

SB0177S01 compared with SB0177

{Omitted text} shows text that was in SB0177 but was omitted in SB0177S01

inserted text shows text that was not in SB0177 but was inserted into SB0177S01

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1

Product Pricing Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Stephanie Pitcher

House Sponsor: Tyler Clancy

2

LONG TITLE

3

General Description:

4

This bill enacts provisions relating to algorithmic pricing.

5

Highlighted Provisions:

6

This bill:

7

▶ defines terms;

8

▶ {provides that a supplier commits a deceptive act or practice if the supplier fails to provide a disclaimer that the supplier sets or displays the price of a good or service using algorithmic pricing;}

9

▶ provides {the disclaimer language} that a supplier shall {include when using} display disclaimer language when a supplier sues algorithmic pricing to set or display the price of a good or service; {and}

10

▶ provides that disclaimer language does not apply to a loyalty, rewards, or promotional program;

11

▶ provides that the Division of Consumer Protection shall enforce the provisions this bill enacts; and

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14 ▸ makes technical changes.

16 **Money Appropriated in this Bill:**

17 None

18 **Other Special Clauses:**

19 This bill provides a special effective date.

20 **Utah Code Sections Affected:**

21 **AMENDS:**

22 **13-2-1 (Effective 05/06/26) (Superseded 07/01/26), as last amended by Laws of Utah 2025, Chapters 51, 181, 237, and 269**

24 **13-2-1 (Effective 07/01/26), as last amended by Laws of Utah 2025, Chapter 468**

21 **{13-11-3, as last amended by Laws of Utah 2025, Chapter 442}**

22 **{13-11-4, as last amended by Laws of Utah 2025, Chapters 231, 442}**

25 **ENACTS:**

26 **13-82-101 (Effective 05/06/26), Utah Code Annotated 1953**

27 **13-82-201 (Effective 05/06/26), Utah Code Annotated 1953**

28 **13-82-301 (Effective 05/06/26), Utah Code Annotated 1953**

30 *Be it enacted by the Legislature of the state of Utah:*

31 Section 1. Section 13-2-1 is amended to read:

32 **13-2-1. Consumer protection division established -- Functions.**

34 (1) There is established within the Department of Commerce the Division of Consumer Protection.

36 (2) The division shall administer and enforce the following:

37 (a) Chapter 10a, Music Licensing Practices Act;

38 (b) Chapter 11, Utah Consumer Sales Practices Act;

39 (c) Chapter 15, Business Opportunity Disclosure Act;

40 (d) Chapter 20, New Motor Vehicle Warranties Act;

41 (e) Chapter 21, Credit Services Organizations Act;

42 (f) Chapter 22, Charitable Solicitations Act;

43 (g) Chapter 23, Health Spa Services Protection Act;

44 (h) Chapter 25a, Telephone and Facsimile Solicitation Act;

45 (i) Chapter 26, Telephone Fraud Prevention Act;

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46 (j) Chapter 28, Prize Notices Regulation Act;

47 (k) Chapter 32a, Pawnshop, Secondhand Merchandise, and Catalytic Converter Transaction Information
Act;

49 (l) Chapter 34, Utah Postsecondary School and State Authorization Act;

50 (m) Chapter 41, Price Controls During Emergencies Act;

51 (n) Chapter 42, Uniform Debt-Management Services Act;

52 (o) Chapter 49, Immigration Consultants Registration Act;

53 (p) Chapter 51, Transportation Network Company Registration Act;

54 (q) Chapter 52, Residential Solar Energy Consumer Protection Act;

55 (r) Chapter 53, Residential, Vocational or Life Skills Program Act;

56 (s) Chapter 54, Ticket Website Sales Act;

57 (t) Chapter 56, Ticket Transferability Act;

58 (u) Chapter 57, Maintenance Funding Practices Act;

59 (v) Chapter 61, Utah Consumer Privacy Act;

60 (w) Chapter 64, Vehicle Value Protection Agreement Act;

61 (x) Chapter 65, Utah Commercial Email Act;

62 (y) Chapter 67, Online Dating Safety Act;

63 (z) Chapter 68, Lawyer Referral Consultants Registration Act;

64 (aa) Chapter 70, Automatic Renewal Contracts Act;

65 (bb) Chapter 71, Utah Minor Protection in Social Media Act;

66 (cc) Chapter 72a, Artificial Intelligence Applications Relating to Mental Health;[~~and~~]

67 (dd) Chapter 78, Earned Wage Access Services Act[.] ; and

68 (ee) Chapter 82, Algorithmic Pricing Act.

