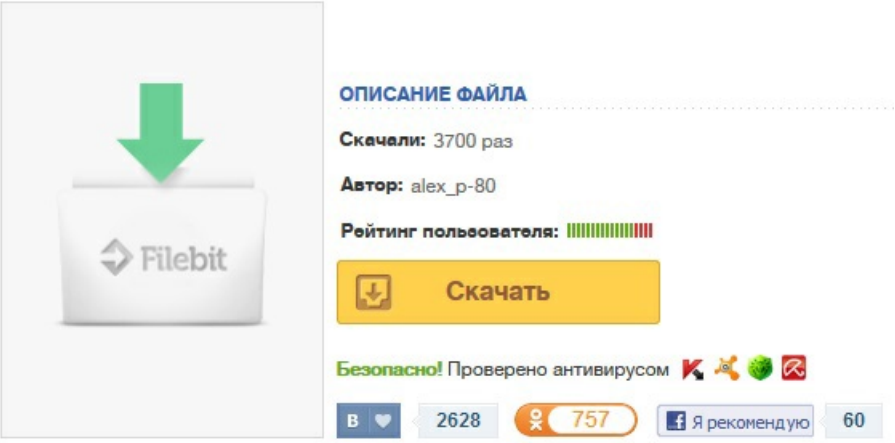плюс банк автокредит челябинск