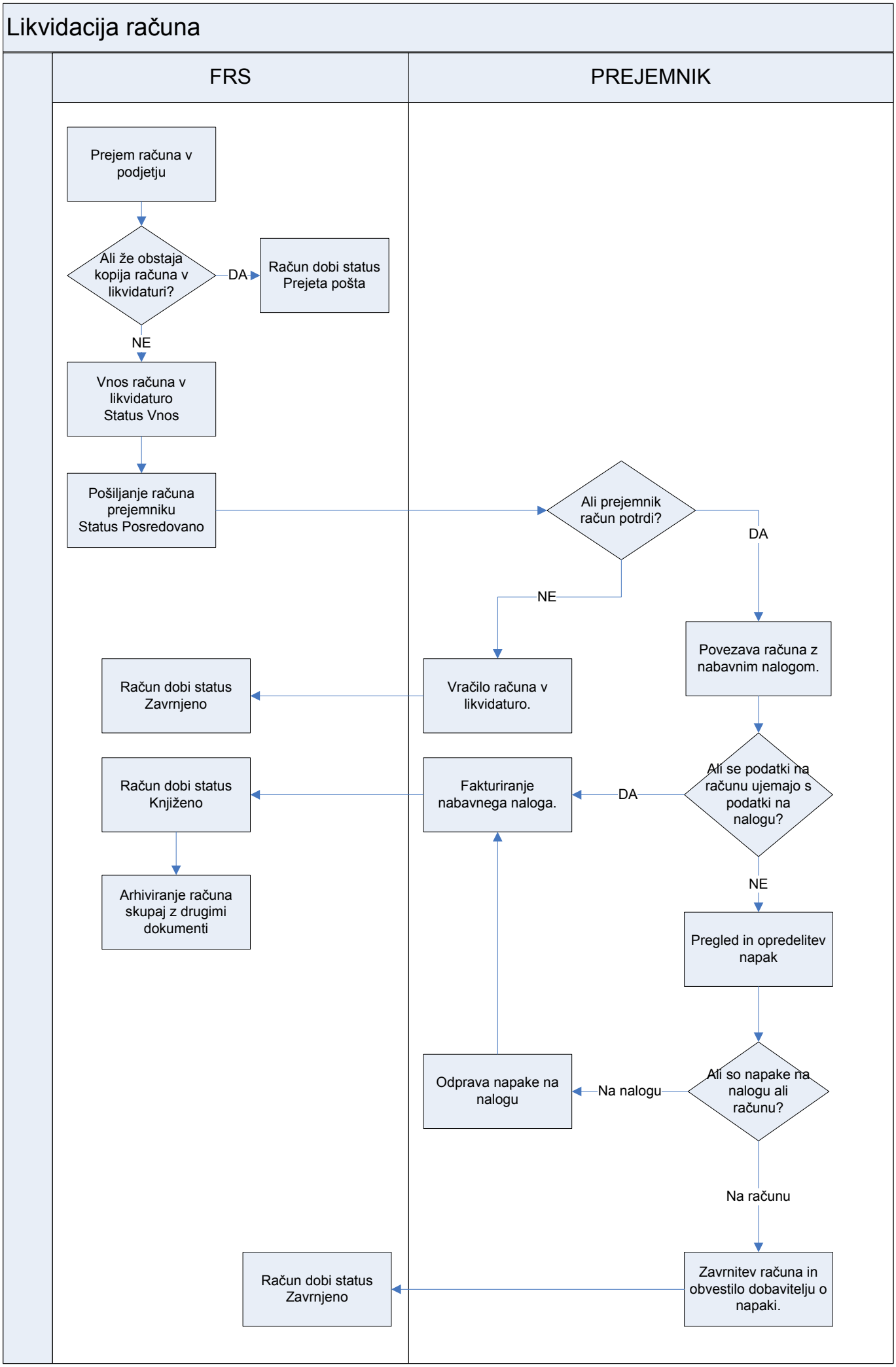Likvidacija računa