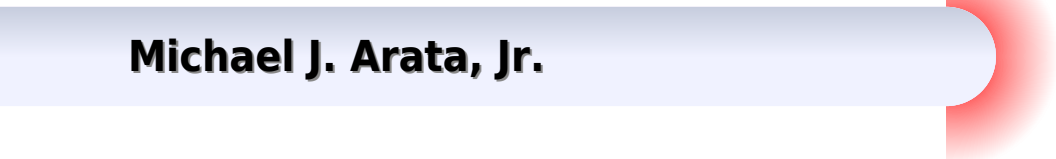


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Credit Card Offers Tips

Michael J. Arata, Jr.



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