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## **Personal Finance**

## Ground Rules for 401(k) Loans



**Most 401(k) plans allow participants** to borrow from themselves. When you take such a loan, you pay yourself back with interest. Sounds like a good deal, but there are a number of caveats to consider to keep your retirement savings growing.

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**Banking FYI** 

# The Pros and Cons of Debit Cards

**The use of debit** cards has become widespread. But many people don't fully understand the differences between debit and credit cards. Here are the basic advantages and disadvantages, along with some guidelines to protect yourself from theft.

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