69 (3) In accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act, the division may
make rules to establish:

71 (a) a public list that identifies a person that:

72 (i) violates a chapter described in Subsection (2);

73 (ii) without proper legal justification, fails to comply with an order, subpoena, judgment, or other legal
process issued by:

75 (A) the division; or

76 (B) a court of competent jurisdiction; or

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77 (iii) breaches a settlement agreement, stipulation, assurance of voluntary compliance, or similar
instrument signed by the person and the division; and
79 (b) a process by which a person may be removed from the list the division establishes as described in
Subsection (3)(a).

81 **Section 2. Section 13-2-1 is amended to read:**

82 **13-2-1. Consumer protection division established -- Functions.**

84 (1) There is established within the Department of Commerce the Division of Consumer Protection.
86 (2) The division shall administer and enforce the following:
87 (a) Chapter 10a, Music Licensing Practices Act;
88 (b) Chapter 11, Utah Consumer Sales Practices Act;
89 (c) Chapter 15, Business Opportunity Disclosure Act;
90 (d) Chapter 20, New Motor Vehicle Warranties Act;
91 (e) Chapter 21, Credit Services Organizations Act;
92 (f) Chapter 22, Charitable Solicitations Act;
93 (g) Chapter 23, Health Spa Services Protection Act;
94 (h) Chapter 25a, Telephone and Facsimile Solicitation Act;
95 (i) Chapter 26, Telephone Fraud Prevention Act;
96 (j) Chapter 28, Prize Notices Regulation Act;
97 (k) Chapter 32a, Pawnshop, Secondhand Merchandise, and Catalytic Converter Transaction Information
Act;
99 (l) Chapter 34, Utah Postsecondary School and State Authorization Act;
100 (m) Chapter 41, Price Controls During Emergencies Act;
101 (n) Chapter 42, Uniform Debt-Management Services Act;
102 (o) Chapter 49, Immigration Consultants Registration Act;
103 (p) Chapter 51, Transportation Network Company Registration Act;
104 (q) Chapter 52, Residential Solar Energy Consumer Protection Act;
105 (r) Chapter 53, Residential, Vocational or Life Skills Program Act;
106 (s) Chapter 54, Ticket Website Sales Act;
107 (t) Chapter 56, Ticket Transferability Act;
108 (u) Chapter 57, Maintenance Funding Practices Act;
109 (v) Chapter 61, Utah Consumer Privacy Act;

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110 (w) Chapter 64, Vehicle Value Protection Agreement Act;
111 (x) Chapter 65, Utah Commercial Email Act;
112 (y) Chapter 67, Online Dating Safety Act;
113 (z) Chapter 68, Lawyer Referral Consultants Registration Act;
114 (aa) Chapter 70, Automatic Renewal Contracts Act;
115 (bb) Chapter 71, Utah Minor Protection in Social Media Act;
116 (cc) Chapter 72a, Artificial Intelligence Applications Relating to Mental Health;
117 (dd) Chapter 78, Earned Wage Access Services Act;[-and]
118 (ee) Chapter 81, Utah Digital Choice Act[.] ;and
119 (ff) Chapter 82, Algorithmic Pricing Act.
120 (3) In accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act, the division may
make rules to establish:
122 (a) a public list that identifies a person that:
123 (i) violates a chapter described in Subsection (2);
124 (ii) without proper legal justification, fails to comply with an order, subpoena, judgment, or other legal
process issued by:
126 (A) the division; or
127 (B) a court of competent jurisdiction; or
128 (iii) breaches a settlement agreement, stipulation, assurance of voluntary compliance, or similar
instrument signed by the person and the division; and
130 (b) a process by which a person may be removed from the list the division establishes as described in
Subsection (3)(a).

