

# BANKER UPDATE

*"Banking that is building Iowa"*

## **Community Bankers Gaining Strength Online to Solve Problems**

*by Donald E. Hole, CEO and EVP  
Community Bankers of Iowa*



In today's regulatory and economic environment, the forecast is far from rosy: community banks are saddled with a series of significant challenges, including data privacy laws, greater examiner scrutiny, new legislation, tight compliance deadlines, FDIC insurance assessments and more. We are all painfully aware of the struggle to keep up, and must find efficient resources that will help save time and money while enabling banks' staffs to be more productive. In our effort to continue providing Iowa banks with value-enhancing products and services, CBI has a new partnership that is tailor-made for its members to help each other meet these challenges with a new way to network.

The network is called "cbanc," short for the Collaborative Banking Network. It is private, members only. It connects us not just with bankers in Iowa, but also all over the country. Every time another state association rolls it out, that is a whole new set of banks in there. It is not an email group. It is not a discussion forum. It is really more of a market place where we can take our content and trade it.

The network successfully addresses concerns around sharing: competition; legal issues; and being too busy. I am not going to get into the details of how it works, but I will sum it up this way: no one gets taken advantage of. There are no free loaders. Everyone receives incentives to participate, and you are not going to get harassed by vendors. The content in cbanc is real work materials that other banks have actually created, vetted, and used. This type of collaboration and the bank-created materials will save your bank significant time and money and help make your staff more productive. And the more people who can help you solve your problems, the better. We see this as a national platform for all community bankers to come together and neutralize one key advantage the regional banks have: lots of money and resources. What better time than now to put ourselves on a level playing field?

CBI is hosting a series of webinars so you can learn more about how your bank will benefit from our new collaboration network – and Iowa banks get a special bonus. Visit [www.cbancnetwork.com/CBI](http://www.cbancnetwork.com/CBI) for specific dates and times.

In this day and age when all of us are moving so fast and furious, it is heartening to know that there is something out there that can help not only my bank but all community banks on the Main Streets of Iowa. I look forward to seeing you in the network.

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## **Senator Tom Harkin Denies Rumor**

Numerous bankers have either received e-mails or been made aware that Senator Tom Harkin has introduced legislation placing a one percent tax on all financial transactions.

In a letter to CBI CEO and EVP Don Hole, the senator categorically states he did not do this and further would not support such legislation.

See the full text of Senator Harkin's letter on page 4.

## October/November CBI Webinars

### AUDIT

- October 7, 2010 Conducting the 2010 ACH Audit: Including Rule Changes Effective December 18, 2010  
*Shelly Simpson, EPCOR*
- November 23, 2010 Auditing IRS Reporting: Forms W-8 and Backup Withholding  
*Rhonda Hudson, Compliance +*

### BANK MANAGEMENT and OPERATIONS

- October 14, 2010 Top 10 Frequently Asked Questions About Safe Deposit  
*Dave McGuinn, Safe Deposit Specialists*

### DEPOSIT OPERATIONS/COMPLIANCE

- October 13, 2010 Dealing with Power of Attorney and Living Trust Documents  
*Elizabeth Fast, Banker's Choice*
- October 19, 2010 Business Accounts: Who is Authorized to Open, Close, Transact?  
*Deborah Crawford, gettechnical, inc.*
- November 2, 2010 The Legal Side of Imaged Documents and Imaged Checks  
*Elizabeth Fast, Banker's Choice*
- November 9, 2010 ACH Fraud Basics: Identifying Vulnerabilities, Mitigating Losses  
*Rayleen Pirnie, EPCOR*
- November 18, 2010 Regulatory Update on Remote Deposit Capture  
*Lee Wetherington, Strategic Insight for ProfitStars®, a division of Jack Henry & Associates, Inc.*
- November 30, 2010 Fiduciary Accounts: Opening, Authority, Liability  
*Deborah Crawford, gettechnical, inc.*

### DIRECTORS

- November 10, 2010 Director Series: Issues in Director Liability  
*Jeff Gerrish, Gerrish, McCreary, Smith Consultants & Attorneys*

