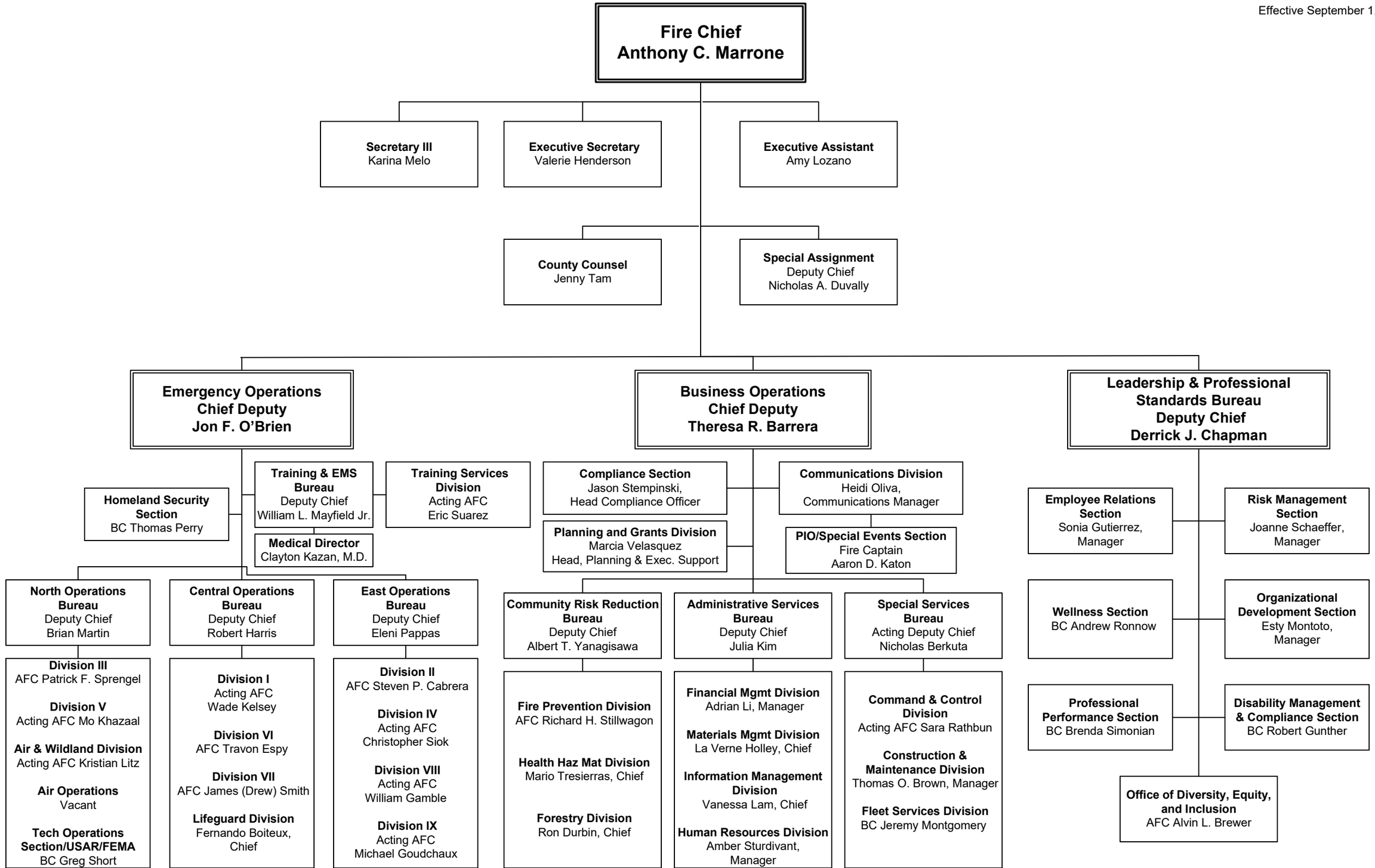Effective September 1, 2026