25 {Section 1. Section 13-11-3 is amended to read: }

13-11-3. Definitions.

As used in this chapter:

28 (1) "Algorithm" means an automated process that uses a set of rules to:
29 (a) interpret or analyze input data; and
30 (b) produce a result based on the interpretation or analysis of the input data.
31 (2) "Algorithmic pricing" means the process of an algorithm setting the price of a good or service that
the algorithm changes or sets based on a consumer's personal data.

33 [(1)] (3)

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34 (a) "Charitable solicitation" means [any] a request:

34 (i) directly or indirectly for money, credit, property, financial assistance, or any other thing of value
38 on the plea or representation that [it] the money, credit, property, financial assistance or any other thing of value will be used for a charitable purpose[.] ; and
38 (ii) that is considered complete when made, regardless of whether the person making the solicitation receives a contribution or makes a sale.

40 (b) [A charitable solicitation may be made in any manner, including] "Charitable solicitation" includes:

42 [(a)] (i) [any] an oral or a written request, including a telephone request;
43 [(b)] (ii) the distribution, circulation, or posting of [any] a handbill, written advertisement, or publication; or
45 [(e)] (iii) the sale of, offer or attempt to sell, or request of donations for:
46 (A) [-] a book[;]
47 (B) [-] a card[;]
48 (C) [-] a chance[;]
49 (D) [-] a coupon[;]
50 (E) [-] a device[;]
51 (F) [-] a magazine[;]
52 (G) [-] a membership[;]
53 (H) [-] merchandise[;]
54 (I) [-] a subscription[;]
55 (J) [-] a ticket[;]
56 (K) [-] a flower[;]
57 (L) [-] a flag[;]
58 (M) [-] a button[;]
59 (N) [-] a sticker[;]
60 (O) [-] a ribbon[;]
61 (P) [-] a token[;]
62 (Q) [-] a trinket[;]
63 (R) [-] a tag[;]
64 (S) [-] a souvenir[;]

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65 (T) [-]candy[,] ; or

66 (U) [-]any other article in connection with which [any] an appeal is made for [any] a charitable purpose, or where the name of [any] a charitable organization or movement is used or referred to as an inducement or reason for making [any] a purchase donation, or where, in connection with any sale or donation, [any] a statement is made that the whole or [any] a part of the proceeds of [any] a sale or donation will go to or be donated to [any] a charitable purpose.[-A charitable solicitation is considered complete when made, whether or not the organization or person making the solicitation receives any contribution or makes any sale.]

74 [(2)] (4)

(a) "Consumer transaction" means a sale, lease, assignment, award by chance, or other written or oral transfer or disposition of goods, services, or other property, both tangible and intangible[-(except) , except securities and [insurancee)] insurance, to, or apparently to, a person for:

78 (i) primarily personal, family, or household purposes; or

79 (ii) purposes that relate to a business opportunity that requires:

80 (A) expenditure of money or property by the person described in Subsection [(2)(a)] (4)(a); and

82 (B) the person described in Subsection [(2)(a)] (4)(a) to perform personal services on a continuing basis and in which the person described in Subsection [(2)(a)] (4)(a) has not been previously engaged.

85 (b) "Consumer transaction" includes:

86 (i) any of the following with respect to a transfer or disposition described in Subsection [(2)(a)] (4)(a):

88 (A) an offer;

89 (B) a solicitation;

90 (C) an agreement; or

91 (D) performance of an agreement; or

92 (ii) a charitable solicitation.

93 [(3)] (5) "Division" means the Division of Consumer Protection.

94 [(4)] (6) "Final judgment" means a judgment, including [any] a supporting opinion, that determines the rights of the parties and concerning which appellate remedies have been exhausted or the time for appeal has expired.

97 (7) "Personal data" means any information that identifies or could reasonably be linked, directly or indirectly, to a specific consumer or consumer's electronic device.

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[{5}] (8) "Supplier" means a seller, lessor, assignor, offeror, broker, or other person who regularly solicits, engages in, or enforces consumer transactions, whether[~~or not~~] the person deals directly with the consumer.

