

RETENTION	FTEs	Year 1												Year 2												Year 3												
		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Month 2	60%																																					
Month 3	60%	174	344	474	636	848	1050	1200	1344	1488	1632	1776	1920	174	344	474	636	848	1050	1200	1344	1488	1632	1776	1920	174	344	474	636	848	1050	1200	1344	1488	1632	1776	1920	
Month 4	40%		148	276	396	516	636	756	876	996	1116	1236	1356																									
Month 5	30%			116	236	356	476	596	716	836	956	1076	1196																									
Month 6	20%				87	167	247	327	407	487	567	647	727																									
Month 7	10%					58	108	158	208	258	308	358	408																									
Month 8	10%						44	84	124	164	204	244	284																									
Month 9	10%							29	54	79	104	129	154																									
Month 10	10%								20	40	60	80	100																									
Month 11	10%									11	22	33	44																									
Month 12	10%										7	14	21																									
Month 13	10%											5	10																									
Month 14	10%												4																									
Month 15	10%													3																								
Month 16	10%														2																							
Month 17	10%															1																						
Month 18	10%																																					
Month 19	10%																																					
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Month 36	10%																																					
Returning depositors		0	174	469	886	1334	1714	2013	2240	2410	2579	2703	2827	2942	3052	3157	3261	3366	3472	3579	3687	3796	3906	4017	4129	4242	4358	4471	4587	4704	4822	4941	5061	5182	5304	5427	5551	