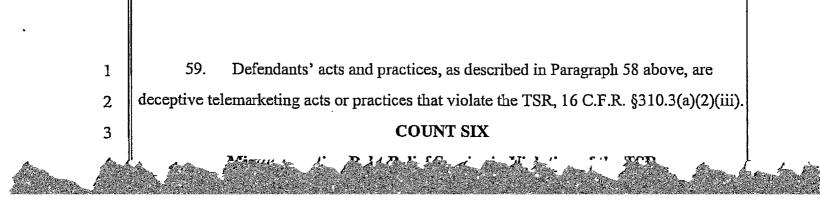
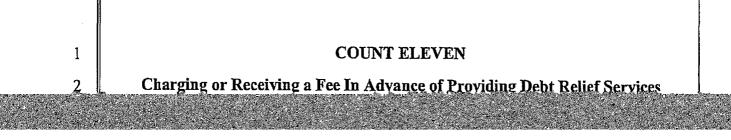


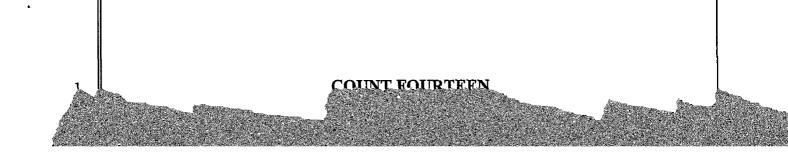
1 full or partial refunds when consumers do not receive the guaranteed credit card interest

2 rate reduction or dollar savings.

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