### FRONTLINE STAFF

- October 13, 2010 Dealing with Power of Attorney and Living Trust Documents  
*Elizabeth Fast, Banker's Choice*
- October 19, 2010 Business Accounts: Who is Authorized to Open, Close, Transact?  
*Deborah Crawford, gettechnical, inc.*

### FRONTLINE STAFF (continued)

- November 4, 2010 Head Teller Development: You Are the New Head Teller, Now What?  
*Ann Brode, Brode Consulting Services, Inc.*
- November 30, 2010 Fiduciary Accounts: Opening, Authority, Liability  
*Deborah Crawford, gettechnical, inc.*

### HUMAN RESOURCES AND TRAINING

- November 4, 2010 Head Teller Development: You Are the New Head Teller, Now What?  
*Ann Brode, Brode Consulting Services, Inc.*

### INFORMATION TECHNOLOGY

- October 21, 2010 Website Compliance  
*Elizabeth Fast, Banker's Choice*
- October 26, 2010 IT Risk-Assessment Compliance and Review  
*Dr. Kevin Streff, Secure Banking Solutions*

### IRAs

- November 3, 2010 IRAs, HSAs, and CESAs: Reporting Errors and How to Fix Them  
*Deborah Crawford, gettechnical, inc.*

### LOANS/COMPLIANCE

- October 5, 2010 Commercial Loan Documentation  
*Ann Brode, Brode Consulting Services, Inc.*

### REGULATORS

- November 18, 2010 Regulatory Update on Remote Deposit Capture  
*Lee Wetherington, Strategic Insight for ProfitStars®, a division of Jack Henry & Associates, Inc.*

### SECURITY

- November 9, 2010 ACH Fraud Basics: Identifying Vulnerabilities, Mitigating Losses  
*Rayleen Pirnie, EPCOR*

## CBI Education Committee Announces Access to Virtual and Instructor-led Online Classes

Your Education Committee is committed to providing a variety of alternatives to make sure that bank employees can increase their knowledge and competence.

In addition to the popular webinar series that many banks have been using, the committee is pleased to announce the addition of online and online instructor-led courses on a wide variety of topics and areas.

Instructional areas include basics of banking for new employees as well as a wide variety of function specific courses and multiple course concentrations. Provided in cooperation with the Center for Financial Training of the Upper Midwest, these sessions feature professional instruction and paced learning. Information and access to the course offerings and schedules will be found under the education tab on the CBI website and online enrollment.

## Community Bankers from Iowa Critical Part of ICBA National Activity

Community Bankers of Iowa (CBI) Treasurer and President of LSB Financial in Reinbeck, Erik Skovgard attended a meeting with Federal Reserve Governor Elizabeth Duke on Tuesday on behalf of the CBI and the Independent Community Bankers of America (ICBA). The meeting was part of its series with bank regulators in Washington. During the meeting, Skovgard discussed a series of key community banking issues with Governor Duke, including the harsh exam environment, community bank exemptions under the Wall Street Reform Act, community bank lending, the FASB mark-to-market proposal, and overdraft protection plan regulation.

"I was honored to represent CBI, ICBA and community banks across the nation during the meeting with Governor Duke," said Skovgard. "Iowa's 300 community banks along with nearly 8,000 across our nation remain pivotal to America's economic recovery, and the issues discussed during the meeting will go a long way in helping community banks continue to serve the

needs of our local communities. During my time in Washington, I specifically stressed to regulators that the harsh regulatory environment will only hinder our lending during this critical time, something that is counterproductive to America's economic recovery efforts."

After the meeting with Governor Duke, Skovgard visited the Federal Deposit Insurance Corporation (FDIC) to discuss other important issues facing the community banking industry, such as the state of the Deposit Insurance Fund, the new FDIC resolution authority under the Wall Street Reform Act, and new assessment rates for banks. Meetings with the Fed and FDIC followed discussions with the Office of the Comptroller of the Currency and the Financial Crimes Enforcement Network.

ICBA will continue to stress these important issues, especially as regulators begin the rule-writing process for the Wall Street Reform Act, which was signed into law in July.



