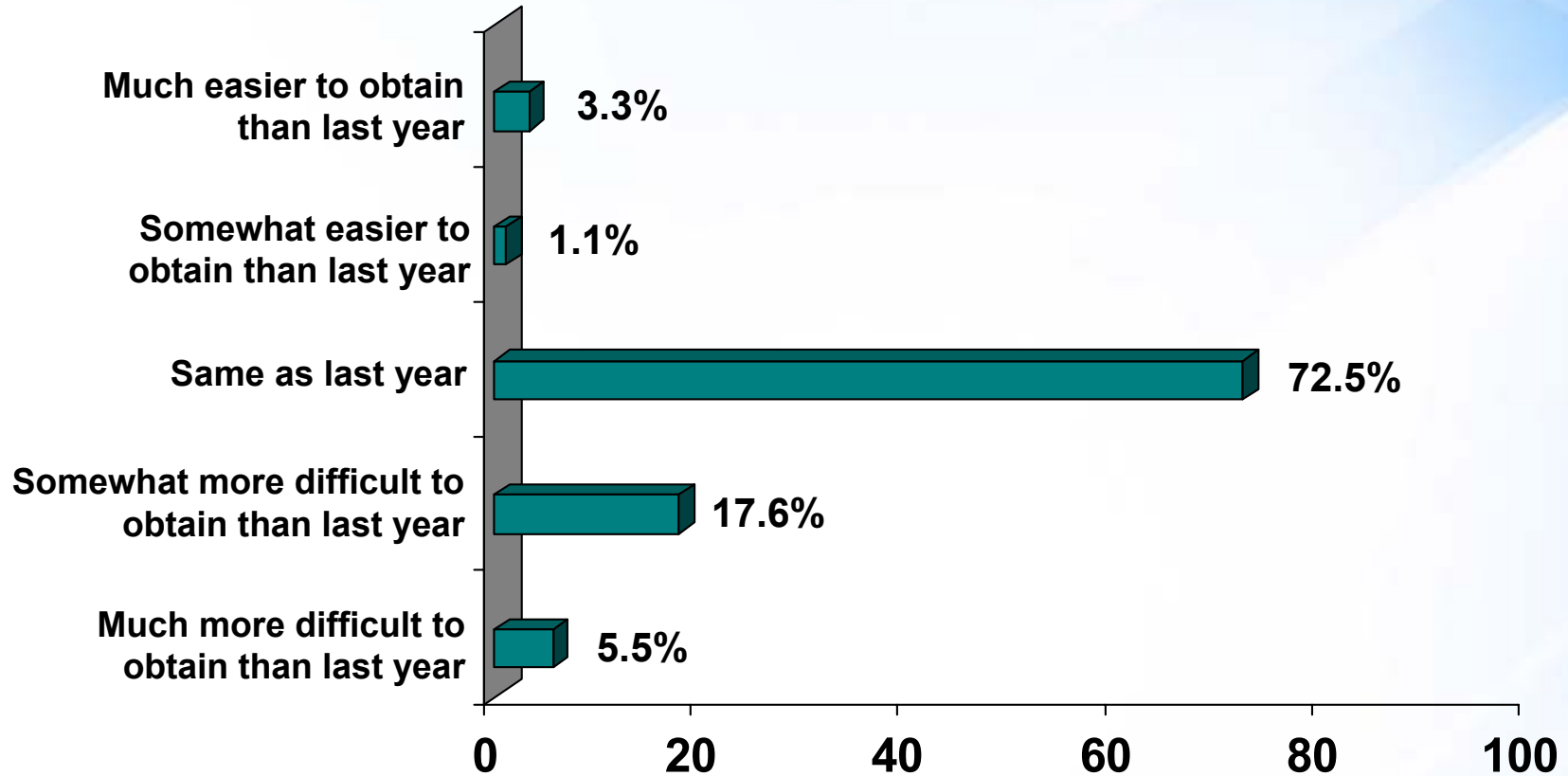


Is credit availability impacting your business?



