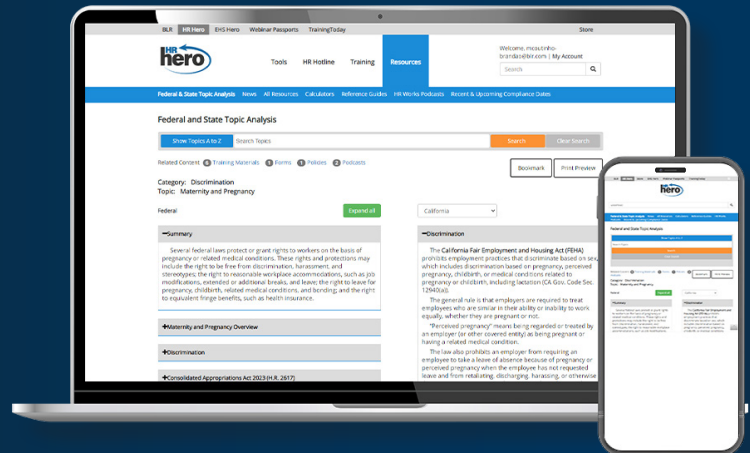




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— Shareta Caldwell, SHRM-CP, Vice President of HR at VA Desert Pacific Federal Credit Union

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