA ARGF>\$ MA&DF9!Y=EL-IH;G.6@5=-WA0@7;EKM(!J@A&J9!Q@C\$<4@APD\$!3.WUL.K-!XJ;=U+U!
!PTKU85=I %8KC>%*I 5Y491A;U^IX4AU\$ZC00^?L^..2J@=C I%!7^>3QP\$8!/L! M<-
MTYXK'=X!ORXS+Z8XZ%F%W5!M60/Y6K!38LW!N!..U"R3 ORACT;!7 M;..8.X?
P4..V>S^WBM3U(L!\$V+83JLZB!_F=55O!EJLCJ*PR;LUDTU.FS_O%\$F&^!>9!
(B>RB5)B@+5CX51N3C)YA3!A!B ML8BYT>:@M>21HUG77XAWNNAO!H/6!J@!_YN/LQ6>!H ML5"RF!|=0)>|+6* M
W)H3/ML4"S" 7&L!U2"@@;P!2!MAD-7^2ENK6-3@M5;=02897<)/!\$G MSS9/G!TWEC!;TB9 "O@-@L\$ %YU??
PEC+L^Q/7466SIDH3"+E=M)T%AK
MH.\$ON.8KKC*G6L%U^POY8WF9!*DJH_Z)HK_&|B>8"Q>9U+BCC'/^!40#M9-MFWAVE3_-IL/ MWX
O8!H0.L_!LXY2Z;1FJN!H86EE+!K.B)SR% O'@ M.V0!J!A7PH3_B;_"WG\$BCYP!>JUL1-"OVL:2Z;?
@*"5TFPF"P#7@=&&D MBYU!;3_!=T52E;4HU4O!-"6=\$J:VK%-!;=%"+DH!_57_B3C-81#DE
M6991F2FK="."1G!8!H5"WJY50O!@P@-?S-IV6W!>70PV;ICV2F:SFA=G3H
MR7J!G3)NM_'8R6N!57!7CV@OKXCS/ MJ!H(T@O*P3.(0L)A@5D"\$0HQ)W\$<."HZZ"Z7;&+@>HDNL^&U;I+SI?
DS*SI#U>@Q!=3ESNV/943!Q)=~8VWG)!7?4CI(2+! M5=O^0L4Y#!6U_*!K!2!H!S_@%11^5Z!Y QT#N@;=
MJ!T.Z^9&^N*!JGYBV;>.#85 MD;NT!E.X G%SL!H8/VZ9/Y1;UBV%DK^V5N;&>W)!&P\$D!CCD_YV*Q9WV M?
3D^EJO7"SE%F;_SLX2DF 0XB31'D^CB"A80I9%B9%%"\$4"-:7!4ZRD\$BY4D>YS#.10A11CG,4YS
!PB(H<.&QT2G!@D)\$G M1"<_!+!A!;#\$/BC,LLYL8QD9938TCZCO-CK=C339!CABQ.T>.7>(6;7!B
M@BL6&177ZB^0_\$/LX!^Y(XWO/ZFSROT(P>+!+J&#E!3.I%U^HX(CE5;9!X MGJ8083G;_A0G.
(WD+UB\$2%Q8Q;.^!M!@G;-9W!^KL(U!OZ9G!JC!#4SC7T MVNCMP+Y3G?KSYA>=GC/0;Z!7 KVNLIHM#-

A1UU LZQM 30&R-14FC-1@ DV MV08^OE,3^4.N4?BMH:OUPMZ6+-DZL:KDIEU+0S0N06Q:9GB18 ^VVYL_E
M^GD>D#C/BYA#7 AUPE%\$\$\$ (LHA+%*2HYR3//\$/J/K=BS:C/P/H*59-Q|^\$=IAO M3@Z:L/L--
:-5URWBH'=K4#6_5F8\$!&?@!B%OU>)|.>=<@/V_ =O^IGX0
M,I'<4PA4W9VIX/FLNG@9U32A0^6#R'U7A14HJ*C410%JDG^08:2R5'XD\ M@R@.(Y@3%)&PBBE.(FS\$-EU?
3P1-,2002)*_E@*ISV2?P+,-HV1<&=LH MF/DC5,*_&_CMF'Q-U,3'Y:-?GJE.G'/'TEHR>MP)TPI2!77<<,2I@H:)* M.
XX1(+*N9ZE"4SB"(58!\$5B=D)N*WCTW+YM'O@K4J'IT(-T@)!@YAO)%SL M/\$ +PEYB\L@JZROW^3L=
IG>+H1*9_Y)G2*7JZIXU7'F_9/C^N%[-4_SB!*>\$^E?%2M\ M\$5)8I#*T"@E"<44I2BQ(TP8\$FPKP'X MH!7'DO/H-
(J&APP^L3EG0!P:%00C %-3?>WSGY0Wf0:~J?GO=N:-+W0E(G/S&
MEVN^0VMX6RU*^KKM7(00+U@.@\$*0Y\$Q#%*98.(4^AVE+G1IH641'9D1&>D#BR M0[B| +?+Z|OP=WEQYO?
KJ|>KFZN:,D)3T%F-ON\ F\$W^SO1X(I6(ABEN9.Q M?>X8#\$)FYC-T-#|HR&IC?:TVUK"U:|R 6#>1M5
MXP#GM6=>J^GN>BUT4?>.IF0Z3)FJ1GH5#.G1#1;7CFCP:8W>QWP&J\$7JS6 M0#C1AYA+F8Q9Q-KP7=
(1^YM=^\$AXO9*AQ8WB,+A:KN2I4Y(%/! *%6,TY3R# M JM=51*FD 0L@ "3\$BN00"W)NU'SJH*21/<:7R_O|?P&=
AT+6+EIP2I+ C1H MIANIOJ"P4P43V6_#% ^O\W<2L25?2KK6G=PG).+(>OI5CLGM*D,7K#EE(U9%CI
(0;:>%KS\AIPD4688O MF@H# (=I*88&F)"&PL".?>H)DQO<5EE_YPOV4'6:~|/4=(LZH07 M1@1F/(T@RJ(4%J%
(88+BG!+*:(M%EFGL(I6L|<"P=|?OMHMKTYB9;:ZHMF MY=;*3N>1K?% MJ#DK5T!58((>AL+M9,X?
*T5CLLM*EFJGO:U=J000\$4X8HJ?060V BIVJ4%Y8+R%8'L%B=+++.T@6X=L(M8+E%+*T2C*
,QYHNI+*T:B^ZLKW7L8-'&Q80'(-LV)= =6F'7:IZ M7W>^ ^Y^KNKVZZH^KO^0'IQ70LQ%P F.<"3JHK(L,(@9D3
(HV2J\$"IB&@V M7_)Q8%D%I YTHUHA3MW-G5T'Q1^(3K1PZE*,LB'7_P9TE>9#^CZK-&)PB MAT7 ^?
|EHV:&+>U?,&O@GCS9EY6A'""|CUC_*7=-9U1%;;NJJH?^4&"U M=4L6?4G)F?IV X"D|@6 0#K?3\$3W39\UZ_%
MXW08WPCZF@C:JA|IXAG-O HUW FXW3UJXFR|B+<|T=U?YQW;Y6|561 M7JMG;2MJ?
&O ^*#XG.12;0912.3;%C%\$- D@)|@6&192((@B3@|@1&GML+>.C|
MYM!RI#QD+5FP8@IL<#52680=) _J2K%GF@+B| #.EVC.LEE>/7A"U5I,78.))
M(GIP,*CJNP"B725WR5(73MYK,U:GFU6E|1 P=C_4RX6-L(F)1+??P5_FZXDV/Y<9,-EOS=)"W;&BZ M_FSOSM*L/?
@^Y M162X:=|>*,#FKE7_>3I#(JH|W&)O2+VD,7AW@-1T7CHAB387%|Q>5-H?6>M0X<,3GM_H
M^0VU%.55&OZHO7GF%'_FO2U0JTZR(&9Y%@@UXSF\$ M'(>%) (FD,&(81TF68Y19397IR>3K^?Sj6_\$M+YLG%5X
S9JE9?JSX3=!(8JB ME8W+>2B\$1@G*^649R;%=<|Y-);/:-<:KG^? _=|3P9OES<=WCK55) M
_488/4S=EG^KZZ;E67J%'G7EM1LR@YMF4J24&K1BC|!*"!|8^Y9IX8&2 M?O,+UT?T B=JL;ZNNWC^9=,-
>ZWRX8^Y#^Y2-AU-Q"6IN30YXNK5^YAD^QH MN3LP12JCRH E-8\$)3"C".<48IH&%F-
N#Y"IV\OZ8HJT&2;HFLU'.@< M3H:'T>726QX++H+,*^/38OE2BD>H#*N<3HNZIR3.?-PA36LZ?)9I1|@|+>:
M\$\$\$>G36T84TTX%7OKU*/AH+;(WAH.DKIZAMTOV\@/6R1RP"TD,EQKF
M\XNMC#%/2H9@%>X4D/9ZEM>:,MUE7V.PJ+(&\$_.0I+R B%&22 H%\$D8DSQ\$ M:8IS&Q/P&*&>:
<".+B15|HVV4^MZ/^GG05X%*=",9""#.(>LB|E\$,0I@GC)Y MO&91@ M6L)!P.Z^5#Z2G%>G!|D|! ME,R@%O,Y87=-
YK.?>U-OJTOV W1^*2M_?#.M,3BD=BI&LP>52Q4N.@:~|L1-VJ5!117A:OJ5ZG_O3S%YO HA"%-
I>4CJP4(H\$A83@D68^BR&B\$ MSN'E^|8+FI"3P3EO H6A9+),LH*4I8RR:O0US4 1?ELOVXL?P<%V|-2#G_*
MP9H|002GBX>RF2Y(Y|9|@J4<^JH68IV(R6X:ITX2F(AEXN,1A%\$HIG(3A@3F M\$4E@PF*2I031.
N.RR(L=7WUM5M=&:@ "W^\$-6.J6%?CM5&O\LXC0DA;H<>:9M1\3G272942PGY-?.@U RXIJ?77>|(SF2<>B+UK#
M>1@|H|/E:O2|MIL=.7I%TYE:|\$M9J9FG:P-578#6K6#7298KDS,0(<4AASEF MB4HAS&"_8@*#&
4T307&L:6SS9F7WKUOZU0:~|4^5TS*W80Q.P.I:U|XI'
M*& +4^YV8M\$ BS5(YXUO9^INW4OIO+I%8^DRK=WY&-0*QOBN78/|@4=N|A7
M>%X+:=N.Y^R>5Z|354IY(IYTW:R:M'/C?VDZ84Y0EM H#@0DA\$GKGD0)Q\$4< M09SOA(>JZ7QN-
+/9+LQ|V_ =2;~?P/W5W1_7GZZ_0K&WSZ#AJOQM_L05W?W MX.8+^+|;?SMT_7X*QC?WU|W%WV|/?
S9LQUT?|XVRG.#7ZF+SB0X^+7S5> MZV9NGOESVY*WUU:|?O'TU83?#U/#MNOW"N1>8W^_J|MV_%9=
H1EYF:6ML+L M0A*6YB2C7-"8P@PC E\$2,IGG@D"2)(QC^*+U"K&29YDSZJS8P#PE@|CMJG M(3/3>WZ|L-
I*PQ68=T/V|DTFOXO/OM_FPKKK0'X68(=#P W|6" _|CODY>V MCU#IVK.I:E/QYW3Q=<ZTM|OU|+@E|Q/_=?
N+U<2G MM>U8UBO+ _JL&8+L;2 M"%#F0|L< RV58-RVE%5_4O9:J ^WIV9 GOW-V^G|S:|5ZP9|MEQV#^|NK% M;#
(-U/C""K1L@PV^>RVB|A5@|ZTP?/+X3LTR>H#Y>#N-/H@Y!-F^+.6OQ_X M_OTA_I'V:|+1^3/ Y1B
EDA9K^A',|RCF\$/\$@RXM\$?B=RHU(74X(H^45 M:R,@6AY&SKU%3? S"&IY1L5_-6X|F4+D(L:BIH@8Q%?
|HR06^QH#4B3^SE| M|M:MW*7QXHTOMK|&;7Y43|^6:XLU^WB9|GJ3+>%^4(M,%|+5A?>
<+32OZ|4&=4^TD6?XM|>3>AG-0>342B3=8+,%E(M14|LGG. M;_X;6>M.E/Y>)>?HMFO/OP5H7D)"MX01+&
(S1J^|(|6|V:%5M>6EQO?0?>)>J?SP_@P:8MBZN,NQ,NQ-O12 M|2@I?+@I?+1N1-THR AA|0L#)J4O*.GT3V?
@0""RY/VQ(#WOK=P|E|S+O MLL:E3M15#XRF|DC>(U|5K/>=E%?*"6<)>3&6UW84HA06 460T"++6%|\$,;J
MOK\$CWL FZHBJR|*"?#A3OY;3:G|^9=S6|@'Q+9.4M_ N7L_UY@UA7PK/(-Q M9MH X=U+;43|G=R/-L
<|RM:K>*FC/3LZ1NAU5|Y|RC(0YB0F!|5?D?H@3F M.9\$F4)PE88YB))LHW#V2?2L5#1|G1"OCVJW8?
_@#%3\$Y>):Z<*,^6UWNK' MA?&TG0|0&^3+^A=P=UN>^*3;UFL|VC@L' M@-W>?HIG _|.PR+("HCP2D""2
M04X3&L=IG@1FPUGM2?>|53M&P<2SQN'ZU>N7)IVF|4"2K-W | =IM|AD#BP(#ZHF|'951.*
|CUS=J<57*+WW0V<.< ^;RJDY\$?+RB) M @HC3#.(DIC"/@259GIO X|^R0)?
YF5WZ^:7ZSG&@P+*TUF\$@AD#1!QT#_?2M|86|2 Y(#-S U|V&_FZG% MLVYZX|8J*>>L_B(95V5:-
T?2J|18#7WY4>+R+Y6U;G\$RP0&)>)\$S&1922Z"B
M0#PL(9D&1):~\$4*L+H#4/6N4YOKW)*GJZ8S3%5T|S6\$/K)D:Z14N.YW2 ML0+4MOXTM9Z*F?
7=N8W4JU+OZ_ X6BL89RP:1MI^H.J'F=X=O60^T*7M#M: MQ^~ O'Z;_CZO.)ZI5FB_XNE<-5Y2KJ@L0R*J;P_0H11
DE;5WURGV^EDTL6;)P4R?CHV4R==R M_OC J^?M|)|_ M*_*AQO&TUG=/I"YY=SU5?@H?OY83+;U4"
%3D840!5+) MY\$F:PCA.PX('65QPI"3"Q,J^OKY_4KME(<3DF:JI&|H|2+X@8J=G1?R.WD
M0MVW0M+VITHND=R38G%B85_U0Q%3Q#&6ZL:LF;_JL;ZO3C?C;_?@GU=2/X,O-W?@?OSU M"G\$SX'U_>7^?
QBF|DA9N#M|HB#K>I0MT=%&4C2^E)DU9C!@T+C|9'5-S| MV ?0|>2^A3MI/?YW|K#^9P-I=GR-
JL^8Z?>.&63AXJ-JVIMHT?'W5WG'S MPD0QG5FB|SC9_Q6+|+AURAM5@H6QLJYJ8=9&,"M?M2=,7YJX>_J4
M5HO.GEF?"CPC"4E3 E,2|A 1%\$,:0X#J?/"_WD:ZR|M.<(|AWFV4@TU05
M16>>NZ:C@'.)CC\$0|+0.X>\$JN+RD"9MJX3<.V73GA;^>|/LF>?L M#^6K?R_>QM|K5H_9O^JVMGP.#
IP;:_M_74Z7&<|@AB_UJV_?+C^>#VIX_M@B|4U%|C6VY@B580?1 MG:9U;|3.F8_6P7Z|E|SJK9V^/&O M1O
BLMYVTR3|09F|7L;/BN9D+QQ?=3"KX:Q@FL:#^0|YDIO2N<52FZ:RM#6
M+T1CEG(LHAX%G)."DL(H%@DH8A2U'.Y:EIE2%UF\$|L.W*#JE/AZS%TS\$Y" M#S+;;I
D6!&*&41A@2')@P!&4<920N7& M3PN|2T)?K/9^R|B_ ^O3|W?7#|95E_-C>WHV9@OD9|+;34|LP|H(^Z;G
MD&QQ_W|^_WG<6>("8%BQ(H4J0%!(+!@N_IDG,PR)."IX9|4VE^X|W/%Q M_!^F\$6:P+;DIW7@9?)8QBM:45OZ?
6|+9)HX'R:6UJ#N8QV20T'Q3B9PK#1MQ')P"PYCNU1|+3M(EHH&.194_7BHF#V4A|S.YK<ML7<*+&66P|
!3(UV&"Q F|O V.\$1CX#D1)|3<'PUOZL-N_..S|'7^>)S5_MGW2#8IVY1%6T30A'F*.8PR3*F1H\$D|A(C_*
<3I^THCD!#LVD---+E|_ZV M|#G|_WBHV0&W0/&#O W9:A/I9"Q/3Z9.T"|S_#@)ROWO\$56M(
B9K8YH4_O3DNDLEN2V4KF7B|=-^=87JYE&DY#S/%8-AE*4RK_."|*(.640ARQ_ M_VD7\$!\$X^<7.J_C)?
K&%V#5ID+J'^W"BIY;+R4|51|/"L%Z+@|FIWUD#E_~L:~2D|JPY#HH&K\$#HA=M6+Y
MM)N:6+~NVE|H(4E1GL(T+J|AD"\$\$.0I3*(H*_*B(MH|RP*|4S)|VSL;|B|*PY

5MY;IH7OZIT%@B;J9=^<+3,=X@LU8NIM)I4C 6 MA=5,0:
I'H:AO7>UX%7;%VVC"/^AO)4W'E'.IJ7^4S@)4,%1\$0F8 M!KG4-
IQ(0D,C_AH)\$<1Q6:82I5=6,1>V>UO\$59\$^Q8Y_8OI^*ZXJ=G\$#PI&AL*^J:1P@
MV54U+DM<,>#AP_+O^5\$S*=OW;OKXM^COQW?WYE7 QHOUL<10LV(V&O-!^"# MY,%ISMJ): Q=#Y1L?1VG
&D#^>J;0^A_>=I#?2Q#X3I0^Z3-ZT%:4CX MATJ9+TIOM% @C:4Q2R(A:IO*\$N\$.L@2X,@C.U"(@>(H'WW6))\$\$
M0AMHAOUX3N(2XH*Q-U@&NK.IAF"1<1S&+.IR#) X:173W&I<@XU5*LB7K
MQ##F4<,>#E8OFMPRWVHKL\$7\$Y2_D"+N<_OO%'M':517/^AL MJ6MOMJ?
4G&>S\KLZF>4=YE/%V72A_+7RN5*>:F_*',%10D(8JRE=B"*L3H MF4@ (2P1&8<@<^*7<1;S6FC)6&?
<^T/>RISZ+)Y?M:M.8(CL(2I(X*^X\$5 MJK%U/,%9+,>CT+'KW1GK#T&_OEH/?+V*JON?
=J5LIOT/I@M26I0R6ZNLIJ^T@8K;W.6T
MVV0=G1YVV\$1&VOC<4'W5N'=O=6\$<^Y::K5LV@V!#%NG!->T!"G!/%TW1^
M_<=J.L+XN:P6*GWI4UDO)B>619(AH^H^X^C".(8%2&D!@#?;,\,"::A'Z/IJ M*?CGS=T#?
+BZ^PV.OWT&7V^>=K!U>:NIN:/Z^_6K9^H87&::S0.(#NJJ
M1^9)9!3R5=^A.JP9/LE%N5*1^><HK^223VJ=UF@: M\XS^TM!)D5!CFP)(\$\$*PR!
5:1;RV*RWD!UGO>W(MN67JT(ZZ/UV_@/UVQ1 M^W_ 9Q!06;IR!P(+7O?I(O4OOR/5K2'I3&ZP++G1W1:Q+Y-
<^=NO!9%7526I M?Y9:I.OTSF_7O#G_..4!#\$6QP<IX;\$1@L;'-N)NID&V>NZ2(C'/2'@^1=LHW,DF81PD MOI!"A"ALB-
3F 0^*(@D-BHCA+&(BL@|@GJ:YCG9S#I4YO#5^ZV&:H9;C:A M\XH7!L:LOJ!Z!BM.Q38:R3N'.UWB+(9PG
X@F;ZL:NE6"/JXNP!VB:2H? MFA"<+A 79:4GY_S^Y^E8?+35 6G^*HXLG8F.")M>L_O&S?86WO #)!M2^_1_KE-
M#MGB:@0ZA#O&?%I4+P^VSW>B8F!K_F7+7O;AH^?NV3E?SQ73Q_F9,2BGK MV!)>X-G_WWY5#(^*0@/LBC+
(18X4!\$/@LF_R>AH?)>8!);2C3I/H6000_VD 2!XJZ>0>H5T^=5C7^Q+=3);Z26S6+.B^84>H\$!L.UD;JO&B;
M:/4./NUF8.SV/_R^FWZ^ISKL:#R?"8Q0GEM&MBNH>G;U@)B9;_>7!LO-NSOT8 2^_& 78_!C9?3V%G M?
>*,B^OI=#<@.A);@I JEM:1C;I^IX^?S>EFI^RGLGHI^IS@-15//_I MYON=D/#5F!6.^+-7)V V>ORZK:*
MPT22ARFO0DF!?(O4VGI)1WT_KO/4DJ%N6LN;@T_? F,JC(\$B2 NA\$JA4
M74421%#):S&*PG^GJGI^S2LHK8@LZ5H9*OJQGN!&:JV \$AH TS%G_+/_I MK6-Z1.5.N:10?
^*2C5\Z1,"10DJR00\WC(#<#E:02P18-06!PLAJKT@YW; MQ)7MKQ.X@IW!S NINK\$(V^@XH_+F:93_V3A!9!3\$Z_;
I#8;KCP9+O8R;@U^M<7C<=2H.GEW)R^2"CZDT,15GZ^DJEXI/7R3Q-LXUB1-YSPM1#^!62!TK"@H+
M5.0PXCQ>)>SP(K6<JFU^UF9#.16.=167_T1F^+7H%&^>)G9<XQL5.PBCIH MR(_/F@9
IL<^PG8RZOMZDR!B0")C#L+@S!F+9QVLL6)MS&0:B=^!)S MG#-.41819="E,
(<1PFD:1+\$2<+Q&QLKRG!GAU#ZSM+;3E0VQ@Q X/+PYV MBF-P>9!8Z!4@5_>
9%0N3RC,Z;K:4I2C964P6(I TE4S6&B-<\$:<"XAU7#W-5=4E\$.<(13GHI#7 M4J.N0A8T>U9^VTRH#+7NJM!MC@::
7_>D-R-Y_>ANYJN)?'+S&RXU MW/ZWDVU+15@^ZJ_%ONF5!>PKGZN"^&Z<:H)"CD0^DS1(I;F#;YC3@\$Y@IP6
M10AG+##>I=)I+S'.YJ@)6JQCPI C8K!M+Y;3;I?NBN@R1/? (VS,NK::FZ1!#W77=#IM&(-
M1Z!A=3\$UT:@8ZN9)0I6C.FI#YZ:HCHCXI-3JCT3PI=/=0;J8\$15H5>=2AM>BFUK5!+1(D'(2 YSHBIW(Q' G.GFI)?(?
02(>9-QN M&T)U:Y=1&LL9Z!JGI@:S9LAI&9 &BFDKS#8NDQZA#1VQP_*XS2A62LES ML-
I&:&ISYTOH^CQMS*&S_1ES-@I/W***EQ-N<-->5Z&Q_HR>GKPI+U?RWQ M;"H4)5SKD!<1Z-
G@4VUNH^H!AKH=TCH<.: '@:KE:C*J=2%W#7ZM\%SEU,B/W4IK MO_*ME.2.>9(6\$;XX4/*I-Z9WDMQI4DI>RP?;U--
E!^_THA_L5=@I_?@D>W MF1KOW:D.5I1_3";E?J7+^;HVZ/_G"W54\$;L;BNI8&9O&T/4!_OT=1_
MJ/#DNDM3\$N51&@8,YH'@\$ G!((GD)5D:N2Q)@I2%D=UD91M:<IWS&J=I. M^Y; >E;@9!S EFX)Z-
O7HPV>G!0XIML\$&^LSTDIG@ (N@.1.7%<^A6"?> M)3#M^? N6LQ_!U6Y>NTEJM^*2O5PD"5\$?ZZH?
J/V9A'.2%KC0J5PY1\$5" M84&^%&*6Q2S+\$<_ILE%0IAGUK(E6Q^4C_*9-@\$/TWQG(BC1."(HS @.5(L6 MIE5Q) Q""N*
YP&EV"Y/UAJH3MZ*86!#8<+\$+SF)8I)\$C>8%)C.85\$4G\$1! MP8HFLSY8C#(5I5CBTO@^E!Q"7HM-7-8*
_W"6.CCM<@Z_9!@+24@")EWM-A4^!3&_4">QV MD)\$@5BT;#K#MU)-A\$HPO3_B6G5*7KX&U>5VEH
M9HW'M_5_&Q;^1ZV8C0>C0VGGG;R/3SA^=6.<9*&(XP3E,\$UC 5&^U0^9A^X^2BSC!>I= _5U9RUWN1=I_&GUXK!
M=I7K8I8+=I/FN/T2TB^9:5SEDXX)R!IU5&A+ISE#/_YZ-80R#L\$MWH#W7,T
MZU+XG()9SD0^BV5="LMP^*.OBM=SN^*VXQ^LY+9WJNM^*ZO^HJ2O^S^I^I-) M%-TQ0&'61!^@:OTK-
(&_H006F.U;R V+7+)IVR.YTMO'D MS^5R!96_1EEIR^5W;I20#\$TB0C!/(@8Y2A!\$@L40APF^4<0BA@N4A69-J_M@
MKN!E28*9HJB>T9"W2%7V_C=JZKTQ^OQNWIZAAN<1N/T97I%PNDIOBJW M?
-1W>65V^;L187HRH!4WS>\$27GM":RL?MB!;I@_-U^?N/_F_/93=A.UCH!8_MJ+L&K8;>TE\$;K!Z%NTI!_*B?<3"*XE3?
B_JG^(Y0E(R)/7" MZ6(I7_J;I>?>^ZOE1191D0J8Q2Q1@1FB C,IQ#&*^Q"29HRNJR1HWRY3MDF
M=J_WG=^7V07N/=^JG86T_TU8.0L75O/%XQ/%Q#J.OE&WP>IW%
MDCX4G,%90*PM\$!@.PNNF3;U#)F=@NR(CW37A^*9 MIFJ_5,"4#QXS5!S%=A?SMM9BD-GLIE"<""=S?A1-
IWIJB04TRF,ZW*/BVK MBFMJWZ!S7L,*(%+C""+(@H1+C((>%1!F.*B-BE=<=Q;J.ZS,CVG1^7V@")
M20_K1FS4Q6&>^*0%8B^*#8("ZF*\$PIS+UAD:4HY4F\$PIS;VXH/+V+&AAY1DQ(=IWUN\$Z%V!C
MLO:EH^1/@6BF&Q#8Z<67%Q%QEO(*;O2?&G2+I/@#@#\$(!A3=YUCX_+S^
MI5#>VEY>K_U_6>ANE71QIOVVAB_UK6" V^?2CH=7-5FA#98:6BWFY.(PI MG8+A!%
IVA(#EB6XH/C+;UVK@:Q_*4G^UAPLX^B,4)L1>><^>LG@^NG!<5W< MI1KSRA78M_V6:39G!3N=,7!H0&37!
I^L)W^8!F=7D Q^+&#;4)ANIO^#U=QR!M7_ M8VWA&1%I5?L=(S-L_?T98?H8E#9WHTO@N:#1"@>:
I@BL8>I(HPG)0ZTF&*UW MN""<\$?OPO>^<0VX; QMO2SMA LOJ-J#IO\$EW=I?^IG,GUZH^XGE+=<3#_MH@
R^D+5<1#)\$YXP6-D)PD+!2.)R:1L1_I6!/_IO&Q_OY_R'?SIHWV:AS? MHMR;+*R9;
<<^;V4Q<I@FBG0^0C;947^*!X^65CFJ&\$K^\$';(T IHE?XK% M\$0M/JL:6^J#*QQ&:777DNHR;@OH-5W_SQ?
CEI2HQ?5^AH*);(=A^F_EIR! MXJ(T3D^ZW^T38%:GBQ;OAM"=5H;I(22 M98S&J
>XL&6\KOU7S>D,5RW=3NAMWJK6SJHUYN=Z;S!_*XYFJ_U'6RVU9 M3I679Y5ELM/V.+*
<1;DT(U!U^AF^LF+^#N=0A!PEC")B)EJ=Q%O/6L>WZM M) M@S1%HVGCJ-
SM_C(IY+>=G1YTV=FOIC.E^5R;SW0R7A)=9E;JC,YGFG MJV;G#?>^KU9!00DZH).T=/O-C#;?;I^X7N
LI>Bj/LX>I=Z^R^0GBZUD/B MTD^9^J;9QMLUB4E2Y\$66QPAF8;+*7V_<28XE"JIX!\$&NMU/4)6GU^H%K*
M6L?>:OD#30I^#)Q:6L2=:%@16N3@-%.<ON&!8Q5^9O(^D MV?T3H,GCHA?+S\$4Z;VY_U(OYX^?
%P3YEXIFT\$=?MRNQ:(UHOW+I(>_J&G3^T_FMYL.IWZS^HINB>O_U"JRE+I@?HII&SJ#Y'1+M^ZKK2IW1(7-
ZD6%Z6(2DZA_*8P^E7C MC3#;("A HN0AH^E""^8E?O9EH&>==>5\$)SJU!3IEIO-
IOHT5SLIEB=00^*T!5>I6;XIVC2LHGHP=;_*6D^NX.R:1<I(K M.%+US5?U),DCUB:%P\$4I&_0B3R#F)
4G&>9B^D*>131R^6;GVI#>@1@ M3_VQ!;%4IO?GM9I#3Z^+0_I67C
M6_SZJ@MO^AVVIGM+D+VZ!NV_NJFI^VFXUT)^!29=I^KUZDJ5A55^!90V1E M+*LRT4@0I6 K.9"%1@2QD)
(\$18)RF@2D20K,IUQIP M=GMSQ8>^VJTXY2C^*XBINN7F1%ISR MDR@OJB=<56^BK+3_8)6QL&H<-
HF^F\$=YDL&_OO+&EPH\$<9(7.(Z*(HU37""A MUG;A7C?F_%BAXT">@F.ZK=I7P/ID.XG^*UTT!
6;G?I98Z7#:%A\CL_ID MW=/OG^IQ <"3XK\$B;C:<0%E5^DXK>%8=I^E9_!LRW+.ZEOY%7M2+85;3VP2
M1RQ)HPSF+\$HA0DQ_0G \$(Q1SDD6\$!E5-.L\$K;X5BKPSS=4M&0C.(@,%>)_M_!OJBA.F>D-3S#8J8F6*
_4P8H#QF+!N+Y^JLX06G8HHKS(N^55!@!XE^A M_8QGLX_+>CKG=3UFSI/Y5%DF2F-IC,YHBW^S5-
!\$;F^<%3E\$>1&HJ3\$4BC) M2!QQ@DU+IDV)IQWY/KCV-HW:(W=Z9W>)R)VVUXS_3HNP#8:FYE3+O7>-MU
MBP+P?G!SIPC_O%E!6R!4/^L&D4SE.ZV_>KHJ5ZI4-52APKCCIAZ^"@6ZPW8\$FZO93;->H.SSNV9VX+YA!*,2WW

M@7-KVMP5"2]*T*(!=AHYCS[8].7MLWFPP MOZ>SN:\$AVWE;
W(7D=G^Q4<3,\$[KNXYG?]*DF!+NOC"5T=RDL5)%..O4>I9;Y;IU8K%D?@X?/="O(YIXWF+NX3Z/UZS#TE@T+LJ57
M[4;K1C525K'39'G>|FL:LA%H^@7WVJ_1%9;^NC5:<_3>O1I={33HU.BIM(H
MDY4OY9S57Z3.JCSE1K3NQKLF=O81S_<69F;IRW_J3@IXKGZK\$^LG48P%38H.MXB2@JHM;
HDC\A"S'B14:8%YH!"YGIW71D_/E%>|4Q+IUDK>L<5%4W'8 M.D&Q!Q1_S9IT'Q8+J^K2%V-
@>0X(M^4EMF4.J)W8U&8Z('X_..(6=NZ R+OY MP4.1 3NKV1-D)ZWJ2VD.9W5I0F/+>O>UIGU=U1>)03G7'8I?>?
7V>NRD2 MFK/RICOR_YOAO>;#VF+SZ9-QY_MJ@LD0"%#+(|RPE\$%-8L#B&<13PHB"D MB./4K6#;GIG>+=U-
TFI'=GQ;L|R2"X;H;@N59V.^IOY@.8"E7+V/I&B2R*
MKTIX%6M@!_8^..UOX@.E|F;D#*^|4A^X.VO%"|006M+>X'BHVBK5D%FU9Y8K MJZID4I/JX..HJZ0-
:KJ"VMP<..BSJ>9OG8BGM5.1#A9M)XU4E?IW,>#..6VLI^ M.2F8DY%R>.,7I+)&3 FV;Z<_Z..1^_=
JLEC+N)DG_J(ZR:Q"7FF)'=SJK@@@8>..1.2;2.7;L6>'<|A1#^81P(@1F.8I-2 M.UO"5LK(M1A|UO"SG?;%1#L(8+
IF"4PU4Q;..UP9C R76\$W)VBNWK|EPK-MI* M0ZIH<58=|F.A WL"SDTO>@303ETZH"!2A=JL-
YQ:=9|R2I6Z'_A0.ZV MA'.^0'|OG+;E1H=EE5JGV&^@9>=?^I6LO77Z=S/0VXGB1I3'DAU7.2<=WY M+X(X477718
2Q"F*,K?)W3ZXXZIL%ONH>HJG3L.U5B;#8I|ZSVURJ4G0RNET_9>1T.BB"IX)3@D\$D"PX*F @8|3I* T1"SR/B&
IXNKG15WHL M^3^!9DZ%W#KV&N^UUNBJ9N">Y1\$T3((P&0"%IX6%Z>U5&=CKI|\$"1T C2' M(\$M R^<-
E+|+>%Q^MC5A<"|CS;C=%H9_0W;7"MHGKQO>".VW"7\$-SY;=Q7O MBWM+C9?G+;T6N+9MW+=U@IAG-,@+&
6(I6RC^601 F"*\$N3#..B2 (C|I8M MX9Y/L#5+|VZ>)+&*QA ^G|Q/OMA# WO"#T@8VG^|Q.7S.QTC#YIPEC*WE-
MR>>R;YWAOE). S2R\$|_ISC AKJP6C_B1?|3T;|V;O?3.(H(F^60|VKX+BT(
M)\$J#5HD(BN"@L;8JM'4.7(I*XN.N&IU(G;DI=O\$^@YF9FO""A)UR^%3.9O)\$ MJMHY+"M.&CZLVD+8#
I0SDMG7(+O3Q(8=8&T=Q&\$UC2 MIUDUF%IE7?STPHHFC;..U* C.|&BIEF+O>*FY&Z|Q&N)|Z-FBD&DB_RL(I
M"D_..PY;ZH.K\$59I= >ZC+>KRO7S"YY6G*W=|B+DCR+!0B51.^8PPQ#6.8
ML2|..29|8F=OF!*(M.T)RT|KON+@D&("J/..=Y2*8?Q7|I#R<5DY*G)_%Y5I MDNH23D*@\$%Y?
BSCC9*7I4R7W*#>.7K3FSQU_773C;BMH*"SGRIG C M/Q8/W GLE?I6SA=/I21 (D L8I 75-
Y=2"P@+J@;54!SAE*>9.1J+.I%W/I0 MOR26ILM%V|H.T.A9FG;2+:@XJOUU;..LO:56S.W!G6PO\$!
MVYZ|XV511S^+D*NE.3&).O5 *E9\$GW?Z(AJTO;?R|*#X@D%.^6RIKKE2^FA^|?)?+Y*=(#>M).1/Z MSX|B|HQ#
IL&O9S;WQQ(9U7=)H\$^L1O))6T/^L9\$4.8FR|/-WF6* M;..D@D4\$<9X';(L#(C=Y&F?Z&IC3|KG+?
_UZQ|^T"TOC.NI|6AE=<=..R M|L.XIYBM&..(5=MA25H|I(N@G;KXJ6"S"/AWH|K+X|Q|+L;Z>|&<H"
MU\$B/#SR\$YQO BT4U) |+ZE!C;ENHA+ M)3=5G"SY |D9^RAI&X. MZW/EDS06I-EN:P/SR5?V3 LR)
(3T)84;K*VVF2P(3!@D.1!")XIO9:2I ME*&>#PG%ER4|+EE<*MWMMO'@*|X|L5H|T.F)>656=C|N*7969P#OD*
I\$X M;960&1|HIG6LK|YK|L&RV;NS*T% M96K" 0/FZ%|S|J#7L"IQ=BI;G|NHY
M1E_Q=*X"IEIH7K1G8OKJ|U6E_..YH-9Y*|LGK3#0*#;O/C NINUQ.?=-Y2AK?7C^..OIY= M =?OUW=7OUU|>
I@?? M=W7 |HX?Q|>KSU?CNV_7WWZ| M7IUB?E+..7I5#@6UG0IYWPIE"| F4&B|3K|I=W.^D#J9.N
MRHL(#>YI(EB/3RX).8X.6TKA4#8#E?0.%530K"!9 (6("2!D(>*&"DD M!8|+FH0L*!+44%|I/H^"|KG9UZI;=U6
W#V<3#0TQ=*9Z=^&V*^I>8VYF=? M2JOI/A=)ZSK.9UJ_-ICDIR9F;/_G_#SNDYR07;)|CGW.M'<U?RIG3-?I
M=JQ_?Q2E;^ZS^&J>BC_|Z3C.8QPAB%"A.(S|J485044HN@.."%V-0-FA/L. M>>4P29IV (I0PS+HH(&GC|8<-
+U&#F+40TV1K>3>Z@..R0Y<&&"QGY% M@.7S;@KD&V_..*G8P20/>8;B@L%\$4"2U1"2_"R(2F*.4)&&
("I9@DQ9W|U>W M4@7V?>PDK;8WW5X;P0NNK">8;@-3T#'|12 @2;"0P"08D0PS)|.0A7A..N8 MC?
IT|A;|LX;+X|?0=5ZQMO#95!_' M28&M3XB#>@GDZ|K;7E37'01K5Z\$? |I+>W="S^I=JC;=Q7?|JGC7.@7I;
M_VG35'Q+P;..YC+9I/+H3;BOMSUQ^5PHJ^M=2|<(B;#=#) S@)RYL^OGQ MI2>J1X;IT^<+WZMRN7+5%48=
N6.\$(02R\$82C-&52H47I%D.*<%DAD:5*(MPJBEF"WAOETJN*K>I%=2)UTVW53KQ?
19A|/7X6X|8*P|XC>B398W)6.XS8ZY M/D"TV|&."0'D#;1<_T&Z/CH=5B(+0^FRJ>(_L^1(P3C;"MT">3>M<I=?
M^7S)U2PWE86E7+U_3A=/GY;U0A|OE3SE9TNMX^L;E76K;-)Q\$|BSR&1P' M\$55Y"C%\$!&0ARUE
2.HBHX#2I3ST2.9?JN9HND9+%MOL6;FF?I8 ML=TS.H8TI>PAB70I;I&&?E3.Q<@XDD#N7 P|*#Z
*)=073)4MXZ/%SIZ*BH MOE5JR^S675+?"E2^4TU?6Q;Y#U|+W6"TD M9@B2+!|0FE4Q))QE.
(EIHFIYDS2ZM(C=AV|5GORBUQ=W"S"X|LO+U^&L0M MI;6#|2E6G(.6=#QWC7#4>R/P#J D>J/H_16 Z*%
T4H1%#; ZW7#A?^X>ZO M-89'7M^HX9 V;V;EJGYPI T9^B|MH <|LJ_XL5G|L.KQ9?#JY2=6;N+I
M9JF2PKH.&\$("GLL@%&J;O@R'D*2R(M2C'A*55?2(CI/6S|'K6L@R0=791^<7+A@MI3;I7
M9Y&YX/TY@0QX>&_GCCE.|DX;B|7LG3%7_UZAC;|7K|ZS?I7*/?3X|Y|=O50+ M2>Y^>?Q1JV;I9;SIN
MFRR%_Y25NIR.YT#Q26?U_K MO7Y.*|FWBG4+|VRL@14WC.'L#58R;X93@Y M^\$;*>|S|>ANOF;J+?BKKQ21@F
RJ8;&T=V|K(+ MBA>@F+@DTL80%/OEL HOD?3EL;..S=6DX">%&EM;KV^E3QJ>3J|E|RIY|
MF<|XMV7K0A.)0#2_25&D\$&61JB2A.4R3;6\$17\$6&C4;+|XWY.<)|@<4/=0 M-%Q'W\$XK;PNE<I2G#
(75@|QG)+@A*\$C'VMVM_OAO;D/+C;|CPE1K?13G|& MT011G6)O9YPI;I+D#>ANIDNV(I2134K%C;%X;
(&AH1 G&RVDF\$50Y&HI MN;_3W)#JL>V^I>|EXX|7|4HG>|YM4K5I7W8_J|U=1(F01H&G\$&I M;4*
(Y+\$.Q9=WRV^VCIPTD*&|UJ|8EH9AC)H M2>N.% CWH&.)74EROV+EAO;ZPNY6\$V?
L|OE=;68?"KG=3E;G7QTV; (MLNS+9Y4-DL9IFDEK&Z8I4C/LLPZ"B# MOOK;AL'9.SB=WN+^I+?;V(Z"&VIH.
IE;6.YPL86EO^UWKY%G|ADTYH)V&U5 MPT|HIF0G*K2|WG*3^>/70)L94C'.0BB"&+0M5V L?
2BJ<(1F&I4I%\$A|=6 MQ5&GB/4?4=T@#;J**N>.:?..CN.24%@MV-WL_(IG (F|CGJ|'5+|IADP
M\$|OI8#).VY|NFEFGH&*ANA9^U>&11@7%A%*8Y3&#B*4IS'\$>P2|*F2_12X+\$
M;MKC3H|ILWWSY??N ^@SN'8;7O'FR @YO;J;MST=G0=@G\$;+.MI0\$. MNUW=|@A94>QE^..09J3SMY6-
4;MW&9T3=W<'G/N|JE|XS)E|ZW?|S=3KGX43\$ M<<&3#=\$Y)|EUA488HP0#.*8X"((241)^_T
2K/N*E;BJ;N|T;HGYPH;H&3 MJ?Z?0NF=W-CV@CLXM4(|=H

JX8I>SFM.!O/V6^821(MUO#4M"OY93,UZ!4!QVG;<4.@18XZ*CK7"1%WV.&O*FH MOG+DSIG-
DO>5/RJ/GC!JT4QF>Y%%VL+B-?FV! "\$TZXYJJ<1.8J5<4'PR1C M5 129W UW32,8)ZC0D*Y:JS@8-P%1U,-D..SI#JH
K-8 M523V"l@IE/LG7/&AWK=/&V.T.,94G* M"R%=@F4I\$%,8,YP!#&F4OM@^7-L-1S 'VMJAS-
HLKMLSETK,^3B=Y?H M2NMJ4+;3:HH%)D\$M_A-UIN/JTJEPJN?1P=05X,AVK?2YZAR_ ^AYTHL>&1M4
MSID#HFGC9KFH%)L5_ OQ!75U6EFD -TSS-HXNT=(84T72,*5 MMR
)%_>:FLMUOICY +I6DEIVE43NLR:X#8J26?6%CE>9R5U2G5X_BJ@V5I MG!5L,^C (<=NV-
VTJ=OA%K7TIGRXDK>:2JZ8)**6)&,%! @O*\$41< M9&H@,(.<0MID>>1^ZT#O./ MAYV&:DB#%6U5)-<
TOJJ/GD'Q&*IE=@W 9J7@B0W6A-8WE/SM8OIHPPS6- M)=J:KFG^E)L_ ^3#EURH_13SZ;M;_6
#K21866,2"0)\$1409"6#.40)%F&5!%B.1/LC&AKR4H9X5YD.HD UK?& M1+MY;,,)T%U-ZB8>2)9"1 AP#7
X(7+>8GND+UUL.#,8AT:93QRIVF2Q M:/J1V5)1C8#B%H2@XQ:T?F.-=-2%33.9F"#UQ'X39YISTN/18R^V)D+UL
MSJ#VHB_P=NU%:_O:N!>N>3FFBR6>S=YN1919^L8./IVS!KNJN@\$=5:#(7N8* M.X+
>3_8Y<+;93+Y+9R>YTF6ST7!;:=1#W2?IUT.IE DO MK8W+!3MZ'JN58DUD#1 8WZGLHS+4P1HQ
M_N!5QSM=KJ"l"W_Z"X^06,=Y\B#"XUP(5S1!#8NPIC_L!E7>:/&2C@O MY)@.V.8#/> ?C<4M?
^A^U_G;7.152RW:._S^I5>XT09:7J3!2SJEBDH68
MIS%D(>90Q5\$AR0(8)HF&.6"TBUBFDIMDIF^#8W9K/RN0R>J4H_*IJ<+,.4 M+1,*?;X0,TWW7C#;_*
<%5^J&JM=AC02JI^WK(Y6.O6IC9:0 MAZ)R16H,3I9E"8IC! 53I70X3!(H!YE,59*(W/T##J >F5JHX3"U:!,^>. MMGI-
U/%@T-JIX/7:&IPMYD=L'BL62"ND_/3U^FK_R_57WMN(O)IPC?,51'H@ "P31*5(%,'\$)E MYD(2I3E/LSR.
(JN>GEZYZUF\$?EY*"TOQ_53_6E5!#18-.T!(?ES*D?V^#_-
M^VZ0VUJ_!CUZ5KSH>/FSQYEU)=+JZ,XL=>YJ7J8120ZU *RA0D@I?RL<* MHH&
I^9CQIE,YI+&"U:6GCQT1ATPP>G_+VEM3!6;_ "JWX<_IFX:_IUK*I- MJC,*W 86_!V;RMYB^W2ZKEU+5:BO?
^21@C+(8)ZH%:@H1S1.IS1F! ML2!%*L)(D-
0H;901@=)IOCWBO55,L6'1:ES+.#WKD\$;1W\$K!WAI!1DUJ1D6B5MIOOG3Y!7I/#!MCH!_'IY*B^RIG^25NN7I/3SQ
MU:M;"O^L6HEZW^H_NEGC\$@WSAY:S*F=K! "W9MGHU!6,ZES!&G^KWKK.! MRNH-B
H_1^IEH:=^&S6>5BJ;:52F7!*_-2ZJ!B#%\$;40@ "9(4LCR)11%D!>7I M1&SLIO>,4)61_N*G.5YT
5:N^%/MEW1CV"4B#S-4IS",IRB\$):P!R% D8T MYF\$:\$T0SJQNO)%XSL\$9_K?M ONY+ZD-G.1%B)NXJAK(CZ;
1_6BQOO=^/D:FX MW?MI8?<IO)_YO*.[BTJS8JD;Q>DY4BK+I>)/DH0AI>!YF!<2,>!(X8R@ M+.0P8R&"*(@RB
>R,L0I4F DR*/K9J<6M+O.TB!YJ8=255Z3!"1#>Y_- (XP_7HJ6:G
M>S>A2^WFR7U81UK;M#LNN=IM;=VE6.60*"IZK02"%MFIEMEEX? M+!E.UPT-09T"U-Q!O9Z&I7#
IL7JTMJS* 'AH./+8Q>CRCVZL#C@Z5A>^IX M!'&OZXI/M1T*BN;U?S^5=^ TD_UXC?^3^AE7\$YTX-
F>C=U;=;BHZIE5F4- MIGGUJ5 %8FU_!C.>XZ1IX MO^0*F*K*US40^7!^!;2+-0+!,!RWD8^5-7SXDEIZN#2S_A-
LJ3:A:M^UEA2 M6:A6X553T24Y:X(L+ZT5!%*518MZ!W:SV28)O:PD<IW4_D?MJ-5M4BP7RXH#IH-8?D#G"W!
L_VX04C,4(8YC&421U8\$!@2B%(0H22A@C09X:Z! S MO'K6B!V@XB!K!LU"J9P#R4!K>A3=3I/N5RG(FTL#Q=
<>H+^#0N1XN=/#%T% C MIW.,93VIA!ZM,9QN,1IF2U^9/N-
KN+3V:K7MZN!)%F\$;14D,S)E,N5_JD.@6KD!D=+W'Q&.EMQ\$PC@JYPL T0'AP= MW?BK/YI#Q./,Z(-
R!G8M>IO:1^)/BCZ^0G1AQ!SV^!T^_+94==",+L<_ M50_XGI*YF(<9&&2Q"5=\$N4_))G"?R-I?F
4.D2\$1BL NMJ=IVUOE2;6- MCFCY "P-ZUHS_V=KX?IMVO+1M,V:%MICEZPI#RHMGIU_(!&D;4E:5A!6SP
MHB)O)?^?U(H3")Z4C!WM056.\$RR! "LAM\$3=U=%N5E'6JZ%:RBE\ (IKYT'KH MX>:LT%\$S!RPL52D*
(19Q+FR024A'%- BM+!%STGV! =UM&FF%T.A:E M=M%,<0&>)!O:+U"?
FOIY*,992BE.4@9S>2VY%QC2\$A40.:Y2!+":8.%73)# M/^@ZY3%1!1
(.Q7>#SB67O:M:UU3=:2HCT#RZBOX/VXGO2W!:\$!U7:JH#L MZFR'%>S#9O>+OV!K>E,JU-
5509@<Z?!:WSQ5+UG!G#,)K)6CWKW?N%*!&& M?U*N?*T/IW=@S0IH>#\$/K1F!&@4@8DXSE*0SBC"HJIX
DSXB! I^JO:)FX:="=,7V!4'8,*2'B)"YD4BE4J>8YI5L1(MN,P?I9-IHR^IAYFE'6M-
8C17!<%A!HK6"GC,&2>ZS/MVEVVRWG_EI??X8U MIY#C!2K&5L/G#IY%-8APG23NNSW9_AIZU?6)Z!#-S;
+ICF9#'\$7.65>7 MB*=RI^HU4R-Q=OUG,Z6RF5XJH!E'.CWJYOE*\$L2@IC,RX/"I9&L&-DAS%*
M..)Q\$">2IDW6NA>VK.Q6U!SU>H/5_ ^O_R*,P^!I:URO;J!/>1)09.8LIQ DO>5XL3N%IA: *SO8Y=%XI?RD3I.YW-
EE+8- MK=[E<1A&F9\$(BE8001X2G\$&5TOI23W5D M9GT.CZV=F=GPI,9IM5R!EJWA.X+IAQ!2AI @2&)
DA(BF%)46G@Q M98R+) "Y J>"\$S3!L@MI@#O&4/X%7WOF9H0L.ARA9O6=Q2LQ8^ODM?C8&S
MSL7K":R3+N+ M:0SG0O:\$QI;+V=>?:BHUI^OZIXJENU3X(AXAD,60X"N1I@P-Y7XH+R.5= M-B\$A92B.I^S#W?
S+@,,_F.LT9E,Z^=QX^2"!1)3"N. 2X8I\$Q!42!9RS M*,44PY!1 5\$0Y!%N%% 8DP#%22Y0(I- RZ8'O-U=,PIMA?\$Q.,OI
IUBZL7-M?E2/3C!W: XJ=MAS*4&-P8%(X/M?>(T2.ZF/V?>CZIBIO%5>I MQ9JCKD!TSE4M:UN4M<
_V@K2#ZN:Q5L1C5X>P5F.JMG8.T4US:F!PK<=>3 M#99ZF7UQ 22>%)@+!X-
JL0L@VE5EERSEX*V1Y)Z7<ID9VZG;:39.\$,*1!F& M121RB%C&(&&1@F:D"P3))%&HK%3Y#"-
O510Q2T5"WNTD=,7!7"ZJM8:8 MEM(E%>N(N:8>@E4E+-7Z:IS6IGK-O^EH!>Y-
7K6&8J\$Q=SF4!*>UA4^Y:13& U5 MH.FI\$MN'Z...Y SVI?8:* IDY:5NB1)5E03IR6>@9.XV\$UI_A#;?CSJ86' MFP5M(-
I6:&B3SH'ZN177MLF1LR=?+ MAC\$8RNV#L-3I:1%"0DD_!8'E&3R_!QJGH^LW!_UU \$FB3H:HXV.G%:2
M'L2T4WAY\$AJKI3-RG+#+:Y). #I\$_K%7'L?4&V>QGA.FVYIF/7=Y?X.M4.NY M+!E5!N%M.9M2N?
!GQD:SEIJ0_3_="MQ/BG^JKOWT@ZX!INI%>94C:AUFZ7.(9?S M""10

?JWFI^O.7T MQOUB*KJ!Q7TY8Z08(XLS(6C,84XRU?FX9*+Y'2+E-
C):Q+R9WJHIF>4.%(DES>7!G<:BFH*4P3VD!PXC B MG".TR,PZT>^LV!;N%??N'HQI7@&?N-810F:P^IS^8RG<V-
LXO%::UP@81V MZL!9...=O?&3CU)7_M3YQ=U<:9.L<\$:;^?^!#A:<,'MN,A6WNX M?JW*>L-
(WE5LLY)!DB,,BR!>8"8RHZ;JM!IX< M0A%VFU43!P=B\$9:S!R!#;_?#A@^PLC; 8#IEZ!8G0\$B&;5!X !G!#Y&KOG
MA:=AA 'YA'QO1) 7Q=UTZFJ>U7J(U=6/MEI/LJOZ:X^J+W LWU?11 M/J5BH?
+P=6O6W8^+M*#UO+05+ 4XK"2R\$F(DM8!) 4%BAE\$6%D+<= M4D DO3?6H-1 M6(D-6AE6-
Z4^NM."11 JM_+=!2QA7X&G\$Y\$@ MI@<I,H9J\$!MGRLE4'=+>46G>+9VDLNKU73YW/#>70.I#1\$-\$@YI4A"(;
(8@ MQCB TG1/_P=%YLAGC/=ORH87S+"DD#_UL/^AZP!I# MXYK;(*196:S9ZS<4YV=OTIVV<6,H-AS99:IC!
OHA*F:9YU./U+"4U M5/1!H08-6K&*2IB@HG4BB2!* XYS_,B@T469BD-4A:DD8U=?81.SWJQF^O
MNQD=*N=53!^T^,"YZHB7SG=5L.9P0.OGG6Q!#I4IM5A)/8Q7,W,7@IH688H
M%.%1.UU6\$P5>FUP:"N.)^CM&95!SI8RHN_5N8 !R.ONCR0<BQG-(BY *F MG*LIQS=X^1*3GC=UTY&+*3^:O%-
TIK^!IT!=Y!^N(VI^2 MIY?SW?>(UY!2IG2:K)?#IA:7B!+?N J5>|<\$S\$.PB0,*\$RCA*F.DRK!B\$8 MA'G"6\$9C)*R.7V/*?
2?G23Z 9 OT,6)=4NQPNIH#;:9>X"AZ=HA5>?A!^U MI+YRI(SI#INK9PO?7LZ>10+V,?I/4S6^N^Q2T;
!SR..8E@PG&4!>2\$N:C0 M19R\$19\$SM""F8?MI7M6"!TQ!XC^CN2G_-AE!EB>T2T=CX?SHSA
IAS88@IL<@#^4C08=CXYCZ+AC=8G-19W MYM@L;_CFHJZ!9IEMZPHUY3?>NP,8NDIIZEGMJCF>?
*LZF"17DI*Z5;U1 MBV_@Y7G A50#:LPW8?(94\$,DR3-BZA@+.96@WY/\$>M9#72D04;K(DI:8"3 ML)EM?
E!@V.U!>QP!WU>Z/W9W@;/N&UOE<9"RI>Y2F1Y MP#|^B5?JE9U!6>YG+KYQ=,%U="2!-
C^JHR7)0/>%)\$*4H\$!&I)Y'<_8Q M'!HLCAY M KI-2%*YI&I0K;)!%?WGN@/"A_O94I+HH>2JLKIZQ<28FR)-J
0+IF8R?_M5%29)#+S(9\$&\$IE/_@5QJL1-0\$%!JL+)N"!5!042E-%K!9:=8&L7C#S'Y:/ M1<^S#(<VFE<_9_5IRIWWH
@V43J!6"FRT4A?>IP%K!#P.161J)48E0G=AY0 M;IW:F;-9)#W!42SQO1POEQ?RO+!<*+;AZ8)N?

OXAZ/RBV3.*1)+2*6.\$DJ M^IFD".9QPF""21R'.+ST^IK:./IP.Y.B@9*-K@ M?";.EL%#N_0"#G=V; MG/H;
=OU\$:.TIR?62-IDU)A!E!L70T-HE6IA_6R0#N5RIA8./78AUH\$0S_*
MLCR+C4A_JR0.G:G1R@&TD6QZDOL6\$;T%Y%EV&L.&U\$3L'F'OCVB!W.SF! MCC_RP>T1_9/8]=+&XNL.OTH?
X(J^*=P,?<4VF0)SID740S3;(XADCFE M:18A&1%\$?2+&U\$6^7D.T'7\$F;Z95FS,I6'UTFBD(-,IF-6"2V/UXQ "L\G9 M"
;D\$ 8VBYE38!BL6QR"8K=\$Z07T3)\$TIC>%<>L<9;7&A:LL.T+WLBEM MS?
=Q+X:M5JH=&B^K9_4>?"H6!K%GI>S##\$6Y9A"/F^/\$;F\$*?R&#E-DSP_-M<Y9D=5KW6KQGE'Q
RG@KBH(NV/5PQ.N MQ,8CX"P)>OY#+PD@PD\$NUD"9#V4E32BS4<+J!33^S 3F,K%;Q(L>"%5>+K MIU*H/K!U4N
K^*58_%K.YI(F3UZPE)H95KUKHJSG2-QC9^9*-O)!VIRU Z32 M 0@E@+ "G3,QLJ1.1\$4.JH#,0/BK4LQO-O.J?
S.YO2Q_(Q7:@9MTVM/L MX;+Z+7;180B@E/(N@O*!8H6H#E /LX_30!4AQ0!LSR_F
ZIF>46\$TC;N8=.0NL)5"5MM)STW!JX&SLL9U@Y
MF7GZS.JFW.&WULZ&Y@BVXF_ECA54Q=55)8B.YO&MCI;K=3^K&&'C!)\$2# M1C;H"C?H<-
0+!|DE\$MEC6V_A6R"5=^6 M_P"RFVNMDO/XQN#P.6=8;6N!3/3C;C_R0, L-0A*!5J5M_&1R -\$A MBP3/A,=5%-
=2BW\$#N^=IM1?K/Z,X2P29"&"T^L^+@^O&XO:8ZN5(LY!<)I2+!
*&#H^EP^#4U_ ^\$X8&SD)J0)4.H#=-E=U649" @NYUI7&V4G12 M_P+UZ*JN:F"% DS3R)WX0J+A_ \$\$^"
0)I\$<=A>7"R7Z_9"E\$S"*&PO!-P\$J6; M"!OU:KD2OY(A+RS3H2:15K/_ ^"WO_ \$7IB"/\$BUC={03@!XJ:7NFH;KBM
M/O 4I=\$S>< &^%18A.ZTG8Z2%?48!8X.XBZ)Y#D7JC#_QQ@WKT2CL 46>L M?
F9BHM#KA8RNJXR0&:S%BGA"SL >MHY8*GI58L9KS= CU#WENJR.%% M4H;&6NWK=,8?;8-
G8&QWTV=RF!5+RUCU6U6N7Q3=O#KM>2KGXMHU6+ZO-* MOP89O #:8!)14K/D=!=<16ZVK19;
IHQ<0.06.QDOVAXGA+*X?#K-9K&>H MW0P^,?9XLU?R)V9JWF+!6W#
(ZZ^LE7*ZC1ORR*33ZYV!A/(T!H@0QB#AE M.&.)@4GLH8P&&R!Y+M49>4H%_V"TGUSVOW:~A-I7X@
M:\$@<3B-B0./@%|DI(@?+5!6.R4!SEXNA!CC.?FH&W1#I^# ET6/FZ!K!> M7#%Q\$YI?LR6KOK\$/>"9IYH?
_EX^,TFL+^JLG4WQ4K;I=*,41HDR&#L_2XY%3C>)VP(G!^=H,(L";Z% ^|PD<^9)!A?<5#=:OBWJ2?B_F
M!QGB*!+_ET&<(0!B%"H0YQA!3M,H96F84;TNP"9"! Z7^~W!9J!:"8XSM!CT+V5U7@_,BQ^X/H W"
M@3X!^O?>8GI7#U!@G>E_ ^D!E0O M2!0_9EY"6.!%";
(29;5S(\$,"@.09H49G26;BAPXA)S@8>WZ9EZ^,U>MIAGLF M9C!K8+!*-H5S AI-)ARR!+!.(K MI"2%:1 \$D&4Q95C%?
D S(V:W,Y09V/_5W4B?A"*J!7X9R+,<_BS_!4X+R8*XZG3E+VEC@BU_0)%8
MY(5A"E'N\$8BIQR!A<9P&L)Y%.QQ>YL)IFN5DS?G!>?+!^%Y?WCI=7UQ?3Q
M!@<7H&EW>W#J!>5KSHY#4;#D;/_<9T!S3Z+K/L^(!58K%BG!2FG!X-MAXB'5:V* Z>[S_H7P!6C0)?-
&/=QDO(4.HDT= R6RNUPI!1!%X&VM0R-\$UK=VM9L J!A0FKG! M<!)C:,ON:T6HWF:5X3JH!/?^W.\$L.HS(8'=OK
*2VZ/3!(A=M>X<9XF+ X2 M2"F*Q6X!;9@G'H=^\$="=>&OMY0K22R03\$#;U^N+N!GSY>W_P&EU.'RH_25Q
MOS_"VROQRTLP?7BX?P TYN/X_/_UI/_UI^O_ZTM#;K<38.HY)W<0F?F@6NX\$ M;"2#60!_P0!UVUD^!Z-
FXO>2W#IQK)ZIUU3DVB.KE6\$=SEL:;2;L9C/_2# M_.\$<!0PBC'R(&0F@!U'N\$RK<0VK4A:/V_ .8+=;14#5H.Q^4?
_8L.5%+X)Z M!X5+F:SODM%:D3)Y?"!VQ%NZX6!#?0;=W@\$5'O4\$'8;_3A6L(3!YC=,J* MV<-5@!7A/?\$(M.5!M%1?
_MNI 3,HH?L^!_9!V-ULMR:876I9_T(PU#AKM+JPF0XMQ! MP(!<XNBS?4# J!_KXP:_^43W7&DWW>|PLBV_!?
V(AIY!_(N^\$*(@QS#&G\$;2 MQHCZ7IPR:D3'OAUXZ.DE!9G_JH!5>K)SA:S621E#"\$6L^ZHUG3&7C4V:O MT-
M9WB7K8WJF0/E06!1=5^T)*!<)&_! M.O*T/YKS9:~F7Z_X(PAA!E.9BSI'(\$!M=X)!D"69'Z=9&!K%N896>."9
MW*ENN%Z!K&6"<9MH_!UEC2<6"8X.FH!_C3U3P5^ (F>F>'QP?9Q-7JH.KZ MT:DLIFWVT5:Q@?
K@C@6CJZ.&H=4=ITQB)/#W#B_&DFM=/_8A+<96;_.931\$ MPL^E'&(\$\$!%>BMD,.9YG-(XB7EBU!9!7!3
/GI*2+56R>H_!W6UD6Q<%0.6 M'#V>9D)9BYNP_!J2H*F!6(X:X*V1Y*V#LL!4C!AXH4CEVI0UKA:S!D_;
M8K5B=5)DL!P/_L#@GO("6%BU>4C6:K&848I28F8@@AK=4 I%\$P/%*Q+3#:" M596H\$3G%47CZ)Z !H!TFX4%
!K3@HCAINPCWA @!+S@FC!V!(-7*K'Z*B_-W MCT@M<?H!UO\$B8.E.IN"WB!5;WTFTRV6WXJ%U!6?4HSS""?O M!-
!8+!0BXD,<9!G\$E'MYZOE>DAGU>7*DU!JP_!70"XD:FV\$*7!1S+JBJ_ MRX9==HN.CJ!MEYS-
QMI4F^VO86GW!Q05PN'9N'E M.? %9Q&6(!+!9JCS\$<9A&./\$!# M.\$=!PK!92JXW_!XOBH8^9B-
(QJLKF8E4&SZ6!B=9EM@JOE#Q0QPZAX !V M6T!V@*_ K!H_(6YW 5BF'T7!K0%\$MAT5&#=#B;0W07@S:?
B2+T);J.JR M7EY!OB9^\$;59C)E8U%">^A"Q/(78IP3B)\$E()#M5\$BU*E1X90R?)V/(&L&B
M\$<LZWU@SHU#^7MKIQ!H\$HZ8K!";M!P^V"6%8 F.6R^DWK#60=N76!%";_ M!GLAK!;7FJ?
JUFENA0^HN*Q*KP@ZM">K-6!A6.6!AA3&\$;R2Q!&!@G@59&_DE) WN:6K;Z_.J!H5X 7S MX)=B);_Q_!4NZDR-
Y9>)%\$"#C.F)YTEPHUR=U.T@!;2;%U@6&"<80\$4L*4+Q MMYCYU.>84+'M.8F8.-=P8?2
1ZBNY=8;@^!";9;#5&31^@Z!68"W5!HW>H*X MR2Z5(SU< MH!/?\$ _A=CW",Q*QE*;
(9A3+=JHQ@REF\$8Q2+TRX'Q%*C%*!\$6;Z)E!0S. M=KT!OL /=@ Y0UY;GGNVDX'=R6;J/_=%VB.Q.W4;+A QB;
HQQ^!7X30!B% #' M<3). ^W!PY?%EK5;,&>;4+9"+W;.)!W&AU, ^9DH+4=%N4Q MVDLK&51LKJ!25R5XD
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<8J!%5X/(9.!)>=(62;)G_ J M&>;&YGKF0
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Q'T:\$L8"BHWB!H/;\$&3 M^9 W*IEV41*+T!_SH\$2F8>5;."8"2,""11WW!G/_#@\$>V"35M M(FIEFB1"X)#
(!ASK!F4!JV;IOHS28+!)@CG@9QILF0&:_!BKL!>6_I3 MO@=-.&+="X>N^G>?1?K=X^K!)?
(@BV74R)6AG!60VU8NQ^@8R+Q2S;@H!Y MGG BJ>P4!ZG8E@5Y! GR0!QB!6_-3;8)R4.1!<^"CP
2T*H";B4.=VJG M#1;9C@%Q!P9G8N+!1!#VU9'BX0!D9=56B;_W8YH7^C+7_)I9<2?^*_*X M\$#O'KV75-
(%ICY!2+L^ (M"/J5A8Y &'>.)OA:2#;5QX*6&U"2G1 !L%+8* M+ "T!@_9J>B!+19F/L (!@MR#UW+G!%VG!0X,B6+@#
!;!O:=U!L'B!\$!L.% ME?^1)O8H^R4%R*367KU7!EP_EG-Z5!X*;O/8*(E3/V;)C&(-%X@C"V M"(%!S@+?
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\$!;AN_ U)^8Q6M_%!M?YTH77Y! MS4BXJEXEZKFEDK)4GI6GY"U>ZX><7R6PCP"7E?XF27;_X6BG?NYTZMW-
6P!^WH!_7/MWH@G#V;W3;AGTMB M7JA76Z;#/_O:H4B#T26C^6%F*)" (I4^89J+!8O);L91&/D^"F!JRT.@+OGN
M!Q)CUX*")\$O.0I)E1*Q.30:"\$3@!H8;I"3MX!;88@X-FMEYH=I5 M2PF&I#I M>1>W0)BYDBT&&^%*WV
5#)!8QUY#PV!H!H"20#>^@6#.QTD8-9(NHX*;W# M=-.(SV)57-(9HE!@YS&"HTJH8F'P)SB%;;
<9^ (Y)2%>*86!8P^6!_!LC7 MF@Y9/IWVM">@Q?L!SF2756EDO^3DO;S)+^V#5!#!=011Z*5F_-VK^NV\$?I!/?
BIZ&A-JPZ"K M!%*J_@&-K.?:XZXW;P=@3>7I=O5^.; MTBNW.K:=?N0.48Q MZ=#T!SU#8&B M.=^R%1BNN);-
A(+LVP\$S!/'LMTHECV!JY(P!IPQ&1 M5%K42V4M X.YAX63!B/D!;'8KN5&S%HG)0!LB%KY-1."ZB
A5VASQ=0K5P!S M5?UNY&3Y)(QZ?L8L&_N91<7Q52L""\$D+\$ T!_0VU54+YY/RQNW!K&O^7L-G M!H0!PB?
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AHHSC"L=#!M!A=4/F9Y=J!2MBKEKT! B)+EMV:9GF MK\$!7O!21FW-IF;?D400-KLY_HF);5G3,V?
Q554^C M!>6R*9CVQV+X;KJ^*_ MV)E)(H90I!QE\$!\$DAQB%FAPBQ>)&(8F)4J&2JP,+?*\$9693WAA!H!P
M)"YF3!69 (VN@ES 1LU)G(S.R<@3M"(LS_ M>>K3S-4>% M\$JMR"L9?
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77+5;9KJC*_NE+R1.>LTS=_GK=JTIU^K^CR>O&P?GZN%"O>?S?U5-XKO&C#<<RCJ_8Q6?M(A>=9X<!S4&Q-
2=PP+K<2!40\$>AIRBAS;T!HUNF8RAG%I5@;
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B#@K#EECM0S?(XW5N\MNKO_.YO2Q;+(W7G?Y;+K#Y*(9!;GF\NJCBCG@X@|\N7*12L-5"5N%)F"C#I#Z3_#F8BJ
Z7Q>?E?T.3(O_ML\$GWEU"#">C<.>2?JW\06UI9M?JIV;_P_G'FU"WM"A8J-Z3O>_0O6R_TBP
MS6CK;H&_7>W)KG1X+N7)HMM_#=#+P3G7I3!.*\$88(B!*8!IB_G%(2)!SL4FD MQ"S-S5R)@;WL-K-R-18>UPI6/=|Z-
%C;JW3L%5*^1T.WN0IG/PSAC+OOH!#=#G823S#*9!XD;4RRRI_ML;60^CC;*\$M0P;)9?
3KUL,+52LISG;63R;QJYGV!+TX3BZX_CGI6BP4IV+) M_2^61.S_9=?QIX^P?
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5A>E6!E(HC|V514^XJ??BJ7LK^(OC9@E_M0<0BR@.(8Y;8|#+)D.YI&/\$N.^EH>|3K43#=#|@X\$|C;5*|Q)1&-1_|LBI5
M#QXO; &L860X=0*>.^O\$%V5C7E.>_%"U8",C61+^6-H(79;3X/+56@KH42_ZB_ML7,"9\$UL;=(NZ3U>I?
X/U7^+^!0P_OG_OONZ|XG)&ZZ?_!VQ;^U;0Z09B;_M=^70>|*^;1Y-4C;!
H.WSORILB>3Q7|NH|+AD=GUA_EZCW4&S\$#E/OB/MN=ZKW5;1BI=7L-B|L@XOZ\$>FJH"O&&MIH+T
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f&7|MCGL;F"WS1AG8N\A"+K192C(M#%SY4_#9GK472|\J=L22%U5@R5|P95D#R3XI9<_MU;|0/Q;7B3\$*67FX?
9K_#\$%|0JDI47PN>QMTC7G&KS(G8+VL\$U6%WURP.B/D_M>f%Z4MH=?\$4Z607B-
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MVEL)'(W@_APXND5W9XUC\$>B460KJ0;MOORQH;E>|O6*T4M<21XLX?PV)79;_M(ABU|GPIYT*_V->%29*3-
|0+T_LZ|(TA3BD!;|V-Z%(<_B;|6JE;#?2;_M@|H03&L;9O4SYV-95S;MW5%;|&63E#%YM*V6I+L|3L*&P0(W3RX#3"
MK;|JRM?N(|+0<|^H%60?|8=J|4.Q17#^<^O4^<=NQG8!/?>_9F\$4'7>+6_M&S5T(FB;*)+7;BC\$X-
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4NMHPJ'F1NZ+("(M?C=7M)LNA6=0UVL>+T0CD|D98J/^SQ"2|NU3G=|@_E2:X7=2.Z32FC6#OC_MKTQU;9
*.|TB|1FU_S|9LT-A|N)>?P^#MS_8X745^?QJH_MQ@T;_S1F'XLY_W0*6I+U|B<*+>Y4
Z3U2S/Q_KM_U#;+|7ZUXPSK47MCT/D"NP#;_UOC8\$Z'JV&@_M*Y+;/E'CDMAJ&+U'4JMSSYD'_^H(|OBZQI+#+|+4
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^74""ZWWCYX@>=2HA|HPBHKH<18|H%EC2MB|HK1805/61\$ETV-HH=|K_M.AK@1T'JAWX"DR#P(;)
(/9^LF.6Y\$UAP#Y@18)JGO5ALY;.=C6N-8'-J'_MC49F49PW|?|T|O&/@SZ|D=X61<|VLO5|D)TW5X>YWMW)L'|=YO
M6E\$UO7TZ77^6JL?|HSX6ZFG+I1)AX_LQ^J#P.OO&0F3*/51|N;|9M^YOM0
M+%)B;_4^0GE>1P\$>NUWG.AC.L7M^O;_fZX2|Y_>4_OUS27WZ^O'E|_>MC^('X_WUQ>/UI
M2R3;K.SC+QQF5-I|X2K7AYFPL?M6\$%S%|O#|M1++(+CFO.R|6VW>Q_9=|
M6KEP%O)>.%E<(RRI+.08KOU)S|ABV(6^QA&)!8|94IR;8!MA5'NDX0&G'N>?KL0%QH-
O\$%6LGIY_E42G^2C|O@Y|)YAW^ZEV_-A_M&^U_K9ZB%Y(*@ET)_T#H"K\$=_3T%33&NCQ7>)>G|_S(1Q4_O|CA
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HE\$3CL)P.?KA.%>0#+R'E;^H=6HN=4>@;P>&NU"=\$+M;5;_7T(OM3!?!
TDWBXC_6T';_LICF<9@+|^^(3(G8F;|9_BS#D_MXFH|E&>^>)G9>E9+
fO""G|469HY##S(|O^&C;|XZQW;K9S#F(RE948_)I-Y>>Y&7L64|IR_MS"70(VD_\$U^DQS-Y2-
"HVL_8;^G;TGKK;GK^S.7TL/^5_MJH#;)K5>E(M5L5B7Z^4V!U8FOMD)ZD3QNG|BRZ7GRX0\$|_CZ|_M_7X/_M_>|H^
&_54)T-|=);_TP;|J3T7;H/A'IRJONN8&T_*Y*V-H@_MN|UNG>?
CE0+M.I/@#2@#D3)1Z|Hf(".%>IZ=_YP8)P;.=2AM;S5(P;|5N7
M/K0XVR.KLEHJLNKY0UE5Y72)33^+PC1A\$2(0YW*Y|YN4(9BC|T*^<))Q%-24RU_M;_|9_R|6%;2H;CQ&>0;F;_!OO
Z\$;VSS+7/_PN+9725(&5RICW42NX//MQI?_NB;@HY8|OGFKF'6S;TTL^V?R*#";S7-C!WG@H-
B8MN9YH2WZO=F1D@_M/?W.#_0WY1B#2)6)K^|L>\$ES%"/>Q3&#./RE@N@|E/8TC\$MXH#Y+
S3R*AJK;OU>K\$2;XS;E5;DN=T=B"!_M0A4I?N;E).08(<@CR""Q(6+;_M!4"8L_CT6KP^|NO|C(M_LCC-
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L'1"M%;_HCK1"M8WJX6|O;QY1LO"6-T>25.D91.8O_Z1N0L_M8FF;LXA#@BF""|CF_FG|;#-"LS#E7/S/*+Q|6N3;_J=5
_CG;Y9""1F0\$6A2_MJHRKOPT#SOH(QZD5M|B8.9=2|X;2|ABDO<5UCG7&.GQ0X;NVX+@#|S;|
M=UKF#)/S^6BPV^O5RN&9U%/DM9F"8Y3R'R;|Z9U2|=MD3|8I"0^J;A0\$DV<.;_9WLOW_(39=&|PV&DL
&U5(=I@/UFN4K;R)E_MW%2_?EAWDOM;7^X&86GM=I8;_U(S#T.Q9|11|I&|8YS#%D4)RQ!*/<^*!|
M)V'@N5|7%9WX|FABH3<5S|+0;|)VC1L@>G04\$I=|ECOC|I#>2Q0>OV;_Z%^5"QDTD&?
|10T)0GF.H;|'|CH/0#0D'0_M;_B4BF!5@E;|)NHZEJZ9*C9@_H2F0JAJ\$&L|_AJAVU%1_-|;@_W;95V/O(&
M4=|HGX|=^&C@5|L+;_P.K|XX|?E2Q@L<_T-D|Y+L;E3KG=O+60A16;|ZTNU5_M&&0AD9VCTC"7I6^C"*99RF'
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MYK"WXKD:C=YVT1&\$ASHRNAK;LCIFOR?_Y0|R7|O&8&|8S?_%NBB7|<_GS/X5=K.1|QDCN|SAGT_!|^"(|#V";AQ%
M/4;B@_3BMUI-FD?5>N"EK)@8P02TP@R/;<=Y;J.^=|f&&N^W!+KXT%>RT;_M)D#J|909\$|_U1P^OY?J=|NV?6+
(U6;HWZW?>C_ZXW&?
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(K=#M=VA#_M8V9Z<_TJHDC@Z|SC;A8RN_Y|LE%HO/0_LHT&1_\$NM@UFF;|)19P1*8.F8XY
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KH!P|ROMC)K1A#I#6|Q|+094094|8YZQ=[5#(S6!&S;Z?7D>;_M8|<+;2BK'BMZ5|X+4K"EK/Z;TO)%
f;OYOBK+L08R8\$&GK"-?|8816-.K50_M6QI5T4;7KR|^#_@_MXO;SW>7-P_3Q^O;&O'A"!ST|_S<
J8QJDI'D+;|AE)A4B_+7L%?S7^=4K5;_M_N"P#D_'ZNAU&090*K3;+G=DHH=S|GR4=RKMKGJCS;C;I^S|>N?
I3%#);_DA_M12B|B/L_X@AC&N8#8HH|WO|V1U0|T_7J;S4@37+_M4YH3#|S|91@B+H@|F<1#;_@9C\$BE&&C?
(\$>60|BH4;_W@CW2'M3@<^|56'_M"U";5QIH#M@*WA_HY|ZX9BX>E>E|FGGV33|+Q^+C%=00?BXK18K6|5EV#</p></div>

