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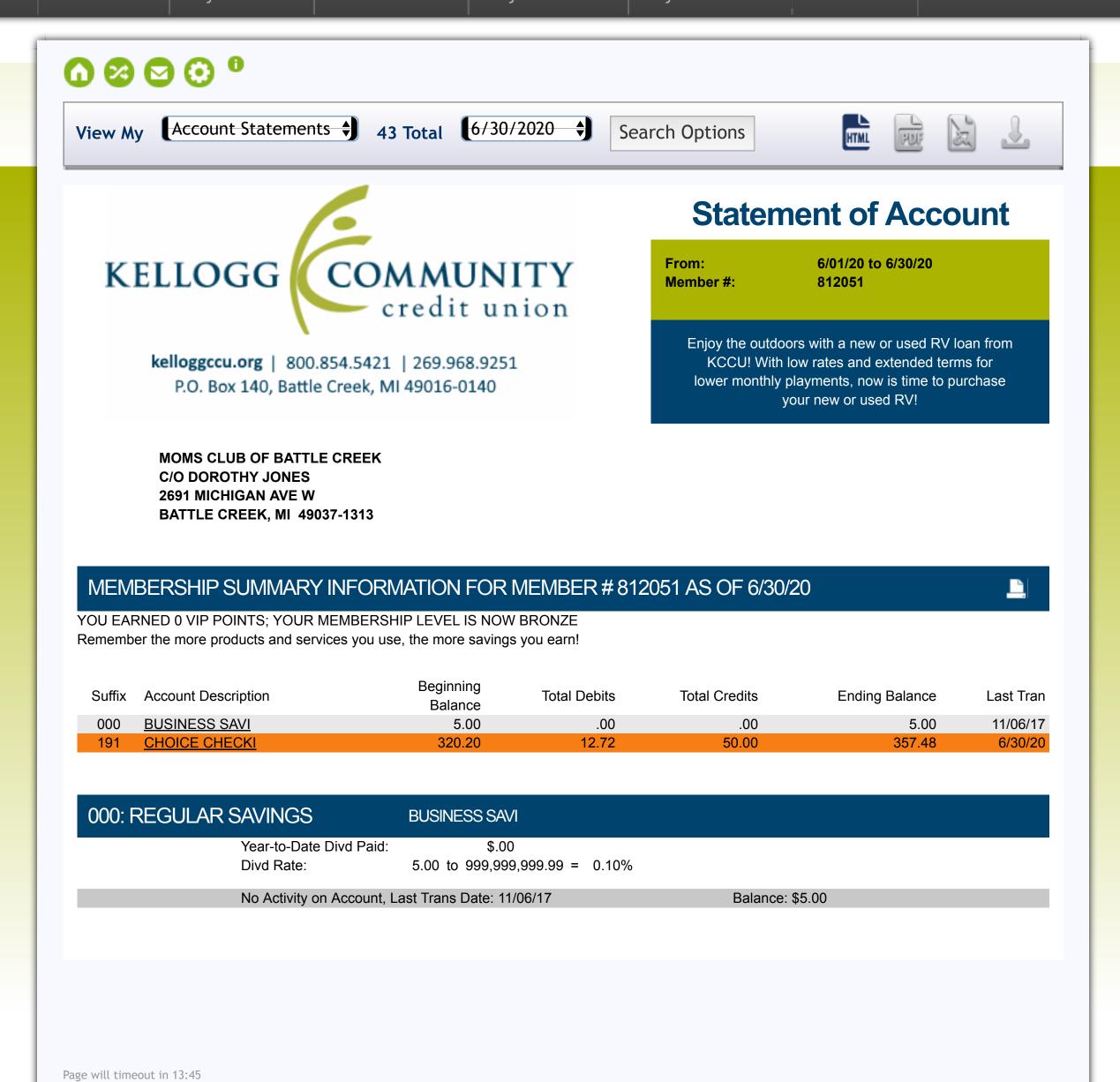
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EQUAL HOUSING OPPORTUNITY

Kellogg Community CU is an Equal Housing & Equal Opportunity Lender.

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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.