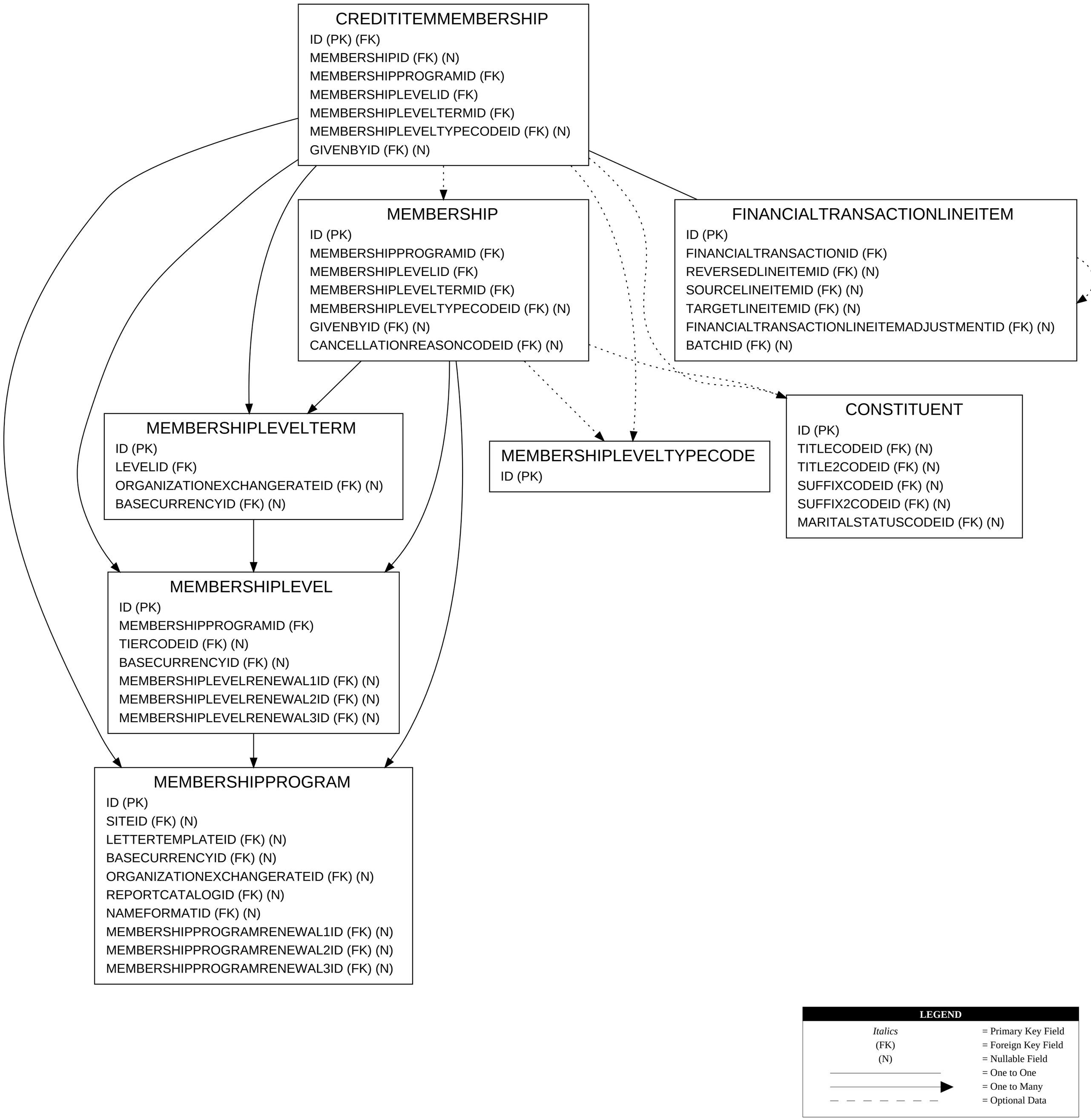CREDITITEMMEMBERSHIP