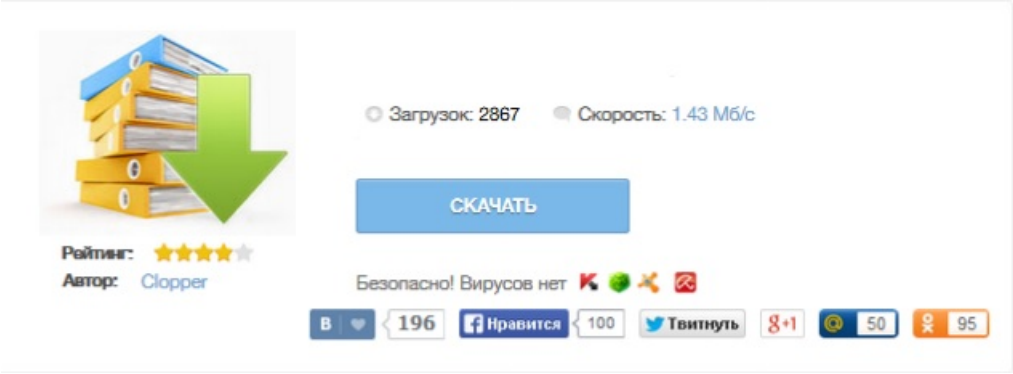плюс банк отзывы новосибирск