102 [(6)] (9) "Vulnerable adult" means the same as that term is defined in Section 26B-6-201.

103 {Section 2. Section 13-11-4 is amended to read: }

13-11-4. Deceptive act or practice by supplier.

105 (1) A supplier that engages in a deceptive act or practice in connection with a consumer transaction violates this chapter, whether the deceptive act or practice occurs before, during, or after the transaction.

108 (2) Without limiting the scope of Subsection (1), a supplier commits a deceptive act or practice if the supplier:

110 (a) indicates that the subject of a consumer transaction has sponsorship, approval, performance characteristics, accessories, uses, or benefits, if the subject has not;

112 (b) indicates that the subject of a consumer transaction is of a particular standard, quality, grade, style, or model, if the subject is not;

114 (c) indicates that the subject of a consumer transaction is new, or unused, if the subject is not, or has been used to an extent that is materially different from the fact;

116 (d) indicates that the subject of a consumer transaction is available to the consumer for a reason that does not exist, including any of the following reasons falsely used in an advertisement:

119 (i) "going out of business";

120 (ii) "bankruptcy sale";

121 (iii) "lost our lease";

122 (iv) "building coming down";

123 (v) "forced out of business";

124 (vi) "final days";

125 (vii) "liquidation sale";

126 (viii) "fire sale";

127 (ix) "quitting business"; or

128 (x) an expression similar to any of the expressions in Subsections (2)(d)(i) through (ix);

130 (e) indicates that the subject of a consumer transaction has been supplied in accordance with a previous representation, if the subject has not;

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132 (f) indicates that the subject of a consumer transaction will be supplied in greater quantity than the supplier intends;

134 (g) indicates that replacement or repair is needed, if the replacement or repair is not;

135 (h) indicates that a specific price advantage exists, if the specific price advantage does not;

137 (i) indicates that the supplier has a sponsorship, approval, license, certification, or affiliation the supplier does not have;

139 (j)

(i) indicates that a consumer transaction involves or does not involve a warranty, a disclaimer of warranties, particular warranty terms, or other rights, remedies, or obligations, if the representation is false; or

142 (ii) fails to honor a warranty or a particular warranty term;

143 (k) indicates that the consumer will receive a rebate, discount, or other benefit as an inducement for entering into a consumer transaction in return for giving the supplier the names of prospective consumers or otherwise helping the supplier to enter into other consumer transactions, if receipt of the benefit is contingent on an event occurring after the consumer enters into the transaction;

148 (l) after receipt of payment for goods or services, fails to ship the goods or furnish the services within the time advertised or otherwise represented or, if no specific time is advertised or represented, fails to ship the goods or furnish the services within 30 days, unless within the applicable time period the supplier provides the buyer with the option to:

153 (i) cancel the sales agreement and receive a refund of all previous payments to the supplier if the refund is mailed or delivered to the buyer within 10 business days after the day on which the seller receives written notification from the buyer of the buyer's intent to cancel the sales agreement and receive the refund; or

157 (ii) extend the shipping date to a specific date proposed by the supplier;

158 (m) except as provided in Subsection (3)(b), fails to furnish a notice meeting the requirements of Subsection (3)(a) of the purchaser's right to cancel a direct solicitation sale within three business days of the time of purchase if:

161 (i) the sale is made other than at the supplier's established place of business [pursuant to] in accordance with the supplier's personal contact, whether through mail, electronic mail, facsimile transmission, telephone, or any other form of direct solicitation; and

165 (ii) the sale price exceeds \$25;

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166 (n) promotes, offers, or grants participation in a pyramid scheme as defined under Title 76, Chapter 6a,
167 Pyramid Scheme Act;

168 (o) in connection with a charitable solicitation:

169 (i) falsely indicates that:

170 (A) the supplier is affiliated with a charitable organization;

171 (B) the supplier is an employee, officer, or representative of a public safety agency;

173 (C) the supplier has sponsorship or approval of a given charitable organization;

174 (D) a charitable contribution will be provided to a given charitable organization;

175 (E) providing a charitable contribution has an additional benefit, including a tax benefit; or

177 (F) the recipient of the solicitation has previously contributed to a given charitable organization;

