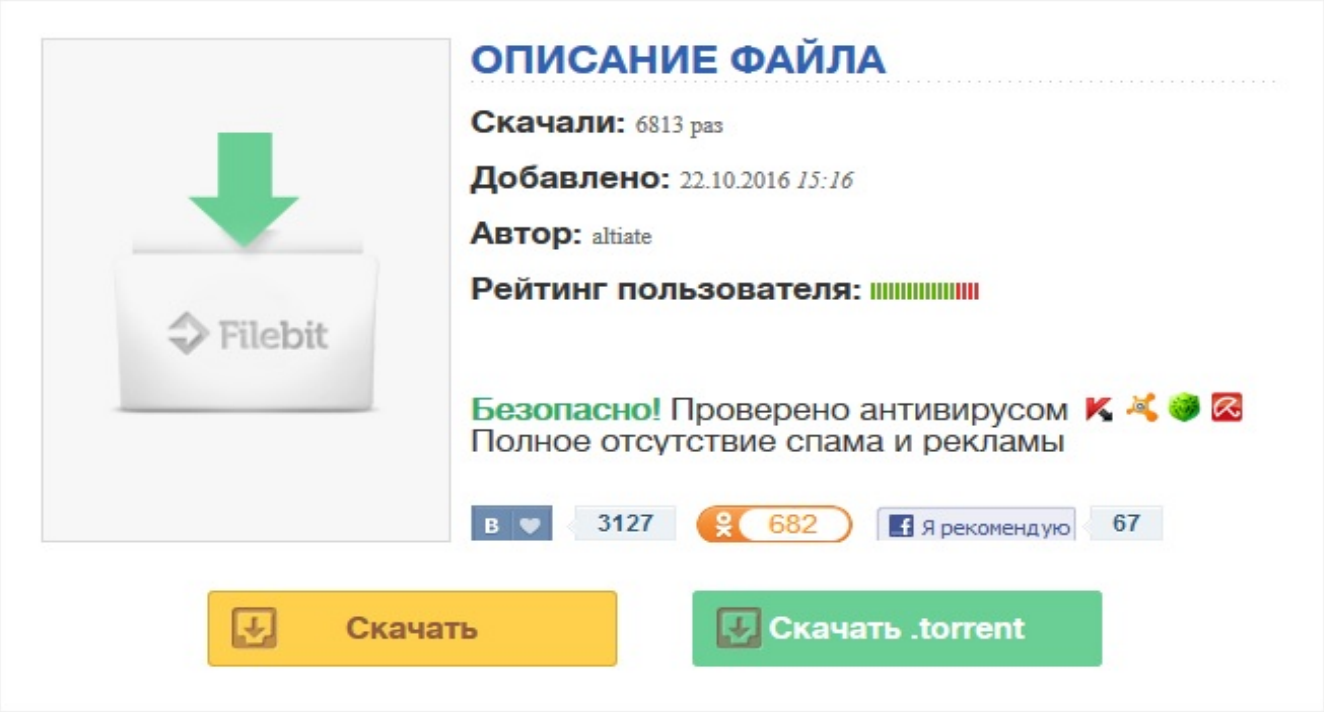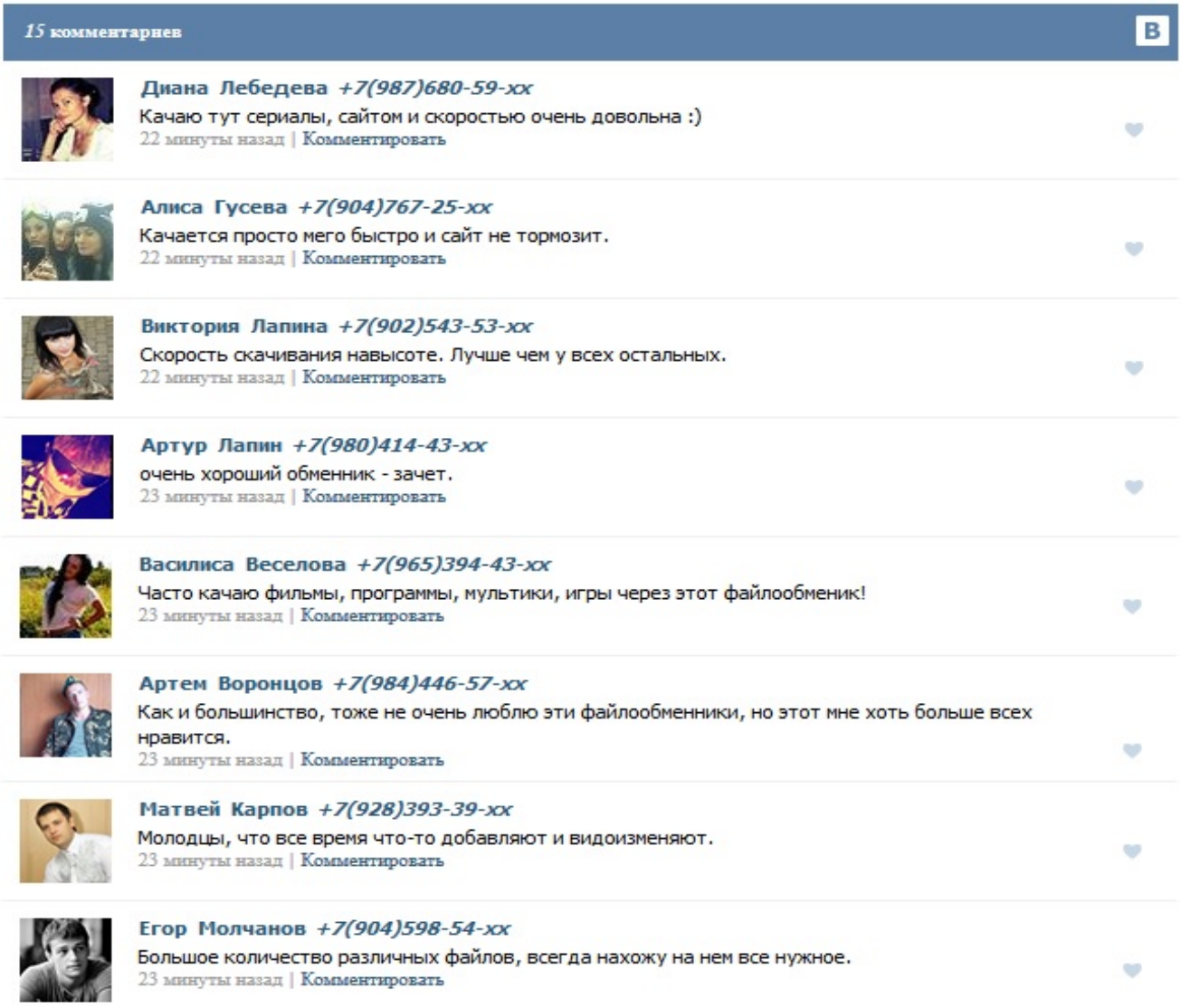почта банк пермь кредит наличными