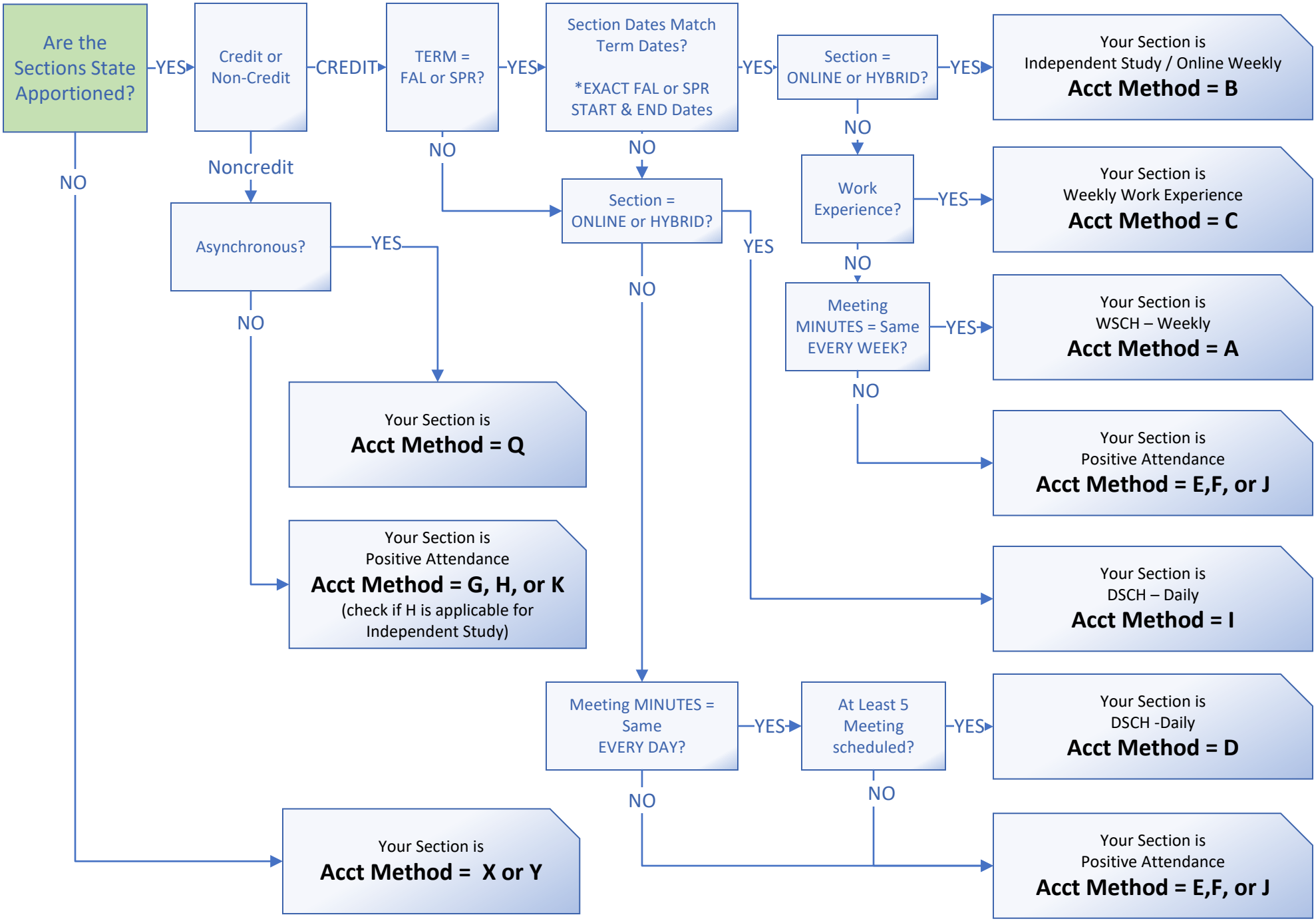FUNDING ACCOUNT METHOD DECISION FLOWCHART