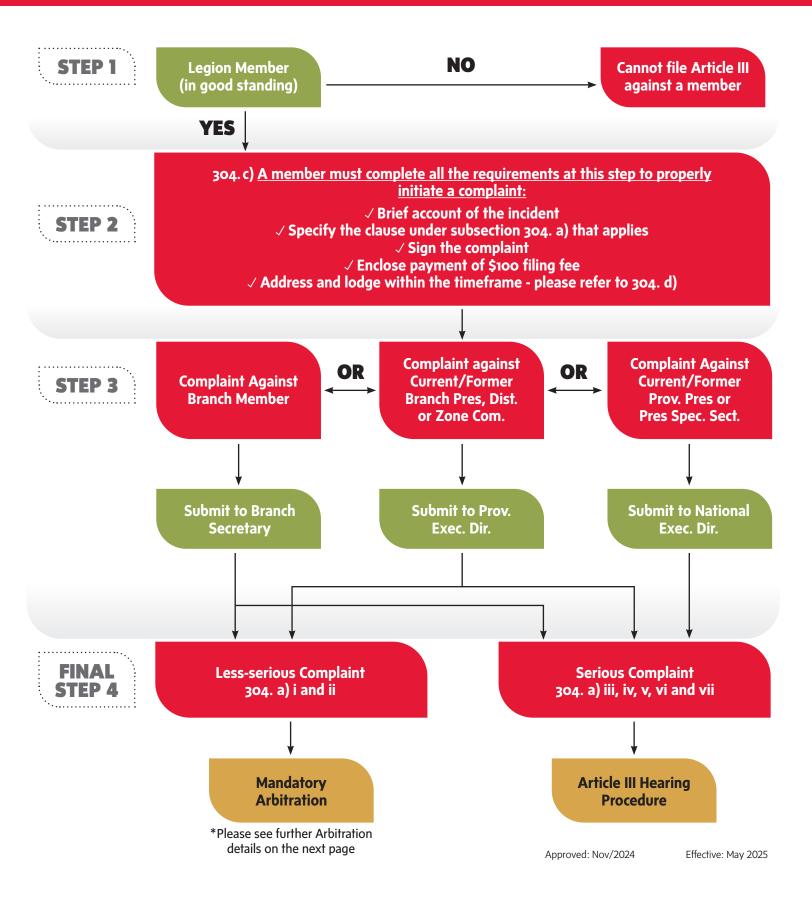
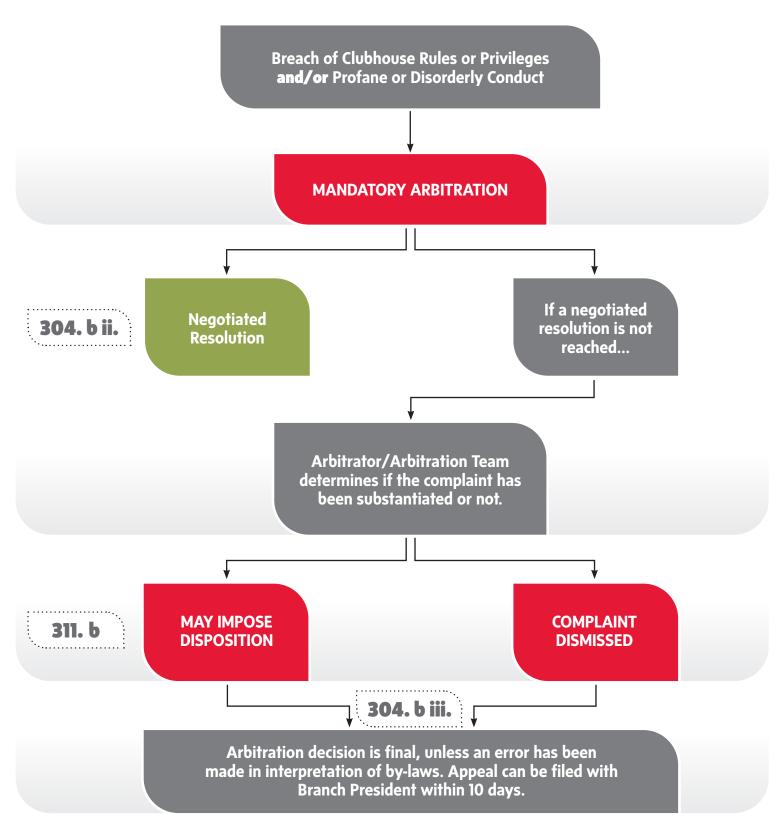
ARTICLE III FLOWCHART:Complaint Procedure Overview





Mandatory Arbitration





Approved: Nov/2024 Effective: May 2025