*Community Bankers of Iowa*  
Now providing you with even more resources

Community  
Banks  
are Gaining  
Strength  
Online

Announcing the  
New Online  
Collaboration Network  
from CBI

Community banks have a lot to share. A lot of knowledge, experience and examples. Now you can go online to get—and exchange—what works:

- **Compliance Issues**
- **Best Practices**
- **Regulatory Exam Information**
- **Real Bank-created Materials**
- **IT, Ops, Loan, HR Policies and more!**

**Free Webinar** Join us to learn about the new online network that makes it easy for Iowa banks to put strong ideas to work.

Visit [www.cbionline.org](http://www.cbionline.org)  
for Webinar dates and registration

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**cbanc** network  
Where bankers go to get what works.

TOM HARKIN  
IOWA

## United States Senate

WASHINGTON, DC 20510-1502

September 21, 2010

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COMMITTEES:  
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LABOR, AND PENSIONS  
SMALL BUSINESS

Mr. Don Hole  
Executive Vice President and CEO  
Community Bankers of Iowa  
1603 22<sup>nd</sup> St. Suite 102  
West Des Moines, IA 50266

Dear Don:

I am writing today to address a rumor that has been circulating that I have introduced legislation that would place a one percent tax on all financial transactions. This rumor is false. I have introduced no such legislation, do not plan to, and would not support such a proposal.

While I do not know where this rumor began, there is a bill introduced in the House, H.R. 4646 that provides a tax on all transactions, even cash retail transactions. Should this bill come before the Senate, I would not support it.

I would be grateful if you would share these thoughts with your members. I have been proud to work with the Community Bankers of Iowa on many important issues during my time in office. We have always had a productive relationship. I look forward to continuing to work with you and your members on issues important to Iowa's community banks.

Sincerely,

Tom Harkin  
United States Senator

## What is the Leaders of Tomorrow Group and How Can It Help My Bank?

- Leaders of Tomorrow (LOT) is comprised of a discerning group of bankers who want to provide more value and substance to your bank. The group is made up from your employees and it provides a training ground for the next generation of CEOs and upper management. Several have gone on to become either CEOs and are thus ineligible for membership or they have advanced to become members of the CBI Board of Directors.

*President Tom Bates, Keokuk County State Bank, Sigourney, stated, "I have seen firsthand how effective the Leaders of Tomorrow program is in supporting this next generation of independent community bankers."*

- LOT is a networking source providing a connection identifying others with the same background and same work complexities. Webinars are excellent for education, but face-to-face meetings are invaluable for networking.

*President Kris Ausborn, Iowa Trust & Savings Bank, Emmetsburg, noted that, "LOT provides an excellent opportunity for CBI members to discuss current banking issues and network with other bankers."*

- Speakers and topics at each meeting ensure that bankers will learn about all areas of finance not just those that directly relate to them. All speakers and topics are selected by LOT members.

*After listening to a recent presentation one banker commented, "We learn here so that when it happens to us, we have an idea what to do and we have contacts."*

Each year the bankers select the speakers and topics and invite them to give presentations at these meetings. Well-known speakers give expert advice and provide a learning experience that some bankers might not receive anywhere else. The caliber of speakers is such that several have been invited to give presentations at the annual CBI convention.

- Quarterly meetings are held at the West Des Moines association office.
- Leaders of Tomorrow (LOT) members have positions in middle management, HR, IT, compliance, lending, marketing, operations, trust departments, personal banking, credit analysis, and more.

*One banker attending a LOT meeting stated, "There is a nice representation from all areas of the banks and it definitely helps us learn more about banking."*

- LOT members are dedicated to helping banks create a solid financial foundation and stronger communities; they have set their sights on a leadership role in both banks and communities.
- There is a LOT affiliate member category for any CBI vendor who would like to network with future bank leaders.
- If you or one of your employees have a high school senior, that person is eligible to apply for a \$500 Leaders of Tomorrow Scholarship, two of which are awarded annually at the CBI Management Conference and Convention in Okoboji.
- An annual Up and Coming Banker of the Year Award is also presented during the Okoboji convention. This year's recipient was Tina Smith-Fritz of the Bankers Trust Company in Des Moines and in special recognition of her accomplishments within the industry and her community, Bankers Trust Company President and CEO Suku Radia directed a scholarship contribution to the "Leaders of Tomorrow" fund, in her name, in the amount of \$2,500.
- LOT ensures that independent community banking is a part of our future.

