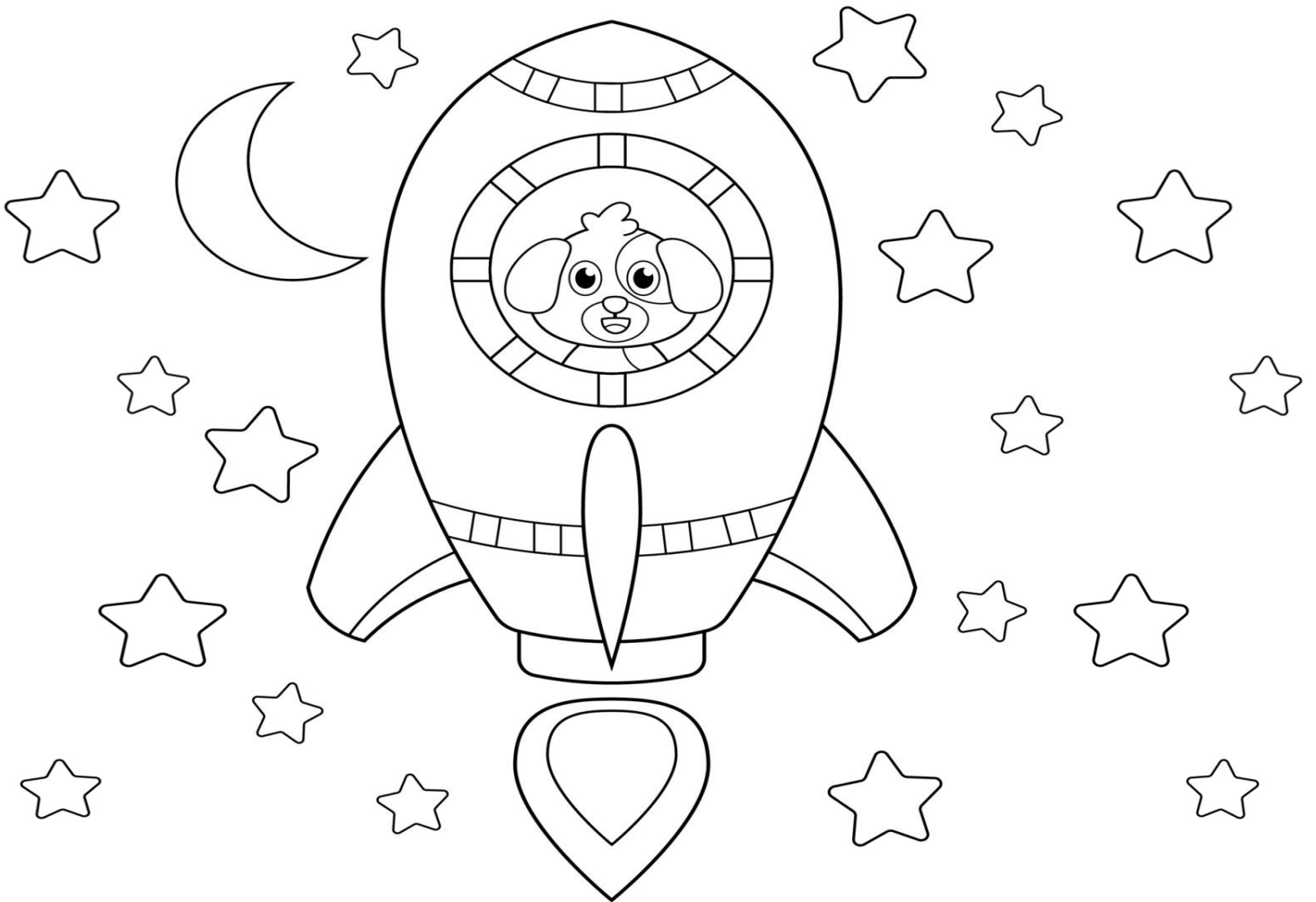


COOL KIDS MONEY  
SAVERS ARE OUT OF  
THIS WORLD



FIRST CHOICE  
AMERICA  
CREDIT UNION