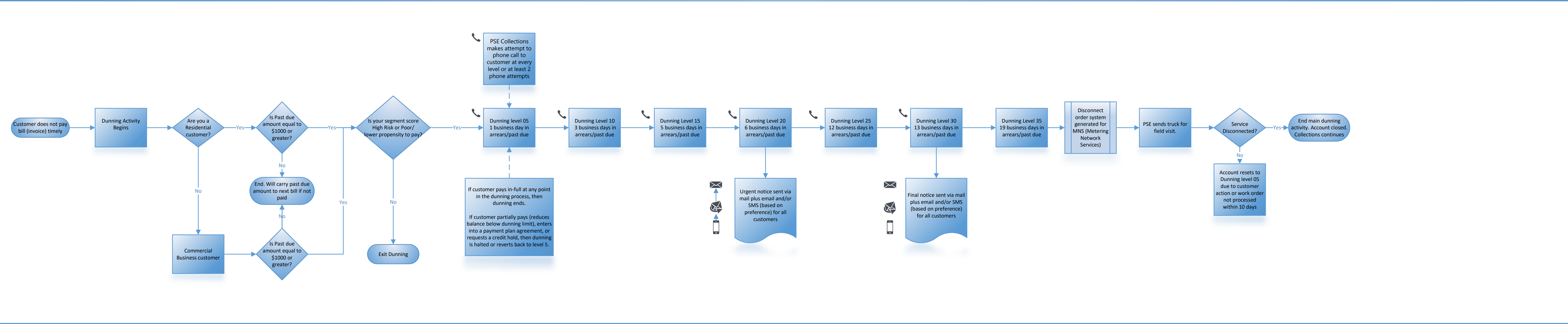
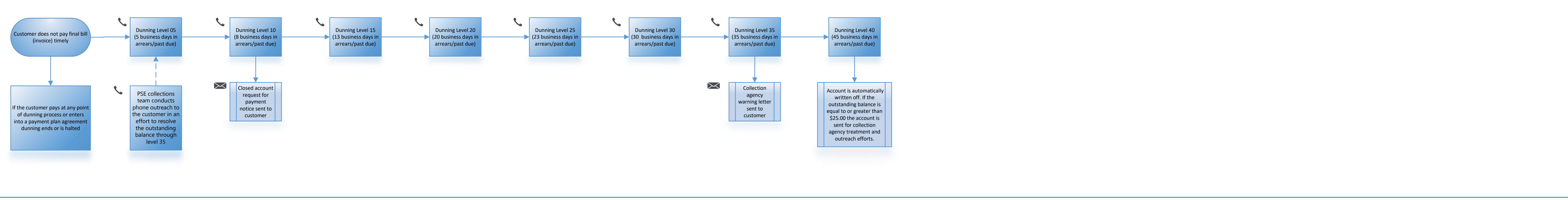


PSE Active Account Dunning Process



PSE's Closed Account Dunning Process



PSE Collection Agency Process

