

## ACCRETIVE EXPENSE SAVINGS ASSESSMENT AREAS



PROFESSIONAL ADVISORS				TECH	NON CORE PURCH & EXPENSES				OTHER
TAXATION AREAS	PROFESSIONAL ADVISORS	RISK MANAGEMENT	BANKING & CREDIT	TECHNOLOGY SERVICES	EMPLOYEE RELATED	TRANSACTION PROCESSING	TRANSPORT & SHIPPING	FACILITY MANAGEMENT	MISC AREAS
 COST SEG & ASSET DISPOS		 ELIGIBILITY AUDIT	 MERCHANT SERVICES	 WIRELESS TELECOM	 OFFICE SUPPLIES		 SMALL PARCEL	 LEASE OPER COSTS	
 INCOME TAX REFUNDS				 DOCUMENT MANAGEMENT				 WASTE MGMT	
								 MAINT & JANITORIAL	
								 SECURITY SERVICES	
PROPERTY TAXES	LEGAL SERVICES	PROPERTY & CASUALTY	CASH MGMT SERVICES	LAND-BASED TELECOM	TRAVEL LODGING	AP CREDITS AUDIT	3RD PARTY TRANSPORT	ENERGY COSTS	MFG / WHSE CONSUMABLES
R&D / OTHER TAX INCENTIVES	SALES CONSULTING	HEALTH INSURANCE	CURRENCY RISK MGMT	SERVICE CONTRACTS	STATE TRAIN'G GRANTS	PAYROLL PROCESSING	EQUIPMENT LEASES	LEASE AGREEMTS	SCRAP MGMT
STATE TAX CREDITS	COMP CONSULTING	VENDOR SCREENING	INT'L TRANSACTIONS	INSOURCE / OUTSOURCE	HR & PAYROLL SVC	PAYABLES PROCESSING	FLEET MGMT & OPERATIONS		FOOD SERVICES
SALES / USE TAXES	VALUATION ADVISORS	CLAIMS MGMT	DEBT AGREEMENTS	IT HELP DESK	TEMP STAFFING	ACCTG & REPORTING	FUEL MGMT		PRINTING & ADVERTISING
	OPERATIONS CONSULTING	HIRING PROCESSES		HARDWARE PROCUREMENT	401K PLAN ADMIN	CREDIT MGMT TOOLS	PACKAGING		METALS PROCUREMENT
		EXECUTIVE BENEFITS		SOFTWARE PROCUREMENT	INDIV & TEAM DEVELOPMENT	BILLING & COLLECTIONS			LAB SUPPLIES & EQUIPMENT
					UNIFORMS				CHEMICALS

POTENTIAL REFUNDS	"HOT"	"WARM"	Other	
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