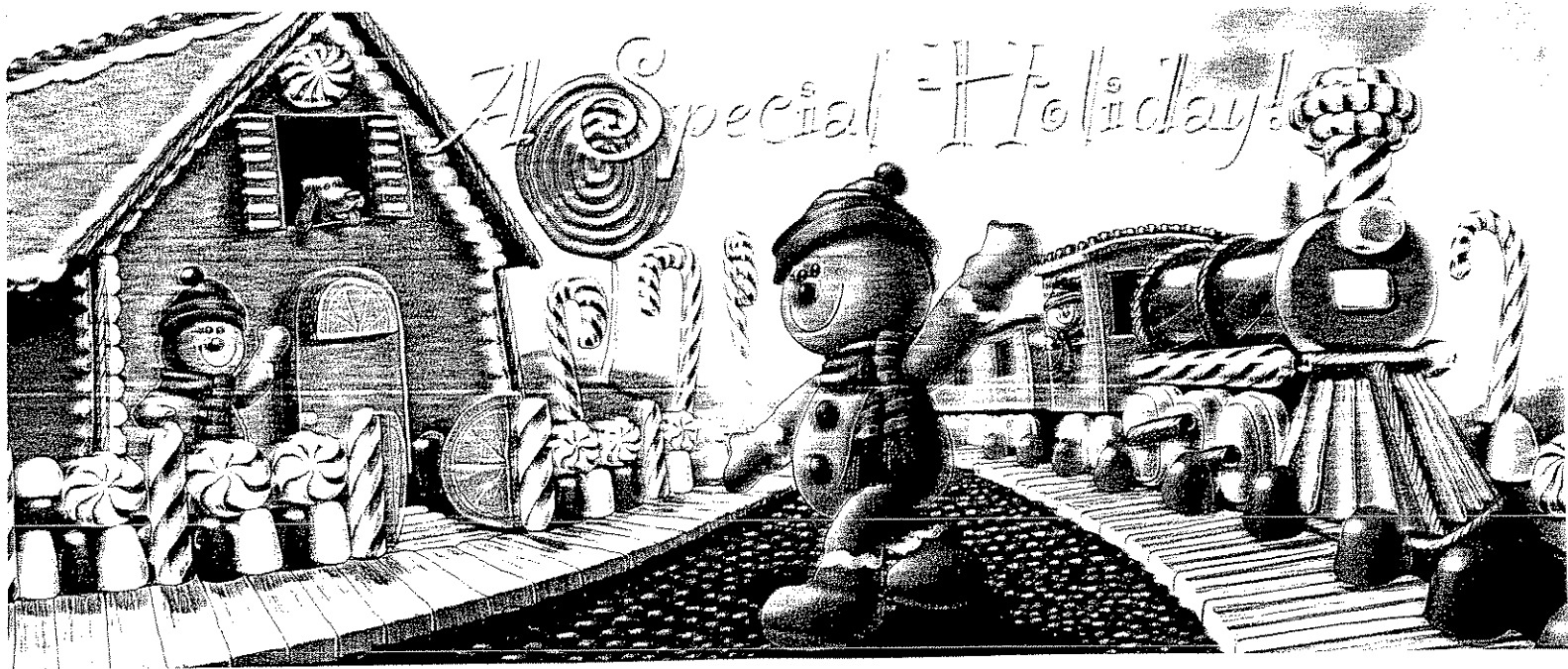


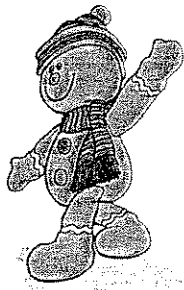


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No refinancing of current American Credit Union loans.

Rate reduction for automatic payment does not apply.

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