179 (ii) uses a fictitious name or a name the supplier is not authorized to use; or

180 (iii) with intent to deceive:

181 (A) uses a name that is substantially similar to that of another charitable organization; or

183 (B) falsely indicates that a charitable contribution will be used for a particular purpose;

185 (p) if a consumer indicates the consumer's intention of making a claim for a motor vehicle repair against
186 the consumer's motor vehicle insurance policy:

187 (i) commences the repair without first giving the consumer oral and written notice of:

188 (A) the total estimated cost of the repair; and

189 (B) the total dollar amount the consumer is responsible to pay for the repair, which dollar amount may
190 not exceed the applicable deductible or other copay arrangement in the consumer's insurance policy;
191 or

192 (ii) requests or collects from a consumer an amount that exceeds the dollar amount a consumer was
193 initially told the consumer was responsible to pay as an insurance deductible or other copay
194 arrangement for a motor vehicle repair under Subsection (2)(p)(i), even if that amount is less than
195 the full amount the motor vehicle insurance policy requires the insured to pay as a deductible or
196 other copay arrangement, unless:

198 (A) the consumer's insurance company denies that coverage exists for the repair, in which case, the full
199 amount of the repair may be charged and collected from the consumer; or

201 (B) the consumer misstates, before the repair is commenced, the amount of money the insurance policy
202 requires the consumer to pay as a deductible or other copay arrangement, in which case, the supplier

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may charge and collect from the consumer an amount that does not exceed the amount the insurance policy requires the consumer to pay as a deductible or other copay arrangement;

- 206 (q) includes in any contract, receipt, or other written documentation of a consumer transaction, or any addendum to any contract, receipt, or other written documentation of a consumer transaction, any confession of judgment or any waiver of any of the rights to which a consumer is entitled under this chapter;
- 210 (r) charges a consumer for a consumer transaction or a portion of a consumer transaction that has not previously been agreed to by the consumer;
- 212 (s) solicits or enters into a consumer transaction with an individual who lacks the mental ability to comprehend the nature and consequences of:
 - 214 (i) the consumer transaction; or
 - 215 (ii) the individual's ability to benefit from the consumer transaction;
 - 216 (t) solicits for the sale of a product or service by providing a consumer with an unsolicited check or negotiable instrument the presentment or negotiation of which obligates the consumer to purchase a product or service, unless the supplier is:
 - 219 (i) a depository institution under Section 7-1-103;
 - 220 (ii) an affiliate of a depository institution; or
 - 221 (iii) an entity regulated under Title 7, Financial Institutions Act;
 - 222 (u) sends an unsolicited mailing to a person that appears to be a billing, statement, or request for payment for a product or service the person has not ordered or used, or that implies that the mailing requests payment for an ongoing product or service the person has not received or requested;
 - 226 (v) issues a gift certificate, instrument, or other record in exchange for payment to provide the bearer, upon presentation, goods or services in a specified amount without printing in a readable manner on the gift certificate, instrument, packaging, or record any expiration date or information concerning a fee to be charged and deducted from the balance of the gift certificate, instrument, or other record;
 - 231 (w) misrepresents the geographical origin or location of the supplier's business;
 - 232 (x) fails to comply with the restrictions of Section 15-10-201 on automatic renewal provisions;
 - 234 (y) violates Section 13-59-201;
 - 235 (z) fails to comply with the restrictions of Subsection 13-54-202(2);
 - 236 (aa) states or implies that a registration or application administered or enforced by the division is an endorsement, sanction, or approval by the division or a governmental agency or office;[-or]

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239 (bb) fails to comply with the requirements of Section 71A-4-102 regarding assistance to veterans for
240 benefits[.] ; or

241 (cc) sets or displays the price of a good or service using algorithmic pricing without complying with
242 Subsection (5).

243 (3)

244 (a) The notice required by Subsection (2)(m) shall:

245 (i) be a conspicuous statement written in dark bold with at least 12-point type on the first page of
246 the purchase documentation; and

247 (ii) read as follows: "YOU, THE BUYER, MAY CANCEL THIS CONTRACT AT ANY TIME
248 PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY (or time period reflecting the
249 supplier's cancellation policy but not less than three business days) AFTER THE DATE OF
250 THE TRANSACTION OR RECEIPT OF THE PRODUCT, WHICHEVER IS LATER."

