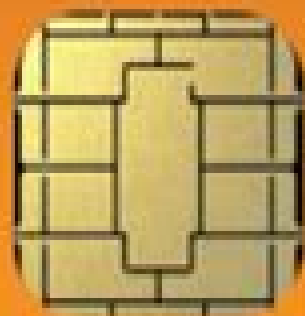




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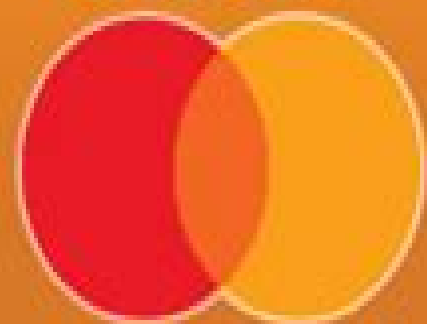


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Delinquent Elena Botella, 2022-10-11 Publisher's Weekly Top 10 Fall Release in Business and Economics A consumer credit industry insider turned outsider explains how banks lure Americans deep into debt and how to break the cycle Delinquent takes readers on a journey from Capital One's headquarters to street corners in Detroit kitchen tables in Sacramento and other places where debt affects people's everyday lives Uncovering the true costs of consumer credit to American families in addition to the benefits investigative journalist Elena Botella formerly an industry insider who helped set credit policy at Capital One reveals the underhanded and often predatory ways that banks induce American borrowers into debt they can't pay back Combining Botella's insights from the banking industry quantitative data and research findings as well as personal stories from interviews with indebted families around the country Delinquent provides a relatable and humane entry into understanding debt Botella exposes the ways that bank marketing product design and customer management strategies exploit our common weaknesses and fantasies in how we think about money and she also demonstrates why competition between banks has failed to make life better for Americans in debt Delinquent asks How can we make credit available to those who need it responsibly and without causing harm Looking to the future Botella presents a thorough and incisive plan for reckoning with and reforming the industry

Credit Card Fair Fee Act of 2009 United States. Congress. House. Committee on the Judiciary, 2010

H.R. 2382, the Credit Card Interchange Fees Act of 2009; and H.R. 3639, the Expedited Card Reform for Consumers Act of 2009 United States. Congress. House. Committee on Financial Services, 2010

Subcommittee on Investigations and Oversight Hearing on the Impact of Interchange Fees on Small Businesses United States. Congress. House. Committee on Small Business. Subcommittee on Investigations and Oversight, 2010

The Annual Catalogue Wilberforce University, 1927

Improving Credit Card Consumer Protection United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2007

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Ebony, 2002-03 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine

Congressional Record United States. Congress, 1971

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