M590@8GZ4\$)+#B\$!^YC0*8HQ*8X"l.(T1A1(W8M IE#l. @X HF1-0:(1. M9&BFKR MV8CJ>8"!<#+'S"&.UFA<F-
<=,=K|GL4EL\$|>Y+ DG: 1Z%1+ G MI \$AG*7\$UUF1T F| "Y3|J|JA8JT^<G"WK%V.SSTBC)@@QB\$!<ZS"R\$.4L|
MR'-Y.\$PHR1.CMF\$K+89V1|(ZJ\$E&E+ (N5S;G9^WKH&NGD,:#;SUW0XK|S) M#-^HI+(Y:Z54Y<|"\$6:CL-X(=Q^?
9CEL3B\$H+R&2_6T.&|TIGU8=)(SS88 MI Q:00G2J=@36RPWA>U2P U;W7+A/>IDK+A<3%>KJLC7*
l5%^^^P3/>L'L\$ ML:@B*=<|A3C&%8C4E=E.4HC"/E.<%4801-UI@=)K8&|7LPR2KIH,"HVT/37 M?|<@5G3P-
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M/_SU>B&)Y<F'UX|%_I(0(I8)YG*Q>LNO:\$%F'L:93P('0WE\$AN(T@)G8TT*2
M.8:%9M:GN3ZY7FZ#)W/= #^5N092.YE_H-0#^+UOI|A(I5"H+1%7RI0@)KJ2-X MWB@I/<+5Q^L+@PSG,YI-
OI.=&7\$S) O?^VR#|/|UO+|=+G|*I: S6L@*WE8 MOY3=RT#GH2Q//A7AV<2&0.@O=EZ-
M4#9I08.%V7U4E;|P>LOD|'<@|'N>IN PM.U-73|Q'B9|&ZPV\$EL=S2DW;f@4|G\$*EM&2_(!>5 S_5\$|L9S@+<\$C^,.
(PR M&44-&8>;>.:?E<6/9A8;KX/I3*TIJ*TH8M05:I^1.Y>:O=>.:34G*BMGE8E6L70H MY|C-
X.KUJHB+5W|6Q|F|L^#88091|Y\$". 6P.C40D#3|9: M)M@(.L5408EX)^6>C\$6.,#"\$.[M:??25MZDLO%O?
6T\$W_9SK;C(XXRU4X: MU.ZSTQ=;.-!NUD)O|H|+.#.C5ZY9SYZ&0YIF(GMEQ^&.)== Z.(M>R2/..ESHKW|ZL T*2K1(-
U?"|>&ELB5RB8S<8M+7< M#B47>' (@,\$VQ140=IL0:T# M@LZ109N!GH'&&^IKV'/SD)>ZP9;(PIP' MF+.
19&7S|ZQ*B| ^H=|BS=YI;M*, ^ N O+SI(W M+L.@3P_ L@|KX5K0|7S33^_J>=FAP+(S/6^*O;K;K;Z?
X12*Y#0CN.KG| MBOZHIZLO*>ZNYJ/8>?"XMGUHI0/^52H|*Q4259'E7Q3<BLO9F 0^9V+I M0'\$:0(I|H#%.6I-
"/Y2)^1*H5&.:V7L@2?TPU-9K>KCDKRIJO)H?AJE.S9
M14)O\$EN:9S9;Z1.01HQ|)O4WNCMD1&T'IW9-(U)AQC*WUYBF5B-BTIO_ 'QF M6'Z-Y;=Y>2|C)I5X|9K^<2A&
<4>@U|@8XC"#.T|A#T/90<9|E&L624ST9' MZ_ "+15;.:8:T#EQZL|XU"&.344|O;.:8F8"-T@/9|D:ZRF+6\$.3ENTK(!'"LY
MRB;W6I9^O^GA.00S."\$|B2#^2.SWG_40DYS"W.OB..DCG 6^693CK8C|QDI
M76@IRP5JDGEJ(KMLRO">HCJ5(3PB2^D_ "IS?XJ4WX<_!P#^0^;8%K|.2|"-& MN*JI?
GO|N\$761XS;JZ8^=IW= _+LI%V*3S,OJ6(Y@&GJ=IYG/B&WV%|<0.73C:54)5U|IE3)|LRI@T<=2;K>|1.90#
MNI|L3R:N%|M5HT4>6Z"W7^;.*@|:Y>S=R('YZOF0@M(P7|0T<\$|I1 &PU
MF#1E.^Z11W8H%)&|B|T0%JE9.H%U>S*I#|XV74-6C|4X> M5=|U|E'ZXZT5+|K%JEBLR_7R<)-
%/ _LKG|A:WE8RVULLY9.^#0+|F|Y#'^<091 M#^9P9'|+X|21M(XXU@K1708|09V9|T0GA^
6K9LHE1+=|DQUOC|Z|H|O_< MYF<7) O6'M7M:2EK|P<=Y6UA7.4|K&ROU\$O69M@35K.VLMQ9+|74BCQ7PM
M69RV2M7_ "QF|S|A#)TNYU_9V^Y9>X6LBC2K\$&5:1CGXH%NUZQY^4L1|F'PS"\$ M:5XH-
|DRI;G:3NUM%@7S+0\$=5E0W>*M MW_M9361^OA+*@R4QH;IMZ>H)XO?X_G8N;%1WTDYH3OCO%\$1?
CN2JUQ"=|=@|E' M^..YZ?&LG+?OQ7#^_B(6@W/E8#|D/S7ABS,1|H#1=&9G6VSHFJ0|T#&YD>C00?1.Y,I9
M'8RIM3O-7|O(Q=?;5_*_JB4(L^RP/_1X#.#A#^+R|L81S (WP"U5P5OM'5(4:(8>G9K@K5&*GV
MKC'QFG>W6"ZF|H^<7=U7U|U<+1%2;.:9FK|PCMPI^++=0'5V%Y7_+N4C;M+ ML8BN.Z;K7B3ZC?&.@=
_@1S9:S|/\$QW>'B08:55S|MC8X|6Z>Z\$4=W^=J?E><=7CQ_2_ ^EZZ./^1'Z \$1GGH0811#O.HPC|*>(XYHB'C6HUG
M^14.'3YN'"RD|X)K65HHV."@ZCD_1'IGM=FV&SPZ7EH8KG|09D3|.R.RVR1 M.#L;VE|@PG9|O'R<|
<.:.=G|HRT9@SGOEC|72.27|UY4|5S=|IMC|'\$ M9F&*2_ZS3#9|E\$&TS|+89+S+&+|B|+C|S86(6AG=?US?
3FXGKZ"5S?/S> M?Y'UM_@S^O'W'MU17|/TD?GT)'GZ_O'P\$H0%M@<|J.TZC.'M(7)'WFBLP+D^O-4!
|E+SV(YT?"=F6_ =VS%_RJ_MUL6W7"R.%Z1XP?/=ZE,4QDDBEU1^|(L55|F\$-/(@|3+. EOP'AFY;|L%1DZ M|FR?
M<.:5_XPU|HG1;F+3EQ|H#%ON>"| ((0XC=XM'&(#5E_HQ&H|9VUF MZD,=|,I<=6:T3;MLJ|1Q"S/DB3-
9.UQ1#E\$21S"3|H(D#Q%'(EM(D%:S.&. M|1K8FWURW83&"OLH0C2B"8&\$94QLSCD3GPX2PQ"%.:9|2"^(
KF'4X&#H(HV.H%\$2M|J>:B8T;.^@<|;KHN0E5;O MW5?H""@U.@V=-
.:QE).&%25|ZQ>=Z"VR|V(N'1);WKM:OJDS:|J^+G^L9#A; MZ/N|6*YFN9|G'LE|Z(6\$0H0P@3D7^|<480|A@C-
C;H_GZW|P>TC7Z;W|>M MBA-PBB|PKZVF\$*Q?F9U3P#=#|SGYEF9&+.)V\$8J|CS(9C^+UP|YRJ<=<8^
MXT8W7.&W%<OP-K"=L V=S>ECV6Y4MEUBNUN;XO54IE>/O@|YXZRI^*0|8:M
M+G|5O94G3|/1 |GGB;N=RIB@>I.ER5+F%T.ZIF=M3YMW^X\$M&)=M/#L)N!_P59;K1=FSOI &H7|>.|+?;|KK
MF>Z8/%_ #4NNTXT_CCHVW&/4V|3CODO_IXXZR%-5@D_E7-QROUK|L;OCK%)S MVW@f;@XW=)Z+.|WLJ_ 'NF=BD+
<?LK|6_%_IHS|U=4\$Z/54'P.=PRZ\$%S0|3 MUI|RJZEL*V.TJ6UH=')JFIYJMUB_7GQCG>.^7DPY+^.%V|VQ_9G'
L^#W&|1?YH.)KYGHY;\$D.9.=+P|(%5";9Z3D|7TPG8ZC|I-REU M0:NONVV"\$|@<|L.TV74C843V-IN-
P.;Mz(^6.3L)HN%FL|OV4@|Z69PE6<(S'FGW83XD8U8H\$M4Q0^|7OPGP0DWY| MY.)2PR.D.R.-6C#W66+5@?
G@@*U8.XSHM_N?_2L82L8VL MVR|E67B4ZIC|P^OVDKLZ^W;Z'5>T|JW:8;.^73VQZO\$+VY?Y|#+/X2|D#E-
M=ZPJ2|G#9CBW_1A3BD64S:0/AQ|GWF|3#E%|/S;LJ^14UUNHMI|CYJ9Z+56R5_|J_4#7|M Q0H9+
MN|QUL|B;|DVI^O;#G%BA=GDQOX|HMLB>>W|QP3KTTI FDE,KZ"K\$(S'(% M8<)9\$+");
(|HY>;R#3:#5HF;|O#HW"&&Q7_1H?_ M;IWC8W+|APGRV-
X|W@9GLL;6=Y_ |AWU(CG|S:V|9|7F|UJY@V78C/W0)X8 M7<_9+;|H%U2RW|N.9|ZW|N&N5,6L)|#F.0Q|R3&6>1|
Q|H|V_1FHGEM9|@ MG>VPL>3|Y;#.9|WLO=|&|YA4K=U?/YM#V>|J%| 3/S|5NL=@_QZ|IMZ7|
MUE;W+1+|H)T%HO7=C%G|H+F|4+V(-0^M+|>P6%_ =R+1(|>#>EDLV%+&Z*X7 M="U6=GM<%GGLHPP"! (2|A
%PK/D/(UAA|C-DS|A&=6|C&4_|WN9D^?KF_ M|+|=7X.7A^N;RX<|+WY"*YO/GYY>+S.%WBX_\$W2B(@?7-W>?
YX^7M>*&PZ M#. #56)D_ YJ9|ZEUD/XV;|10P?ZBT<.(%>0LO Q6:L|@9K=V|XEQAB0F3^
ML5RMO=2X56RN&C2N2K#HAI5MQ)S="I7=;#C>|J|=Q9V5G<M=X+7NT-2F MCGL896\$>P@@GDB36SR
_10F&4G#D&2>'QN=VW8"R6UXPZOGF2|8+LT4|N3 M?XB%FX"/C|?_L_D09^|A|-,PLQKD#EUXA|IT%V7:&
M'C40=LBHM|J@|=8\$|J37-4H-#?NU|."+K|*|3|S^+V|D4|H^7N93)S M:#M B|5)Y|VJ|3LDI=KC@L:=T"<=
WIO,I^<^PY%Q|F ZZ;V04 M9W&4< 3|P|7#X94 MB0?@8&E*090@
G.44AC06#@|C|XK5A58;H;\$@9U4*X;9.>^=|DQOEC|P6S. M*MZ0K>P)Z\$@'K7BW'4^U+'78Q+1?
WNA|2;7./1|J5_|&BX.FB_+YF54R|MB\$ MZ_).\$CA|'\$9^\$#\$8@YSXODPCG.699A|H^UCY/>CC|X\$70KSN|L8P|C1?
M<^PRFZ;23:D%GNV&9S.G&.CW1E.QN.S.T(Y9D+O03>.=AQS3=^?0X^A% M;IG/3K4P?
OS.YM_8;AOC3:'|+|=QDB81@D0X#XA2+/8P7|Q+H13D|
MY7VQ_/M5GQ|SON@.C1|+S_ .LOAS%DXA#FFLC@9Y3|E<0|Q0C|IAA= &/'C MF0D?Y1|OS;J %<K WY9E;
2*L'OC4X *Z5^G0!%1&N2UFP(M|.:+&H;Y+D^6?%OJHG2OK2 M51|J2)5S|V>6&8XZ89FYG|6Z^N>48YN76%^M*9E|
<%4N"Y|*KRN6"2B+640Q M\$2OP\$^9^DHGE_ 5ABKT4|B%.41|D|@ZU2ZZ/"1EZ+U^+|;70D-Q|ZN/
M4+ _#=66WX5|?QF2C4N03-EF58Q|=+22|%-F=JG5;+\$\$5M|9VP|YE*|J|@QA|U=^XUV|H\$;OZGF7| M;LO?
|X;R3|/|@0A@|TMI|BRX)N#B\$O?Q"9P5YW*/"0GZ=9%D(6\$PX|RC\$8M<- M2|H2A0|8WYFD;H|8S6I#L|H_<D<=
#=#7"GL_|99=@H=29@+|^E.VM0^U6 M|X%PF(AQ#BRN4C6L=|@WF>_9HSQB'IWE=XAYGWS*XLMV/6"E_|
MAM^OA-0FS"IF2C-IRL6R;M5W^4,LY,2HQ0)7K|>4C_L&6,^+E<=>AE&4Q|D"4HABFOL>A'P1> MIN4TR-
FIR>K69B*|5A+ELJBGPM/V0+))DE#149R MH6W.'2K5L%*FS^_PI%F.W.\$=9"P"12H5^|H|@:R/8&MF^%#MF
F7G|Q.VNGF MNCNZ+CE|H|!AV;Q3|L5=2.DN4X? MWBB#/?=H? (QRE/Q1*P>U?
Y|7L2G4W\$Y>6SP4|8CSY3GU_ M*L@3>.:O.^7I7AC+|DD?V.+M0P*"S'LA^3Q8HW\$'P|8'XNS2P;=
#%Q+9|_K@3CQ0>|<^%N5S<|"/V0X|U.8|&!'\$LXS#|/8,BR M5/R7Q#ZG1DV9C@(@:>)O5B
7WPFU6WQB0B5EX>8|U4 M2SP*|=-%O1-OB|S)?BR?<.&8I=PAICDD,=>A%F".8^22"&0T#F><\$Q.7 M.(22
|L3)1A(R>"06J|AZ>X@#T;O|PWW&.^R01HP3%9T Q%AFQC8H_%_ 'P M&2;DPR?(O^J^RL=J|/E8_F|W3/"BF^WK</p></div>

2IVZ>LPG(2810F 8)1%\$ M:4)A'F8)Y'D8Y6\$8\$1G1@73EHH,|sK%&Q^9'XI9(,I 0C8T3N:~9&5UX)"L M)7Q?
J6UZJHBD&K&Z73C.YC\7%=(~9%9JC'Y*=@Y8API*SAK(TG.)A:C8+ZVJ M-5DLJ+/02UX091/:98<2>AG-*A3*
010F(4Q#0F&4IJ%48Q)7XNFTT#F MP/Y(I7IV5 !=~2S7>S18:KHGMP@9>)SP3%W//KFN0(Q&A+=~2?Z\$.QY#H-;
M:1D6ZQ;AC_A'DX"\$L0 NZSCPSM+L05M&10>7JM=E.O5C)#(CU/\$H*3YE>W M\$S\$W"~T;
<I%7Q#1@G)B.&B=L50.H.+<Q);# M@:S/A3&&+<(NTDIN*/12KYH(ES4D"VD0"~>+ TC%@@\BY!.89U\$.28"R@(<=>
MPKE6IB_ F7+*.5TTA?/VT%:=~J"3@F.LU0_%J= M@9.M'PE9+U>E^~.2R?
X\$7(>9)S"V93E%LWAY>R@*JH!UJN+OSZKL0U4ROE3E MIK1Q>O7POZ\ 7/I?2\$X!5Q>..RH3+|S%9810==~5CW=U|?
GSPQO&.<_OTWGE= M|;W0PK>Hf&UE^T\$AP\$- T@#\$+Q786Y2G\$.8H@28) ;+)9AEBD|>/Z M) WLZ^H^?
I7L;G:0@0?HQ4G#Y;FRWLSU'3/<3C5\%_ ^C M8URO'^H=8#Q I&/'CE_2NL\$125TNXZ9BLX|G|<I7_~EA?E
YLSLF+T.~R ME<>V*XEf)KO)F .IMU6IHU.0"H%OBW H39-L02LU0XTZNEGQOOAU^_&AH3.
MS*M9H@;^DGWMPV ML"L0TJ J(+F+U9_>;RTI/8//..ILDG;L<=B*I<<=\$JWGU=JS1HLX1(JJSX|@E MEBF-
Q)18L4_R8.Q-GX(O2|;7T|9%9L_9@A/H(X31|\$/((@#K\$|>=>G29KI
M*/:U%OPF0@>>5|4@.~>2#~.6=0#3" ZZAL%L)M;2H1* USMD AJ-/04!9)|= M:&"QJTO"9'C9CT:~+~7
6ERKV5_\$5HW:L5S^>V17C0<1NW>/_OEa3V/F4\$ MHBCS8;|S'(8XS\$+?C|+0+*VQ5|K0^8D;V6J5"
(L%.;0:=ACI14S/%SC#P=)MNEMLKPI5VPIC\%E&16K M-@1<9|SLMEG...H1E+H^TD*419X,
O3!~8+FY2IWX%.Q8*KG;I9~(0)I62IA@^1 MG^80.XI|EF5>XF*~.3JG790RM!Q0RE33KNFS9.Q#L.D9XO.MMP
MPZB?A2_KK>7A<IU#49TBT/I<M-^<~.UL5B|C\$62\$!!IY>0)S+XV@F+HD8C1GD6?4CTA3|ACGD1/>6\$V6W51
MTYN_V|A-J.O.6=D);:X'78<~"~3\$'8UFH#FU&ZKU.OYY94A&HY|@:~44;V# M(110_87H=;QS+S?KALL?
9+ZFXD=BH5&M5>~59#~+^HKI9K=5L57<=>*T20Q M2LJ?J7H>W2Q?U;.%BI6,AWI*(R|P#(@. MK_7 WDN|Q-
M\$M.C.ZJ~|BTP|C|U.PCNON|H0BAIAO"H M&T.F|Q)JB2KNRH7X*ZD+.%6KX~2ZSVTP)T182C-8|+S%~*~.91
~>0X1X3'W64;#W@F MQ%2|@~|Y<7ES>/G_X%IA|OIQXO/X+IQ<7MEYO'ZYQ?P./C|;C|/C_AR
M|W'Z>/G_LO>NRY'C2+K@J|:FUN9DF0F|O(7S/Q2ZE(E.TD)+2F|MZU^A \$ \$ M.(5T*\$+~B,~LG:=? "3C'@P
!~D:VYVQ5F4J2;C|IHK3_~|@2_~OIT_~|~ML?M.6\$~N9O+|!-(R/LY_@LWAWUN|G%7#P#_~|_5_>SD?
^~. C>~.2ODKC5ZINHO_~OO_1EU8(Q4D XR).(<(TA32G N9QRE D>~!Q1 MJC^44H#GWTIDK;M1HZ"9'@*|T/T;J=?
|5+;~Y62DLC70?A1.L>CY_%"G8K?3/4(J"69_~V|>"WDI6BGU_~|~^Q*IR"~L"Z(90HA1 M%.;%4)"%\$* XAB?.\$QBD-
119\$TL\$P#BYWH-VS2FMNJBZ=#3^6A>4N>+;K>L|H MV6E_!9 *HC4S!#W6EG>0M.TJR&4W+(+|V|H:N% 2S|F8C
KPD\$P_M J\$%PYPS;~PY;=#ISD.O-HBK5(KZMZ,SS<~.JN@+K#U8(K.P"~.4YR90^C1' M)|HWRH=8^#8|Q;
&1AHTZM9%)15%<~3V0RV;BE9I?%;N#-IBCMM*MY!~CN| M;0KL_V_<~"V4WWYCYJ#U78<8'ZSKN?
0/IN/!;XV\$#HT0G02Q259D#H_@IQ M&F8|~%9 DNHX'QQ!G*8\$19UF2A\$&~)0G_K
M6.U*Y|~.ZURE=YJ6+~):\$X#@UL7'FQHL(EXFX.#C:YW; TW+GFQ6(4|==O* M.|Y85|O?3/7OCD4_JQ#G^60R^ZE:?
UQ+~|HD;+Q0DQ%&+(G"~L0%#~-(A1DS M"DF>YE+K<1&+(HIS%)K.HJ"62NC83|M2_~YK.=)=R|>5-
~B|31|T8=HW) MA_~A6A_~E#R6V2R|E_S_WA|3L;%O%|49)0-W"5TUKNMEZ;~4 M*6UU\$DK M*QET3Z)*~J#~|
A|@~"P?;6REG!~=/3<)Z(MKJOX0<83E3@CR:C?//%B68X78SZ_Y0Q0AEGD>_~\$A|H.HH3#&F2"TAS\$>_H
MS7\$;626CV#+0LY/8L~|~R|&78|07/\$ 2_~>~@S|CLK;XUXF|XB_~.~"C|RDLS|~YIN;=\$&|9U#C+~N3;
(A@DA1ZSDH\$#)2|IV/Q'0U5GAP@Y.16#CA>T92#_~HL|WSLY7V|5%&6EWQJS M-
0MG8_4>E#H.G|FTW/J|PI|IV^Y?E|O|^NX.Q^~L_~*~+L!_5Y.6R2M3Z/I7+JC:5.DU57Z@~"N;~>K@KDPBX_~B|&~.2#H;
M)1(\$:GZ29LZ_4.Z5PW: PF'OK7? M2/E/K@?WJM2|Y;S.Z>(D82E;L70220!1RJ0/7@~N/47"18)5Q991 *B%1L|&
M=4T45%0M_~^:T&DW;IYDM@P=|2BN15;|F*~|M:-U\$~^N(6V|8*VM;(<~.EP3 MVG;~MIK/GKC4W4.<394ENQ=
L.PG.Z7RA8@0C*(41RF#(DTH1|SE\$~S3&~!SR504YY#) (B?P53 (~M| *1+~.6C2|H_6SF5FO Z~:~WUNJSD"9,52/L;9
MV1K^\$=C9-4T8K\$F!FL.SL^XN;~|~P-WJ&54L^ZP^~HF4MU(E+TP-7?D\$|C| M(BBOJ|NF40&CBZ?
EKH>BXP3T.AS|Z)^!O?+~\$K%R'VNOVN@%&#%*8)Q%~!40%0A!G
MKWJ"~9)O|XXS"=JA<#B#;~@7%&X'OAT@L3L8.A&S|7BH=8'A#HE_~MY~@Z*C*ZH6N_Y=HB-
L56S1"~IKQ_2\$5|(%#~.7) Y232S2;@~<9"~(15|_C 66 M|HPH(|\$A@P05&1)IS\$1D=
(#MCZ6>S>~%F|^~#FR|ZN.6RX5+|~!0D;1EVL.SL_~M'<~.WZ"86V|Z.L |4+|FKJ|Y|HGLS-
GM6|N"~N#Q#LZ=5W:TJP?^~HXB'JG1 MYQ#D7"00A2&~!~.HPC/(D-8SQSRVVNT=)M.W_~=/7-
QGFA_!QM;2=9;8XEO(2'3%63>~.GZB/=C|?W;%Y);?5E_@X3&=8.M JZHKM5SOL MX>037?C;N|I*7
1%UD"24+~EUBT3%.(X"R K6|&~.2(H_~T.T:~@9Q55HIS>
M5B0MMB2'L#~#8C'64T\$XEMX5SV7@=DM)BOI516K=MEN\$CM=M2M4C2NLZ=~JP M&Z@6KK?V36W7.~?~.
(.R;V2RY'5%+~#M?W~&C|H|7S_P4MNG^IT289QE@8A@ M1C(BK4A"81X7_~@8TP23B<4 RJR1+~.~(VQC%#~
~|DFW&E#)"%KH?2'~7)GFJ MHB^6W2/LD#29S'OK#S|Z"V4+7P| K-RAIM8RP(SYLN@G8/9;1;BMXAA@XG1Q
M.YTORF55YU45=*FO|+HD)O/\$"O6|>~>~\$C%~@0T14D."Z2.HGB\$ N*(6.(9\$@(
M&K#0*MQD3+IG;|20;|4D>P;FFCIX7Y&WC#V9(VH8B>H%)~NXE*H_63-QMJI' MU1.LSD#%"7@XC9E|G;I:?
%|1*W/"P|PK_9BVC9K^~#82GPV'=>K5W,R1J\$(ML!
X@ORG*42<8\$AQ*J01R42"4HZ2_~.~IW=^C8&4KG.OMUU3|6).UI/>~IAPM-MAI3& 85%CC%\$@<P1QF&~2ZRLC2K
BMB|H|X>(<Y_~"/~|<~.1T&O?~.BMF'HY.DUOOJE8@W|2+~.VX_)H:O MSNO|ZP_~>OV8>'N|U8|>Z&~3=30GW;+~(J-
IPKD8WA.U/6/D"QT^\$~.MC|TJX^N_P.L;?YIL'Z.G|3VX*Q:PZLIW>~!E~&~I7.8U6B_~#R|F+V| MS:8ZGO.ZF|CUI?<
CR7#ADK0#0@0Q(9'OS"~JT@SF11C_&~|2~|_L_Q;E MH&<7L*~BFERY04JDT.VN&XN9BF)|SN1&7L-
~|WA|~K=Q86|XY3<=P#HX&J2+>FX&38^309U_~M7YYY^~.I&A6.(YKA#~.8A435_A>B;Q(2&"S*=NCT/NJQIR)\$
MH;S|/#=~!96EV|W;~)3FA M"!\$29JE;E+(0\$PYS3K.\$4!3D MU*~68V_EGE6LI@44,7|S:=Y
>EO|~GWJ))2='IG*8|42^B#03CV@MU<~.K.GS M00\$VNSP?OL#QS+ 98K|>>RZ_AP=|O33@1A*~(*)^D"1!&
(A&\$RC).AQFNT*~|C"QX6'35U9LJ'=~|4> M3|~A;F9NSQE-%;~2%_GC:~\$ASUIM_9D|ZS1?@6'9%KY)HA9^~Z;~>D\$E^~3
M|6>~>)VG%~.Y='6AP"2"2%~H/2_0)89"G\$~)08+~!~SD*4(I?Y(CGKX;^K+C'~J4LFIE MA9&6RL~ANK5Q|XP/((I
MS>5&~.4\$B_~RC!+A;1424CMTG4=&~>E|2Z%33/4XO;%0#*~N|?2CF3|0.P?6 MW*G*N|JM5|?>MPI0)YT=BYBP_~2=
5V/B5BSU)PGV6*7<~Q-R;C8VAA|5U M NO R+ANZIEF!+^KJH_OBC_~\$@|C|(VR7|ULM
MW+~.L;C89N~W64HM9#1=9|S' 23\$<~\$FFW>?~6)ELO.W 2|+8P^RFN_~N&\$A4
MHQZ>Y;WG4W9H2LI<~UPK;%WF.;^Z0*G?+|4_&Q5=5PU%6P8/~.%;#X|B5|_Y7Z%*KIP-&~|_L |H&801-PL|MH
M.58TU_%3W=DZRC)\$DY3_~@LL=%)~1!FD:(YC@H.BHP!\$O(ANSN4^B9|O7\$*P. M0.U:~?K?
@8F;2NDEK9Y&S1/TJ6IQ850T|OI\$|H|P5L.F4 MJE4VV)~?%&~.1%&AW T=7|<6CEP>VK1#;J|0XN.RSDFJ=?
>~Q&3'HP0MV9 M;10DE' 6YI AIF+1@D*~DQ#B*Y)'~\$G12.5^GYX_~_CW/
JS_P)5/A=Y3>^S_&~4GG|F67Q3JIASYA6\$7S|A3A7#4|C\$(F=9|S*P97?Y_~GRP/18"9'C_Z4-L
MRV~%04E0T02_~|I-3I91HODX3C|9|F3PE+AI|WPG;~|~365ZPT>~RPL_~)N%Y M63Z7;L.%NYZ0%Q.1/"YWSPJHB
)%#8;~W3B12AL?3TE?~?&I^~.VJZ\$=R.QT M+33X7?~@01U/B|>272UOKE6P8&O-
~UER\$~4|+5*C.P97=NP>~5C|6|6'6N'=~^~|XH|RI_T0S_~3^~40V1Y1-8|?~26?T;~"~F|YUT|T_X|>QS/_EW/GY Y ME9Y;~
>~#SVW@Z?EN^~4PD5|YO_~|H+Y)#~.23;H?I+~#OBXM9658U'>~>~.HR7
MO_TOGJM3^4=U.#|269B%14)@%D8)1'~*+4U\$~L_9C%~*~&89-TIH_E0I>K8^ MU0>OU;~"@~)B\$GQ9S\$
IA8_~^~GJL<~G(&W2D)0KD6L|TW_~^2BF;~%20HT*62
M\$|QK04&QDA00+~KZAU6.Z"K;RPI*~S|MM6|WKO|C7A8|P_W OR?6|XE%>~<~_MA/?
%K7;H^~57U0CKR|NA'J=X@|9?FEVS|8|SD*Ts_~|L%=M^KYG5JY@RKH.Q+

M/7F8S.&_LY; W8&QE.P>%43B5^6\$^4E?_1DC?^<53B=-G M/I
I6^JE/8VZXJS/QG^KINO3F7%LWU+5QI;E#=#O/W+3IWA2I;I&A<928(4 M/I+
>HSACOE^9%&\$O^JLC1@O)VKV^12Nj5?+U&5@3;HJRQX8O;O+YZOW21FK8-C &0N1UA#&YQW5P/IT.SX?N<
MSA>E_2-4)1%\$4(9GCG.JD,50H) Y2KG**6DR^WF/AVFT/Z5H6;*ZJVXVCW M(3^PIKL+;J>G.S**WQN2UM-
WH6UG;O;2>PN\$W>MQ>8M^M4L_-S=O=O^7BZ MJE>J^?JFK 4P;H<*?<
\$P7WY;5;R2-(OO^3R1AVJU7D7XIGDO^A*U7RCR<_-M\$IRO)(8^8P01(Q&D@J8P1"Q&24I"PBS1T0SRAX> M@2?<
SIOFJ5CO?E<9P^P1/;&QI.7RMZ=S@9+S@MZIBIT;^I=.7L;12;YGUE&/5 MVN..O#4U9H0FA0A0<
%)JGMR<\$@3S@^8J-SYC 6D8%9M1BWHYU9H+FI/FAVP MYJ>I#<_P;:%*YZ 8LJQ=L16=;/\$_Z@M/Z<
>\$;H5&)"Q;^~1-841^Z+8D+ M->ZD3@MXI<3OIM-B3*#9*(=IH%RSC\$220X3#D)H;_#;'5S;3OCY=-7-'ZM<
M.KN+K6+;^H6%'_M4!;I5OE.>7OO-#K;R*<8Z7RY>JSB>IH@WOQ?/Y7*^>);X M/I^4QUWEI-
S.YTO.1G';\$;1@A@^8P-(O,4AS6B0A#;(T,FIJW8F+OFWI MJF;0K!@#<V9^N5^10;^&8V)H&L68/?E/Z^L-
>_IY>R8&=GD(I.WLHKD M-4I5ITL-LF8+K/C;R%M^%6=#&MAR(<V.VP/PRK*@J;I;WH_-B;D<#CRJ;?<
B^~SROW IXNI#^OO/ZK M/XI753ER/2NW0VM 4>#^JSA(P0H>0A&DJ@TJCB&) @D\$K\$Z>3%<
ID5LBE6\$E16VV^O1.%!=@%0F7^U1U*\$Y>|E;-I+HIF",P\$E6I5A F@84UE)#6LZ^VDG_Y6I/DI8_" D;?SABZ<#^KVX &R<
MW7,(TO:USE^G)R1O%26HJ/_^4UG=<I(O7Z#I9.=)CJ% ML&\$ 5#GK0';!+C1YL6)S/I-SQ^X;"S*X9(>I-Q-
82ZM4VWDB;4JY\$T\$W&S M5M+P#GN%5%7I/J3W.EVY'KM)*YBV2G5&LZWHH. MCI/OI^4I2PVF%8=%V-2"<
(U>XN>_GA=Q M+^".@BP-81QPI-H1U;L#3Y-7MOBY/ML<-V MGK@YN&9^=R^0V2GN^?W%#3A?<
+;HO72Z;D8/90SMBP6I^43+W_(KJ/^B^"4I+D;4PBE;6>A;OB2AAD M";>I;G+7+XP&ATCT+-.J\$GJ?<
+&;JE4K@;XM.NI#VGMU M;4E;E/B5-F^I^*M>S?T5OYMK;_EQU\$-4)U6C@R>OH4H;46ZUWG;4NM;JW<
M^"XVZ6^HQ0(L;#H1#E60;S2&00IR&*(&E2&8N9V^W3)/M71LY W;\$I%E;=MWC03X^2%;M;H6;=&&HJGVBY"U<
G<%Q_HK;2Z0I^S<=%I^O^OF_Q^D^WN M=&R1IR;0;I^20T)Q^FGZCQ>6HDXM;J-MT>B9P-P(MA!<
MV0_@8J;U/X;V5Q5?SNWT^PW;I.RK@7KNIXU=Z_C^O>S;BF@2) M^XA^T0*\$9\$JF>_0;Y^0F"@(\$6)D5-
L3K)OQ5R^O9^R0X6OU"/>"4_/@E M?QO/-YIROMN7>IH@F85)DF+;8^I2^"(N?Y;4Q!"E1QU&>BF+T@Y=TICEH<
M;I(VOI-XY4SUXM-IK*>J9+I_#OZ-@;T;CWAY_0XV=I^J&T;H=N;"\$3G/_8;=\$7\$* M6UB2&BRLX0;I9MC#<
<07GSN(Z,Z MI9\$(1E/^H@Y6GZVZBF10;=(\$7&G^BT+^ZVB"<::J^4_4U8#^=I^E^Z=@ZO M)+MIE^RE5?@!/?<
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MU^TAYU;9GA_-&KE@_O&TB;3VPV-UOQNR6^R^IVDW4KEI^MQ^4=29R86/Z43 M=;DZ2<_TWJQI\$A+\$-<
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:0@IQ4PJQVIOIOYW<75^#Z_A%FW&;P+^")YLA47I0\$SDV-K?&-U@GWI;MW&N7IWU;LL9<
M/2C&9K+HX00<I@HW4_D;3LGD;C8=3W_P^4^9Q%I+PAK+^T8D&<01*(**_M9S^GN8<
)S42\$8YV^F=6\$IU;\$>I8@^1BR|_Y/0F3F?L4W\$;L&LI@BS30M^O8 MHL*ZLF3/TEN4_ =5/A=C1WX/@0PI>8K_+5?<
RY;7V647)3LO MRW;V>U<+7I(%^TI5%4%?>;TX?-M9+5*\$S#DNDE/RS8^E;DNP.2I^9A)-RU5NKN7SF)?<
W4ZY&ZGQ5O>WK>3GU)UV M8(S;H?DIHZ (I^1%AFD2% A 1A&&>I^*OM&"BR H1<_I&^I9ZMM-E4R"\$PI<
M9B7_Y7^E#>3IW;IQI^6=K9JHD^L^J@::>>29;/0UHU5L0.TTJ-D#>D#4 M&5<@PV6S^I;^UB^X7-
T^O>^E;G7W_0^YNRGO+IG&X@^29#Q1N037L_*U;H<
ZEO>1T;8TLZK^="VGCKJ4A>7XM9;N7UV<^594>I;5I0SE%@_JKL->LBI;B>ON?Z05TZTS50?5%7= <
M+DWVA*_^63N59_435,*!-32@3#PV-^"-I2^EYXXVO8CAB^X=SKF.&=@)N! M_ALIOXH-783\$YXLKW8CU=E6I2G-!<
HP%)#G^*(4(BA7E\$A^S0;OU2&K(TMZHE M/\$&O9V;4<->5#1IU#P>PI_POI\$18IN|<=\$6LS92BG)^<
SBMJ@JL50I%U# M87LQS+^K;NY7^(^?^O.D-4=Y\$)HY^DRN<*<=&D;HP/G^7OQMOIB^7^INQ4-9_I|^M?<
BX_OGR>;RU^QF>O&C M9/AZZBC:<6JX_HIZ_+J%KOEI9&KP?S\$?XF3;OZ-%NM_KI0SF>U8ZWJA^6<
M/I;SGT3RK^L.CA?S^YPU9Q>7611WNH*_>D#I2%0MS;B_0^N;83L SJWVEA7 MHL- <
5R7;9;M>MNM;I^E1#547.5T_5_-GB4;YSJ?S;MQI-Q%;;^7;Y(IDH M>IN4;A^UL6C("HR^L489H@QB#-<
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M/B_CID^;5NI/2")4P8+ MEF(1=WE^#FIOG;IM>;KI=7X/SIZ>K9LK6. M);YF)J_-M.S.OL.^/@8<I^*<
<\$JQYI=Q8N;L.GHR()2%I;#8L;+O&QG\$5-P 4 M-<
*9QIR;^WV;L;\$8%HOQ3;MZ9S-RGWI9=@8JIE7YTHI4+/GS;3Y1;3X?/"TJ#F MT">(NT;2ZIH= T;^W&;<
H1\$A^("\$)A+J2)I)P32;HA^CF_0L+CD2>N@6^ M6NGVG3^R\$;LXDBJ^#E'8)M4;(FL;YO&&EYTA.YY)?P*<#D\$;<
(U&I^VG;J7Y2_M4;8(BN;I+&+79/LI0=7C9^85SF1JWXBN^Y%I(\$;T&DK;"\$0AIB\$=SJ17D1 M%8A"-<
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BC@>9&G#;!*\$!\$0LYY#&\$THDL8IHF;<I^RD1N;N.X0<
M.9FU;WQ;5%RL\$PKMYJN;9^8F;Y.6YYZ3Q)7HT^CRP**#=9I+M;F^"J6JHP< <
M+^4RO2Z@WBVMOIA)7VZZG^"WGWZ;I^*&(8%FFJB@_*2^62)OI4)#A;8^LOE/X9;IO;I?1XT^1!@M)&X01 M>-<
/4I7P4SP_&S^Y+CM#(M1RXDUNV#_-Q4H;#C>>4I?VI^3M?_4#YR>?"I/_MS WJL_4#<
I^YOUQ.57KJZ2;JWYPS^2M2?;S;26A;POBS?I9_72;VPP=J9M<^?TQV MYMPI;SY;V/R;W;I&_IEN;(4I_AJPR-Q@M><
I59+NI;S+T)FXJ8KNLUH^;KZRI7);TPHC@B(^4IG@8 M\$8@9^F&49QB%<
5)896Z=912SVJT0>;N&H/W4Z#I8;95+<734I28/I^%(9;93#P6;E6K;J=KC<+F3R^*#TI3 M;)\$?;1X^DH4ECD>9;A)"<
<I_BKL;*1LZ^NB%;_?362;Z(IVPI_O/NZIZ M\$ML2;2E5=-MO4EK;INALI2.DOW>9DNYCYL)N;U3T;4RVWY^I("I= <
I+ROIH M+P;@H-B=*A<&5 D=&KW5;^#P/BL78C89S^9_34PHA6F/G\$1AV|=<%A\$ M^~^;HR++<
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D^HVECJN.UY1/_R#<_JRVPMFIV;=I/6SNI;6I^VY^QNDI;HGO8%(^OXQT"@I= #PMX^*9IY\$KG>K#Q@M^_M?<
"IXC.YQ2P7X^CK?A5U2I2I6FIEF_I^*(Y1S^;P23;8XB^".(*)?)>+P#_MS_H6_*O\$&#E9?^9IDUK5<+FB;_73_-EI?<
<4/U_SME;6><5^H0+1FR= M5;U^%6->B;I4A;4I?);G>K7^;24T(^CB^G^I@3#C\$&<(&04Z^"!))BK/0JCAQ>_F>;_HA<
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I^K7FI;JI>;%N/M;5CW>EHER-&O^D^A^4I1&L@2?IH=(@C 4<1P&2^D5=N4+;I25KV-D2;I2IN-W2ADI6T_QO2C<
J\$5*-7D4\$4XQS6&XDPI@SE&4I M02&WZW/AAS%;%7\$J^M>AOLYMU^P@EYLU\$6;12L>F\$-+DYFK0;23_F 2,D SA<
M%"">CQ6Q;)GI6P-?;F8?>U2TZ^7 SM>-M>3IE(>0%'&"4^A4JHO^OHTO) \$2<
ML&I!%N1Q3(6=G_D)#I&AKNI/IA^_@U(#0YL=I#K05^#%(JAY7+7J;@-\$L0FV MLXLK3CUOK?U^UU_701>F/KO08<
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U&T#S 389.0,5 M\$^#W^KFG;VZ F<1U^D-0+=@S6D@/9ED|E;|,+=BL,98B=)MRROVPH.IK8Y MH9-
ISX=R5G#.YM=2F45H?NI/M)3+8#B) P01#&F:R=3B,,D@BQ%(1(1H@S9 MU\$|:T#92@T!+3>+Z@LU.-
J*7ZK835=-:SB3:BG=EC&UO=>U2'.R MU.-),R|>I^--;+O'1)QC2(60<%(H@A%\$)0>*H%\$%#B\$4>4*NY#8?)I.R)
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M<)&#D06H|8W2|&E61/_5 "<|ZYD+;7\$NY\$%XMW,@1Q#LCGU.2=ZS/LWN&. M=4YPOW6,<^!;Y-3N8>/?
%&>HZBE.),Q|PF2:\$C."0YBKU7E#!(RPXB8RJ M=O>7|CM0J*DT9:<+::GGR_+ #)L/I |H&9L591LO-F"8#:CK.
EF8#&?W R% MH8|VAN@&#WF8/N.XS5 04ZW5/_P?_?FJHW) 3M7P|:G+_4 M;|)YE\$2*%U/X, "8AB02#.I&W
29#%>4FX8D3|&#;+;L)D1=HAV6?>DM@)=, U- MJD:46_?^L1;L_&E107CF",+OC2YWZ;R.VOTYA)D2' M;AIF
<2|_F\$V=SLX"E="|&+5&JY:E.FN@X|>C*L3;2)'U6;D5SY5F9|? ME /OE_ GU2- GU: # (D8ABQ\$6
89#&&*)", \$@S\$2'E...)R,,B8|:!=& <#1-J MKSD M&:A'HMILQ?R|SP.W)QAX76R7RL6P4900|UZ=)O-, T/%5-
GH'D0#;/U M/ZBS(AWOISP0'S?M4QZ,FXLW|.RP)>:B^_!88?>@ (W8WD|_C8@. M?+QO |3^>_W5W0Y|,W;.U\$;<-
T4MCF%1&-E."08-U2GJR1,B|,DCE<(A@'MM<:Y|Q@PF5|T,5Y|^_K\$U")LJTMYZ+IA MG,.6KK?!. M45C5 RH&
|577G+=3;C|(+;Z)IY?_A9F?RW,.)5MV:>^@7Y &C3YDLNLW) MGWB|Z\$'(NLT8;RDFXU3;2Y4SLG|5.6AW
M|JM%L'0T22|G\$FO<^8I@2BB|00 M4XI@%H:4HXCC@A&
f(\$T+M4B,^LA;2^2DU|48TL=HK&S7&V8F5FFKC@X61Y% MM)|.IP6_';^;K\$ 5UZZ",Y#,:->C(?;90&-0|&
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#S&|. "3 TSX|>?DYJK*M|JCKA9GJKE(L M2U7.|I7,Q_/OTQE5W:1470;-|VYV X1??W0MU|,R'Q^_7N3G^Q13 (4%93!
M@JLIXQ'AD"8)A83E,8X3Q@FS:B3<%Z;JZP=X|: ^B;GIN1OINID-HI7_#SEY)7|: #J M|_PL|)Q A8 93Z29I2R
::8QY|@:'x4#8;+0QLP>)H6SH92\$X45%VOLU(=LXT*^@06+|QOSA%\$F9'&|%8*C(32|1Q+O_51G;R?6L02OB5>G'
M65W_#|B*?>R_A.XFBFY/W3L%'T-S%;%3%UQL;M3|G-9/2D|">(#:KT9H+O
M*K|A77;_S_AX=*4CTU=00'R1'L.OY>SGXE5|VLCT8T224*0L"F""5#>S@">0 MIG\$.0|%CT/\$PO_?/9N
=6F290,,;,\$A3*CS|>,?&LHZR'K?59|N:97 U7|D|6>V M0R2^J29)_)C|2.0GW.D|'V5CSCZ,FM|<75H/Z9RAW"27?
R|LD_ G2S50 M^UX|E|OY8NVZK=J&C%@3|/H. MT=8;5&7U2S6*4WMZF0%3;(UEVLZX,-S7M5@>|GNB2)-
|*H%WWDS6#B M>_%0C|4U?E<%&:ODT(PGC 6|@ (A\$JIEVR&">,0\$+D84BP&%(D=54)2C:= M|E|AW;
T|FYVDMV30^?&PZ#N6R>8=IVU;HLY MN&|G|+^E@:M&M#3#A5@A;0GG. ?NF^X+WP+UUN?|+;K|)/*|F;3
M7Z6^UB'F2SXORO%|U5ZZF>QBF&MV>J4|0K>_G|_@":_X_|H0T T#;EYX1=Z^+D^N%VE MG-
^SU!LD4,PF\$|Z,I%="&8"L.8837!>M2HH9G;_%H8^Y3L<2GP&|G M&>L(PO0%K#G=,
(-5) FIV4*/#%0/HRK4DT JUW*V?#_::6FEN@8H:8 2YPR| M|
*X>;7|7GHX1UH;TM\$GDR'(-I#&H'6L7<5>;VBIUGE;ZAN+K3U2-750#|*YG^
M4HTI2| FUI|+T_|5F<6CB4")PG&0P|XA_)@B%.PT"FI(LP"WB8A:E9KX#N
MS!B|ZUU:"3S4PY#F.K&D;N=6|P84&|E:OY|!5=M>_0_V?;-|_9<#;YF^|>Z MTPY2^CXMK/L|<,@*6BA-
UM524@/70R3/Y%|79&(Y,-(89#/OLA?H MI+X,&Z@|K5\$|WT)MS8?*'9*VHOL;)FE=|B9DK9P|(V6M%|
N;3TQTSE=DIO M^6TVU::KKIY,XY2RC&8PBPL*%0|BF"><0AXEC 0TH@A;'0>)H6S):GH-95I
M*S_.PA5_"4(P3L|@>H|RO|+O&=|!\$*C_|=>OG8|TK/EME36G?C/E8+9|5T>V)8*F|PL,P
ME|)'8|T6K6B"^CE4\$VY|J74| (9R-6M=CA(:N=3TA|(%:UU-WN(XVDGK)YXNJ M|_F+|Z'|O6L5-Z2ZN4U"@6-
DCB(|+^:D=HFVAS|93ZOS;X/-">K;|+00_Q=;>|N"8 M?36XTSYK|9PQ&M\$)BB(?ER.YX5T7Y8EMTY;:E0SPJ^I@|D
U|+^+6|CG MKZ&HUVWO2-A|H9M(20L6HLJ5?'ZNG5|AM7-19T,UW5_"7<=/%V7+^6?K MDH|
|13Q^XQ>|7(S%6#XY|9M+KMM>5Y15#L3Z)4XSG@=14L"8|BB_\$60XB"% M|(4HQ"R3_Y?
4R|f|\$WV?3>|@35S*HZIV_.,GB4U MDY@?9I-Q|5'|7+NEG,4QXR&"44BE%> A@3G-8I@F44(8SQCF5NT|3 GW:"
M_>P>/7;U=W3S=^NP,V=/_L5^)|_1DV2K6&\$BS(|<^X+\$S"%L'A7S3_.I^R" M3"9R+Z#J59YG3?>7C2Y7">*
(A9&T*6G&(|3#G\$0YS;GM(B1D Y|9CA6Y2-7 M-@KF-(FYX;&J#-O>_N8Q_MN22|G:G361BVF|WYVC@'MW> M(-
QOY.UO:<2P-2YX1M)XU5%1|)|%-.0|@KD(8^C*|1A241"(DH@'E+)"
M(*OV_8L|S4.55%G*D42E5;3DCR1Y_V09+ZIVQK\$-MRU@MQ#W5&S2'1! ? M@XWL&1AV9)\$S0'O#B-
Q7|f|0K62SC6-MLC4MPG7@:81I%@2)=58EDC/A^4H 7", \$2,L|O6(|FL|H9M+|HWAL"J:WX5 MG;L7;
#A9GZNPMBH^|ELME7AQT4P5<-V;BPQ9Z11LKXKK|%4=1L:6G>W4
MNM23XN/NAL&R8,T(O)'4NY "C+W46>|SE.V4/R<0:2G(3@Z4|3@5L2O MZ AEJK_|HOSHE|!?*E5UR?+8SY?
QSQ(&&=2|S\$+'|@HD4|298R*,U|1 I2 MQ'D0VYWLF'A_N_?#VZ?NW;^>/_ P#WU^#IYM>|F^N;B_.|9W|^<7'__>
|YYNY7 M|^>W-Q<_5D^;|SVPI7P(^X=*N/^YH^6#,&@X|_NZ2>W+^S C.JR?8 7\$ MGO|@=|?
+@)UI4;|6E>|^N^CGR|GBHHZ5%UU,R"R_"0H% MI#D2::93W)N/F/A&3?D>=7^3<_QE.PC(^ 4N59E T;@AAT_#=-
V<|\$/ M.C.FHB\$|OK":@5|V4??.IY*YO;Q,48K#3A!QD:R|2\$R5G>Z.0^_2O|CKBHM M^?Q^JMH7SN_%>*5EX^<3*
|F:N,R8BF+HQ0B'F40I0D|.8%3V&.8RZBE,BM MAE7:B0'-GO5><0^_J-
+K7W0<5_*@HDSQ82=DV""GYF'X|D5.YW70;7BKS& M|_@0_\$1,4\$J+CPYQY8B.S)-S"A.*AC8_'|KE=@)FRZ M'O-
">8|0@F 0"UTZ'4*4P\$)%5&09P@%H56'F'9R/9L\$7>|34#|M^_Y|=(|X M|15IE5M@|_5SP=,|OA#Q|XT>
+&VCB8R>O)+IP@-JA)|_!UQH8WN5XQ%|7 MF-R+OY%RK XQFS)CG1V|M1_F) OCC|!\$4/"
|D)B\$7TEL((BB2|&.6D"2(K9H| M6-#N^_"_YD1|9^6;V|=\$X;:&)|L.Q6S|JWJ/2ZO:??@%J_KYAF/+@P@+|U/M(-K|U|)
|8@/XU#9E_>GT_8X^#KD,*|K G%?;0|H7."SA+67AZH|BLE3=
MV.Z+HEORUH'6'ZS|*|OQR RI@5G%|NR5&>Q^GNF_070TF#RF1 C2N)\$;FMB M&"2QD'Y-S"&FADH2D^7/=LZ|
<*>@8:8I<|Y|f\$8AF0^&VPI M(WAXY,6*8U"SO+*+|L;R7896#-^|FK6-|VSI>/K-1?#|K|96UXX/&S|SO|
MP6R0">*1F)MAOQR70%BL-/CDO2|GIBM77B+|G*4G3TV1=/_PO_-D9W-K|@
M;|J-9STO3_VD;|_Q);64W)|,Z4Z|6RA&+7YMC>|GZXK0|JN.Q>|f|?6T4 ML3#A.\$QAG%"Y4T5J3^&1,2@B1*33)YA
A5U0)U@|Y%P2;R|<9Z|H6H7Z%M MB/WI=@N Y@;2?D'Q/LNCK17|H|E-N5*;UM-Z5.QIFG|25XDMU"/|/|L-"
M'SJ_-KC+>656SX|L_>Y#3;C*U9Z#WQ5Q4%.WS98S0|)X=^89 M^OMEJ0-/0/ &2>7.9%V|V029\$AH86
|Q8*=B<|>W,R4U U"NP-;#6NO| M^-OOE-|L^_M|Q+*"X3SG, AX#1\$C."1%D4 <8LRC."9I:75|L1%SW;E|G%
MNO)|#0\$T(-8FQ@%RY_,@OT#Z_.^QPI#|J8TY|OY=RACP|_FG+N8P&9RJ6"\$S6 MK=WY QFS.|X8)2E+SSF,
(P|E\$09I#*30T;.)2+^<_&#;6S_D"G(&X-MMOL,S*Q\$|GL|IUM*H;1|T7I#W|8).=\$1Q?
=B|:MH,SM7(&H#8Y(|FG M=K|ZIS30WA'M6+?LW) M,4OVMV|,FZE_5 MQ*.S|:<%F-
|@>^ALR>MG;XAPIQX.U(U*#RZIF7;|<=MSW>LW94"/P%&10Y#5B|IQTD(|<_EW&|8.J,8LZ'E_9|"IZ8%(1M*AM
MVD>AW6)VEW.O&FQ:EJG'3,3^2Q&_22T|&M X|GB|PCDK16FVU7|>PE55'
M.=ZJHCl^E9N3>*R'W,5.E64N9|OY|VCG|JYV|'F|J|D1L^6RE%5N^+2?8.FY MC*P@+,XR"B.:QQ 1Q"%-
Y)|"EHD@C6F*23::|A=UPI/Y_#E|/F|PKAZA?>8 M-^_|Y_/^_KZ6D"-9|K0J1I%Q\$7T_&S|D<\$FBW-
|E.%QOM,,_V>F6>;4*N M>-\$CV=@@TOAS4|X^?)?_/U:">FFS'|.5QEK MH6 X3WD|@Y@&ZE0-POS%
(>2(LPPP2(P|D@W(=-S9W9Q?W=Y=?=T=0F>GL^? MK|Y=W3T_J9X6^<=|OX'KV_N_/SG7G|5'&;M?%C9|+6+EF
BBZ0|N);G/ M1\$+?;L.D2J<_E4M0A_M9M5VCYNNC_|@XXG: ^UW/2I44M+8YZF.V;NZ|>GES