251 (b) A supplier is exempt from the requirements of Subsection (2)(m) if the supplier's cancellation
252 policy:

253 (i) is communicated to the buyer; and

254 (ii) offers greater rights to the buyer than Subsection (2)(m).

255 (4)

256 (a) A gift certificate, instrument, or other record that does not print an expiration date in accordance
257 with Subsection (2)(v) does not expire.

258 (b) A gift certificate, instrument, or other record that does not include printed information concerning a
259 fee to be charged and deducted from the balance of the gift certificate, instrument, or other record is
260 not subject to the charging and deduction of the fee.

261 (c) Subsections (2)(v) and (4)(b) do not apply to a gift certificate, instrument, or other record useable
262 at multiple, unaffiliated sellers of goods or services if an expiration date is printed on the gift
263 certificate, instrument, or other record.

264 (5) If a supplier uses algorithmic pricing when setting or displaying the price of a service or
265 good, the supplier shall include with the display of the price of the service or good a clear and
266 conspicuous disclosure that states: "THIS PRICE WAS SET BY AN ALGORITHM USING YOUR
267 PERSONAL DATA."

132 Section 3. Section 3 is enacted to read:

CHAPTER 82. Algorithmic Pricing Act

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Part 1. General Provisions

13-82-101. Definitions.

As used in this chapter:

- (1) "Algorithm" means an automated process that uses a set of rules to:
 - (a) interpret or analyze input data; and
 - (b) produce a result based on the interpretation or analysis of the input data.
- (2) "Algorithmic pricing" means the process of an algorithm setting the price of a good or service that the algorithm changes or sets based on a consumer's personal data.
- (3) "Consumer transaction" means the same as that term is defined in Section 13-11-3.
- (4) "Division" means the Division of Consumer Protection established in Section 13-2-1.
- (5) "Personal data" means any information that identifies or could reasonably be linked, directly or indirectly, to a specific consumer or consumer's electronic device.
- (6) "Supplier" means the same as that term is defined in Section 13-11-3.

Section 4. Section 4 is enacted to read:

Part 2. Disclosure Required

13-82-201. Algorithmic pricing -- Disclosure required.

- (1) Subject to Subsection (2), if a supplier uses algorithmic pricing in a consumer transaction, the supplier shall include with the display of the price of the service or good a clear and conspicuous disclosure that states: "THIS PRICE WAS SET BY AN ALGORITHM USING YOUR PERSONAL DATA."
- (2) This section does not apply to a pricing practice resulting from a loyalty, rewards, or promotional program that results in a discounted price, rebate, reward, or other financial benefit to a consumer, relative to the price otherwise offered for the same good or service.

Section 5. Section 5 is enacted to read:

Part 3. Enforcement

13-82-301. Enforcement powers of the division.

- (1) The division shall administer and enforce the provisions of this chapter in accordance with Chapter 2, Division of Consumer Protection.

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(2) In addition to the division's enforcement powers under Chapter 2, Division of Consumer Protection, the division may:

(a) impose an administrative fine of up to \$2,500 for a violation of this chapter; and

(b) bring an action in a court with jurisdiction to enforce a provision of this chapter.

(3) In an action described in Subsection (2)(b), the court may:

(a) declare that an act or practice violates a provision of this chapter;

(b) issue an injunction for a violation of this chapter;

(c) order disgorgement of any money received in violation of this chapter;

(d) order payment of disgorged money to an injured purchaser or consumer;

(e) impose a fine of up to \$2,500 for a violation of this chapter; and

(f) award any other relief that the court deems reasonable and necessary.

(4) Nothing in this chapter displaces any other available remedy or right authorized under the laws of this state or the United States.

176 Section 6. Effective date.

Effective Date.

{This} Except as provided in Subsection (2), this bill takes effect {on} May 6, 2026.

178 (2) The actions affecting Section 13-2-1 (Effective 07/01/26) take effect on July 1, 2026.

2-6-26 3:57 PM