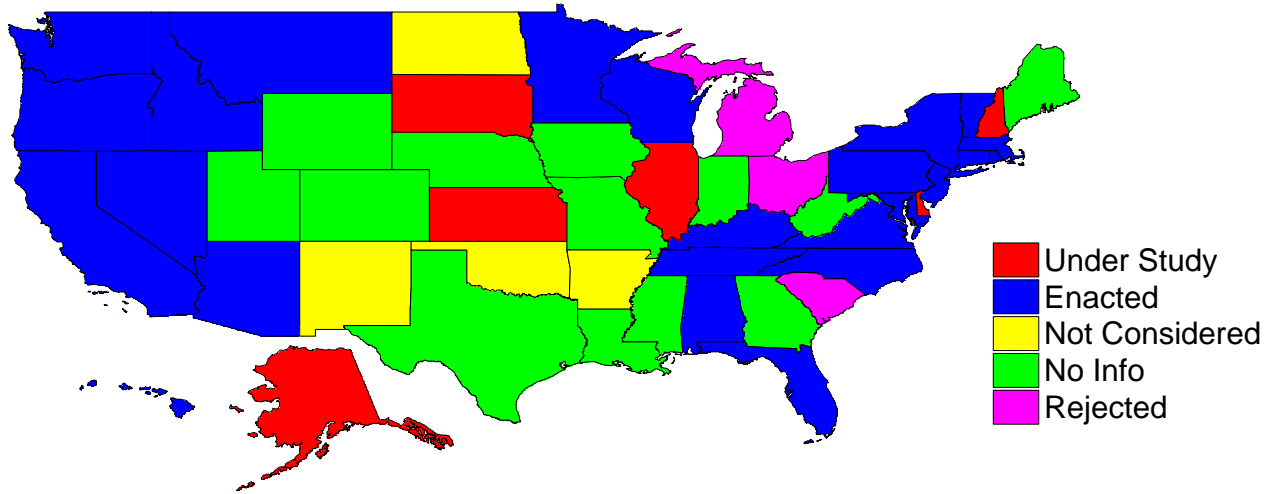


NCPO, Inc.

# Trust Account Overdraft Program\*



\*Source: ABA Survey of Lawyers' Funds for Client Protection, 1996-1998