*Logo designed by LOT member Kristen Vowell,  
State Bank & Trust, Waverly*



## ***The Secret to Avoiding Increased Regulatory Scrutiny? The Right Business Partner and a Disclosed Overdraft Program***

Scrutiny on financial products targeted to consumers is expected to increase substantially following implementation of the Regulation E opt-in restrictions and passage of the Dodd-Frank Consumer Financial Protection Legislation. In an August 11 *Financial Institution Letter*, the FDIC stated its expectations for the financial institutions it supervises to closely monitor and oversee any overdraft payment programs they offer to consumers.

According to this supervisory guidance, such oversight should include incorporating the best practices outlined in the *2005 Joint Guidance on Overdraft Protection Programs*, which includes:

- providing clear and meaningful disclosure;
- honoring customer “opt out” of overdraft coverage;
- instituting daily limits on fees; and
- not processing transactions in a manner to maximize the cost to customers.

Evidence that regulators are serious about protecting consumers against financial institutions that use practices they consider deceptive is popping up around the country, resulting in legal actions being taken against institutions with undisclosed overdraft strategies in place. In one case involving a class action lawsuit, legal judgments ordered an institution to repay more than \$200 million in overdraft fees.

### ***Maintaining Compliance Takes Time and Resources***

If you are managing your own overdraft program, ask yourself if you have the time and resources to incorporate the following requirements:

- train your staff to explain your program’s features;
- review all marketing and disclosure materials, making sure they are customer-friendly in order to minimize confusion and promote responsible program usage;
- monitor your procedures to ensure they are operating in the best interest of your customers;
- prominently distinguish account balances from any available overdraft coverage amounts; and
- monitor your program to identify excessive or chronic use.

In today’s regulatory environment, it is pretty safe to expect that your overdraft program will be reviewed at each examination. Programs that are found to pose unacceptable safety and soundness or compliance risk by regulators will be factored into examination ratings. Corrective actions may include possible legal action and costly fines.

### ***An Expert Can Guide You to Compliance and Mitigate Your Risk***

Disclosed overdraft programs are still considered a reliable source of non-interest income for banks, but now is not the time to go it alone. While regulators have re-doubled their efforts to make sure third-party vendor relationships are well-managed, the right business partner can lessen your compliance risk and ensure that your program is fully disclosed and customer-friendly. If you want to get the best results from your program, make sure you have an overdraft provider that:

- is recognized as an expert in the industry;
- offers a completely transparent, consumer-friendly overdraft solution;
- provides on-going comprehensive employee training and customer information to promote the responsible use of your program;
- provides hands-on implementation assistance;
- utilizes a fully-automated collection/reporting process;
- ensures core processor integration;
- incorporates “best practices” to ensure your program is working at full potential for your institution; and
- stands behind its program with a written compliance guarantee.

This allows you to spend your time managing the many other aspects of your institution while knowing that your overdraft program is performing at its peak and aligned with regulatory expectations. On the other hand, trying to get by with an undisclosed program poses a risk for your bank and your customers.

### **About JMFA:**

John M. Floyd & Associates (JMFA), a preferred business partner for Community Bankers of Iowa, is a profitability and performance improvement consulting firm, serving more than 2,000 financial institutions in all 50 states. As a direct result of its programs, JMFA has helped thousands of clients dramatically improve their performance and their bottom line. All JMFA overdraft programs are guaranteed 100 percent compliant with federal and state regulations. They offer 100 percent core processor compatibility, are fully automated and easily implemented. For more information, contact Ron Goffman, JMFA regional director, at [Ron.Goffman@JMFA.com](mailto:Ron.Goffman@JMFA.com) or (877) 843-8611.

*by Chairman and CEO John M. Floyd, John M. Floyd & Associates*



## Mainstreet Economic Survey

### Rural Mainstreet Economy Still Weak: But Bank and Farm Indicators Very Healthy

#### September Survey Results at a Glance:

- For a third straight month, the overall index declines below growth neutral
- Farmland prices and farm equipment sales continue to advance
- Home sales and retail purchases decline for the month
- Almost one-fourth of the bankers expect a Federal Reserve rate hike in the first half of 2011



Ernie Goss

For a third straight month, the overall index for the Rural Mainstreet economy dipped below growth neutral 50.0, according to the September survey of bank CEOs in a 10-state region.