ME\$@E1PGD:H00RA.*Z M(LV12-4:>S/#T2>>=L9DQ0F40.*G72"UNI0QIZV/&^.*AB>I8TU^4%OD"LZN M?
7)>Q1UFW?+Y7%:N K4Z> &AICS^//O*JP.MN3UZY=)94H/1SBD>40H@P55-M0Q9RA"&-.PRCL!1@2*29%9>BST+?
9IRK0C9V2^+VL4+1(V=FABI?VY= MOU SI-KJ4@X:ELZ YJ0+(-"2J!+:BX0RL M4QY,9J}[3A PEMSOW(#39#1C6H
Q&\$=F!)C7IQ>U3!B4E5E15\$P!)!AF MA^J07*0Q):R@B F:1K&&+&@,TIV/K)^SY:A(EG75EK\$B X 81 \$ZR:>G4!7
MDC45D9AL B6L3!NHGJ!%>BS%>DN?9=Y*RK6&B&J-U=0A78LA^!<%8R2#(B8%>@B0KB*)
M5H3.*BG*C8W^LYTRRXV0&YJ&FZ>.,+<\$E^H(YH*X!61UI-!^BIG'3TTEZ M7QL?R:&W?QT FIO
JMM4X)G6K)^+4GY?YZG=5X=A7(M_%@C^JG M%\$UWM WW3@-B:+FGVN@\$MV+M;*.!7,7=&:CY YI!L.*PES-
G7W#Y391T9^QW\5%)13)=<6^T M!H0.T.C9>FTV%-0^Q:+Q*3:UT6URTR*\$S,Q51QSL+->!,L.\$AWQCDN!^N M.
JUM6BYU4IB +DDIW^>)QX:A6/4:77? Q PGF.C=%\X557H M\$22)R*\$0).>Y %U6<+MPN!GAWH@3U>W5Q2/5Y?
@K!/'Y^O'F-:YO!IO M+FLA'E^?Y^/+HOSIY8V4QC)KT!::V7W#Y>= J H^E^V^!8%SN!1D\$ M0Z*#V@&@!(-
AN7=G7NZK!A=A=5^_9?;F8@%2PBSB*#D@A2EHOP+4C(L53C M69#9V8V\))QR57GJ(T(BH)IHD&
MG:>IP5&CC*91C.,140Q1 \$2D K.82'B-&%AGD:15:C7F9.>-P;E(%0.G2&I6-K(C.,*Z9
S1780G:S0+YBS9<AZ8R!)RODSL>@ M)JHS7+OVJ N" @:1KQUQ1' P+G=Y?>|NKI>KI#-Q=/7E^3*(U\$[!%L_="M
M2(\$S-AD-IVOI89R4*XZ^&)(.AY"D889RN.L2>S*?|ORU|>#L^1U9JB0C(/11L\$G| @D^K MW_14
V#T=,R,SZ=A;F>LJHHH)L M =4!0(4.YN1!/)ME'R7U3GX2>I7-)Y M6M5N7,I_VSGI,G3N:S*6HK(OPIJHG%YY\$-
A+&"CL8WN'E?>CSH:NOD.M\$SC3'/M:%K-
"+2E!KS!.92FR%."BX"GF26OE0+K9Z55WYKJZFUEMY&SIFOHPCF>TT MM1K0>Z"9N??^A:B>?(&VB@-
^FTW\$GW2VURBVM_7Y6N^TS^6&?VKI?Z.4(L MIAF". \$!CB&@1P+R(4QY*A*1ZCIWQ2I(C3<1G8>82.BM#W
+J8&+R6>KJ!L.\$!KIU-YJ/H?%61=CYECWPO+CFIE,|1.1E^_9T^>JHY'I.L."\$PXP%!"!+5Q9M&.8(\$IR@(
M6\$+3B*ZZ1=GT.S%EP>BJW^D(Y5*F-K9A5! M@^78\$D4R 3:XT<*^1^@8@14G)Q5@1E2+5*L?2#6.<6<1L
-5*PAV>^G8K^\$ M>ZL"SK>+D& 'A(XG;.@7I/8\$*W;ZOXSU0"# MJBNI7,UO5P(7,#SV)+ B/WA' A=P#O4C<%K\$S?+
<147E2*F&<*MZ#Q:B(F?2 MLN094H.V@QQB542.6"J2* HCGEE-7SM(I6<A17.OT4Sj%7"'">0?WM0,QE=2
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PC4%UO57.785NO!AOJL\$#894#&.><(I@TFC^6(=G'6.O7L WLQU# VIG:@SZV.I&72O@
M5^Y#;X52W^*K@N(O)HVP'5:VZ'U MRC8=T7I6E?+:KG@I1XBI>('XXPI7\$>0!XC:6<#44"<2(I*AZ&)\$BBK,B-
MFI+84.I9P5I-3*LKQ0%KR"MW2]*WZ&|B:6B|(>P5)>@#N6;C#&P.F:L@6I%2 MGPSU!9E%LYB^H'-
K(<10K16.RXPM#?L5IPN+8T+G)N::QQ6L\$%YHY+7BQ6 M*9!Z8_Q12AH'XV8J;3Z95%)EZ49KF!99S77)V>;\$-!
M@/K:BIXAM+(?4+L)9!0VHG%T1;?0UJL.*9)=ZVU3
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Y!4\$AW MK&(!2"XMZUNML36S!7TB9FSH+;>Z)R?1LTE;(&H) M@+18JBGACH0.LEH U%9F,OR?3;GEI,W,IZ:BCA*
<109%&> M050("FD41C_.68 YQX\$0D8WN":32L_HU-\$%-%/O>D:74P.,F2EA9I'MI-!>
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@Q)*#;Q##+ M8R&_?"&M!"94K8LR>(8\$X:L)BZW4>M9Z;Z-I.WY1N8**I?LDMOITU)H^GH;^O(C(1T5?
=4)NM82N%3.3>JPTRNLE MSWG!N2LOYIG=I/Y-!<G^LW|>J/7L8ZGERD9165M)2S13.N4S(!ZIN
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YC=TZ.2AEB5YJWRZXQ^|ROY?M0D2LW^*U29H_89\5?^H M2IH?5\$!^~
MVLW'B>574;HR)G01CF*0)B^1WGNGS69JY'G^F)V1G_*J'L!7Z M=G'2H6YMFRUNUX*<:I%45T8SD MS9:)L^50:
WT=WECl9^I%RP#@^'P3 M.P1=OU^8:TEX_*#16:22/Q^I>=G#1184!O M'-\$ 3DLJ3G9I(>-I<\$!
MTBX5M1A@L>;GGZ?<14/TZ<.^U>IE@&T(H\$F70IVH946QI%4>>B3_' M1ZK7QI+S%ZL?
WO!4GZ|>'XOIMZQ?)ER'WPDNV6%/"!+&DHU;^>9/5FV>KOY0 MNV7^E4^Y&"!&&2D2+%(!XR0/(1*
(OX(QATD:8!R\$;G-D%WUL@UY&^/D5J5<3 U,V,I#;!03;WQ^&HIA?)YZ^/;>O+4!CDAN>
M)RYU^J14+6>;Z3!YUK9FZ+D273L7E6.4 MGE M5XRX:L&1!#%;TYQ A#(&B2
44IPD8<%"DF&KYF;MY'JV3!591K<(QW&H+(Z% MO#@KN.GINL'R'V*7W6VP4 UFKIQ%V.8^@:S^5FM^KY
"O&7#M0FJ(F%)NPBL:=BJN@&AHJV)>4%&O6@.8"-U M@<1BC^\$5&K>M1BM\$G089QF*V;C=.KS+7)X_WIS?
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IEO+X6K4.E@74-(RR(X7'RF\$PE|K)A3!8?C"GPES433?#XBZ'_Q'=XYN?K7\$@A22\$,NFLY'R'B:6YV&M|:MPHH
11XU^9^!HNB9A(F=LS#8G8!4!5#4Z;|H.4 Q'A&#&J-QW9XPG\$4A@WF4<F&SOI^CZDVC;|JL;R(9T)EGNDV1S6?
5*\$P#GZ(7B"P"/&L6 MU!GA|L=7(7YI^IV^H*PBWI3(W7!4;='9.C#4"K9Z^6K#N3O6\$F|Y0/9W M.18|CN?%9#9?
EOQ>;#8\$>N03-?M2#V'1>0E43!OYC^O\$EP0C5"8I3\$.F/*= M(ODGC L\$"<)93L-<(&)D: VPTL_UH2AIKR:_G9>R@?2
U4ITZV"81>7H&9M|9 M<,C:F>X*U*1=0+4OI_2"A:|RVL#%MRZ06XO2)/ZLZMG\$N9P7G;XMA57= M?
^Z%SAW7SNO!IMR4(UH/05YMIRY*W*VLR:| W21U ML25171A>8UELJOJHH875W!%>6,*R9 #,1!09V7W4@=8Z
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FBWR95Z6)1LUW)I@&8:**HQBQ'-#G4D14:E" M+\$I9J'2F40I*SG6+&IA!:(9LT9Z(%KQ.\$=Q
C(!#^\$!/)AK6.M%K>!@+=FT M>JYEUXGZ9NVYWI1FIENFUR7)E7(G'5:<=)ZPPEAH|H%V?^@/+NOP|LSS-
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N\$J1RLR!K&C-M\$8N)1'H)=+SKTCSL-I?>2!S&W F=#W&I\$;TLY'WX9X3 7V ML.Q46?
YW/QLYQ)SF6\$2EXAK(TD@AG*4., MJ11%BFPOQE&^"BIB1 |%7.5AN3W2DW^D#W?4">BJ(@/&\$A'&\$-4QTY4
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MM+K#L;XY#>+FOZ_E|H)D63|>+N>\$<%Y|_5:9ET6I M'I M;(K9=CB'ZU-H*;S MGVV9M%IK\$M"-I94@#U@MG-
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(6UF'9TSL^G9L95_"R"=3CHX?_CD^*6N
MI8/KK3O+V@=(@P@B&%X2!'.E414A!&B6:Q7FS\$.8V5%L.0H_1.4\$T"K#6\$H M6ZZ6AL.Y@Q!E0JOM1GQ6TF9
MEEF?%XTPC4A>Q*A=(8"BR)\$(Z):<3.E5X|4+DDYE\NR4\$2)/KD\$RK M&46:&4GV7IVU:Q7@5B-;
f5;"J9;="SVP XB" L)T#8#BDH|H#>J2.M+3U#XJ9M1I2EH M_ID\$!S2;U1:Z7=INKU0+/@EJDQR+I+HM!53!
E#%N67.7F7OURIT7IZ<- M.KDO4).BAQZ'WC M5J;)BO="WA!KT@-SN&U!N4ZX^L\$W08SR3EE#"2HES_SY"
<\$%1\$^N6!1:\$P MODQ*DL-IHE=\$W8H;WAE3VP2S1YR@Z>9= Q#I=1IZ@#<28?EO1M9 M4J?
Y7>Q(W3?NIV= Z0+!>#|^WV4AJN"VIC&7/NZ;##.PQ:IG!0_ELMH^>M7H>15NF_NV=1?|YZ|WBR'S=@NHX?
Q::CM++0J1G>15%:XEWTK#>QGBG M+W9@/3/*U?/M_#/U1O:NV=:3XM@VLMYS2_>DG:D_Y6Z=&?<
6R4<&8!4ZK^XGZ=6; M6\CM#JLZRO*JB.7P.9XM5A;GL'1Z*E_A"\$-0TDQ%2C#6.IQ0?4^ YOIS&S*\$>0J%

!MO>T#3; 6995X@. !JB6GW;3D2K M2IN^.@^..!J\$Z3!E/6&Z+G&E<'N6+7W+!CR?;8;04?5#+!J!
<.%WXV"TYO=D.FVY&!)I4:8=P MJ*PYKFMD^R19LS#1&[E:EZR12=4LS-XG4!YR7\$Z+ZB0SW3QMZH-BYA.(TOP
MBIA@>@9GH42DR#C#2*0S0-8_PU\$00A&P.!OPHTXX*Q!"/X/E1.UA"!N:B0- MT-KIF/F^YM_!X<=>=,VYMEQZYSR-
D\BYO9!7L7/RUNO_!+ZIE^ZVR3=D< MN7_HG,WCXZ*NUPENI:RJ-ZC?7U?5LFX\$S-S+Q8+2R!T) #D;XY!89&^!8
" M_!MC#8#*26AGJEL:YIB@XY503IGU*HESZET!L!6W A&-8>@!-@<);B37)8 M:GICV-2J!""95P@D;
(!%#0BH*I>I!\$S^NU(O6QOE:5 MG<,S6V5:=G0HH: !Q'9OU6& @!D"?YC!60C!YOLB);07/"Y"(1B0/>MR*'=
MBVGZ8KHQ!NZ-LX>5G;_PBP#;3^SWOSFK>QZTK%EJOD#FPR';W1PS=K &-WL" MW!FES3\$
3C>Q.7JG!^Q_D80EKUQ!%5F>S!2F;>M?%KR7SLM:Y(LPP4+493P M\$&2YZC_M10:@0A-!BSPN@#I 2/+
GN+V!_YU?WE_%GSH>!ZZN&WNINS MX/SZ2W#YIH=W7Z_O'X>P@I/*WIA>4P-ZBUN
LJ'6HZWYW^J0W>@2_M_W MNEWL"H(+V(G=FO? @+C@\$>!W=^;V6!GN,&:L\$!+?4OJ\;W"0D+F9_D0IAG
M3#L&Z*64VU-V>)G+HGN'/F! ?>SC.-@Z/G M(TAI#&#&^<3/'^>+Y;E?I>%%I<-L!U.M=K!//^7TA_P^GRV?
JDF8T:P@8AXDNGU5RP+1*^*D:"J-7- &73M7-QYE # 724AX*AAIZDKD727;G=&#;F-H?7
Z@W^M;VD!0Q=%T.V;>9.YZ-%77I6 MD+D^!^9S40="G/>@CCG6_EHIR+29D)!2\$X0+CE&.,
M*!L82_7!*T!J<:8_7ID>VZJ)!1&>XB6R?4/^&" J7FC'JKU"W9M"";,\$1A MN!>UA@2U)6?K-
HP!QK1MPY;G""UQQRR-Q:9IF*-33XI#8W!%+RU+1D)I9%I M(CWL/8;*HTLWS'X7O/T-Z^_!Y*:4PWB9G9G6/Y-
6S=SM+#+:9N44HIS!Q3E MO*91XR\$J\$D90)\$*%6;;_!LE@BHPI+!ZOF9+GI5!8W_3#DL?M@?I^0I_ M3NM!0C5?
U/L#=#+!Y)S-\$;=UHP1@H Y!\$!A^8#X H/QG?XB+?OL6IM_-J_M/O7Y85!3;W@!@B*KP@<*G!"/J9IE4X0IB\$
M!!&I\$1)EA/*5)P6P#KFDS(CV209C!D4!L45!L!^1ZHN=-&QJE)M/HY*? MADE;5"6+>
(CC6^!S2(%P92B(DJ0Y^D/6!SB+;)TIZERBNF2SA!U=9^48J MCU06AWF!>Z2J!@6EB,E4(9\$6TK0N#7\$605Z=?
!&"OROKGE(=WSK?^F!+RB M DVK YIL#=#;G/^QF6!^LXY5S6ZN^O:QJ VV'L^HWY> /3D;I5JVVWDD3(<(89
M0UP(C+#+(2*\$Z1?53C)8YGO!+*!Q !SBY=+17_%5I5\$M3J"@)BMV/PC8GG M';<&H1N%M!;G!MS8Z!"))3%%L8K"-
*;AP6W/Y!_M2,3 \$9*1&;OLA\$+.M1!\$Q,+1!383YM?>6 CKO!A*>0@?U^+W?S3PY-^H=4L MSR8!U-
!M!LIF<5LWLPB6^!7.DO75)*^+.0++47 #6@F8!3UA>42+>2TK"J M<7QS7H0B^?95N1JF?;>5S040;Z0831/>GX;
Z.M!<5%_9H-M< =:0^8TCB,*93UFJCDWZMZQEHZ!2W&3?Z:B.JZCJ3,M13L7-!XV+=8VG>5H;M9?(V
MVFU_YP%6QM!JSA@-VMGM(C;J? U7Z'VI9#L#>+*CMOO(C;HIT1B!HJ(G7OYD%_M0?VC:5M0_-!M)*@F11B^&1,28;
(7S)A*CHL\$907848+DN:W;I2F< MP#X+9K8GOV0!=?3? P/BK7!WNWF0^!D#SE;R6I""\$Z8H"E*HBA&&);0.9P5
M2*49+GA!)#PL(NWZX\$WJ)MQ<F^<9HNVGL8@!LHJXE^!)N#;W7V_LVPXXZ
MCIX;W;FI/W=;!F(B0"WQ%SW>D9_Y+J!W0!M02"25_KTQ"E HNG^HT#3Q M44@!0XE/91A1T"3JK='
LZ_N^&5G;A>9+M).RITT?7&R=J!L_..!S7>5J3 MMVWTW?PY;J/6TD_QF_@2@-!73Y\$)0(8/MM*!7C_COW?M?
WSV5)CH2!ZO)KI MV%U6RR^RV94PU M?3-/\$.CXM1;_C4T1QPM+4+209NLNRQ#%@B-6)"J_:4I5
M%GJ<308K_DZ5P!_-RIDRT.^CL&\$?ZXYKEJ*VI+5,!EJ=-KE!8!^>!0VIC*_M89!TZPC_2!5@K8O)PC3;-&N!_IXI
3O"H6O1O!@>^/V@7>%9Z!O/- CCGG_M39>&NF_!YA#&7;=;BC JKTS&#L%HA'FN&>&D&FH%,UA?
W#S<7_"RYNOM!>7M^?/US=7 /SR3T1MTPFCXIP!OPL^!PTO;JU_F9!W8A
MG!O5<!/D)S^OJG(FJS4EBKM^FI&#;);L(=9T>L3W3=-M;I?>GYS6V5!GPF6KW,Z!74'4Y"E8:A#!4J;(<J
Q8J2@%\$ORX56;\$N! M!HJCM=XM&KJ!1Z!JYPE>HGL5\$!X.8MY!ONR_WAY,6R!P4XI+5PN\$YLI&#;_M'K4A4?^D=?
M3G;>!U;_!U;N K<_!M;-T_-N&C^*QW@_5U3FKMH%YOU!M6B M""V_#)A3%K*<7,Z6Y?+7N1#ZZU!='Z'->+!
!F/V>3A."D"!*<!/D^@=FB*59 MC@3/L50D*^<8JF!8AXR!X!H&:M""/ON,8 U+8\$3;^<4N?+K=FR>K85!R6!K MAV-
A4D='!WUWXS+T!>HFO,42;!A5^K>6MSJ<_&X!_FL!<N7@V>QP36>09 MS?_
\$3!_45'P*@DA(=%K4Y(*!J6(0*PGIT4_!#E24XQ/M6"D1WD.V'RQFAT MK=U!_9^A:%=0;
(7&=@\$/MX_VA!1H&Z,G/HYMB'K!VT_8K@1^@/78A_SZ
M8Q^!TY\$HSOQ<>M#WZO?JEW(A^7(3,M3%4%71%'#)+8(NG M@;=1HKY!\$VR@;:-
MAX9!3SCYXNQSI=XS+2>09SCW!_!CC MN.W !L2!<_NI%LTQ\$%-!8Y2@F*_"X03T!21QD*"U!D)(MS26-0&Z!E!PX
M8H13/P_R)(9Q0+!Q=7""#R>=^!V=SDA-H92S\$8\$220^+V3\$!92!4,I9_C(M?2
9TS2);H^!HFG;^0R!HHQ%L!A!DKE)\$G_M05!S#Z(>^/3BJ_ZO'Z@/36H_4;V!F#!W.3E>&^6<!!6J9OFO.PTG(9&Q
MC!A&(M9_"V=8(I9@A125>99GF"9.Y0E!U9LG#+EU!0.#?E?;PDD5X5ROJ_B/>="?"SD3'Q;Z MM6Z
#2+QCf@!%P0.AZ;_!H"C;#&FOTZK8M#JN*GM?P?RF%-XCLJTSC+1HS>/5PIZ2O!7A9!G+W9,JVQ6_7QS+;!!Z!
MS7-6+1>4+R@9!JUZ(C%3*#N*M%Q* MZZ;(RU^!C51^7^L#);@#8&R93QD\$.6_6Q1!H!P)V'Y?;1-!P>-F2L"!L5"MX"-
!M(C;".DY3LER:F*QM1Q=*!LR+5*\$L%A""210A9CCK>28HYDD2!8E8YTL
M=^+&T!XAR0)S>QN)IN!0_0%2YT0_8(!_!>=JN:OWP9!5!^!TN/TZ_(H-GCT M67SX?H!FO!O:3EX!)&_UW7PN
IN;ZWUJ;ISK8579-WF'V4UR4_%(ZKT&X88_M_FLA,6)!+&%"613@72F4A_55Z')\$S<_!;2*Y(U8;EHP;_(H!_P_9@;RY
MNM@=-GTGK/+DIHY)&=6EG#*#U!P0=;EC@_F?I%A_Y8WJ!Q==VO<_CDPB257 MH4(LE2G"N!"/D90(FF29
*KF(&6M@XZ##5\$UOK5K4!^!LQ#2V0=T+8.WX;% M\$!B&6<_W;"?0'ICX"H<<_!@WK'&:"!Z3&4PS;
M5SN!34;^!8DJ_!JHC/S_MQV8_XH(N%K!TI&_BHFI^0H01(2H8(8=5?LSQ/'H0'&6*AX5\$2T29TS+AH?>I*;)6T1-3?
*&FKT6EM_0KIG(!+8 MJ!@/>)@#&CO4^W;_0.*_1-I>TNZNUANCKZ&@#_DG&0!UM*V5X!&\$!+W!P_MZMR?
Z2EBO%T)JDD4)"96C;.(E4#N3!/*7:X!O>NX=!!^?SYV?1!6>KP M(! K:>KQ+^!O;GVW7RMM'P!_Z=)M7VBWV;3)&
M^@-#JZ.O'_JXKC@(@OJ=5#K QSI=0?3!H!PC_%AWE=R;7GR0XJ9G&S?%I<_M+F;U:VXF5W^??GK_*?
VZM=+!_G/ZDY_5*00A264R!;%"?I6(C_6K0;9!8!_MOB=1_P?Y7H?I9
S49G=J6;_X!N3!UJ!6=T^4QOJ79GHTX)5!%LOFPN_%G6 MAT_55!V.Y.Z.Y7/Q!_Z0N_YMK!ZZO,">BI-RQK!24!87?
X0G!G_-8#^)!BL4NF_NME!8E_Q1G*!GL-8^U>POT6GY9R7;* MIES<1YG2";*ORQ_K%"
<.030V/*7I8REB4/TB/B!O:F%Z;+!_1\$V F!") M?V;#7-1&[KDGA8=&-F!%N!1G!#L!%NV?
4S8>!DGS#12_UJ;MZM^_4:&A+ZO,?_WH_TB?3SG3_!3!/R^VOKI=V
M<^0TM!0#)ARWDP>)WB&&_(MMS=@)EB*UGF"+OMP/M!%CG1K3;_MB&ZN;LV?CM?+-5!6L!OY;-QJNT;
(.8RQ3@)D:0R0CBG%%&E*_HC27*6TCR6_M((*_4P*!7B9M_?;(CG@L=N3>-GY(9!HP+S-#@
_T4\$K>X!%DZVAGCS(27&C M^@E;X!Z^O!>K7;-7GP"/_BO+E?Y;+IXM5M9QKN=LKBB449Z*_M%49*89
MBRF:BP628<B%(<3Z&L4_%#^P#!BL_X+ZMO@Z!W!^#BYOKA!OSBX3!X
MSZN^OP07OIT_W'R_O+MW:N9!&E(HS_4\$_WT6K0U!^L=0A^B6"M18#M8^! MVNZWJ?!!L>_1=-@;C"-
B>WOAQ/6?VGK7;Z6%:=3D!O_JC^DFF64_J@D*2 MF_60BA!-8H:DRIB,DIS3D-@2UA^1,?
0&52LU;0V^Q2U8^NZ^F/H=/L!3S8# MLR9P&U_^^&>^D MD"164A\$4Y@5%..0)
(C@MD.A"D2=)SD:"0WBHW54!3617YFF+!M6^\$;9!VX^#_M&S2%^J8!^\$9)4U6+C)H?H4%X?^@!A0!J%;DUH.@/V-
L0P!(_V!M!^OYK";P_MH=H!9;Y=QXHX9!DG*%\$Q43!OBA#11(5B(01*R0628JYM!SM"67>)7.K5*;
M2AY3M*=_0!Y"D!8BEC53M!L;QC@4Y0C)&DO:4*A!G36L)&BA1:SNFZYXW6VX/
M1%-39_EE_DS+V22C_N89+E;):SG">9R:ON APEDJ4QD1PB6H&=EQ04,OMTS(ML96KYY:6/S>R
9N)!W%RELX#^4#(=Z&^&^P1=UMF;=<Z2-B1MZ_IC9V2!_Y MQ/7.96C'SA;>-T%ZYK(RSL>:2L%X;Z6AVBA+DHE\$
Z5M\$A2!Y_T)SK_4G MC!99%\$L>-+K;PX!UZRYH&DW!8?""!QI'#\$^);XXO#1%MKO*M?T? MC&)>BHZ
..O*Y%B;&+Y7H =:"(KL!H!MGQWV-BWT6UJE:QORNK%;_M&=R#QO3*W!X>_)SIH_3^!)% MF>-
(!%%.%\$ _2*_H%RN;_!M,O006)"Z2P("I1(J*_0B(!;D#3!M_FY?ZJ_I# MRS)=_K^4'9ZF7.CDC*G!RYO^63#/?Z>WT5?
*)50<.7C;9 /CM!_UBAT%0 MA4W_M0H;7O_@4>(L^>)DBW-F?0?TISHF;^/S2_7W42?IFC!@M@-!&L_!W'S50RD7-
S/Y33:=5"HB_IR3_-DWU=URY7Y_MHOWD7.B*/_U_!K!C2QRH3G.A.QXTAB52#.T@01:H9AR1.OY;%&8Q%K;<^M

LUHUT0!8NR^AMB=6'^*U<%1%-!L,?S7B,B"O-IG^GL;TW6!7\$U;9U4" !: MV:#5+;@S?S, _+K6!2\$XWG28!>?
(/,'ER;WUU694I^<)NK>NT>P;@!RF!2C MR"UIASF/LSZS!&O=/,- +2D!2,\$!J8Q
Q%3\$=P6.FHCBI"48RY+&1\$9)3&D\$UW M6!&C;+;-W>&N4!K=,U\W1"8P9Q:H!9+K;4>)L0X?GD/_K=
!_2QC!CSR!2QSCR6@ MN,5-RT5=VOGY5!V^<3BTLJ*4Y\$>+>7\$J>I@!HW#?0%;F4\$K!15K1 "142"H M-
2!\$&G;:1"G7?TQ? MYBNV5*O!A7ZM/\$Y7Y&=-U?I9?Y,N!<G>-. M\$YE:MP?JL.0DSG&NE\$R02'&!<
<\$QC1%*A4,I#&4681F\$6PEC(NP5"9I43M!C^
MWN70+>).A&QW@'U9#7/>1F!0"@ZVDMRLUE!XSWU;&R.l;M*S;M,4VE_4M4C;L.8\$3;U"QB)!4U\$H)!C%"+,L1RP1'<*<
+;,\$IAN!0AIV% D:3=S2#;86F8?ID#,*<3K"Y8!ZZNEY;{Y7T^>M?1F6\$!LPCG+"VMJON&/Z(HV0!X;?<
SYKB;E(84Y!%H41K/!@ 2\$#.XQ69/#IP(V!6/N&%K M9!<)C42F4B9*^ _!0!0@+5;<
B32C"),U81A*&4ZOSB,X;#.S>X!D@.(9VOG90 M9&!>%%8S.TSZR!F.D0MIWRG!)Y<
R;VFMKU24+8E5>^C.E-4RTW8DN.BX%'- MD;W#45RP!";!;IW(5+S@2B2T &@>^>DS>)(Z(S4P8H=ATSN,=-! T3-Z<
=FMQ;GW&MNS5V2<&T!<,>^&@CL>D=UN6#1' V%PY!H=;C1N%3!_3!D%565,^VOFP^K!LSH\$B!4!'E<
MJ!!1CG*#*!0F;.(B3R5\$8^XH(#&2Y!5LYKEO=LRM2H\$K-6A;4!2!9!@!1T%! M/YMN-H>4#LYU(V.0:<
DW>_)J!FUO-LIUWZ6;!^&*MMVS!H?IPJ_#!I!% 4 M!C!OJU"9.OG!"L9!8!D9_V(1W'C%9/XQ^A59<
MME0E;PKNQ5!7U=)!<,(BB_*NH1^HE@FE2@8(ID2"&.%45%\$.!41R:E^R45" M*4@6 JK P\$F(N!N+;^?WJU=?<
KRI_ZYNKH/SZR !W>5 7-V;7VZ^!K=W5S=W MP>VE M^7X/YM /KBTM@WPPPYG8+@&1A+VBWHH !HFT46!E<
VVZ@2-WZG M)?U#(&L*R+>_M(#O8 <=>=X-G/T_X!CN/T/2SHK,G0WLD701B88)'EF#)S MAE-N.6=2+NFUOT-<
'9VXZ9=8C !>BUCB5L4IAX9!_ZM\$2.GW68HLIENZE2<
MSA!3.9!5FU262&GE&5QB!00,H0+%;\$B)"D*BRQ6!8DR\$H%(W=Q5&;K,K5'L MGX\$%;!(VL4(X^<
%PVS!SGCS;3-0:M**KN ET^G6^,*>-W!1Y" L3A>GE MD(BX3A*HGT;H5JB"%V^E0;DN8Y+^NN-'7C<
MO%WEZ!F!5M^U P?XP=AYQG'@AGG&M4X&XZ,X!D:QH-5L!XG&X G;,\$X?SB#VY#EH>[IG8F?<
32)365,>)&QY=|M5B8|,S<3TW*C:~?J95 MN6D>^',D)+^VDZE .L%*!T0!+K/V09CAD!L6)ZTVSHB'#3">PLV"A3=Pl<
M5<>MA;R_IV,91KX"YL"HT@_<[AP/OJ#QS0G16Z_WX9#P!>=1S@EO N!YK8; M^\$*/J!?KS1)=#!V<#)F(*-<
)**EB"4ET7,ER1 M!4!C#A">2X8(SV!Q6EZ"! MW5!C.FAE!QOA!1\$F^R17)UBG\$UV^(< !NVCL;#!XV9CFE/7!BTS)>-<
>:O9-M+ZOKW:*A/I-R9@J%;V97-:%479FW77'\$19RD6(9)*2(C3+6!@B7N>GZFBUIF#7)NMBR;9=Z=G-<
9KO.4J\$OH!5^W!3K;&J! MS1?U!;!XY@2^=D&*^/!1<@!W(#3X9R7!*/TX/Y8A%V=VUGH*)DX(&S5"L#A M!6O?<
!BXW!JW GEW!X32!HPA"D5NVPYPRC'G&5IAK@VT_0VXXBE,D.Y.>F-Y5G M&2CY?5C,X-F?1FBPE@J;V4>@L9O1_0V&<
!E_L76_8YG=-GE;KT>\$C#I!NPU!M.S!7V+>^%5H+!+OZ_H!&^YX74H!.*Y*\$7^BOZI96RR!KV7X_!0!9FE,=<
MA*=,3UW#N5(G+42>"1%3FE(% GOCK,G L_L?Y?_ \$A0D,'(#SCX NT<!PZR M9>YA#.B N88-<
3<,Z1:'!Q!1&.OHE6KH=\$GX&MH!"\$IO?/R2.3CH!1L#NYP M';%!Z#&@FW.!FO&%.3'T13_ OYK=+W4H!S2?<
ZG&JA!IW)SL!B92*4Q6%*(F4 M1#B4!2(Y-G0S2D0!R=,P+B N#2A_8\$>VUB;XM;G3^,\$^*Y*_W=-??WH!@X*<
M_L*1=W.QPV0!J>!4>VB<4H23+\$,TS6+\$,,>%"!R0,(4=L^P'CM/9R>L!@+^!S!V, MA3G+72LO3U@)!H+^#?'DZ<
X(&-67'3?PK;OJN!+.#W!YA^0K%Q!NGDA=#@=LE>S9ZH!@!8T3W?GA\$4=C M.NT:)?<
DO/M"1R:3.9W5^Z8F=*BVJY#(%9YQC")%&QK%JL5 MB;W@<3E,P(#LD9? 1^A;HFL.E<
&N^Y"=-WG%UHN\$#ZUD;24 MW!92CUYO_PM9^52?M-AG6GN93KBXQ2-PNCZ\$(<_TVY!TO_UB:7_7!E!5<
M!H34&W#6;"O8L=';?IRI+UYHOC0EVK(%FG@?_/ECFJC_24P9FMS *X;G MQ,<"W5<6?7!IQ!V!CP7_7!9^,&.="<
(M2^'#)S_?57JH+^3U&L2DSC/XB)% M,DD3A,,P1332+Y^<9Y\$.QX7*(!7FRD)!Z0_UL'(NKRFO@(&X_ORI7MY!JO!%#<
M5TU?E4A6X!))*)VSGP(!Q<|UH14T3!JA)84 EZY YQ0!(7=0A0^KC,(6!0 M!&'. X#S_?<
S_<E;=8E17N@XYH^6Q5@!UYX,BSILN9_0K6DH-6=&!DVV?I M#!M!MO?VY387">S%!3QH!3(*>-<
>,31.OZ=|NUF+LO/#:7=E' IO_UK_<P_M-D3_8!UJ_!A!4\$!#!!0 (<_>EEDX?&!L\$;! (83#P 5-8V%\$S M;"TR,#<
(T,#DS,%!P&ULY+UI"*&XH(^)Y>GLC*SLC+_ MY?J! SKZY1M,9V)^%_O/Y,_0+C,,D#<?>_5/GR!>\$?NG_<
O_1/_+_ M\$/*?;|>_)V\$J^<PGC^R^<A_!S2+!W,YU!<F7^!7_XZF?YM^,W_!D!L=T^/G+!>=N;S^V/5?I_!LE0"O52<
<^<SYD,(P\$2Q!BBGN M%,O6Z! O!S!SK4!P6A GG^4R>D>|EX+DY^P?P,D8EP=#<= ^>?R)?@9 (<+L<
MC6>+^_ U3U_F!M_077/ !XX! ?PW3TY!GT!Z^<40'K!>? M/KX!T>? T.L M/LV<<|N_GKST=GPI0_B8!FO_GA_7G|<
E!&8YGG?_NF77Y;BF\$Y&<_YE_+OH/C M>Z_!G.?AV,D;^A^GZ>3!L_Q!G77!M?SV<(#1.>=".)!Q^7!<L_F@V_<
M7HYN?O=E"OE?_Q3H_L!&J9.T!+Z_?V/_!UEI!+*\$!<
M4Y+!0+*#1*@3BDN)\$Y^23!9!HEO>%4!B8(0<+)^BD^B.0OPU&Z_J_S=/*UAJ!F MDPJ26ZH%R?<
W3+!AUAND4TONE5M8RM^!LCL86%!^LH?&#!?C*CV!@A%3XD5.XR*B-E2!PKW7;H0%T3X6MI=ESV XO)!H6<
M2;T;Sj(?_1?XZ34/FM=PF!1882*35%0\$=TI+@:'!E!1VM#=#K(U;|X(\$K)= M2%21!;,FXF+JO!AD?W*S-EL)7#+?28;-<
SPM\$#R9P)!SHEIY3S;S<-9!<_ M4*;.1445B2;_BJ/Q?>D_C!6XX+H!77P,!TXJ#!QSPJA\$1%_1'/!A%L;G0G2 M!G<
!H>'A&S="&6X7!3M)!L GMG!^G81">^/!1?X6!\$M8ZI2/ARDBT9_*0!V0 M!_0P)RP\$O5OH-1-T*!;1T%.TBR"20)6(CG-<
C6<5)/SDW_YL)/TXH MOF\$>+M-9*TO((F@S.ZN)5Y&AS%+@&\$3S5<=0!-G7;P05USI4;LBV M"9_3!<QL8!P-S.F!<
(+1P&5=F1('(@EEE!%2B%L54%@#SQZLU2 M5K1U=,PJU):0<8C?GDPO)G^,Y8!R,'@N:N!%,H'J^,(*Y:1/2IZ^B<
M!L6;H;+A3&8-@;,\$B<7>#>#(IG4Z^#<<1!HQ^0CDDDDP^CZKD8!R-@ECGH!@F M,+YC1NNYMV^&CH;SG-<
5\$VQ)\$3B>SN1_!V!+A>_SM')?&!D9P2Z-I8XBU_M@M+H!FC*NXHH!ZI&3P.3GQ6\$FO?V<_"PQ3!@FZ@,:(WG4D,<
KVDDHYQS7" M+-7!@5-.!P;NV_# MISFW%5W/*B^GZ*/3+Y/Q=0H& !>1;1EB2^2!8H\$<
M)Q71"1)+U@4(NT6J!<^X>H;SF7N),>U7!;6J!T4!7 SG(X2NB<!)398BF M4*O&JY5MH%DOYB(&I+;2?<
U/WSC9N!O.(FYDPA!5O_UF)=*I2_?7!D-!_ M>P!XV+!%0SF^R<1ZHXACTAOALDK>|*3!>Z_3/\$-<
YRVW%UXCB !H>_SBOY!A MD7"EP7AJ@R8J24\$D4)0"4\$-<"X;GWF4NVWW3!UU,PPTG)/<691-A_-A='H MW|<
<8!)Z#G^\$^EHYGLRO+%;!Z_<K%RJ^>SC+L)!L @VKNH!EL7W9!E\$)5!;!")1!JB)A"AB1D>\$,;!PC<
M7"@FD_>9LAKIQZ??OADVFL!H5A!M\$Q Y'N/34!S#;_#6S_V*K0&-3H9L!_%<
M)QDI=|1&'8F/C\$;5T8!2N@)\$GGH9A!H/A%90;1-0&1A_0H!^#Y!C!&GEG-M^O&/00!@ZX!P&31%<
(N2(C)\$6:C4XJFP/ANB8EG7KX9 M+Al.3!82,, X.(YY>G"5A0B)@_D<9DL=O!OYSX-RZ40HSDFFTA&Y@XC*N!<
MB!|=VX&BH93H#N*L0D0G%Z%T3"^&TT! MRL&R-!|)E^D2"08E(*BEB+&);N.QK8.#_*S>#0!;SFV^V 0"\$+I?<
2SWO!M/HM_N*;79R2!HWSLL)S!#Y#-276RBJE 5*H8ECU!K/G) 64ZYAO_Y^V; MW0QLNU93!<'F\$%),JHN+JS?<
#13<@*U6!7&O=*=MAH^&Z+;,"Z^!UO_EUT?">X^ V+WOMU!^C=S-PN;@063!U!<6;MIQX!HHW(7JN=IW+9556%G/_<
Y!1D7&T!Y+PD"DJ MFV&@_0:(X\$!&BTX\$5!2S!OV&E1+!OBTJR%-?'S420V4JGHLDO:5.5(H: M(C'<
!&BW)7W!LGXZ4=53U+VUO:4,^!;G2!+?#;=?C!_>QM<-I2@!"1-\$EOY! M/G-&C\$PV*^<0)+OY?/=>UT;JDI5OX4&Y<
K;L9V\$;FI5+ETL3!0/9!6!NU^AKZ-K6!#QZ<
MOX4!(QB@_OP3QP6B@'LB0^,\$0TH8%@D7+!>=ZN=24#MQN:"@'X>D,R!'(SV8G>9'2/_@^G TR\$BL<3X!;+!>D-<
HX\$HP/A4;&07.G"MQA MR4ZX>4A.(Q#;0L/KP+*3N!O S5WZWZT^<^N%XP+R03BI M5Q;3UEOVW('K-H!Y3\$4C2-<
E-O9,JLEX!+80CP>4?!)Q!@<;DVADA-\$D T^O3H MQDDH!8V68"QG(6;GF!JNC<56;'E\$1;HHV56O#V&RFY;@.G'R?<
C!R4N!+MO.(D)>1MY.D39!S.O.0)!>8A@UC(G!5^T!R2FAH!X=**%J!*=@!N<
MR,%L!O/9C=^/Q">%.S(O!G\$BK1#&\$MH"?0H:<5>VU.>D MFG;@;AGWTY&*?RS!_7_V^5^!6!S,#_UT^@/_XU_!Z<
H&2+047#JRZ!;E M#8!D)"F)\$&\$OR):C.H7;8"/" ^>72+H_Z,545T.#V^H+8;YJ.3"\$V<\$W/OP5<
M8_ON,CU'_HZ^Q!%5J9PIB"%Z!6EQ*1!FX&Q6D6E)#\$2%)\$ZE!++C.Z;#!RG MK#&D>"YMO<
W8MJ.TWQVN(OKVH^C7PI\$MX3B&>0=@_!U&Z6+RP<^O^U!R>\$;<
MR)!'(Q&DS_*":4QR&2/9R_G!QF@P39X*)3*/#LRN2J3"RC&.HZZ3@MMPA,MMS#<G8=^#DPZ!_">E=N<

I7TJ^H^GWR%=Y/_B-^JMF809H6?SE"WTVIP M\Y>!D WA5%7X#8%J=68T W *TE1D7Y=1<)TFL3T
D!O!EKLDDJ02M=(D M73MNJ41Z\A-1NK!V:BR300-S=A:YIQ2W6Y^R&U^16!A)\$T,3JK\$=\$=^I9
M%OF5L/LZHOL9YK(?U:HOAV^H^EU.2B&FROR;JE>Z!Y/R!(9FZU5-2YT(B M2I9V@#1Y&6KOVX^IZ&?Z2P? VE'
#5BVT^GD\$J;S^Z!=W:***3Y@D(IFGT3M+P8*;4!^~D!#7NI^(-:0FO M:.*#9!^~P!^*+F2^~!R/5SOG;Y-
^)E.X&@VH32:IGB3(G)7S7^#6X;.IY^!9R=4Y4V(\$3US@ MCE#M3:;7U/4V(ZP.FV.MT.#MJ@B95#
H^R3H3&"22T.X.HG(H0-#T?(D:YP6N=0ODQ%* M258VT/FVZN7AMN!J21EL&*I"7\$D>(UL1H0U-NWQ=LQ!RX-
9;2F*B\$9=;|F5<4B;1>*8-35:*YQI(XJD)NIKNM^W,Z#: M1O@-X.,D)#3 ME\$;*F')R-K!T!-D!+L1U<;KG)N "KO)^//A8-
2!3 P/E\$3HR,N8;PF0!H M^R51LT8J\$2, #4_MXZ^H^RT?J0V.K27;1M2S/'ZX(Y155WW<@CLQG^58M_I M;(3GG @C
PI(9^3+&P+HQ5.OPIQY7! 9K;BC2CKM!C-I8ZT\$8+MN>6G8\$7 M%'U^=-9H5H(B8)Q\$ W!
(\$P8(%15KV:X;U-19N5+<16|JU@6#|&>|>T!^R MR)3HTCJU^T3EZDFVDO%! @/4+L^LM6>B!14255-&!G3J-?
NV!H6?H>LTAH M&@;15!PT=,R(UQ37ET1GGO+H5/5RQ2?(Z/0B2AT-/SLW\$W<#2#FSB6^)?W<
MESZ(L%Q^A0^K^<Z>B-\$>13ZDH17S@#5BA0^J0Q*UX^TUI/0;5G4\$ MGHB;#0G<#>1!>0COQT7-
(Z A2?T:E2*LMY^<3A^C@1^*D-+PSNX4R7 MKBH:23F!;N<6NO??TLE7IAE<=8;JR,AJ UOT.%F>P923%+I
>#;|J5O M>+D^,"OGIB?YPG!8+^1@H=\$5"JE8QAH&:9&=W.!-^6OWLQ(AMP_G7D-AO MI-.5,>M030V@|&(*?
G8U; &0WG+^7VIV/FBO,AIK2\LIH..9^2*A*!1*Z9 ME<|U!-P&;NMHZ;<^OB<51^KL7\$>4%LQ:\$H8(FDJT_RB)
<%(0X2(T6D=M:4^U;=5C^OHHM4.(-CL*NX\$TTH?A>#*!@RIK)X%1E\$HK3#W3HBZ3;AOIT# M4(;*?
ZQ=KC-D(9V3C8#Z;?W6>P=LOF^Z_IK7_S,OSOLYDSHS%+\$00Q(0S)D9ZZ0.'@-FCM;HC?
K+^B^KHKU+%.G.;VJRI^N MF?-KD/!^,^?7B+L+V!^=^UE0;.&\$.-6Q9WE/A!O@6^8S)T.Y5Y
FRH^5FSJ^1=0MH>=QGV^;8*TE A*7,4I^0/\$^0V9)9N82+QZZ^_VFSF_M2JAO-W^C9;@,DS?
86Y8SQSG8GW!4@L2?U0S^R2E)QOBCN;9Q^8F.;>|^MFTT^P^3UR!^0B\$-M_T93H2@RH%UQC^33GH2
(5G\$1PCE+^1C=9!S;.%WVM^MO@7.(@B2H<8PF7M^)!H #&62UX MI4LKSU/4MUO5^XJ*\$!@-44-
!>SV15RXH%9X04E(F963LM17,)G\$C#,\$%)8 MJW+; YR6U#1; 5P;2EL(OU\$8G5S-9W_+F79 YX@A|
BH8R5H4.VD3+^B%!0 M.4KJ.N.UG?472&JV9+@VH+950P.HNI/O;/73D^DBLDF+S?L4I@OV!N!21HE) M\$J,&
(CT^XIS.A&=O);A1%WJRN\&9#5;%(P+NFJKHRV\$|=K)E=#ELJHD/@;+
MK^*C.+D*)%G!K>;I>EVI/(@9F%>6\$YM(50N&T00& M%|Q+J;4^<%I9? N*>Q9*G@<OXI"8FB-R>I(A89
M(#IGG;BTEKK;9W1KB>FW>75^;HC^FH8VGOMY,DE3!>OF=4LD!SSU#U51*IC MHU+QX_(2WR=I2B6-?;10U?
@;^?>X1VFV+M/UW^ M.O:0/TVC+ HO_)<.&.(?Y"E&2!)U8(A>:2.98HLW2S?CKX@COHP)JND;N MW7T??
VROQTEH;8!BL4IXY*#V.I)E&#FZZ#TD&LDZBC%AE%G*!J B!S9 M+?#-D/&8@!4@44>GCP&RH#
/!"IK;I8NK' WSYBJ=W +5012#)\$!Z13QP MC6Y6SKA\&"UWH@)0&DG^24W9);7!0Z*7?
4XZ4BH;0#D^U;S+*5;^;T:8 MR2&5)*B^J^45GDA->*403(93940@=(3J^EGU//3J%109QIX^+4_UB4??MI
M00&L6BG?P;BGWJ3H U&96G3%RBRS!";13CH@T2@JXV@|<*+^CG(I @=-87; M:X7%G3E\$IQ>3/011")T,1B
EGFUEBOB?(HZ)\$ (IH3*E6RF4D?JX T;PT>90@D)*&X#(I77I M8NJ&WX8)OFF)^%6V;/SY)K WB3&7 Z+=14^D
\$U<4)1X;8UBN^%R5;O!Q^4 M-1+O;HF#-1.G^RNE+;C=.%Z+2=CXB-?@9S
;^2V!J^HG&YG+8O&BH=ZFWV^QRV5J?W8J^VR@?++&MABO2HU^3^B M=UR7%N/ %.-J=H%JY5(G;R;"Z!"
<>|J>W;PU@L 7!Q.JH@N3>|E2YI8E3Q M EB@5/0;M!^8_*+89S7*9_F;I#;"ADG 1 MT#
(+^!1;#K@|%FWMDG^F=C)B^S+|35Q4 LBC 6^=JL!0/IFAPLC?#)^.YQ=
MKH^GV2TX^I>1A&4^B;SP;69Y9!;@+26/0TJ2.A!470^5")VM4!;Y*&Y+6
M;U*B&^!UH95&P#9;^ITGXW_PG_RXA3L#/SH;.%VC(&56GG.??\$JB#(YEA*7 M(1&3=3"@%CG#H#V
EGIAI@=@RFAH V"-!+?@9);.2T^6>GB;Q*J/F5A^C MG 2I2!%(YWI9@D^
H^N8%1YBTFB9Q^#D=Q^Q^IP\$J,2RXC52A\$>361*IX#J M-RH?=\$=%05+@GO+Q*TFW%?P^SPR9EHZ(PA^"EI%2HEQ.
3 SCFF?G@@T=M.A> M0TW?I4BZB@!W\$7H#E@8?ID>C;9+; KK@92,&L=,SA3JM^;JFN-J;.(H
M%?;C;O.PP">H290&XG/3_LL;RIT/N^7U5N^AQ*CTOAK.20K0.WP ^ELO\$TGGIZ,Z%1-3SL+;.^05"N"YY.
M)Q\$0S>//UQ08^2@K&29U4Y1RXVK65N^OYEH MHJ9GL;6-6P#*=07^D+@R8Z;P!BL.%@JY+5L;XG/
FOIXOPK#7%<3F9 MEC|PY3BO/&@/_U>H9FDJ.9%&@P72Q|WQW7S&MFLZR=JG/1JG9UT!M5IE M-
P#W!_#9CXJS-!L4!&BVRH;5^VUS_?)^P_*NXJNM M1-L)@Z^EBG@?_=K#UB2U#Z*+WAU?_/0S+@Q-5=0A1-0-
N^0R(P,VN3)OUX/4R2J= M.M_K?)J2?ON"=@6AW87>_06^8; \$AJ\$(+Q(\$4@2^B4C= D^,RW3QL"\$S%6L M?
JMI#2F;90?I3X;>&G)O ^Y/<,"!&E(AIX)P6J^+AFRO(O=E^!"\$!0UL
M6I#|;#GE^7=P\$G6=5>%V>RZQ&DXOL(X;8Y|QO(D^FJ^!%_ UHA5%PJ+'A MV\$|+(YU4 RQ#\$=-1OB;S!>EGP-
05&2S2)^2F1(C@2K\$C%*B!"B;L;Z=M1Z3TW<6!^3M)NX&IMG3Z02I7M2NIV@R8P7@&OT^F=#B6^%Q/P&3
M4PBIV^HSW&_?WK,S5O^"RC92;<""?3YK4TJE^GPNW U+ W<+B9KS*3S-,G, M,E&4TE) XXG-
RI7FC3Q3H6FM^GZ!@-W^LTOIA>M@U8IR_Q4#E\^QZA-Q-
M!;#HPIM^M^<12)!^L2#EZ63E<|X,X;F?UI^R&5Q^EONZ523>@\$EYR,<:
M/QO&000^8+DG29XXX3<8VRW\$5GK7K&G>5D;<5AI>;->|M9W^+N?U\$<^?#1 M-
IAE(6=&%0;N.BRN>@1BP2O",OI2T^#B9O-C7K&P7TEBS8_?G8^4<"UIFTT? M/(WJH!PS4H^44<&O^8G@=
<&_)UI21W@XKEDP^LDWL#VMSA+6K<8XXR1?^ M^VDYIT.EWOM#3Q=*N)\$>U0FH
4<6.WJES;SDQ^0Q/E@H3;N^HJ1^HC60-W M@-(^=TPQ#^-I^!^9;CTIY-1N1A>X_YMI/RP718ZFG?
XH_CS^BN#"I>=Q0 M;L!%S10IDE^5X5(HQ-QV@)A#KP-T3KM;O=|CA/X| H&L&>SWWE;+ZZM-
M/V4618+^_QJ(62128PT\$%GFOP>72YVXTCGQ%(*Q?3>^@-JWG%K>0&PTX14^P M<|W^37^Z)^6ZINHA@
832^!;Y\$2D%|@665+\$!T%SI;07+ORK3(+C;1^WD/Z MJ4=MPW|C=A-
ZD)&C9JIT1F8>99D2<98GHKW/BF=A\$J|=IO...8TTJNX7@J_2235+ MN?|C12!^!EFP_Y?+!_JF4R0N7.COIG.CC_4?
5H_9G7I.MX?5_-ZQ^QAW|C MI>TD;P)DCR&15^CK;N&(YS(0!130BI^EP?KZPFK-@A;?1;AF^S9HHD;#T M?Q?
\$0QEG#IPYCUZ(TI63U_@|<^>JXT&0@CMOH S-B<@ \$12I&HC=(S^<B&.69C-B1%HHB7WW_3V7/^N
MSH=57MO^M@%-@L1H\$E^P6SOO^XB(M?A&RO3X?QUX|^+G7IB.OX?^<&3/5>.,1U&^M1374U!-Z P@ZPS!V.
(9T7=F_XB^+P^P\$C-B M^F33^T=*TF\$ _YB2,">B<96A|S0E;.:9JV&F@I@;M;C%=?KQ;|K<=<=
%);@M@&+FKA@7B9R!5JYIFM^92REIA^13541^1V V@ MYND3FA4OAG!;^TY7L>M6
A+2GLXIV7&M#C6A=LNA=;3TNR7O\$XE5M^GZ;+DE MML;PN42Y%W5-Z%L=@7HL6_O_C1%1QI0I0-?@
L/G/RQQA?^F5X>3KRXP\$ M^ M>D(R)^%4K+^3\$V.O1HF1^V?@7!-I3VFS3;NXGL5L.M;/EKN#Q#\$S|=
MOD6E\$7JH(AT44^XLTPG%^A|@>.2;T17(2*PF_E 3'-4D.(@H+5H^T^O M2G_-6;I6,%Q=NPV@^5!^;<'E042!
(B&G?KKX^0/OTOJ!#;GM+@989DBT@1% M0N0H69.X^NCUK7CIDUIZS?IMTIT=J^MQER;|B^FL8O^;FTF-
XY+^P!6HL# MEY)5V43"(H.BTGF.OIDA#;&*IZ#@/T%8!N3U^XJ;T.S YTU@XJ;^|SBXF
M;Z;%PW80N&^I^A/%OH^@QOU+^A^YA^FT882F+XB3S^!%4Y9BD;@I^*@R M!9RC^"\$S\$HP^(H+G.25)YV2K-
KGOJ=>+5/;#>%C&8SKA=2I/O<#O;RZ# MH%\$#\$AW^2A5C)
<6AAY>N85!9&GBHY23M5O&R;R^Z^0>P3DIWJKQU_XDZ? MPYR2S%I#;FK;.:9>5#MZ8.S^XI
CC?^E&MUG!^GLO+19^;J MIR+YQ^K^A3)5@^JWO&I6B<&KVM02Q*_+S8?2C^IQV=G7I_COIO!2IC_SV
M>JG;FFPU\$YDD)Q=|^3*Q,5*BC-"1<@^="U;SUN6E|CL^T#>^TC?3^""^)|T M8\$(\$RI(DBI:3\$D0D3G/
34B^I4K;"^+6|H^I^5R-55M5P|QUJCJZ^8E^1;!M M>S>;.%W;.:3-
0_=EYYIFHKXANWG1#0XA^ZBIYD0YCG7^V<918B;LJ0A.^%#IG M^HW9KT?T5!B;5IZ)06%9%^G-CT!S2?
CU2S4!>>#.;<5LVBN>|."+F3+ G4D M^6.(%J0^!&=G^"!!B13JMZ6X_54-F/2=D/0\$Y/8NE17 YG+.^D)!>U94(1

M'DW)IL=\$ K...ND3RYK&6IWPVIEUDC7>EZ?\$_WJ-TIN RITCIW)>A-O("X-M++R80%:4GCMF0^)\$:XG^0/(<9<1
9\$4M\%P%VH:5WPT6(9Z)XAW#L0>DVO MWM3# KX:~F%DK^6/.'?_!SIT&_4RC?HTP&0EF*_K0G*FF_!JT) 0 HIC)
MF6;FG:QJVK.A?W:W?Y11+^# N0.%-F"V%~^*:(>WO)M/W\$|^8?@*SU5CT-/I
M2DLADV"8+B,3/7'9,8*,\$P<,(3CMH7U;~!HKJH)JL_DXL?MV1?)J/AY^%XH=/9)) MV-
OHH/+YI_1<_!MX,T&IKDWS191#N7RGE,"A,4L:Q*NBRI*OLYU MUNLV?>-J?+WTP^DRIWL&?G0T*IG@ (C#NP
)D,JL_4AEB+W G<%FZT*\$_OI_MCDI2TFU>C-@K*BNIL+IMOQ=F=|8@7D^C6BVBLI6TT>LOHX,2G7EFT./53)8<
M;R8V\1X%D"ER+XVITZ7T=AO\7GS8&T0_4V83/OS+|?%F8G2W>ZI+5"P 7(
MLB0;BCN"81GQIG^TV9MDK6\$NUSYM74M,OI7GS8&RCM+;B7WNAW.248XHN?F/ MJYC;QBN133:
(EZ7BW%QYV[%44XI:18#,1 4D0ID;_I21 FG ME?23|>?WPV^0EHMQE31#^0X2L,@_Y*_C41ZIX@/(@1\$C6&9>,R=X
M;8.Z\$6&;H?4?_RH.VTVD(JZR|1#Y^7H^H&TV^32?IC;_H-DO Q"-PW8HCH MS8@RSEI&2X*C(F4+K;T=2K"-
P,LOH|3?*ZTVZC=2"ER,JJ2'1YGPYU,-O M)?E6\$ATILR\$2Y;J5\$4|<1(9H)_*BPZJM^YX'86;P?XH2"%Z"U,K)7+N^>3/*
L/K_7+3I?KZ M;2KJW7X?NC#<+04X#C=9;_WP8I;V-3O&_(N*-LBA*JWV#? ME>_L/V_YU!KKOAH#%>W#9H
|#QV<_)CEX18R*FD>%G*66)QT;+;MZW*NBK=1M?@MG-D;_Y0F*41?=%2ORUP*P&=3,|>"UTI M;_Y=?
W6..Y+E-'2ML>CI.Y'W4)Q^/Q-W2^UPG22Z|"\$,VS13-/&7\$2?U26 M6!2QG58>Z|"ZZEL9 C2GJX;UU)7
_ONAIQ8K+J'OVNN:VJ94X0R,|=4 MLAK%RGH+EA\$KK",T1>92CL;+VD<"KR2QR80+U1#S:OV=^IK(E)Z7+KJ
H<2 MO-/ @5 72R|3Z8GU,ISL\$JYVGL'RYB?^KZ6QR7O)G2&T2P6V8\$#O5G|^8|3 MTRETI\$5>&/H.W-
L_*M+;+7P5PIMT M2_2K4C|Y0S=-O4"HFD.75+W|?9&#|N/QV MT49M(&A0B5%!HO2)R*P3"99|_#&
\$89*2QID"YZ_2|4=&?W>|JL31/>LK?XO M.S|VF5|;,>_*^.;_!=10H=/*#(Y"-,QQ">)0Q6(?-W0CHH?7M&Y1XVU
MX|_C#H75Q|NSXX'3BN7RZ1|YLK(*|*H A&"05K)??XV;0=9;@ 4W|WOOK M.RVPBX(S0_!9(FH*DUF7
JZ'U0IXB+3!(KE4W6X2|X|G)+Q+5|SV^WB/I
M7534Z.7Z|4MHRM^7(JL|K&7+&8N1\$60JHN+COB(JPHX|VCULTQ"O!8?W/"I M=-D)Z|H\$(\$2;1BXAR;
|WGTMY/#VRI;R+B4=*0\$A3#GS2N@M4\$.8C"FYIJ33 MU2W=QM3U? VO|XVVC M;:0.0C>
|Z>.>\$5A*Q*EE9B@*4M,D=Q|5G+@65'T;S7 MKN)X|7DIW|7K?1^NH|<6 X|3D|&BQU@\$)E-+%A!6&D ("_
XXET6Q*GE0|0T M@HJ>:GR)DZOU/5M\$G?242|7..|_%^FUIB;YAJO)BJMDE:6&"X+A4RS.K2Z;
M!\$NBUBY2:3QE<3_A,5W|7SMK8_2B7|_Q|5/%HB2<_@J0|D'8X|,50*FI(C MFN7HD2%FZ88IO,U>V//5M
8"B9U4T+^56K_Y(Y|01Y/9|=6Z &|1 M\$;4*HW!# Q'.2LU
@F"UNQ^|3%7/|UZ=|%VTE(+GMG=F|SN+>33R6@8R^E@
MRIXG7#0D"\$)S,P1*|%Q)DZ8YQ.R\$X+4|P+U(5_ WPW|S\$W>XZ:@QTRV7TJ%U(M2&B^D|-\$Q6+%;#\$.I
(HCI#UIEJWU6>+O>+|PAQ%UM=0D|NYT|7E"C_6 M)
20FE"N>.DJ6VJ0:2**V&YSD'IVM>|7TMCS|>S>L=D10TV@-#-Q8EB3(&! M=X1:AF+DS)?*-\$4B-
4E)YT'8 NX7|PI|^H|S\$AK|=Y|>:>>>_BD0!0LC MB2O2Q-
4GB/6!\$Y4S,@E|TNHIY==3V6 _JZH00=125P&P.#TW&VC* M<2\$!EUJ<5%"2V(-
SR0+%"DZQ@877V7T04|2D=-JB%BLX0_6ZFGT9S?\$_|5@ MU|>|WTRFT|D?%5D%+SU*C.B3:.(K#23"
<8E@BLX_1S>|8@?GE=(G C*|J| ML%(>OO553L9P|;_#NJE%RY|M?E11R9/7JVFA<|B|,\$."BX%0ZE,DBDG M:IO
=>0T>S:Y*PND|8XY|DM&BSRP|H6 \$;_L@57> M_@0IGJYZ(M4_7GIHRO.5592
P|>4E*P_.LYG0Y1)=^=&W>!U9H184TZ T+ M#>C6G01IB3G;_#0.>*54;9C*|54TT3=5)W|?7*2|7E\$EDPI8LJ
M<|4WE|'&|%%(S4R|A:6?JGVJL)Z?)JO6=|925U-(DT(9%A,T M.YQ|_3H9+^|F65POCCE&)+>AV&-
#O)&"H+MIDXX96|'579ZG*6KR4L4>X+K M0N|VL^2523URSV&PML MJZ*^LV|/_6KV|P|T4FBK5NU-
_!_7AON.Q@MMNO)A?^U^|RY?) MJ|0(+WU|GFZPB&(#RDL?
VYARF5|'20C4DPC1&95"B+Z*Y@M:6WS7D776W&G M&FUND|XMY_|P|\$|6'3|*EX5I7"OH@*!CFX4DH13M2)-OH#
(*\$HV08(61_&&A M%-4SLJ0I7%AMOR_W"3XYD?+K0+E M.(OHE|L?#L;I_B_N?(@,5Y#QYD3C9)%2=-RW4
#"5YI&@S5K'45?@=L|MH MTED|3+*|+&|3L*4R'D_2XJ&_U;_>N6>B'H0R?Q1V:\$X)U(P21RE@7B: MG
AEDF|U(^|QF_.S04F6G<9?TNN@E\$N|A\$0;|VIOY M|+&V;|I9M#9T5;_&'5\$K=&L5B|;\$|O,&<"NRDV50*J\$QE&
(|#|0SB\$0S MGX11_N10>TQ8|CM|/#RK4=R^1HD|XO9H7">-<7YU>3E:B-*/KD5YM/S%G0@G
M!8O.5B8BR>*@&2#.IT@XXUP%J8S4U>?;_!\$7OX==^F%: M3,UC%(!)1R+UM014T<1";_/"78C!|:
MNL)"#4DV8\$&N9?)Q,BX)J" G?FPFGE%0.BA\$#9:4_4DZ/*6J|(2BT0F M%X@SOC1Z%|YR< S|90TQ-
WYEO^>U =NTNCHP*=#3| P7#NTVS9A.PDS/UP M7 J4KH^9T2VXF3B|8/|T(2A:#C_1#9PLJUW"Q8*K+&.IQ|:
H|H?Q9P>|E60|6 _/I(YN_Q%XL_+?Y2_JLSR+^4?S^= M'=H_E>8^|P4D1HGDZN+O|
<|U^7+SK_|.P#P_E_G;PI|_|MX_&|X|.#CQ<'MAX'"|J?3D_?A|=Y'7YFPZ^7(W)/Q|^&==;AYRMWK!(Q35Y@>^
MSV&<\$_!|2<_4ZN@62U^N@E\$N|A\$0;|VIOY M|+&V;|I9M#9T5;_&'5\$K=&L5B|;\$|O,&<"NRDV50*J\$QE&
KJ=GY5'WX>3S.PUA&23QZR04*||VHW!%C5#_7_*Z)SI?KB3&2@!;5*"J M21HC;58|>_<99?WF|2JAY-
&Y>GVE5)S0VIWY.CK\$CUI;Z|N_^O:9F@-795_ MS7+S6QR'E4OHJXDN=V?QWH
*_>Z\$O@H0FJ,CTB5T8E#O).5@,2P\$KT+MDY|_ MJ=OD|WF3.DZ;_T.(8TI9YTV>WUUE6X72=;_ZS M|HBK&UPGH-
KHT\$1\$ZR3SB<+JG9_A.YXZ=?<=834QV?I#0#A9S"8|T_|X? M?S|_NC@_C|X|%-
G:S|4JF|7J*OD1>_G:&|G|SX1.Z3_24J\$1LBAH)) M?SQ:.*4U"DD9K.K77F|.75U.F7A.KAIR1V7025M(|<
AVF*7HF)H0QK'D3K MPK6**54O.G^6H|'M64>8>_!#5@V5M|^""AVGL""V,H_X="SZX>CC MQ9;T(O/K&QX7L=#)?
NS=H#H;0V<=S+K B/K02FC0@5\$3SAEED?7EM\$2^4U M^B)1%=I@/V"IR(C|M9FA?*UJ73|Y>&#!1.(^>
I95J_ZPU|_!JMNOAY MHO%0-WKZ&6S;&2H|>_!6K\$GGE+9;KU\$YXL50PY9RTU8;7_A 06B%_*D0A) M|N\$|1%>
H6|EJH\$|1"9)2PZ061VC#AO@(%#F)14T*)_K1W3_2|_J_?C9R5*| M1D MAWF_G9R|>OQ^_?HKARC)?
CXV_&DMXY|K8*M|H|G&5+=?&E%"NIFVC ME|TN&A."\$)P;@B\$0|D%._|7A)C:40W(BH>A|OHI"?
LU;=|AZ;_HZU%OI_MQN|D|_CLH%0<+#+89|>_7YQIN|3^VO-7* MVR|RK|?|L9#).|=*|OT-
QSP)5)5ISA"U5"9I5SOH|3Q%/6?@M|?^0Q_54?#MFZ2+ MXPI^AT=G%XNB|NC|Y-
W_X|3|Z/MPH7US^LLK'9D.I^EN5ZO-P_NIA0FNKB M@K/(B60*T66H)0(L|TE1RC547GL/=C5NJR>=UW6>J|V|@|8-
1>:>)>).QC.4 MR(-_*@<")6N+9ZTEH1K33|V^/SLY+K0GB0|_R+X^?4MNF MO\$GK;J|1>7;|>85HV>8'Q-
D|_OJ#P1/AG(S:|XPTK|RH.E.P<^UYF0F M:F^*^?/+R1R>@K4\$&Z/3EABF 5EEF91N_109R-PHX120?
2|_8?)ZKB'8 A/(M|X|4<=|8F4.3SZ<^GT|/X/OFXM9&Y|Y N;_QZ*FNY*C?_7HQRN9EZL9J2
ML1B.MB@K"64NQO5<@EOX609!;DY\$+|ZTL8Q8*^6QT7+))2);K5W_)THWMGU MV?3M;^Z^_78E4?#.)65+OP!-
)#T 6RFN%^K1;ASZ#VU=,=2>|9E=H?/A^Y M7'M4|<|0"|Y_1&MT="PG|LEO>_YY5-Y5K*JEW86?
4>?_!C|L_|!"H|CZA@_M&7U\$|SQ9@BY^D"ICW(K6|GR*G6W/+)YQ14(C|&\$|ZT04|G28)#?&NJ?1GU
MP6RLG61ZCIZ^K|_4P<3;|>|_N!G,"F|^Z2%P?OSTH_794"HO*"=39T?G% MV?
PG|7G.3SZ>X<(^_GCT|KID>QO;L|5|*ANIW7G=T9HM;L?^LOAW(_ _/W| MZ:HEYVW?<&10=H(W++
%A5E|0VN M820>8Y\$2XG|1F(2\$4Z|;_=%C12F&_) + MJMB9B MWG?
7^&@I7|_B"BD|HW^D;/_LXO+&XH_%FCNG2B9JQW5"GDO05?KQ MN-(+PL3L|R19U_ W.1\$<#|&SQ&?%|_AEL-
G17XX^?CIZ=W;RX?#D MX|79P>_%^5^/+WX_(01YH>CLZT,ZLL/K5Y_ ^BHN*CE^9_QE=01O(=3L8+
M9);1D8=7LSENTM;M%)KE=8888"+9<-GJM3Z:9*=2L+ZK'_JWE|H|DVMY;/ MON9VV00#VMO
#"D9:SJ22B*=\$B*HW4&R|K&|_>_074>P"0X|M7@=;^@D2 M>4>_%3_JH.CTY*R4-&V5QWOXC.JH)ZCL9*=_H?/97,
f@O)=_%5Z2;_08T6 MD SA5F'(+@F+N>5GHE.9VITZ|V_9UM.Q|>|/#@N4_%1|*FA&&0)ER4)@0T M*V(E|2RF)(V3
=C.V:WN4"U"C8>'1U45L/X\$B="I1+,"4C?_#QOIX=?SSX M>'A|/|XN|B&?

