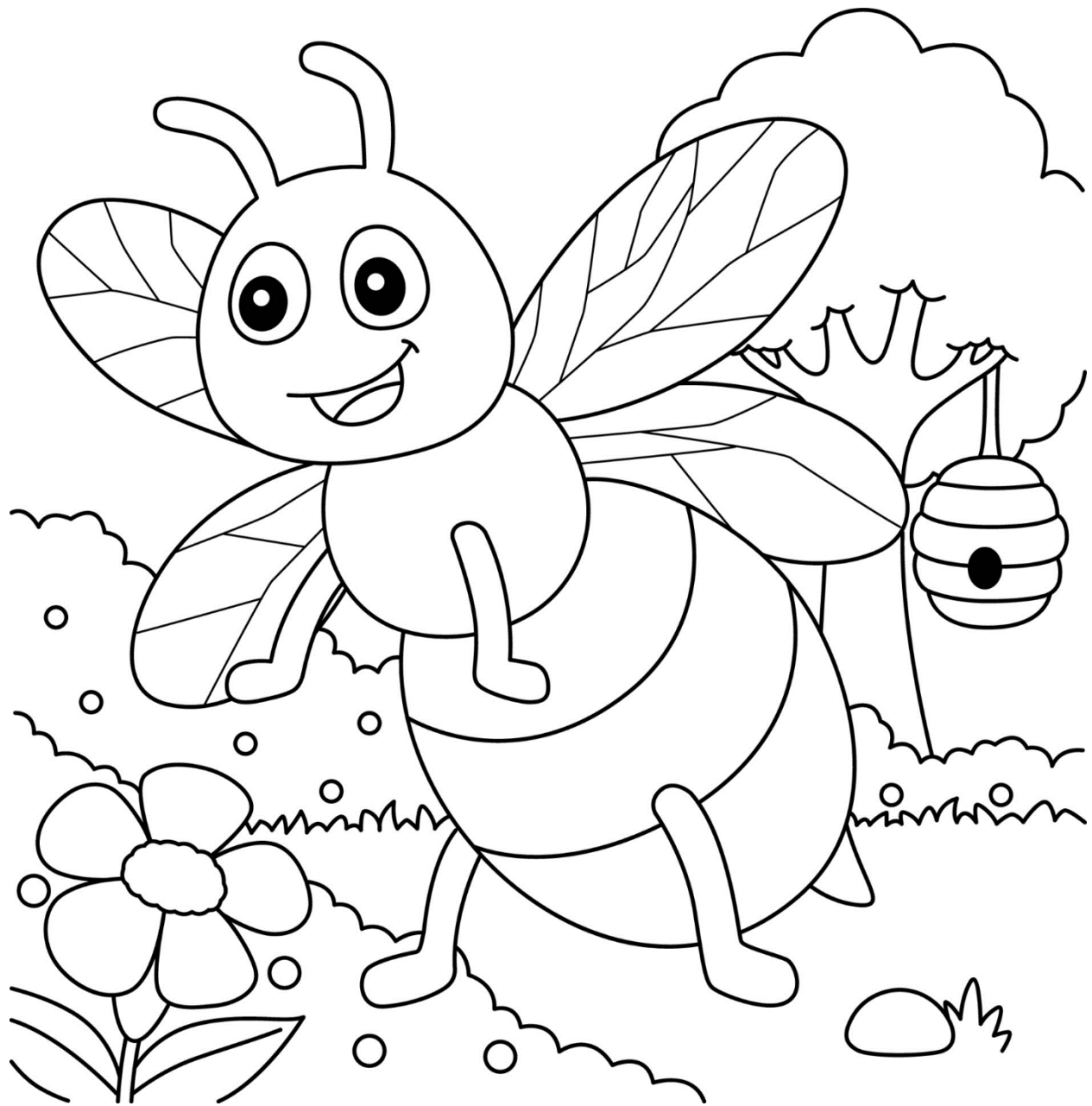


BEE A SMART SAVER



FIRST CHOICE  
AMERICA  
CREDIT UNION