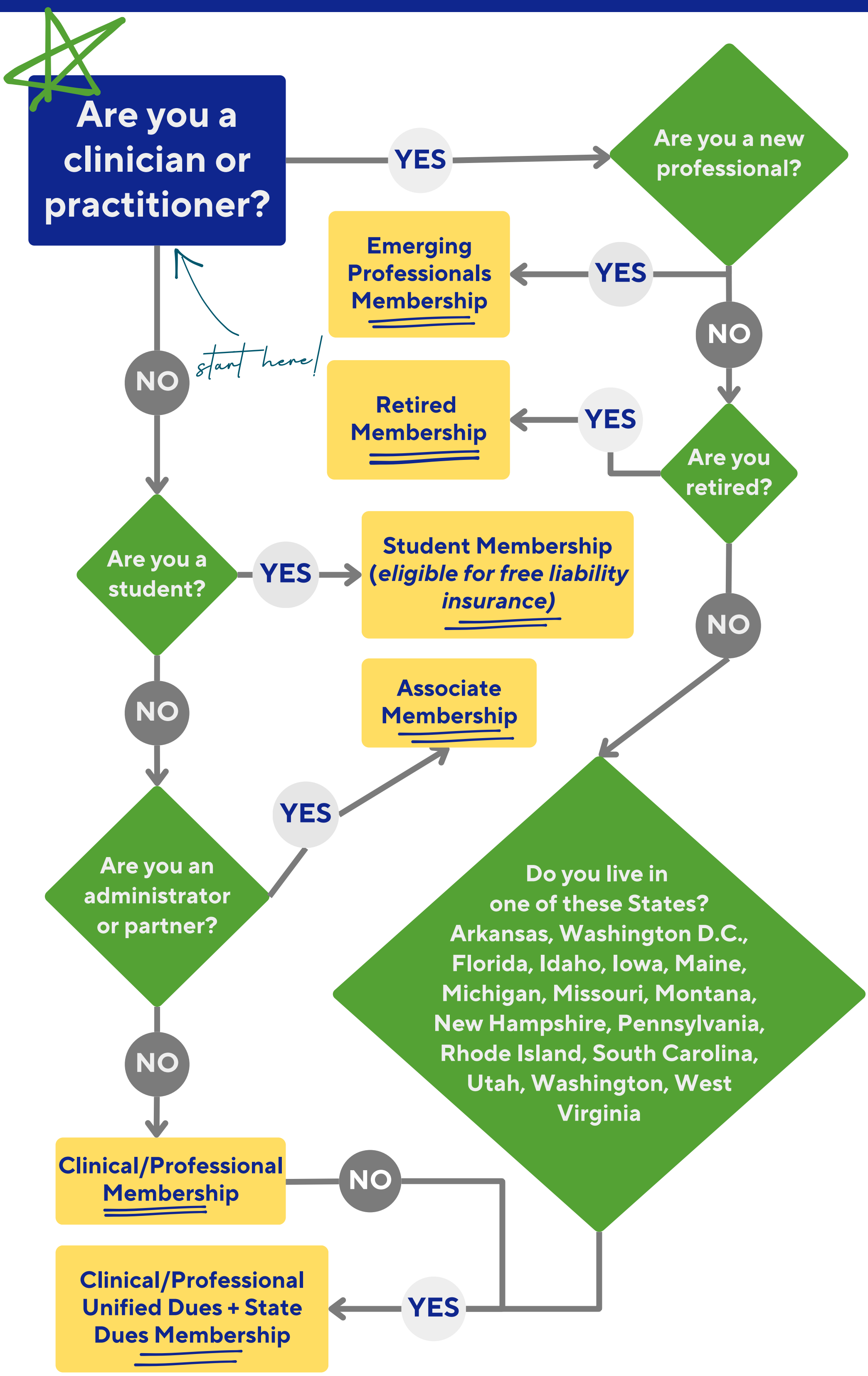Which membership is right for me?