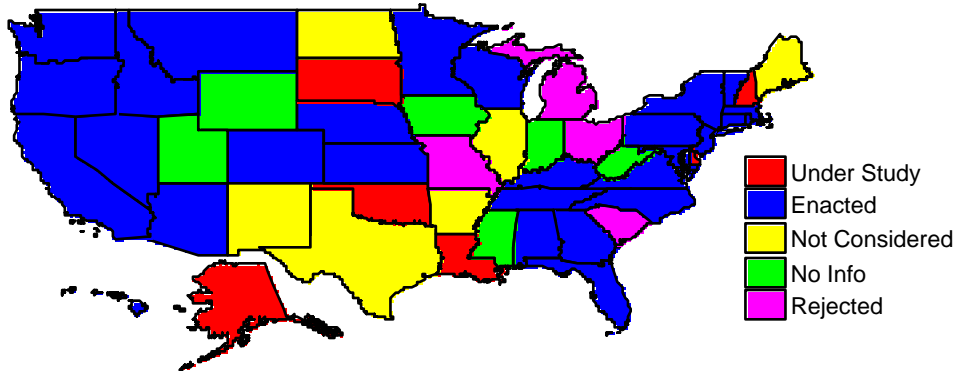


NCPO, Inc.

Trust Account Overdraft Programs*



*Source: ABA Survey of Lawyers' Funds for Client Protection, 1999-2001