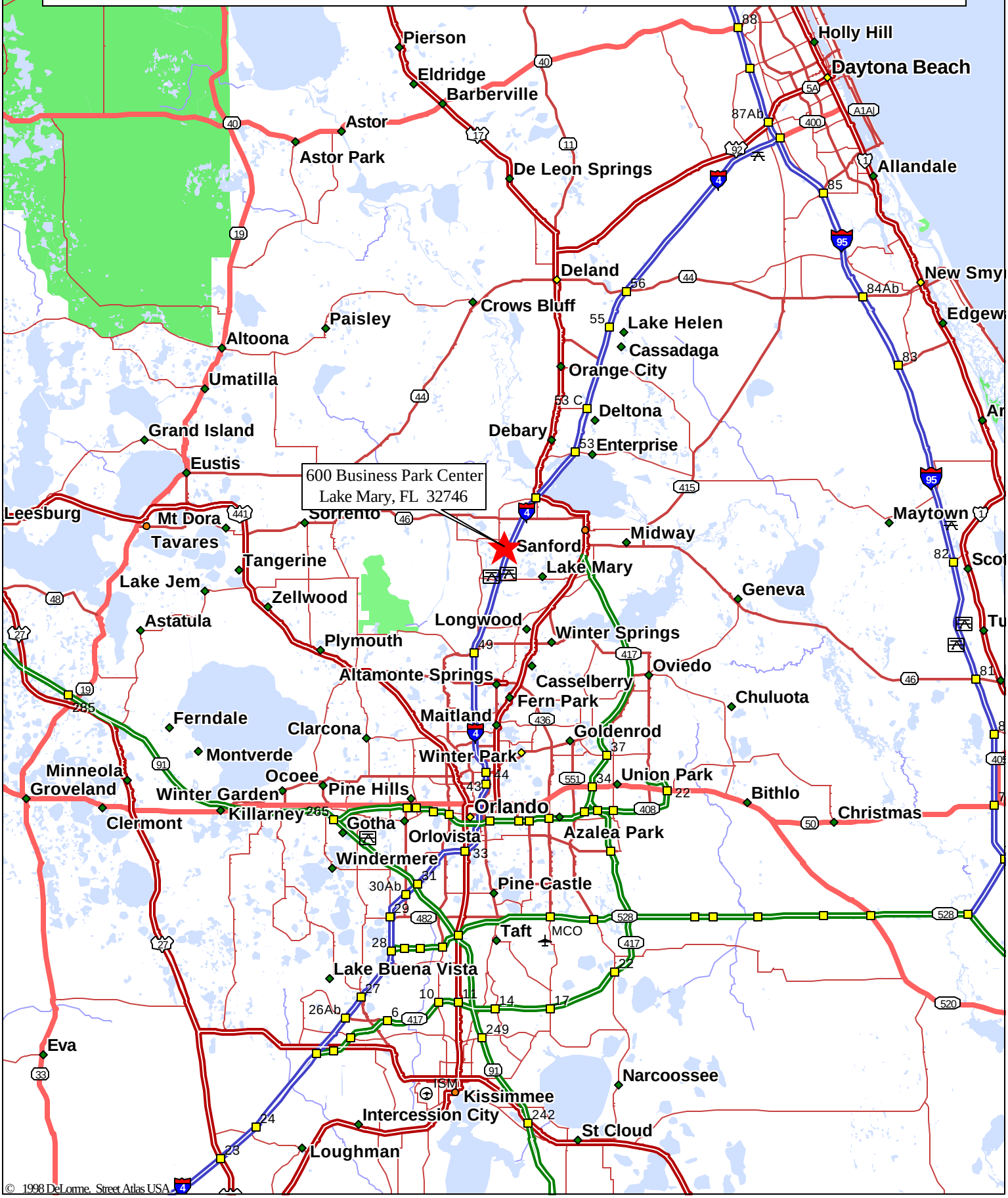First USA Management Services, Inc.