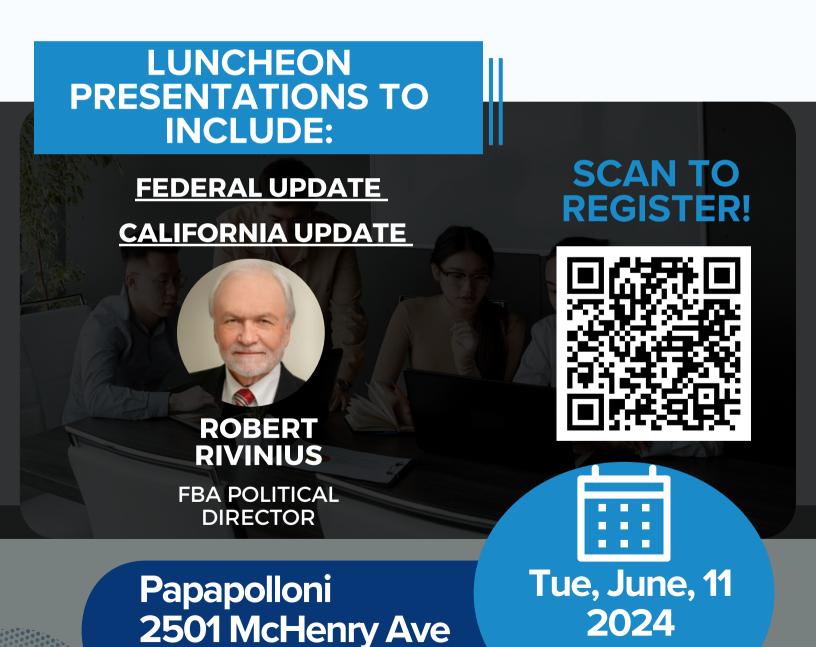


FBAC CENTRAL VALLEY MEMBERSHIP MEETING



Modesto, CA 95350

11:30 - 1:00 PM