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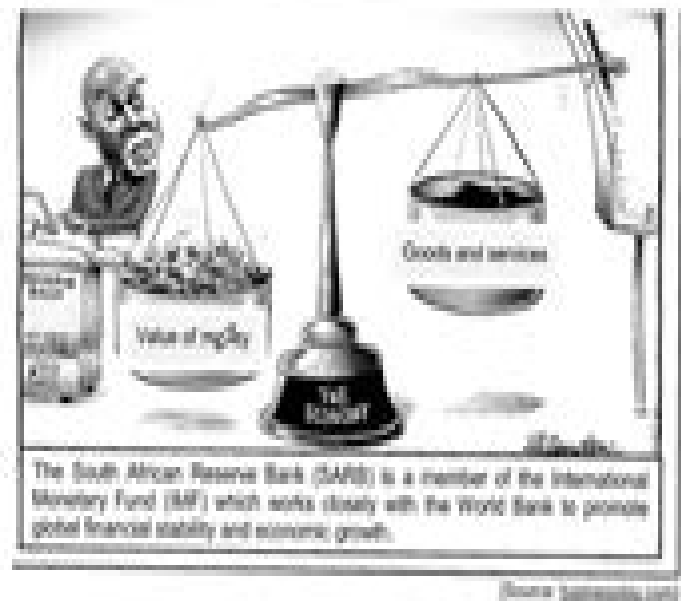
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Study the graph below and answer the questions that follow.



3.2.1 Identify in the cartoon and information above the institution that determines the interest rate.

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