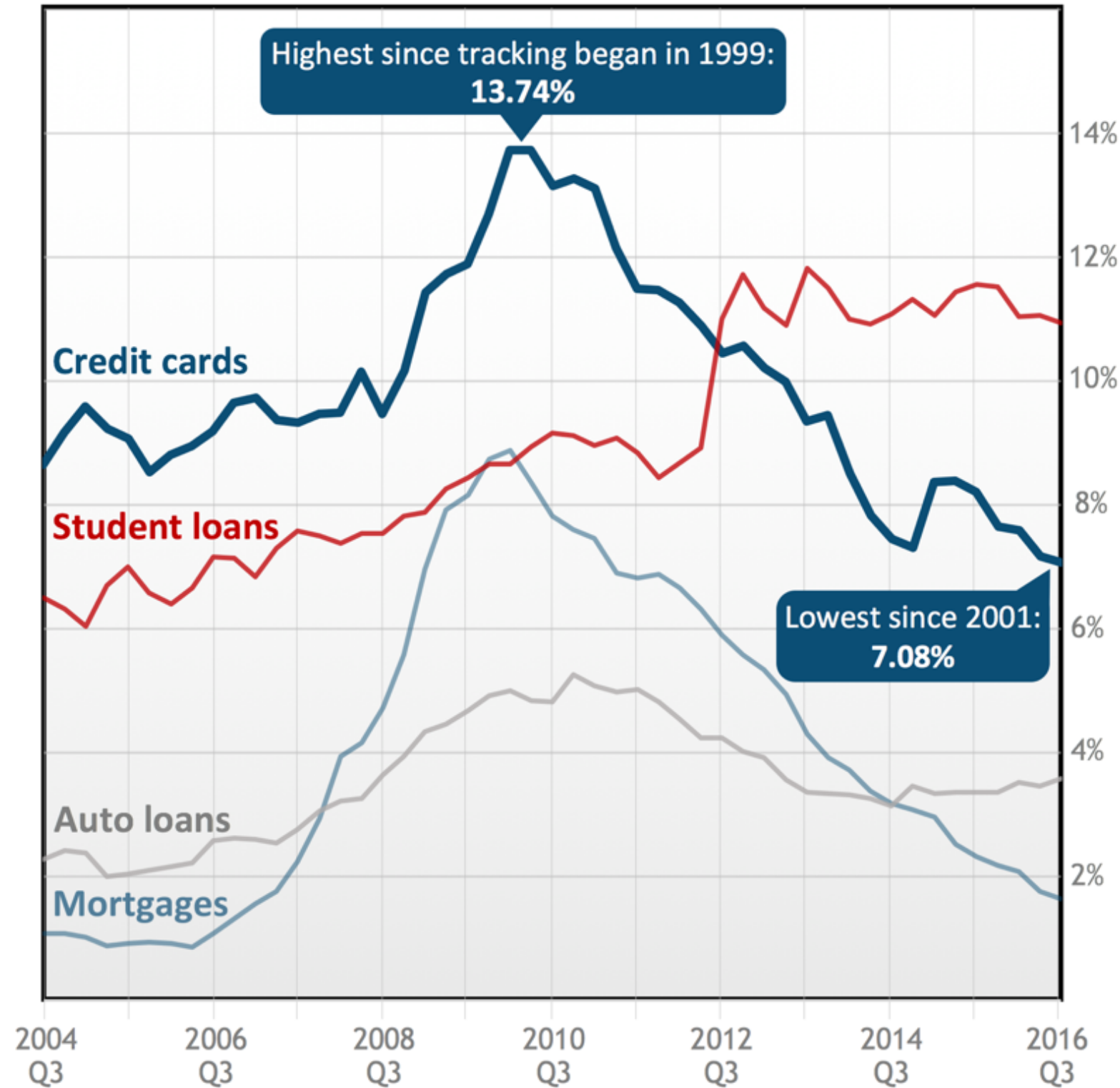


Card delinquency hits 15-year low

Percent of consumer debt balances that are 90+ days delinquent

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Source: New York Fed Consumer Credit Panel / Equifax, November 2016
Graphic by Sabrina Karl

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