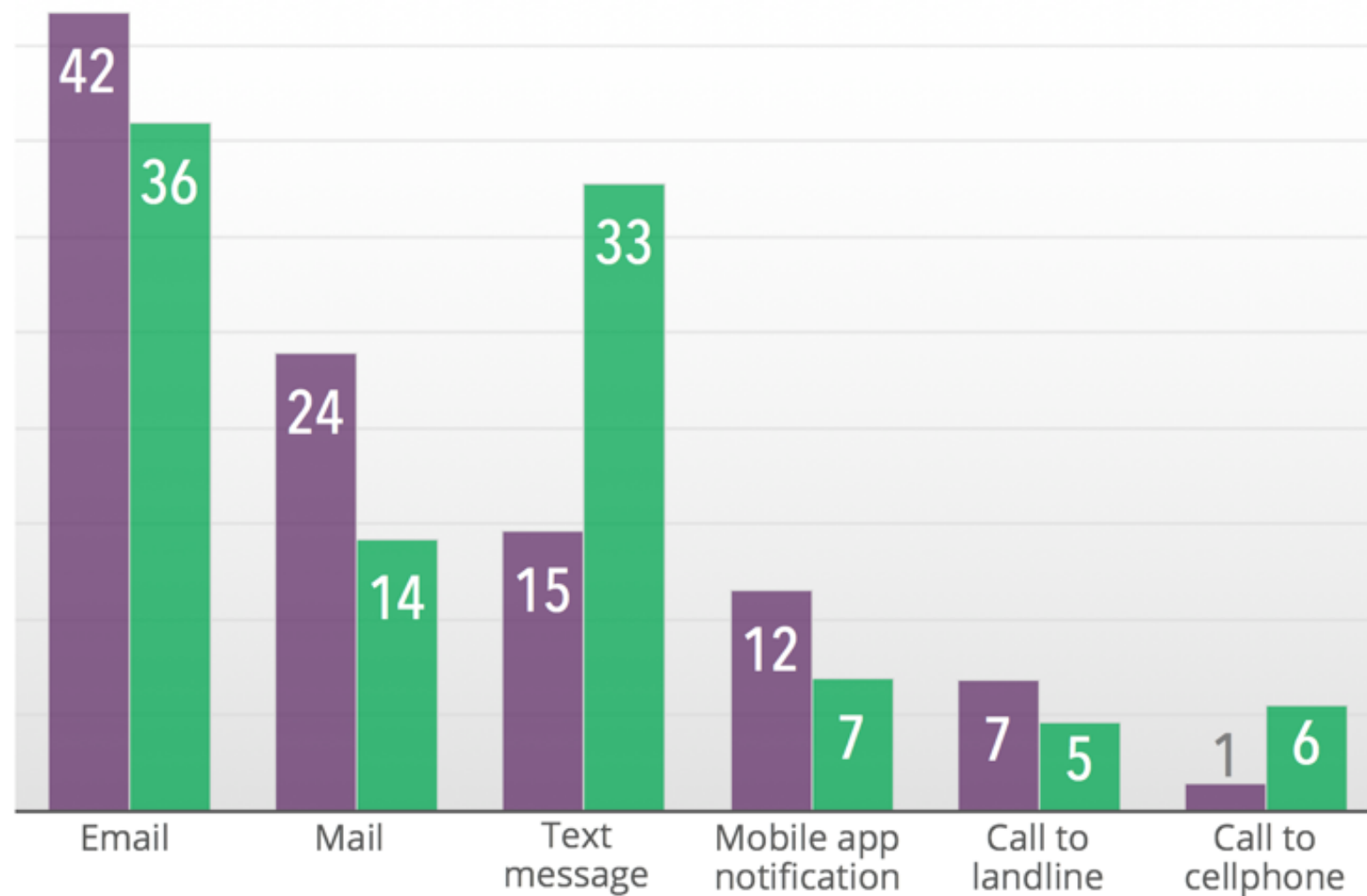


Our payment's late? Please nag us this way...

PERCENTAGES OF HOW WE **CURRENTLY RECEIVE** LATE PAYMENT
REMINDERS VS. HOW WE'D **PREFER TO RECEIVE** THEM



Source: FICO, November 2017 Graphic by Sabrina Karl

creditcards+com

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