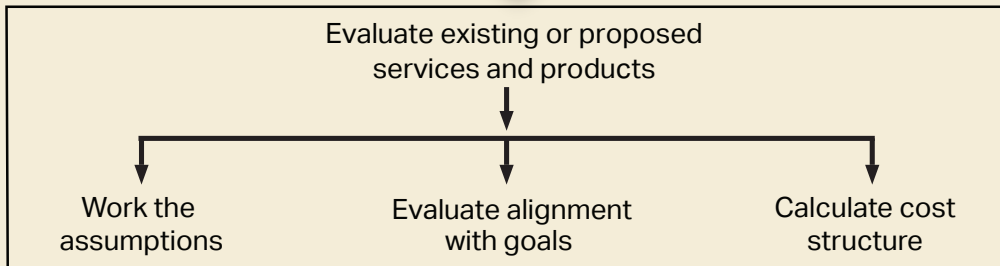


EXHIBIT 3

The Stress Testing Process

Determine your goals



Address alternative services and products



Recommend course of action