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made profits scarce They experimented with new services and new technologies They settled on credit cards and in the 1960s mailed out reams of high interest plastic to build a debt industry from scratch In the 1960s and 70s consumers fought back using federal and state policy to make credit cards safer and more affordable But bankers found ways to work around local rules Beginning in 1980 Citibank and its peers relocated their card plans to South Dakota and Delaware states with the weakest consumer regulations creating on shore financial havens and drawing consumers into an exploitative credit economy over which they had little control We live in the world these bankers made Banking World ,1992 The Market Study of Retail Technology, 2001 The Wall Street Journal, 2009 **Essays on Asset Securitization, Bank Production** The Washington Post Index ,1995 The Behavior of Costs, and the Credit Card Market Hyun Jin Lee, 2003 Consumer Loan Rates Charged by Commercial Banks A. Charlene Sullivan, 1984 **Current Law Index** ,2005 Informationweek ,2002 Banking Strategies ,2003 Trade Cases Commerce Clearing House, 1988 **Topics** .2003 Wall Street Journal Index ,2003 West's Federal Supplement, 1995 Congressional Record United States. Congress, 1986-10-18 The Canadian Banker & ICB Review ,1978

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