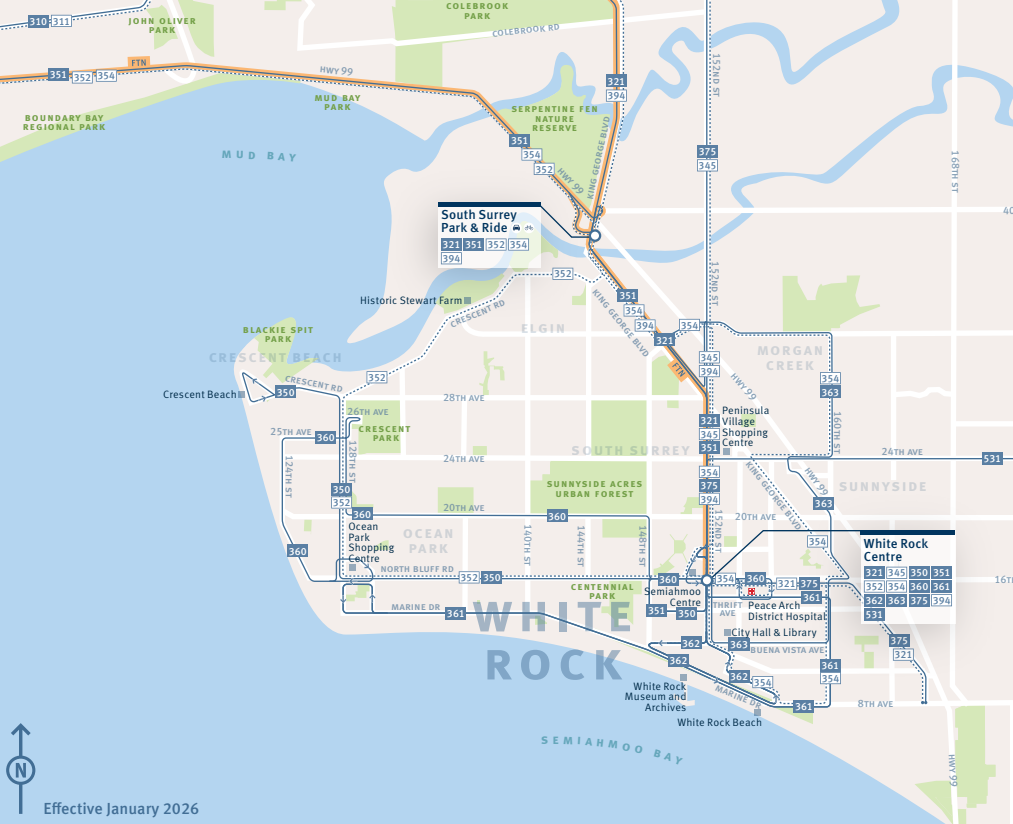

Effective January 2026