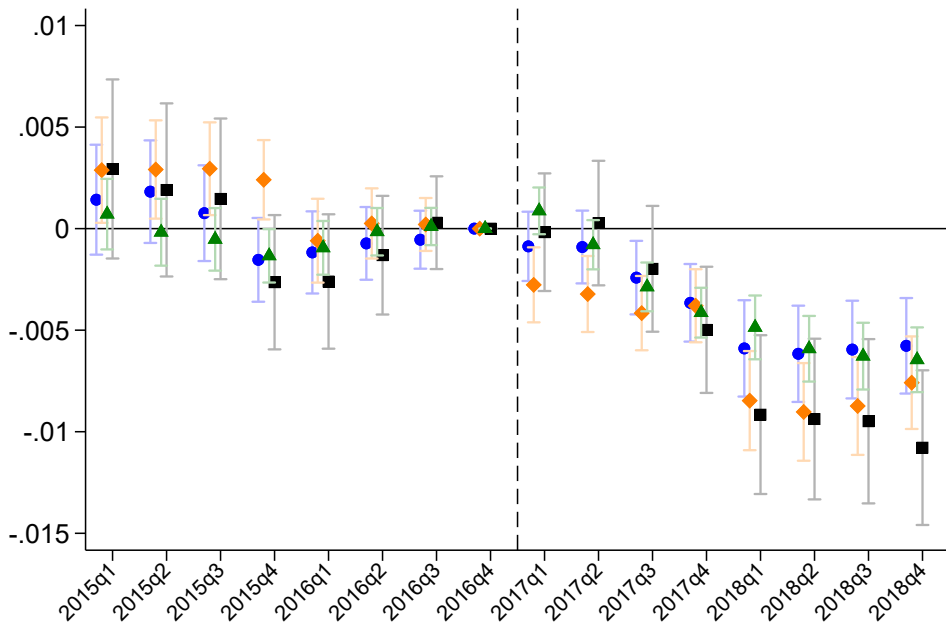


Coef: Stock Unrefunded Balance



■ Baseline: [DCC>p75|DCC=1] vs [DCC<p25|DCC=1]

◆ [DCC=1|Withholding=1] vs [DCC=0|Withholding=1]

● [DCC>=p50|DCC=1] vs [DCC<p50|DCC=1]

▲ [DCC=1|Withholding=1] vs [DCC=0|Withholding=0]