&.MZX>OXF%ZS2;S@>X'248S^"ZRYL?'9_S9/IU MP<5)/EU N&17_?
C'R7CTXZDR9BH"4Q@%4!DBXM0P8K7B&!EP'6F@.FU6\$XID MW%G0^~/M8JY#Z&X!H=U.-I-
ML1EE_!J37>+IH77L0%,_@P%!=W!H>#JY!O?R-13C^>'YOJFEK1_!%9U8V M>_CH9*M>^>'T!_XT=6=&J8!_!?
_HVI_ETY Y&!'!Q(D?F&'!ZI!_I EJ&I;G MZ-FY!=<3SH3)D\$_.OZ?<M7;N2L MH-JG0@%ZX\$4!_JBI"44,M7-
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MT_OUWL,>)&?6>45XN7TKI8OHD0M)!\$006I3N)+4SY=WUM#^"2*&3TT\$RY6J?S3Y'3I/IZU^#B"726'44T/(<@
MEH!^OJCW?7,U&XYA-ENTOTA7**(?#IG"R-4:SCS)-ALBG6(D0%3\$4J T.CL M8270FF*HS=_9/RS(RMC14MX-S*?Z-
\$.VGF;SX5<_AID 0,<2#Y#(<_I=F<52 M7Y2(U%I;\$)E+KK;104H!OT,=I(I.PBY;TM3;B*530;X3JEH/IS,LK8(NI
MZ7=88T>VJI+P+I9;#T>&/UP2)C.F#+IW/F2TP4*4=J.)\$L9K&+<^W-TPLO-MZG7^>)VQN!*44U%RD65M
MNI,18?U.2^S(I-5720,XNYYP6S@ZA^FW81F!<9)OC@R73007_V7%?-..4E-N
MMV_!BE\$J=>@I.BCM@3S/%K3TM7M%U%)(Z3:GPRI/2BU_2@?XBN"!_>3V>S.
M@3=*1ZK46CJ!<?GSDTEK+"=4&X^&-WX6H39EM91W&PIH?VH!H#7T;P=+I9+!L M3\$S-
@&JM<^N"?4GA#5.\$L.=O(*.H/6&E!0FW4NA8>R;AIK1MEERE/QCJ M.M%,XAH!P?PI9I6=MQ"!92Y4#@I
5).O?J)=CO)J;20D=+;Y0P;\$I<9YGVZV MC'XWNFD;=
I_7C&8DV4@6)D8(\$HCV.CH^<6BI")VT.T22KF#P0)7!Y2!_2<1(M MM&(8#3F;I>_UXI374ID9ZGZV(X>.M=4
_HNAGL(7M-7#;I<9&OX"@X7E!8\$ M2FVOI K*)/I N#11RNEK=Z>8%/-L/>SW*4T.EF&D#I+HCP:4GS<I)D\$
%I!QJ7"TG!P>+H9@PB!A9?GE M(# NLX^!!UODX<\$%MF.PDO4I.QO1R13.#UI&X67'MSW=VT*&F&D#B1_CC
MCN2FDS#&IY>=_IY>.<&XO)C/)9\$*5C0+;A*A)I#A2XX<I5GC#Y6AHW0^+/M=J+0J;_4.XI790ZG
XO.ZV>WM5IY=XZ_ZBDI>ZG9>Y.5!V5AXH<8Z8K-5 M;LBNH!AIU==#J/7R!<C>D_15/AT6>QV-\$_.SF1_B^4E%Z)
I.8C3=;>I*R MI;A!G"76 T>I!H3\$OSA_9C^%>0U>PWJ_7AY=6S(7T'4*LBUEU*PISK6L\$J
M=;H?)_BY9IDM\9Y63F1I5Z!I8I7=-2CCG*+E O"S%I9(XB!YX@%40L>" MP\ V.FOBBMUI;?
86U3;OZT_!%F>W2(I_8;4-I^<(Sj3:&>H!;Y(IOL/3Q M9V6"W*IX;/CI@K"#?
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7J_R;LN9M!6(K_?R!-I MPFI?ZFX Z7I+RWA3_ 'A_!-Q69.GXSM40NT1_I3U_ MICT!L*)2V@^WWYLD?_N2O6=
(Z&4)T@&EC)#F4VU MZSLVIZYB#+I_@-1P9>3L8@U"^HW!;P;EWC75 M@-I7HK+9!7YX(=/%E^MK!O?
8XDERAJ\$823B.TL9^AIE7 3&8Y 9DI+!+VK4W M&Y+6;UBI+SO9@9H:0_)4QI<9Z@2VMM0VE)Y8/
MFRSA/O=216EB))%P2& M5I6O?VO&6K^<I)I0UX6&D#2S;)""X=3B"; R-I4 77V@E=AWM/^I;) *V-
MYHZHB!&83(&BQ8I_&'PRI;NY/R4W_V#T6CR1I!FSI6XR MO>TW K.3!1.NI>P!KUYZ17F9-J 7LZB|
(ZZTOG'4.6I=L;6!O0N!;Q&U/ M_-Z;0AL I_72X!KI;GHIR%G(&.*"2SA2I>Q9?C%QB0(T!;SL)H4;LP;W/I
M^FW_MB=@=J2L!F#X!\$?+E2?I.08HCLSE&E M5PIY_2I(TFR16/2V<8_3(+7Z!-
SPU2@F3I=^I+S+O3VW"ANIRGZCC7_ A'E MT<'9Q^_OYV?IT=GGSX#LZ.CTQT*A%IZ9.4CRU=Q4.GHN\$IZ!M4
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&IYIUL_UL26I_QY%+>+LG6GM/-VNG9 MT8?CZ/S=Y_0%M.QI.CLZ^/CVZ#I^9^6\$;LIE6%L^3*)FX;?
BI9NK4I5F_ MO/DLMBK3QWI9VO(SZD0Q+I+5K;8.M VM92O6ON!_9X(RDTF1+3V&FC M TM41@W
YV&1=W-LBW_-MXB)&+6T@*2M=VF_*MTG48=-/LP4DC6 ZU+Q7!_+I-5C9PC;IIB<5AU(I04)X)LOQ
@W/RH0_#DEI< MO>1CW(X^_G;IM0SGOI=I)#5>/FAE;225W)1.4H!K7X\$TDXZF.R M-%\$O!BUK!3Z
M<#4I7FY"@8A*..\$C!%Y@<16Y#9IYI<?3?5VH.&&SBVGE_K#>S2E14B9;.\$DRIHS\$A08X@*!LVA5_!LO=FRVTE
M29KPIXS_04_OIC_#;5ET48BU215I?<5+18!/"5.DH)(9;_>O<P44D2&*) M@W.@Z3;K+(F2_%^<I#W!7U/."6I/=
I M>I>UCO7^?#?#YN/IT.ZGRM>0_3 MR>??SLI_O#E=%UUMZFYPX.WAQ^WG(*RP;X.U%S&XJP7 MD(I-
0"BVX)33=<=I;X:5XHWSKH0I?*>@C)I&B8*BS2=%J8MI'7NN#4@;R77V
M.L.P+V%!=IUF^_I418RSCHH&GX35W6YRN."=-OZZ""IY4SBACIUF"VID1@
M%*%DZUM78CU#2L_4_4RWQM+VHAWIOGAU^>O_V_1@^!9KPB%PV*XIQ6?"I(%D6=G!^L!YDA;QW>
M/::A2=MF7AC*\$A(L!""B4F"CJK0X0H!O&=8 M3XA17"=E,+R&FNW)Z/XRN>V'F&X-B-
K%6!6E8KEQ&9IP68M!*4(I3&\$@0\$5%I* M@P9IZU53RREIEXI_491IIE.+^L7W9I)7>@P;%ZS-
G7/8IT3#9&"ZT<=>UJQR_@X6K>Y;_7!%<I;_ACGJ7^AYX46?;_/_V^/_GH? MG1Z<1X?;>\$X/?
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BQA4B;+8UE.HMJ.XW7;=H>_YFI6Y(H?@P"WJVZL_I7Z M&=E.KVIV?)*?V%VI&>8YBI+H_AW\$>1M8X21#05-
T!%JTVDP0VP?0TN-U M#-M#N!GU/3N\$/<!*I'P#Tf6^+P73U=GD9G!_#<=NQ;I;XYZT#WDGK^0BOCLM9_M^L-
CK\$!322R#P\$K22Z0).95X1%<*(G.2&\$5Y\$S6RVUXB@GAUW2W;.X-VT.MW\$S!J"/+?AW9P?
^WS6/ITPHI,2^0F6SI24W ZK^6A(O18P^Y8A.5Z;QNBV MCCYDX(X 9I(I2;5.;U 3CO'LYI R;B>L-RIX6+I\$X
\$!LN(D1+0/'ZD@. M2X<@%%ZKMY)FR>3 C.C."UV;W+Z7D;1!U//^9K?Z&X+S^2!H=4_7A3?U4;
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&VHD.C#K9N#O">_ M6XA.OYI!PC9I12R.XKG.L+HNM7WO&ND;I9UI_ A!RIN#SX=G!OI/A_LR?O;
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(\$_W4JFMZLTZ9I_00)YZ-4F9P=4TA_Q49C'K 7LS(<=;_IEJWE(\$F+= M^EGHDO?9>#I"5;5#%E7E/+UE2T#;+H?
A@G_?HZML?KY^/J_ VYQ+JOI#< MIV_") SF4CSOUBI?"G2JFE7"(84Y>QEN0@.LHIV;*YKfV&UXU8B1?@*Q
MW4+SY;"L#T3TG3+IU5EJ(H=?+S(75%+96>I!4GC_E;/05DILFX6'_=B7+ MT36E_41U>I>*>H?
O@IS!OIOfX^<^O/JP>WMEI.S MXT_03I9P6%;IZ;.S23;@J%JH@1_X/@:/I!N-VU5U'WIGIV1;IXI+I!A2EE
MN>&@=;I^_%-MM4"=I"YF*2BZU+#+%8DK9TWLOC"-S!_A?IF=Y^S^S-SQA M7EL5QU!7;V@>I#%;3
<8UT3&T#I&"E(0 T)"^<35\$@A1&>N0Z94IYO@I0)W MSWL5_I!L!\$WGZ?L_ NQSI0IS!4EMT-RB!FOY)
I4NP5I!WD9V<*!_SS<7^L9 MDI48ZCR<_AY;G#.U.WC)=N@+8&@^9S<9VAI6*3^Z!L.Q_."A"JK-SIO=VW= MKU?
E3F9#T>ZCF%1IJXT8!DT)IZU85GJUE;-B2U7Y06!\$;0%+5WIK3A6Z!/_M!W6
6ZW&#GZKP^1P;P/I?Z>'9S=9'.V&)RYVB>WIRY 3I;6KK9I;J< MKMI<SAO-TB\$BP<@.BZ?
YS"O14<8 SP>7 QV?2IUB)P!AH!^=V!\$VE"ZJ;6LW_XP!&@XTVXN"G80GS!_Q-UB8\$ M_U;P?#/=1K;
(_AY04^G"N5W+I71+(64?U8PAXP=FLONU5;C^FA9QB!>2NI M@^!QR6;DDV8=SIJRI92(H'760#'E)WB">EZZ
;2+I+53VYG>*ALHSA?M M7;\$?+B9_/L=5+\$Y".8^NBK%'<0/"N0G_S6&X!KI2G7Q^:KU#6SRO!_#9
M4H#JROAWH!_L_0_?P!;?A.KK?S\$M"IGIAH%UOIY;DS(N?RI"IK+^><4%7<-
&JOK+R)\$ESF\$D!T7QB"7K8/- M_4ELX;_<5/I/A>:9 \$H29+Q>L)0D1\$8QR6JE@8@C-ET)00FB_(7B7;L^<
M.NI*CI.WGA!_#D_?O#Q2YUYWE)OPT,I0?PFCZ
MJH!Q_6"GUAWCHC:G.GH4D>M0+%LP&Q(2T)I&"G6OI_/(2/5NO>I)H)NZ MUD!8ZL?G^KJ.KJ?3T?
AKW0KSX"E2.SHW@9&00DIF*U>H3IM-T6'62,2N!(K0N M^R7QGX_7S/T%GHV*6JHE#9^2Q_IY;.*
I B4Q1R<IRS4%6^UDTD;"Y%SXA.Y M8BI(PESK4I_-R.RW/IW@&RDL.%A!M>R_R4GD/I"#\$^;KOI_Q/S!H&X^=V?D
M84_I@M=N."4(\$^\$)P!;@<^;1LQ!.ATQS:U&L;ZK;?>X' (HAG90W/OIF M>O^H7ATQ_6!T>D%7I!0C8I
OC;"TO9K1;23/&L11.N%_02UF_-??=X;F; MX4=\$IU^?3HX^_C#Z>'?QS-IX(>G1V!7?OIY:A6_P^_GCXIO#IZ4'H_J=
MO;GM;3P8K.DT_?YCKSU%@.C.*L@Y0FU^/Z?YYI;=A>IZ_K.GT;KIY-IN%QI!IH=;Y#5ADL63N ML2Z_XEXIG-
_!>VJB+;3X@?2#7*^HVF&J'DA8ZY5DKI^?WG^_IQ?# MOT:S<^918Y"VID63)6>.04B.G (A@AY#H3-U35

M+..#JR-|FN?|YC_ ^C-/Y+.:%@2|Q:+360%2FKDBE_P2?#|B*1Z3F9/&QLX? ME2@<"|K:0^454#;4VP!0^3^#"|
|'^|J_N6NKF)"|.!#U447IHL\$|!..#N\$(S: M97;1 D#!=/B!)I T:B'P"(C|^ ^X?3V"7AN4IFTGM5J5*?FVT*5I6@*23AH
M2BB9&RU:=^H|C)XD-E\$NY.6HNXY\$W42QE|Q?FZ*9HGyx(!)1410>03M?/E MLDDJ'^-JDTA?R4'=?
6&_|WH=9R8W\$^|L0L+" L"H54PQLIS^C(UNX!&=) MZ!|9;M*TI>
K^|LL:BLQ^K>0^|Q* S3:#RZO+Z1389995EP&N1A+HL KQ/M\$40Q@7-ON%NMB/ 5E? RI3TK?
1.535K(KV_%A|>\$)Z29#RZ#%K|6N6=.7B* ML2|R)82QR7EL8?E_ ^+=+^6MV;*YC^0W_-R_Y
|H7|SXS.2>I*Q17;MK@!SH M0';)Q V<|E#,&V'FK|E(J5(*"WT""H)/C|0>=MN,*OD^GHWWE+0X#*F3* M)
&FWJ|JRP*.90M6^Y2"LD:6W" F4EE'5|H3V|?3^(HRV5D+?+Z&GW|S^SWV^ MGGZ?S/#| ^&I^ ^9LD,,5DK
&G\$8RSZ\$6DWANP2MT4F@OM5AO: &SWS\$D9&RO MRDEF|N0| ZGQ TD*=[#?#Z0^L_ QN=P(N^ ^D,O5),>?
UM82%.D!&S|O4HG:8 M3 @KM?OD^5 A:..^A^|W@JM.%#(<@/UMCK\$23(C M#W_| ^&:HC71NU
"B"%R%L+!%2%BUS+H+1,%#HV? ^KZ=?^XIX%"X7SD;03DH,X(6GTXB*^!2ZCOQ%E-(H^NM+%EYI,3Z-*Z\$
M3L_00|E=I MZ"-AM#L43#112=I0PH-GE@UV)GTZLRN1A-%N.2YTMWT!5)6PE?
=@|OP2Y5M| (NZV@TC8F23&W M8W5TF4|9 L!;?%!:.%E<2LZVGU*Q,7,^5.%U 8WWX;:"GON_%HW#3(?@1QYEX
MNTWQ.*&3C:7N@Z|5,,Q3|TSQ&1%="H)Q-!GKD0EW|X+&RB1XG384Z3+MT MNXOXWJR_ ^?
GV(LQFQV7)WYZ?N,Q#(E=3 K=9461>& 2+M1Y3VKK4H_CV);0M
M"%|)H^|WNDT|5N^ ^8TYEA=VP8;\$(<|K&!U&0T=Z1BC!=2;2Z:=9WD^N#Z MA_ .IG8-N\$T@WU3|
X#|V|GE)4|K6T|-BZNHIB543D@<-2Y/B F<#ID_-L_ MXTL16WSA=Z2H 4#PTV@|F1|AV/Z3.+FKA/X.QVN
M|L60^:GS9SG|".3,8Y.*G?%@J+0ERB(Q91|VZ%|7*U*0IK8'-|@8^;V%# MA\$QVHZX!
|/O83J|_ 66M9NZB24,GLNL_KBZ9ZPNC;#U=U74XR5|&D(+@ MK>?#K4S,D5WQON0&OM)3Y#RL|IG-
|@K84;|H^T&D#- M|H_+W_ BTQDY#1=X<%FGC9T&S;Z 7+M-QD'5-G&9U(9&"PLBL_&%D%LGE^C M; >
EZVWPU50Q P#;T76-TNO6T|HIL+)TN|WTW&HGLT8#LGAR%#CYI2\$6#98" M>9=0|N1:WZ'/4S/PFJ|VX&JDC+X?
XEF33-|NXFT|+EFMBAC.4@?*/% ML8"+=2%00<14|6|XE&1^Y@ENR8@ #S\$W=%+6HD7Y^|)Z-KA;+
MZ3/Y>Y|"QG,428;\$ V"H\$U5*C|23\$-BSSI:E.HC=M+|27B5|X;|E;&|GIVCAP%A18|3*ZU7\$9;"
(QYL|5UC8-200K6E>HO M4S3P9&T:E#54R@ @|L=DDO|<75P<7GX/HVD54PU=SW/T6HNP69)7*14(B:
M81&&61X|HZBU;264D):Z17M:..8::&\$ 6#KX\$487U=M;1!*G=0_#?7#W21H M&:4*7GIP0M<98|F|_
R0DORT6*XTRK'5ANM4K8:Q?<-O-|_OGC|@=:X>&> MWV?:WF&|NF>GEHV1|NJC|=?QZ_-UV?
A|F(D)5L_*?0,F<G<|GMP\$B|P@ M^3 Z9(CYD^5*|OL&7|HS>?&ZL L4|_#L&W+C^|42%JD_*8-WCU)^+X;9A:
M2|9%-L'D"KF=7|Y+DFD|U|B|VPL8BZBSO6868*SP;K*&NPF%OV"ARY%!:5!#_ODI+!0|20\$;2RLY^8Q|K\$!2M@
MOP>XW%:A T#JP05|UIB4^@/O^3K/RLK "D(*MH""*4*(+ \$"B|_#|O|WFK5&Y
ME)!^G^4^A<#M%=7W<|12#AYE#A#MRPY8D45":KZ|<%:"RXP|C22|");*Y9 MX.X+1YMEHL/CJ1J M)
|NV#|:GM%&KV7K"3TK\$=:O_X@=-F=(@> SK-I&_ HFVN%U2E.?XQJ3=9= M,T"X6"R+O96?
|Z88SA&PUJD|SQCYODE LEE\$+!%988UANAZ%|J40^UX|UZ'6 M|H#)S|L19'H GM3:2PIC>|>4GQJK3U: ^X:0^+9
MCK.&^AD |HEYLW|NQ&1%L|X0"27XT|6/1@%?: Z)A2L2B0FXJR'@%LH;2 M7|82#ZM:NOV5,V2|5886;
<@%+2+=!|"EHKB?3FUIY8R03,&@B4-|7|F|=|N MR1JH=|L4"JM";4|_#|J;ZY)HO5C%|9H &FIC|_74H&CJP|/?
7+|0/M^%K# M"F2|S|TN@(|4R7+J5.27&F"11% ^X6&915BAE|J7B46FBG4U%T7*F+M K2#|Z ^M|&:&J68
KM*S"V98;F^ ^#@J>"YMMH\$7F>-|L|ARB\$A4(G2""%\$|*U|L7 M(&N@T=R&2%@5!;N|H1G2_O= /!\$W3PU|^_Q*Q
M0KE|_?HZG5Q_ UH|G|L|USC7U6K:O?4L'=O\$W|2X*IP2F=@D9Z>.8T1|)YA3&))B8CERS;AH'1ZN
M2%K/73EMF7B|A81NX" MHPA(^VJH;>UDD)@>7"@IQ, %RZT|^=:C<%@@VP03*PV);**@P<+O/AHJQB/6
M96%>|P J4<0=9#1|BS\$%,0C60+GD%9&DC5M?P=VH9;10*O.RJ%8N/Y/C8=_
MA(OZ4'|P=5N4_O=P<8TUV>|E|9;75*GA"+GTP4/4AAT47KR0%L/3EN)L^Y= MKJ906#+|J*U>|@ "V)6-
3W_ ^5+J|K\$S0%|/K.A?@=J;|^ ^4ZTC_#0ND,AP MUyH0.K^"%=,"SK(5&A507@YU(97|@Y|H^ ^S(K6F>="MB>
|W66+;Y0G^L#V|> (Q?JR=HUGS W#W; MYT+2@9-.0:23F"(#NA,B2|H6|0HFE|0Z;JU3TVUK;)=VE/@;|^ ^#|;+G
M-H5|B7K0;|UBK|,6N):=R.R.%J4QJ#Y<'7HOGV25*17Q_."QH-IDGQ4|J M6Z,K7B|T|E|B;KFSU)E)ZZ5H|@%A=5!T-
F"Y2U|L(-E>A|0|>..H5^5'\$LSH M8AZ/O|V>5F%2|T&:>;WYPGBVA!%;V0|H|^ ^SVEHM|9RETB9DN)-
|S3>B|F;>3US\$|TIR320H|FCXB5+VUH(&Y(ZV*==7#T?+E.=VH;P%6|A(Z M(-B0*">+|3'S"@0;A=*
<)RC2.5|>8C|U|C|D|VRC&S@Z5WRT@;2K%/AS;Y M/3.ZM<|V X|+.@4A1#3.U\$A;T7|0)40G-6
|JDUQHC6&T%7)FYPB|JWA|;Z M|_M 3WU|IPT%>HPI5*=GD_>3"0|T+%H^Q+10>%|QMIY=|O*^|G5P2!S4/ MIX
+EWS\$+ V(8F|_A_@I6.@|179%I5U:3UX:AD=-|H0|7EKH9|)^|8?J MF)%?ET?/PM@3JPX00(*WH^RZ;^H\$
HSIGU46;|TGB&|9.IK|JW|F)ZV?F6 MG6AM^TZO+ C|654U(DA>CN6K)K64^L^%Y_ ^3R<4%_T_PS2?;YZU-|94 M?
BY=|XW|8@B0+23H|VE|F)ZV?F6 MG6AM^TZO+ C|654U(DA>CN6K)K64^L^%Y_ ^3R<4%_T_PS2?;YZU-|94 M?
QLWX+TL9A0P M;FCU)"L#*!*" 'G"O<VNMN&T MWS V|H\$>=|?PPEFM# 8*%BC8|!@A(BHPEC%DQM%UTSK-|
D_39W|K#ELH: M@#5<_Q9XIU%PFE|_#|2@^O B85Y|L\$SOD%EG2#4#',DKT@X;Y%NB=|@&?) M|H<59<|
<@38@Z/L1?TG.YJ^@E_KZSTFD%MO3+^_6')^SD-A1A5G@0=&ML!; MA&A\$!%0F266-SX|;CY3#M QH?
TVW/0" <T2|WP?L|P|>EP5S&N_%46| M\$.HD8EF2KGV/Y+*U?L+M*TW16?_/0&UI&Z5NF9_Y;^ ^MGA^|/; M-
/ZDW.Y^P|G|CS"ZF#|7;5&^OIXWM*|7WX* 1@7Z#|9-OL-X.Z?UZN<#FX+ MK446"-
WD+#+)H(SC\$S\$48+C2BDO%4-NKM6IV|.*UH|?(OK%H;MY\$P|;Y; M@:|!%J-
L"&#C%+3|FR4=B?/FSQV<%26D;"V=**|:2f(j2^Y|6|<3-9R|*WW M%*Q&6;_OF+W#LT,UHFT8CR;C-
V|S_ ^|A#C;L|)"|H&7^>;79'9H(HTUGJP
M6LCSNMD5%.WQ5@KN;"N%E"NUD*W)27|OG^VCM'=.W.8==)U0M>;D/ZYQ\$|I MGAOK8X08ZX137F/\$1-
ZX1X\$B&T5>2O,Y\$|^ ^3T^|H9>_X;*VP=SjGR;3JZ_A M*S|C0^&(KR@0>1<5VB1M^+K3F.-/CJG192H5C/ERGJHEP,
A|J+8|@/#7 M9-EM;&8\$ ^B-1"7LS?BX*(L|+S0OUG@39.NBY65T|N_-QC::VB<#L03?_
MHWSL/65H>%6.0ZRU-U^UE@ (Z|X6TKF7BBC6YN^M0CL-|SN_K=G;X& M,3G6;H;O+;8>"17%
<>ZAHW^B"%P>EB*29+<&NMIY|^_05:H&|^>H-20> M^W=M|3_Q+U|7
|NR9T8_1OSV|GLZKE9|0>%_O>9/0Q,8#0ITQW@C29_@VF2 MALN0A.%HKZ;I=HR&_ 'A@UE&L@)+\$|J2\$Z)76=+62
M.HJO&VY|>+|9_H^B>7/5;MNP/M/GY=G=.D8E5-)G0*Q16NG *R9_)X1653'2 ML|8;W&:4|HOU|H79:.*|
3H1|QR-G=3|O|>3ZT?G?D-F|L;IS5&W_P>C
M6;J8S*ZG>="YA|+RNL;.)1TIR0*H5E@%\$+G8E72)/C6;\$=L3*8(7V|O8Z|_M0|(
O)"7C_UKHOB(L|G9MS#FXA|S6^S|QOMXG7/58RQUNE0=.&LUI"4MS\$X MYG79;?'RNPAP;:#
<(2C7NA@Z1N'IS\$|R-TQQ33;76D:@E*(@|TF5|J_M,>=2C NQ=25LIPP-4K|74|/_O@9SDR#|61R*XOCZ4,D^,%B|YM-
+|/<^|D)H8I8 MO|>J4G/D>=XK46?|>\$*EW2IM|Z8MBZ_4;L_ ^JU|U1QPV@76)7#AX4<=^Q&-MS;(B)
&+H98&^+476'9"@0/-7': DV:0G=KQ>X5CO|QNOHV
M&A^A|P3_A_9SX.R)IK)8A@M(A060R@ODQ9RR)1FEUNAOZK#LZ9E:PP.MWK:8,##4C/Z@CT:0% ^W8\$EG-
L|99.6PZH^JGPN0&^; M2|1DYKY\$WRON-P=|FPGT08|>WWO\$<)/1^_O%|CX<|WX>K79H.W83;J|^ ^%
M%9,"%'G30U_ 'C|(-Z&3A&%D.H2|W9Q7ZAYHT'PKJFV_@ "GS=2*;R275*R(X MEYZB^X9<";(Q<.8P+;B(>N4BN-TZ?
\$^H|K7.1A|GTH9Z_#'| S@%NBXK4Q| M&S+|X1.%N;NM,PV@C,V|ALT@&;3T(90(|A9Y,% ^CLE|+)'MT='^|H^O=P
M<7W_L_<|VTT9EX|E&3YU6:04;L?V75^D+RE;OL|SMT7S#G0ZB S@_5R5NN3S;)^|H|Y
MOOD%RTM)GL<"G/Z'19%"\$D2.1+;9GJXL 6-R)7)*W?P&|31%=J&D EO.Y MG67).LDX"4C)0!<
"Q%+">7990U+GZ_%Q%G\$GRWC6A|0K.OHL"4723>|SUB|5_&S#@X1\$EQ&SD? MV#KN7F>U1A>^P,>

!^6N*!;)1P=49=[(P;5"XA9I9J4I_K3FY#%L2YC10..@HXL:\$@4(5.(JM M6>@7QVWQI6)\$OUME#R+4?U:ZL_>ZD"(-
/DZKN5I?YM<5(G44>KG643C,*CZ MF\$(I@38>*304(1W221B%UL#>W-J^|W|.17PCE2XQW"='TVA3%36.Y!8NXP9
M1J5='1"3LME83F'L_."ZLLGM+^U0+BNK<+A#!-ICN^|HPWB*9F,"4HL\$E0P
M)\$KZ.11#IS\$H6QJ09;A++ZK2IH!8&.*60+ZS/73.B*DI.6:3I(I.@I.U MJU:2I^*54*"#R4%YJ?W.KO)5:1YZ--
IM<-6J9@<Q2?W*J^|WHXL_|>('WHRD MO#.*1F9K+?F9.F:0A6(9UE;2:
CB&6G5WJ6S\$R5\$^L&RPV.@CM@#%H W?; MT>"NCAQQ*D.LGBX\QBUX65<(<2EMS6P\$S+(H?)I?49:@&0JZ4V%
<1# M(W\$IT/C>6^BI3/#6@-&"56-1P&F>(&-(5I*^E&A=?-8)(.,+0=10MH!8ZIO MD5>'?3-FDI>\$L5B%#:5R?
F<.6^*D)6C,(U?OSLB)5A1K^#/#B,MP;'7M^BI M87".D_P9IQM2Q9=!!H1@S4A%L%C*.YU2IG61/=-;BI^7R-I,X?N<-
WTTM(74 M.3-;@\$.11M(I\$H!1P1).Q:H\$#P?F@AL/O)=JW4?YPI\$. Q-USHR,\$G>I\$ M9QHEUA)N(I"Q"
JEB/F8GGSJHU\$.S7J>|I^=I:X-VS'-EIPBOWH;H&+AG7I\$H7*6("-%TBIY#E'F",P-;QXPYI/P&O-PSI3L.Y!QVA
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MM.=U/#&(\$S\$)Q>(<+GLO>||2GO:0M0^C234S-#^|_XXD&/M(YG|T YZ
MKTZP_ (ZOUI.#G_Y \$N^N5VJLS7Z>3Z^_J^DIN;+SI^Y;^ ^MGA^L.C" IYO M=M737QI=S^IE83.Z_!QI
3DZ7R7%SI/M/^YI?K4=3L3I6;^"9EF\$^?Q M:61DFS.991((0L:B@I*RA.93EE8@JH(I2AK#?><"WU-I-A-IM>/2A*N9^6
MDR3'(-+NE\$8_)DL>D/K\$/S%G/JZK-%S#I6-M(8I5!TT,O/ "8N^T-D6/1KOMJ+WI?9EJJ;I:E@;IQ-FFE_AQ\$L8/N+
D M&&LQ _^H 3/X(AV)Y++;56QJ1U\$/T*_DRNT \$EM*

M&P.;<21/DFC"/J-L00+G"1^I9G&|FI.R^QHH%D<M)2Y*X45Q"+P0|IEPX^7AD^|23GE?)&_=-!K*\$C^I=XBT5^Q);-I#R
(I.R)OA MU8*/@IG;R47M^"&I6=-T)Z.OWZYN!P2G3.

T*5!M(OVAG^5.8.A.OZ@7_P(9;ZIGP51C!TWV7I!^?7TM=AAM M*^*GU?SC99->|T-
>5YY&V\$.#0V+LR*J|@4IS)/H/9T5S1%Y%H%Q;VQBP2?/M-)#GRV.(XVJIA-Q#
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(R.O/G^FTZO/FH M>#^N0"=ZWU9T W DIYJW_SIA&%V/<6::YYWYLOMH;)2Y4)B*2I7(EIG(&"V MP^1&YU)F
9MO(7J9I^++K.E+34QY#@I6XT2Q>3RDIMBI_L;@I?IHD#(YL M).NU13I666O".N#6.G*7=0RZ=;2R"EWI!L)-@?
'R-F-M24 R:\$B(=6Z-%62M_ W*H^11\NOI\X3OZN0-!^?L/\$XR=>1H@; MP?>SJH%EN,+CL@)O
3F2.T@^HDPM#:1696=U*UOUG7HZSD-V!5(C M)CO2V #0.\$I0C<9?/U|OTIF-
W4"W(7@LI8@5;V7*CAQ^XJC2I0.QNE\$|^# M;Y>0T>_0M9T=FTA|^%I9V^UF0M%#CICV3I+DILF(R^2)L?V^NZ6\$
M#."%8AQUO@R7#60I_ LJOXXR#H1^ MIDCO3+\$A..A-Q* L+^#J-FJ%(ID? M3^K-EWZ12M2@(@+2)XA_H4VU;
I8S3>OKK(T.!@FA_00#IM!@.Y%1 A. MD7"L31 ^SR""8I98)"UJL&?4M^SWLPVZITTE772.?& CV9ASL+;MY/+RIGX
M1BCC?/S-+^I^R6\$1@=-;D\$7!^23H2\$)*4Y E4WR 6.NBKO9)M^NW|@FA; M=4IV*?LIF*+I6N_IGK9"- %
7I6V;5ZI&2IS!:(A\$VZ*C%IHACRVWN>S%H\$K M8< N?W7F;X&_27A;=I(O+I=3URQ^7VH-S;X/7*1=
Q0H3X%0;>VL79Z; M6=1*OZ;J&L!U!2O: ^Y\$GPOOB|5%@9RW=9\$X(=+! E6^UDGGXHO MM^B&E^ZK.W9W);20Q
I:5GIZ^E5IK %J)0G9:9?#1>^FDM|@ZZ;.#FN@I3E: ^DV@I/S2VTX7^I4)7YV@E/^>2>EHQ4FN^38F^0XROB.*
MQ(3<@D"N8XJ9D6_8&%VO4I42SMS^XZRQ?@8Q\$^_#S6ROI==|OC89J;V3IM\$K M R\$H0?
ZE)^H1U4+E.AGGM6^G=96KPGE*V^7ISIV>I#S(/#I>_37AQI^H!7 MTZH<CZ;JN-TYMS#%\$+70P(5>>0Y-
K^B5@(@N#JH0F058FL\$KTK;OEDMO|@ M|419-IC8E _U.WK\W.6DD3L+&AR4.H^I(C\$FPN&%X|Y|)ZA.IK5^T&O_-@
M):.Q@&8/N3 _"RS=M0QE"l2^82_+IV%3\$I+46=88DT(CBI5DFNSID MVB:6@E!2M=I^VO3&QJX^TCU!S=JO;
>^VGL;3QV=1%Y5L^+ (R4I/EI M.@W3GX>7WIGXUBQI/O X>_ "D4R2J7TTNGTS4/X^>.RV<@C0?^Z_U^A!^!9
MURATY(CW-F5-"%|K!_I^TGNV=P.VSO8EW^0KD8_YBR>8^"VOG.ZK\$H3WCE MLSO;L_3I0?K""R1H!>_HZY-*
L=8@:R8I^B2U3;=KJYP!7.&?IY.\$ MF&15T&D^C 2H5D&); "NIJD-P_B:8?5 M^0^IZI?LN6.8=J2D/0+@34I46BZ#-(
V%U#U1G^>./I9.=T:6Y-5R=NGIK MG ?6C->>N1^42!@;^>#I>_GMP=*H@IV^B9MQ+WKK1=ST^ZUI^M^@0;-
U+6I)<&?CP^.#H!_KW?W^Z?O3H _=GH>7EV^Z KD;:8J\$NXQZU6(6^ML/ZI^X|XB.I&" M#B2MHNN>K @^NE03
A&|XS^YVG./5R6NYP&A74IC?2AMH*?>7X_G.B^ODWPA MXFTQNL3Y% L+!2P7^I22="DP1K!\$AVY>BXI
I^AIX|MEXV<NU8W_L^N=9OATIG5VH?^ON2Q.OI(60=>R->_IQRBR:1I#-"%| M<(C.X:|M
OFFVN_INC #Z>60MQ(G^CF3#\$(M\$%9.W!6)W*)""%1J,\$L)5
M^2CIP!:=;74I;2.HOF\$R7R;W)LSH6^AP9MOD\$#RF8DCT@CT.&3H-%XY3#7
MI80K@>69+^CWUNT9.BV\$WC=P/HI\$?WI/>1B5\$FYUFP\$4)I^%4(V=O(LS+#+%7=5!4.CY^I MM>BYREJMADEGI
IO*U;/4-E.W^WCY?4+T?7ESML(7#CH4B-(?<55QMO?!+WI+O3)V>@=-;_(&IVS45-R=I=J
M5L+3C2J4KBLIF25NB@)UJZSPN5KKTG^IWSW)^F^TWI;27H %N@?
M).5OD^L9^GR=XLY:UET.OF3I3+D;7>2VF5\$ M^4Y66C#W_-K;OKUN1=H&|E|9)_G6AM &A<(JPW6^937#
|FKHH7;P@*U^4 MV;1DYD^YX(\$FR\$4C3IX@ESNH^3K=4)H^#K!#.O/_HV5N P4?IE^!"KIN-Y
MCK_37JY*)4^WD02LE<7S,3SDG&BG@H8L^4D|DIR=0Y2 MV_EZPO1NU#V(MKIUQI.-=-
+I%;E<&9D%7VJ2H^YTH9 MSTJQ\$+P*%J/46Q\$|L-@SU!O^E-ROD:HKMY8PI)XQSAX;I4DC^I Z6ZA>0=
M(TODS)^+7B-80?6>SVB>@X|G/2IV?23I?R2A6L=(W/6I6>R2DQIH14^ M^PS85(I^I@C 9&7%@J^P(N3WZ<-
="R8;IN&NH|I@.+B M><8%9IFA@PE^6Z5F0^7N(3_#EO_|&I@W:??>I#70L&_?AKJ.GOI FFI>_ M!BFDE"+6GI\$
2MJZL:2XNC8G%>9U+JYA?N?Q_N6GHO0IW\$. TRYMT^9G M>_ A&E;I1ZHO4@PX)!E&HX5)=!CXZ=-^I#"%%
T8.(IQ^AKP4T?(/I_H0IW+IGO;IONX7Q= WU82+4F@R M*(OB^KEIN6L;S5R8P"\$I4;-@7D.@L)*0J(N6TG-
D?"478.6OW,TML7^DBKU MOHKI&VW=-&^Q-FLK6TFE=C;Y2+\$72JKA&WQ%/B&JR.QC ?7&U.B+
I^VBQ^I^T0*&F^P%I^L4+> MQ%)6Z|I^YZ5M^A|@+2#52/P#< F7IG%(ZR+Z;_#JVKJ^8.SW(30OLH:DE6
MZI3IQCTV ^IW@IDS70S^PIZ>50M&K+^DD3H^RP4^P14BGCMAZ)EJO=IH MPOZ;@?MK?32IPWXM/.#1:&-
_L_0LV>E;A4\$HBL0H#=-6K#9;I> MEX\$W(FHUVTGZ \$8H^D-Q#A4 M\$NMG_Y2JCOE52M+BI#90PP!
I9D.^+P%N<3(UH!N:D1JJ^+4WD!+(F(M#T)SWIKOZOIAPF6373Z>&49@(> C0N;_ %?&JN)I-CXT2J4A#SEL(CH-
B MFJ(\$@9QN>2&"DT(HU?KYZ0D1_09M?=QAV^EA;\$!_*DBN%&*..H\$J@8(X3:
MGA(M!0:Z1G:QI2//\$C+ZM3I;*08EF&P@Y0\$ 93X|<<"P>SMY*(N^YV&B|L4 M:LK>9<9 NWJ(5) 0L,C
A.B^6_EXT>4I3N#7Z1H0/#91.&.>WW:27I_6^HF M^83^U^EUJKN0QU_3?^HC_*>NIARHKHT*&%+
00YFN8ZE=74.E%;2.6R=-M)WJ5I^I3IGW<_FWU_3@W1Y3%I^V/@&W7%4I^R|B+8C^K-%;SI-KI6JO0%;-M)=D-@;
_S#;02N!)2IO>OJH\$S.BOOI.\$SJY"?/G|^_AGEAM(W^C\$;5V0_2 MD<@L;IU_&THF3)8_I4<7U^W/17_ ^>2-
H\$QT_@7>6.#,%8+ZM_O_WN MJH_>E 3(CUOH04Q\$3#37IL% (IHOPMOW-N)20?@L+NH)3ID/ \$I+?+?+99YR.
M)G0P9E2OKF_*RG@)7H<0P#C%0/\$(3I3OQR^07QS)K60057(I\$2IY>IU*5N MJ:1I_ BM#+/45@TO%:LKU22C#-
_6^=F%7(GI/K4VNU:D;3I5>MM^XIU8;>I MA@8%/_L)Z_ "SIG^I9N1P>BX^15"- D*% 8\$T1#;G;)1M%UIZ_@I^IPOY M
P?@)O!8 8(M=#4 &*X!#X!;R^@4\$S>93J^R6M(=HA D0^5R4^A9ZRDB36?K M=395NX^KN!.M1V7IA+50LI?
X;7N0RF3A)AG^TB2IZ>PCN./DRFI2?G M3B7CG#@@R.#7^*D%#@&KSDKGGIK960#I3I5>S*2;A.4=;2;
8#M#_(CZF^_ MX_#?NXF09SGS\$UQ24/I5^Q9:B&L\$KP6BGC#3^U!;0VTERG:DZ%PVX^LH4I^
MJTF&EB.)+0@OBI0EAD(04D6602P)#9^6S=[6R28?^3WI8;1I^|MNY6|L M/QW13IZ^B_I>C.DF-7H=K|KUQ=MO8?
J5CG.YB>3;7 U1:1 5 I9J5+^%UZ M6Z=JU8.TCY=(I=%YT-(#+? FS#Y/TLI/K;_-7=IDV
7U^UYS5R^I65^KB53R3/NLFZ^ M N)UJGJ>M_ B6JLN %190
M_CR923WP5.6Q;DKVF;"KCPQ^C,EKSQ@>#>N+72*&O"#N;4KTMVOQF@00"Z MM7^X7EW

S5O.W&+M.GZVYZ5K

*&&PS8W-O*N!W&VDGQ!2.TMGX>NU8W-L"E<'?E0K(5EDP(.DAUMP4.E2HFF3W\$5!+DH)U6/+#"M6X!:+1F>^"#.I?I7F.I#0")2;N>>95(>>)/(*+HB-/9XEE!9K%9@FG!ZT MKFC:P.=Y;F?EMM++)"UOL8!<5-7LRUISX"K) 1&+!LISN#8UD-.I6Z>%"ITG!P78&6-9%L\$6/6F>^#297GT-7-%)M\$X6TSDE-K/A2WZ<SJMZ68:2R3\$4*2760"1@=>KZMC<8<#5;I8F"AE\$T!\$S.MG3HOV%46-F2PH\$6=1RE.QZE\$J&.H?EZF?+BK\&9'1=^]=4KNO-B1W-M.8O<JJCCHAW*8'S/(0)4JNBI"FBTEL.ZH"K.HXNU7&(T6<"ZVE5#J"3Y!M'X;D-0B105B%R.D>|=CZE>%%@O:FHF|=S#RIZ&NFD@%XD;RIV7!|3I.P-B* M+L3G(WR=;B8#^X!IV@H:Y\$,>=>|FNJSY+H^0RR2!IDRCFY?I6;@DIWGT!YH!UW1-77SM!Y.9E>S!WFB\$KD-ENJ%EO)M?"8^L-0L)HVR?+SPXIEH=^VOIC>WVS(=J"-5BZ90R<6Y!RBA?TS!Z2&UU&-M5^>H0PZQ>\$BN+JEBMNZ23G4"Q-."IUC!VT6YFX?GN?>V3MNE'5^ACT-Q@<MX!>PA?FL4R@>X=5!>8XGO!LHY;08H7DF8ZE+66^PH!\$4A<+U22(!KWOR% MK\$M^<^NVH!A'PO0!BZ1XANZV;!NFW#G.);%E+YNGIP-F^&\$B>003M-M0 E=I>I%SP@L8(5YHO.&U?;3D7;|B+);90!@A%B7!LJRC>+GV(^PK^NMSOI\$BQ-X.3^<^C8I=S%8;T#GID!L0!)W0+3QF)ABZV#K@Z(*GN=^1(3)M+8!&)Z=L%>Z2% C*2\$!4P!76%\$E1V-4ZV1!6PYZ;NIZ-MC0!\$9J#X38!\$A!GU!C!YHA"1FP-E5STX5!!XC*7N/?>17T8GJ.IY16#^WD.F@!A!+M!7Y?P!7U!4KKW*9;TKU.15A.S'A.MHK.@6.I@&6I6 JG!S4:2%EI:>7W3KGF%P8!\$RB^1^M!>L@L.IAV2!3DP/L3!DI0IKIYE<.&@;V=G<IPG?ET4RGYQ5BZ7G!XG-M3Z9WU0V"83QKV!H!>=WW1<2"ZL!P0VQM;U-10@NE"J.T!XY=F"Y"4Y.D@!MNM*ZSJ.'=2#+!KD;\$!M-MWK00KX.VY>="*K.7@BJRX2"\$DEA2I#J.-05-*!A-Z*PS!A5Y#VL8AC2-M7!ND;+A!HUU+8?;+P=QTD.EDQ*;GV-53QDMP>C2-Q# MK-6-C5>#K*.GOJN=EV^QD"X1\$DP8WD+7T=9\$!L&28X4IX9>1KWN7^KP99 M2X^OKP991ZAPZ+. *+!>4^3W)HS-><I"!\$HFLA.84E.I@2F0!+H.6;L2.K2D-M8+!>8>I\$P+H?<-G!AT9->T^XY9R2&0L*H#HG!F).!M"P MK"S+W&>V\$F>??OL!E8Z!L(^2^3+!<-)Y-8T!I=0>08E!EL!L!%4NR-MLPC&F!#EBN/DEWQZOQ7#/4-E-W"WC9?/4IP<75!N^L.7#&0NK"HQ0T)%#C'Y-M#%#Y#ES)+*V-F<6X\$EZ6?7!%:4!XV5K-ELW!U!WQTL*#?1&E.2-Z!<MR<-%D^E5R\$814A@7DVCP>J?@.4'YV"XK3'M&R.8"!AL:!!\$E!YL9?6X"UX\$ MGSSP5)N"DB5SZ(2"!2)1'5F%L)*2H2!UF3T#IYGXIY-V6KK?TP2K7702-MN<<5(P!(DH/1KLLB4\$N?>05\$Q007NVLK(-D#73S2#PI62SHBOH!8L&I(H" M5&WIC=XFD\$%%#-\$DIEOG&#?<>-E9D>.0L+6570J<^<="Z+L)-M@<M1"JN2ZUFDA0Z&B4 "F=(!:)NY6S/X!-NC5LG-L!>*TD/P-*ML58*"NYMEA9R05EW<3P.FJP(E@50TBA^>3'1MN?>6^8=>Y<(0.XI=QN:X50=7HULM!M-!B@I>2N&\$8*A:\$ZFR%Q2*9L>Z<"I2!M#;Z7DG>?CIAAGLYLKJ-ZL-MN0(W'%S=L-I?SIQR7!5IPKQ"SHR!&("6-F!O4835LD-/?L5J!H=TJMM M)#!PI5&^<N!VBI2-YOP(GRE2D0XA1\$&!"QJK&+.:)3%N0!A=H3R87%-2CA.TGSOND&L.8%)6H#7B%E&8\$IH68LP7&F!O&8S-M2@=7E=809M#>E-U!A-HG!MD-M'7Z?(WIOH+PQLC8%=87NYQA!*(+O.*Z!MC-HE(6+M03-29L0/KJ9I0%!QJ9M!\$-M-\$U(*?#-O<9V9%5!+J^G10)6+=H!)@4&#B*)74.W!<-B-^<*59@T?1FH?MIH5?TW/+=(L\$EBA0Q!1-65;42@T7.3BKE>>N-9!MOT'=92C9!WT=-6-I-MH+!2/!3ENOL@3"(&^00-M1+@(!-QZQYGB2E-E#?&7SJ/@2X1K80S@%:6ME7ITLK!J)XKITI-M0;'6>Z'W.;)*6V1L.%E'37M!_H6SY-C2>JK*.GOFL#E@_H.LA>?T14I-95\$R"K@<4X\$JMAI!1KHK5F@WV-M>J+*6GA?+*.D(=IEW:H*=<=L8H#84^QC10BIAY\$15PJ5%Q3#&?>1TIG=N-MQJYOU(Y50^X?K4DJ&"-SJHIGD5!C"-BO)>?"RY!L656ZEZ)O93!>))MW"F16!F"MU?R)95F5AO-DJ^!\$;*.14M>!>10(&%B32UXFS6H)*X1*-"M!R!#!E8-'IS,@::DI\$1X:9DJ&)>X>^..!#)D)-#KDJ!+M>F68H"(UU)-MO"CGHK=%\O4ZV9-EG(R=O/XG(Q-!#TV3!X:V2!XTB):OR-(I/F!+=^YK+V-"72HZVKH.H7-F8:8I4Q.2!*8BV@;#IWH!/)M&%LC9'L=O"^-W=L336&N0144R.SJ-F"RB1B+H)N6M2!WIE?O?K&M-JAHIL-!6/9*!>A-*V&V("5EPP%=@CIS10F"!@?IE#++Y0I9+7NT-5+M)N^DU!F*:@#T#TBL#^GI\$?I\$-E^PSKQ2MO(X.30H3*L,%-D;@QD1VEPW8\$2>S?2JM;U0>_K@V!ZP)(*)>J<&?(&#GFF.%IL"+JOB>ADR!@I-M_OBJCO2-SO!TLOSU=HHEJY!-IB7%Q+7+3-K-OH*%02-'M75.WD1Z?KJG;1^A!VJ4MZE^8")R9&-YF'6Y-M76!W!L0.13^&MV4VU@?;J!@#NEH+LJ.KR7HSU5(P!HJJE20M1.B!K'2?>5)OHJO&NTFS-M39/BK-(OJ9J(YTP#K;)H0M;(;<)4;""4Y"<5Z8QF?<ET18#B3D%0A9SL&H+9E\$7.?IN:NZV!LHN0QP;(=Q3TV7FZ5\$(88+2-H1U&W;@E#0'A*A0.&0?+@PG*N%1!M60LISWXWU;.:2;^#M)&RR-\$YG^BG(8!KF)9(@-!W>M(6Q@EKKJ&/KF1R-M-G?TOK=J"P.I+<.D+@;ZC7%T_-L<TA%XNK%\$S#K%7,B>9"B7MR.1!5TUN"(M5KJV.I.^=5!R.7IZJ0(>-3&\$=@^_BI(80))-%1HZKKBK-!X.62=25UW-M;DA<>X)?#-GN=H?S\$U;J*\$#4TB^W^YE3UREU>+WBQ/H+C-@.5)L.0*;>-M#ISU>^+UU-L\$RS8ZG34!-CN^!P&J=T26@>&X.N/7-%IR0%4L)EKE.2+\$7(P+67M2G0U;WJ!M\$S(&)>D25M^T=JOOHV<5V9-X!["ST'L-SEE8^&(<)XN.YZ<+M=(121Y!A7Y-M/!(#PD%B)G+AZ7+=Z!4.=X@8-P!J)&1Y\$G<=>'DU.PO+GDVKWT.UE\$F'U>B*4*5D;#5I%);.93!\$%^+0+!B>E-M1(QI7.29GH#J!";FEG;IU=IK;#P-SQ7!-KXJ^Y?T!+!|O"H.N)0LUZ!-MG\$%Y1WZS!9'44F(T2EJC1MRLM3E#!U#.-VJ9&16!WA&".DW33)IO!NXB%A-MJ!1D8'056!D*8".!JQ%WR\$)7;P01K@H#IHQ1!5#*.&5\$W=JGO;"%8QKYD&S(T0\$4<8YR2H8\$Q@\$>MD!G/&R:CRN9181270(Q2@!["91.!JW;3C%F1-#WC<1%JY%.R\$4.'4+DZSB\$9M#A.-=4.NA?>.#^AM.JED>%P7C*2ABZ3:5(H.C=!>=<3>@Q">31%M9ZU.N@-M#!U!>I>S!C L#BL-(Y-YR=-J3Z/V&&D;F/>35R2==^.%@FEY#;/M"/TK.@^@JCOB-Y.B8<%U!C>?JUQ-N"P6%9>|W3QE="T85EQBG(EX;7AHG(P&>M05J%6(K/MQ;8>?+L7QM9!<6-O.R!Y(P=GPS3SE52X9@109L\$P7R<-%*@!_9XM"5-M\$H5.2-S3LR5GZQV?O^3!CZ0+2H2M\$HW5Y7;2!H%)N=GK-AH<><8AY2SU!3UC!XR3D=8'D#D@**=);.8PY\$?9D-MQIB5@NJA@)IQM8!/"^SM-IX>2P#L!5%OR^U^"8)@XM1*!2D3)1K-80#AG-M.&*HHXD!>-+8#-I-LQ?MW;1Z6B^/^5!Q7CVR3@F.XAH*.B*D<*00#>@ETH-MSEQ4006-@6;\$KX?MOJE+=-\$-I-WOJV-!>J\$^X6+XZR!TW/IWW!?0D+_O?M!N0=|X4E"0)5G57F\$SB=&*2(+BEC8RRMBR!V>ZTN-#&>4>3.4IGHA-D7F>V-M%55JELI!%@IQ+H-WQC.:Q/W<%L9!H\$31MM9H>6?W<I7CZ=DIR.JN7R*<|M)P?>I7J7TB39XOS>3O>Z*7D^F:4+9V5U40BM==R@2FV@)!*CE+A".E(!M0!>D\$N(1M-EI".5WU@=-8;JN@0<=Q8A.74@9+YQ2=KC6!"ERB0(U3M%8*-M4SJK?1"WD=.%Y=M2U!L"KLM-0H"0!GFG-"G!>MH+6!Y+MK^>)FE7R(W-MH.MH)3U9=%>^25N1%M!X!MP%YG0-P&WBL<\$6NNH4AH98<>P!YI(W2(R0!(L-M:K**19R8BA>"PH-DFW5!P.-L."R.O"=LI#%OHJE.800!2.SPIGOTOST@?MJJ-QGMUE-)F<5.\$1BB19H09>\$/RM5*4R*/3Q/H>0+D6L=U-Z=@+1-OKL1-MXNEJW!HOK#F2XG!-MT-%UOK!#EH.&8;)/C.?F2SL>(>|H1=#@6YG770'-MJP^S6!R4(*.4-K.O%Z1!DD3;"<)>ZM'ZUSFX6_5^TCK>W+H*F6G=5T-M&.BL+!\$N)N=\$5*#>I/99A%"CA*8B;YXKI4S>R@QO)^X!N+=W:&Q.?RVT-/8-MJS!^K'2\$H<6:C.E"1*9-("E"DT"TL%)7";@Y:WAI?L-2D'M-?>8V4:/MLZ9"!>=NW2UC?/KX:5RJQ-7EZ+(!SP0F9>"1LH^-8!F!2UM-#*/LCWHC3JPB@!%UT^N2HRZMJ6&#)9!6E*#D;R4I@!8X+!790WWTYH1WM9WN"!MPVD&^J;.%0%>7AY3_R:2JS!>1>|>@HW)864>*(8;94+!+05<08H!B7BE-M2!Q;X!_080AI?>X!X*RMFE=M13XV:HIS/_OO!@NK0X"5HU!>H0YVK"EHSPJR-M#T(\$Y@69BW-W/G1W3U2!LKNPEZ;BLC!C!O<\$%?>8T'E1*+P9.O*SRG0\$MY-M0!2NKHIFCX%YMLU*0^Y8\$=/=HL\$(M!#ZV.IY@Y^!\$9P5.>IU>*O7&H7-M%*OI677-2R:GC")Z=K>;6#^XNT;I/H.PBY+\$!LNH3N9+)96+9.T9A3@2NMG:BEHQ3L1\$&".9\$SAP(9KH>2^WYZ=VG!O:HLNXH!+Q!FN?ODI/OYRQ&RI?7AS!^>75MT>756:3ESGC@KOHOK9VXQ1CK?2K.YO4.RV!J@#F!P^D.T%#8T/BZ-MY?G+Y?2O>5!2.'N\$2+OFZ3S;MX8#33/P=)!NOV:@Y@!KNC@C+FYPHJ/54*M*9SH3(S\$+)!X&1^=!98N&B/KMM4!-(MV8!M9-

BQKX"C \$ 7 +YR3FQ>7!(*< 6L QOIZF029X+I@&M)Z&VV+OBU MIKTI/ H0YJ4.F/;2=(F*!_D92_SCK/;25
Y/L/115*ZY\$@&-+G. MM+/%&\$/(K6RXX3Q&E\$2070C^V-DE/4W4(VR;KYZ'(MP0M&_HH M0HK +
IDEVZL5L2YMH@1U>:07;>_<@BS_?SZ+63_#NP:6N)G(.T14D M+V6*SYSL\$+7_#NCL;3) H9SGU-*\$?
4>ZD.2)G3<1&=M2TH;+G&ZUZ;+1 M>4^2XA2,5!>:/#66"A66)I#O"OK# M;(H5'AZ/E?BI\$2;A.H.E+
TZZC/L.B@<(1RHWC*.MDPAD&^3>@!%\$,#>+& MVTF&V2V.J+SEF^6 RKL =>COE\$ PL2 AE"XE"\$4\$S6&Z;
<_..B!0S!6A;- M#109#<);0*0D1,IFV2B1PB6L0V0;+!+B@!O+ZGL PR8W0 ML?WPR4U4.79^|=&#N(HO+G)==#YC3-
Q!-MJ#LL2>CSF!UHH%3);3=>)*>.: M7~P?4INH>S:TI#L\$E&GIZOX_KHZSWKK M3+8&M%,4@6DEZD3-
#"BI!#%DHS<%F>;\$%)!+IO^ VFJ7INVB>JH8L*OD@9 M07I>`RHJ>2S")C Y,5Z2E4&-
T(!^_NC)_AX3=5S&*BL;+&T)VQZV.Z.(9B
M*9D+E2B9"2%1Q#7&4T23.0C!+&D8^"8=6+6'@NURT&J/H/G.]@<(RVO.?I@<\$Y&/C9JH.?F8N5.:
HBB77T(BJZ+1\$2 MHM0^21,X7PLPSW+^P=98V4W08/DH59!GRRYN\$Q"28%0#\$TX'7(P%6V.BBOLUBOO>(9
MSC_8&BB!"EL@<S.D.^LUCD:8EY!&5D 2<(A)HT-B9%G1 M_4OG
91T)>"\$D*27)0HZOIDYE;J6:3L2.F6\$P)7\$X4/DHF +/G M(30%!!PZSRN!9G=FZ?;_XF?PIN,L>?
>P^+V1=-15^QZ6PL?2*677U+T8E# MJ\$!KG G+G*! J.TV!-RBK!NTX!E VT4U2<('H^O N^X 3_ '\$^4K T3*G MEV?
SJHTWDT7\$T JG)YBBG779G\$!@+<(OT&TO)&@<TQNM@<T.W/\$JW9Z"15IO&M.N^J;RQT@/A<= S:Z9O^;ZO-
G^KC;HJ9QAWM'U(TD8O(ZP*(J#U%H;)N@. M"B-.5MBI>JKLX\$0."X@/!" XAH\$@V=3273PH#1:=HJQ 5EF#,HGNY(9
M&.O.%B.BZ>YOLX(<.!XO!R)O9V?R&+*IH'I6&V"PX'A4X545A%7-A#XL&VS'4735&'T=D.% %
M(CTTG)4"2=:Z2D0!"*!M!:""MU.GD/;7/M&JN_F3T\$S(P*!KA'S.V>G
M/^GW3Y(LQ7\$K0!>=P8D!KX4!4D!K"UMTM^N@MHG!* H!Y:9G0!Z?"PX+I MHU;:\$V:9ZAS>I%T\$%;(
Y(R#3KEY3EB1HQH/N3O/Y=QGD<IH8&ZFZ.WO5OB MZ?/51JF5TR>&"3QU;=<%Y6@<IO(JW*#J!PR0:K<+YB>
#?2UMW-4!H0^CN MJN! O.;KH!>WG[XX!NGUY]??
GS_N.'+ |X^OSZ!0'TV7DS0Y/5N2G_PEOI/Y9#G)BW.33O\$E'N7L^ |SL[U^+'<)NC| M+9F)F'BD*LH./I%"/W&1-
))B/S6BI16M7%MN5@W&?)HBL?9&5'\$ N?1 M7SA/Q_275_WBF4DN4!M Y6M;0J;PK@3R-8137AE/ETIK+_ (W
L.%UYA(F+52 M2P>86LE@U759I92GBPL-SG'Z=:4!9O'BU_7?^82_5M.&*L7?;\$ 3IU;:8.NX YY^<
MX70Y^IYB|_I9+GX!7/J)4S!G%!!3G8247 +J9"4&5-9U*1R:Q-H\$7)& MMJNC8V4VC.(ZP."-J5UY.A=R#
(2WZD.B%1|K!X(SED1-C'-9)!WHGW< M2J>O(8QP-#I(?B0EV^G% SGFB&I"j40*6\$UV!X+17W/\$&
(JX<9PIU28Y M3XG>2(C(5_XHF)BU5E!O*#MBC315^>)O@7*LCH-WAP+7M!;#ZJH"%MN@: M%U4-
%/H81#:2IMB=:/F/RK/N%| M.8F3'Z2HZ=?KXWAB6'8RV03MEQW8Y#76T(A/ZMSH19^S!;
M!>#E!#G70Q;I5S<9/0%2"IT+V7X6ULA*<%.5VFQJ4Q8;_UD-A M"VK&K?L#;6H^<0+^97-6I+Z:0XC9GQ.ETL**C0
B!H(H1<L;Y:YV8V M)G+<&LLQ+^=MM-1!9>XJ?X:RF/S^65=2_ ^BV7"QQ-3+S MW/>(4<7502;S&j>?
X8@M0);@L6LM/;E=;B!\$8'C!BU=)%F&4Y@'R9=UF.LZ
M^SXX60RCH(TY4>OD"H3D%|@A.%OGH*M.Z\$VI7'<>.:@,+N56CN +5TAI!43 M%YY>7!PKSHZ6YI
I.^95R!^WKQM/829\$HM.)_*3H*7SD M)8*_A5MOC24_!F^6E2Q_4F!@K?2BS5!Q^+!Q>F*,X'I#5Q@#1UBG9)9
M"D1;#%=%DK_4>A!-AB2.ZSV.C!%&RAL!44IQY@W7ZL8-/?BN4L-I_R<_-6ZRBX379)9F>2M!HHJ0.HX?MH("'
!&J%U@:;\$>C20!H=;D.9LD^J&@H M0/(VUV)!>0T<- "0XA9.WZL!&+LXL1SPL=JLNDBP!_/3?2
WK ^_.H'X!FB:70_OV>3*L=R:8FE82Q33_H8G_&5R'0ZB@0@"UDJ!KQI M?F\$|252|SL0/W5>4)RUDY%3")3KU%HZO
A/A0 \H931&)!%<#V'CLV;I:P M+6X>;BMLJ).0HH'N7GOZZJQR&K%/'<<#"NKN>QT7WAOH.L_SD(PF9LO5EB#
MK%Z:"UOBX79C2V/EI(RWRM!%+U!(WC%164(R#N0M5U"LM6(#!N1&YU:ERZN
M05:GUFU;*_P+M2WUT@'4WN\$T772!9963JE-%G4 +B@<\$SZ_5J3-3D!5=6L+ M=OWU3H&SK6)G3:3<
3Y>G')@E<I'Y.A:(BA!N!0UG+<0(.*2#^ WHF@LFM M'V9_IV#<5ZJA<.*#M,>N/7US1D'LFR>WTS^4_?
XJ9X+OBQ219E;01MI>E MR*VL:4!(CFM1K%=VB-|J.?&>I."B@#" +J#LS,@_*Z3LBPXHH7R8+Q MF0X#UG6SC =
(N:10.M.2M!@/TU5+VYX8_C7VZFF9!#J;5_UX;G 2U0,I'T: M%G<&@&\$K;,\$+\$;4/L?E F,Z>G>:6P:3KZ/LO)_JW!?
L!G!BE\$4=:JEJYLP.LDU1+HKG)*.95<*<
MVM;:45K1WJF+U@:NHRAXUSZ:8.WFA!P!R8DK;6*=/B9C72:7(C"P"+!@2? MQLK6"?Z.G4^1088FZJB
X;FZ>H1/4REM\$ R77\$B9'H3%R!HISE,&EP!S& MUB"Z^?
UQ*X\$&LW6@N!_9?'SZP_'1^!NOKQ=^L6S!GE5HWPERQT>&?X2N/W MOFWYW-
Q38Z*KRSB"*_2*!L=O(0!EW*>4N*4HMD^/6(4EJ-\$!\$;5!HK\$ M/H;R0 +;YRRSC8?
I!#@&*M)XWB&3.2&%%U6ZLLKG:G M!W#&I<!)SD:V'B/^?)X>+!+.#-
D^/RBG9IS=2%SFHIT5@OR0H@*NODH=.\$6 MI\$DDLYS)?
6C=%_L!GAXW@<(63X#;Z*4#J)W7P.7YI=1URCH\$EP.@\$H4\$100 M.DYNKM4V*U*;AT&/\$!FY#;5N6S!O+O \$;_S-
!F!31?SC*+A/CV@/QSH#B M'(B\$@7_I0C&I43&7.NZB \IZ#3!U0@T.TB! ZQUVA85^&(%I.BT*%B9YJUQ!S
UG>:O&F&HD1;&?O'^.CO%>2>'LWG!B3\$VTXU M8!N!6WG"!S?6Q#T6ZQ-P#1&Z/" U)
MDQ8.HI'W%Y#N#M!L_O5.?>DOU MS5K*@;Z.M.O6W&P!LC_H9?U+@?4?J+;F)\$SQ!2>ERIGB^7BQ&
<Z5)/@Q3<)H+@H!M04G;2!\$;+!>8(G/6!#H!><_THY;&MV"UNZB_XURJ!QD5=TIVCE3_HH2(TLZ;S*1">/D!&R
MW)FT M=3@KDW5!>*SUOR(">HY&6!(7L77MJ+;T=AH0;(6K.VU ^!?! F.=?D\ FOY
MWQGG=&DQ%GCQ!Q0%1_9/36.I\$0^")9YYMZ^3KIC1V&F;L!9=;Z>N0!C8 MRN<<:BESB)F#-<'41S
/2(%\$DC)37#(LIG6^7J.PU1!HO)!71V0*Al.SN; MGS/(5\$B*9P84G%\$;VLBDT4)QF(VBKSIW+SG>V.B.PV0!HK)
31V2)"D?YPS MF^32Q!L(SD#%3&2.+4%9Z/P+&F;(K4MT.9\$CCN1JA-G!6Q X+D!;<ISUCH
MPR=:F)!9T5"TIQ")2?)A@R<%ZZEB;F4UO60FU.YINZ0/D"YIVM1!HGS<"-D/_RG./SY^2/60M^>
M'7UX!2;#!=&^/Z^>/?ZZ.N7U!=?N"RN+G+LG+37YX!3DUIPU2CC^_9NE
MOR:GIX34M!3!LDG.:CQ2(O%ZIFBW@Z6YS=&(JBK2&U!ZJ!@?O\$Y?P%_@ MZN0T#R4D;-
T\$LA&!NYJ_RX^=R&B<#OE!;DMF.VD!BL\$H1+;L'J_99ULMO_MCYLH'X/MTW95K+NX(J!HOMJQXHX<_?
>_T^_ZW5NU6MF8AH%9>4<@NZTH! M.L1!4012+/FE*4OI0^M^L;6)&S?
MMW^4M=56!S"!IOYCN2W#XFIY!JLV7?ZDN9?Q8)ZX3S=_R=\$%_X?PW7U?W9E'_^J?
3L^!K=W_F&@SSD)?D:1*%U+#+8QC70!G\$+!P!7!K0Z(4IO6F!V&B=EZ?? M.+;W/WM>H"Z\$5JA<
*KR!_7O@"B3N"<8T&CM&U%L7ZU!U2G+4)IAZ>C!4 M7QWX&X Pl^+7> R2V?SE*2X6JOYE3HY4&96ETX
L4*PI48#ST8_QKH1L M#!.E>5/F9B2.B!C!H+ (^)'66P>P)YCRM!Q_N^KMF8M2\$I6@HBIB:
<5.9^T14(XUT@*V79XLEQ?'SS_ET ML:G%M!F/2U840^FH<-1#&@&F0-'<3Q(DT.;#-7K8NZ'R%GW,SD/M'52B<=
MP.OC!EN>WQ'8.2M!.*523A!6JSMUX("WFRY/!/_YV"ONE0_&IQ"AD;.9LP.WD*TDN=L+YHNT!#U<I<
1Z.H=@\$1.Y>#J 2SQ#YA2?9.PAB;62 M#.L@8DQO>@=EW5;W%IG;6>?78&7EHMQI9(-0\$365V.3ZR95
!69)#W#R/U: M*T4U#?H/L!3!_YG_A/V@<-PQ3R>PZ'H@!;#J!PD MBLHJ7Y+Q;YMW*"LVUS?EHA8'W+;JJ=OT-
79&9%);E4RP)PD@7&T\$ JY?+9(MF.T*VH?6"WP>IZA;D&V-@?5AMJE"MH;7CSR?S&IQSGS99I_4C?E.=ROA3H2.
M,3IR")7;2!N.@@?<0H37&Q!A:UWDI3E\$W>96(&NHD!%G;JUYIA6@^>I*!1LCUIPG4!;0G8T9;^G;+<+1^>!\$
MY7Q8;4.V65M0%-X RFO_I4AQ569%2;R/NM+T'R6VLW. Q;J&W6_9!9_-.7%I7 M2H\$0!2/9_00;).SIR.?/*04K
D5"V.C!OU MW8=0F)7<6+H0D@G(E65GRJ_-=?VYP09TC&GA-E5'RLI'^;F MST4N9Z?O)B6?;>)&8T,Z#
<(S7B<./!D+@="\$QJX22P=N!0>R.KG&';HP(M"U5 MATRZ?X'E=YT(89N_KXBV/T *W)_RAM0.%S4X0W=;/JNK#8>G
!V#&)1.L MMTFT=L'WV@;TF.MQ0R&O _C3Q?YIN1/K7R/MYIUG'.4<6.C+@C@N4)0G&
M6U>0!D;Q;4+;8*!3<*6QGKM/+;^RVT=-!|U^R\$;3)994#[C%Q^#"AAS3D87^8W4;+APG5.D*40KT2T'/L:1.84.18N

[illegible]

