

A hand holds a red JCPenney credit card. The card is the central focus, with the JCPenney logo at the top. Below the logo, it says 'JCPENNEY CARDMEMBER' and '123 456 789 10'. On the right side, it says 'EXPIRATION DATE' and '2013'. The background is a blurred image of a person in a dark suit and light blue shirt, with their hand visible holding the card.

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