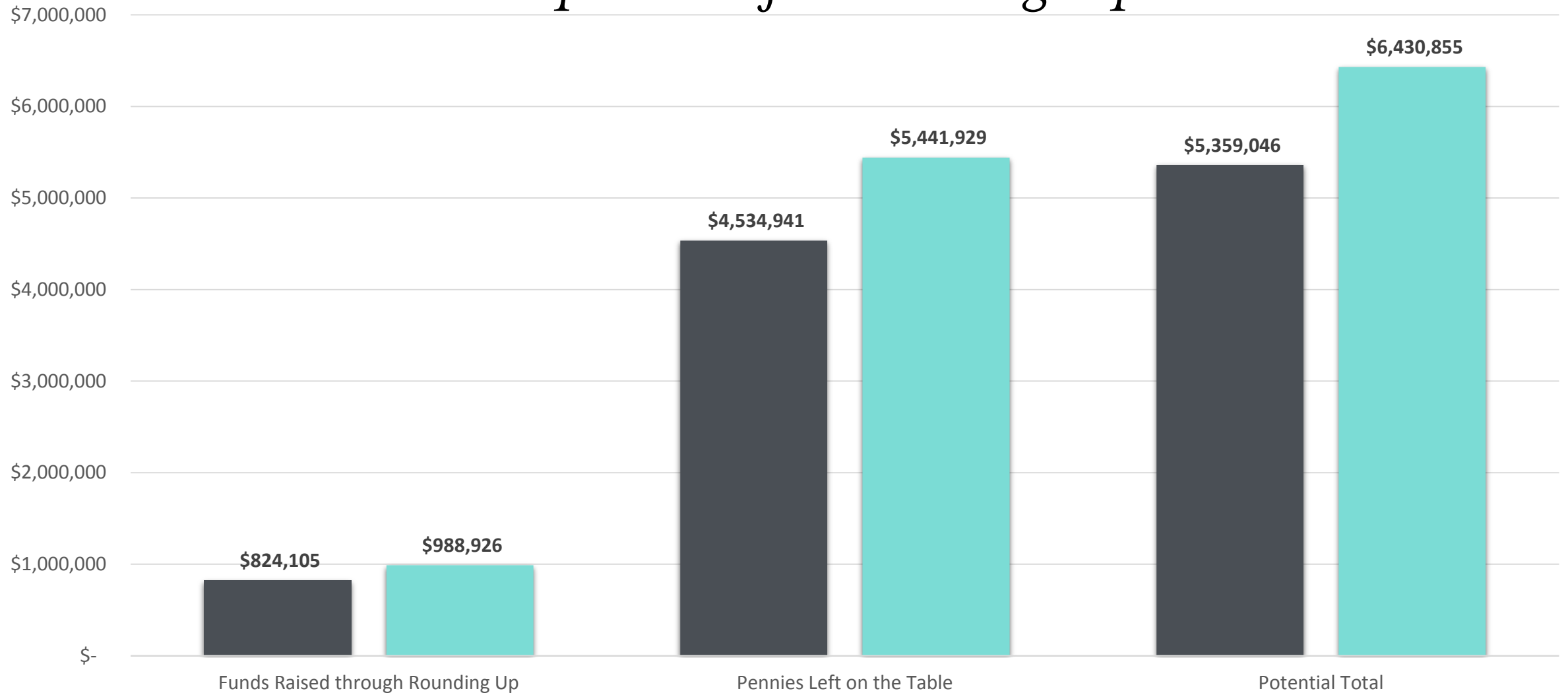


PENNIES FOR CHANGE

The power of Rounding Up



* Based on a 10-month average from January to October 2018.

† Based on the average over the course of a year.

■ Through Oct 2018* ■ 2018 Potential†