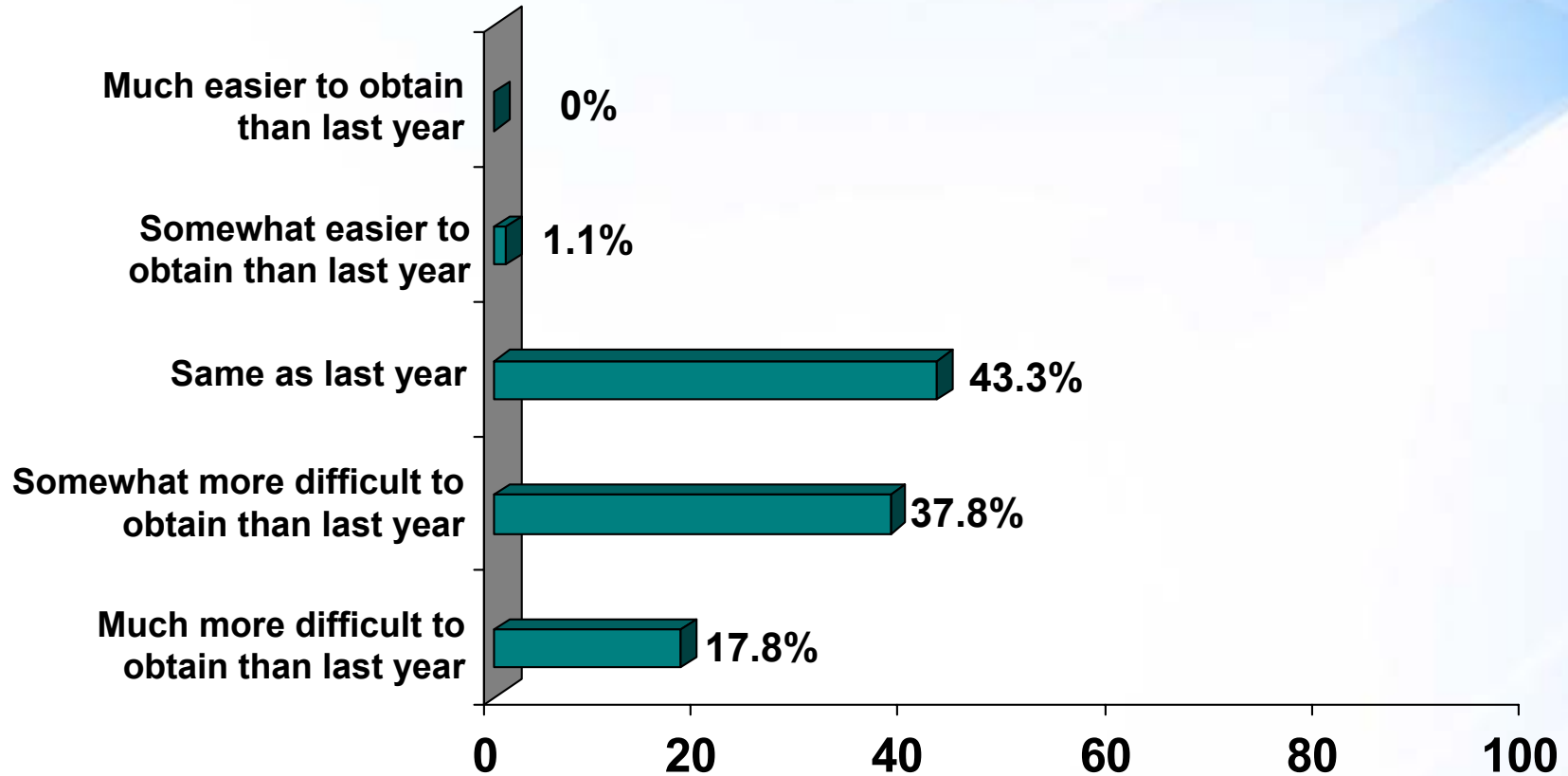
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Is credit availability impacting your customers' businesses?



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