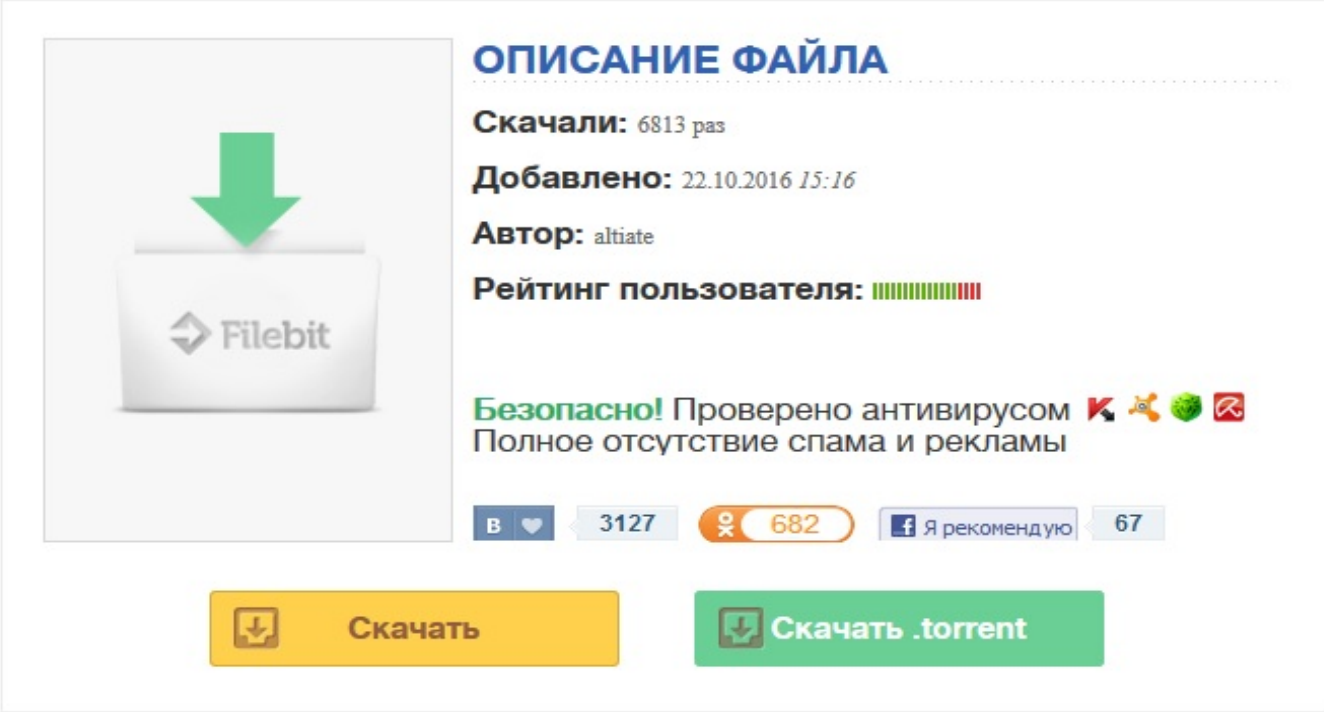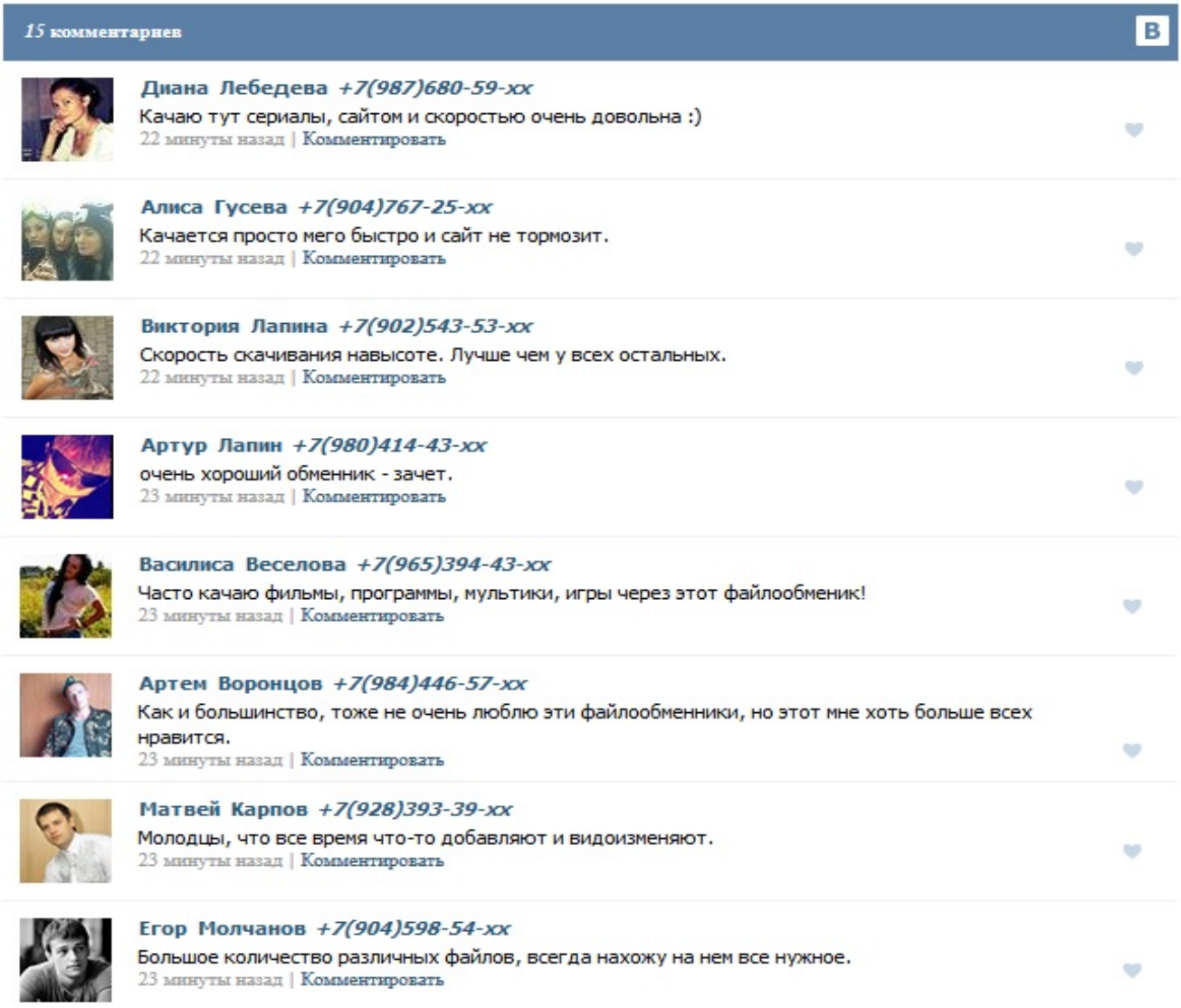банк элита обнинск отзывы