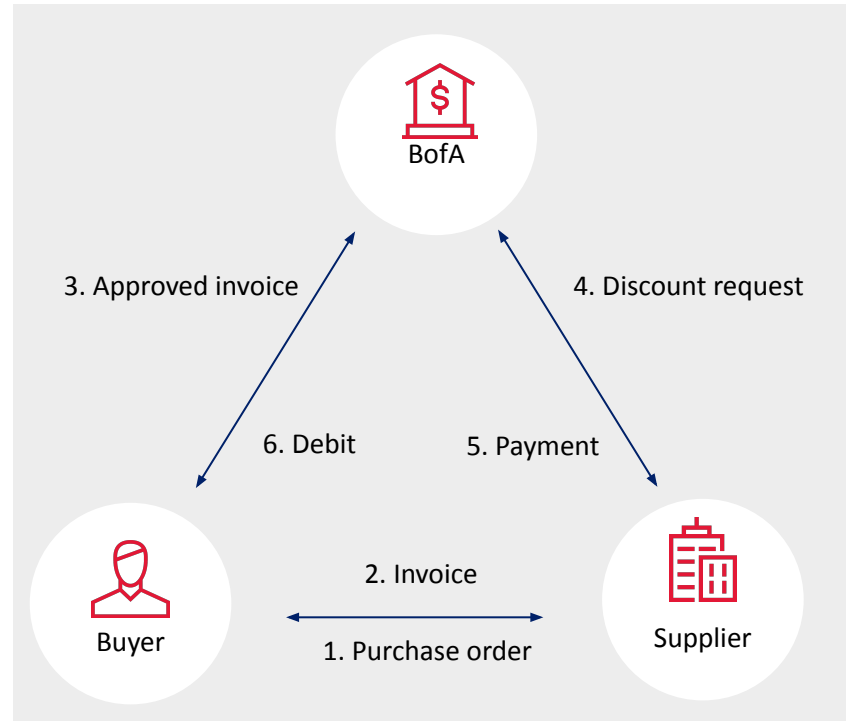


Supply Chain Finance Overview



How it works:

- 1 Buyer submits purchase orders to supplier.
- 2 Supplier submits invoices to Buyer.
- 3 Buyer submits approved invoice file to Bank of America.
- 4 Supplier requests discount from BofA on approved invoices.
- 5 BofA discounts the invoice and remits payment to the supplier at 100% of the invoice value less discount charge.
- 6 BofA receives payment from Buyer on the invoice maturity date for 100% of the invoice value.

Value

Buyers

- ✓ Harmonize payment terms with industry standards
- ✓ Improve operating cash flow while strengthening health of supply base

Suppliers

- ✓ Improve cash flow through monetization of receivables
- ✓ Obtain favorable financing rates based on strength of Buyer's credit rating