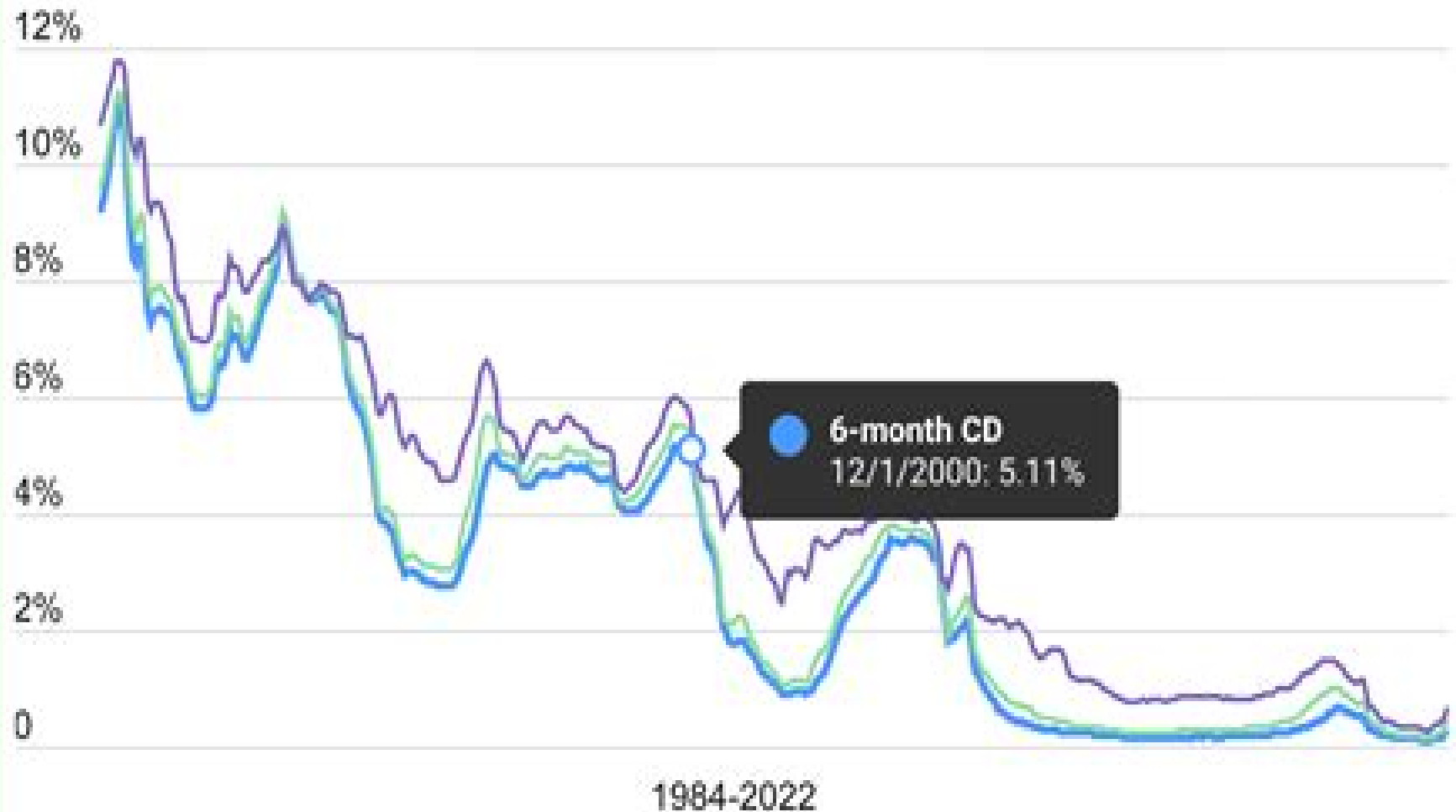


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Average CD yields have fallen markedly since the 1980s



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