



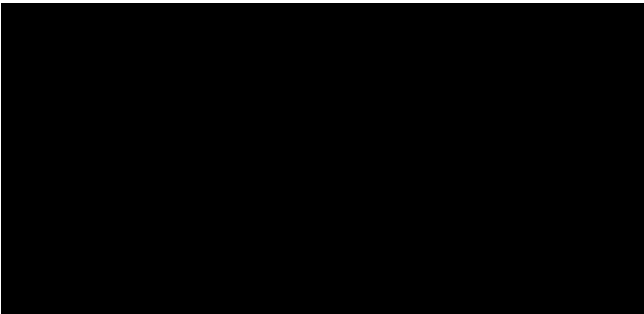


who were led to the promised land of 'customer of the bank' from the traditional 'branch customer' found that they are now neither owned by the









alignment is typically driven by age and income, an