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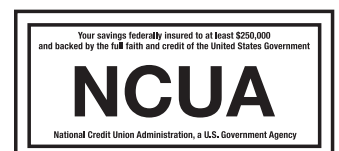
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A waiver of any of the foregoing terms or conditions does not imply or constitute a waiver of any other term or condition. No waiver of any of the terms and conditions will be effective unless it is in writing and signed by an authorized officer of the Credit Union.

Construction

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Effective August 1, 2012

