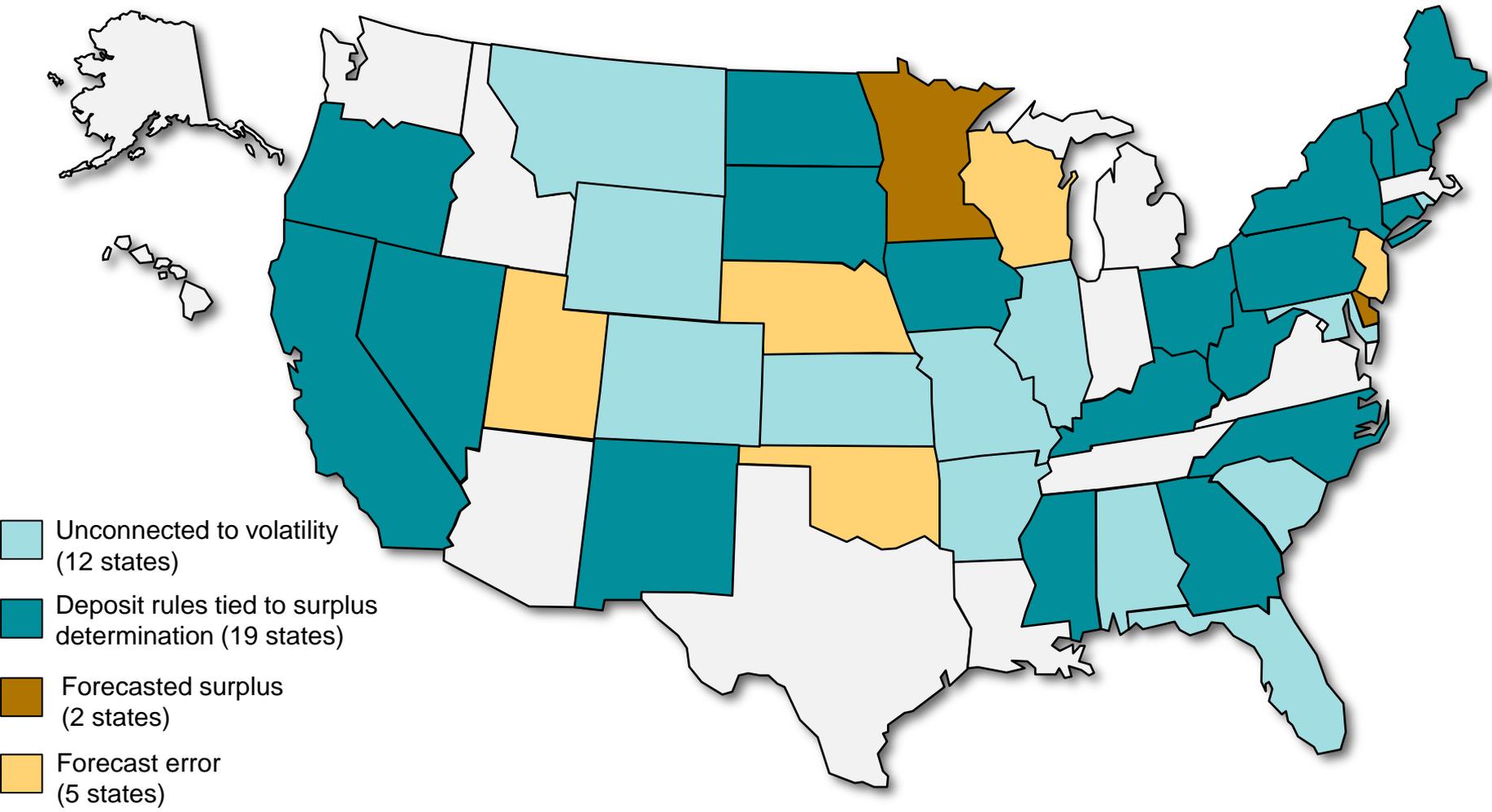


38 states do not tie deposits to volatility



12 states tie deposits to volatility

