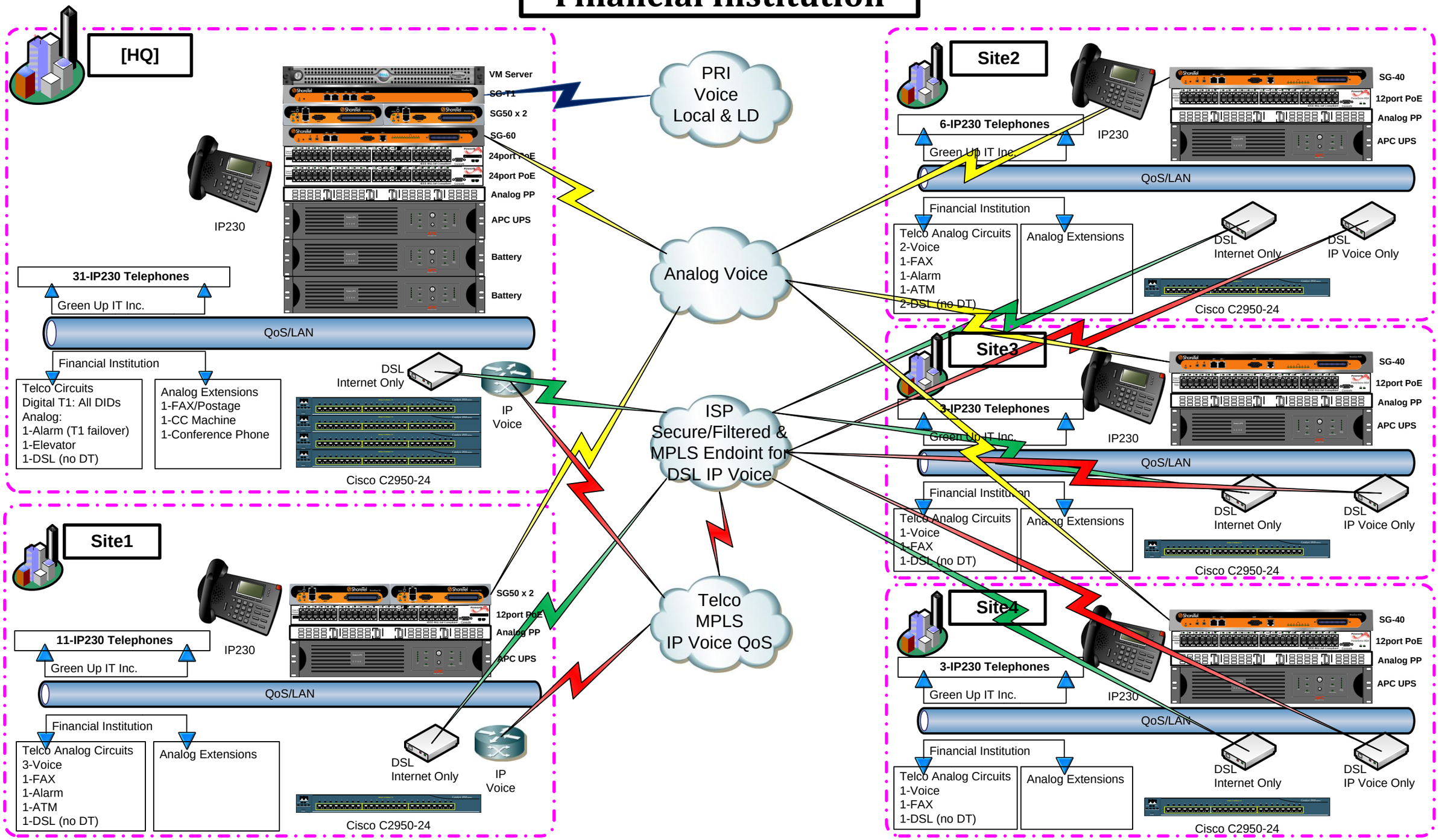Financial Institution