

EXHIBIT 5

Bold, underlined text indicates additions.

~~**Bold, strikethrough**~~ text indicates deletions.

The Depository Trust Company
Distributions Service Guide

About Charge-Backs and Adjustments

DTC has a standing practice to only allocate monies upon receipt from the paying agent, trustee and/or issuer. On occasion, after crediting participants with a dividend, **principal**, or interest payment, DTC may have to create a post allocation rate change which may result in either additional credit or a debit to your account. Reasons to this include but are not limited to, an error on the part of DTC, the paying agent, trustee or issuer or a change in the principal factor or rate on a ~~CMO/ABS~~ security.

DTC accommodates paying agent requests to process these types of post-payable adjustments where **ren: (i) for a credit adjustment, the request for the adjustment and the associated funds are received within one calendar year from the initial payment date, or (ii) for any other adjustments (including a debit-only or the debit portion of a debit-and-credit adjustment), the request for** the adjustments ~~are~~ **is received** within ~~120~~ **90** calendar days from the initial payment date. These adjustments ~~will appear on your Participant Statement and~~ can be viewed using CA Web, ISO 20022 messages and CCF file formats.

~~Note: Effective January 1, 2015, DTC will no longer process post-payable adjustment requests beyond 90 calendar days after the initial payment date.~~