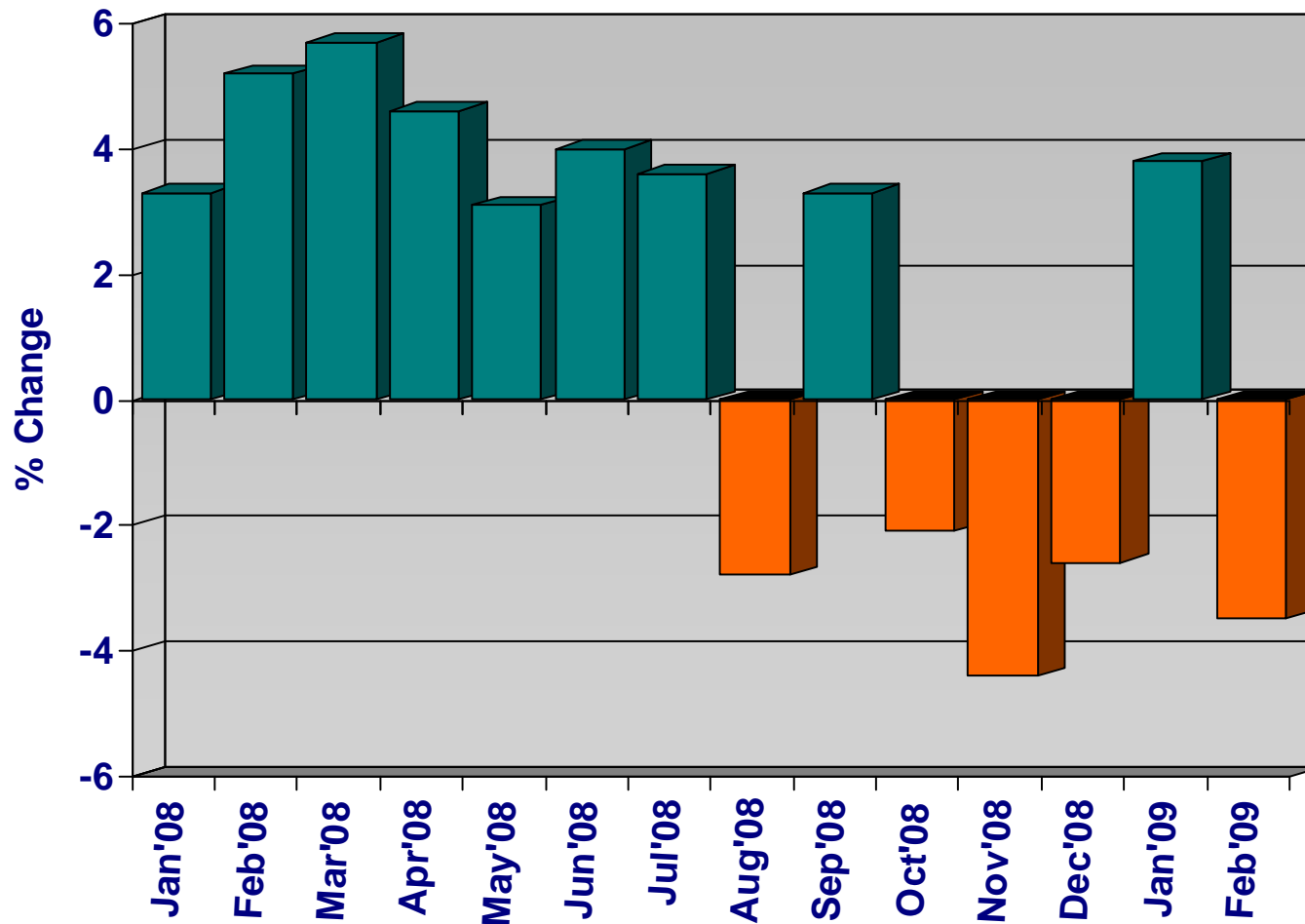


4. Consumer Credit Outstanding % Change at an Annual Rate 2008 - 2009



Source: Federal Reserve