DV\D")#:%V6\$+@D5U?!"ZZ M %(7X5GDF:=AGV\$?HVXJL!W\$2!C JND = \NZ!2K1HF,==XZJPTU9)FSH5\I
MGV+FEK?.F#8:2TJ/X@GD*9B:P.?X69%W\^7_ ^!2'=J!>?OIS^KS_?O-W M+J_@'_OAK2<|KT=UHT'.YTF-
JT&^B7NEO#9@O:WV0UL(VB6P&@T:'H5W:\V9 MW+@PHM7@YNN:U^6L_CO%
H>G)B<5XBPTZS%Q*2\$B*.8!\$D<>NTSCT! MQ%MWCCQ"SKAU"COH_8XU:23R'NZC>H6:
IMBX8A52VG<IH4(SU8% ^H\$\$.2! MHRM@):/&""PRMYL B_QXR"GEIOPZB)H#L T4WZ+THZK4"F:F> \$K7^LB#=
MJT4GR#9GZ55RXG89Q\HN4O%R+!HHY94UGW@):.9!^ ^SZ8J!BV)='BT6\$R04 M%\BSTI46Y^+
<#3"1\$9_WKHDXPX1XV)E5ZW>!LE.(NX!(S?D<1T!T"QJADH" ML\J3LYX#H/..HC%*.S+\$HODHRWL)&:?
T<*CK:~>9CSTNO%+^?XFI=ON,B? MYK.O<_Q^ ^5D?ME^=S2?3K^?O1N=,
MG\1,3FLL"G*V=0L%*^!= '8EK8V&U+%C+UF+J%OW,KM=G<@7#2IX>|BN'W. MU?4EUM: ^!C(35M3FOGH7*%
I7<-6G\11DY04%(#?;2-MN&\G%+O0?ZC|TV1 ^* M|SN7F"EIEF<@N_A+>6.>N@<6?_\$ MTI\XK0KR?\$ 4M7V5Q|=8!
(2HL.Z@!JYH: ^C_!0-62!)GYQM;D6.H#5!3SC MXFS^:78^1@ZRE1T5EP&#DPK81+!C:.Y@76#U(S;E%U>R U
MDON!O\$""/C^T^L/7XZ.WW\!SQ7*OPE>HJNJ9^1Z;6UA^<1B0!)!JN-T%G M)3CO#>?)\$ _R:_S_N1"#U_'ZC1?
U&S>L)K\ZS3MU3=?+K^_Q=T/V%W2> M6J53H\A3\$22=17K\3FIQD)
=#H@XV&|C0+;O:701OS(\$Q;VAIE'7NKWJ/X. M+OISRB_G,G\$>E1)<0.3<@=(
(A(895*06=5000|3K\1T.W\ 3Y!,&NED0|@ MM+W@KMF>ID^G.+TYOS#8H@53)(/D:S&Z(!E8!8D\XX-X!
M5K=MY=@Z|@#GGS=-I(MI+QW;R:*&.#2Z)H|*!|D)B8!8O:%1V+YW#N
M)61D.SHZ/F:ME=4!XC|E^2IPE,9!A=>L*\$C\FQ#J2^!:920|TC*(N24)F*.4CKM>VMRG8'B=KO)U> M#0#P&)P::F-
DH+V:S'.D\Z>0;Z<)N%\$7FJYA500&(GVK)4T0F'&)GL>?_H M1S!H=A9\$RGWL ER=7B\$T*B-JA?
R:Z,N"1+GD=HPO|FL+6Z^QIN@)TL/*3 M>^P|23? UPN4:XS#XY9H+~
"D4,BE+NZ6M&FDC@/=0C90L@568S9C@DEFW|Q5O!B_!8V M#W*.*7YK^76097GR3GSH2KQ^_@16:)=EW;1;%
I'+J_!G|X#GK)(*&*)@ZR" F M9;Z2:K'+3/LX^%ESI H_9+2O_O'/O%>A>53GQ\$Y\$DXS(\$R*.69+J0P"M=P/'\$
M!FT2%\$/T@OM|Z_!|9|X8>ZV@ORL01F^YV99Q^O7L/DN_!RGBYMK&ESBM;(_ MD")J4&RU(-T\$ "J9YB#|RK-
FMHJ'6F_.\$M9Y;GX8=(^NX;'1_7(V_4D_B?B| M*%*|T> ^|FLU%5^?/V;3BP_!PG1D.5@--@M1|PB2RZ_RR2E0"(>M9W
_QLS@ZZG:G

G/KHZ-(M!;\$GO>+O E!<(P8BZ25_G;R/ M23??+S1N5)>YEN\". #U=-%Q^6W/#_ ^AM_/JPT7BRNE?
YZ=GM(1KQ_1B0XA M.Q8D9& (0|V<;LDDZXQ9U,GK(*QM78NW7PX/NC|D\$ _0W2Y_#Z0.W*T|2.=|
M;.:|)D+GX#.X7M>_42",74,^#2

!T?QBW@MO4Y M '\$^?F")\V7GL \$/^A'+Q=OIQ9((R0W#P 0XC:P6C9&3*LFSYE9X|32/HK2>
M=K|OW@XT7_Z"F4R4UO'U'MD|T-3ZSN O<=HP57T/YBS^*T^ ^?JO/ M(N1:X|>|)+O9Y^W">|@=&@&\$-
D+QWR|G^|3X+J?K5!@3:|+@ "D/H=@ "V:%T"94HJOV ME|;_ NL|3.P!\$|B^5D| K|G M>PHRXS)XR\$&
(H)3P)+HL\$%#6.1JF<12.Y MTTFP ^SSUL_ R)YV=M""Z2D!0E+I26&@8;LLH)C&>"S"=R<,HR8,EY7J16
M,K=>F|L'Y||^6_X,3.!@2|6YW^#6_IY<285!9XCQ5(A%@@B*"!1G*<2C/&N
M^5H#OA^|MGY9W#V!T)QT|S^_JKR|PRK;%F7_ ^/|HR?SVN^JC-YT&4X#0'
M&U*F4U(S3LP(0*V"LO2%8FP=+CV7C0LY11&3!0.301=HN^YNP?N+1K/Q<6\$3'8|JR.2V(?G=+*|G*
<>\$B "A+K*PM\$E5"A"#V@+ M6.MMKGHE/IE_6ICW3^Q#NX^F<#Z&)L3!WC_&M>/L_-U3XJM_Q0(@6N*4E
M81(P;J(0FA>* M9"UL.ZOSA<* X;JN70|BAGQY?D\$6T,B8+Y,D\$XC@6!#F0_MGV-
E8D8A(WW&|#M;U>\$27XR0VELAI+J,(+JC(00+#!) M+HJ2LOK%W,8_!-!WV>Q1W_!LPOQ5N|T*EF|K+04' (=25!
(/!&? \$;:D(NM M86CKW/V^>OV!8S|!_ =P/; &WWO=D&3!35R0\$WVH%R0D\$P%*Q3?&&*5UH* MT7J"1H9>_ :EA/T?
QMT@|S/XUWGW7G#:C& (H!=5L!|O _L_ =FS6WER+ @ M5YF8=|P_!B5B7F19K0:\$RU)+JNKDP96F|" M@E_AL08?
WP2)C+06>?JL)(O3-H;|5!X7W/_\Q:VIP_ E#SET*E|4T(#2) M @T!<8H5@H#!(F:"M9\$3YT(S_IC^+K|O8>DT:
9V00%_WLYTA(\$9Z0RVG,! N#?Y?=_&X)JAJ!///_4AF"GHF7IC<)NT:17@OD4S"*G
M(N@^)^6<8|_R^Y_+1/2&Y)|Z_>|02Q'A?)0TH>"D0SRRW*^<3*C\$ M3CLL70S^O!8AWUL^H_)UGY/*ZCY?
=G*44_G|TGG^AXQA^+L!LO|_ ^|+X+ M#ORU48%2F2*\$|@DBMX(Q(+R
474%\$T|4X+BTM_Q;@=JL.6U_>M='JER\$PSS_Y3C)Y:(O_RM52ZNY<#*5SD8L0_F,KKW?
M!:U|330MJ_@+7+3T>G5G_ZG_&|X@HLU7D"W@=&|F\$ "4'PTJ9L?VKK|LJE|+1NLXZD00:VV=/:;1;TBN%GK
ZHPIKDIFDL4+#! M*\$5=OIR^02I(2)7E0HK2|^D=1%W+&1_ ^E-3_ZA|OWKMRH(<6:)-|D#H8BY
MEAN|51VT0U1X(Z.1V.'26T(WRNHZJE:"_.*W!^ND|D=E;FI|WF_BV?X"?W\$V|D M&A@V2-
F0*Y.P01|F&"2\$D|IC%T0L7HUZ(UUK6U?/N91=F H5VY.\$_8?KY| M&
%R\$Y(C8@B\$ _R(7ZD3GD>9<.9F,C<4|+'8BK'+>ZE&QLMGW+*BX)K+|HR9 M+K+~
^2PF^4"1\$K#&N78*&E*\$L_!9:#5!6\$(Y31C+?*TT&2_R5|+= MM@JLG+S<.:<%NR&V!9TT@YRH.AT5)?_I?;
M@|RZ)K*O*AO?_40|+S(XOWUJF&*Z^@1%MI#Z@46C/!@3.2:8C;.5.Z#*#@3 M876#GM|AL1,<H|%5
P!QDA>QJO/5O/^\$M0Z_1ZS2\$^G|H:T>QB.OD^G<@> M/TRFGR9V_&D"OSL;..RLT=2CR(@ "HE\$!6%O<%9'HV)
(LG2;05+TMRG/> " MUY90Z.BZ?ALX?Y(4.PXK-V>9ZSH0VAO\$T."4|L8IK;4GA\$N2/4D""8ZR0
MWY/DNC% \$V@NIM\$W#>#>54YI6N+OY"8(&8RH=R6(C%|F)DGHC0XQ2XM+>
M;1|H'U'5_6X9Z(=W7GNZP+H!WM|A_.YFP)O:CA<17=Q_.5=@1&(Z|/\$D_.. MV7R1HSC0&HO@/H\$=5 M3J-
&^!2^LY/!73Z(RV+=&_P_J;VM&=(9>_LO5D_A8_!&*Z!#X2POY|@2E MA.CR#9GVH|1NK54=0UI8?XVB|'4_?
%W?|PU#R2A40?C\$).R@F=/&(B4,1\$ M#(KEAJ6T^!3+0K1W0K+|N9#KX90H_ DC\$^!|"H
PE9M56*0%M4AYQ:CC(JF MD=|F<&=|>Z\$4?WV,%DKRTB^6(Z^1.G|Q|Y5MLJH(SPHDA)B_MR<(:%4:"8(-
&*LN;_J|V-*|VMSMUG9|B)DEM%3BPAZ"-I=0TD#3WB8M-5K_1^X^09DDR'9>*^E4\$@ MSK2D0DJG:
(IPVC=)H|*%3/G;H+;;)F^H\$ (N/2X@A+6&1)2PEH0+M/O?#181BU6/(T(7\$RNR)"J*C\$ _#*J)T1^&?
QE.@E_#D@Q/_B/Z_KL8Z_UH4>2B" MKWLVJ?2P.3C^!GB>||19V/X=4A!\$X\$+EE&EE?TERHK14Q=?2.A-7|^KY
MZ+|5#WUX;=^QOF(N_T|^87WU:TEI@%+?%MHR*E+ ".VU_M2SKTF3*V3D|=J|VC&ZK=5=>J.ISZA_?
U_DH\$N\$D(<(%N*L*!2)."@Z1Z)T M01)?NB3F)7KJWK,> 58^*%@/7/5Q8+*ZV7M@Z7.
<#W14BN/@D5,DMSK0&#F= M"\$J.<,V\$LR3U!:TM)+60M/_O'P^V#V!Y0|KHFE*H!K@O)RUY|A8A0/\$K"12X^ ^JDH
XTT CLR M"KH#B1|TDJ|=G=SS7S.>#21|B.DBM3PW-Z: M(*E1((0%F(2T902H|
|DEC'=O:%D&XVL8BZ:ENJY82\$X??XQ""O&?+4UBE M_YGN5_R+?RT&SVIWAf(|@2BB#O*4;
<2XH@R(#HOSCU44N46BP:Y.LN44("2P0"@M)Y_!TH MJW,>4-HANZY|AE3K_NXA3 MG^NCN%7)\$&.1!"H"(\$)
GYM/GZ60D*8*5*W_!R-4+Z\$#>Y!N?6A0H00"TO4!2Q|B!|JH)Q:N=P=3MAM806@S79P\$'RBO+QE|Q/
M24E_Q(%)D)&#>|HR3P1G#*PB;CE2X;=|2S#MG2C|_W4U'5J^Q|_44GZ#>BZ
M|9S;D>W2T7=AXK@.6J*2L>>FCJEWHJ^MY'A|K|VJH M ?1MSZI9N<(Q|_CTHL81&FP#_BB_&8?
<9|DR%!*Y&U(,7BCM3A>WM,SINIZ MAGUAKR|_!-|9P;_5\$) M5>D61WWS5->A|_OD32&A@96QA?
^!2C(Q+R."51YA@>..+)\$<88*YPIQ);DH#_M>@LI=2|9V|+|+SR|L8> "K#21FE_IWWB<2|_*/9DS2C"WCW|&)!_?
SLQ60V M7_9VP02IDS<("YR3^%UB>&.\$J.Z| P*WZ_6H+NN0>L;Q'C_<&BZ;-EW#7 MC6?
L#=#8&T228SD|'79)PQ@B*M*#@+_I>*YB",KKWNJ^Q:70'RR;+*W;9.+ M3LFHO(B'TMNQUUN\$|F*!|.#.1OWBL/K
MKW;^K|GM*^R|^O;R?TA|UUVFX&80B\$8L.(^X,<.HB13X1G9BU5!1WMV/
MTK|C'OJ*|XZ@M78=AGNA7L2Q'2WRG|=-+H=[Z:0#/_0ALI24!)V|Q3(3_R
M/A>S&V^BC=XQ>CR7^55RZXXL.#)*B^NO&%3_G_!Y)O|A_!B6X0OY^ZC.G_MRG_ =OGQR?>

QXMRFX=C"KF5^7Z:3VV_"A?WU^>75U??CRJ GC^^>K^79IPI^/AS:21FNOI/%&F^T+^YT%"ZD;T2,KY6E M%? ^:QUQS 712D.U>OYE_,M<+KL50I!G=U/AWZA5MZ/KI,PC>)YR40KX M:F,? S68/N1G% @ B52@QLF@P&_M28> (C.0>>).5.RN<31(KIOZNBDBHZ*O,IO/!1J&0U?#&@/ MQO-EZ=5?PJE "7"Q\$N.P><(.RI/TR"8J45 B\$O#!C- " =DG;A8^0#%JHBE MJ<187Z,B4EA_32(L?>3&UC)@V2EUA3(4,8K-L\$WID%42M-8G<86U,IR.Q M/5"VI* .SLHJA6H!"FRF"YNG6S81C:*5#,-IQO<3H(DN45&IMGISC\$O5+(M\$F81DY9IRSU14#R,UM@6,? 74Z*"7906'R/4SS_5QOY8&Q6U" P2OAW%*3B73 MN&+T>K+^E/UO5Y6U5IF#@?":QJXSHG? +*"L4:4X=4I,HF15P*NE/(UOV= M=3VX:IB8!^*%@G!W/HZ7PID?I^PLAJ3=_%? <31:_58^85ZHZ@*4_6T.SYLN:SY.%J<>1.GWX2PK;BD@)X7-MC7Q0%KEV98>Z1@I"C9&#DUV(FREKPP! 5G%G2Q=IH&3>U515JZF8SS#,+Y MCX6PKB?9T/PKYJEC:QZ!>GY+6ALO9S6E(F\$DEMLG3PAPP.&4\$9\$J3R7P:M. M*V+7-I:Q @3 M9Z0GWE+ #R-%U9_KJ=PAI&ZCN5_%0%/N^5*1LZIE CKG=-DN\$#@_"RIDG##! M214W*DVX/O69IMOW1IF;V2:1JT-(I-XP3RWU%*)B,5! M84DO&Y*YQN!?AHJ.WU+XZ@_@G!^C#I +&^L>)M3FLI=HHA5T/T MC%2I++++1\$60DCE(K:7&DG1SV'5 <16X)_ZP(I5U7:P>NT3AREO/I3(1L40 M5I2!#1!#/AW0C).>,<@LTHI9 MRD.H&B362I9?BKU>T:%IHY9YU <_17D^E"G?Y=. ANYSD5I'KR M&60P& <^!"GCBE/OJR@&X90G<-H.PI30I,2(TK E>JRI3#I9L);Y(TV/I=0E,4FW MS*P-#ZX:KA'!419>WXD?))PY'(T^Q_EY EIZ HX0>6/OILJFFHV,,YX MR83/Q3T@)BHITCHE) T!;IEI^&:W'72GUU:T0>K=W(46==&T>FR^^? P"VF6>8NSI_) =XB^LQL'2%W9 M4.R* G:Z +9\$>YQH&!=Z1 \$SBR\$CPYJJAD+G(I9+>_9^W5YPV7AID_4J^ M@6CPU^%X_EU\$ "2O/7WEG:0@)B6@%XHY:Y(#FG,6% @^4D!E:Z!8Z#14G@I?" M3Q^QMA!83:XMXXP3IW.\$ 9:U"C:QD*WH;HR0?3_2IMU!XYT(T)N!\$<+I MT+*PW#J,9;Df8.1+1+4A16DR_@*/NGD?75X8JP_" MI'6f6/(MVAVMA#?!9> @((1*7(66W)(JT<1413B:UFV>7KA*M=MUS1W>D; M7+TJH87M+2RZ_MK1\$6\$2D!G;K M&>8.8Q)YTFHMA M70117WY319>G_ Q/@D*N:96>UXMN-;>>IT,IDA A#<8V,8VTHH%IT20TH# MU^V8J/LI* H'1HKF2@N^XO"ZY>*X&U8% @>2GB1TO IRHXDY*3E*+I/;-B M F2):FB5)SfV- %'VOS!K4BO!\$VAPNT@:C\ZM:!!H:CY7&Z WE\$K(FR>8H9 M!GEH1R#(@ "2L1",2X;SXNV1UFFH4X%QM'O30R1>WY/IGIZY+/I>F4J!,2\$Y MD0WX 4ZM2TC'E"NBHE:."U8Z8SQQ^ ^O4IEPG/VJ?X4T8*=61IF2(@#9?GG4 M1&YI5V!401^CE*!E.C.XH.%? H1C2#BI%89H@?#2QJL3817OV(Z>T-2?QH% MX4M5<4_9M:#4&W7ZTW#RH M-I/I>47_!3*8F!>Q7%N30H1MF: <(9D3P9D!QW?I0*QG5+I.<16CM\$9A75C/ M#>#Z66%BK7<9#=.OR!^>G>;@+;GWXAA510Q !E#),< (GE_B\$N2D,T3,8AP MYD?)"P5DO#>R#B:YXP%<VG9Y=? (=Y(NP1J;V;>5>:TW-!%;_A_OH>S^>0&"8_MKN*7? A_0.5*K_04+EXYGNP.K!Y&#OWC(I/2+B859&M\$8(HQ&FR_!BQ: M'2P*V.L\$/@J/Q=L2="3M4\$/_? CBS7IY\ZC#18BI>NVRPI34D4JALA!&!%@3 MfG.\$89%D^=@%TV\DZ323E^BI/42Y/%;6C7\$Q;33@0ER!A9%D>IN9!QG,U6 MZWDYL<\$1;27G#1&@ (FP:@2)'K41\$26!QE8G:TN!BP35Q58YQ3^K-"FEA!80 MM=H0ED,=8&5AKA- %VN=I69*/O)HL.R(LPI*0@KC:#!1%0>MU_-L>N0V5O*MM>HLV=Z"Z;X;E2^AAC#Z0GI 0DIQN0D^_DS_Q:\$F^BP8R\$/B_0&0:@AD/&?6:#@YA,"\$JZ*6I8?W+E@2&E M-'V N!HP^J>3Z;?)%(S=R2JUZ8X-)SQVP2^OL\$;<\$8E,3O!TVK(HG),4JL+FM%3PLI=3NT'PZ3DI^N/ GK8CK)&4OGTZLX_3fT<;\$9"lJ#SC!BN9NIUIGS1"C MC^CW6DNJ;:<9ZZ_PMKTIKH6I+A7643;4 D#I<<7 W)!" M&&2L8@@@f@)U\$K;&3L7RW7#RG(!ZHL_U^ES@!PHX-I>QF5,M^P/7C65KT MfD\?8CW<^ LEQ;?-2)"<IYM I9(OT*C LK0B*DDY.QRLOJ@Z*0_4XZ4FH M;0#D)Q?Y+ '%N!QSOF\$)ZIM, fVW9S=: #A%1L= <X&76Q.@)PKTOA!O&4 H.?&R=-JLZ\$5\$ MQHE7@L;H.AJ!6?7N:IOS4P<)+H&XMDM3OFG^fZ%VEC&)? A=GJ68SV(LTH9 MI AX7<(JU=\$_?2S2Y=-DU-IBW!f.QPOJHH&H'57OIQ<^F= ?8OC6?P4A! \$S.C7IGJO&16 MEG.;X+ M0A%CP>)K2F(2(8;@2SMM^V MK KI^&P(G6^,->)E*!%NGMWW1&*Q_#@=Q-OL>8(O6747YWIDNL9+LNSB^O M/WI^Y8:D^&V^IS'WHGB0BGHJ_R-R_@M=Z&L.PNCUBKA#7V.=E"8JA/8&?1 MCAM#,"72*DRD*GUHLXV6@Q,W5VG_YVG!#1_3*161.9W"7I+P_V?I+4"R0 M3!@6\$E4,.9L(\$C1@1Z7C7A=/\$- Z=S"2_0 #SKASYZ5U< ^IG+RK,3^6..B.M\$IQ(8 8GY+2-B'9I(^#)JY/OEF94I-IA!-&>NIZ*8%H#U)SH/M.UBB)&(F MY)LJH-L9SA'&ECGGR% C?152UM7RY^#Q5:_I9_6T(UDI\$%;2FBN:\$B M%R 8*RV'W9)1YL2M/@- _QM(7=|^*24EW0!/@BSCT5R-f^/P>_E<@LL4\$/X M./X>EYVMW_TX'=G9I#QM^_G%5Df=@(TTPMX9&%T_K +@IH%I4>W7IOP6#09S!:=YP/H>R#J!";.@HGV_SFLG77)FI+**f0YN! M)IS(1\$- >1SD6BPHQ352B40>**S05!ISVZEIXH2CH;7+XI+J*\$!0#WMZ)MS M%>-67S:8L^M)N:9C(9YN\$ZXO!Y03#L1N46!9-GA7-5L,#@=408*,6/TQA>- M;MZ#T"8.7OJ#8?_*P"A6f.XOI @ (L^0>Y%KEYAV=H6>? \$+R3:3 MZ(A @ZZ9I;OHI L7;TS_ZZ2OV?Gf;G>,EJN!F#G!<<5N3@Z9SNQHP!B) M!A?7@E#L)8JX=H34@K1.%P\$6:N#4>>>@&^L(MYB/ 5&CC,#:2TF+YV4I2N2GU5*.VCAR;PM#P#V;f>%4<- QI=@AE<9W""R M=Q%C8H5P4BMDD4BP)KB M.\$1DH@EOIMG@PI'3>G+EA!9I90\$7I.Q;_9%2>'%<7+WfKH5 _='REXRKWWSM>K1,KLO.fHX!IQ ME,? Y)!@39!*G!D;&4YO*7E(>I> \$05%88I9D/LUD2KR!OJC,8f/FSZ\$7_I M@QLN3BI//E^?GOJZC'^^', MCR:SVVEfF%IBO))<1Z1SOV'.N5N@DU0I'23F#HNAUDO=)O!7!*VDW^7+ M^9R.^XSHV?+V43N5F_!3K\$AB(N4I3MGN21082.HI:Y\$HI(=2*K7?2#(^K<MP+(OE55N?IX@SF#0&<^C,O4^ \$URRW"W8)YVV(:>"H!48DRIBMB6Z^NZ MI?WU,-;HB>%I=X@@LH>8;_=? FR95SE7\$)M\$NVPTGW(ILY#@QN:H)4^B!f6\$>ITJ/! M9^7GKVX+^OMHVJ+8f/MTG@*07C0H4(R9S.PWE;6XXXKWA MPfU2RJENY<f>X!/-P=4I*_?HG9TL6I2I3! (G%L+L;f# M3E*9CVR!)Z,96&X7"-.\$:GR!Y+X#72UYX<4@L.WLMY1^&L#<G3!25%^))&E MJ)"Q>?")!&YR"6BA/EDK52"E.Y*Y2"1NI BVEXXXGZ7N)NXIKRU.Z^GHQ# M_NOL/I?#fW:TJ(L.7.^G/X;C+ f;T6TC\$;3/Q=-^2?3AT2E0?#64.) K@%;Q*F7.5,^(489Y3(f XYG81B6YJ%N M1EHQ%95;A.FZ&D;9Q?) +2XIXESJYNW6P8AG::0_9;.(7G+ B_G!GP_! M=-CQ6Y#% (M*77@,*OL;!OE!VQV4(6F@F!E2@^W?<@@NNFLQ4\$I0^4UH) M7M2EKVHHTL@- \$61HUB!fVQ4'MCF\$.5<_VZ%IZYTUM^CUI?-82N(GWU%V@- M5E0SAI^QR,5!P5O,A@9F>+!&Y,UFAM;2B=S(X'!WC*!f)@#T\$VD&WU:6@= M6+O%F? \$X7.TG_H^ODQ\$(? 99ISO^f!87_*Y/HNRSR'1!"JN""%\$ ME2YfZDI;Y6JGOL^7E34A+?TF+/IRU(A)58Q(6%G;JJ\$(f*YRW)/;2U2E\$7 MS_O:0\$;=+(+?C@!JWV\$WP:)N,OUW%ZDR/3;:<205;+2,"#G;.6Z^+2%Q^!O!S- fJ7,='OM*M@EJTETHX9Y(W0S%D:A2MISMZ-LKL6FDLI;-)E#VB%*!3.(fIA+ " M 8/?EWMZ6"*V9T^Y.N!OI!92QLU" <8C82)# M7"B,(@ "A8 5)80+V2WY8*+=O39IYJ,X.(54T82ER1V\$)N,%1MC?Q*1\$?S M)%KE\$0\$=F3;/3+4&&E\$#+)XO+Y.0^U;O#+:?=:;0!MW"<\$!(B!H08U f# MQ_&I_38\$VS; (B@<+!AA\$Z!";BF08Q8MV.8SBST_%P_&4CMOMS>THIXZICVGH A_.19+ C%R%MCB@A%D6.0(M'#=#A+ (f%KIO>YVJR@V^ ^L%4864T *f!""Q.S',&X31^C>/9!M'(^f'2G M*4^%A\$U>)Z,3K)YfE fROI99@: (17E*79%+%\$U5V(f'N#49?QJO'-37A35U/ MHYW=3GfLY+? <19>:/28Q.HI=A!@W^19C5R'XC!W^fH(08f'D%F")RG9<5P73"7>.,<1L;Q@)+%EBIM2.2E M\$? 2=&,#\$T2NO\$<:8K&KNB:0H>4:2MLHX MHPJ#99V&=@Z.>CL'\$.CL#7A-S!5R7TOID1LL@JKF^G0W2X; 2&GA&*/36TI'R2UVBJZY8=_6+X8+6T/Q7TM28&RX#G/LNC MQXX-6IYTY*8-7?AMHV^#M>#C19^OY;! WJ"50XI M8P3B^HL^U3_@@GDD+J&*2N.HVTU\$WO*J+H+=;#D)Z ^A97,IOZ(9!+428T(+@V<+*75SO/K 3@F9MP"=,ROZ, fAJ4) M6XDT!W 0(C!^@U+@3-E4B2fTM)WD,^(JL)V0M<#DS WPPD6+IG/fF' MITI97A_!N=?XfFKX&4E/L A?@90:Z' 5G+;.@&Q!(O&9/@+Y1.SHB>W6O M+_O91IO\$1C/+fEA>K?

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(W'RW1@-))B<1R#U1/\$_2 M(FVH1!\$H&(B\$5JN>0):AB TP4!='+B2.&I'ICM!IEK-H6XYU+AB+G.@C
MZ;C..VD51HIBIYU2A0/285.YOZ&W\3+L.PXE!%_2/5LQN\$B5!PH3Z+L.AZC" M@=//%82(AE.*B)*.J.
M(00Q00S4R#F!OI8!F*6(AY*(V5A!-WPH=Y2_C84!(-%BXP3!8R\$&@5E!C"#(T.MJT-
(D>:ATA8)B66WDLG2EIM"/"&@VPDP?DO0V%_S!1.3>2_3"-E.5.M MISIR.E.WGMM(9Y0F*H4U1Z#1!-#P.@H
9N8I%QI"/%T5+91&14.2&0ESRB>: MP/C&/('I+Y'CIAAX/Q.O8J6!HW3&G?&U;SKC+BJKGTVR.?U*8<*ULAH)MH?<
@1-'D_9TAEWTFRW=,9=Q-Q@.J-SP7J?KP&QR@4T)A<@ M&B!7&19%PH'Z3KW"?D)TOIVT^4HZXRZBK6!&=LB:
(D0K!KE#RD>"N"(*6<<@ M8(G)@!BB!)3./C?E!YXP%;5DWX;.'UZU+7X+D9ZZ-UG!%)^X@2SY>N9)%+ M;
02D40C%7&L^&B7E^AIR>LN!H'M8Z<.T!<#V/H1_W.3\$G?C\ K1.)#^22IVKK&P^TY&8(\$T5?E)DA\$DIWGIO.?<
=J:S=!*X4 M0IZ?B?6IKC8 ^?C4#Q.M30+OP&0E0D\$!@-J46#@&VCF%>"O>R7Z/8!6^8-2W MME!^<-
U!\$UTBCH)_MV=2IY/F.?@:P"@>8>IZLJL-27.4YL0U2X/V_6 M62"!470R^904=.%T6X,^&B;Y'MD%<'0@-F!V\$-
^<92%G%-IDOR?I9_GL< MX%?U">@SGW2?DO.0H5YHIQPAF!3&=T?2*L!&K(ZA9_/ MRBNT"/;+=%\$D!B62-
0Z1&%)&.*#("A"=IT!);EQHG3J>IG\$G_IJ;.&TO+*M+2#8"E.YFZ(A7U< OUQO#89\$60?
A!_S\$49>@Y0%JT.T*\$@B7@B'CFJ#N1 MAJ>C#2EAN%IR(+ZT&IL%*/A!&
N_.4V"M41.\$+@WC(H!PXR5*5UB1O)7>E3!|>)*ANG49S8"VGO.:0>/45E/. MEES(E!1Q/%OH="38<8(CEB>Z!2!
(6IR_P@6*62\$!)2Z5DDFRFI6V'1/8* MJ*L!T'4 _&!Q0CSF/EB/P.3#B!2FB4K(DA @F)2)B-(L=V!JQM/?^:H ^E
MM9'2OXFSY=.%%D%B*POP@2)8=8@%94".8<2#5XE)!#0!:_?>Z>RIABGXUZ& MEE)71?
NX*".JL#16&|Z)|_M@M3TUD9Y.\$T3A!JN\$D-" M2! ^0 (SQ3G#THC27F!WZIJ!VRR-
QYZ5UNIFN!KFVBA(3TWDCGO\$3U(9>UY=?>?S!NJX@Y#)^6!G_|1DPKJSX";.@I%D M\$%IQF?
Q<4.QRK0XXM%0G&DJ/CYJ&2Y-I<3\$./N!R6=?>AI>R_%_2.9^8-SE.WM(+5X.IE!1^%(RE/4.1**<%B91B;..RM%
(2IWP7NJ2 >Y>(&<)G?8OE!62BU-M7*DV/J*8^79XJZ>L!14%R"P_13C.+J#.Z<4)3Z73>5^G!LD#E=X05U9)
M#6R=C!;0W;GXHV'= QP("2E)%>0JH0\$!F3D4V\N_8P425!MM>HJCN!7,I M W>HNH<=|<>8,1#P)49!M-^:YXD/
EY\$F9967E!W'SNV*N!YN?YLP M<_NJH(GYF9K^07L?X8-Q/B)*T!DV7ME ME\$N'RA9\$B!(8!%)63H-
MQ3M=2^%F!PSP!O ^JK7>,R+H:-7T^N!5 _&LZ MYG&#(."22!-6 J2&<(VNSWY76NG?E=R
M7A7:CH/07;H#)20#+|@V(LL1F.Y^8K%"G&A3&<|&/=>W@;JZ+0*/C-> ME-;:7=F*^?<
4^2_V!R(8+&MAY0G!|!^?3#Q!Y\$6<#G&-7JNW&H;=E? M_JL=?XF7L(+.4HKYI-
=1Z66NIN<<AAM"?)1R1A"THA0"B)36%("Y?#NA%< M;Z?L#<.D@6.&@Z0S\$. C5XXC(L-B!K;&(-Y)ERB3.F
ROM@)3^V.@!6U!\$AXGW5!)9V3_K M;6!8JLXW46)!^+V;S!X&WEJ979Y_.3J_/WO_SMY/+Z!/+3P!M/M^?7)|_
M!OGDM_PM^!3400(?/6!|<3KZL:FOY(8NDDXXK6C* M@_ML1-
P%C9S"\$+CY%)V@*E%=.FUG1Q)+#>>#M79WF+UJ.WX_..X8)!Q('FDF M)U;1Q_*;[R0 MUH'SP;
(EYPOI(RU\$NL\$*AQ4+KG1>R\$%#(7N!L:~!KX.TT1"JEHMCQ4VN-B;6 M&X=X=05+!)W*G.8F0X3!BFB"/7VDM6?
FCM9EKJWLK70-5!VF@_58N3LOG(Y!-D M^FEBQIE0*0+-RN0T:DIGG&*4!\$T2Z4+9E^FJ.XQSC\$1 M5E
SU0:BW1_3K@JY&5B:F.?#BX*G\$%CQ_%) + #8Z%XP(Y#<%7Z""V=B+KG M)\$M;."5@OMR.*H MT-E!DW_YLQ_?I?
!E'WXX;RH<8B2!842CP?+^NI\$3& M<.;BI>ZYP%&OLX_0&|.#.HSS(^!3<>Y:B!%?;\$!5C!T!#"D&6S/^(>V3*-D
M!4!^V!8+PRD+G35ADYY@Y7Z\$O%D_?O_+<VY2;3Z:(B^H".G9W?42ANYS >"IWN2+##Z>JV=IL2/NH9M@3!\$U;
M2!"J\$S%.=H: CI *^<2C"4I086!L_AUN!^V=2?COPV^?HTVORR!J!%!*UF.E\$9 F..O-Z8\$GB! M!*"F") (WFNL
J9!="H<|H*AVF/*!E36NKKWD%QEA?|Z' !O:F!>OJ@IY9) M)CJ=" _8@> K&HZBLD=A(H6.G+I&OJ/S)2RLK?
1^534K(K!B!5^/"_PN7E%\$)=2YS1&15AF%F%+*(N+GOD?QHJNYW=-4Y<33!Y+X7ZRJ+"4.(HD56IY-F/Y
MLF(H\$J*P%J!U&.>|?M17CH!"^C"HO1RNU=%!H9;_V^<^@1C@GL!GMWWM(DOY M;WE DIN N!
<461DP4DEK*XC4P.37SK^V/P1(%55^2@_)NX6WRT/N _8JA MG_)97W!BM_C:+%8!;
(B4.H1E3P+B>4R6P+."@G8!)8EN"K!;>HO4%8W" _M MI/"EU-K2=K!2!|)D_#E_JX6-G98RL(@ (DR
_&6)NK&Z.1B\$!DYV62JG="M N! MC=C3@C@C9!L+BZFH)BXM=9K:0&0M D1SEN!7D(-!8!V "TBQ\$QP-"SU\$C6
M!>QK^0D)Z<1G)4P3:X'.B!1L#U?\$!8+\$8M A..Q17*%0%IL)"_P M-B(JF@KC:C.E=3.CFIUU"ZBM2?"M\$F=T%):?
T8@8"OZQA97DJ&=(>)ZHT!&& MXIWRMM%2UZ:5T!KT-E#Z V YU<[2/3IYIFTZL_J#;." RN M DT..9*+XK6A"*+
!A"2(!QOB;4E_22X!|52W"*79;..LI* 4^55P3QO74CF= MQJCN#GON0>Z8/DA2"YCL& MYA&WB!+&02
4D4AL)*2V\$ZH?.\$E/^4=8P'HE=++VT!?*GIG8>?W.HLZ,5N
MT\$N;B\$CQ&AC1/DOK\$)5)\$YHHQY&U/B)IG4Z1"1Q%Z6&YK6=(M+ TT9!5D4E%DF*1Y9W'(
&J1T<8RX!&)H!9!K!KUW.=|=|^!N!0X_6\$;80<<^Q^+QVB+4N<*8#5(DO!)N1\$..CPX*PWTKM4^J"B UF-(/X
M@-E^Q5E>RT!0F.3.(JEY3WEIFG:Q& M %D*ATN.@_12Z-0F!VOV+M;Q=8.A:6H!+@JSL=D)!/
(2NHMP!HOTQ!+9_ M5R@*P6&+K?EAYBF)2JG&R@%8YV8H&(2!+Q!*SE5L^(6::2UI*5!HQ>.\$L MHZ9C_*+
!;2D=MH3,3ND)D05#92 (PRX"J.\$&0>2!C%AJAPCL?AXN!OI6@G
MA!R44K2+NEK"XJ.\$%K(R^"K\$"/M(0\$SF^PWP6!A3J&8C\$N&JM)Z3!+Y#3 M".
!*>Z!#2M\$^&FD47'3%B@G6PL+R(A1
MS;8*N;12*(@NDN!B!0:195\$R>74A9S79!S&B&N/7BNCHG>ILPIDR!SQ>O M JY!-(2N YP?
Q_NLZRA5'A83Y@PFGOF@E"Y!OEKC.V/TAJ!0#ZTFXY\$T7 M!0.18Z.B:6PS*=%OP*C/T=+X9T!IC!# BAH-
30IU&E.)<!"*?BFE:70 MG5ZBIO\$ _!@PV9B"5T!G#>#OY+L=CC(K>2BCW1)B^%
(J4K;UZGJBX6RR%@TJLZJK7O7N2.G\$ZFWR93.W_O!H_!OLP!16 MG^!N(D!P9X1P5&B;0+/-
LS<1MR>GH+*ZF'EMVDFDJZ=179U8T>C=ISV4FX&8Z'64!952!PR+@S('&A.@YSP2LNZ;@B8#@/#?*"A%?
3;79_5U M !T^T=6 -FKC!<R-AE!6#;W.TV*L6_8O+B;9N?I V='7KPG Y4N\$YGX0*!L#@
M(PW<(IZH0E9XBG2(AD5)G9*F\$^H.(*)N&-G!HZEF=H(!%?UG1W_!<L.QJF M(3BR!_M!/%1<(J<1*\$31ERT7-
\$+?;\$<*KH^@:'@%D06)*INC6&?"*VEN=J(M781A!ZS_(R<#;JL%J2Y#71N@YQ!
\$;R(C<&SH#K!NE5SV>MCREK>ZTF9ZQV(N"!@?)HIBKP E.GBF0AT.OY#0.OH.P4_Y<#L.MSYT/1!A2.AED#
(\$!P%GPE(F*R\$2C@PQ><-K_-=SEK77G_1DM.3!NPN9@NN M?
CQ(Z!WS!..X8+P(!A*#F!)#NL\$@.K4!*8Q!059.9TWL\$F.CHARKPQ1!43 M_-NOOX-:SP?SAFX7_H!S/H0F06-
\$TN:QM3X0!..W MB'LEN70X;=O;%7RCQ7%;QHP!Y0J!H"?@.# L\$3H_'WB=&M+3*!J*C _IK MQX=T1^51QX?L
H\$&=OH7.OZZ").!F">2D5UTAF!5&@2HJDE72FMTRPO3J# M-YV94_8OW3N#|Z"!EE!8NETPCM9Z_8SG<4-
@)IA#CG&0+IB)Y*.FWO16V?W? MTAE!%Z@=JS/X+GIO_AYEHS3!Q>3*;S!D-)U?Q2!XWO:L@HUP8!#2B.H&5
MB(0A;95"+FGXV#%JE"R.X!<H: @2/59&S8<1C.37600_9U# =|B@N\$P@G80:A
M+>4&.6X4(M\$2002/DH=%_9%6.U(*P+GEOHNEMLL'+I#4"N5*0Z%+W?J!^6H+=ROT#L E41QY1 M!C_OB
P@D7JD4A21ZN9BKJW"X_ UNE#A2:B4FIM".R=BG>%5JG%)!UUN?& MI@G:PG15>3..ANBUG^W"BF^D(-
A>RBK!PN*\$Q1<2&_?QEQ"/Y#V_P3X# MFTU4D6!*+7'D& 7W;!5R\$X@V*%5R"X:.11<=XTIDC7@+\$.8+W\$5\$C#-
MZ2* M(R>YD!HA!MC?K4_.JY!-(HN.X:4W")01F%0B5_GG("7P.<%F1POY33Q+ MKK>1V^!54AI<VCD0;
!<R:7@!B09*(XT!QSLQV A*#@H\$">54LZHD9K M.R4!<RT0^&*% FIK\$GQW1^U<>1>E!F"2!A'MGLU!
(RXL!6J?>6ZC9:6 MQEOMKN>N<|V\$7H#X.DXL M(K03/K9L2D8A;H9!S5B-!K/&&1QYTZ4.%!<A59A'W=!(C:9(H
M//41AN"K!_P!>>%//ELGXUO?V6T@* 5!+\$/G# "G(H6/J<\$.!<6 (N\$4^Y
MR73!4T!@!ANID;='8*!3U<@!3A.HFO2JT@9
>AGMZ&R6.Q&=^/_V7KW?)GYDGI ZEF!0A\$@@!1/6%&G\$P<\$>DPUT/U>YRZ2= 3?X'>9)@#+RMB6'3)N3P4\$2-
!+66ATC=6NUL3!_WUH& MT&%H*ZJ7M!HX)T=P>_%JZ!QSG_)OPIBZ+UP\$NO.W+?

@BM=C;B2AZ+DA.S'.BHP!L\$*19!78#D+5?D(7"21E M"._?=#^CJOFD'0Z\$,2 KI94&D);K MH-
JYQ2,;#R;K2;"L90\$R%&3WI9J>=L\$SAJKK6B-CLNLE! (P5TQ:\$R. MHZ@&,'AJH.7L U4*(IUS 'B)4
MZ=UU1Q+K8K\$WJ*QW8>A1;PW\BY/(T=Y"A@76L.(70 4B;N VPIGED4@S3> M.FTT*UT400M]=4 _C@7(WC36
HHE@91;AP89 \$Q.01V;1T?#)0L+8\$\$.P MZZWP^2W,"CJ" %)/2V;KE.V/8N"L)@.PC(S1E"1N5Z'I>D4JACK?
ZN[2N*MD(-J^W915TM8W%)1H3\$.+?K633NM0X\XPC\$B\$81ZS'(1VC0N8-UO;M!()=
M:OMVT\$BCX+H?HVIHE1(1-0(!E:D14Z2@*R"#0&!\%*/L0I'WV\;M7VEP\;1
M1L%U5TE&&=>XXPIBP/05#@;N@ \$KFB2C,<|R/HW?^UMU_ :5!M<^&FD)7)O\ MV@IW5Y2+|5E9GJ?VWV*BUL=-
E?6>8HU,A'G\$!@D59:(0FKC%,17"A^JG3*EGF."IM,;ZZ21 M==PC0U+4+@EM80%&. ?2W(B/>|2\$KK*KO
M/IX>YY,F3G#D!.GF5*!\@AL1\$T*TA.G&?%#|8!\$E<9L\$2%S+-SICX4V R M.X JXE@81KE#V"B!;
9W".09\$.QB03M.C?EU<+|A1 M1^%ZJN=9_H?SVBZ6W\$#8|34GG/(-\$ 4/*(C*4<%EL2*CEE?2J-QU>)JNR4
MU@1B6875J>|TIPY!*W"@GD202Q2>S<U;04FD3B()S5I1RK%F_?77+Z4& MU/K53&W(?)
9Z,EVT5,@KH^D&*.9_I MQC_C#Q\$T9T>7.0!6B>_L^|8B*L/_S&YB9GY.G5?+_Y^A(!+|47GD=>(!
MC8%DG70&^9BXPX%@9;H-9BE)5=WOT?5V VJ.K>URGG@_O8WAXQB>|Q)X>;5& MS7W2X DDU=K@ (6J
|4H.2&UE\$R#2|0)LKN|M>|Z7J0!\$TS#6SF+TKU49'N MRZ+%6#M#0D#)2EAG.K>=4I' LB.0!4@!2T^;+
(\$X8WD;C1WZ=,+XAM ^_L(M;O=P|U4!<28%(G/O) U>>P266\$M(EHH@GG4\$93/+*N!\$2Q\$"
01M@36ER4@(^HILMAIE03X M3|6K9M9(;C6YBA(-T0CC84P%_.'5B_92.QLGO|5B(-3#)D*4H6.J-H-9;
M9Q>)7!-LN\$KFEYQU;-BVNIY<7.NZNS? YV|OGZ|/26 ?C;.'E6X5TTG MB@OUH;FZ=;/%Z+ YV?<R'NO
M@17=:@\$TY')F.8IZF(9^J9=%9VY56#0@\$&<@UN9&)8B_@T+1XD"=,385'V7| M"DE-6D/G;_?'
@45T#>5I43R20;DF8H,<.(^>OR6>+T4E#3::V+=|TJ2 M51=312'0'5YI?*,U@^V_B.\$!O?8N^>S+-|OG/AV-P
<^_01RI.\$:J|H/ M7N#\$@.04.1YJDY"5RB%QJ4A|V6B3Z1-L!L;+ "SW@3\$(-9.3MZU/SNW9G IK!CT.W(?=JW"B7Y8-
!\$A<@Z\$1+%CE'=.KQQ.O MI'CO!.*&? (^<D+>W-V76AHPKNM|&/S.8K5J&S2.L&|YIG N-|I-T.1# \$1PI
M|*+S@I4VGEM(J7L54GR/+R'P-G%S-I08\$J M-2BDW,K428ULQ!S)1*7%3\$1= MO.G-
5F+;A+;2|60PV^;R.'5)|DOUC|R/"2GB@4/+ " *&E MTT.VT5+WDK70'6L_D3<G2>NX|N>XRDXC|.P^F*
@R*.4(T4L|FOD|(#)*51 M"1# \$2&.5Y:4OR0:EM2F| M2=27HK|^E);_5J.'=B%\$S%8T.5;.!&4"Q14|S8 M39@@HSV(W%-
|@Y#4RK6^ ^UOBP4.I>|O|C.'E!S#=#)7|1#1^#29S<|^<3| M-/T%N, >"9:\$"11<"(@+
(Q%X"@Q%\$SB|WCA2_ EV49+4T%A&3M71.P-P.=B M.O\$QAMD'\$-N2DT7=W::T &8&T?!O41>YZ-
;05R3@9D@S&62<;#^JBWPRHJ(8AD%_#&+;+P!S);:)\$M%Z63N';E
ML6Z'@R;|KZ';=H>A6<)P.;>%ZF<>MS%:Y^N.S.C@|L=|HX0I#G"@3H<|PEE\$=)
M11T#.=KHTF<9W2BKVZ&@GR"AO\$KJY_4NGCV+ GHF7S_G^C#|O\$G?HIN!|>
MK'S055|WJ|F3|!#U^*%+6/GP@*;-;|@OQ7=OX@|,ZX57#99ON5FXN%49E|Q M;_'BGG;D|0-'7;YH=>
|OOX)M_%'"S^5.KG N|JHN|9=Q)(A7=CR?TQ?C7 M22BLK|5G5HF@H/69FDTHBN(P-|>C..T;V2Q%-
/7UBE2AT+SUME\$0C6LHK_M_G0!"I-R;EH9)70;F_K|UP6C2C|Y_.'^@K;P&W/+I^+27XEZ6364%WN^I
MPYN80_3R+3<)/C|>2>W!S9%Q|KSR_ M2K^PW9=@-RDU|A^>U%BG?
U8A|36BM(C;P^#+=V.3#P\$6M;IN4:RS">O M".#V4AJ^NBZ2TT|:1%M>F U#6V1^:2;|HXJ5^N_|LSE?
RF=OQE>_JW8^G|EP|)G^V8>_|JBY\$=MRJ*Q\$7DBLEBV\$&0SKR5<|J8|X)W=2IM-?
L2XZ%UYONCL|JHIWV|H|=;W MU\$V8ZE.|ZU.H7Q-U W!8T';R#5|OAPM17 Z_?W/KDXNKW|Q>OOIYO+= \$1X
M=|9| S"Y^&K"|G-@O7?OL/Y|+JM|=P+WN|E|X4|T4I"-HX.X|P;%|O> M+N-
L/AWZ>OP+%/>"A.WOJ|LS=\$0.O^CBNMJ_B_TF=XLBU;VYXLP9;WU\$W> M.;85>%G,=3"P2-
!=|VOAHS;|8\$O^|TN_7S=5Y@CH|2K|BOJMM.O<7ZHEE|_ M2M7)&\$?
3=6=IUM^XUH.5C^0.2M_4'WX"J_0|^E^32^UCV4SB;^P?WX MB@A|V9^N-
XV/K53^(|K;^TED;2@LK_ IOX'"^P"Z^OA49V4TT#6V3/F6|(#(M+V#YY^_M_.*%|I>&JV?#.3C|J(-
=LNS@J^*OIRO|OZQ_S:91.OXZ_7C#S-XK
MC^ZDNKKI9V\$TV|H|=ETD1/24YKU|Z<72;#^A>@ "Z=67T4^ ^Q^FA_3L7<_ ML!N.IW@@@"6|>NK=:PY/P-
CXP&IWQ|OHY_%B?4DLE8UL/GY;|2?+>|!#|B1B; MGE=-7R_*?)|/ _5*3*|>""=E?)W;S9/PY3DHHY>F3ZB63O23K
MR2N_!201'CDS7"V&.,Q;8)X|N)|1V|/H; MD<^ ^VMHLBLKZN2-H;\$<_9L-9F?
SUK0^M5O!SH.^|53R5M7XBM|H;K^=@XT?Y|9&|4W|H=6*P_.5Y>O M"JB=#?
#S9/|O>+|3QU*E>EU>4*U;J.F^:K8*FOX SQT.HYWG);X\$-WRR&I5 M0_MJ671M*6WH?Q>G+V5|HCC|#G.\$VF?
N%:"VIL=WE/M6.^JOB0ZW/_D&H7KCMHX?&*7.^>|H70 M7|?SH??XRF8B2^3Z8^#4TFM;E>G(?V#Y-
%HG;QAAZ*Z3DDDVQ|<M+_OJ155.=I+9=5=Q\$D|/3T|I69.R>NRGKS >/TD'R^IMKY1W).NO=6RIH==3/0GM-^I-
NHEA\$2Q?3;7%\$K3^SWGK;0U=;|%+|E.X|O|G?T|(# M+)-80%6;GE=OBD8GL>""%|I3L_NR"IOJ7>|X\$-FGSS?
@@3Q@|/^|N/OH_ 'M=?EM.@/62B|0KN|KEZ1YHXZWUF"E57_|^G9.'S(|2L.TST3OTS'F?#3|/P M|VF^2P_C+R?C|
OX^VP>@!@|Y>VL?1WT^ ^DG+ K8R6'5Q_.*_K7*5WG|YR-M?T|+I.?|O|4-H|SW6@X6=V6X_X.?GD_WXAWX.^?0_|
C#9_6W5G.(R|A; MO.U8D9/9>5JQ<9X6"+YGH\$ Z|GYIM3+/XC9D+V'73F.^(WQ)S@|WS>7AN_#
M*"QX.YV.P^S|S%Y1"CF%2*A66%\$H&1V4541E5H^;#N?GL^_3L^PME%!.? M<_YGC_E?4ELF5?OZT>MD6AZ5?
ME9VGCNAW&9M?ZT^N9P/UTV5E>M6UFC--?
MH|;Q|GLIN^&GWIN=5|WWWMZ.LR|FU1O^>.>&T%)?;FYU3S.?WKZS*J
MOA8GUY.Y94HWUM_5K4N*7NON8VRJ^*A\$S^_M;|CPL|(#44M>F1U?JA|^*^O M%R3S_|=W-3V-
PT#TOK|&T.YUI.'R^R0\$B*VXIVU;+4)Z?_ M=MBBQ48K*%V%DM!:=IH<>1NK5;
|N(\$)|BKF#|IRHL@;_D@BT.H/4T5;|D>D* M@|3\$5|1Y|=|D+|TZU-CE16KS>
|NDWO7&RJR;35;K'4'3D479V00+G#J*1^M; >R?F?>R_A*IV|-I%G%|IO>^L<-Q1=B9%@|RZ\$2G;Z/Z?J.5|5.R0'/30
M7:41_*WMM+%3> & R3Z6T8R"0XJR|HP;B94WA!^|H;|PA\$=@9;T|NTTCR
MV#WD+^HGE1_W^8Q00%)S;JY&DD?|5"2+?9;OU\$|Q*N.RH(3DYVEI<@;@&'MD276";% @FXK<#*SW-20_|M|
<7T(<-4I'3E04DBU#2M@?Z;>|^5)2N^UJ; MI%\$6DVC^L5\$R4V7|F|D9FR0B%P,+<|Y+N=WLX|H0\$S_H+DXF1
N6BAKE"K M-U1Z14B"FP!>G\$RC|RD<+ #X4;J.70*!;+D|IAH(^\$%-7%)5L;D!Z MXGE<|XZ68^Q|U3M-
@G#;Z|P_KO.N#03FZ?E2HKZ&_IGJH?B0B)P;3AGY M|H;Z'DEV?>;N|Y=5C\$SSTD+*0W"|97WA7|JEEZ>|A
<@MW>OB4Z7K7UFZ RC9+^ADF6Y#Y.)PIE|;^%|HY8.FRVL2)YB>+10"LYZ638|*%00|<@09|2&!
MT\$0\$HV^XD+M)(4AT@J+;+@|1 M| |"UG^I^N|)%\$JDY6R|G1T2D47G-SAPZ?+\$0P1S|F2J.WP|?
A8G|ZFS@|_I|WKS!_UCF93ISV_5!+ P04 M" #@GI95U&A+0<|@RP&0 &A9D15)OL5VFAG5<5K/M*|^=K?
|K0.1D(2&(EF MM*SH70.<L;E-3"GKS&YMP+B2OWK SY1V3_G>O|CP^&0X%*CPIW|0W"|:=H|+ M/MT;3?
W!8/CV8/3|_N@50 O/FY=TL@K\$=Z|6.MR="^S_R<%1_S|3I?23^8G MP|'@Z|^3R;B/MGE@9R%)HAN#N-
8^CVMA<%D3KY9D#_3O'.H|O9+Z^><9 MO#51|H|S4.JX624_.EO|1).A?)3^7)I^L/H@0R%Z|=PA%TYOY_+B4S8
M<->|<G&W>CJ8VIT;|DZH+|;5H;N7HUO?_QM?V|?;RX"%>78Q_ZK&+ MR|
^N=^L;U&\$@O3WVR|^7%|_|>H;|/|^|O?C7;OZ;7S9VN<%5S.@G4F4)-B
M9+0/|^7DBB&=N'O;H=E/N|+U(|D5%XDH;^4/@4K_#Y|<=?KG^&Q3EG-S^_MK|_9KY<7MVQ;IS;^X?
K|>8@S7'7AWK'ZE.Y'1E+DGX;|B<|'.>N8-C MP.F;@N>DQD|OFP7FN>.1C|?>UC//293B=_."|I&| R M-
|PH|'72EF9; M) QF-YFSN5!"AG0??N +5SR9TY@^RA|F7 (^\$H|9G9=XM03E*5V"Ti@Z> M#WB(RR"Z7
7L1+=3WSIM74_6;2(>CJHVNEZWW8Z M*=&4Q04FIXG|<#D=*<3@S1=YIV.8T*|^8|<9LRWV%|=4AB#58Q3L
MU|GX;JB#;:(E/8*4-MKW",*\$GFDV\$"-DT5:'42AC?GL;O>Z>=TQQ-|A>2&YSTURM|HYD|V7Z6("ATY7J.)

MUYRD7&_SFG0SE/7>MC7281%FH/?9=21#=#\$ '#FAV/3&D_L4@9OR'0ID22I
M1&1E2+)32JZAV2(5D:P&VLR3.1H)**K@*T<8(778'7<1?SMKB13QMI\$/
M#P>G1?I^H56@EDI(-/76<886=MU9YK7KF\$+"7&XCK21SGK%7I63B1'C49@: M2U>B_9H1T80=_,MT1\$?
EKCM2#T>F""@RQ)\$DF&1!&Y-Y?BSIC) !/8YA(M/@E\$28?X(>!*9GZJR/*=EVA:ID7.@H(%_RS^A
S<&C<1>+36ZZ)J^H^IE M:SIQJH(=2A.Y#NUX.A""H+7K..Z5WM@ 73%E%APZ""\SX/A MRC"-4LW<[*9P):#W
@/I^CQSDM59_C81*615<"_G5!0IN(I#P.;Q6=M7# / M%J13N/0*+ SUAQ+I\$BQ.@TCA)I+332H1-T@0))HP8R"/X6
#1JKA(?N9*V_. MA@>P=6P# '@^@:18'BBB1WR/6AR.9?P>@N-PJ.Z<1.TG^-.I%,70^1:\$12. MPM@XE_T'D7_9-
N1S2+.N91FB. "%78=:/XZOV_P_R465:1D?I S1 M1XGM1\$XY_ :STZ
O*E@ "S#Q<_BL^C3*E&RQ+))4B1A(!%S"14SFR@ @ \$Y*T
M.GXQ1*!+=+08SF@+V\$Z^OBW+73+70X53W)F>68Y1B^E7X1I&QX10@FN<:..3*LI3H#&_NF<0H!,\$%\$'@Q4%@*1Sf
M(T-"N"?\$^(>H>U.4X4F&K:)Y@?<\$M1.C.BMQ^U^*);N&X8=M:SMX3A_ S3Z-UNK3;@>> M)-1GOK5SSOF&NFI?
Y<0\XH'0WK7>A/P&_M3MPOH14<S/?3^W02^4H:*9Q1_0Q/T""QV4VN%_1ZSP<1!)G8GP*\$^1?HO'_"@R5?
MZ5=2/>Q^*V7^WA:(_1OC#D01.571POGD.MC('G5Q/H/ DCQ0T^ISF1V0AE.M.M+<3@UM<29*UA-
@6:ATA_#".^DC.A)5G2?+81H1J/1 MLV^F?ZZ@^1/>3?M18_V<. 7I>311H01^7L6B12%=WR!3(PE&110.#,2Y3,
M0!:DG%i%U_JZ*IKQ9XRW= #G\$G9C.TV2QIRP0" 1^H(-B;S1H09UT.SOG\ M=V@1\$S99/Y6
>H8C&M_U)+-28+EI P=&^K6H+1Q8Y+L4J9S:2?P(7N5>T1YR M+A):OC2\$BUBV)B1^T#CL=^3K6Q.
(<%;H1!"&@8)J@FT>'L KQZ?XK1UI-M71/XB&6BFBGPO\$.#/N^,*NF5&&HOTXNAW^3^F E^T>)*+8_YVF03.-KH
ML)FC.5^"Z8\$48QTI CHJVC'6)11Q\$*Z1H/PJO3^=>7VD?09D&:<*&W8+!VR M.1!-
N2Y^H1K%XOM^H>^O2\$GPFPP1'G-/BNZ. \$R0#_HF5'
M8:_%EU)&7QB=D1PI<#5*NHE18:1*P) ^_HJ1_1_8^I>"MV-1AP2ZJ8:&E MCLLHP8'HA!LX#_X*M"-F\$?
S5R1EP1"Z(\$QD*#V86W6AP'=1- M5F9JBB1M_1OUNF>Y^_T#8KE=)AFBG-1XKO&H#FT(G1_13B71(PT-<1^E<@P!
M66-+ \$A@-. 'R3WH+Z#+(7M"!JVN<>R9^IXJEO.<81 DX#'/,*+R^"KXJ'U!@C M:9_!&0V(U!_ *
8..P@#P4_#Z#G(L\$#L^_H11JT8A2=U7@C+ "8/^11AZEY\$+D MVQPY1&=3\$43ARB1YS
/0(FY6F##DF@L^" ^%171@-7Q^H_51F_6HZ_\$H1JZ! =>3+17_1^<-TB@VLA M\$ 790W\$01,23L3-
@K0.7@R6V3.-C9MSDW+TFDQRUVEQVM.WY'1"\$C.K->L4 M^H'OIXK45PDD"M(AS0*B\$RS5@4F,\$AV
L/9V#N(TX0UZN>T5=&J!;K T@:G M=U-LT_E1R-27%ZJ+1.5@WIU;Z(ZON=Q*_Z)RC.\$1!1BM*U82IX)(IR9_ MBIT
1V2/9FS6,5Q4J*1,6)\$F1&ACM:K<\$FHHOD%M+Z! EG51T^IKYO%N.5T=; %=E1% MG:7G_V7I8F/ 971C'?^!4H!_4R
K5(GUM.P&L>:1HQ@1@)1IP#^8A.16<'T1 M.D%85*DE(Q2\$1B3R%K1_79G4CC^_1V<^<@Z/XH%0CF+
<"IERM,P2ID.1 M1Y+BDP8AFP'F-3"N&Z1*Y_N&KX SX/O&<#U8,1)\$SJ7Z>1PRX4CVYF M79)=#,.2,\$J6X+MM
H.6*A21\$(1_?10D#^=K1VW0-T,1-2+;-HYJ INHZ)-0 M%#%#V/-CQ6?@QM'6;ZN7(,2505&^1 M/NQW3_!:#
1ZMN(80MHU.1T0&U*UUPG\$:18^R1J!\$"#.CA&Y5REY&=%*9MLR6<&1V+4_H_K M>1FB%W/9.%U4D*L%
<%CM%RI83P.V11QIA28.XMW.U O1.<\$1NH@!T&K3%_M360%>PO@8IPHA>Y90JKA:7>BL'5D)@)LNFF=53H2H?
EYG:\$%778MH3@+.*O* MC.1^@4EFO+4/NH!;OWM=< 4L!\$4?1#X1S8>X1W\$^5/*X3:W)1!AS8_F.N9
MT1HF1+@+%;:E48-,(97"(0V1D;OG/7>1N1!4-11F^VW7NT16;O9<3&6L.D+2QH^M9ZT#K1B=M
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M:\$&TAV+:/ 8?,(Y#;!%SO8.E10M1/RS183(TEP'SA@(3B4T)4<>45 M8\$)1-1@WL2X>61!MC+Y"
(.4&2Z6L_1.LX)>WG-VW0)V4UR%Z)9UQ^#^1H M1K.+G>2U9E^59C(CU_!BQ8ZN^H);N1LD!_OMC&IT!/
#JM'IYAJE@JXF4_7 M10^Q2J>XD*>A(?IE_&B2H"6@_R&C&_O%X+\$^Q "C2<*MXW1 ME(- 8L140*6"@F11)@;
)H@(\$&1/5*>T%&?(C_S9>T&&O"!#71A7RTR M9(AADUR%(4_"J**=\$/ 21HD+G).41T4L1=4F#G=X1.Y7=#1
M1=G4K+JPLP%T8^KD1'A\$)SSH<7L1!\$S/-CX8'<5V)FV%?2D&-(HX<^9C M10J#>S&ON1?)H.PY1T>O\$,#OF7HQ(7
U716"-^:D\$C&4+\$;@2L;2+<@1HFG%:-(%11B8B1UE0YAIJ\$7PD(L0 M86)!\$^4K&S#A6=%WWVT?@VC5WBPL1-
^2@VUFT^46F2W_6@X^AH"BJ-(ME^&X0ZOD6SM4D:Q9B)TEASMJE"QOKH;L4HJ11@4G^\$Q3)YMEUL/*;QE2?1
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<+LD#VXF1:1OYXX;YHG)%==5K@??B MT4=8A0:9@F^(@/: 'WFI<4R7-8B>&2:\$K2#_BZ=SI21%A61#MRRP',-)IFT
M#U#\$=7OFD^7LQ+@RE4B4%**&EIO..S;UWHN2PFD^%K(QUQNSRI1#@IQVAY3 M-
"=GJBU1RZ+,H\$;0"1+@6;+610L6N1Q"@NN1?YH14,E"DWA_(-.06#Y+1 M^,*CV1Z=-
L@D'88T'4&4BT#01C'O)>@Y.\$<99V01XF\$FW53W M"GM.E1#1\$<::TYI5ZF/_1XA\$D.@H/
52C^5F_QCC0YCVCG)FGF>0)"6?C51X1C M4.E1Y0S+Z1H;HEMG-A4@CQJY.O(V_1ANQ"<>_+&1VV<##AAZ
M?/LXOGR%1:~@TLT&.@OX\$D.B7:#ZO_ "LM9Q21B_J8Z^*^_U1=S5DB-P62#
MYJF+A^+NQ//IT\$1^0:L(P,="8=LIH>?A0GYJ"C:G4/A_D1/MAW_?@0^?IN M1QC-)8;JN;1-
@,PC"HDID1Z4N#MJ18E8H2V1#8@,A'^@&6AGRP9)BN6O& MXEHK?:14_&(WI^&XJ3-^>8I"N#HIG2Z+?
L)79Z"MI@J4CV-PPS.MHC/ZD*0:BP%0HTT17*&_2W_+GO1#-5";S1?L9A&H)Y#1:SUFLOX("O'ARP M_P(>_-\$O'
#G@406ZBT%#>CJORZ1B1#P.2V717=@ MHEWK5)7A6^3K.OSICQY:5/%25
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M2\$B#>_K@,7'Q>_AWQY7T=8&'1BT15ZV#3A;PVE*O60_" +5Y8G=A=(!#S%I MZYPUR9U&DE/Q
5NUWB*Z+%EA\$H5NH#&;<6=RVX1H>B2/+9ES_9SW2+NYJD1> MMH10-Z1(_.\$^@>CDA<^2=W2L0-
+3*RJD7_.N3U_V+PUG66'<#9UE1W3OC M46Q1CL@HBK:;(ZTN7Q:/TFL;+P TCH)19QRI5T5PH"14(\$!8.!0/P-'L1\$
MKA#852!L=>R">_H"MIU\$OS1\$9"T218C(PXZ)COF0.46^?+ 0UGB@\$X%R
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M5+1,1N1KM^L@&"ZR1KHCR1H5MC)43A8A3G<-I5"~T>@BTD%P1Z"0VU)O1EF&F&44115 M89YX-
D^5.&D.O#1NGG+9-?(EE4_M-/;^O15CJ0:23&@V?W&)H4M.E1A.W.
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(U1+KA)5?Q&1^OP+T1(W_KU; MH5G9_1^>@15?XO1B^U^+R;^91/X?*LR31?#^OU1+ P04_" #@G19 M.*0<1\$<
#^T@_&0_&A=TVWR*M^KOB9TT.ZJ3M)13169L=^=O*?2^\$F*4_%2LO:QWVLM M"1XLYTV-FW+?
6@LB1<07/C615L+1Z;9+^G_1L191Y_WOWOUE:P08;YC*=9 M\$"K.AX%N1;D)/@2<7T5;W9HTID?
7\$9)H%N1N1^1\$7J1\$@IG?Y\$E_+V1 MSKL?S.=W1!-WHUEM^K_+A+0\$0_OA(Q^171X='XXCMCI4X@-/7N_/L15)\$V?
1X9WO1_UY5 MCLOX=;,%\$C%)CVFX1&LLTPR&H>"JYL_&Q;_E2>1G4"92^7^W3?^1Q5^V8C83 MR>KX^R=PUEB)?
PPT2_66YDK\$Y@_M_L/_=W;@1>CCTCSO/IR2B)21Y1_9Q8?^ M>#T58Y\$%.10#P^H8;QH1""^1JWL;ZNOZ4^=V8:B?
1Y>_?F=P@^G9Z-SDY.M11@.M.SD^%=IK:7_8.(1P6_2/L1?*2+W"D^1N3_U,?C1Z^CL1=19R1J MX4G?