The Rural Mainstreet Index (RMI), which ranges between 0 and 100, increased to a weak 47.6 from August's 46.0. This index is well below readings earlier in the year, but significantly higher than that recorded for September 2009.

Creighton University economist Ernie Goss said, "While the farm sector is experiencing healthy growth, Rural Mainstreet businesses continue to report waning economic fortunes." Goss and Bill McQuillan, CEO of CNB Community Bank of Greeley, Nebraska, created the monthly economic survey in 2005.

The farmland-price index moved above growth neutral for an eighth straight month to 57.7 from 55.3 in August and 52.5 in July. "While businesses on Rural Mainstreet continue to struggle, farm indicators remain very strong, including farmland prices," said Goss.

According to Kathy Thuman, president of Farmers State Bank in Maywood, Nebraska, "The general economy is still struggling, but the crop and livestock producers are looking at an exceptional year. Growing conditions are the best in decades, yields are up and prices are good." She indicated that the biggest concern was a dramatic increase in farm input costs.

The farm equipment-sales index soared to 56.2 from 52.7 in August. "As the outlook for the farm sector has improved significantly, farmers have likewise expanded their purchases of capital equipment. I see this very positive trend continuing for the rest of 2010," said Goss, the Jack A. MacAllister Chair in Regional Economics at Creighton.

For a seventh straight month, all bank indicators were above growth neutral. The loan-volumes index increased to 57.4 from 54.2 in August. For September, the checking-deposit index improved to 65.6 from August's 59.1. The index for certificates of deposit and other savings instruments inched higher to 55.0 from August's 54.2.

The September hiring index increased to a still weak 46.0 from 45.9 in August. "Many areas in the Rural Mainstreet area are still losing jobs. However over the past year, Rural Mainstreet has added jobs at a 1.5 percent pace and well above urban job growth," said Goss.

This month bankers were asked when they expected the Federal Reserve (Fed) to begin raising short-term interest rates. Almost one-fourth, or 23 percent, expect a rate hike in the first half of 2011, and 55 percent anticipate a rate increase in the second half of 2011. More than one-fifth, or 22 percent, anticipate a Fed interest

rate increase beyond 2011. None of the bankers expect a rate increase in 2010.

This month bankers were also asked about the share of households in their area that could take advantage of home-based businesses requiring broadband access. More than one-third, or 36 percent, indicated that 60 percent of households in their area could handle home-based jobs requiring broadband access.

Much like other elements of September's survey Rural Mainstreet retail sales increased to a sub-par 45.2 from September's 40.2. Despite a weak report for the month, bankers were much more optimistic. The economic confidence index, which reflects expectations for the economy six months out, grew to 54.9 from 46.0 in August.

Home sales declined again with a reading of 47.6, which was up from an index of 38.8 in August. This is the third straight month that the reading has slumped below growth neutral 50.0. Nancy Ruyle, CEO of Citizens Bank in Rogersville, Missouri, indicated that while there were home sales for the month, it was not sufficient to make a big difference in the housing market.

Each month, community bank presidents and CEOs in nonurban, agriculturally and resource-dependent portions of the 10-state area are surveyed regarding current economic conditions in their communities and their projected economic outlooks six months down the road. Bankers from Colorado, Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota and Wyoming are included.

This survey represents an early snapshot of the economy of rural, agriculturally and energy-dependent portions of the nation. The Rural Mainstreet Index (RMI) is a unique index covering 10 regional states, focusing on approximately 200 rural communities with an average population of 1,300. It gives the most current real-time analysis of the rural economy.

**Illinois:** For a fifth straight month, Illinois' RMI advanced above growth neutral. The September reading was 52.5, up from 50.3 in August. For an eighth straight month, farmland prices advanced above growth neutral with a September reading of 60.1, up from 57.5 in August. Farm equipment-sales for September expanded to 58.6 from 54.4 in August. The rate of job **gains** for Rural Mainstreet Illinois over the past 12 months was 3.8 percent.

