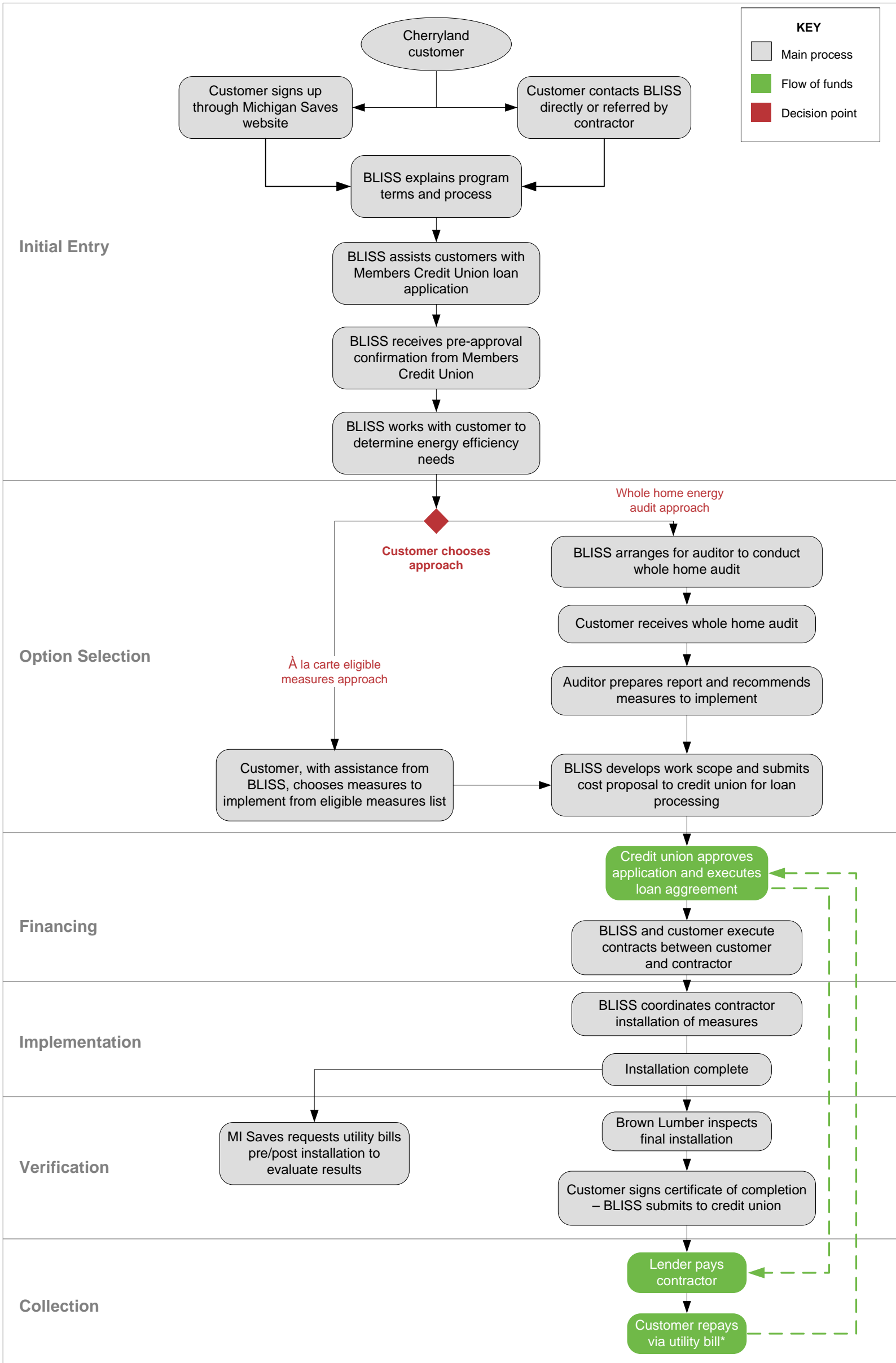


# Cherryland Pilot Flowchart



\*The customer may opt out of loan repayment through the utility bill, choosing instead to repay loan directly through direct billing from Members Credit Union.