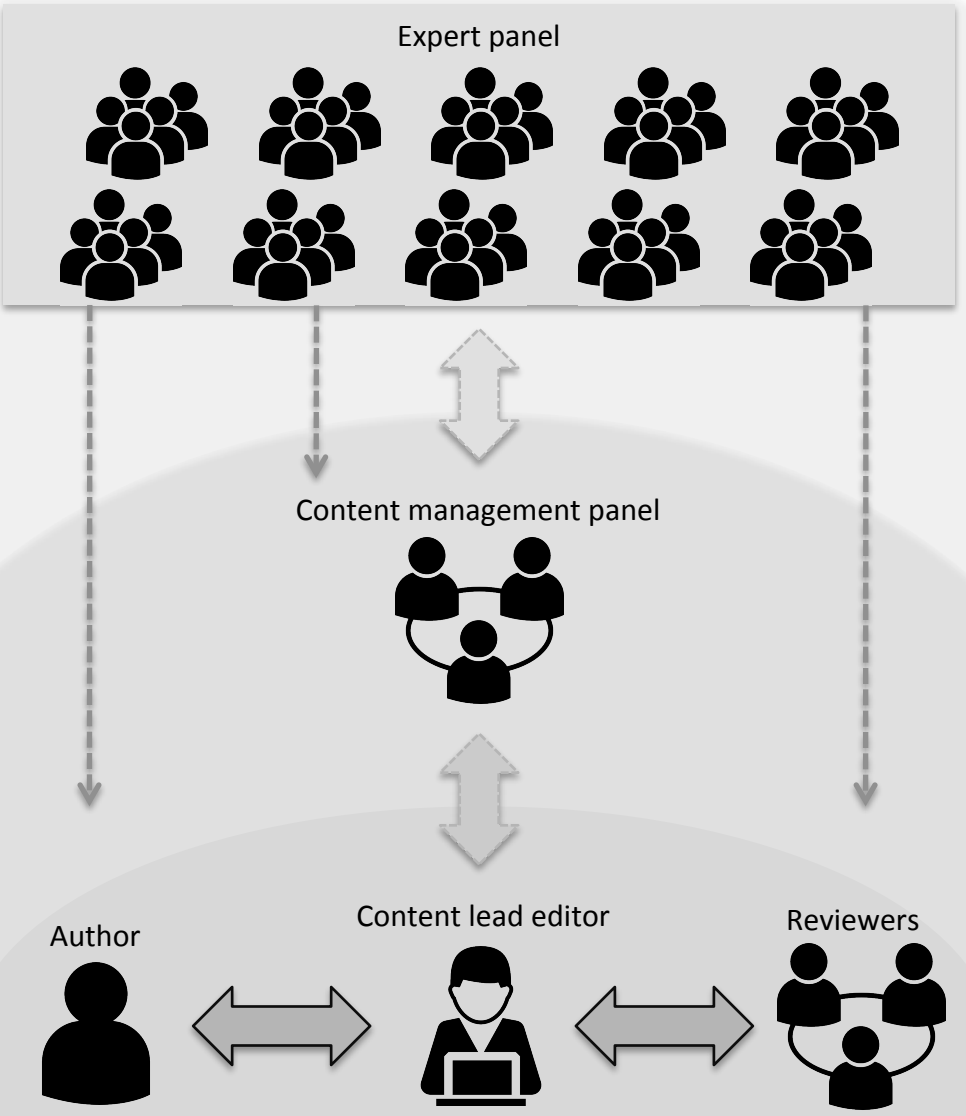
New card

or

Annual review

or

User sends comment



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