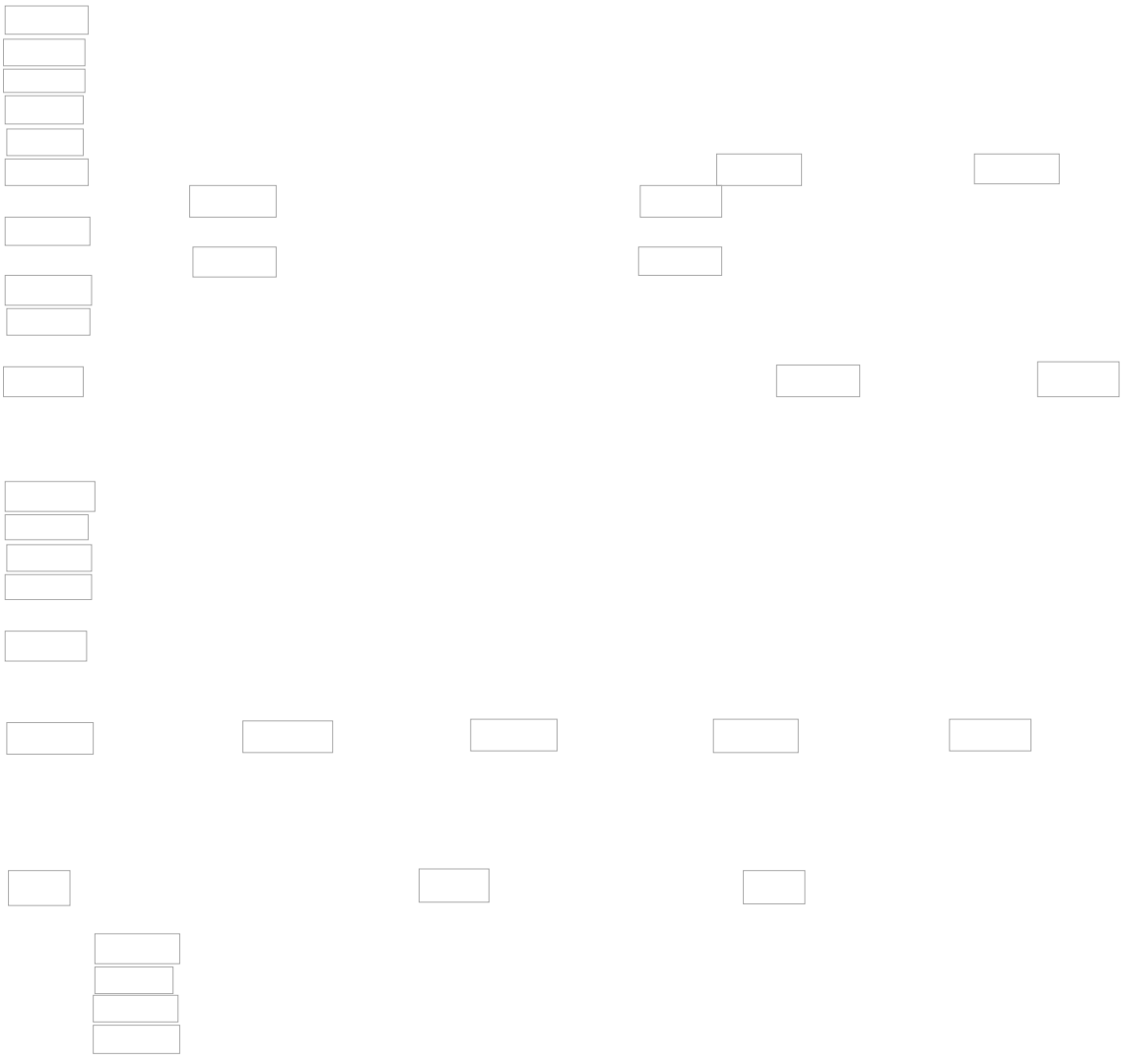West Ohio United Methodist Credit Union