

1 **Q. In reference to the evidence of Earl Ludlow, page 45, line 15, please advise as to the**
2 **number of customers who have opened and closed their account by use of the**
3 **Internet option in the years 2000 to date.**

4
5 A. The functionality associated with opening and closing an account was not added to the
6 website until October 2001. Table 1 below provides the data up to December 2002.
7
8

Table 1 Internet Usage for Opening and Closing Accounts		
	2001¹	2002
Opened	9	163
Closed	5	132

9
10
11 ¹ For the period October to December, 2001.