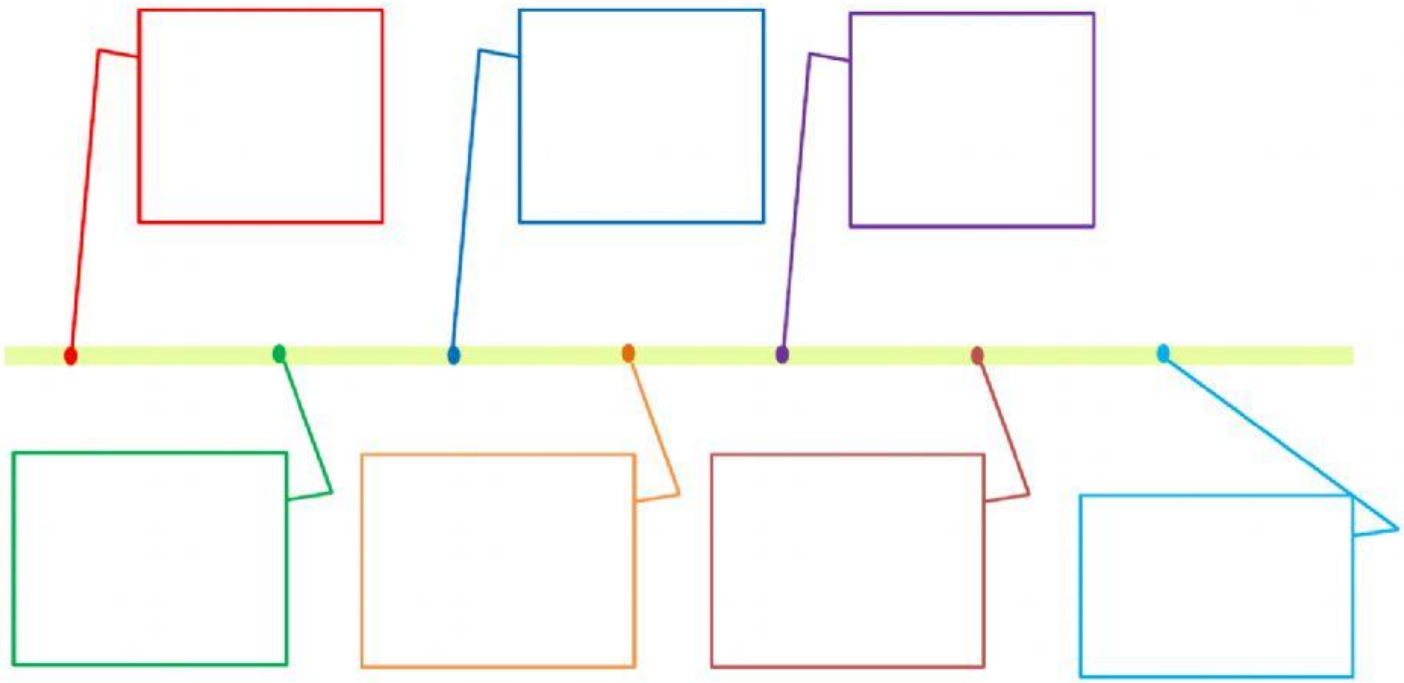History of Credit Cards