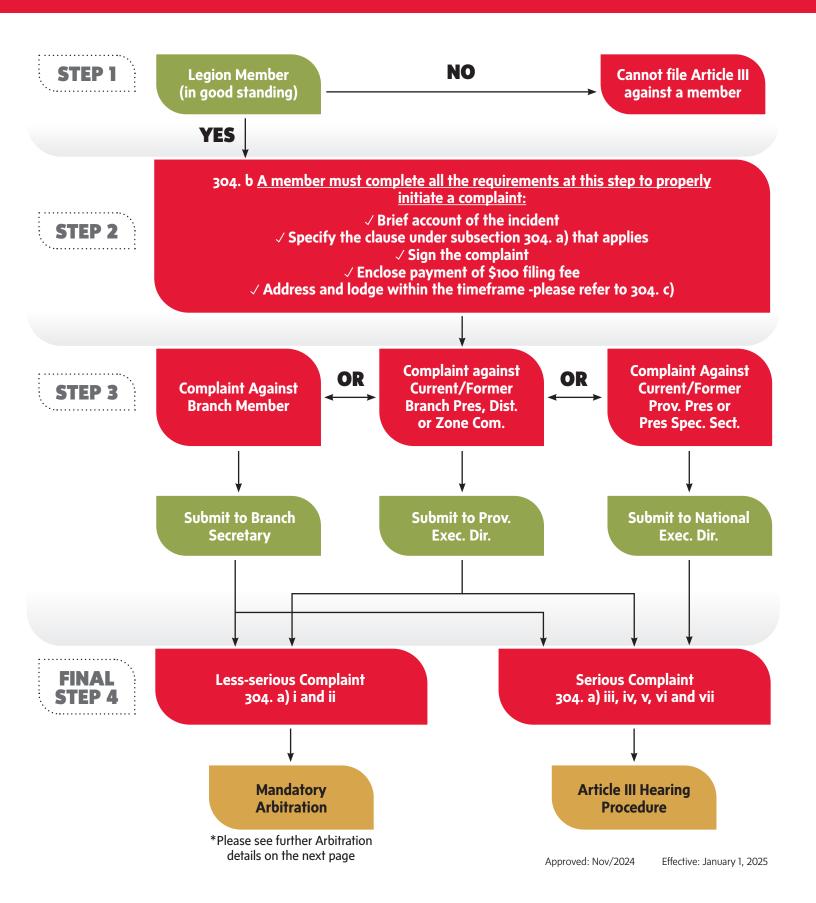
ARTICLE III FLOWCHART: Complaint Procedure Overview





Mandatory Arbitration



