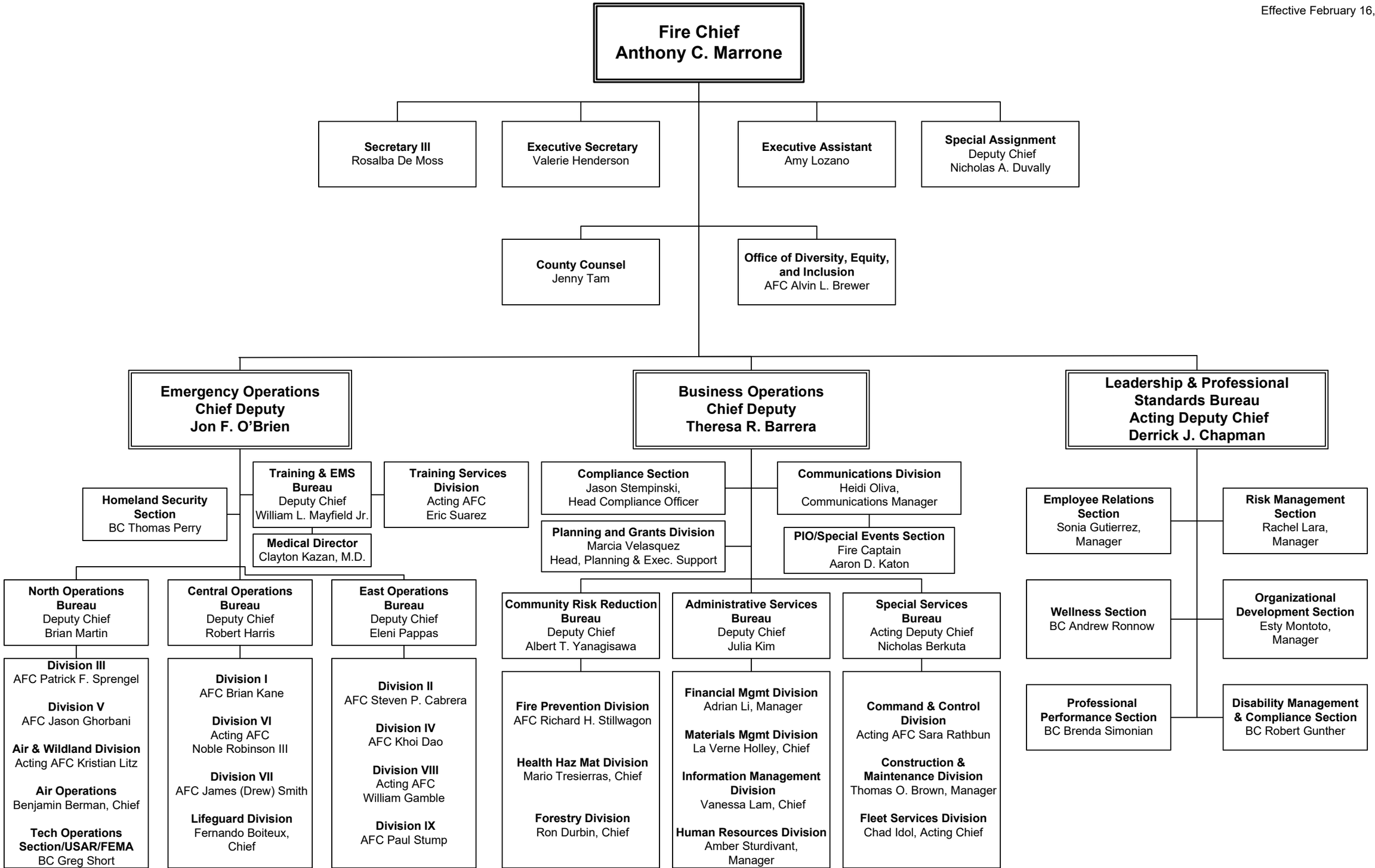Effective February 16, 2026