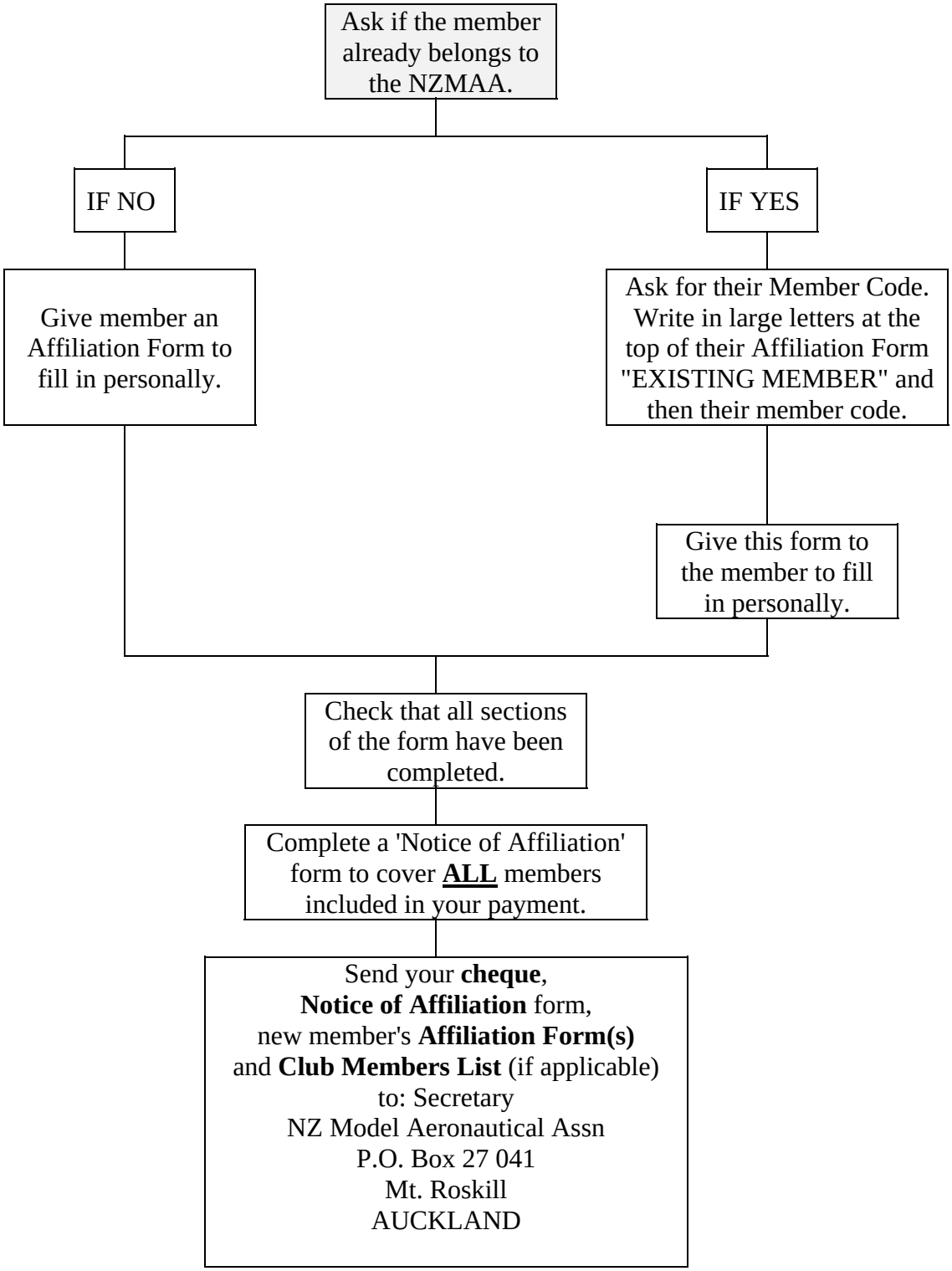NEW MEMBER PROCESSING FLOW CHART