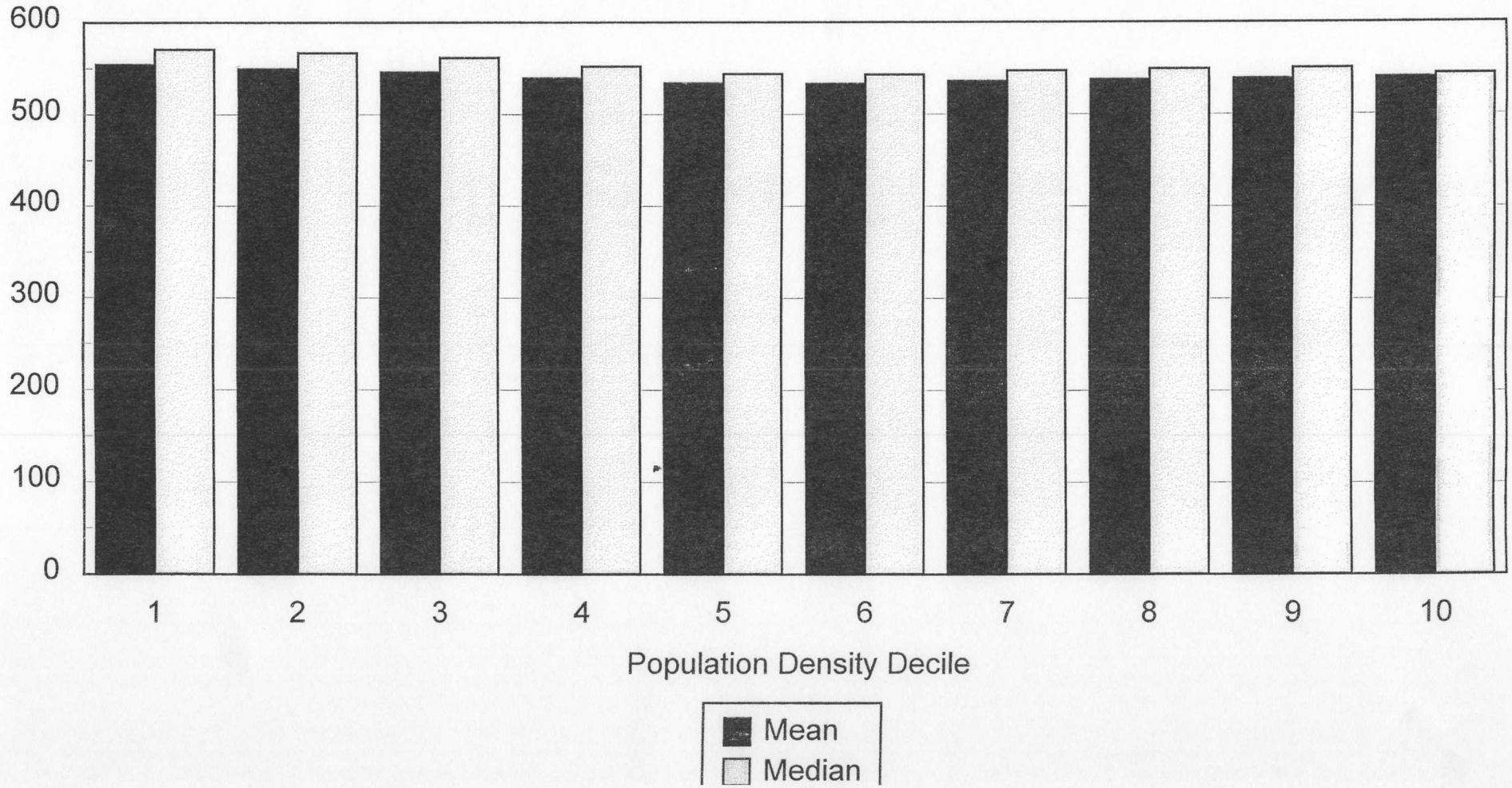Is Credit Fair?