TNTC'DK%,B'3XSR-N,*C7KT_WAO>7YZ_GYU>|B-Z_MCZ.2SS|^_?_ROW-OA^YSD2|_B,4,*PT_IXIG#_@*C.BFRN=,
[A?]H-L*G1P MSG6F1(@X>9')\|KX/85%.%HR%06CB>*[N]MOW>-^FW^OWDF^ M:P/ZMD.XV|31T^~^|W1P\$+
(T^G8_X&=(H=^HJZWOJ3F1LSE+5WW.%DG>15.%?QP%.; T51M|+UN>YT4&=C MG.YU7LXO?M>|3@MIQN "(
R@^HPNG"?)<09^YKW.S\$=^HJ3(0)"UE(O@_ @ MK@&SDT0N|3 X87.1P67_YC\$#17\$XZ...4AK|I^9 RW MB
!GK(D":8,D!QG=L99"DZ)KR*<7H#Y^ 8Q|<\$W?MUWF^ +0G?Z|L<4A_D M*VZ.AAS-N+-7Z|8)X)WB,0
?..HUF\$=OJ8!DZ6*,>1K\$N4J%GL*,<31%YBLW MKW,E|106.Q@5BB=@'8-+)=Y1>3N8,,^L//R,ZJSX
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M66&4IBG.0YK/Q|6T>8 !6_L+X1_/SQIPC0#|^ER7.S::TWETRPP&V^M=M@M#602BM;_QN)W7;V%JHYD
H.O0T0>EJE/AAAN0*=D^6KXDC0_M\$1J^|Q2#H|>.|X.W0_>8.50T<|K9+|\$1%2(K^0:0^M79_H5S_FYZS^0^Z_M=%/?
K_2\$A0>9AMCG*_T+JN7Q1E6^-NKT+W|4-5>A^L^2^Z2G%|^S.=O&GV^M#OD|PT5=VN\$U.&FSW9TE-BD MO)
4^P5^+|P+^TV|SF8AP98X|5">+^V M@B|)S_9_#F MH^3^S(6U^HM(WNOA4266\$1-6FL&=6J^".A_!N|@>VCT:/
^4>Q^A|_7^W@_M (H8G8^87|9)JL_R206R0N+|0)&5BJ+>?/@"="=,ZS*|^0@S%D4P>K>2GB<M^!^_#T\$ _WZ03?
G;1@?.\$11^K8|U^J|9^KV74/?17B:8!G5+^#A_M(O/G M)E!_AAIP^P=*C\$VMCQIEHB6_^_)!|U, MH-
^\$EKGO^UN(5/03SN;@8E|_M6!51#ZM@|_4@R9IV^A7)^ X>XU%H>I\$Y8BO.EA.!QE/"W=8C*@J_!KJKO
M4L6CYTW*(|&_KIRO:ZX?CG2^+N|/@\$M>;7^|+>.|(6^8;_2BZL_6S0LA&7 MJ^2|_C_6BW7^|HW0^6AS22AV%\$D^)'0|
<X)6E_9^*XT(CDY+2S/Y(RAEY(D MY#|S\$Z_PDB84PG^214L_/XY)/:02DXD80L_KAB94SN.87MJC^X<|XNA^WW^|
M|P3@^_(\$7U^<8R5G+N|Y#.&Y(V35Z_IZR.F|_5C_)_%XBNK\$|>_,"DSA/K87G
M|_S0CJ>B<>@|AT&>L\$|^=MC_""6DOED^A-0C0VYQ,&P+V/K|T^VO(&VWQX
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M6F\$8&*0S>)Q8:H|VJN\$=MI*|@|S_!H- DD96V.8V^LM%L_8CUFR_M9^O|Z|4_ZZ:|_6L%6/<=TFY?@1^\$QIA^A^L%UA
+?=?@Q|L|=9#_XR\$UX_M.L\$U^?N|8\$)UB18|_3TIR79O=|N#^@=5=-%>83|_""^4^|E^YIPT/7K/("ADCSM\$TK/(PC-
N(HGNX\$#_9CP2AGOF|^5G5|HW\$^D_M^"\$SYKD^S_!|E\$^NWEX=|H8UUB>4LP5%M6<*P^""68#3|M.^JC?*,WBG_V/6
MP^2XK|PS|XKH|1^1^9C_9D?X>P|ET+9\$D^*=P|OPL(LH@JV^76ET|!OM\$C@
M+Y&&_Y^D:WPRP@G2B3XB8(S_!T^N9\$7(3A^4GYA)TWVY0EQE_.\$=@|+|B_M8CFCNZ_M|U1(M@KV#^@^VX+|_IPC
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MW.X.V|6Q0EF^&L(|JA\$DIR0^>39Q^P\$5ZQA=J0+N.F9I%)425#6^<.K^N=M_R^5@5:NYC8PL-
K&P3Z/+|N|=S,,|SUF)YVU^! MH&9HZ_H3)^.6-66|72B|@GC^&V^FKEMDM0Q^5.Z(|OI^X%TC+^_1^".A|LRN|
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MC#L:9K^GC%""SO3.""@2NN\$|&29^G)!_UN%Z43|^U@^_.0>+|PROFM:%V/R>&94R_&|AXAHP67|_DQ
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M@|Q\$4G|D-B|&E3HB|&3^"
GK^|XMI5NX|^%5|&:M80_|4W:RYDQ0&_U|&6.>2ZNM:TY:/4)N<^#/"MNXE=|J9QRP@K|_M4J0J^8@V-9|A\$)VLZ/I
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JP^KZS79I9J^2,D_AAMURI^ MBDJZ^/R1_N#8?^U112A99Y5|S83N|!|L_DEZ"-D>/H&0|26|^#KZ4I8>|AFM?
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<:S|C=UF/3_M^%X^YX:%5ZE<@K\$P(6;.=2+R!_P(M%<24:\$GPB)NB\$|^E\$1G^C+^10NU28>E_!JK,%Q\$|H,
M9^|0QD+^CZ@|6FA(C@EQ#(KRI8_JPN/U9G^PRRWG2E+W0QM|Z^6^L^*^>)
M:L4QY(P5>)UOJBKU+1(MPJG@|_:"1-GC#25?B6824_!|YGS_?|1^1|3K_M(96S4|FX_N2.G9-
^HLE%IO\$|LE5K>)>TU^_O=9%98A^ZKK|HF%*8X30) MHX)/(^T|NY8|C^OVA4^K)3VW^3(^DZ3|8C(VI_"JF"&4A;
(^S/_Q|&|_M8U9TS^%OK^PA\$W#",_UEKN;-_MS6B|TV6#^OSTE|^D9_H|E_&94G<-7<M^B_YV^Q|URK\$J-
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BH19|!)N0&7^2SY2X.E8F7ZL9-A|G\$ MUHV|^A8:6^EAQFE^D\$4%_N6^|+2PKJV%69%#U2-NI:*ZY^5T?
@2;+^_1>_9&%1B_B^#"@!HYDG%O@S)4|<|Q=R53_M\$9:B@JU|^C=U/2|LNHAEK);4&M1%|H)K&A1Q^
">*B+EB#84.@K&|BNWF_6| ME=CJ5|NWCU9:<5S31G0GKI^77Y>\$DID^W8VQXU^3X85Q.0K|/98IT89RT
MO^(|TX.7%T6^&O@96S;#^E)^JY_E5^3-PEM^F^E+536_YF=>OK&D1ZB=\$=/M(\$KWL42^#SP^E:H,)^>0LWKR87?
&1ZL9:GIS?"@^65_09IT%#B_|B|^L_5_M\$((B(SN\$-9\$./DLRSHG#2)^M_V+HYV\$4|_M0-Y>LS4:5.#M3|S
M_!2A6E66Q)(%DX:K|AH+5=>8Z5BMW/SK0QG:E.^J7RWU7F+^P@8H=|Y2|
M+|55QSLH^#5@MZ8X2\$-0+Y^N|ZXO|E6VS:1UCC4K:K0:HFSY|@<6L4|25W3O_M^?J7T6;_R\$.)V^2A/J+
XRA=N<2Fj<^VD1CSXE^B7Q9W<15J0+|A^|D\$) MM2:Q,7\$K79.P+PUUVHGAZAP%CFR|L3E70BG#^ MC^I/B^<
(3^_0=HJ1WR^B|AT^2JG_U^U^Q^G4_O/3=)|@Q^R^J_38+^8HPQ
MW>+>^|X?_1S9;PR+J;RNL;>XH1SCDZK_C=2|KZOMMEMNW>_M?L6DUO^@#HB<)>6XY9>/7PXUAK^+R)6MID
MFU=K3>S|:00:8Q0Q_3%IBGCH^4XSRCW08WL;|P7XX|VW1=|S",YM|N|U#M/_M.H|T<&^&^&
<^&45;G^HKH(O^N/XO,H|I9)-1HW;\$B!_D(LQ#SV:|OH7%G&_4RPN8^0_M|BDPY|@|_MFUSQ2N,S=
>6K40\$H^"PI^DEX*.WL>3(JM0TR@E2;XH0BW&4GEAGDZ<_R^WO_MVGTH(M;P|Q8K_#K06:FHVI&TX@7-
>V%Q4K)822|7_/9W&(I>1>89#O^RIH<MH27BU9V%7^ZKL^C1&IKDPMC(68GP&SWVTNA;RFS3C_U|
!_Q.#1+JQ|#">1N MP^I^+^_QF&8;872F/76S8|&8:6&"RG@%6QUEVRKCB^|JV^|^S(V^*8B5Q)PZ#
M|WMJ_*GR59@67KB92J^BH-3;10;3M8VQZL4_U<@|J7%+9/+<_|J^W_D;|^!^R^M^W\$|^S
PA=TDFOH9RS59M\$Y&54:Y:"U8B53JK_MQ9|QO|U/KG|HUDEL2.S.5BTYM;)PMG_|F^F^V17;9
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KWA^CK9>20|95<2T|OWC-U+BUR^F8A_3^?L&_MAFM&K-DH^?2N_MV:(VB04^M.T;O.<-^IL|_M6EI3\$IN5#LDW,
|V>^\$|K|ITUZB30&YO#|M>;&%"&X48IH9#%_6WLP7QN|FX-^2^Z2|U=H|@BP>L4C;|<3SL#1-06Z&R,S
M3|^0.BN;+4:49)K2RCC3XAILN#2:POS%|?_PIW:F|T_K)W.CR.XZVW4_VJQ^
M+4/5>T^A_I^I^*+^2012CWG|8VNM3=Y_E_K_|I@N)<<>ITYW=8M/2V^V2PSI%
MW+^>^<4W_/_>=LA)8^!&^JPK|^R40MO_>6B|C_#2U07^0_RX6M,2S5:8-I
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WHI8WJNEQ|&5|^V_A\$F%P@'80%Y^"OB?<+^N^G1=M=-M_PV&|T|^M(QOT^#NO7L\$%OSF4|F1_LL7^;DN%FV|
(&SOAVT<5%E828X?;H.N(Q&ZV&1_M-VY":(OK^CF5)7F)4|@J+YF@^3RZZXXKL^"25BH<6Z3X|2WR-
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TK<43=-5^_OH#E77=;0MZWJ>E_Y#+8P.*5_OIF_MM=XF(HWFFNSBH5_Q&A?M^3|^E6?CD,T>>)>L#UG6H6Y
M|H^O_!3<%I&=F&1_E+P^?M8:LWFFA^|/YBE|6\$K8X%2UMT4EO9TQ-1+IE

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MFLV2I\%4SL#H0(-">EEI"YEMA"L)&_0-9-8V%\$;#DS,#(P_M,C1E>&A18FET,3DQ+FAI>U=ZW/(R)?"
G1%SEN72%445Y3EM^J16M07+OKYZ^I7LW%>MOGDITRIYQO_Q_/H*/HHCZNYSLHH+K0J=I)5UEF33Z\^MA?
1T9%<=9XOE69_MSLKHY/CD-/T'7ER82\6?EZ9,11MWG\<_N^O?Z2'O\HGR?+Z1<1B,YRR.C_MU.3T^9-X/I!
J)>CR=-QG(SAA^:12,|U>TG+ATTD.+R;32*4E\$&.NIOK_
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6#LG"Z\$6KHQ9QFIC?X5HO&)\^_CY^_V(;&)Z5;9;Z_I^R*BK!AQVE>@+K_M@+N(C*8+
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M#W;T'B,IJAR=J6*)IG,I7%IJ6#Z'T6#Z.#,1J<@8<7L;%?I?E2FTC7+|T16Q>A#|3I&??
GA^3E=YZ!"K*BT2P&WN#BEP&D;J6A1C^@E_F>08+R^,+X*.H2>4:5F*+"0B3JN"J,"7P7O;V.9RJ;ZN@L_M+J+I
CKC\>D>A0-04*-XZX,=0%XDRV\G'WZ^WOT>GWWV^\$P.DO+65Y-9-0U.4BP-W:A8Y\$^\$>V_M;V
'M(IG40)G/RZ\W?&A>KY(AZ76^&GX??QL59"8+\$XKUDG"KX/H-U6:/C_U
MGEF;@U3"WT">Y)'.IJ#JX3OP_TMM2I+!5%R;2V8/>GP6YU4!EUF_+M8E\4I
MC37PG;.%WJNC#.#@+\$^I_ZVQKZ;.*\$CG9S!=\$Y42IX9CE3L^45QJBP.?'^/#+MW"01O>EBH54\I5H-
J\@6\;DD5KW2:8K_RG/A_Y,*H*(C7T)3H7^/Q4_M70VC3_!#M_Y&H=EI5+&-.R(74D8,+O\L@)&)Q:Q5<\$;"V2?
YZ5>H2QL#ZQ;_MC5.=V5JT*TMIRM\CRW2&*Q\$W*(%L\$2>P<|_DCAS;_POI"U6C=0XK\K&&9C
DNA4XB8BTI7;Yt6.\$RPMC#5HR"AMTKN-MA\$;*Z3;VGO8;7;|VG&XF=<+?\$(W)%(TT0_3D#1_M"#F7T7@963C?
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M9@9X;8N\>+*++|*=3)M.DACNY#^N*OL+T\$0Z0PN@|NH2V52XD\,3R>U\|/
MNX.BZ7|R@Q|POQ)>U8;Z&H^@5X?_UG,@)H|P0FEU<>WYSL55J6Z_J8%E.#
M,P#|K?.*YNRHDST98|T1,%F)B"M.C2R+6BVF;58;6H.OD=GPO\$CJHR+V@B9
MF)4BWPPN!UF"AZ/DHS\|8ZFPP^@7H\8F;B9:D4<%V9N4\VF;+S0X=<.,67!Q<4=FIS^;(!H@%BJV\EZI\$^CI?
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H.#4V1*9CDB@DRIF.00T<_-(9.HTN\16P\5_#-"3TPIH
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M.3\$L@WL(ZRR=&B^JW;G^9FH*IMJ6\$9%\$IK(X78LIXH@;|K-875@D)K08#_MO%M5BG0#;Z5R#"/GC(U
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(E\$XG&L\KV8LN\#50\$BP7JXPY8I\N;)&C98;?UJY\$TU(C_KMHM_M^%/\$AD#\@T"287;/3-?%?I*=DS+C^*J+<5IF:?
T8^X#;EVBVYVZ<3YQ-2P3V=\$81KJ\#1M/L\|VA\|MH^|\$(81ARJF9E\$V';Q.H2H.#S'="#>BSMQ2@?
Q6KVGKL\I2/O.N;5A6+PMUSRW\+H;113%
M6'+DWH"9Q2%@Q591.UH7D=4'9V#7.WZ<)87\F18@Y%6)&&+/">WK\@13T_MVZI&%C5T(T;Q1,>_0?
3/!N0SSPL;.&=O%N(5"&F(1NN(GC/0OHY_%UCV'_M'ZWFWH4NC@69584NT8C\|891F?K_5Q*ZD9@A-
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f=j)8!\^T;D\$(^O)KO*^N\$S'I^OTI'_8CAC(5DRK'Q_R(LA_M@-J%3LTL\$Q/V6A282
KJBC&=8TS;.>8N33@AJ^IA&J3V\ODEH_0>65C.L;R_MAVKISQ7%=6I#_+
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f%CF=LKM)E-/AB-&\$X2\$%_MW4IG@>..HE.)Q&-(BP'B\$YW?0;PB*3I3%BH\^6^Y*|32*)3\8?2\$H=#N^#^B1CF5)+<
MHJZIVH'W>^*^#IC=E.L&^P_M0*2IC93D*W9/^CDC_2_TIDJF2\F#.EU+%.IY_EX)CQ%4JF2EXN.>QG=&
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<@4A/=)2@JU;B")*=L;34"S1"M_M>@8\$_-_"6FG;+FEN-M7(L)OD@4F6I0_Q1*7F.)P=J7F3GF<'WG2ROB_2?
3Q;M.O_-'M3&Q*8=O;C\N868=6C)U6&9C7;7H(.*S3EX;80#D&N2F\|FT3E%>9(+29XL5&BEK;&I-
(S4O=^DQO8\^L;P_7^7A?M<)T?I'D;I/&G_&V&3\$)-J0@YKV*|+7\$W'V-S^CQ\|3HZ9#H01>@NG?7YHV!
MU\+HS;S>@PWO&7IWS^>V\QMN\;S;\$>SU_0;JL1FXHJY\8J.<>8Q6/*_D\$85
MO0X8EV*L(Z;U#YAB(I+\$_OFA\YJO*ZP@^P5L.D)2K(A3F|T>MHPVN\X9\\$_MA\6|P"1+RX\LFPYP2MM)W-I
3)8;2_VY0#6E\|FVFKT(WLD4"0'4";6IKV\I_MP*;F&@H"P.F;9UYJ3-9=G.N+952Z+FTZ&@JU@RZM*;
M&GVIN^U8PF\Q\UH;FR%F3V;DB3M719_I=<OPW@5+;PFX<(>GZ\B1_0\$|<M^VYS6F.Z!=;P(PU
|A\|NQ6P+KRRN6>C|9(9)\$=U8T_M<1AN5^NJFI_M;|/2_V&S"/)6@8C9F\$AS;BN5(\$M\;M587_Q2H0
M3\$E>*6Q;18M;#78>0;5C8'6*6J.6\4U3LEB)K+;LZYU+R"*)MW_VC_R&
LLM;HJ5D)9YY6W\IMDG<.&6HE.YUF^&U\&L&(TIML7_H=N'M;MA\QVX"1^FFG.VU-1C7-(!\$IA\4<|ANDB+IOW%
|+LE;|P4J=8"A\J=(HN4XGM_M%9X^K\B-"FI;&ING\$9SG1A%2(%H\XKW3L5ZW&>7PRB3\\$_)>.4?C'9A4|>
M9X>."MRO9@O>3\;V8<)T'IZ=R.8%MFZ\NR8#|E|S@_5\$"V#_M#A?J3-TP@5VS5S\MJ&UB-
>HW3MV=3%;%&Q\WHGJ@2JW&;B4CM;UG)@;)9C_M&PI=S"4>|D#FZ'D.RX"#_93_V">9Z?
0;%N3_)Y\0>#4^YI(YZG13L&SIR_M\;(.41BXKPZ\$VHJ6CBF4ND@T&B;.&C>#FU9QK7ZZC@Z>'\$=RLG-F\3*#
M'+8;@YQAI\$E_9+|R/Q-)V2%L?@X\|N\X-W_VFI*|7THLA_-?"66DS'E-%MI7=64X/H0L_4GP\UE_MAXG=Z|
(OUZ6'_BS'=>MD'_T>TUF\=I6_XJHHA\3Q%O\I+FO_PXU\1;S>.<#M;?A(-#|@.6O&U6Z\|L\^/
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53_CUEZ>?Tf^&Q(R(ZW)\$?WRX'='6@+=)0JU;&^+%|A\|CC;Y;2\$C5'H-2&#17;"YSH>7+W%O&S;F9\$E(R_M\I
+CC51U8.GZ;N_.2Y1|<|KV\$57P2#;|G8DC+|I^AR;Z8>G\$59_-4IN_(T_MN;=|3D?=>Y\LCRKC&B9-S
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TLMN\$>|Z/#.D422E\Z_A.#EP;T5>YY&B^9B(A59V1E#I_ME5?G\1R<'8\IEDV<=>Y)\06=@G\|P.CT<8IR\7BP#
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=IQ;U?244 M-F55;O.K>=I(T'P|F#;2-'%>|RO)B59@;#(YHNI%DZ?D5I3Z2,PQW;614!% M=A"(MG=|6/Jp^CU'FI_U8?
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QGV>LMF))MATM<6(B'O')G;S M+XPV.-NR.VB^LG0NC V.?(%0|@V?+\$A'XY|WC+T,@F9=)|FJM-I"
;24(.C4T; 3UEJ#AH#7FQ'G;?)0%1L %B=&GRU+T MP1+G(^=|+ #?6U2PM"NL;.*N;M40'TP3 M'DLW>E)U-;
*4"2"KPZ;SPNI0S6W+>"QN!;7.IX|=-XXPT0ZVSC;70"=-.FJE ME,G?PFORT_!\$L8Z08^&>N<0_>FFU'1|)@!_^J9RB?
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MW>'H1VK_'R 5NN*R)&D*COJ(M!\$!%>I@F*^_9XX5T>;JPW<0=1HT3S9Q@IR!|)@ (O"*
/(6I@T#B_YP;6FRY;2'XH"GD?% R+48AGEO@|WRV#E|PH\$*=<6,S2KYCY%6W M9(Q3QH M@2) _=#Q^?P,A=U|
IU2+((6&6")2F^_J258E M;C^=TJOX\$;|>%HDI*ABG7K45CCO/3CS9NQ=K"F*VD?>;|PI9VPRVIT_ZT&YR/6C|SP(AT
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M7/5|@|UO|%>KF.S&|2LLZ-?%;S-6X|C;T;\$ \$ @D4ZV_!%X;EEG'55UT\$ *I M; "XPJ6_-D8/)@:|?|
|D0"%A)5^NFD|^2OBR'II4I P;HSW;/^.#OHLV_|M^D|MI9W7,'A|J5&|/M5JZ?|Y>\$|+E#?
#O&\$S#3HK'0@.PM!12HNM7AH.8M MJ*4|RZ>MZ1H|I#CM1AU*|M71Y"D)M#|CW M@:|Q9? XF| M-
X*Q6'\$X)X'M|%(H.O@|HJG';TXF0;IYD-HJ(\$H;?W"3O.7J-P+J MJU4B2.X|FZAQGJ/;HG\$Y=;0T1V?
@|1^9=NR'R6.D|@TTAE7(%K W\$9TX MZG+OGYLH"4|*_*_*5"#CJWKKP5C%T""LOU_&&E(L4K%
<|")Q*3|X>N@HO M^N#G|Q|1)22R2L"#)G8KA@B52;8 JVU&O_H,F&5Y;W MZFU7M@&>2F|@=RKX.E";|) B?J-
BPL|QPIJ#=#EX*MBM|H(K36#(K>M+| MWYH|E3R1!+;T\$#U%\$FM;VR(>GAI|TC;R8K=|_<
2LPP;G>8D9|)@;.*|+M#RW;T|(-!ZQ=27A6-H+535? WXZ!M?X#!%H>>+78&I'K,U9A=|L6V@N8O
M@6B\$^X\$AC1&D0'Z MDH(8&T0ZJK31H1!-X\$9C)|:SP M;|0%*,X-KINF*;QXPHN5;|%/F!-P.6_@>;"W"NU| M
&#Z7JLB,16SHHBK%K*:U%? 755|H)U%\$3\$IPM2);0>#J8>%GZO9 M5;YF=-PG;W;J^1FU4.?
^(\$^R|GOW.316D;X"=T|T?*(F MM;^36OES@D1@.Q1H8_1.T-H@'V,B|%'A<L(Q'LF?Z2(NE(|8/?
8Q;4E5ZQGO#N3=Z?QZ*G2 MIR#OGNR+O|=F%>9A+7|*+>!XD6U^MLM?OG5'G_-VZ^9R"IP-!506HOTVF
M#O+L%*T'!P_0SW=%X;Z24|9E@*|)B?<;OAK';FE/03)^(|^&2M0FNUB&Z M AXJ=;C|3X|X1^,MC.|M.L,>V-
;A|_M;/_4?|4K#H32KSS>N2*Z+5"U?FHR(OE|Z)3PLG@OLU;M+3*/*A60A%B8/ZYM
MS>#QVYLE+*;W|EXR%|H&.9K'YV AKL>|W'Q|V|L|NNVSS6_|(RV9EPV4 ML>|_!^71XT^9\$ M
9;4|IY"YGSQH3,*G)2';YU.\$G=-OG62U%&L0|GOD|I792@0Z?_=I
MSU);4>QMW=SI64>_B|7;_UDWDX\$QV'/9YW+9+OY7<;8QH+;@/1.=R/3<;|
MY|NMJ/9|E3;.\$=EVP"|_7C8,UGW;0W;9_6GQ)V M4V%#;YWTS=)P5|EP-LSWE9D.|A3; 513X>GD38A3F?|
S62;?2%>|9|>> MW1|.\$FYI0ZX;=3SVHVAULS'I9RVG=1"IXYRV0(CY|U6*C;=3A|T|IAG0 ME;
(Y#K1GQ#L0>;UZ087C6G62|/=B55WVK=C4|_V->T7J#|@%B2ZU.1SW7 MJ>+M_LGVR2P660>|B>|ID7-*
<_SD^ M.8V.HK?7)58&I'IX_5%\$7U5T8/5V3SDZ^YC5=&XSO9PC^S!0;9>_1G_-GDK@F4" M7)% E7
R#)#/B0?|1R>5>T>H8AA7XXS; MQ?;H;289^8*MQR.&5P39D85N'WSG|SR>U7";
M#+,OFO(K9=,8Y|PSE*Q*M&H.1'RD|I(QOY>8HF249W8&L B2X;204/3*;WC|D2NAI/"4#"IN#GYD^L(=?1Z|7P-
M^|D" OM%I^<;ZX-M#N 2%RTTP|OIL.WD^/R|XQ=XHH7XDI WERNX'Y*QUW%CI AU'^.3O< MAY;KS^"
<@HZ|H%XE|Q001+E@L|=;OH|>C;J;M35|N)|#3J;ILR MS1?EJ*U%\$6^7JOY;9@K#12.MRZ96-8N A-
5^52.@Q*J<\$9\$2+9M; F5H/7\$ MS>G%U*17J" B(I'IEW*W-D3?5T21QI SC<#KIM(=*J6
M3.NR7'Z(RP>T|K)Z'8^X52E|18;YNS%0DP57L%&|?SF&D*@Z_"/6U499J MN|BV0NG60GQY+3X+;O/\$?X'4\$ L#!10
(._>EG&EU<@?P_@. 9 M 8V%\$S;#DS;#(P.C|E>&A|8FET.C.Q+|FAT;>57;6_-A#^OE_!N=BZ 9;L M-T>;
|!AHLZ4HU@?4B-?|TH|65PD4B"!.ZO|Y&2D'2.A|3=T""S|X'T|>Z> MN^=T)ZXT|I3K5064K;|?>|YY!=9=T(OPH%U
CG>9B0ZX9Z|OB><_I4|GN M%&M&H.1'AD1|E|K|6|X+>WEAL;UJ=U;S2KV;R2J7;+>;7Y+.#N9|R>%P5;
MY|!#G+&'S=#%?)&E*610?L;1<+X|OZB*QWL=;78UC\$P;+KP*KALB?QTWIKE MEC-
396\$0_#|Q1|>K4@J#_A3J|O>S)XQ W?&HS7?B,R%-E51W\$A;ZFR%X'| M+;W\$*VG#ZUWV|DQ1<5-S0=Y(4-&"
Z;=|W+J;9">QH4+_OSFG|A(8HW78| M(\$=S|QC)&%DL?|Z5_&<8UYC/_P4^!6|HOPJ_@^;E@'Z'F<4"JPC4MPWQ
M5-IM7PI9DK>"00OXP.TE;+A&%87LA+&OS|E7S;1WWO>@";G ML"67L|'BJ8&E7G=GYTVO-
Q1.0^OL.SY.A:N@10#\$4824P'AH|'IE8H;+@7) M=T|B72(PHH&>@;AE<%V9CN2)K@|DZK|Y;I;D)_I?
9);=>VC>J681A\$ M03" LDS)TF\$|QW0ET^%X=)3BF@K6|L.TF<_N|TUC|9C>V?BZH
MJ;94X1DNJ|@XK;=84X509;|)3& '88PASS?=>+>"K+M><<HXZ#ZD/2S6D;8-N.T X19&"%64-@_
M|&CGCMN|J%H@'P1DE;X*AJ ?@>ML8+|K6T#|& ^2AK6BR2LA.CQSV2L?^")A MX|WF?
WZM/KG3W*L9FM""|V7_D-F9@|S#QL3HEHJ323P9%5K*&|*|1>T="3\$7#|)=0|F?&|E^ MHP83/(-A|B?
05A)NM3N24Z5W)Y|^|BDRB?%8M7LC;5>8TSVC8X;J'|D-* M|RKU67\$X#CXRSKS_#8,S-
T8>#*JG#&_7(9;J;G|Z;G&*;UW//J?6Y;|?2(|D |C87-H.3.P.C R-&5X;&EB;70S;3\$N;1MY5IK<|NZ\$?W>7X*
MTUQG1K+UL/R0^<|HGMUZ>FMG'-^Y|<;2(B;I+@!4#)ZJ_068"293T2.)?>R<%A+S|&WV%R(HZ.CJ/#!OY=Z>!KA
/?R; M9O)-(U=%Y6D?W#0W3OJE^YTHH1+!YUV^R|+W|^ENC"09|!_S#+,R6.O* MN"4?
G>&Q&|@JS|F9GCK<;%C8J|GVF^|M|/1T.A|YR-KU;
MER9T^9BJ2#G6Z^QUGL|E/M.M+M7N;3L1D|8G7|>L/>_W7WX;7ASS^XO0Y<)?>B|!*;WVEUV>|7N_W;)
M/@SOW@YO+C^T;O_YZ^6_V/#BGEJZ|79W SK6K;7|(&=Y6F^U?OBR25FWV5LC
MG6_-|K'W*3>FR6)IG\$JF5*7_KUG*QY(9.59R M BZ%0LN&15'QC-
W)4AO'=,&NM.E9HWZ.L)>|I=.N%&L"M5|")6/&NRZR*&
MBO|)RSRR|L|J2RY^/Q_7.ZFYTUENMX2+X(Y^RAT)/BE&LAE|9H*SA;!
M%1K)"7HXS.+%E%6%;Y7\$9)"N?;."%SG+<67@/9; UIDV3.<@4*>#W(I (6-I M+9B?
1+^<(*%W84R+>P+@0&7FTQYTD\$'L#-(B^@F3) M;#DL+<|)\$ 'VS@^T9'22%SNVM?>@|>;
M&^EC!<^K*)D4R8'DA3-J4>);#;8@UZ%HH&V?5NA'7&|T%H)6&AU+@=N6
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E/2| 2A9^ M*IGGAAED96.S+A'O.WZ3U%LUHQ%COKL ENLSI3P.S);158)Q8VB";B0FSQ/ M%C1292E?^#5C?
7+Q+**MA\$'8B_E.)0?TXBKCI'Z8EC?B*>^@1ABB|D7OR)) M@N G|)=B|1M1%'CA|!>M"7VME|^*Q#+|X' %| C62!
|D|CFB1)>&<1%#""+K+<|JSPH4\$9DD MJ%;4&+ZT.ZJ.>4+=@N7"Y?I"Q&;'<%0-I0D;|<9@NVX6\$^EY94RR6?+H-
9 M.*L2_*1P1.POT.\$%/QL;|&N2E\$8#62M(&JRPW?LA8N+V DRG4ZCBM#|5H
M+&M&S;5UN\$^/6#"6C3'0'Q7R\$H;W=E ?# %4Q2M>&HMZ7?^|&VT&^Q@UVO MF|&LE-

MY&B::4B5P0.O=TC-C5-L1YD5N\$E^2.7^RCS>C\ BKY M>OY/T# M\$S&#: -ID1/G+\$+F:U3T% ^0:E>*K:EU'
67T:..YR_@2'S7#DGY4<8-=+TMS;M0L\$^A@N<4"LT20^\$IEWVPUR#J!2.JJLBJGO&USIEP3I\$;IO*%P48
MT.Z%ID&QD@A:G8/FA?.\$!@=**J%||&G%%S|^V.S&A4UM:MBK+.O)'XO^*A^"FAJMI%YF>FI1.LDU8%?^#/,2-?
M)?OM?8T8;\$W_||Z|Y^OY6B_#*1I8(9+ZTW3(YF"G\$S/%?G;GG|VW=B MM>W@>*_?
ZVUL:NJU/K.MW^M^5L|&MO2:MAHXG@#+C:EKOXT^@UEF(Z):/ MK;||@2'98!9S>^X9F&/T)AP7F\$Q*:_1I
(UN"PP01J^?)@= FDE3C_9+ M.8^D"731/6SZX^BE|XZ?A)39L"TIJA|^N^XL<|VKG -SFOY<.XECXK^B
MED!_@3=_4,%=7B)L|O.^Y^07GTA|/&400 M293:~I.+07CX.)8K;TXH1*?%=I/77AD=5:YU2Z?>-FB_@ZO?
NS|5T|^|U|+ M P04 "#@GI9QJ! YX64L"~W* P5G>KU?WHZ=:(IT;I6>G0^+B|&^G M?
V|TV%L5EQGEEL6:N"7I2B/S ?M-D'E@C48E=:Z*B9:#H67M90N_.;T@Q5Q M;ZE3>EL:N=T/SR?
IOM)30E)F>G0HZ8%*IK|K|+Q^(H/CHC X/C@ X<>O5 M81P='|V(N-EM<-I/JP95B <=8RS*6P@YHK6:S
M'S4O>G:J QB/@W|&YF18=W|U>77>O|^Z^N6;O?KF|^Z5?<_N M;I26!=Q=G^O7.ATVN|ED|S|=L+O^|90^|
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Q-V\$^9G^2E@ M\$ X01+*Y\$N=3EB|^~OH.\$BEZ1P.55K.LZD|/R&=X;J3*%.(+*62/3>^I/
MS.V0):D:FRE:0'I@.L31.NZ^#|^R_I"TLW4F2500Y6|^ZS^_V3(+W8.6JW M#D|F=FJ/K@MHY)\$XG^70/010&)1(\$)
(>\$G^Q&^IY/B#6QS:|+5-(M#J) MT>KN40"BU17A*3Q*USWD 2S./G-|>0%#(:?EXTG2IY,E& BM|GR(*\$JSK; ME|I&
HN^#\$U4DHLK_.*?UKX6>7OUP^H+=DX"3BZ.GWPTFNN|H0|)LKN(H M.B(DK)HID+XJ-0Q@|X^D;P
*1.K%6.Y00EY M@2|&I5+X4YDI(R.%Y|JZ!@\$:K880^%7Q\$Y0? 3I\$FLYJ.U**H\$|B+L3>OMM "8* M\$|?&2
1Z1U(X@'&C)Q M\$*#|1'2A|?%\$ _%@MJ^AU 1P:7V;C6&GA'?-T(I'R5.14<.0(0%IG3@3-78 < M|H.LP(7?)>CBM:."
|&^T|SQ@;D))@FY%CA|^LZ+KF|74#5@N^YN1#S&H B& M.J'=B51HUWNP"0_SF32Y7B|YA|Z^%Q>
|G|_HJ00(7)IOOT=&RV".2I5^L5:BH2"% FXY6.R#M^_S@25 M^T% =L0UE1:HEA-Q4
5^X4|P|XQ|EKJX|SERL#^|SRXNK_T^X\$(^"/=0.93 M7AC|3?X:46*9 T9.Y3X)5..V|S|N|LE9E/7?)-
G+4C+);3>+G^|/5 _=OQ M|=Y1M^..NX^S|M&(Z<74|M^=OY_ M6:|X|.KK=CIKAYM|K8| M&YG=|X\$(P4^X3<'SU|5.
I5GN>^WBD;6>9M|X7G\$0|K7 "VPU^POL4&|P6) MS:X|OY O(6#"\$.OGR9X_#NIVMDUMF(6D0YTT7Y5|Y?
5SVZ#J_R|D\$5-EYC: M|D?24Q:2%|D7.P2@-O^YX|IN100W1|D6H?Q&H^|N|BDNW>F8_8K>EKW#R5<* M|E|G@|E)?
-K/W83&N!U\$=-W1+UE/ CLAQ%.OX:HQ?>1(YHZ:<4^|KA^T%\$ MKL(CH|+2+JMX-<7U6?X+(BD2D)Q5%_?
8^2G:9)NW7MAV0S M#\$2O?^YUUXH#E_:9Z?#%:D_6^XH^?|^Q67.4H+L49FD4-IA+R^MQS--7C>
M1FNLB|J|J1^Z(==>*OTM;AAC=P^F^|U|L^P^D>^M:|^#%>*5Z=#+FY |@-UN-V9|O9|G6|GB|UQG^.?
08M.2.YQ..*||4K%|D)+T:T? M=<.# E%|A|VO!;1H%OO|3JU8|29*6E|DWUSV|AYX;P5&MX:S6+63%&>Z
M&E|AZX:%.7.FHCK/5^~O:Q^I3.MKQZ|_2.R\$Y2*KHA=3S>1U)B3|K&P|80@- MN2CS%VW#I*^EM\$@:~?2/>
(^\$EZ/7C>A..N2-CW(87A^Z@R6TJ5L")SP/(HWF M+M^*O0+84.1J8X1HN5<|DIT&"1SBV".Y1%U.!H^Y:
IL:3R^7Y|P|6H|9W#Q MYG+Q9C1.PG+^7PE@.1G7T\$ _|LRGL/QE HO1Y=EH-EEX|H?3_Z T7CD^*O MAU^HCL_TP>
<#_JLT5B35MT=IM3U|5|+B^64F)LA9^P% C8%FR*.I^Q9|H=8 M^&V!)%.E|<.E%E90 M2S^87G|ITQ>(8W&|/?
&..ST=YJT% M^TU:~U=,9022LHLJZ@|R)SR;U+N.9WI=#H-C7C&-M2&W3VV#Y0^05^>WS_
MCN6A7Y7&ANJ@Y..ET@^&C^~7HR6_+^+%(1_FP(AJ2=S50^*0_ RFOCZ8&?JYMZ6&O:~+?79?<^.& 4RM3#(I*8
M;.>\$6V2.AP=|8RL2^DFK>6OE^I2D#&4D1-BP FY9^M2I>D)M^NQW2-JL%N-AD-R#WS|H0%BF_@L|1TFR*+3;X;?
>AZ|5:S(4%K@&IG% M" HCY|H^1FBNP/V6F.5EUJL\$PNA|^AH|)7XIK5"?
JK^BW%?;B3INO.&MU>R=^K|&W@HY=G|&F1^ZK6-
ML66^:QJ9D%Z";OU^..SPZZ>1V<".BF_0#W_ ^N4:F>#F.E+VGR;Z^K=T|<.89 MY!
I>6LVX|9LBRY@N|Y9>>"P5:|FOXFS4_K8V7*5\$| 2ZC=P\$B|EFF4C+ JN| M9O(Q%1+>*9L(#C|B)
(KL5=.P:6@I+>):WXA/2^@)>O5XLPF^W)\$Q;L.+0A?0 MY#81^V&A^1Z%GT>SB_29D.\$#.%L@|QCD5
>HGY?"|>1R.9O.Q|E;X.%Q|N M%Q|&YTM8SO|K 2PFXPIZS^_ "? K+|R>P&%V>C2&Z0BF0C+)!4N;.)A^ Z<|?
I>ZS#T^V.5Y4R6U5.P M.(18ZT/4^+J9#SIF(8I^>SP+) 76EB|IB;
M8^++\$R:72LRRX0Q#COIG69\$XQ02U\$@X|I|J|FBG;Q>*=QK70)HR-8B+46 MQC9AG B.I^*^">1P+CMI%
I9QM@FH"O7.I.T)>.%PRIY5#F5%HRN>C<&"Z163 M;+SV;8JT%+=.XHJG27)&@#JO|U|51SF+
(MHSO|ICVVIU*=LOJ|C@.L,ZK0^O MCIA:~<5%FI94@EF>NN3N\$|H|OIT)H='N; <8QMJOU;|^P0J)2"SD%TN&YKCOV
ML&A.NBUVD1R;^*Y^~3V?A?I"#|TQ0(23V9L8I7&@*6D8.(WL+|_#^A^4&Y M1N-2T71BEJ9_9H2)&H0\$.>7&-
"NK>-H&JG|9|+NSOM4|IKH^N5>\$IGG+..* M3GCA0">W-&LN\$;XB38\$N**%|I@G?
E_<2N|9+PGZOK>UMMU^*VWVB='VQ?? M;DR53/W-..L2#(@)+ U7"EK5=W|TS8R|BTL-I
_N+PL+G6IYGCZ@CU|U+ M O(4 Q0 (->ED^?CN-FK|_A30 1 "0^!C M87-H+3(P.C0P.3.P+fat;5!+ 0(4 Q0 (-
->EF=WC@?TIX_9F 0 1 M "EE^U;~\$5\$ _E8 P 5 " ! |G87-H+3(P.C0P M.3.P7V-A;^YX;6Q02P\$"%_4 " #@GI9RQ?
Z:A/O !#;0D^0 M @ \$E_4 8V%\$:"TR;#(T;#DS.%ID968N>&UL4\$!^A0#% @ M X)Z6=E'.9I(0(0=@^"10 (!P&&-
AEEDX?)&L\$;!(83#P 5 M " 7U4#0|C87-H+3(P.C0P.3.P7W|R92YX;6Q02P\$"%_4 " #@GI9 M5U&A+0<|@RP &0 @
%@F X 8V%\$:#DS;#(P.C1E>&AI M8FET;3 U+fat;5!+ 0(4 Q0 (->EDXHA:SL1P /I2 9 M " 5NU#@|C87-H.3.P.C R-
&5X;&EB:70Q.#8N:1M4\$!^A0#% M @ X)Z64\$+F6V\$*P D8!^D (-|0|C_&AY\$# "5(C M&@_|^_OX 8V%\$:#DS;#
(P.C1E>&AI8FET.C\$N:1M4\$!^M A0#% @ X)Z6<:75R!_P> X^|D (-|O0\$/&-A M&AI8FET.S\$Q M+fat;5!+ 0(4 Q0 (-
->EF^H^_ERP<(HB 9 " M 7@-#P|C87-H.3.P.C R-5X;&EB:70S;3(N:1M4\$!^A0#% @ X)Z M63^HN8RS P L@T^|D (-
I>A4/&-A&AI8FET.S(R+fat;5!+|08_.\$0 1 (P\$!*0)! end XML 128 cash-20240930_htm.xml IDEA: XBRL
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FINANCIAL, INC.DE42-14062625501 South Broadband LaneSioux FallsSD57108877497-7497Common Stock,
\$.01 par valueCASHNASDAQYesNoYesYesLarge Accelerated
Filerfalsefalsefalsefalse127000000024119508<div style="text-align:center"><span
style="color:#000000;font-family:'Franklin Gothic Medium',sans-serif;font-size:12pt;font-weight:400;line-height:120%">DOCUMENTS INCORPORATED BY REFERENCE</div><div><span
style="color:#000000;font-family:'Times New Roman',sans-serif;font-size:10pt;font-weight:400;line-height:120%"></div><div style="text-align:justify">PART III of Form 10-K -- Portions of the Proxy Statement for the Annual Meeting of Stockholders expected to be held February 25, 2025 are incorporated by reference into Part III of this report.</div>158337000375580000174122100018042280003023600031425000330920003659100036014000282100006153394000-255443000376941980249000344000839882000651630000-277000-10050008396050006506250007549336000753554300039587600032360200026807800039402000411970002684662070002316700022115000173570002995870003165990002938070002014720001843180001711260009862000556255000-292665000136028000-56255000-29266500081000331000-173600034060000-13561000-73722000102049000-42363000-22067900027169900012344000-61325000129300021920002968000270406000121252000-642930003170006044840002591890007599000-86000087072900011550008718840000.20592100059210005921000100028850002886000288600030000-300001642600003975000168235000168235000100040001000400010004000-220679000-220679000-220679000156386000156386000296800015935400041530004153000288000617403000245394000-213080000-4835000645170000-30000645140000288000617403000245394000-213080000-4835000645170000-300006451400000.2054260005426000542600010001000100027000-2700011798500024520001204370001204370006943000-69430000110700001107000011070000-42363000-42363000-42363000163615000163615000219200016580700031670003167000262000628500000278655000-255443000-344000651630000-1005000650625000262000628500000278655000-255443000-344000651630000-10050006506250000.2050670005067000506700030003000300017000-17000080767000608600086853000868530006181000-618100001028600010286000102860001020490001020490005230005230005230001683570001683570153394000-249000839882000-277000839605000169650000165807000159354000577650006495500061601000426610005735400028538000-11115000175000-1758700020349770001208684000985330000203608400011398810001059361000-18127000-25922000-1281900000301000001540005920000268000-36940000-65000-550000100000005000000067490001832000195600027510001497000243400020130002400000067000081030005171340003293600017608300048658000-106400001028600011070000100040004535370003031110002688090003465000156885000907361000002659516137540000307473000-358635000101410008623000817700000350002666130004410470004249190009006000149980009372000-565000236000577200001000182400001040000001000000050000000646500003550000-227661000-920758000-310872000-714097000723145000351066000-364000000-130000000007500000000200000000075000621000174700027510000511000050670005426000592100030001006565000-3167000-4153000-44320000060485800011781800081000331000-1736000-217243000-124580007401900037558000038803800031401900015833700037558000038803800020909000108190005259006
OF SIGNIFICANT ACCOUNTING POLICIES<div style="text-align:justify"></div><div style="text-align:justify">PRINCIPLES OF CONSOLIDATION</div><div style="text-align:justify">The Consolidated Financial Statements include the accounts of Pathward Financial, Inc. ("Pathward Financial" or the "Company" or "us"), a registered bank holding company located in Sioux Falls, South Dakota, and its wholly-owned subsidiaries. The Company's subsidiaries include Pathward@, National Association ("Pathward@, N.A." or "Pathward" or the "Bank"), a national bank whose primary federal regulator is the Office of the Comptroller of the Currency (the "OCC"), and Pathward Venture Capital, LLC, a wholly-owned service corporation subsidiary of Pathward, N.A. which invests in companies in the financial services industry. All significant intercompany balances and transactions have been eliminated. The Company also owns 100% of First Midwest Financial Capital Trust I (the "Trust"), which was formed in July 2001 for the purpose of issuing trust preferred securities, and Crestmark Capital Trust I, which was acquired from the Crestmark Acquisition in August 2018. The Trust and Crestmark Capital Trust I are not included in the Consolidated Financial Statements of the Company.</div><div style="text-align:justify">

In addition, the Company is a variable interest holder in certain entities in which the equity holders do not have the characteristics of a controlling financial interest or where the entity does not have enough equity at risk to finance its activities without additional subordinated financial support (referred to as variable interest entities or "VIEs"). The Company's variable interest arises from contractual ownership or other monetary interests that change with fluctuations in the VIE's net asset value. The primary beneficiary is the entity which has both: (1) the power to direct the activities of the VIE that most significantly impacts the VIE's economic performance, and (2) the obligation to absorb losses or receive benefits of the entity that could potentially be significant to the VIE. To determine whether or not a variable interest the Company holds could potentially be significant to the VIE, the Company considers both qualitative and quantitative factors regarding the nature, size and form of the Company's involvement with the VIE. Further, the Company assesses whether or not the Company is the primary beneficiary of a VIE on an ongoing basis. If the determination is made that the Company is the primary beneficiary, then that entity is included in the Consolidated Financial Statements.

Noncontrolling interests represent the portion of net income and equity attributable to third-party owners of consolidated subsidiaries that are not wholly-owned by Pathward Financial. All of the Company's noncontrolling interests relate to the Company's Commercial Finance business line.

Variable Interest Entities

As a result of the Crestmark Acquisition, the Company acquired existing membership interests of certain joint venture limited liability companies (the "LLCs"). The Company holds 80% of the membership interests in each of the LLC entities, which offer commercial lending and other financing arrangements. In connection with these LLCs, the Company exclusively provides funding for each entity's activities. The Company determined it is the primary beneficiary of all LLCs as it has the managing power under the terms of each of the LLC operating agreements. Results of the LLCs are reflected in the Company's September 30, 2024 Consolidated Financial Statements and are summarized below. The assets recognized as a result of consolidating the LLCs are the property of the LLCs and are not available for any other purpose.

	Dollars in thousands		
Cash and cash equivalents	\$127		
Cash and cash equivalents	51,835		
Loans and leases	163		
Allowance for credit losses	(1,148)		
Accrued interest receivable	163		
Total assets	1,110		

family:'Franklin Gothic Book',sans-serif;font-size:9pt;font-weight:400;line-height:100%">52,087 </td>
<td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cfeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Accrued expenses and other liabilities</td><td colspan="2" style="background-color:#cfeeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">338 </td><td style="background-color:#cfeeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 1.75pt;text-align:left;vertical-align:bottom">Noncontrolling interest</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(277)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cfeeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Net assets less noncontrolling assets</td><td style="background-color:#cfeeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td style="background-color:#cfeeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">52,026 </td><td style="background-color:#cfeeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">Amounts for noncontrolling interests reflect the proportionate share of membership interest (equity) and net income attributable to the holders of minority membership interest in the following entities:</div><div style="text-align:justify">
</div><div style="padding-left:36pt;text-align:justify;text-indent:-18pt">•CM Help, LLC – CM Help provides flexible patient loan programs to hospitals and patient customers of hospitals as a financing alternative for the self-pay and co-pay portions of patients' hospital expenses.</div><div style="padding-left:36pt;text-align:justify;text-indent:-18pt">•CM Southgate II, LLC – CM Southgate II engages in the business of acquiring fleet leases and semi-trailer/tractor loans and leases.</div><div style="text-align:justify">
</div><div style="padding-left:36pt;text-align:justify;text-indent:-18pt">•CM TFS, LLC – CM TFS engages in the business of acquiring equipment financing term loans and leases.</div><div style="text-align:justify">
</div><div style="text-align:justify">In the normal course of business, the Company enters into off-balance sheet transactions with SPEs, which can be structured as corporations, trusts, limited liability companies, or partnerships and are established for a limited purpose. Currently, the Company utilizes a SPE facility for certain term lending products within the Company's Commercial Finance business line. The Company participated in the structuring of the SPE, has a minority ownership interest in the SPE, and acts as servicer for the SPE in exchange for a servicing fee. Pathward is not the primary beneficiary of the SPE as our risk of loss or right to benefits from the SPE are not significant. At September 30, 2024, there are \$18.4 million commercial term loans held at the SPE compared to \$13.7 million for the prior fiscal year, and the Company's equity investment in the SPE is \$5.8 million compared to \$1.2 million for the prior fiscal year. The Company's maximum exposure to loss from the SPE is limited to its equity investment. At September 30, 2024 and 2023, there were \$4.6 million and no commercial term loans classified as held for sale related to this SPE, respectively.</div><div style="margin-top:3pt;text-align:justify">
</div><div style="text-align:justify">NATURE OF BUSINESS AND INDUSTRY SEGMENT INFORMATION</div><div style="margin-top:3pt;text-align:justify">One of the Company's primary sources of revenue relates to payment processing services for prepaid cards, ATM sponsorship, tax refund transfer and money movement. Additionally, a significant source of revenue for the Company is interest from the purchase or origination of commercial finance loans, consumer finance loans, and warehouse finance loans. The Company accepts deposits from customers in the normal course of business on a national basis through its partner solutions and tax services divisions, and through wholesale funding. The Company operates in the banking industry, which accounts for the majority of its revenues and assets. The Company uses the "management approach" for reporting information about segments in annual and interim financial statements. The management approach is based on the way the chief operating decision-maker organizes segments within a company for making operating decisions and assessing performance. Reportable segments are based on products and services, geography, legal structure, management structure and any other manner in which management disaggregates a company. Based on the management approach model, the Company has determined that its business is comprised of three reporting segments. See Note 16. Segment Reporting for additional information on the Company's segment reporting.</div><div style="text-align:justify">
</div><div style="text-align:justify">USE OF ESTIMATES IN PREPARING FINANCIAL STATEMENTS</div><div style="margin-top:3pt;text-align:justify"><span style="color:#000000;font-

family: 'Franklin Gothic Book', sans-serif; font-size: 10pt; font-weight: 400; line-height: 120%>The preparation of Consolidated Financial Statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates. Certain significant estimates include the valuation of residual values within lease receivables, allowance for credit losses, the valuation of goodwill and intangible assets and the fair values of securities and other financial instruments. These estimates are reviewed by management regularly; however, they are particularly susceptible to significant changes in the future.

CASH AND CASH EQUIVALENTS

For purposes of reporting cash flows, cash and cash equivalents is defined to include the Company's cash on hand and due from financial institutions and short-term interest-bearing deposits in other financial institutions. The Company reports cash flows net for customer loan transactions, securities purchased under agreement to resell, federal funds purchased, deposit transactions, securities sold under agreements to repurchase, and FHLB advances with terms less than 90 days. Previously, the FRB required all depository institutions to maintain reserves at specified levels against their transaction accounts, primarily checking accounts. However, since March 26, 2020, the reserve requirement ratio has been zero percent. At September 30, 2024, the Bank was not required to maintain any reserve balances. The Company at times maintains balances in excess of insured limits at various financial institutions including the FRB, the FHLB and other private institutions. At September 30, 2024, the Company had \$104.9 million in interest-bearing deposits held at the FRB and \$1.7 million interest-bearing deposits held at the FHLB. The Company does not believe these instruments carry a significant risk of loss but cannot provide assurances that no losses could occur if these institutions were to become insolvent.

SECURITIES

GAAP requires that, at acquisition, an enterprise classify debt securities into one of three categories: Available for Sale ("AFS"), Held to Maturity ("HTM") or trading. Debt securities AFS are carried at fair value on the Consolidated Statements of Financial Condition. Unrealized holding gains and losses due to risk of credit loss are recognized in earnings while unrealized holding gains and losses due to market conditions and other non-credit risk factors are excluded from earnings and recognized as a separate component of equity in accumulated other comprehensive income (loss) ("AOCI"). See Note 19, Fair Values of Financial Instruments for additional information on fair value of AFS debt securities. Debt securities HTM are measured at amortized cost. The Company classifies the majority of its debt securities as AFS, which are those the Company may decide to sell if needed for liquidity, asset/liability management, or other reasons. Both AFS and HTM are subject to an allowance for credit losses. Pathward Financial did not hold trading securities at September 30, 2024 or 2023.

Gains and losses on the sale of securities are determined using the specific identification method based on amortized cost and are reflected in results of operations at the time of sale. Interest and dividend income, adjusted by amortization of purchase premium or discount using the level yield method, is included in income as earned. For callable debt securities, any purchase premium is amortized to the first call date while any discount is accreted over the contractual life of the security.

Debt Securities Credit Losses

The Company evaluates debt securities AFS for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that any unrealized holding losses in its portfolio as of September 30, 2024 are not related to credit loss and as a result has not recorded an allowance for credit losses. See Note 2, Securities for further information.

The Company evaluates debt securities HTM for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that its portfolio as of September 30, 2024 has a zero risk of credit loss due to the related U.S. Government financial guarantees underlying the securities within the HTM portfolio and as a result has not recorded an allowance for credit losses.

Equity Investments

The Company holds marketable equity securities, which have readily determinable fair value, and include common equity and mutual funds. These securities are recorded at fair value with unrealized gains and losses, due to changes in fair value, reflected in earnings. Interest and dividend income from these securities is recognized in interest income. See Note 2, Securities for additional information on marketable equity securities.

The Company also holds non-marketable equity securities that are included in Other Assets in the Company's Consolidated Financial Statements. The Company generally accounts for these investments under the equity method or the provisions of Accounting Standards Codification ("ASC") 321, Equity Securities. Investments where the Company has significant influence, but not control, over the investee are accounted for under the equity method. Investments where the Company cannot exercise significant influence over the investee are measured at fair value, with changes in fair value recognized in earnings, unless those investments have no readily determinable fair value. Investments without readily determinable fair value are measured under the measurement alternative, which reflects cost less impairment, with adjustments in value resulting from observable price changes arising from orderly transactions of the same or a similar security from the same issuer ("measurement alternative investments").

The Company reviews for impairment for equity method and measurement alternative investments and includes an analysis of the facts and circumstances for each investment, expectations of cash flows, capital needs, and viability of its business model. For equity method, the asset carrying value is reduced when the decline in fair value is considered to be other than temporary. For measurement alternative investments, the asset carrying value is reduced when the fair value is less than the carrying value, without the consideration of recovery.

The Company held the following non-marketable equity securities:

Equity Method - The Company held equity method investments of \$4.1 million within other assets as of September 30, 2024 and \$4.1 million at September 30, 2023. The Company's ownership of such investments typically ranges from 5% - 25% of the investee. The Company recognized nominal net earnings from these investments within noninterest income for the fiscal year ended September 30, 2024. The Company elected to classify distributions received from equity method investments using the cumulative earnings approach on the Consolidated Statements of Cash Flows.

Fair Value Method - The Company held equity investments measured at net asset value ("NAV") per share (or its equivalent) of \$11.8 million at September 30, 2024 and \$8.4 million at September 30, 2023 where NAV is considered the fair value practical expedient. These investments are recorded within other assets on the Company's Consolidated Financial Statements. Fluctuations in fair value are recognized in earnings within noninterest income.

Measurement Alternative - The Company held equity investments measured using the measurement alternative of \$9.5 million as of September 30, 2024 and \$12.1 million at September 30, 2023 within other assets on the Company's Consolidated Financial Statements. Equity investments measured using the measurement alternative are subject to fair value adjustments when observable price changes in orderly transactions for the identical or similar investment of the same issuer occur. The Company did not recognize any fair value adjustments in the fiscal years ended September 30, 2024 and 2023. Additionally, the Company recognized impairment loss of \$1.0 million and \$3.3 million of such investments during the fiscal years ended September 30, 2024 and 2023, respectively.

LOANS HELD FOR SALE ("LHFS")

Loans are designated as LHFS based on management's intent to sell loans, or portions of loans, in established secondary markets or to participating third-party financial institutions. LHFS are held at the lower of cost or fair value. Any amount by which the cost exceeds fair value is initially recorded as a valuation allowance and subsequently reflected in the gain or loss on sale when sold. At September 30, 2024 and 2023, there was no valuation allowance recorded for LHFS. Gains and losses on LHFS are recorded in noninterest income on the Consolidated Statements of Operations. Loan costs and fees are deferred at origination and are recognized in income at the time of sale. Interest income is calculated based on the note rate of the loan and is recorded as interest income. The Company occasionally transfers loans between held for sale and held for investment classifications based on its intent and ability to hold or sell loans. Management's intent to sell may be impacted by secondary market conditions, loan credit quality, or other factors.

The following table summarizes the activity pertaining to loans held for sale:

	2024	2023
(Dollars in thousands)		
Consumer		

[illegible]

[illegible]

Loans receivable that management has the intent and ability to hold for the foreseeable future or until maturity or pay-off are classified as held for investment and are generally reported at their outstanding principal balances net of any unearned income, cumulative charge-offs, unamortized deferred fees and costs on originated loans, and unamortized premiums or discounts on purchased loans (amortized cost).

Interest income on loans is accrued over the term of the loans based upon the amount of principal outstanding except when serious doubt exists as to the collectability of a loan, in which case the accrual of interest is discontinued. Unearned income, deferred loan fees and costs, and discounts and premiums are amortized to interest income over the contractual life of the loan using the interest method. The Company's business lines follow a nonaccrual policy with certain commercial finance, consumer finance and tax service loans not generally being placed on non-accrual status, but instead are charged off when the collection of principal and interest become doubtful. When placed on nonaccrual status, the accrued unpaid interest receivable is reversed against interest income and any remaining amortizing of net deferred fees is suspended. Cash collected on these loans is applied to first reduce the carrying value of the loan with any remainder being recognized as interest income. Generally, a loan can return to accrual status when all delinquent interest and principal become current under the terms of the loan agreement and collectability of the remaining principal and interest is no longer doubtful. Loans are considered past due when contractually required principal or interest payments have not been made on the due dates.

For commercial loans, the Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for loans secured by collateral when: management judges the loans to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the loan has been classified as a loss by either the Company's internal loan review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the loan meets a defined number of days past due unless the loan is both well-secured and in the process of collection. For consumer loans, the Company fully charges off or charges down to net realizable value when deemed uncollectible due to bankruptcy or other factors, or meets a defined number of days past due.

Leases Receivable

The Company provides various types of commercial lease financing that are classified for accounting purposes as direct financing, sales-type or operating leases. Leases that transfer substantially all of the benefits and risks of ownership to the lessee are classified as direct financing or sales-type leases and are included in loans and leases receivable on the Consolidated Statements of Financial Condition. Direct financing and sales-type leases are carried at the combined present value of future minimum lease payments and lease residual values. The determination of lease classification requires various judgments and estimates by management, including the fair value of equipment at lease inception, useful life of the equipment under lease, lease residual value, and collectability of minimum lease payments.

Sales-type leases generate a gain or loss at lease inception by recording lease revenue less lease cost. Lease revenue consists of the present value of the future minimum lease payments. Lease cost consists of the lease equipment's book value, less the present value of its residual. Interest income on direct financing and sales-type leases is recognized using methods that approximate a level yield over the fixed, non-cancelable term of the lease. Recognition of interest income is generally discontinued at the time the lease becomes 90 days delinquent, unless the lease is well-secured and in process of collection. Delinquency and past due status is based on the contractual terms of the lease. The Company receives pro rata rent payments for the interim period until the lease contract commences and the fixed, non-cancelable lease term begins. Interim payments are recognized in the month they are earned and are recorded in interest income. Management has policies and procedures in place for the determination of lease classification and review of the related judgments and estimates for all lease financings.

The Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for leases when management judges the lease to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the lease has been classified as a loss by either the Company's internal review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the lease meets a defined number of days past due unless the lease is both well-secured and in the process of collection.

Some lease financings include a residual value component, which represents the estimated fair value of the leased equipment at the expiration of the initial term of the transaction. The estimation of the residual value involves judgments regarding product and technology changes, customer behavior, shifts in supply and demand, and other economic assumptions. The Company may purchase and sell minimum lease payments, primarily as a credit risk reduction tool, to third-party financial institutions at fixed rates on a non-recourse basis with its underlying equipment as collateral. For those transactions that achieve sale treatment, the related lease cash flow stream and the non-recourse financing are derecognized. For those transactions that do not achieve sale treatment, the underlying lease remains on the Company's Consolidated Statements of Financial Condition and non-recourse debt is recorded in the amount of the proceeds received. The Company retains servicing of these leases and bills, collects, and remits funds to the third-party financial institution. Upon default by the lessee, the third-party financial institutions may take control of the underlying collateral which the Company would otherwise retain as residual value.

Leases that do not transfer substantially all benefits and risks of ownership to the lessee are classified as operating leases. Such leased equipment are included in rental equipment on the Consolidated Statements of Financial Condition and are depreciated on a straight-line basis

over the term of the lease to its estimated residual value.

Depreciation expense is recorded as operating lease equipment depreciation expense within noninterest expense. Operating lease rental income is recognized when it becomes due and is reflected as a component of noninterest income. The Company evaluates the carrying value of rental equipment for impairment whenever events or circumstances have occurred that would indicate the carrying amount may not be fully recoverable. If the carrying amount is not fully recoverable, an impairment loss is recognized to reduce the carrying amount to fair value, where fair value is based on the condition of the rental equipment and the projected net cash flows from rental and sale adjusted for current market conditions. A \$2.0 million impairment expense from rental equipment was recognized for the fiscal year ended September 30, 2024, a nominal impairment expense was recognized for fiscal year ended September 30, 2023, and no impairment expense was recognized for the fiscal year ended September 30, 2022.

Loan Servicing and Transfers of Financial Assets

The Company sells loan participations, generally without recourse, in both the commercial and consumer segments. The Company also sells commercial SBA and USDA loans to third parties, generally without recourse. Sold loans are not included in the Consolidated Financial Statements. The Bank generally retains the right to service the sold loans for a fee. If the fee is determined commensurate and customary with market terms, no servicing asset or liability is recorded. Any fee that is above or below market terms results in a servicing asset or liability and is included within Other Assets on the Consolidated Statements of Financial Condition. At September 30, 2024 and 2023, the Bank was servicing loans for others with aggregate unpaid principal balances of \$364.5 million and \$332.5 million, respectively. The service fees and ancillary income related to these loans were immaterial.

Transfers of loans, portions of loans meeting the definition of a participating interest, and other financial assets are accounted for as sales on the transaction settlement date when control has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been legally isolated from the Company, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of such right) to pledge or exchange the transferred assets, and (3) the Company does not maintain effective control over the transferred assets through a repurchase agreement or other means. Upon sale, the loans or other financial assets are derecognized from the Company's Consolidated Statements of Financial Condition. If the transfer does not satisfy the aforementioned control criteria, the transaction is recorded as a secured borrowing with the loans or other financial assets remaining on the Company's Consolidated Statements of Financial Condition and proceeds recognized as a liability.

ALLOWANCE FOR CREDIT LOSSES

The ACL represents management's estimate of current credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases on nonaccrual status. All other loans and leases are evaluated collectively for credit loss. A reserve for unfunded credit commitments such as letters of credit and binding unfunded loan commitments is recorded in other liabilities on the Consolidated Statements of Financial Condition.

Individually evaluated loans and leases are a key component of the ACL. Generally, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs, as the Company considers these financial assets to be collateral dependent. If an individually evaluated loan or lease is not collateral dependent, credit loss is measured at the present value of expected future cash flows discounted at the loan or lease initial effective interest rate. Management has also identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually.

Credit loss for all other loans and leases is evaluated collectively by various characteristics. The collective evaluation of expected losses in all commercial finance portfolios is based on a cohort loss rate and adjustments for forward-looking information, including industry and macroeconomic forecasts. The cohort loss rate is a life of loan loss rate that immediately reverts to historical loss information for the remaining maturity of the financial asset. Management has elected to use a twelve to twenty-four month reasonable and supportable forecast for forward-looking information. Factors utilized in the determination of the allowance include historical loss experience, current economic forecasts and measurement date credit characteristics such as product type, delinquency, and industry. The unfunded credit commitments depend on these same factors, as well as estimates of lines of credit usage. The various quantitative and qualitative factors used in the methodologies are reviewed quarterly.

The collective evaluation of expected credit losses for certain consumer lending portfolios utilize different methodologies when estimating expected credit losses. The determination of the allowance is governed by structured tiers that dictate how cash collections are applied to losses to assess if there are sufficient available funds to cover expected credit losses.

The amount of ACL depends significantly on management's estimates or key factors and assumptions affecting valuation, appraisals of collateral, evaluations of performance and status, the amounts and timing of future cash flows expected to be received, forecasts of future economic conditions and reversion periods. Such estimates, appraisals, evaluations, cash flows and forecasts may be subject to frequent adjustments due to changing economic prospects of

borrowers, lessees, properties or economic conditions. These estimates are reviewed quarterly and adjustments, if necessary, are recorded in the provision for credit loss in the periods in which they become known.

Accrued interest receivable is presented separately on the Consolidated Statements of Financial Condition, and an ACL is not recorded for these balances. Generally, when a loan or lease is placed on nonaccrual status, typically when the collection of interest or principal is 90 days or more past due, uncollected interest accrued in prior years is charged off against the ACL and interest accrued in the current year is reversed against interest income.

Management maintains a framework of controls over the estimation process for the ACL, including review of collective reserve methodologies for compliance with GAAP. Management has a quarterly process to review the appropriateness of historical observation periods and loss assumptions and risk ratings assigned to loans and leases, if applicable. Management reviews its qualitative framework and the effect on the collective reserve compared with relevant credit risk factors and consistency with credit trends. Management also maintains controls over information systems, models and spreadsheets used in the quantitative components of the reserve estimate. This includes the quality and accuracy of historical data used to derive loss rates, the inputs to industry and macroeconomic forecasts and the reversion periods utilized. The results of this process are summarized and presented to management quarterly for their approval of the recorded allowance. See Note 3. Loans and Leases, Net for further information.

The following are risk characteristics of the Company's loan and lease portfolio:

Commercial Finance

The Company's Commercial Finance business line offers a variety of products through its working capital, equipment finance, structured finance, and insurance premium finance lending solutions. These products include term lending, asset-based lending, factoring, lease financing, insurance premium finance, government guaranteed lending and other commercial finance products offered on a nationwide basis that are subject to adverse market conditions which may impact the borrower's ability to make repayment on the loan or lease or could cause a decline in the value of the collateral that secures the loan or lease. The loans or leases are primarily made based on the operating cash flows of the borrower and on the underlying collateral provided by the borrower. The cash flows of borrowers may be volatile and the value of the collateral securing these loans and leases may be difficult to measure. Most commercial finance loans and leases are secured by the assets being financed or other business assets such as accounts receivable or inventory. Although the loans and leases are often collateralized by equipment, inventory, accounts receivable, insurance premiums or other business assets, the liquidation of collateral in the event of a borrower default may be an insufficient source of repayment, because accounts receivable may be uncollectible and inventories and equipment may be obsolete or of limited use. The Company attempts to mitigate these risks by adhering to its underwriting policies in evaluating the management of the business and the credit-worthiness of borrowers and guarantors. See Note 20. Subsequent Events for further information on the Company's commercial premium finance insurance business.

