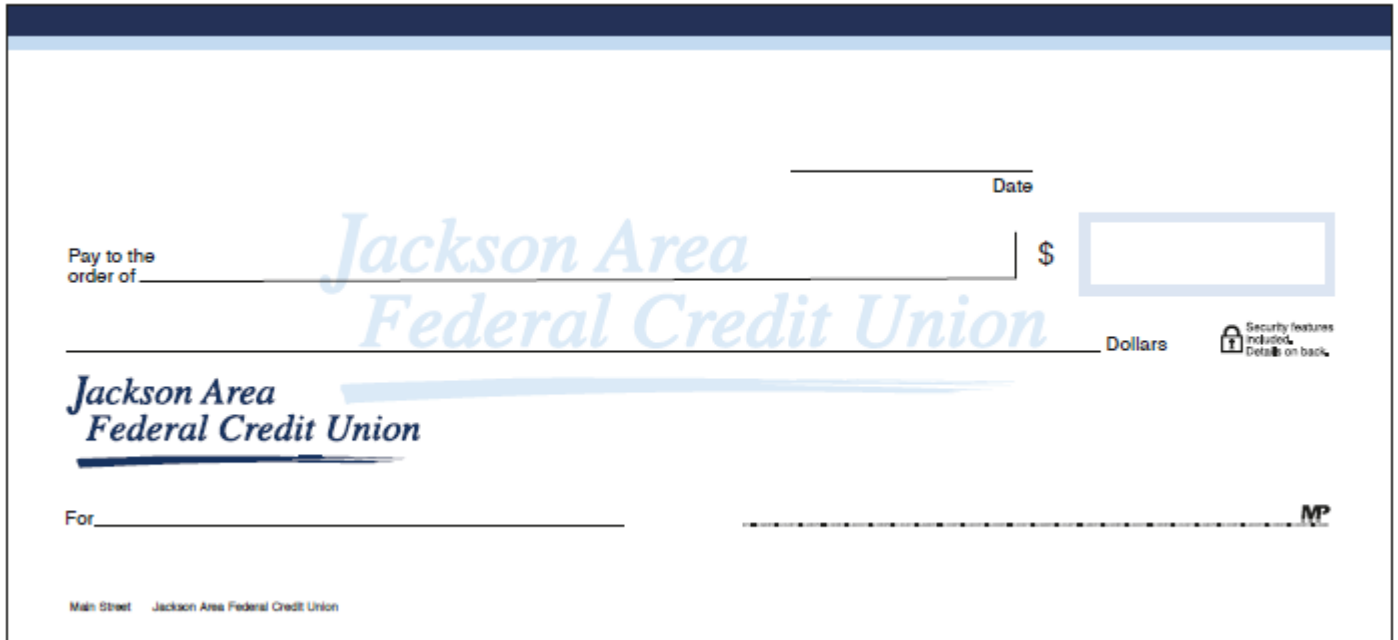


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One (1) Oops! Refund given as one time courtesy per 12 months and if requested by member.

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