**Iowa:** Iowa's RMI slipped below growth neutral for the month with a September reading of 48.2, but was up slightly from August's 48.0. The farmland-price index expanded to 58.0 from August's 55.8. The state's farm equipment-sales index grew to 56.5 from 53.2 in August. The rate of job **gains** for Rural Mainstreet Iowa over the past 12 months was 0.2 percent.

**Kansas:** The RMI for Kansas declined below growth neutral 50.0 for the month. The index stood at a still weak 48.1, up from August's 46.8. The farmland-price index increased to 57.9 from 55.2 in August. The September agricultural equipment-sales index rose to 56.4 from 52.6 in August. According to Dale Bradley, CEO of Citizens State Bank in Miltonvale, "The economy is one headache for rural banks and in addition to that we will see much more in the way of rules and regulations due to the Financial Reform now in place." The rate of job **gains** for Rural Mainstreet Kansas over the past 12 months was 1.4 percent.

**Minnesota:** The RMI for Minnesota climbed to 52.2 from August's 50.1. Minnesota's farmland-price index rose to 60.0 from 55.2 in August. The September agricultural equipment-sales index stood at 58.5, higher than August's 54.2. The rate of job **gains** for Rural Mainstreet Minnesota over the past 12 months was 2.9 percent.

**Missouri:** The RMI for Missouri dipped to 43.5 from August's 44.5. The September farmland-price index for Missouri climbed to 55.6 from 54.0 in August. The September farm equipment-sales index advanced to 54.1 from 51.4 in August. Don Reynolds, president of Regional Missouri Bank said that, "Early corn yields were down somewhat." The rate of job **losses** for Rural Mainstreet Missouri over the past 12 months was 2.4 percent.

**Nebraska:** The September RMI for Nebraska moved higher to 50.4 from August's 48.7. The farmland-price index for September climbed to 59.1 from 56.1 in August. The state's farm equipment-sales index grew to 57.6 from August's 53.5. The rate of job **gains** for Rural Mainstreet Nebraska over the past 12 months was 2.3 percent.

**North Dakota:** North Dakota's RMI advanced to 52.8 from 51.5 in August. North Dakota's farmland-price index increased to 60.3 from 57.5 in August. Farm equipment-sales for September stood at 60.2, well up from 54.9 in August. According to DeWayne Streyle, CEO of United Community Bank of North Dakota in Leeds, "Wet weather conditions continue to delay harvesting while oil drilling continues to increase in northwest North Dakota." The rate of job **gains** for Rural Mainstreet North Dakota over the past 12 months was 3.8 percent.

**South Dakota:** For a second straight month, the RMI for South Dakota sank below growth neutral. Still, the index for September advanced to 48.1 from 47.0 in August. The state's farmland-price index climbed to 58.0 from 55.3 in August. South Dakota's farm equipment-sales index was 56.5, up from 52.6 in August. The rate of job **gains** for Rural Mainstreet South Dakota over the past 12 months was 0.3.

**Table 1: Rural Mainstreet Economy for Last Two Months and One Year Ago: (index > 50 indicates expansion)**

	Sept. 2009	Aug. 2010	Sept. 2010
Area economic index	36.5	46.0	47.6
Loan volume	49.3	54.2	57.4
Checking deposits	61.9	59.1	65.6
Certificates of deposit and savings instruments	50.1	54.2	55.0
Farmland prices	41.1	55.3	57.7
Farm equipment area sales	38.6	52.7	56.2
Home sales	42.7	38.8	47.6
Hiring	27.0	45.9	46.0
Retail business	32.8	40.2	45.1
Confidence index (area economy six months out)	43.5	46.0	54.9

**Table 2: The Rural Mainstreet Economy, September 2010**

	Last Quarter 2010	First Half 2011	Second Half 2011	After 2011
When do you expect the Federal Reserve to begin raising short-term interest rates?	0%	23%	55%	22%
	Less than 19%	20% – 40%	41% – 60%	More than
What percent of consumers in your area have broadband Internet capability sufficient to support a home-based business?	7%	26%	31%	36%