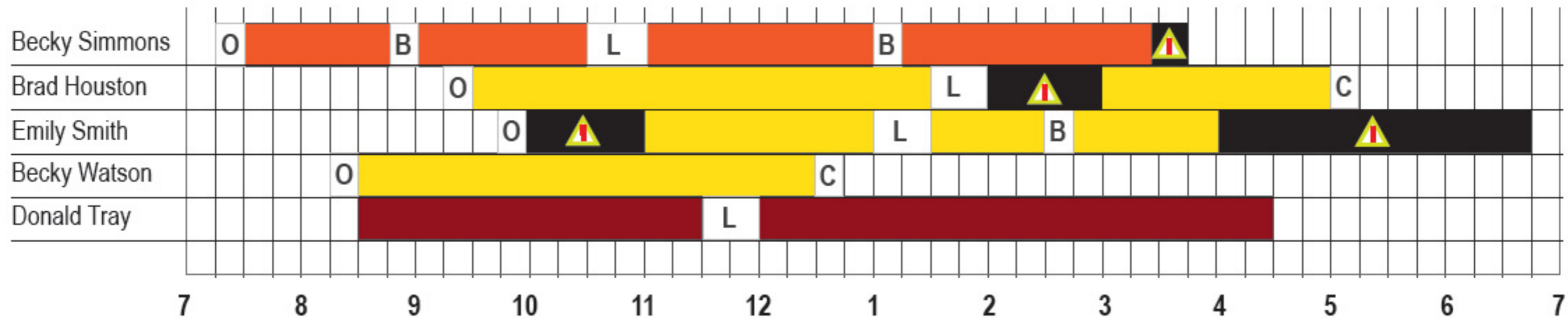


Example of Branch Schedule

figure 3.1



- O Open
- B Break
- L Lunch
- C Close
- Teller Idle Time / Outbound Sales Calls
- Teller Line
- Lobby Service Rep
- Drive-in