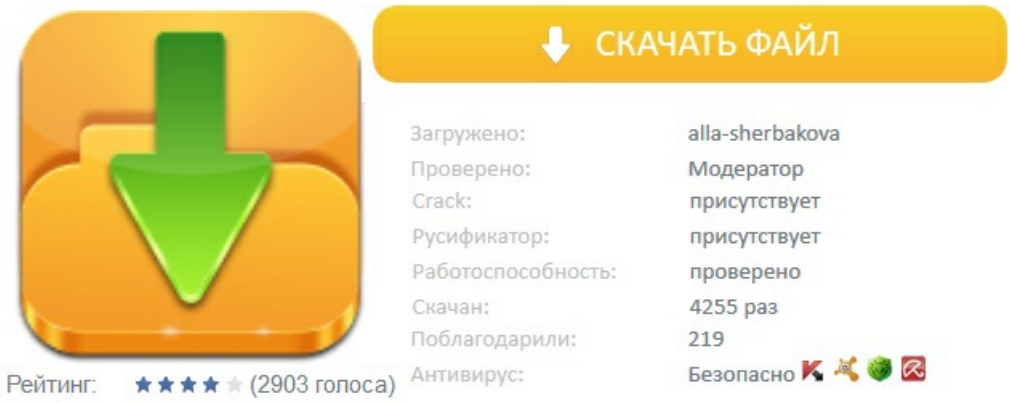почта банк г губкин