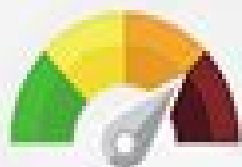


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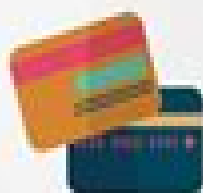
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PAY DOWN THE CARD THAT IS CLOSE TO ITS LIMIT 1ST



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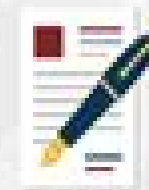
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KEEP CREDIT CARDS OPEN



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