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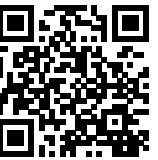
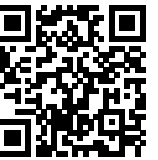






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Copyright 2006 Richard Keir With this kind of spending, many people get into credit card debt that will seem very hard to pay off Choose wisely Don?t worry if you don?t have one because it?s not really

necessary for you to have either; having either, however, helps the credit card company evaluate your credit better Also, if you find yourself in a bad financial situation, make sure that right now you have a credit card with the lowest interest rate possible prime rate is 4.25% has doubled from 4.25% to 8.5% to create hikes that you can in

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