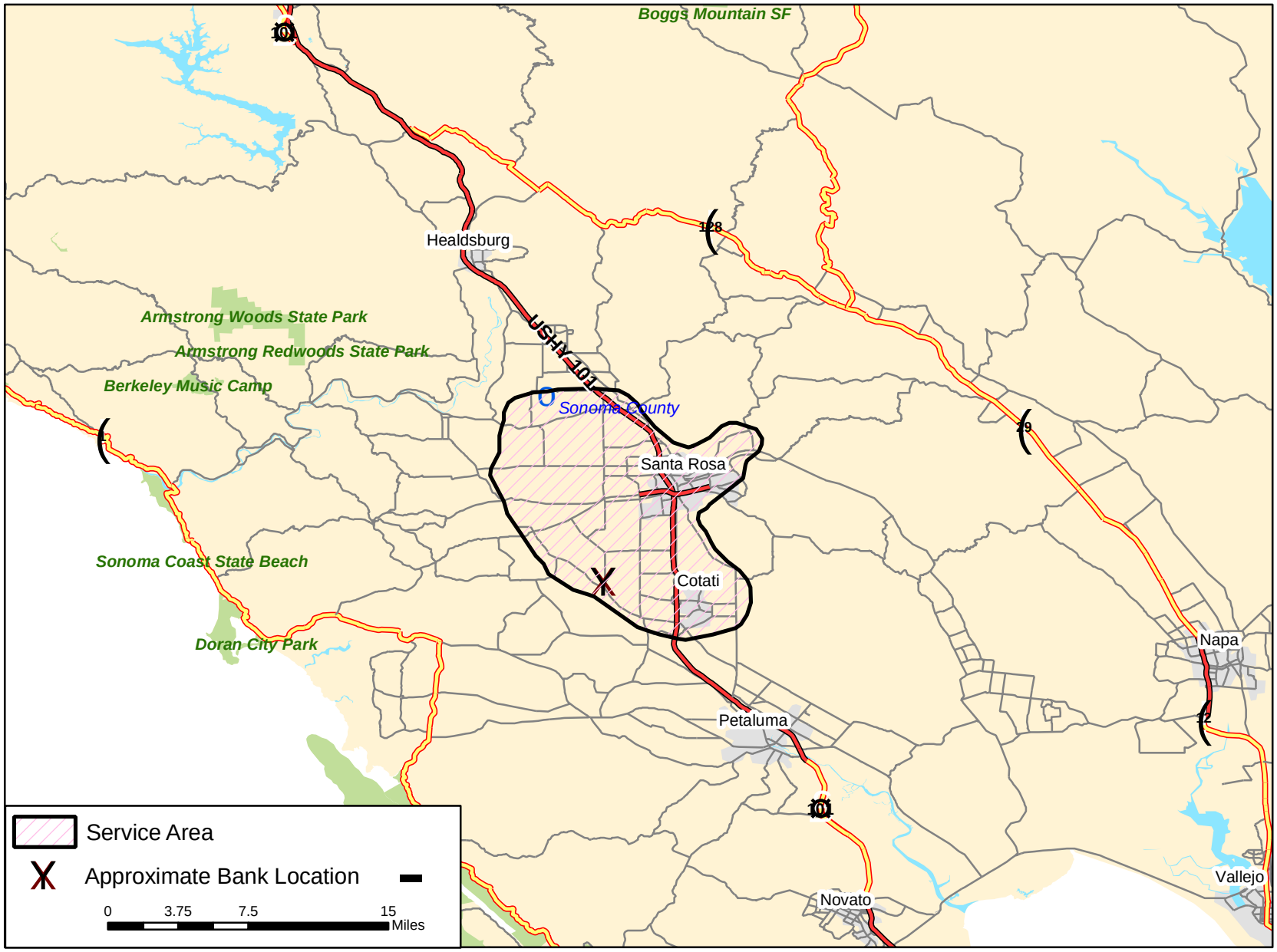Desmond Conservation Bank Service Area