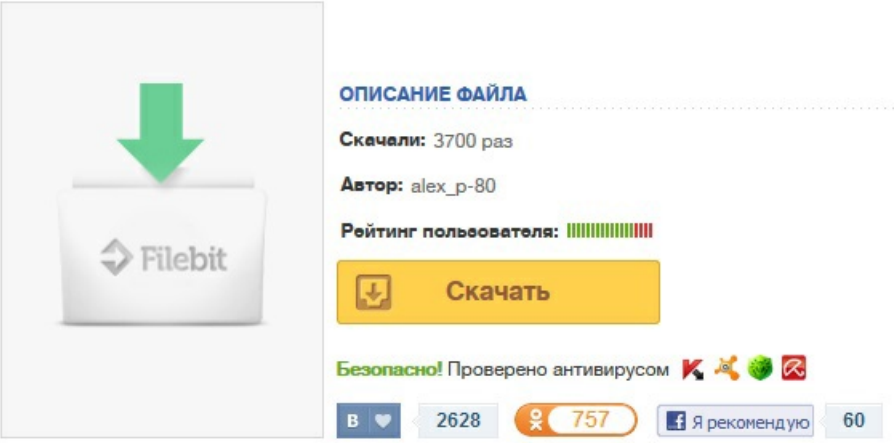почта банк губкинский