Consumer Finance

The Bank offers a variety of installment and revolving consumer lending products through its credit solutions. The Bank designs its credit program relationships with certain desired outcomes, including liquidity, credit protection, and risk retention by the program partner. The Bank believes the benefits of these outcomes not only support its goals but the goals of the credit program partner as well. The Bank designs its program credit protections in a manner so that the Bank earns a reasonable risk-adjusted return, but is protected by certain layers of credit support, similar to what you would find in structured finance. Certain loans are sold to third parties based on terms and conditions within the Program Agreement.

Tax Services

The Bank's Partner Solutions business line also offers tax solutions, which includes short-term refund advance loans. Through this product, taxpayers are underwritten to determine eligibility for these unsecured loans. Due to the nature of refund advance loans, it typically takes no more than three e-file cycles (the period of time between scheduled IRS payments) from when the return is accepted by the IRS to collect from the borrower. In the event of default, the Bank has no recourse against the tax consumer. When collection of principal becomes doubtful, the Bank will charge off the balance of a refund advance loan on September 30. Any remaining balances are charged off at the end of the calendar year. The Bank may record recoveries of previously charged off loans if collected in subsequent tax years.

Warehouse Finance

The Bank offers short-term electronic return originator ("ERO") advance loans on a nationwide basis. These loans are typically utilized by tax preparers to purchase tax preparation software and to prepare tax office operations for the upcoming tax season. EROs go through an underwriting process to determine eligibility for the unsecured advances. ERO loans are not collateralized. Collection on ERO advances begins once the ERO begins to process refund transfers. Generally, the Bank will charge off the balance of an ERO advance loan if there is a balance at the end of June, or when collection of principal becomes doubtful.

PREMISES, FURNITURE, AND EQUIPMENT

Land is carried at cost. Buildings, furniture, fixtures, leasehold improvements, internal-use software and equipment are carried at cost, less accumulated depreciation and amortization. The Company primarily uses the straight-line method of depreciation and amortization over the estimated useful lives of the assets, which is 39 years for buildings, three years for internal-use software, and range from two years to 15 years for leasehold improvements and for furniture, fixtures and equipment. Assets are reviewed for impairment when events indicate the carrying amount may not be recoverable. See Note 5. Premises, Furniture and Equipment, Net for further information.

GOODWILL

Goodwill represents the cost in excess of the fair value of net assets acquired (including identifiable intangibles) in transactions accounted for as business acquisitions. Goodwill is evaluated annually for impairment at a reporting unit level. The Company has determined that its reporting units are one level below the operating segments and distinguish these reporting units based on how the segments and reporting units are managed, taking into consideration the economic characteristics, nature of the products, and customers of the segments and reporting units. The Company performs its impairment evaluation as of September 30 of each fiscal year unless a triggering event occurs that would require an interim impairment evaluation. The Company generally utilizes a qualitative approach during this annual assessment to determine whether it is more likely than not (i.e., a likelihood of more than 50 percent) that the fair value of a reporting unit is less than its carrying value. If we determine it is more likely than not that goodwill is impaired, then a quantitative assessment is performed to determine fair value of the reporting unit. If the carrying amount of the reporting unit with goodwill exceeds its fair value, goodwill is considered impaired and is written down by the excess carrying value of the reporting unit. Subsequent increases in goodwill are not recognized in the Consolidated Financial Statements. No goodwill impairment was recognized during the fiscal years ended September 30, 2024, 2023 or 2022. See Note 7. Goodwill and Intangible Assets for further information.

INTANGIBLE ASSETS

Intangible assets other than goodwill are amortized over their respective estimated lives. All intangible assets are subject to an impairment test at least annually or more often if conditions indicate a possible impairment. See Note 7. Goodwill and Intangible Assets for further information.

STOCK COMPENSATION

Compensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of grant. The fair value of nonvested (restricted) shares and performance share units granted under the Company's incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur. See Note 12. Stock Compensation for further information.

INCOME TAXES

The Company records income tax expense based on the amount of taxes due on its tax return plus deferred taxes computed based on the expected future tax consequences of temporary differences between the carrying amounts and tax bases of assets and liabilities, using enacted tax rates. Deferred tax assets are reduced by a valuation allowance when, in the opinion of management, it is more likely than not that some portion or all of the deferred tax assets will not be realized.

INCOME TAXES

In accordance with ASC 740, the Company recognizes a tax position as a benefit only if it is more likely than not that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized upon examination. For tax positions not meeting the more likely than not test, no tax benefit is recorded. The Company recognizes interest and/or penalties related to income tax matters in noninterest income or noninterest expense. The effect on deferred tax assets and liabilities from a change in tax rates is recorded in income tax expense in the Consolidated Statements of Operations in the period in which the enactment date occurs. If current period income tax rates change, the impact on the annual effective income tax rate is applied year to date in the period of enactment. See Note 13. Income Taxes for further information.

FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK

The Company, in the normal course of business, makes commitments to originate loans which are not reflected in the Consolidated Financial Statements. The reserve for these unfunded commitments is included within Other Liabilities on the Consolidated Statements of Financial Condition.

COMPREHENSIVE INCOME (LOSS)

Comprehensive income (loss) consists of net income and other comprehensive income or

loss. Other comprehensive income or loss includes the change in net unrealized holding gains and losses due to market conditions and other non-credit risk factors on AFS debt securities, net of reclassification adjustments and tax effects. Accumulated other comprehensive income (loss) is recognized as a separate component of stockholders' equity.

REVENUE RECOGNITION

Interest revenue from loans, leases, and investments is recognized on the accrual basis of accounting as the interest is earned according to the terms of the particular loan, lease, or investment. Income from service and other customer charges is recognized as earned. Revenue within the Consumer segment is recognized as services are performed and service charges are earned in accordance with the terms of the various programs. Refer to Note 15, Revenue from Contracts with Customers for additional information.

EARNINGS PER COMMON SHARE ("EPS")

Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of restricted stock grants and after the allocation of earnings to the participating securities. See Note 4, Earnings per Common Share for further information.

RELATED PARTY TRANSACTIONS

The Company has disclosed information on its equity investments and relationships with variable interest entities in Note 1, Summary of Significant Accounting Policies.

At September 30, 2024 and 2023, the Company had no loans or deposits outstanding with individuals deemed under Regulation O to be directors, executive officers and/or employees of the Company.

RECLASSIFICATION AND REVISION OF PRIOR PERIOD BALANCES

Certain prior year amounts have been reclassified to conform to the current year financial statement presentation. These changes and reclassifications did not impact previously reported net income or comprehensive income (loss).

RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES ("ASU")

The following ASU was adopted by the Company during the fiscal year ended September 30, 2024 and did not have a material impact on the Company's Consolidated Financial Statements. The following ASU became effective for the Company on October 1, 2023.

ASU 2022-02, Financial Instruments – Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures.

The amendments in this ASU eliminate accounting guidance for troubled debt restructurings ("TDRs") by creditors in Subtopic ASC 310-40, Receivables – Troubled Debt Restructurings by Creditors, and enhance disclosure requirements for certain loan refinancings and restructurings when a borrower is experiencing financial difficulty. The ASU also requires current period gross charge-offs by year of origination to be disclosed for loans and leases within scope of ASC Topic 326, Financial Instruments – Credit Losses.

The following ASUs have been issued and are considered applicable to the Company, but have not yet been adopted as of September 30, 2024.

ASU 2023-07, Financial Instruments – Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures.

This ASU improves reportable segment disclosures primarily by enhancing disclosure requirements about significant segment expenses. The amendments will be effective for the Company beginning with the fiscal year ended September 30, 2025 and subsequent interim periods. The amendments will be applied retrospectively to all prior periods in the consolidated financial statements. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

ASU 2023-09, Income Taxes (ASC 740): Improvements to Income Tax Disclosures.

This ASU requires

enhanced income tax disclosures primarily related to the rate reconciliation and income taxes paid information to provide further transparency surrounding the Company's income tax position. The amendments in this ASU will be effective for the Company beginning on October 1, 2025. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

PRINCIPLES OF CONSOLIDATION

The Consolidated Financial Statements include the accounts of Pathward Financial, Inc. ("Pathward Financial" or the "Company" or "us"), a registered bank holding company located in Sioux Falls, South Dakota, and its wholly-owned subsidiaries. The Company's subsidiaries include Pathward, National Association ("Pathward", "National Association", "N.A." or "Pathward" or the "Bank"), a national bank whose primary federal regulator is the Office of the Comptroller of the Currency (the "OCC"), and Pathward Venture Capital, LLC, a wholly-owned service corporation subsidiary of Pathward, N.A. which invests in companies in the financial services industry. All significant intercompany balances and transactions have been eliminated. The Company also owns 100% of First Midwest Financial Capital Trust I (the "Trust"), which was formed in July 2001 for the purpose of issuing trust preferred securities, and Crestmark Capital Trust I, which was acquired from the Crestmark Acquisition in August 2018. The Trust and Crestmark Capital Trust I are not included in the Consolidated Financial Statements of the Company.

In addition, the Company is a variable interest holder in certain entities in which the equity holders do not have the characteristics of a controlling financial interest or where the entity does not have enough equity at risk to finance its activities without additional subordinated financial support (referred to as variable interest entities or "VIEs"). The Company's variable interest arises from contractual ownership or other monetary interests that change with fluctuations in the VIE's net asset value. The primary beneficiary is the entity which has both: (1) the power to direct the activities of the VIE that most significantly impacts the VIE's economic performance, and (2) the obligation to absorb losses or receive benefits of the entity that could potentially be significant to the VIE. To determine whether or not a variable interest the Company holds could potentially be significant to the VIE, the Company considers both qualitative and quantitative factors regarding the nature, size and form of the Company's involvement with the VIE. Further, the Company assesses whether or not the Company is the primary beneficiary of a VIE on an ongoing basis. If the determination is made that the Company is the primary beneficiary, then that entity is included in the Consolidated Financial Statements.

Noncontrolling interests represent the portion of net income and equity attributable to third-party owners of consolidated subsidiaries that are not wholly-owned by Pathward Financial. All of the Company's noncontrolling interests relate to the Company's Commercial Finance business line.

	10.80			
At September 30, 2024				
Cash and cash equivalents	\$			
Loans and leases	51,835			
Allowance for credit losses	(1,148)			
Accrued interest receivable	163			

Other assets			1,110		
Total assets			52,087		
Accrued expenses and other liabilities					
Noncontrolling interest			(277)		
Net assets less noncontrolling assets			\$52,026		

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NATURE OF BUSINESS AND INDUSTRY SEGMENT INFORMATION One of the Company's primary sources of revenue relates to payment processing services for prepaid cards, ATM sponsorship, tax refund transfer and money movement. Additionally, a significant source of revenue for the Company is interest from the purchase or origination of commercial finance loans, consumer finance loans, and warehouse finance loans. The Company accepts deposits from customers in the normal course of business on a national basis through its partner solutions and tax services divisions, and through wholesale funding. The Company operates in the banking industry, which accounts for the majority of its revenues and assets. The Company uses the "management approach" for reporting information about segments in annual and interim financial statements. The management approach is based on the way the chief operating decision-maker organizes segments within a company for making operating decisions and assessing performance. Reportable segments are based on products and services, geography, legal structure, management structure and any other manner in which management disaggregates a company. Based on the management approach model, the Company has determined that its business is comprised of three reporting segments.

USE OF ESTIMATES IN PREPARING FINANCIAL STATEMENTS The preparation of Consolidated Financial Statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates. Certain significant estimates include the valuation of residual values within lease receivables, allowance for credit losses, the valuation of goodwill and intangible assets and the fair values of securities and other financial instruments. These estimates are reviewed by management regularly; however, they are particularly susceptible to significant changes in the future.

CASH AND CASH EQUIVALENTS For purposes of reporting cash flows, cash and cash equivalents is defined to include the Company's cash on hand and due from financial institutions and short-term interest-bearing deposits in other financial institutions. The Company reports cash flows net for customer loan transactions, securities purchased under agreement to resell, federal funds purchased, deposit transactions, securities sold under agreements to repurchase, and FHLB advances with terms less than 90 days. Previously, the FRB required all depository institutions to maintain reserves at specified levels against their transaction accounts, primarily checking accounts. However, since March 26, 2020, the reserve requirement ratio has been zero percent. At September 30, 2024, the Bank was not required to maintain any reserve balances. The Company at times maintains balances in excess of insured limits at various financial institutions including the FRB, the FHLB and other private institutions. At September 30, 2024, the Company had \$104.9 million in interest-bearing deposits held at the FRB and \$1.7 million interest-bearing deposits held at the FHLB. The Company does not believe these instruments carry a significant risk of loss but cannot provide assurances that no losses could occur if these institutions were to become insolvent.

SECURITIES

GAAP requires that, at acquisition, an enterprise classify debt securities into one of three categories: Available for Sale ("AFS"), Held to Maturity ("HTM") or trading. Debt securities AFS are carried at fair value on the Consolidated Statements of Financial Condition. Unrealized holding gains and losses due to risk of credit loss are recognized in earnings while unrealized holding gains and losses due to market conditions and other non-credit risk factors are excluded from earnings and recognized as a separate component of equity in accumulated other comprehensive income (loss) ("AOCI"). See Note 19, Fair Values of Financial Instruments for additional information on fair value of AFS debt securities. Debt securities HTM are measured at amortized cost. The Company classifies the majority of its debt securities as AFS, which are those the Company may decide to sell if needed for liquidity, asset/liability management, or other reasons. Both AFS and HTM are subject to an allowance for credit losses. Pathward Financial did not hold trading securities at September 30, 2024 or 2023.

Gains and losses on the sale of securities are determined using the specific identification method based on amortized cost and are reflected in results of operations at the time of sale. Interest and dividend income, adjusted by amortization of purchase premium or discount using the level yield method, is included in income as earned. For callable debt securities, any purchase premium is amortized to the first call date while any discount is accreted over the contractual life of the security.

Debt Securities Credit Losses

The Company evaluates debt securities AFS for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that any unrealized holding losses in its portfolio as of September 30, 2024 are not related to credit loss and as a result has not recorded an allowance for credit losses. See Note 2, Securities for further information.

The Company evaluates debt securities HTM for credit losses on a quarterly basis and records any such losses as a component of provision for credit loss in the Consolidated Statements of Operations. The Company has concluded that its portfolio as of September 30, 2024 has a zero risk of credit loss due to the related U.S. Government financial guarantees underlying the securities within the HTM portfolio and as a result has not recorded an allowance for credit losses.

Equity Investments

The Company holds marketable equity securities, which have readily determinable fair value, and include common equity and mutual funds. These securities are recorded at fair value with unrealized gains and losses, due to changes in fair value, reflected in earnings. Interest and dividend income from these securities is recognized in interest income. See Note 2, Securities for additional information on marketable equity securities.

The Company also holds non-marketable equity securities that are included in Other Assets in the Company's Consolidated Financial Statements. The Company generally accounts for these investments under the equity method or the provisions of Accounting Standards Codification ("ASC") 321, Equity Securities. Investments where the Company has significant influence, but not control, over the investee are accounted for under the equity method. Investments where the Company cannot exercise significant influence over the investee are measured at fair value, with changes in fair value recognized in earnings, unless those investments have no readily determinable fair value. Investments without readily determinable fair value are measured under the measurement alternative, which reflects cost less impairment, with adjustments in value resulting from observable price changes arising from orderly transactions of the same or a similar security from the same issuer ("measurement alternative investments").

The Company reviews for impairment for equity method and measurement alternative investments and includes an analysis of the facts and circumstances for each investment, expectations of cash flows, capital needs, and viability of its business model. For equity method, the asset carrying value is reduced when the decline in fair value is considered to be other than temporary. For measurement alternative investments, the asset carrying value is reduced when the fair value is less than the carrying value, without the consideration of recovery.

The Company held the following non-marketable equity securities:

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Equity Method - The Company held equity method investments of \$4.1 million within other assets as of September 30, 2024 and \$4.1 million at September 30, 2023. The Company's ownership of such investments typically ranges from 5% - 25% of the investee. The Company recognized nominal net earnings from these investments within noninterest income for the fiscal year ended September 30, 2024. The Company elected to classify distributions received from equity method investments using the cumulative earnings approach on the Consolidated Statements of Cash Flows.

Fair Value Method - The Company held equity investments measured at net asset value ("NAV") per share (or its equivalent) of \$11.8 million at September 30, 2024 and \$8.4 million at September 30, 2023 where NAV is considered the fair value practical expedient. These investments are recorded within other assets on the Company's Consolidated Financial Statements. Fluctuations in fair value are recognized in earnings within

noninterest income.

Measurement Alternative – The Company held equity investments measured using the measurement alternative of \$9.5 million as of September 30, 2024 and \$12.1 million at September 30, 2023 within other assets on the Company's Consolidated Financial Statements. Equity investments measured using the measurement alternative are subject to fair value adjustments when observable price changes in orderly transactions for the identical or similar investment of the same issuer occur. The Company did not recognize any fair value adjustments in the fiscal years ended September 30, 2024 and 2023. Additionally, the Company recognized impairment loss of \$1.0 million and \$3.3 million of such investments during the fiscal years ended September 30, 2024 and 2023, respectively.

LOANS HELD FOR SALE ("LHFS")

Loans are designated as LHFS based on management's intent to sell loans, or portions of loans, in established secondary markets or to participating third-party financial institutions. LHFS are held at the lower of cost or fair value. Any amount by which the cost exceeds fair value is initially recorded as a valuation allowance and subsequently reflected in the gain or loss on sale when sold. At September 30, 2024 and 2023, there was no valuation allowance recorded for LHFS. Gains and losses on LHFS are recorded in noninterest income on the Consolidated Statements of Operations. Loan costs and fees are deferred at origination and are recognized in income at the time of sale. Interest income is calculated based on the note rate of the loan and is recorded as interest income. The Company occasionally transfers loans between held for sale and held for investment classifications based on its intent and ability to hold or sell loans. Management's intent to sell may be impacted by secondary market conditions, loan credit quality, or other factors.

The following table summarizes the activity pertaining to loans held for sale:

	2024	2023
Beginning of year balance	\$77,779	\$
Acquisitions	\$	\$
Dispositions	\$	\$
Transfers to held for investment	\$	\$
Transfers from held for investment	\$	\$
End of year balance	\$21,071	\$

[illegible]

[illegible]

[illegible]

[illegible]

weight:400;line-height:120%">Interest income on loans is accrued over the term of the loans based upon the amount of principal outstanding except when serious doubt exists as to the collectability of a loan, in which case the accrual of interest is discontinued. Unearned income, deferred loan fees and costs, and discounts and premiums are amortized to interest income over the contractual life of the loan using the interest method. The Company's business lines follow a nonaccrual policy with certain commercial finance, consumer finance and tax service loans not generally being placed on non-accrual status, but instead are charged off when the collection of principal and interest become doubtful. When placed on nonaccrual status, the accrued unpaid interest receivable is reversed against interest income and any remaining amortizing of net deferred fees is suspended. Cash collected on these loans is applied to first reduce the carrying value of the loan with any remainder being recognized as interest income. Generally, a loan can return to accrual status when all delinquent interest and principal become current under the terms of the loan agreement and collectability of the remaining principal and interest is no longer doubtful. Loans are considered past due when contractually required principal or interest payments have not been made on the due dates.

For commercial loans, the Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for loans secured by collateral when: management judges the loans to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the loan has been classified as a loss by either the Company's internal loan review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the loan meets a defined number of days past due unless the loan is both well-secured and in the process of collection. For consumer loans, the Company fully charges off or charges down to net realizable value when deemed uncollectible due to bankruptcy or other factors, or meets a defined number of days past due.

Leases Receivable

The Company provides various types of commercial lease financing that are classified for accounting purposes as direct financing, sales-type or operating leases. Leases that transfer substantially all of the benefits and risks of ownership to the lessee are classified as direct financing or sales-type leases and are included in loans and leases receivable on the Consolidated Statements of Financial Condition. Direct financing and sales-type leases are carried at the combined present value of future minimum lease payments and lease residual values. The determination of lease classification requires various judgments and estimates by management, including the fair value of equipment at lease inception, useful life of the equipment under lease, lease residual value, and collectability of minimum lease payments.

Sales-type leases generate a gain or loss at lease inception by recording lease revenue less lease cost. Lease revenue consists of the present value of the future minimum lease payments. Lease cost consists of the lease equipment's book value, less the present value of its residual. Interest income on direct financing and sales-type leases is recognized using methods that approximate a level yield over the fixed, non-cancelable term of the lease. Recognition of interest income is generally discontinued at the time the lease becomes 90 days delinquent, unless the lease is well-secured and in process of collection. Delinquency and past due status is based on the contractual terms of the lease. The Company receives pro rata rent payments for the interim period until the lease contract commences and the fixed, non-cancelable lease term begins. Interim payments are recognized in the month they are earned and are recorded in interest income. Management has policies and procedures in place for the determination of lease classification and review of the related judgments and estimates for all lease financings.

The Company generally fully charges off or charges down to net realizable value (fair value of collateral, less estimated costs to sell) for leases when management judges the lease to be uncollectible; repayment is deemed to be protracted beyond reasonable time frames; the lease has been classified as a loss by either the Company's internal review process or its banking regulatory agencies; the customer has filed bankruptcy and the loss becomes evident owing to lack of assets; or the lease meets a defined number of days past due unless the lease is both well-secured and in the process of collection.

Some lease financings include a residual value component, which represents the estimated fair value of the leased equipment at the expiration of the initial term of the transaction. The estimation of the residual value involves judgments regarding product and technology changes, customer behavior, shifts in supply and demand, and other economic assumptions. The Company may purchase and sell minimum lease payments, primarily as a credit risk reduction tool, to third-party financial institutions at fixed rates on a non-recourse basis with its underlying equipment as collateral. For those transactions that achieve sale treatment, the related lease cash flow stream and the non-recourse financing are derecognized. For those transactions that do not achieve sale treatment, the underlying lease remains on the Company's Consolidated Statements of Financial Condition and non-recourse debt is recorded in the amount of the proceeds received. The Company retains servicing of these leases and bills, collects, and remits funds to the third-party financial institution. Upon default by the lessee, the third-party financial institutions may take control of the underlying collateral which the Company would otherwise retain as residual value.

Leases that do not transfer substantially all benefits and risks of ownership to the lessee are classified as operating leases. Such leased equipment are included in rental equipment on the Consolidated Statements of Financial Condition and are depreciated on a straight-line basis over the term of the lease to its estimated residual value.

Depreciation expense is recorded as operating lease equipment depreciation expense within noninterest expense. Operating lease rental income is recognized when it becomes due and is reflected as a component of noninterest income. The Company evaluates the carrying value of rental equipment for impairment whenever events or circumstances have occurred that would indicate the carrying amount may not be fully recoverable. If the carrying amount is not fully recoverable, an impairment loss is recognized to reduce the carrying amount to fair value, where fair value is based on the condition of the rental equipment and the projected net cash flows from rental and sale adjusted for current

market conditions. A \$2.0 million impairment expense from rental equipment was recognized for the fiscal year ended September 30, 2024, a nominal impairment expense was recognized for fiscal year ended September 30, 2023, and no impairment expense was recognized for the fiscal year ended September 30, 2022.

Loan Servicing and Transfers of Financial Assets

The Company sells loan participations, generally without recourse, in both the commercial and consumer segments. The Company also sells commercial SBA and USDA loans to third parties, generally without recourse. Sold loans are not included in the Consolidated Financial Statements. The Bank generally retains the right to service the sold loans for a fee. If the fee is determined commensurate and customary with market terms, no servicing asset or liability is recorded. Any fee that is above or below market terms results in a servicing asset or liability and is included within Other Assets on the Consolidated Statements of Financial Condition.

ALLOWANCE FOR CREDIT LOSSES

The ACL represents management's estimate of current credit losses expected to be incurred by the loan and lease portfolio over the life of each financial asset as of the balance sheet date. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases on nonaccrual status. All other loans and leases are evaluated collectively for credit loss. A reserve for unfunded credit commitments such as letters of credit and binding unfunded loan commitments is recorded in other liabilities on the Consolidated Statements of Financial Condition.

Individually evaluated loans and leases are a key component of the ACL. Generally, the Company measures credit loss on individually evaluated loans based on the fair value of the collateral less estimated selling costs, as the Company considers these financial assets to be collateral dependent. If an individually evaluated loan or lease is not collateral dependent, credit loss is measured at the present value of expected future cash flows discounted at the loan or lease initial effective interest rate. Management has also identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually.

Credit loss for all other loans and leases is evaluated collectively by various characteristics. The collective evaluation of expected losses in all commercial finance portfolios is based on a cohort loss rate and adjustments for forward-looking information, including industry and macroeconomic forecasts. The cohort loss rate is a life of loan loss rate that immediately reverts to historical loss information for the remaining maturity of the financial asset. Management has elected to use a twelve to twenty-four month reasonable and supportable forecast for forward-looking information. Factors utilized in the determination of the allowance include historical loss experience, current economic forecasts and measurement date credit characteristics such as product type, delinquency, and industry. The unfunded credit commitments depend on these same factors, as well as estimates of lines of credit usage. The various quantitative and qualitative factors used in the methodologies are reviewed quarterly.

The collective evaluation of expected credit losses for certain consumer lending portfolios utilize different methodologies when estimating expected credit losses. The determination of the allowance is governed by structured tiers that dictate how cash collections are applied to losses to assess if there are sufficient available funds to cover expected credit losses.

The amount of ACL depends significantly on management's estimates or key factors and assumptions affecting valuation, appraisals of collateral, evaluations of performance and status, the amounts and timing of future cash flows expected to be received, forecasts of future economic conditions and reversion periods. Such estimates, appraisals, evaluations, cash flows and forecasts may be subject to frequent adjustments due to changing economic prospects of borrowers, lessees, properties or economic conditions. These estimates are reviewed quarterly and adjustments, if necessary, are recorded in the provision for credit loss in the periods in which they become known.

Accrued interest receivable is presented separately on the Consolidated Statements of Financial Condition, and an ACL is not recorded for these balances. Generally, when a loan or lease is placed on nonaccrual status, typically when the collection of interest or principal is 90 days or more past due, uncollected interest accrued in prior years is charged off against the ACL and interest accrued in the current year is reversed against interest income.

Management maintains a framework of controls over the estimation process for the ACL, including review of collective reserve methodologies for compliance with GAAP. Management has a quarterly process to review the appropriateness of historical observation periods and loss assumptions and risk ratings assigned to loans and leases, if applicable. Management reviews its qualitative framework and the effect on the collective reserve compared with relevant credit risk factors and consistency with credit trends. Management also maintains controls over information systems, models and spreadsheets used in the quantitative components of the reserve estimate. This includes the quality and accuracy of historical data used to derive loss rates, the inputs to industry and macroeconomic forecasts and the reversion periods utilized. The results of this process are summarized and presented to management quarterly for their approval of the recorded allowance. See Note 3. Loans and Leases, Net for further information.

The following are risk characteristics of the Company's loan and lease portfolio:

Commercial Finance

The Company's Commercial Finance business line offers a variety of products through its working capital, equipment finance, structured finance, and insurance premium finance lending solutions. These products include term lending, asset-based lending, factoring, lease financing, insurance premium finance, government guaranteed lending and other commercial finance products offered on a nationwide basis that are subject to adverse market conditions which may impact the borrower's ability to make repayment on the loan or lease or could cause a decline in the value of the collateral that secures the loan or lease. The loans or leases are primarily made based on the operating cash flows of the borrower and on the underlying collateral provided by the borrower. The cash flows of borrowers may be volatile and the value of the collateral securing these loans and leases may be difficult to measure. Most commercial finance loans and leases are secured by the assets being financed or other business assets such as accounts receivable or inventory. Although the loans and leases are often collateralized by equipment, inventory, accounts receivable, insurance premiums or other business assets, the liquidation of collateral in the event of a borrower default may be an insufficient source of repayment, because accounts receivable may be uncollectible and inventories and equipment may be obsolete or of limited use. The Company attempts to mitigate these risks by adhering to its underwriting policies in evaluating the management of the business and the credit-worthiness of borrowers and guarantors. See Note 20. Subsequent Events for further information on the Company's commercial premium finance insurance business.

Consumer Finance

The Bank offers a variety of installment and revolving consumer lending products through its credit solutions. The Bank designs its credit program relationships with certain desired outcomes, including liquidity, credit protection, and risk retention by the program partner. The Bank believes the benefits of these outcomes not only support its goals but the goals of the credit program partner as well. The Bank designs its program credit protections in a manner so that the Bank earns a reasonable risk-adjusted return, but is protected by certain layers of credit support, similar to what you would find in structured finance. Certain loans are sold to third parties based on terms and conditions within the Program Agreement.

Tax Services

The Bank's Partner Solutions business line also offers tax solutions, which includes short-term refund advance loans. Through this product, taxpayers are underwritten to determine eligibility for these unsecured loans. Due to the nature of refund advance loans, it typically takes no more than three e-file cycles (the period of time between scheduled IRS payments) from when the return is accepted by the IRS to collect from the borrower. In the event of default, the Bank has no recourse against the tax consumer. When collection of principal becomes doubtful, the Bank will charge off the balance of a refund advance loan on September 30. Any remaining balances are charged off at the end of the calendar year. The Bank may record recoveries of previously charged off loans if collected in subsequent tax years.

The Bank offers short-term electronic return originator ("ERO") advance loans on a nationwide basis. These loans are typically utilized by tax preparers to purchase tax preparation software and to prepare tax office operations for the upcoming tax season. EROs go through an underwriting process to determine eligibility for the unsecured advances. ERO loans are not collateralized. Collection on ERO advances begins once the ERO begins to process refund transfers. Generally, the Bank will charge off the balance of an ERO advance loan if there is a balance at the end of June, or when collection of principal becomes doubtful.

Warehouse Finance

The Bank participates in several collateral-based warehouse lines of credit whereby the Bank is in a senior, secured position as the first out participant. These facilities are primarily collateralized by consumer receivables, with the Bank holding a senior collateral position enhanced by a subordinate party structure.

PREMISES, FURNITURE, AND EQUIPMENT

Land is carried at cost. Buildings, furniture, fixtures, leasehold improvements, internal-use software and equipment are carried at cost, less accumulated depreciation and amortization. The Company primarily uses the straight-line method of depreciation and amortization over the estimated useful lives of the assets, which is 39 years for buildings, three years for internal-use software, and range from two years to 15 years for leasehold improvements and for furniture, fixtures and equipment. Assets are reviewed for impairment when events indicate the carrying amount may not be recoverable.

GOODWILL

Goodwill represents the cost in excess of the fair value of net assets acquired (including identifiable intangibles) in transactions accounted for as business acquisitions. Goodwill is evaluated annually for impairment at a reporting unit level. The Company has determined that its reporting units are one level below the operating segments and distinguish these reporting units based on how the segments and reporting units are managed, taking into consideration the economic characteristics, nature of the products, and customers of the segments and reporting units. The Company performs its impairment evaluation as of September 30 of each fiscal year unless a triggering event occurs that would require an interim impairment evaluation. The Company generally utilizes a qualitative approach during this annual assessment to determine whether it is more likely than not (i.e. a likelihood of more than 50 percent) that the fair value of a reporting unit is less than its carrying value. If we determine it is more likely than not that goodwill is impaired, then a quantitative assessment is performed to determine fair value of the reporting unit. If the carrying amount of the reporting unit with goodwill exceeds its fair value, goodwill is considered impaired and is written down by the excess carrying value of the reporting unit. Subsequent increases in goodwill are not recognized in the Consolidated Financial Statements. No goodwill impairment was recognized during the fiscal years ended September 30, 2024, 2023 or

2022. See Note 7. Goodwill and Intangible Assets for further information.

INTANGIBLE ASSETS

Intangible assets other than goodwill are amortized over their respective estimated lives. All intangible assets are subject to an impairment test at least annually or more often if conditions indicate a possible impairment. See Note 7. Goodwill and Intangible Assets for further information.

STOCK COMPENSATION

Compensation expense for share-based awards is recorded over the vesting period at the fair value of the award at the time of grant. The fair value of nonvested (restricted) shares and performance share units granted under the Company's incentive plans is equal to the fair market value of the underlying stock at the grant date, adjusted for dividends where applicable. The Company has elected to record forfeitures as they occur. See Note 12. Stock Compensation for further information.

INCOME TAXES

The Company records income tax expense based on the amount of taxes due on its tax return plus deferred taxes computed based on the expected future tax consequences of temporary differences between the carrying amounts and tax bases of assets and liabilities, using enacted tax rates. Deferred tax assets are reduced by a valuation allowance when, in the opinion of management, it is more likely than not that some portion or all of the deferred tax assets will not be realized.

In accordance with ASC 740, *Income Taxes*, the Company recognizes a tax position as a benefit only if it is more likely than not that the tax position would be sustained in a tax examination, with a tax examination being presumed to occur. The amount recognized is the largest amount of tax benefit that is greater than 50% likely of being realized upon examination. For tax positions not meeting the more likely than not test, no tax benefit is recorded. The Company recognizes interest and/or penalties related to income tax matters in noninterest income or noninterest expense. The effect on deferred tax assets and liabilities from a change in tax rates is recorded in income tax expense in the Consolidated Statements of Operations in the period in which the enactment date occurs. If current period income tax rates change, the impact on the annual effective income tax rate is applied year to date in the period of enactment. See Note 13. Income Taxes for further information.

FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK

The Company, in the normal course of business, makes commitments to originate loans which are not reflected in the Consolidated Financial Statements. The reserve for these unfunded commitments is included within Other Liabilities on the Consolidated Statements of Financial Condition.

COMPREHENSIVE INCOME (LOSS)

Comprehensive income (loss) consists of net income and other comprehensive income or loss. Other comprehensive income or loss includes the change in net unrealized holding gains and losses due to market conditions and other non-credit risk factors on AFS debt securities, net of reclassification adjustments and tax effects. Accumulated other comprehensive income (loss) is recognized as a separate component of stockholders' equity.

REVENUE RECOGNITION

Interest revenue from loans, leases, and investments is recognized on the accrual basis of accounting as the interest is earned according to the terms of the particular loan, lease, or investment. Income from service and other customer charges is recognized as earned. Revenue within the Consumer segment is recognized as services are performed and service charges are earned in accordance with the terms of the various programs. Refer to Note 15. Revenue from Contracts with Customers for additional information.

EARNINGS PER COMMON SHARE ("EPS")

Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of restricted stock grants and after the allocation of earnings to the participating securities. See Note 4. Earnings per Common Share for further information.

RELATED PARTY TRANSACTIONS

The Company has disclosed information on its equity investments and relationships with variable interest entities in Note 1. Summary of Significant Accounting Policies.

RECLASSIFICATION AND REVISION OF PRIOR PERIOD BALANCES

size:10pt;font-weight:400;line-height:120%">Certain prior year amounts have been reclassified to conform to the current year financial statement presentation. These changes and reclassifications did not impact previously reported net income or comprehensive income (loss).

RECENTLY ADOPTED ACCOUNTING STANDARDS UPDATES ("ASU")

The following ASU was adopted by the Company during the fiscal year ended September 30, 2024 and did not have a material impact on the Company's Consolidated Financial Statements. The following ASU became effective for the Company on October 1, 2023.

ASU 2022-02, Financial Instruments – Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures. The amendments in this ASU eliminate accounting guidance for troubled debt restructurings ("TDRs") by creditors in Subtopic ASC 310-40, Receivables – Troubled Debt Restructurings by Creditors, and enhance disclosure requirements for certain loan refinancings and restructurings when a borrower is experiencing financial difficulty. The ASU also requires current period gross charge-offs by year of origination to be disclosed for loans and leases within scope of ASC Topic 326, Financial Instruments – Credit Losses.

The following ASUs have been issued and are considered applicable to the Company, but have not yet been adopted as of September 30, 2024.

ASU 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures. This ASU improves reportable segment disclosures primarily by enhancing disclosure requirements about significant segment expenses. The amendments will be effective for the Company beginning with the fiscal year ended September 30, 2025 and subsequent interim periods. The amendments will be applied retrospectively to all prior periods in the consolidated financial statements. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

ASU 2023-09, Income Taxes (ASC 740): Improvements to Income Tax Disclosures. This ASU requires enhanced income tax disclosures primarily related to the rate reconciliation and income taxes paid information to provide further transparency surrounding the Company's income tax position. The amendments in this ASU will be effective for the Company beginning on October 1, 2025. The Company is currently evaluating the impact of such amendments to the consolidated financial statements and related disclosures.

SECURITIES

The amortized cost, gross unrealized gains and losses and estimated fair values of AFS and HTM debt securities are presented below:

	American Electric Power	American Electric Power Finance	Other	Total
(Dollars in thousands)				
Amortized Cost	\$1,000,000	\$1,000,000	\$1,000,000	\$3,000,000
Gross Unrealized Gains	\$100,000	\$100,000	\$100,000	\$300,000
Gross Unrealized (Losses)	\$100,000	\$100,000	\$100,000	\$300,000
Fair Value	\$1,000,000	\$1,000,000	\$1,000,000	\$3,000,000
Debt Securities AFS	\$1,000,000	\$1,000,000	\$1,000,000	\$3,000,000
Debt Securities HTM	\$1,000,000	\$1,000,000	\$1,000,000	\$3,000,000
At September 30, 2024	\$1,000,000	\$1,000,000	\$1,000,000	\$3,000,000

[illegible]

[illegible]

	(6,750)	SBA securities	95,549	Obligations of states and political subdivisions	85,242	Obligations of states and political subdivisions	2,368	Non-bank qualified obligations of states and political subdivisions	269,396	Asset-backed securities	255,384	234	(9,419)	246,199	

Mortgage-backed securities		
1,495,636		
—		
(270,111)		
Total debt securities AFS		
\$		
2,143,333		
\$		
(339,339)		
\$		
1,804,228		
Debt Securities HTM		
\$		
31,060		
\$		
(2,668)		
\$		

[illegible]

29,571		
Mortgage-backed securities		
2,176		
—		
(322)		
1,854		
Total debt securities HTM		
\$		
36,591		
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2px 1pt; text-align: left; vertical-align: bottom		
3pt double #000; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: left; vertical-align: bottom		
\$		
5,166		
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\$		
5,166		
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\$		
31,425		
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LESS THAN 12 MONTHS		
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OVER 12 MONTHS		
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TOTAL		
padding: 2px 1pt; text-align: center; vertical-align: bottom		
(Dollars in thousands)		
border-top: 1pt solid #000; padding: 2px 1pt; text-align: center; vertical-align: bottom		
Fair		
Value		
border-top: 1pt solid #000; padding: 2px 1pt; text-align: center; vertical-align: bottom		
Gross Unrealized (Losses)		

			Fair			Value		
Gross Unrealized (Losses)			Fair			Value		
Debt Securities AFS								
			</					

	(4,101)	Obligations of state and political subdivisions	—	280	Non-bank qualified obligations of states and political subdivisions	—	215,956	Asset-backed securities	52,101	(176)	88,576	(3,442)

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height:100%">1,854</td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(322)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,854</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(322)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom">Total debt securities HTM</td><td colspan="3" style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">—</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">31,425</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(5,166)</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(5,166)</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify">The decrease in the fair value of investment securities balances when comparing September 30, 2024 to the prior year was primarily driven by principal pay downs during the fiscal year. At September 30, 2024, there were 195 debt securities AFS in an unrealized loss position. Management assessed each investment security with unrealized losses for credit loss by evaluating qualitative factors, including materiality of loss position as a percentage of book value, credit ratings, outstanding principal and interest payments, and changes in the underlying implicit or explicit guarantee of the security, and determined all unrealized losses on these securities were due to adverse market conditions and/or change in interest rates versus credit loss. As part of that assessment, management evaluated and concluded that it is more-likely-than-not that the Company will not be required and does not intend to sell any of the securities prior to recovery of the amortized cost. At September 30, 2024, there was no ACL for debt securities AFS.</div><div style="text-align:justify">The amortized cost and fair value of debt securities by contractual maturity are shown below. Certain securities have call features which allow the issuer to call the security prior to maturity. Expected maturities may differ from contractual maturities in MBS because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties. Therefore, MBS are not included in the maturity categories in the following maturity summary. The expected maturities of certain SBA securities may differ from contractual maturities because the borrowers may have the right to prepay the obligation. However, certain prepayment penalties may apply.</div><div style="text-align:justify"><table

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There was no activity related to the sale of securities held to maturity during the fiscal years ended September 30, 2024, 2023, and 2022.

No securities were pledged as collateral for public funds on deposit at September 30, 2024 and 2023. No securities were pledged as collateral for individual, trust and estate deposits at September 30, 2024 and 2023.

FRB Stock. The Bank is required by federal law to subscribe to capital stock (divided into shares of \$100 each) as a member of the FRB of Minneapolis with an amount equal to six per centum of the paid-up capital stock and surplus. One-half of the subscription is paid at time of application, and one-half is subject to call of the Board of Governors of the Federal Reserve System. FRB of Minneapolis stock held by the Bank totaled \$19.7 million at September 30, 2024 and 2023. These equity securities are 'restricted' in that they can only be owned by member banks. At fiscal year-end 2024 and 2023, the Company pledged securities with fair values of \$533.8 million and \$773.6 million against FRB advances, respectively.

Included in interest and dividend income from other investments is \$1.2 million, \$1.2 million, and \$1.2 million related to dividend income on FRB stock for the fiscal years ended September 30, 2024, 2023, and 2022, respectively.

FHLB Stock. The Company's borrowings from the FHLB are secured by specific investment securities. Such advances can be made pursuant to several different credit programs, each of which has its own interest rate and range of maturities.

The investments in the FHLB stock are required investments related to the Company's membership in and current borrowings from the FHLB of Des Moines. The investments in the FHLB of Des Moines could be adversely impacted by the financial operations of the FHLB and actions of their regulator, the Federal Housing Finance Agency.

The FHLB stock is carried at cost since it is generally redeemable at par value. The carrying value of the stock held at the FHLB was \$16.3 million and \$8.5 million at September 30, 2024 and 2023, respectively. At fiscal year-end 2024 and 2023, the Company pledged securities with fair values of approximately \$1.04 billion and \$996.9 million, respectively, as collateral against FHLB advances. There was approximately \$136.9 million and \$21.3 million of qualifying loans pledged as collateral at September 30, 2024 and 2023, respectively.

Included in interest and dividend income from other investments is \$0.7 million, \$0.5 million and \$0.3 million related to dividend income on FHLB stock for the fiscal years ended September 30, 2024, 2023 and 2022, respectively.

These equity securities are 'restricted' in that they can only be sold back to the respective institution from which they were acquired or another member institution at par. Therefore, FRB and FHLB stocks are less liquid than other marketable equity securities, and the cost approximates fair value.

Equity Securities. The Company held \$3.3 million and \$3.4 million in marketable equity securities at September 30, 2024 and 2023, respectively. The Company recognized \$0.1 million and \$0.2 million in unrealized losses on marketable equity securities during the fiscal years ended September 30, 2024 and 2023, respectively. No such securities were sold during the fiscal year.

Non-marketable equity securities with a readily determinable fair value totaled \$11.8 million and \$8.4 million at September 30, 2024 and 2023, respectively. The Company recognized \$1.1 million in unrealized gains and \$0.2 million in unrealized losses during the fiscal years ended September 30, 2024 and 2023, respectively. No such securities were sold during the fiscal year.

Equity Securities Impairment. The Company evaluates impairment for investments held at cost on at least an annual basis based on the ultimate recoverability of the par value. All other equity investments, including those under the equity method, are reviewed for other-than-temporary impairment on at least a quarterly basis. The Company recognized \$1.0 million, \$3.3 million, and zero in impairment for such investments for the fiscal years ended September 30, 2024, 2023, and 2022, respectively.

	2024	2023	2022
Amortized Cost	\$1.0 million	\$3.3 million	\$0.0 million
Gross Unrealized Gains	\$0.0 million	\$0.0 million	\$0.0 million
Gross Unrealized (Losses)	\$0.0 million	\$0.0 million	\$0.0 million
Fair Value	\$1.0 million	\$3.3 million	\$0.0 million

Debt Securities AFS
 At September 30, 2024

	2024	2023	2022
Corporate securities	\$25,000	\$19,750	\$0

color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">SBA securities		
86,036		
(4,101)		
81,935		
Obligations of states and political subdivisions		
501		
(21)		
480		
Non-bank qualified obligations of states and political subdivisions		
246,233		
44		
(28,287)		
217,990		
Asset-backed securities		
192,979		
337		
(3,618)		
189,698		
Mortgage-backed securities		
1,393,549		
84		
(162,265)		

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[illegible]

[illegible]

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[illegible]

	SBA securities	Obligations of states and political subdivisions	Non-bank qualified obligations of states and political subdivisions	Asset-backed securities	Mortgage-backed securities

[illegible]

[illegible]

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[illegible]

[illegible]

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2024		
2023		
Term lending		
Asset-based lending		
	471,897	
	382,371	
Factoring		
	362,295	
	358,344	
Lease financing		
	152,174	
	183,392	
Insurance premium finance		
	800,077	
SBA/USDA		
	568,628	
	524,750	
Other commercial finance		
	185,964	

[illegible]

4,366,116

Allowance for credit losses

(45,336)

4,029,859

4,316,411

During the fiscal years ended September 30, 2024 and 2023, the Company originated \$2.03 billion and \$1.21 billion of consumer finance and SBA/USDA loans as held for sale, respectively.

The Company sold held for sale loans resulting in proceeds of \$2.04 billion and gain on sale of \$5.9 million during the fiscal year ended September 30, 2024. The Company sold held for sale loans resulting in proceeds of \$1.14 billion and gain on sale of \$0.3 million during the fiscal year ended September 30, 2023.

Loans purchased and sold by portfolio segment, including participation interests, were as follows:

	2024	2023	Loans Purchased	Loans Held for Investment	Commercial
Fiscal Year Ended September 30,					
(Dollars in thousands)					
2024					
2023					
Loans Purchased					
Loans Held for Investment					
Commercial					

Finance			13,782			480			284,480			214,786			Total purchases			298,262			215,266			Loans Sold			Loans held for sale:			99,005			16,610			Consumer finance			1,937,079			1,123,271					

Total sales

2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	1989	1988	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949	1948	1947	1946	1945	1944	1943	1942	1941	1940	1939	1938	1937	1936	1935	1934	1933	1932	1931	1930	1929	1928	1927	1926	1925	1924	1923	1922	1921	1920	1919	1918	1917	1916	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901	1900	1899	1898	1897	1896	1895	1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1884	1883	1882	1881	1880	1879	1878	1877	1876	1875	1874	1873	1872	1871	1870	1869	1868	1867	1866	1865	1864	1863	1862	1861	1860	1859	1858	1857	1856	1855	1854	1853	1852	1851	1850	1849	1848	1847	1846	1845	1844	1843	1842	1841	1840	1839	1838	1837	1836	1835	1834	1833	1832	1831	1830	1829	1828	1827	1826	1825	1824	1823	1822	1821	1820	1819	1818	1817	1816	1815	1814	1813	1812	1811	1810	1809	1808	1807	1806	1805	1804	1803	1802	1801	1800	1799	1798	1797	1796	1795	1794	1793	1792	1791	1790	1789	1788	1787	1786	1785	1784	1783	1782	1781	1780	1779	1778	1777	1776	1775	1774	1773	1772	1771	1770	1769	1768	1767	1766	1765	1764	1763	1762	1761	1760	1759	1758	1757	1756	1755	1754	1753	1752	1751	1750	1749	1748	1747	1746	1745	1744	1743	1742	1741	1740	1739	1738	1737	1736	1735	1734	1733	1732	1731	1730	1729	1728	1727	1726	1725	1724	1723	1722	1721	1720	1719	1718	1717	1716	1715	1714	1713	1712	1711	1710	1709	1708	1707	1706	1705	1704	1703	1702	1701	1700	1699	1698	1697	1696	1695	1694	1693	1692	1691	1690	1689	1688	1687	1686	1685	1684	1683	1682	1681	1680	1679	1678	1677	1676	1675	1674	1673	1672	1671	1670	1669	1668	1667	1666	1665	1664	1663	1662	1661	1660	1659	1658	1657	1656	1655	1654	1653	1652	1651	1650	1649	1648	1647	1646	1645	1644	1643	1642	1641	1640	1639	1638	1637	1636	1635	1634	1633	1632	1631	1630	1629	1628	1627	1626	1625	1624	1623	1622	1621	1620	1619	1618	1617	1616	1615	1614	1613	1612	1611	1610	1609	1608	1607	1606	1605	1604	1603	1602	1601	1600	1599	1598	1597	1596	1595	1594	1593	1592	1591	1590	1589	1588	1587	1586	1585	1584	1583	1582	1581	1580	1579	1578	1577	1576	1575	1574	1573	1572	1571	1570	1569	1568	1567	1566	1565	1564	1563	1562	1561	1560	1559	1558	1557	1556	1555	1554	1553	1552	1551	1550	1549	1548	1547	1546	1545	1544	1543	1542	1541	1540	1539	1538	1537	1536	1535	1534	1533	1532	1531	1530	1529	1528	1527	1526	1525	1524	1523	1522	1521	1520	1519	1518	1517	1516	1515	1514	1513	1512	1511	1510	1509	1508	1507	1506	1505	1504	1503	1502	1501	1500	1499	1498	1497	1496	1495	1494	1493	1492	1491	1490	1489	1488	1487	1486	1485	1484	1483	1482	1481	1480	1479	1478	1477	1476	1475	1474	1473	1472	1471	1470	1469	1468	1467	1466	1465	1464	1463	1462	1461	1460	1459	1458	1457	1456	1455	1454	1453	1452	1451	1450	1449	1448	1447	1446	1445	1444	1443	1442	1441	1440	1439	1438	1437	1436	1435	1434	1433	1432	1431	1430	1429	1428	1427	1426	1425	1424	1423	1422	1421	1420	1419	1418	1417	1416	1415	1414	1413	1412	1411	1410	1409	1408	1407	1406	1405	1404	1403	1402	1401	1400	1399	1398	1397	1396	1395	1394	1393	1392	1391	1390	1389	1388	1387	1386	1385	1384	1383	1382	1381	1380	1379	1378	1377	1376	1375	1374	1373	1372	1371	1370	1369	1368	1367	1366	1365	1364	1363	1362	1361	1360	1359	1358	1357	1356	1355	1354	1353	1352	1351	1350	1349	1348	1347	1346	1345	1344	1343	1342	1341	1340	1339	1338	1337	1336	1335	1334	1333	1332	1331	1330	1329	1328	1327	1326	1325	1324	1323	1322	1321	1320	1319	1318	1317	1316	1315	1314	1313	1312	1311	1310	1309	1308	1307	1306	1305	1304	1303	1302	1301	1300	1299	1298	1297	1296	1295	1294	1293	1292	1291	1290	1289	1288	1287	1286	1285	1284	1283	1282	1281	1280	1279	1278	1277	1276	1275	1274	1273	1272	1271	1270	1269	1268	1267	1266	1265	1264	1263	1262	1261	1260	1259	1258	1257	1256	1255	1254	1253	1252	1251	1250	1249	1248	1247	1246	1245	1244	1243	1242	1241	1240	1239	1238	1237	1236	1235	1234	1233	1232	1231	1230	1229	1228	1227	1226	1225	1224	1223	1222	1221	1220	1219	1218	1217	1216	1215	1214	1213	1212	1211	1210	1209	1208	1207	1206	1205	1204	1203	1202	1201	1200	1199	1198	1197	1196	1195	1194	1193	1192	1191	1190	1189	1188	1187	1186	1185	1184	1183	1182	1181	1180	1179	1178	1177	1176	1175	1174	1173	1172	1171	1170	1169	1168	1167	1166	1165	1164	1163	1162	1161	1160	1159	1158	1157	1156	1155	1154	1153	1152	1151	1150	1149	1148	1147	1146	1145	1144	1143	1142	1141	1140	1139	1138	1137	1136	1135	1134	1133	1132	1131	1130	1129	1128	1127	1126	1125	1124	1123	1122	1121	1120	1119	1118	1117	1116	1115	1114	1113	1112	1111	1110	1109	1108	1107	1106	1105	1104	1103	1102	1101	1100	1099	1098	1097	1096	1095	1094	1093	1092	1091	1090	1089	1088	1087	1086	1085	1084	1083	1082	1081	1080	1079	1078	1077	1076	1075	1074	1073	1072	1071	1070	1069	1068	1067	1066	1065	1064	1063	1062	1061	1060	1059	1058	1057	1056	1055	1054	1053	1052	1051	1050	1049	1048	1047	1046	1045	1044	1043	1042	1041	1040	1039	1038	1037	1036	1035	1034	1033	1032	1031	1030	1029	1028	1027	1026	1025	1024	1023	1022	1021	1020	1019	1018	1017	1016	1015	1014	1013	1012	1011	1010	1009	1008	1007	1006	1005	1004	1003	1002	1001	1000	999	998	997	996	995	994	993	992	991	990	989	988	987	986	985	984	983	982	981	980	979	978	977	976	975	974	973	972	971	970	969	968	967	966	965	964	963	962	961	960	959	958	957	956	955	954	953	952	951	950	949	948	947	946	945	944	943	942	941	940	939	938	937	936	935	934	933	932	931	930	929	928	927	926	925	924	923	922	921	920	919	918	917	916	915	914	913	912	911	910	909	908	907	906	905	904	903	902	901	900	899	898	897	896	895	894	893	892	891	890	889	888	887	886	885	884	883	882	881	880	879	878	877	876	875	874	873	872	871	870	869	868	867	866	865	864	863	862	861	860	859	858	857	856	855	854	853	852	851	850	849	848	847	846	845	844	843	842	841	840	839	838	837	836	835	834	833	832	831	830	829	828	827	826	825	824	823	822	821	820	819	818	817	816	815	814	813	812	811	810	809	808	807	806	805	804	803	802	801	800	799	798	797	796	795	794	793	792	791	790	789	788	787	786	785	784	783	782	781	780	779	778	777	776	775	774	773	772	771	770	769	768	767	766	765	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667	666	665	664	663	662	661	660	659	658	657	656	655	654	653	652	651	650	649	648	647	646	645	644	643	642	641	640	639	638	637	636	635	634	633	632	631	630	629	628	627	626	625	624	623	622	621	620	619	618	617	616	615	614	613	612	611	

height:100%">102

141		
(19,883)		
(21,124)		
Total net investment in direct financing and sales-type leases		
\$		
152,276		
183,533		

The components of total lease income were as follows:

Fiscal Year Ended September 30,			
(Dollars in thousands)	2024	2023	2022
Interest income - loans and leases	11,827	13,536	
Interest income on net investments in direct financing and sales-type leases			

[illegible]

double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">71.051</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">69.080</td><td style="background-color:#ffffff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="18" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1 Other leasing and equipment finance noninterest income consists of gains (losses) on sales of leased equipment, fees and service charges on leases and gains (losses) on sales of leases.</div></td></tr></table></div><div>
</div><div style="text-align:justify">Undiscounted future minimum lease payments receivable for direct financing and sales-type leases, and a reconciliation to the carrying amount recorded at September 30, 2024 were as follows:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:79.455%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.345%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="3" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td colspan="3" style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">59,315</td><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">41,380</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="3" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,908</td><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,157</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2029</td><td colspan="3" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,236</td><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,761</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom">Total undiscounted future minimum lease payments receivable for direct financing and sales-type leases</td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">162,757</td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7pt;text-align:left;vertical-align:bottom"></td></tr></table></div>

Third-party residual value guarantees			
Total carrying amount of direct financing and sales-type leases			
\$			
162,757			

The Company did not record any contingent rental income from direct financing and sales-type leases in the fiscal year ended September 30, 2024.

A number of factors affected the economic environment in 2023 continued throughout 2024 including geopolitical conflict, supply chain disruptions, inflation, and increased interest rates. The 2023 bank failures that were brought on by, among other things, rising interest rates, deposit outflows and liquidity crises also continued to impact the banking industry. While the ultimate impact of these factors on the Company's loan and lease portfolio remains difficult to predict, management continues to evaluate the loan and lease portfolio in order to assess the impact on repayment sources and underlying collateral that could result in additional losses and the impact to our customers and businesses as a result of these factors impacting the economy and will refine its estimate as developments occur and more information becomes available.

Activity in the allowance for credit losses was as follows:

		2024	2023
Beginning balance		\$49,705	\$45,947
Provision for credit loss		42,238	57,448
Charge-offs			

family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">(57,681)</td>
<td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td
colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-
color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-
family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">(59,898)</td>
<td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr>
<tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-
align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-
weight:400;line-height:100%">Recoveries</td><td colspan="2" style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-
family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">11,074 </td>
<td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-
family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">6,208 </td>
<td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr>
<tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom">
<span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-
height:100%">Ending balance</td><td style="background-color:#cceeef;border-bottom:3pt double
#000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-
height:100%">\$ </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-
top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-
family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">45,336 </td>
<td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt
2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0
1pt"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid
#000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-
family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">\$ </td><td
style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-
align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-
size:10pt;font-weight:400;line-height:100%">49,705 </td><td style="background-color:#cceeef;border-
bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">
</td></tr></table></div><div style="text-align:justify">
</div><div style="text-
align:justify"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-
weight:400;line-height:120%">Activity in the allowance for credit losses and balances of loans and leases by
portfolio segment was as follows:</div><div style="text-align:justify"><table style="border-
collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td
style="width:1.0%"></td><td style="width:40.420%"></td><td style="width:0.1%"></td><td
style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td
style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td
style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td
style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td
style="width:1.0%"></td><td style="width:10.600%"></td><td style="width:0.1%"></td></tr><tr><td
colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-
align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Medium',sans-serif;font-size:9pt;font-
weight:400;line-height:100%">At September 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin
Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-height:100%">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Medium',sans-serif;font-size:9pt;font-weight:400;line-
height:100%">Beginning Balance</td><td colspan="3" style="border-top:1pt solid #000;padding:2px
1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic
Medium',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Provision (Reversal)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Medium',sans-serif;font-size:9pt;font-weight:400;line-
height:100%">Charge offs</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-
align:center;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Medium',sans-
serif;font-size:9pt;font-weight:400;line-height:100%">Recoveries</td><td colspan="3" style="border-
top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom"><span style="color:#000000;font-
family:'Franklin Gothic Medium',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Ending
Balance</td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-
align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Medium',sans-
serif;font-size:9pt;font-weight:400;line-height:100%">Allowance for credit losses:</td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:9pt;font-weight:400;line-
height:100%">Term lending</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-
align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-
size:9pt;font-weight:400;line-height:100%">\$ </td><td colspan="3" style="background-color:#ffffff;padding:2px
0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:9pt;font-weight:400;line-height:100%">25,686 </td><td colspan="3" style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-
color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

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(1) Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.		

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At September 30, 2023			(Dollars in thousands)			Beginning Balance			Provision (Reversal)			Charge-offs			Recoveries			Ending Balance											
Allowance for credit losses:			<td colspan="3" style="background-color: #ceefff; border-top: 1pt solid #000; padding: 0 1pt">			<td colspan="3" style="background-color: #ceefff; border-top: 1pt solid #000; padding: 0 1pt">			<td colspan="3" style="background-color: #ceefff; border-top: 1pt solid #000; padding: 0 1pt">			<td colspan="3" style="background-color: #ceefff; border-top: 1pt solid #000; padding: 0 1pt">																	
Term lending			\$			24,621			\$			10,541			\$			(11,295)			\$			25,686			\$		
Asset-based lending			1,050			4,005			\$			\$			\$			\$											

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	(43)	38	2,962	1,310	1,779	—	—	3,089	Commercial finance	44,152	18,477	(18,894)	3,245	46,980						Consumer finance	1,463		3,146	(2,263)		

2,346	Tax services		5	35,775	35,775	2,963	2	2	Warehouse finance	327	50	50	377	45,947	57,448	6,208	49,705	366	94	
Total loans and leases			45,947			57,448			6,208			49,705			366			94		
Unfunded commitments			59,898			62,080			49,705			366			94					
Total			105,845			119,528			105,845			105,845			105,845			105,845		

[illegible]

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	(93)	
Community banking	12,262	
Total loans and leases	68,281	
Unfunded commitments	(1)	
	690	
	(324)	
	366	

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(1)

For Commercial Finance, collateral dependent financial assets have collateral in the form of cash, equipment, or other business assets.

Management has identified certain structured finance credits for alternative energy projects in which a substantial cash collateral account has been established to mitigate credit risk. Due to the nature of the transactions and significant cash collateral positions, these credits are evaluated individually. The balance of these pass rated cash collateral loans totaled \$105.1 million and \$117.0 million at September 30, 2024 and 2023, respectively.

Federal regulations provide for the classification of loans and other assets such as debt and equity securities considered by the Bank's primary regulator, the OCC, to be of lesser quality as "substandard," "doubtful" or "loss." The loan classification and risk rating definitions are as follows:

Pass - A pass asset is of sufficient quality in terms of repayment, collateral and management to preclude a special mention or an adverse rating.

Watch - A watch asset is generally a credit performing well under current terms and conditions but with identifiable weakness meriting additional scrutiny and corrective measures. Watch is not a regulatory classification but can be used to designate assets that are exhibiting one or more weaknesses that deserve management's attention. These assets are of better quality than special mention assets.

Special Mention - A special mention asset is a credit with potential weaknesses deserving management's close attention and, if left uncorrected, may result in deterioration of the repayment prospects for the asset. Special mention assets are not adversely classified and do not expose an institution to sufficient risk to warrant adverse classification. Special mention is a temporary status with aggressive credit management required to garner adequate progress and move to watch or higher.

The adverse classifications are as follows:

Substandard - A substandard asset is inadequately protected by the net worth and/or repayment ability or by a weak collateral position. Assets so classified will have well-defined weaknesses creating a distinct possibility the Bank will sustain some loss if the weaknesses are not corrected. Loss potential does not have to exist for an asset to be classified as substandard.

Doubtful - A doubtful asset has weaknesses similar to those classified substandard, with the degree of weakness causing the likely loss of some principal in any reasonable collection effort. Due to pending factors, the asset's classification as loss is not yet appropriate.

Loss - A loss asset is considered uncollectible and of such little value that the asset's continuance on the Bank's balance sheet is no longer warranted. This classification does not necessarily mean an asset has no recovery or salvage value leaving room for future collection efforts.

Loans and leases, or portions thereof, are generally charged off when collection of principal becomes doubtful. Typically, this is associated with a delay or shortfall in payments of 210 days or more for commercial insurance premium finance, 120 days or more for consumer credit products and leases, and 90 days or more for commercial finance loans. Action is taken to charge off ERO loans if such loans have not been collected by the end of June and refund advance loans if such loans have not been collected by the end of the calendar year. The Company individually evaluates loans and leases that do not share similar risk characteristics with other financial assets, which generally means loans and leases identified as modifications or loans and leases on nonaccrual status.

The Company recognizes that concentrations of credit may naturally occur and may take the form of a large volume of related loans and leases to an individual, a specific industry, or a geographic location. Credit concentration is a direct, indirect, or contingent obligation that has a common bond where the aggregate exposure equals or exceeds a certain percentage of the Company's Tier 1 Capital plus the allowable Allowance for Credit Losses.

The Company has various portfolios of consumer finance and tax services loans that present unique risks that are statistically managed. Due to the unique risks associated with these portfolios, the Company monitors other credit quality indicators in its evaluation of the appropriateness of the ACL on these portfolios, and as such, these loans are not included in the asset classification table below. The outstanding balances of consumer finance loans and tax services loans were \$248.8 million and \$8.8 million at September 30, 2024, respectively, and \$254.4 million and \$5.2 million at September 30, 2023, respectively. The amortized cost basis of loans and leases by asset classification and year of origination was as follows:

	2024	2023
Pass	\$1,000,000	\$1,000,000
Watch	\$1,000,000	\$1,000,000
Special Mention	\$1,000,000	\$1,000,000
Substandard	\$1,000,000	\$1,000,000
Doubtful	\$1,000,000	\$1,000,000
Loss	\$1,000,000	\$1,000,000

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Lease financing

Pass	44,883	48,851	12,862	7,101	7,938	1,733	123,368	3,537	370	6,264	1,362	40	250

Special mention

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Gothic Medium',sans-serif;font-size:9pt;font-weight:400;line-height:100%">Nonaccrual with No ACL		
At September 30, 2023		
2023		
2022		
2021		
2020		
2019		
Prior		
Term lending		
865		
4,942		
2,933		
2,165		
3,134		
1,285		
15,324		
Asset-based lending		

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3,134

2,097	19,380	37,372	1

Loans and leases that are 90 days or more delinquent and accruing by year of origination were as follows:

Term	Loans	Leases	Total
At September 30, 2024	2024	2023	2022
Prior	2021	2020	2019

Loans held for sale

[illegible]

[illegible]

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[illegible]

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[illegible]

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[illegible]

Total loans and leases held for investment		5,082	7,728	3,320	1,839	1,850	1,612	28	18,534	Total 90 days or more delinquent and accruing		8,034	3,320	1,839	1,850

top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,157 </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,612 </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,840 </td><td style="background-color:#cfe2f3;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify">Certain loans and leases 90 days or more past due as to interest or principal continue to accrue because they are (1) well-secured and in the process of collection or (2) consumer loans exempt under regulatory rules from being classified as non-accrual until later delinquency, usually 120 days past due.</div><div style="text-align:justify">
</div><div style="text-align:justify">The following table provides the average recorded investment in nonaccrual loans and leases:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:59.280%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.346%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fiscal Year Ended September 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Term lending</td><td colspan="3" style="background-color:#cfe2f3;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td colspan="3" style="background-color:#cfe2f3;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">20,133 </td><td colspan="3" style="background-color:#cfe2f3;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cfe2f3;padding:0 1pt"></td><td colspan="3" style="background-color:#cfe2f3;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td colspan="3" style="background-color:#cfe2f3;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">11,494 </td><td colspan="3" style="background-color:#cfe2f3;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Asset-based lending</td><td colspan="3" style="background-color:#ffffcc;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffcc;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4,896 </td><td colspan="3" style="background-color:#ffffcc;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffcc;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffcc;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,295 </td><td colspan="3" style="background-color:#ffffcc;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Factoring</td><td colspan="3" style="background-color:#cfe2f3;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

2,079

578

1,176

2,852

SBA/USDA

2,230

1,244

30,514

26,463

Total loans and leases

\$30,514

\$26,463

The recognized interest income on the Company's nonaccrual loans and leases for the fiscal years ended September 30, 2024 and 2023 was not significant.

