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12 See Oren Bar-Gill & Elizabeth Warren, Making Credit Safer, 157 U. PA. L. REV. 1, 20 (2008). 13 See Credit Card Accountability Responsibility And Disclosure Act Of 2009, Pub. L. No. 111-24, § 108 (2008). 14 BOARD OF GOVERNORS OF THE FED 19th, 2024

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