Effective October 1, 2023, the Company adopted ASU 2022-02,

Financial Instruments – Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures

The Company has elected to apply the new standard on a prospective basis. Financial information at and for the fiscal year ended September 30, 2024 is reflected as such. The historical information

disclosed is in accordance with Subtopic ASC 310-40, Receivables - Troubled Debt Restructurings by Creditors, </div><div style="text-align:justify">
</div><div style="text-align:justify">Modifications made to borrowers experiencing financial difficulty during the fiscal year ended September 30, 2024 were \$9.8 million in the commercial finance loan portfolio. The types of modifications granted were term extensions and reduced payments.</div><div style="text-align:justify">
</div><div style="text-align:justify">During the fiscal year ended September 30, 2024, the Company had \$1.5 million of commercial finance loans where a modification was granted in the previous 12 months in which there was a payment default. At September 30, 2024, \$1.5 million of modifications granted were in the over 89 days past due category.</div><div style="text-align:justify">
</div><div style="text-align:justify">There were \$1.1 million loans that were modified in a trouble debt restructuring ("TDR") during the fiscal year ended September 30, 2023. The Company had \$0.9 million of commercial finance loans that were modified within the previous 12 months experience a payment default during the fiscal year ended September 30, 2023. TDR net charge-offs and the impact of TDRs on the Company's allowance for credit losses were insignificant during the fiscal year ended September 30, 2023.</div><div style="text-align:justify">Loans and leases consist of the following:</div><div style="text-align:justify"><table border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:59.280%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.346%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">At September 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="9" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#eeeeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Term lending</td><td colspan="9" style="background-color:#eeeeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td colspan="3" style="background-color:#eeeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,554,641</td><td colspan="3" style="background-color:#eeeeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#eeeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#eeeeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td colspan="3" style="background-color:#eeeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,308,133</td><td colspan="3" style="background-color:#eeeeff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Asset-based lending</td><td colspan="9" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">471,897</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">382,371</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#eeeeff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Factoring</td><td colspan="9" style="background-color:#eeeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">362,295</td><td colspan="3" style="background-color:#eeeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#eeeeff;padding:0 1pt"></td><td colspan="3" style="background-color:#eeeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">358,344</td><td colspan="3" style="background-color:#eeeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 19pt;text-align:left;vertical-align:bottom">Lease financing</td><td colspan="9" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-

[illegible]

376,915		
Total loans and leases		
4,071,071		
4,359,681		
Net deferred loan origination costs		
4,124		
Total gross loans and leases		
4,075,195		
Allowance for credit losses		
(45,336)		
Total loans and leases, net		
(49,705)		
Total loans and leases, net		
\$		
4,029,859		
\$		
4,316,411		
155464100013081330004718970003823710003622950003583440001521740001833920000800077000568		
Loans purchased and sold by portfolio segment, including participation interests, were as follows:		
Fiscal Year Ended September 30,		
(Dollars in thousands)		

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

2028		
19,157		
2029		
10,236		
Thereafter		
5,761		
Total undiscounted future minimum lease payments receivable for direct financing and sales-type leases		
162,757		
Third-party residual value guarantees		
\$		
Total carrying amount of direct financing and sales-type leases		
162,757		
Activity in the allowance for credit losses was as follows:		
593150004138000026908000191570001023600057610001627570000162757000		
Activity in the allowance for credit losses was as follows:		
Fiscal Year Ended September 30,		
(Dollars in thousands)		
2024		
2023		
Beginning balance		
49,705		
45,947		

Provision for credit loss		42,238		57,448	
Charge-offs		(57,681)		(59,898)	
Recoveries		11,074			
Ending balance		\$45,336			
\$		49,705			
Activity in the allowance for credit losses and balances of loans and leases by portfolio segment was as follows:					
At September 30, 2024		(Dollars in thousands)			
Beginning Balance		Provision (Reversal)		Charge-offs	
Recoveries		Recoveries		Ending Balance	
Allowance for credit losses:					

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

49,705		
Unfunded commitments		
366		(94)
272		
Total		
46,313		
57,354		
(59,898)		
6,208		
49,977		
(1)		
Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.		
At September 30, 2022		

[illegible]

11,699

Lease financing

7,629

(2,062)

(301)

636

5,902

1,394

597

(767)

226

1,450

SBA/USDA

2,978

863

(652)

74

3,263

Other commercial finance

[illegible]

[illegible]

Book's sans-serif;font-size:9pt;font-weight:400;line-height:100%">(324)</td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">366</td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">68,971</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">28,538</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">(61,061)</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">9,865</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">46,313</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="18" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:justify">(1)Reserve for unfunded commitments is recognized within other liabilities on the Consolidated Statements of Financial Condition.</div></td></tr></table></div>497050004594700042238000574480005768100059898000110740006208000453360004970500025686000-16370000255000135600065660001420000245300022400057570003302000-201000028700018400011890002637000-17670001149000279000029620001065000755000100032730003089000-24820000060700046980000151470002283700032860004257600023460003955000406400030002240000200022914240001479000303000330200014500002349000165900049700026370003263000-29600043000380002962000131000017790000030890004415200018477000188940003245000469800001463000-940000027200046313000573540005989800062080004997700029351000485000012629000304900024621000172109200016000432000105000039970001169900011057000191700065560007629000-2062000301000636000590200013940005970007670002260001450000297800086300065200074000326300011661449000478700034500014630002000280930003085200027620005000420000-930000032700012262000-1268600004240000682810002886200061061000986500045947000690000-32400000366000689710002853800061061000986500046313000<div style="text-align:justify">Information on loans and leases that are deemed to be collateral dependent and are evaluated individually for the ACL was as follows:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:52.554%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:21.707%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:21.709%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="width:3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-

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[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:9pt;font-weight:400;line-height:100%">23,678		
38,179		
53,940		
568,628		
Current period charge-offs		
549		
79		
127		
755		
Other commercial finance		
Pass		
73,330		
2,210		
6,685		
12,351		
1,274		

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

serif;font-size:9pt;font-weight:400;line-height:100%;>180

	152
	332
Total	
798,646	1,431

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

4,685,303		
4,759,941		
15,150		
26,412		
41,562		
At September 30, 2023		
Accruing and Nonaccruing Loans and Leases		
Nonperforming Loans and Leases		
(Dollars in thousands)		
30-59 Days Past Due		
60-89 Days Past Due		
> 89 Days Past Due		
Total Past Due		
Current		
Total Loans and Leases Receivable		
> 89 Days Past Due and Accruing		
Nonaccrual Balance		

[illegible]

[illegible]

[illegible]

	SBA/USDA	512	1,835	522,403	524,750	833	1,002	1,835	91	166,000	166,091	91	Commercial finance

[illegible]

[illegible]

[illegible]

[illegible]

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[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

2020		
2019		
Prior		
Loans held for sale		
\$		
306		
\$		
—		
306		
\$		
—		
1,604		
1,371		
500		
233		
29		

[illegible]

[illegible]

[illegible]

[illegible]

height:100%"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">2,157 </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,612 </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">28 </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">18,840 </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div>928100034330005369000138600062500033680000234620002579000000000290002900000577000110004</div><div>PER COMMON SHARE ("EPS")</div><div style="text-align:justify">The Company has granted restricted share awards with dividend rights that are considered to be participating securities. Accordingly, a portion of the Company's earnings is allocated to those participating securities in the earnings per share calculation under the two-class method. Basic EPS is computed using the two-class method by dividing income available to common stockholders after the allocation of dividends and undistributed earnings to the participating securities by the weighted average number of common shares outstanding for the period. Diluted EPS is calculated using the more dilutive of the two-class method or the treasury stock method. Diluted EPS reflects the potential dilution that could occur if securities or other contracts to issue common stock were exercised, and is computed after giving consideration to the weighted average dilutive effect upon vesting of performance share units ("PSUs") and restricted stock grants, the exercise of stock options, if any, and after the allocation of earnings to the participating securities. Antidilutive securities are disregarded in earnings per share calculations. Diluted EPS shown below reflects the two-class method, as diluted EPS under the two-class method was more dilutive than under the treasury stock method.</div><div style="text-align:justify">
</div><div style="text-align:justify">A reconciliation of net income and common stock share amounts used in the computation of basic and diluted earnings per share is presented below.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:99.853%"><tr><td style="width:1.0%"></td><td style="width:59.222%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.637%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.532%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.640%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="15" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fiscal Year Ended September 30,</td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands, except per share data)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Basic income per common share:</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom">Net income attributable to Pathward Financial, Inc.</td><td colspan="3" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:9pt;font-weight:400;line-

[illegible]

Diluted net earnings available to common stockholders			166,817		
Total weighted-average basic common shares outstanding			25,169,937		
Effect of dilutive securities			(1)		
Performance share units			31,813		
Total effect of dilutive securities			92,527		
Total effect of dilutive securities			5,176		

[illegible]

5.26

Represents the effect of the assumed exercise of stock options and vesting of performance share units and restricted stock, as applicable, utilizing the treasury stock method.

(1)

(2)

Excluded from the computation of diluted earnings per share for the fiscal years ended September 30, 2024, 2023, and 2022, respectively, were 232,601, 408,477, and 487,476 weighted average shares of nonvested restricted stock because their inclusion would be anti-dilutive.

A reconciliation of net income and common stock share amounts used in the computation of basic and diluted earnings per share is presented below.

	2024	2023	2022
Basic income per common share:	\$168,357	\$163,615	\$156,386
Net income attributable to Pathward Financial, Inc.	\$156,386	\$163,615	\$168,357
Dividends and undistributed earnings allocated to participating securities	(1,542)	(2,453)	(2,565)

Basic net earnings available to common stockholders		
166,815		
161,162		
Undistributed earnings allocated to nonvested restricted stockholders		
1,495		
2,372		
2,468		
Reallocation of undistributed earnings to nonvested restricted stockholders		
(1,493)		
(2,364)		
(2,468)		
Diluted net earnings available to common stockholders		
\$		
166,817		
161,170		
153,821		

Total weighted-average basic common shares outstanding		
25,169,937		
26,833,079		
29,227,071		
Effect of dilutive securities		
(1)		
Performance share units		
31,813		
92,527		
5,176		
Total effect of dilutive securities		
31,813		
92,527		
5,176		
Total weighted-average diluted common shares outstanding		
25,201,750		
26,925,606		
29,232,247		

[illegible]

At September 30,		
(Dollars in thousands)		
2024		
2023		
Land		
\$		
1,354		
1,354		
Buildings		
21,685		
21,331		
Furniture, fixtures, and equipment		
63,823		
62,312		
86,862		
84,997		
Less: accumulated depreciation and amortization		
(47,807)		
(45,837)		
Net book value		
\$		
39,055		
Net book value		

family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">39,160 </td>
<td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">

</div><div style="text-align:justify">Depreciation expense of premises, furniture and equipment included in occupancy and equipment expense was approximately \$10.2 million, \$11.1 million and \$11.3 million for the fiscal years ended September 30, 2024, 2023 and 2022, respectively.</div>RENTAL EQUIPMENT, NET<div style="text-align:justify">Rental equipment consists of the following:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:59.280%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.346%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">At September 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">21,308</td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">25,094</td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 1pt;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Motor vehicles and other</td><td colspan="2" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">140,920</td><td style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">122,845</td><td style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Other furniture and equipment</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">38,755</td><td style="background-color:#ceeeff;padding:2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0;text-align:right;vertical-align:bottom">37,637</td><td style="background-color:#ceeeff;padding:2px 1pt;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Solar panels and equipment</td><td colspan="2" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">128,296</td><td style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">142,355</td><td style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="2" style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">329,279</td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-

[illegible]

10pt;font-weight:400;line-height:100%">15,017

2029			
9,402			
Thereafter			
5,921			
Total			
\$ 129,149			

Premises, furniture, and equipment consists of the following:

At September 30,												
(Dollars in thousands)												
2024												
2023												
Land												
\$ 1,354												
Buildings												
21,685												
21,331												
Furniture, fixtures, and equipment												
63,823												
62,312												

[illegible]

[illegible]

size:10pt;font-weight:400;line-height:120%>Future minimum lease payments expected to be received for operating leases at September 30, 2024 were as follows:

(Dollars in thousands)</td> <td ><="" colspan="3" style="padding:0 1pt" td><="" tr=""><tr><td colspan="3" style="background-color:#e6eef;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="3" style="background-color:#e6eef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td></td></tr><tr><td colspan="3" style="background-color:#e6eef;padding:2px 0;text-align:right;vertical-align:bottom">41,983</td><td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,493</td></td></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">32,493</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td></td></td></tr><tr><td colspan="3" style="background-color:#e6eef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,333</td><td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,017</td></td></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">Thereafter</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,402</td></td></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td></td></tr><tr><td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">129,149</td><td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td></td></tr></td>			<tr><td colspan="3" style="background-color:#e6eef;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td colspan="3" style="background-color:#e6eef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td></td></tr> <tr><td colspan="3" style="background-color:#e6eef;padding:2px 0;text-align:right;vertical-align:bottom">41,983</td><td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td></td></tr> <tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,493</td></td></td></tr> <tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">32,493</td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td></td></td></tr> <tr><td colspan="3" style="background-color:#e6eef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">24,333</td><td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td></td></tr> <tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,017</td></td></td></tr> <tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">Thereafter</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,402</td></td></td></tr> <tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td></td></tr> <tr><td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">129,149</td><td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td></td></tr>			2025</td> <td colspan="3" style="background-color:#e6eef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td>			\$</td>			41,983</td> <td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td>			</td>			2026</td> <td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,493</td></td>			32,493</td>			32,493</td> <td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td></td>			2027</td>			24,333</td> <td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td>			</td>			2028</td> <td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,017</td></td>			15,017</td>			Thereafter</td> <td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,402</td></td>			9,402</td>			Total</td> <td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td>			\$</td>			129,149</td> <td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td>			</td>		
2025</td> <td colspan="3" style="background-color:#e6eef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td>			\$</td>																																																								
41,983</td> <td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td>			</td>																																																								
2026</td> <td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">32,493</td></td>			32,493</td>																																																								
32,493</td> <td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td></td>			2027</td>																																																								
24,333</td> <td colspan="3" style="background-color:#e6eef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td>			</td>																																																								
2028</td> <td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">15,017</td></td>			15,017</td>																																																								
Thereafter</td> <td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,402</td></td>			9,402</td>																																																								
Total</td> <td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td></td>			\$</td>																																																								
129,149</td> <td colspan="3" style="background-color:#e6eef;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></td>			</td>																																																								

Undiscounted future minimum operating lease payments and a reconciliation to the amount recorded as operating lease liabilities at September 30, 2024 were as follows:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%">| | | | | | |
| --- | --- | --- | --- | --- | --- |
| | | | | | |
| (Dollars in thousands)</td> | | | | | | | | --- | --- | --- | --- | --- | --- | | 2025</td> 3,985</td> | | | | | | | </td> | | | 2026</td> | | | | 3,435</td> 2027</td> | | | | | | </div> | | | | | |

<td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr>
<tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">
2027</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,152</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,095</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">2029</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,841</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12,703</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total undiscounted future minimum lease payments</td><td colspan="2" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">29,211</td><td style="background-color:#ceeeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Discount</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(3,189)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 12.25pt;text-align:left;vertical-align:bottom">Total operating lease liabilities</td><td colspan="2" style="background-color:#ceeeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 0;text-align:right;vertical-align:bottom">26,022</td><td style="background-color:#ceeeff;border-bottom:3pt double #000000;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>4198300032493000243330001501700094020005921000129149000GOODWILL AND INTANGIBLE ASSETS<div style="text-align:justify">The Company held a total of \$309.5 million of goodwill at September 30, 2024. The recorded goodwill is a result of multiple business combinations that occurred from 2015 to 2018. There have been no changes to the carrying amount of goodwill during the fiscal years ended September 30, 2024 and 2023.</div><div style="text-align:justify">The changes in the carrying amount of the Company's intangible assets were as follows:</div><div><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;text-align:left;vertical-align:bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.303%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.621%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">Trademark(1)</div></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Non-Compete</td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">Customer Relationships(2)</div></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">(3)</div></td></tr></table></div>

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(1)

Book amortization period of 5-15 years. Amortized using the straight line and accelerated methods.

(2)

Book amortization period of 10-30 years. Amortized using the accelerated method.

(3)

Book amortization period of 3-20 years. Amortized using the straight line method.

The estimated amortization expense of intangible assets assumes no activities, such as acquisitions, which would result in additional amortizable intangible assets. Estimated amortization expense of intangible assets in the subsequent fiscal years at September 30, 2024 was as follows:

	(Dollars in thousands)
2025	3,569
2026	3,223
2027	2,577
2028	2,267
2029	1,637
Thereafter	3,316

Total anticipated intangible amortization</td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,589</td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify">There were no impairments to intangible assets for the fiscal years ended September 30, 2024 and 2023. Intangible impairment expense is recorded within the The changes in the carrying amount of the Company's intangible assets were as follows:</div><div style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:35.303%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.621%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:center">Trademark(1)</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Non-Compete</td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">Customer Relationships(2)</div></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">All Others(3)</div></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt;text-align:left;vertical-align:bottom">At September 30, 2023</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">7,477</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">9,110</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">4,133</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">20,720</td><td style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>

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accumulated impairment (68,133)

2023	2022	2021	2020	2019
7,477	9,110	4,133	20,720	74,770

Book amortization period of 5-15 years. Amortized using the straight line and accelerated methods.

Book amortization period of 10-30 years. Amortized using the accelerated method.

Book amortization period of 3-20 years. Amortized using the straight line method.

74,770,000, 91,100,000, 41,330,000, 207,200,000, 747,700,000

amortization expense of intangible assets in the subsequent fiscal years at September 30, 2024 was as follows:

79.455%	0.1%	1.0%	18.345%	0.1%

serif;font-size:8pt;font-weight:400;line-height:100%")>(Dollars in thousands)</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;padding:2px 0;text-align:right;vertical-align:bottom">3,569</td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,223</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,577</td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,267</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt;text-align:left;vertical-align:bottom">2029</td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">1,637</td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,316</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total anticipated intangible amortization</td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,589</td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td></tr></table></div>3569000322300025770002267000163700033160001658900000<div style="text-align:justify">Operating lease right-of-use ("ROU") assets, included inother assets, were \$24.4 million and \$26.9 million at September 30, 2024 and 2023, respectively.</div><div style="text-align:justify">
</div><div style="text-align:justify">Operating lease liabilities, included inaccrued expenses and other liabilities, were \$26.0 million and \$28.8 million at September 30, 2024 and 2023, respectively.</div><div style="text-align:justify">Undiscounted future minimum operating lease payments and a reconciliation to the amount recorded as operating lease liabilities at September 30, 2024 were as follows:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:79.455%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.345%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#e6e6ff;padding:2px 0;text-align:right;vertical-align:bottom">3,985</td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"></td></tr></table></div>

2026		3,435									
2027		3,152									
2028		3,095									
2029		2,841									
Thereafter		12,703									
Total undiscounted future minimum lease payments											
		29,211									
Discount		(3,189)									
Total operating lease liabilities											
\$											
26,022											
The weighted-average discount rate and remaining lease term for operating leases were as follows:											
		100.000%									
		0.1%									
		1.0%									
		18.344%									
		0.1%									
		0.530%									
		0.1%									
		1.0%									
		18.346%									
		0.1%									
At September 30,											
2024											
2023											
Weighted-average discount rate											
2.45											

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family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">2026</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,102</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">2029</td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:12pt">TotaI(1)</div></td><td style="background-color:#ceefff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceefff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,206</td><td style="background-color:#ceefff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1)As of September 30, 2024, the Company had \$25.0 million certificates of deposit recorded in wholesale deposits on the Consolidated Statements of Financial Condition.</div><div style="text-align:justify">
</div><div style="text-align:justify">Under the Dodd-Frank Act, IRA and non-IRA deposit accounts are insured up to \$250,000 by the DIF under management of the FDIC.</div>25000041000005000000.0<div style="text-align:justify">Scheduled maturities of time certificates of deposit at September 30, 2024 were as follows for the fiscal years ending:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:79.455%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.345%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">2025</td><td style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceefff;padding:2px 0;text-align:right;vertical-align:bottom">3,104</td><td style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2026</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">26,102</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">2027</td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ceefff;padding:2px

1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">2028</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">2029</td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:12pt">Tota1(1)</div></td><td style="background-color:#ceceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,206</td><td style="background-color:#ceceff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1)As of September 30, 2024, the Company had \$25.0 million certificates of deposit recorded in wholesale deposits on the Consolidated Statements of Financial Condition.</div>31040002610200000002920600025000000.0250000SHORT-TERM AND LONG-TERM BORROWINGS<div>Short-Term Borrowings<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:59.280%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.346%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:center;vertical-align:bottom">At September 30,</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt;text-align:left;vertical-align:bottom">Overnight fed funds purchased</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">377,000</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceceff;padding:0 1pt"></td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,000</td><td style="background-color:#ceceff;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-

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1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Thereafter</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">13,661</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">19,693</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">33,354</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt 2px 13pt;text-align:left;vertical-align:bottom">Total long-term borrowings</td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,661</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">19,693</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="display:none"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">33,354</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify">Certain trust preferred securities are due to First Midwest Financial Capital Trust I, a 100%-owned nonconsolidated subsidiary of the Company. The securities were issued in 2001 in conjunction with the Trust's issuance of 10,000 shares of trust preferred securities. The securities bear the same interest rate and terms as the trust preferred securities. The securities are included on the Consolidated Statements of Financial Condition as liabilities.</div><div style="text-align:justify"></div><div style="text-align:justify">The Company issued all of the 10,310 authorized shares of trust preferred securities of First Midwest Financial Capital Trust I holding solely securities. Distributions are paid semi-annually. Cumulative cash distributions are calculated at 6-month CME Term SOFR plus 0.42826% tenor spread adjustment plus 3.75% (8.43% at September 30, 2024 and 9.65% at September 30, 2023), not to exceed 12.5%. The Company may, at one or more times, defer interest payments on the capital securities for up to 10 consecutive semi-annual periods, but not beyond July 25, 2031. At the end of any deferral period, all accumulated and unpaid distributions are required to be paid. The capital securities are required to be redeemed on July 25, 2031; however, the Company has a semi-annual option to shorten the maturity date. The redemption price is \$1,000 per capital security plus any accrued and unpaid distributions to the date of redemption.</div><div style="text-align:justify">
</div><div style="text-align:justify">Holders of the capital securities have no voting rights, are unsecured and rank junior in priority of payment to all of the Company's indebtedness and senior to the Company's common stock.</div><div style="text-align:justify">
</div><div style="text-align:justify">Although the securities issued by the Trust are not included as a component of stockholders'

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EQUITY

<div style="text-align:justify">Repurchase of Common Stock.
The Company's Board of Directors authorized the September 3, 2021 share repurchase program to repurchase up to 6,000,000 shares of the Company's outstanding common stock. This authorization was effective from September 3, 2021 through September 30, 2024, with 146,435 shares authorized by this repurchase program not repurchased when it expired. On August 25, 2023, the Company's Board of Directors announced a share repurchase program to repurchase up to an additional 7,000,000 shares of the Company's outstanding common stock on or before September 30, 2028. During the fiscal years ended September 30, 2024 and 2023, the Company repurchased 1,520,001 and 2,628,541 shares, respectively, as part of the share repurchase programs.</div>

<div style="text-align:justify">
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<div style="margin-bottom:8pt;text-align:justify">Under the repurchase programs, repurchased shares were retired and designated as authorized but unissued shares. The Company accounts for repurchased shares using the par value method under which the repurchase price is charged to paid-in capital up to the amount of the original proceeds of those shares. When the repurchase price is greater than the original issue proceeds, the excess is charged to retained earnings. As of September 30, 2024, 7,000,000 shares of common stock remained available for repurchase.</div>

<div style="text-align:justify">For the fiscal years ended September 30, 2024 and 2023, the Company also repurchased 126,221 and 67,103 shares, or \$6.1 million and \$2.5 million, of common stock, respectively, in settlement of employee tax withholding obligations due upon the vesting of restricted stock.</div>

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<div style="text-align:justify">Repurchase of Treasury Stock.The Company accounts for the retirement of repurchased shares, including treasury stock, using the par value method under which the repurchase price is charged to paid-in capital up to the amount of the original proceeds of those shares. When the repurchase price is greater than the original issue proceeds, the excess is charged to retained earnings. The Company retired 129,929 and 149,679 shares of common stock held in treasury during the fiscal years ended September 30, 2024 and 2023, respectively.</div>

STOCK COMPENSATION<div style="text-align:justify">The Company previously maintained the Pathward Financial, Inc. 2002 Omnibus Incentive Plan, as amended and restated (the "Prior Omnibus Incentive Plan"). No awards were granted under the Prior Omnibus Incentive Plan following November 25, 2022, the date that the Prior Omnibus Incentive Plan expired by its terms. On February 27, 2024, the shareholders of the Company voted to approve the Pathward Financial, Inc. 2023 Omnibus Incentive Plan (the "Plan"). The Plan permits the granting of various types of awards including but not limited to nonvested (restricted) shares and PSUs to certain officers and directors of the Company. Awards may be granted by the Compensation Committee of the Board of Directors based on the performance of the award recipients or other relevant factors.</div>

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<div style="text-align:justify">Shares have previously been granted each year to executives and senior leadership members under the applicable Company incentive plan. These shares vest at various times ranging from immediately to three years based on circumstances at time of grant. The fair value is determined based on the fair market value of the Company's stock on the grant date. Director shares are issued to the Company's directors, and these shares have historically vested from immediately to up to one year from the grant date.</div>

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<div style="text-align:justify">The Company also grants selected executives PSU awards. The vesting of these awards is contingent on meeting company-wide performance goals, including earnings per share. PSUs are generally granted at the market value of the underlying share on the date of grant, adjusted for dividends, as PSUs do not participate in dividends. The awards contingently vest over a period of three years and have payout levels ranging from a threshold of 50% to a maximum of 200%. Upon vesting, each PSU earned is converted into one share of common stock.</div>

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<div style="text-align:justify">The fair value of the PSUs is determined by the dividend-adjusted fair value on the grant date for those awards subject to a performance condition. For those PSUs subject to a market condition, a simulation valuation is performed.</div>

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<div>

"text-align: justify">In addition, during the first and second quarters of fiscal year 2017, shares were granted to certain executive officers of the Company in connection with their signing of employment agreements with the Company. These stock awards vest in equal installments over eight years.</div><div style="text-align: justify">
</div><div style="text-align: justify">The following tables show the activity of share awards (including shares of restricted stock subject to vesting, fully-vested restricted stock, and PSUs) granted, exercised or forfeited under all of the Company's incentive plans during the fiscal years ended September 30, 2024 and 2023.</div><div style="padding-left: 9pt; text-align: justify; text-indent: -9pt"><table style="border-collapse: collapse; display: inline-table; margin-bottom: 5pt; vertical-align: text-bottom; width: 100.000%"><tr><td style="width: 1.0%"></td><td style="width: 60.011%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 18.344%"></td><td style="width: 0.1%"></td><td style="width: 1.0%"></td><td style="width: 18.345%"></td><td style="width: 0.1%"></td></tr><tr><td colspan="3" style="padding: 2px 1pt; text-align: left; vertical-align: bottom">(Dollars in thousands, except per share data)</td><td colspan="3" style="padding: 2px 1pt; text-align: center; vertical-align: bottom">Number of Shares</td><td colspan="3" style="padding: 2px 1pt; text-align: center; vertical-align: bottom">Weighted Average Fair Value at Grant</td></tr><tr><td colspan="3" style="background-color: #ceeeff; padding: 2px 1pt; text-align: left; vertical-align: bottom">Nonvested shares outstanding, September 30, 2023</td><td colspan="2" style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">370,151</td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: left; vertical-align: bottom">\$</td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 0; text-align: right; vertical-align: bottom">35.87</td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr><tr><td colspan="3" style="background-color: #ffffff; padding: 2px 1pt; text-align: left; vertical-align: bottom">Granted</td><td colspan="2" style="background-color: #ffffff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">181,117</td><td style="background-color: #ffffff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td colspan="2" style="background-color: #ffffff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">50.61</td><td style="background-color: #ffffff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr><tr><td colspan="3" style="background-color: #ceeeff; padding: 2px 1pt; text-align: left; vertical-align: bottom">Vested</td><td colspan="2" style="background-color: #ceeeff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">(288,734)</td><td colspan="2" style="background-color: #ceeeff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td colspan="2" style="background-color: #ceeeff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">40.22</td><td style="background-color: #ceeeff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr><tr><td colspan="3" style="background-color: #ffffff; padding: 2px 1pt; text-align: left; vertical-align: bottom">Forfeited or expired</td><td colspan="2" style="background-color: #ffffff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">(13,864)</td><td colspan="2" style="background-color: #ffffff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td colspan="2" style="background-color: #ffffff; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">42.49</td><td colspan="2" style="background-color: #ffffff; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr><tr><td colspan="3" style="background-color: #ceeeff; padding: 2px 1pt; text-align: left; vertical-align: bottom">Nonvested shares outstanding, September 30, 2024</td><td colspan="2" style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: right; vertical-align: bottom">248,670</td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 0 2px 1pt; text-align: left; vertical-align: bottom">\$</td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 0; text-align: right; vertical-align: bottom">41.19</td><td style="background-color: #ceeeff; border-top: 1pt solid #000; padding: 2px 1pt 2px 0; text-align: right; vertical-align: bottom"></td></tr><tr><td colspan="3" style="background-color: #ffffff; padding: 2px 1pt; text-align: left; vertical-align: bottom">Nonvested shares outstanding, September 30, 2024</td><td colspan="2" style="background-color: #ffffff; 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Nonvested shares outstanding, September 30, 2022		
474,348	36.52	
Granted		
135,417		
36.68		
Vested		
(229,803)		
37.46		
Forfeited or expired		
(9,811)		
41.14		
Nonvested shares outstanding, September 30, 2023		
370,151		
\$		
35.87		
Performance share units outstanding, September 30, 2023		
155,804		
\$		
41.20		

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As of September 30, 2024, stock-based compensation expense not yet recognized in income totaled \$6.3 million, which is expected to be recognized over a weighted-average remaining period of 1.56 years.

The following tables show the activity of share awards (including shares of restricted stock subject to vesting, fully-vested restricted stock, and PSUs) granted, exercised or forfeited under all of the Company's incentive plans during the fiscal years ended September 30, 2024 and 2023.

	2024	2023
Number of Shares	370,151	35,877
Weighted Average Fair Value at Grant	\$181.117	\$50.61
Nonvested shares outstanding, September 30, 2023	288,734	40.22
Vested	42.49	(13,864)
Forfeited or expired	-	-

Nonvested shares outstanding, September 30, 2024					
248,670					
41.19					
474,348					
36.52					
135,417					
36.68					
Vested					
(229,803)					
37.46					
Forfeited or expired					
(9,811)					
41.14					
Nonvested shares outstanding, September 30, 2023					
370,151					
35.87					
37015135.8718111750.6128873440.221386442.4924867041.1947434836.5213541736.6822980337.469811					
width:1.0%					
width:1.0%					
width:18.344%					
width:18.345%					
(Dollars in thousands, except per share data)					

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5.5pt;font-weight:400;line-height:100%;position:relative;top:-3.5pt;vertical-align:baseline">(2)</div></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">59.115</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">38.94</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Vested</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Forfeited or expired</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Performance share units outstanding, September 30, 2023</td><td colspan="2" style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">155.804</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">41.20</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="9" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:9pt;text-indent:-9pt">(1)The activity in this table includes 60,984 shares related to the fiscal year 2021 PSUs, which are included in this table under the assumption of a target performance achievement. The final performance was assessed after September 30, 2023, resulted in an achievement greater than target, and an additional 47,252 shares were allocated to the participants in the plan.</div></td><td colspan="9" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="padding-left:9pt;text-indent:-9pt">(2)The number of PSUs granted reflects the target number of PSUs able to be earned under a given award.</div></td></tr></table></div>15580441.205212549.616098455.47448344.5914246247.249668942.595911538.94000015580441.20609844</div><div style="text-align:justify">The following table shows the effect to income, net of tax benefits, of share-based compensation expense recorded:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:99.707%"><tr><td style="width:1.0%"></td><td style="width:62.243%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.630%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.533%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.630%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.533%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.631%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="6" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fiscal Year Ended September 30,</td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr></table></div>

Total employee stock-based compensation expense recognized in income, net of tax effects of \$1,873, \$1,838, and \$2,181, respectively

\$1,873	\$1,838	\$2,181
8,416		
8,465		
7,824		

The Company and its subsidiaries file a consolidated federal income tax return on a fiscal year basis. The provision for income taxes were as follows:

Fiscal Year Ended September 30,	(Dollars in thousands)	
2024	2023	2022
Current	Deferred	Federal
9,815	8,682	5,657

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family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%")>(1,349)</td>
<td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr>
<tr><td colspan="3" style="background-color:#ceefff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceefff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(91,439)</td><td style="background-color:#ceefff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceefff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceefff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(82,981)</td><td style="background-color:#ceefff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net deferred tax assets</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">50,201</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">95,325</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1)The general business credits are investment tax credits generated from qualified solar energy property placed in service during the fiscal years ended September 30, 2024 and 2023. These credits will begin to expire on September 30, 2042.</div><div style="text-align:justify">
</div><div style="text-align:justify">As of September 30, 2024, the Company had a gross deferred tax asset of \$3.0 million for separate company state cumulative net operating loss carryforwards, for which \$3.0 million was reserved. At September 30, 2023, the Company had a gross deferred tax asset of \$2.7 million for separate company state cumulative net operating loss carryforwards, for which \$2.7 million was reserved. These state operating loss carryforwards will expire in various subsequent periods.</div><div style="text-align:justify">
</div><div style="text-align:justify">In general, management believes that the realization of its deferred tax assets is more likely than not based on the expectations as to future taxable income; therefore, there was no deferred tax valuation allowance at September 30, 2024, or 2023 with the exception of the state cumulative net operating loss carryforwards discussed above.</div><div style="text-align:justify">The table below reconciles the statutory federal income tax expense and rate to the effective income tax expense and rate for the fiscal years presented. The Company's effective tax rate is calculated by dividing income tax expense by income before income tax expense.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:99.707%"><tr><td style="width:1.0%"></td><td style="width:44.647%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.111%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.111%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.113%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="24" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fiscal Year Ended September 30,</td></tr><tr><td colspan="6" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="6" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="6" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amount</td><td>

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27.964

15.2

The Company uses the flow through method of accounting for investment tax credits under which the credits are recognized as a reduction to income tax expense in the period in which the credit arises. During the fiscal years ended September 30, 2024, 2023, and 2022, \$19.7 million, \$27.4 million, and \$16.8 million in investment tax credits were recognized as a reduction to income tax expense, respectively.

The Company's tax reserves reflect management's judgment as to the resolution of the issues involved if subject to judicial review. While the Company believes that its reserves are adequate to cover reasonably expected tax risks, there can be no assurance that, in all instances, an issue raised by a tax authority will be resolved at a financial cost that does not exceed its related reserve. With respect to these reserves, the Company's income tax expense would include (i) any changes in tax reserves arising from material changes during the period in the facts and circumstances surrounding a tax issue, and (ii) any difference from the Company's tax position as recorded in the Consolidated Financial Statements and the final resolution of a tax issue during the period.

The tax years ended September 30, 2021 and later remain subject to examination by the Internal Revenue Service. For state purposes, the tax years ended September 30, 2021 and later remain open for examination, with few exceptions.

A reconciliation of the beginning and ending balances for liabilities associated with unrecognized tax benefits follows:

At September 30,			(Dollars in thousands)								
2024			2023								
Balance at beginning of fiscal year			521								
\$			645								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$			\$								
\$											

for tax positions related to prior years

56	Balance at end of fiscal year	577
521		521

The total amount of unrecognized tax benefits that, if recognized, would impact the effective rate was \$540,000 as of September 30, 2024. The Company recognizes interest related to unrecognized tax benefits as a component of income tax expense. The amount of accrued interest related to unrecognized tax benefits was \$93,000 as of September 30, 2024. The Company does not anticipate any significant change in the total amount of unrecognized tax benefits within the next 12 months.

The Company and its subsidiaries file a consolidated federal income tax return on a fiscal year basis. The provision for income taxes were as follows:

	2024	2023	2022
Federal:	8,682	8,682	9,815

5,657	9,281	12,900	19,096	7,514	18,557	State:	Current	8,211	7,817	4,720	1,834	993	4,687	10,045

style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:10pt;font-weight:400;line-height:100%">8,810 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,407 </td><td style="background-color:#ffffff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Income tax expense</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">29,141 </td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">16,324 </td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">27,964 </td><td style="background-color:#ceeeff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>9815000868200056570009281000-116800012900000190960007514000185570008211000781700047200001834000993000468700010045000881000

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align:bottom">Other liabilities</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,346)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(1,349)</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(91,439)</td><td style="background-color:#ceeeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ceeeff;padding:0 1pt"></td><td colspan="2" style="background-color:#ceeeff;border-top:1pt solid #000000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">(82,981)</td><td style="background-color:#ceeeff;border-top:1pt solid #000000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Net deferred tax assets</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">50,201</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">95,325</td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1)The general business credits are investment tax credits generated from qualified solar energy property placed in service during the fiscal years ended September 30, 2024 and 2023. These credits will begin to expire on September 30, 2042.</div>110420001160600043510003739000240200039160001750003930005570600059783000276300025580006
Company's effective tax rate is calculated by dividing income tax expense by income before income tax expense.<div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:99.707%"><tr><td style="width:1.0%"></td><td style="width:44.647%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.111%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:0.533%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.111%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.533%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:8.284%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.113%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="24" style="border-bottom:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Fiscal Year Ended September 30,</td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="6" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="6" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2023</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">2022</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amount</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Rate</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Amount</td><td colspan="3" style="border-top:1pt solid

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	(15.7)	(17.589)	(9.5)	%	(0.3)	(0.3)	(474)	(0.3)	(956)	(0.3)	\$	29,141	14.7	\$	16,324	9.0	%

[illegible]

size:10pt;font-weight:400;line-height:100%">521 </td><td style="background-color:#e6e6ff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>5210006450005600012400057700052100054000093000CAPITAL REQUIREMENTS AND RESTRICTIONS ON RETAINED EARNINGS<div style="text-align:justify">The Company and the Bank are required to comply with the regulatory capital rules administered by federal banking agencies (the "Capital Rules"). Under the Capital Rules and the regulatory framework for prompt corrective action, the Company and Bank must meet specific capital guidelines that involve quantitative measures of the Company's and Bank's assets, liabilities and certain off-balance-sheet items as calculated under regulatory accounting practices. The Company's and Bank's capital amounts and classifications are also subject to qualitative judgments by regulators about components, risk weightings, and other factors.</div><div style="text-align:justify">
</div><div style="text-align:justify">The Capital Rules require the Company and the Bank to maintain minimum ratios (set forth in the table below) of total risk-based capital and Tier 1 capital (as defined in the regulations) to risk-weighted assets (as defined), and a leverage ratio consisting of Tier 1 capital (as defined) to average assets (as defined). At September 30, 2024, the Company and the Bank exceeded federal regulatory minimum capital requirements to be classified as well-capitalized under the prompt corrective action requirements. The Company and the Bank took the AOCI opt-out election; under the rule, non-advanced approach banking organizations were given a one-time option to exclude certain AOCI components.</div><div style="text-align:justify">
</div><div style="text-align:justify">The table below includes certain non-GAAP financial measures that are used by investors, analysts and bank regulatory agencies to assess the capital position of financial services companies. Management reviews these measures along with other measures of capital as part of its financial analyses and has included this non-GAAP financial information, and the corresponding reconciliation to total equity.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:38.373%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.546%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Company</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Bank</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum
to be Adequately Capitalized Under Prompt Corrective Action Provisions</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum to be Well Capitalized Under Prompt Corrective Action Provisions</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">At September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Tier 1 leverage capital ratio</td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9.26 </td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9.44 </td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.00 </td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="2" style="background-color:#e6e6ff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.00 </td><td style="background-color:#e6e6ff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Common equity Tier 1 capital ratio</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12.61 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span

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Tier 1 capital ratio

11.25	11.81	4.50	6.50	11.50	11.81	6.00	8.00	7.75	12.84	12.76	8.00	10.00

The following table provides a reconciliation of the amounts included in the table above for the Company.

	Standardized Approach	(1)	Total stockholders' equity
September 30, 2024	\$839,605		\$839,605
September 30, 2023			

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bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="12" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="margin-bottom:2pt;padding-left:9pt;text-align:justify;text-indent:-9pt">(1) Capital ratios were determined using the Basel III capital rules that became effective on January 1, 2015. Basel III revised the definition of capital, increased minimum capital ratios, and introduced a minimum common equity tier 1 capital ratio; those changes were fully phased in through the end of 2021.</div></td></tr></table></div><div style="text-align:justify">
</div><div style="text-align:justify">The Company and the Bank are required to maintain a capital conservation buffer above the minimum risk-based capital requirements in order to avoid certain limitations on capital distributions, stock repurchases and discretionary bonus payments to executive officers. The capital conservation buffer is exclusively composed of Common Equity Tier 1 capital, and it applies to each of the three risk-based capital ratios but not the leverage ratio. The required Common Equity Tier 1 risk-based, Tier 1 risk-based and total risk-based capital ratios with the buffer are currently 7.0%, 8.5% and 10.5%, respectively.</div><div style="text-align:justify">
</div><div style="text-align:justify">Based on current and expected continued profitability and subject to continued access to capital markets, we believe that the Company and the Bank will continue to meet the capital conservation buffer of 2.5% in addition to required minimum capital ratios.</div><div style="text-align:justify">The table below includes certain non-GAAP financial measures that are used by investors, analysts and bank regulatory agencies to assess the capital position of financial services companies. Management reviews these measures along with other measures of capital as part of its financial analyses and has included this non-GAAP financial information, and the corresponding reconciliation to total equity.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:38.373%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:13.519%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.543%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:14.546%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Company</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Bank</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum to be Adequately Capitalized Under Prompt Corrective Action Provisions</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Minimum to be Well Capitalized Under Prompt Corrective Action Provisions</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">At September 30, 2024</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Tier 1 leverage capital ratio</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9.26</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9.44</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.00</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5.00</td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">%</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Common equity Tier 1 capital ratio</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12.61</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-

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7.75pt;text-align:left;vertical-align:bottom">Common equity Tier 1 capital ratio</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11.25 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11.81 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">4.50 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.50 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Tier 1 capital ratio</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11.50 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">11.81 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6.00 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8.00 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Total capital ratio</td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12.84 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">12.76 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8.00 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceeeff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10.00 </td><td style="background-color:#ceeeff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>0.09260.09440.04000.05000.12610.13120.04500.06500.12860.13120.06000.08000.14080.13970.08000.100The following table provides a reconciliation of the amounts included in the table above for the Company.<table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;text-align:left;vertical-align:bottom"><tr><td style="width:1.0%"></td><td style="width:1.0%"></td><td style="width:61.473%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:16.299%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="9" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">Standardized Approach(1)</div></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="text-align:center">September 30, 2024</div></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2023</td></tr><tr><td colspan="3" style="background-color:#ceeeff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total stockholders' equity</td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$ </td><td style="background-color:#ceeeff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">839,605 </td><td style="background-color:#ceeeff;border-top:1pt solid

[illegible]

[illegible]

align:right;vertical-align:bottom">649,741</td><td style="background-color:#ceefff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="12" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div style="margin-bottom:2pt;padding-left:9pt;text-align:justify;text-indent:-9pt">(1)Capital ratios were determined using the Basel III capital rules that became effective on January 1, 2015. Basel III revised the definition of capital, increased minimum capital ratios, and introduced a minimum common equity tier 1 capital ratio; those changes were fully phased in through the end of 2021.</div></td></tr></table></div>83960500065062500029610500029767900018018000212280001325300019679000-152328000-254294000-277000-1005000134500020170006661790005693550001366100013661000-150000-826000679690000582190000446870004796000019693000195910007740700006497410000.0700.0850.1050.0251

FROM CONTRACTS WITH CUSTOMERS<div style="text-align:justify">Topic 606 applies to all contracts with customers unless such revenue is specifically addressed under existing guidance. The table below presents the Company's revenue by operating segment. For additional descriptions of the Company's operating segments, including additional financial information and the underlying management accounting process, see Note 16. Segment Reporting to the Consolidated Financial Statements.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:26.531%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td colspan="3" style="display:none"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:7.671%"></td><td style="width:0.1%"></td><td 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[illegible]

[illegible]

34,872

55,310

754,705

704,460

(1)

These revenues are not within the scope of Topic 606. Additional details are included in other footnotes to the accompanying financial statements. The scope of Topic 606 explicitly excludes net interest income as well as many other revenues for financial assets and liabilities, including loans, leases, and securities.

Following is a discussion of key revenues within the scope of Topic 606. The Company provides services to customers that have related performance obligations that must be completed to recognize revenue. Revenues are generally recognized immediately upon the completion of the service or over time as services are performed. Any services performed over time generally require that the Company renders services each period; therefore, the Company measures progress in completing these services based upon the passage of time. Revenue from contracts with customers did not generate significant contract assets and liabilities for the fiscal year ended September 30, 2024.

Refund Transfer Product Fees. Refund transfer fees are specific to the Partner Solutions business line and reflect product fees offered by the Company through third-party tax preparers and tax preparation software providers where the Company acts as the partnering financial institution. A refund transfer allows a taxpayer to pay tax preparation and filing fees directly from their federal or state government tax refund, with the remainder of the refund being disbursed in accordance with the terms and conditions of the taxpayer agreement, which may include satisfaction of other disbursement obligations before going directly to the taxpayer via check, direct deposit, or prepaid card. Refund transfer fees are recognized by the Company immediately after the taxpayer's refund has been disbursed in accordance with the contract and are based on standalone pricing included within the terms and conditions. Certain expenses to tax preparation software providers are netted with refund transfer fee income as the Company is considered the agent in these contractual relationships. All refund transfer fees are recorded within the Consumer reporting segment.

Card and Deposit Fees. Card fees relate to the Partner Solutions business line and consist of income from prepaid cards and merchant services, including interchange fees from prepaid cards processed through card association networks, merchant services and other card related services. Interchange rates are generally set by card association networks based on transaction volume and other factors. Since interchange fees are generated by cardholder activity, the Company recognizes the income as transactions occur. Fee income for merchant services and other card related services reflect account management and transaction fees charged to merchants for processing card association network transactions. The associated income is recognized as transactions occur or as services are performed. For the Company's internally managed prepaid card programs, fees are based on standalone pricing within the terms and conditions of the cardholder agreement. The Company is considered the principal of these relationships resulting in all fee income being presented on a gross basis within the Consolidated Statement of Operations. For the Company's sponsorship prepaid card programs where a third-party is considered the Program Manager, the fees are based on standalone pricing within the terms and conditions of the Program Agreement. For these relationships, the Company is considered the agent and certain expenses with the Program Manager, networks and associations are netted with card fee revenue. All card fee income is included in the Consumer reporting segment.

Deposit fees relate to the Partner Solutions and Commercial

Financial business lines and consist of income from banking and deposit-related services, including account services, overdraft protection, and wire transfers. Fee income for account services is recognized over the course of the month as the performance obligation is satisfied. Fee income for overdraft protection and wire transfers is recognized at the point in time when such event occurs. For partner solutions, the fees for account services and overdraft protection are based on standalone pricing within the terms and conditions of the Program Agreement with the sponsorship partner. For these relationships, the Company is considered the agent and certain expenses with the partner are netted with deposit fee revenue. For Commercial Finance, fees for wire transfers are based on standalone pricing within the terms and conditions of the customer deposit agreement. Bank and deposit fees for the Partner Solutions and Commercial Finance business lines are included in the Consumer and Commercial reporting segments, respectively. Also included within Card and Deposit Fees for the Consumer reporting segment are servicing fees the Company recognizes for custodial off-balance sheet deposits. This fee income is for services the Bank performs to maintain records of cardholder funds placed at one or more third-party banks insured by the FDIC. The servicing fee is typically reflective of the EFFR.

For additional descriptions of the Company's operating segments, including additional financial information and the underlying management accounting process, see Note 16. Segment Reporting to the Consolidated Financial Statements.

	2023	2024
Fiscal Year Ended September 30,		
Net interest income	(1)	\$236,011

The following table provides a reconciliation of the amounts reported in the consolidated financial statements to the amounts reported in the regulatory filings:

	2023	2024
Consumer		
Commercial		
Corporate Services/Other		
Consolidated Company		

[illegible]

[illegible]

[illegible]

[illegible]

Total noninterest income 217,107

Revenue 316,599

Revenue 387,860

Revenue 266,715

Revenue 261,290

Revenue 34,872

color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">55,310 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">754,705 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">704,460 </td><td style="background-color:#ffffff;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="display:none"></td></tr><tr><td colspan="3" style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1) These revenues are not within the scope of Topic 606. Additional details are included in other footnotes to the accompanying financial statements. The scope of Topic 606 explicitly excludes net interest income as well as many other revenues for financial assets and liabilities, including loans, leases, and securities.</div></td><td colspan="3" style="display:none"></td></tr></table></div>236011000154316000194967000195239000241400003830600045511800038786100040178000394520000500007702000200500049720006580001266900026630008512000695600096360009682000501900054770002316

REPORTING<div style="text-align:justify">An operating segment is generally defined as a component of a business for which discrete financial information is available and whose results are reviewed by the chief operating decision-maker. Operating segments are aggregated into reportable segments if certain criteria are met.</div><div style="text-align:justify">
</div><div style="text-align:justify">The Company reports its results of operations through the following three business segments: Consumer, Commercial, and Corporate Services/Other. The Partner Solutions business line is reported in the Consumer segment. The Commercial Finance business line is reported in the Commercial segment. The Corporate Services/Other segment includes certain shared services as well as treasury related functions such as the investment portfolio, warehouse finance, wholesale deposits, and borrowings.</div><div>
</div><div style="text-align:justify">The following tables present segment data for the Company:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:48.022%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.621%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">Fiscal Year Ended September 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Consumer</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Commercial</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Corporate Services/Other</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td></tr><tr><td colspan="3" style="background-color:#e6e6ff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Net interest income</td><td colspan="3" style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td colspan="3" style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">236,011 </td><td colspan="3" style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#e6e6ff;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td></tr></table></div>

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

222,360

309,505	Total deposits	5,643,228	10,935	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085	220,922	5,875,085
220,922	5,875,085	220,922	5,875,085		

[illegible]

2,862,665					
7,535,543					
Total goodwill					
87,145					
222,360					
—					
309,505					
Total deposits					
6,376,467					
5,958					
206,757					
6,589,182					

Total					
Fiscal Year Ended September 30, 2022					
(Dollars in thousands)					
Consumer					
Commercial					
Corporate Services/Other					
Total					
Net interest income					
\$					
\$98,366					
\$					
\$187,209					

[illegible]

#000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr style="height:14pt"><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total assets</td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">356,994</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">3,487,461</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">2,902,955</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">6,747,410</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total goodwill</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">87,145</td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">222,360</td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">—</td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt;text-align:right;vertical-align:bottom">309,505</td><td colspan="2" style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ceefff;padding:2px 1pt;text-align:left;vertical-align:bottom">Total deposits</td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">5,695,776</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">8,965</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt;text-align:right;vertical-align:bottom">5,866,037</td><td colspan="2" style="background-color:#ceefff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div>236011000194967000241400004551180002695000015571000140000426610002171070007174800010732128600000198791000442720004437844000266722000075493360008714500022236000003095050005643228061023060000182131000442964000417991400028626650007535543000871450002223600000309505000637646706168160002853800018925200068412000361430002938070009958900012890400015678200038527500015734906820740001873180003569940003487461000290295500067474100008714500022236000003095050005695776006COMPANY FINANCIAL STATEMENTS<div style="text-align:justify">Presented below are the condensed financial statements for the parent company, Pathward Financial, Inc.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom"><tr><td colspan="3" style="width:100.000%"><tr><td colspan="3" style="width:1.0%"></td><td colspan="3" style="width:59.280%"></td><td colspan="3" style="width:0.1%"></td><td colspan="3" style="width:1.0%"></td><td colspan="3" style="width:18.344%"></td><td colspan="3" style="width:0.1%"></td><td colspan="3" style="width:1.0%"></td><td colspan="3" style="width:0.1%"></td><td colspan="3" style="width:1.0%"></td><td colspan="3" style="width:18.346%"></td><td colspan="3" style="width:0.1%"></td></tr></table><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Condensed Statements of Financial Condition</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom"></td></tr></table></div>

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

height:100%">Other income

1,157	(143)	749	Total income	173,174	166,595	160,401	Net income attributable to parent	\$	168,357	163,615	156,386
Condensed Statements of Cash Flows											
Fiscal Year Ended September 30,											
(Dollars in thousands)											

Fiscal Year Ended September 30,

[illegible]

[illegible]

Cash flows from investing activities:					
(1,676)					
(1,217)					
(3,380)					
Net cash (used in) investing activities					
(1,676)					
(1,217)					
(3,380)					
Cash flows from financing activities:					
Cash flows from investing activities:					
(1,676)					
(1,217)					
(3,380)					
Redemption of long-term borrowings					

[illegible]

[illegible]

bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom">

</td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">1,399 </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 0;text-align:right;vertical-align:bottom">13,117 </td><td style="background-color:#cceeef;border-bottom:3pt double #000;border-top:1pt solid #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div>
</div><div style="text-align:justify">The extent to which the Company may pay cash dividends to stockholders will depend on the cash currently available at the Company, as well as the ability of the Bank to pay dividends to the Company.</div><div style="text-align:justify">Presented below are the condensed financial statements for the parent company, Pathward Financial, Inc.</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:top;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:59.280%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.344%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.1%"></td><td style="width:0.530%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:18.346%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">Condensed Statements of Financial Condition</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2024</td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="padding:2px 1pt;text-align:center;vertical-align:bottom">September 30, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">ASSETS</td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="padding:0 1pt"></td><td colspan="3" style="border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom">Cash and cash equivalents</td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom">1,898 </td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#cceeef;padding:2px 0;text-align:right;vertical-align:bottom">1,399 </td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom">Securities held to maturity, at amortized cost</td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">10,896 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#ffffff;padding:0 1pt"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">9,220 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom">Investment in subsidiaries</td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">865,843 </td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="3" style="background-color:#cceeef;padding:0 1pt"></td><td colspan="2" style="background-color:#cceeef;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">678,572 </td><td style="background-color:#cceeef;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr>

Other assets		
2,263		
880,900		
690,503		
LIABILITIES AND STOCKHOLDERS' EQUITY		
LIABILITIES		
Long-term borrowings		
33,354		
33,252		
Other liabilities		
7,941		
6,626		
Total liabilities		

[illegible]

Noncontrolling interest

(277)	(1,005)
Total stockholders' equity	650,625
Total liabilities and stockholders' equity	\$
	880,900
	\$
	690,503

Fiscal Year Ended September 30,

2024	2023	2022	Interest expense
2,667			

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

	Earnings per common share	\$1.06	Basic	\$1.66	Diluted	Dividend declared per share

[illegible]

Net interest income	84,057
Provision for credit loss	9,776
Noninterest income	65,777
Net income attributable to parent	27,842
Earnings per common share	

[illegible]

[illegible]

[illegible]

[illegible]

active and model-based valuation techniques for which significant assumptions are observable in the market.

Level 3 Inputs

- Valuation is generated from model-based techniques that use significant assumptions not observable in the market and are used only to the extent that observable inputs are not available. These unobservable assumptions reflect the Company's own estimates of assumptions that market participants would use in pricing the asset or liability.

There were no transfers between levels of the fair value hierarchy for the fiscal years ended September 30, 2024 or 2023.

Debt Securities Available for Sale and Held to Maturity

Debt securities available for sale are recorded at fair value on a recurring basis and debt securities held to maturity are carried at amortized cost.

The fair values of debt securities AFS, categorized primarily as Level 2, are recorded using prices obtained from independent asset pricing services that are based on observable transactions, but not quoted markets. Management reviews the prices obtained from independent asset pricing services for unusual fluctuations and compares to current market trading activity.

Equity Securities

Marketable equity securities and certain non-marketable equity securities are recorded at fair value on a recurring basis. The fair values of marketable equity securities are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

The following tables summarize the fair values of debt securities available for sale and equity securities as they are measured at fair value on a recurring basis.

	September 30, 2024	September 30, 2023	December 31, 2022
Debt securities available for sale	\$19,750	\$700	\$19,750
Debt securities held to maturity	\$19,750	\$700	\$19,750
Equity securities	\$19,750	\$700	\$19,750

Corporate securities

\$

19,750

700

[illegible]

[illegible]

2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#cceeef;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#cceeef;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Non-marketable equity securities(2)</div></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">11,828</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1)Equity securities at fair value are included within other assets on the Consolidated Statements of Financial Condition at September 30, 2024.</div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(2)Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.</div><div><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:52.116%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:10.595%"></td><td style="width:0.1%"></td><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"></td><td colspan="12" style="padding:2px 1pt;text-align:center;vertical-align:bottom">At September 30, 2023</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Total</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 3</td></tr><tr><td colspan="3" style="background-color:#cceeef;padding:2px 1pt;text-align:left;vertical-align:bottom">Debt securities AFS</td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td><td colspan="3" style="background-color:#cceeef;border-top:1pt solid #000;padding:0 1pt"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt 2px 7.75pt;text-align:left;vertical-align:bottom">Corporate securities</td><td colspan="3" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td colspan="3" style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td></tr></table></div>

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2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#cceeef;border-top:3pt double #000;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom"></td><td style="background-color:#cceeef;border-top:3pt double #000;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#cceeef;border-top:3pt double #000;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3" style="background-color:#ffffff;padding:2px 1pt;text-align:left;vertical-align:bottom"><div>Non-marketable equity securities(2)</div></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">8,389</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:left;vertical-align:bottom">—</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">\$</td><td style="background-color:#ffffff;padding:2px 0;text-align:right;vertical-align:bottom">—</td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(1)Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.</div><div style="padding-left:9pt;text-align:justify;text-indent:-9pt">(2)Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.</div><div>
</div><div style="text-align:justify">Loans and Leases.The Company does not record loans and leases at fair value on a recurring basis. However, if a loan or lease is individually evaluated for risk of credit loss and repayment is expected to be solely provided by the values of the underlying collateral, the Company measures fair value on a nonrecurring basis. Fair value is determined by the fair value of the underlying collateral less estimated costs to sell. The fair value of the collateral is determined based on the internal estimates and/or assessment provided by third-party appraisers and the valuation relies on discount rates ranging from 3% to 37%.</div><div style="text-align:justify"></div><div style="text-align:justify">The following tables summarize the assets of the Company that are measured at fair value in the Consolidated Statements of Financial Condition on a nonrecurring basis:</div><div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-bottom:5pt;vertical-align:bottom;width:100.000%"><tr><td style="width:1.0%"></td><td style="width:48.022%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td style="width:11.619%"></td><td style="width:0.1%"></td><td colspan="3"></td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom"></td><td colspan="12" style="padding:2px 1pt;text-align:center;vertical-align:bottom">At September 30, 2024</td></tr><tr><td colspan="3" style="padding:2px 1pt;text-align:left;vertical-align:bottom">(Dollars in thousands)</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 1</td><td colspan="3" style="border-top:1pt solid #000;padding:2px 1pt;text-align:center;vertical-align:bottom">Level 2</td><td colspan="3" style="border-

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Range of Inputs

Loans and leases, net individually evaluated for credit loss	\$7,652	21,829	\$21,829
Market approach	(1)	(1)	(1)

3% – 37%

3%	37%	3%	37%	3%	37%	3%	37%	3%	37%

The Company generally relies on external appraisers to develop this information. Management reduced the appraised value by estimated selling costs and other inputs in a range of 3% to 37%.

Management discloses the estimated fair value of financial instruments, including assets and liabilities on and off the Consolidated Statements of Financial Condition, for which it is practicable to estimate fair value. These fair values estimates were made at September 30, 2024 and 2023 based on relevant market information and information about financial instruments. Fair value estimates are intended to represent the price at which an asset could be sold or a liability could be settled. However, since there is no active market for certain financial instruments of the Company, the estimates of fair value are subjective in nature, involve uncertainties, and include matters of significant judgment. Changes in assumptions as well as tax considerations could significantly affect the estimated values. Accordingly, the aggregate fair value estimates are not intended to represent the underlying value of the Company, on either a going concern or a liquidation basis.

The following tables present the carrying amount and estimated fair value of the financial instruments held by the Company:

	Carrying Amount	Estimated Fair Value
At September 30, 2024		
Level 1		
Level 2		

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family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-height:100%">377,000 </td>
<td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td
colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">377,000 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px
1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">377,000 </td><td style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2"
style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px
1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td></tr><tr><td colspan="3"
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style="display:none"></td></tr><tr><td colspan="3" style="background-color:#ceceff;padding:2px 1pt 2px
7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">Other short- and long-term borrowings</td><td
colspan="2" style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom">
<span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">33,354 </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px
1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">31,787 </td><td style="background-
color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2"
style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">— </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ceceff;padding:2px 0 2px
1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">31,787 </td><td style="background-
color:#ceceff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2"
style="background-color:#ceceff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
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height:100%">— </td><td style="background-color:#ceceff;padding:2px 1pt 2px 0;text-
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1pt 2px 7.75pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic
Book',sans-serif;font-size:8pt;font-weight:400;line-height:100%">Accrued interest payable</td><td
colspan="2" style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">571 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px
1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">571 </td><td style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2"
style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">571 </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td><td colspan="2" style="background-color:#ffffff;padding:2px 0 2px
1pt;text-align:right;vertical-align:bottom"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-
serif;font-size:8pt;font-weight:400;line-height:100%">— </td><td style="background-
color:#ffffff;padding:2px 1pt 2px 0;text-align:right;vertical-align:bottom"></td><td colspan="2"
style="background-color:#ffffff;padding:2px 0 2px 1pt;text-align:right;vertical-align:bottom"><span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:100%">— </td><td style="background-color:#ffffff;padding:2px 1pt 2px 0;text-
align:right;vertical-align:bottom"></td></tr></table></div><div style="padding-left:9pt;text-align:justify;text-
indent:-9pt"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:5.2pt;font-
weight:400;line-height:120%;position:relative;top:-2.8pt;vertical-align:baseline">(1) <span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:120%">Equity securities at fair value are included within other assets on the consolidated statement of
financial condition at September 30, 2024.</div><div style="padding-left:9pt;text-align:justify;text-
indent:-9pt"><span style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:5.2pt;font-
weight:400;line-height:120%;position:relative;top:-2.8pt;vertical-align:baseline">(2) <span
style="color:#000000;font-family:'Franklin Gothic Book',sans-serif;font-size:8pt;font-weight:400;line-
height:120%">Includes certain non-marketable equity securities that are measured at fair value using NAV per
share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.</div>
<div style="text-align:justify"><table style="border-collapse:collapse;display:inline-table;margin-
bottom:5pt;vertical-align:text-bottom;width:100.000%"><tr><td style="width:1.0%"></td><td
style="width:39.689%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td
style="width:10.742%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td
style="width:10.742%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td
style="width:10.742%"></td><td style="width:0.1%"></td><td style="width:1.0%"></td><td
style="width:10.743%"></td><td style="width:0.1%"></td></tr><tr><td colspan="3" style="padding:2px
1pt;text-align:left;vertical-align:bottom"><span style="color:#000000;font-family:'Times New Roman',sans-

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Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.

(2)

Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

The following sets forth the methods and assumptions used in determining the fair value estimates for the Company's financial instruments at September 30, 2024 and 2023.

CASH AND CASH EQUIVALENTS

The carrying amount of cash and short-term investments is assumed to approximate the fair value.

DEBT SECURITIES AVAILABLE FOR SALE AND EQUITY SECURITIES

Fair values for debt securities available for sale are based on quoted prices of similar securities on nationally recognized securities exchanges, or matrix pricing, which is a mathematical technique widely used in the industry to value debt securities without relying exclusively on quoted prices for the specific securities, but rather by relying on the securities' relationship to other benchmark quoted securities. Fair values for marketable equity securities are based on unadjusted quoted prices from active markets in which the security is traded. Non-marketable equity securities are measured at fair value using NAV per share (or its equivalent) as a practical expedient.

LOANS HELD FOR SALE

Loans held for sale are carried at the lower of amortized cost or fair value, where fair value reflects the amount a willing market participant would pay for the loan. The Company classifies SBA/USDA loans held for sale as Level 2 in the fair value hierarchy as there is an active secondary market in which these loans are exchanged. Consumer loans held for sale are classified as Level 3 in the fair value hierarchy as the price at which these loans are sold are dictated by terms of the Program Agreements with consumer lending partners.

LOANS AND LEASES

The fair values of loans and leases were estimated using an exit price methodology. The exit price estimation of fair value is based on the present value of expected cash flows, which are based on the contractual terms of the loans, adjusted for prepayments and a discount rate based on the relative risk of the cash flows. Other considerations include the loan type, remaining life of the loan and credit risk.

FEDERAL RESERVE BANK AND FEDERAL HOME LOAN BANK STOCKS

The fair value of FRB and FHLB stock is assumed to approximate book value since the Company is only able to redeem this stock at par value.

ACCRUED INTEREST RECEIVABLE

The carrying amount of accrued interest receivable is assumed to approximate the fair value.

DEPOSITS

With the exception of time certificate deposits and wholesale deposits, the carrying values of deposits are assumed to approximate fair value since deposits are immediately withdrawable without penalty. The fair value of time certificate deposits and wholesale certificate of deposits are estimated using a discounted cash flows calculation that applies the FHLB Des Moines curve to aggregated expected maturities of time deposits.

FEDERAL HOME LOAN BANK ADVANCES

The fair value of such advances was estimated by discounting the expected future cash flows using current interest rates for advances with similar terms and remaining maturities.

SUBORDINATED DEBENTURES AND OTHER BORROWINGS

The fair value of these instruments was estimated by discounting the expected future cash flows using derived interest rates approximating market over the contractual maturity

of such borrowings.

ACCRUED INTEREST PAYABLE

The carrying amount of accrued interest payable is assumed to approximate the fair value.

LIMITATIONS

Fair value estimates are made at a specific point in time and are based on relevant market information about the financial instrument. Additionally, fair value estimates are based on existing on- and off-balance sheet financial instruments without attempting to estimate the value of anticipated future business, customer relationships and the value of assets and liabilities that are not considered financial instruments. These estimates do not reflect any premium or discount that could result from offering the Company's entire holdings of a particular financial instrument for sale at one time. Furthermore, since no market exists for certain of the Company's financial instruments, fair value estimates may be based on judgments regarding future expected loss experience, current economic conditions, risk characteristics of various financial instruments and other factors. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with a high level of precision. Changes in assumptions as well as tax considerations could significantly affect the estimates. Accordingly, based on the limitations described above, the aggregate fair value estimates are not intended to represent the underlying value of the Company, on either a going concern or a liquidation basis.

The following tables summarize the fair values of debt securities available for sale and equity securities as they are measured at fair value on a recurring basis.

	Debt securities	Equity securities
Level 1		
Level 2		
Level 3		
Debt securities AFS		
Corporate securities		

19,750

19,750

[illegible]

[illegible]

(1) Equity securities at fair value are included within other assets on the Consolidated Statements of Financial Condition at September 30, 2024.

(2) Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

	Dollars in thousands	Total	Level 1	Level 2	Level 3
Debt securities AFS	\$18,250				
Corporate securities					

[illegible]

Mortgage-backed securities		1,225,525	
Total debt securities		1,804,228	
Common equities and mutual funds		3,378	
(1)			
Non-marketable equity securities			

(2)

8,389

Equity securities at fair value are included within other assets on the consolidated statement of financial condition at September 30, 2023.

(2)

Consists of certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

197500000197500000819350000819350000480000048000002179900000217990000018969800001896980

The following tables summarize the assets of the Company that are measured at fair value in the Consolidated Statements of Financial Condition on a nonrecurring basis:

	Level 1	Level 2	Level 3
Total	\$11,619	\$11,619	\$11,621
Loans and leases, net individually evaluated for credit loss	\$7,652		
Commercial finance			

7,652

—

\$

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\$

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\$

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\$

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[illegible]

[illegible]

[illegible]

[illegible]

28,210

Accrued interest receivable

23,282

23,282

23,282

Financial liabilities

6,589,182

6,589,065

6,583,648

5,417

13,000

13,000

13,000

13,000

33,873

Other short and long-term borrowings

31,187

31,187

247

247

247

247

(1)

(2)

Includes certain non-marketable equity securities that are measured at fair value using NAV per share (or its equivalent) as a practical expedient and are excluded from the fair value hierarchy.

158337000158337000158337000001741221000174122100001741221000033092000302360000302360000

EVENTS

Management has evaluated subsequent events that occurred after September 30, 2024. During this period, up to the filing date of this Annual Report on Form 10-K, management identified the following subsequent events:

•

On October 31, 2024, Pathward, N.A. completed the sale (the "Transaction") of substantially all of the assets and liabilities related to the Bank's commercial insurance premium finance business (the "Business") pursuant to an Asset Purchase and Sale Agreement (the "Purchase Agreement") dated August 28, 2024 with Honor Capital Corporation, a Florida corporation (the "Purchaser"), the successor by assignment to AFS IBEX Financial Services, LLC, and Honor Capital Holdings, LLC as guarantor.

The cash purchase price paid by the Purchaser at the closing was \$603.3 million, based on the net asset value of the assets purchased and liabilities assumed pursuant to the Purchase Agreement plus a \$31.2 million premium, subject to customary post-closing adjustment based on the final determination of the net asset value of the assets purchased and liabilities assumed pursuant to the terms of the Purchase Agreement. The Bank recorded a gain on the Transaction of \$16.4 million.

weight:400;line-height:120%">As part of the Transaction, \$588.4 million of commercial insurance premium finance loans were sold.</div><div style="padding-left:36pt;text-align:justify">
</div><div style="padding-left:36pt;text-align:justify;text-indent:-18pt">•On November 1, 2024, the Bank sold \$161.6 million of debt securities AFS with a loss on sale of securities of \$15.8 million. This loss largely offsets the gain from the Transaction discussed above.</div>6033000003120000016400000588400000161600000-15800000falsefalsefalsefalseCrowe LLP173Chicago, Illinoistrue"

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