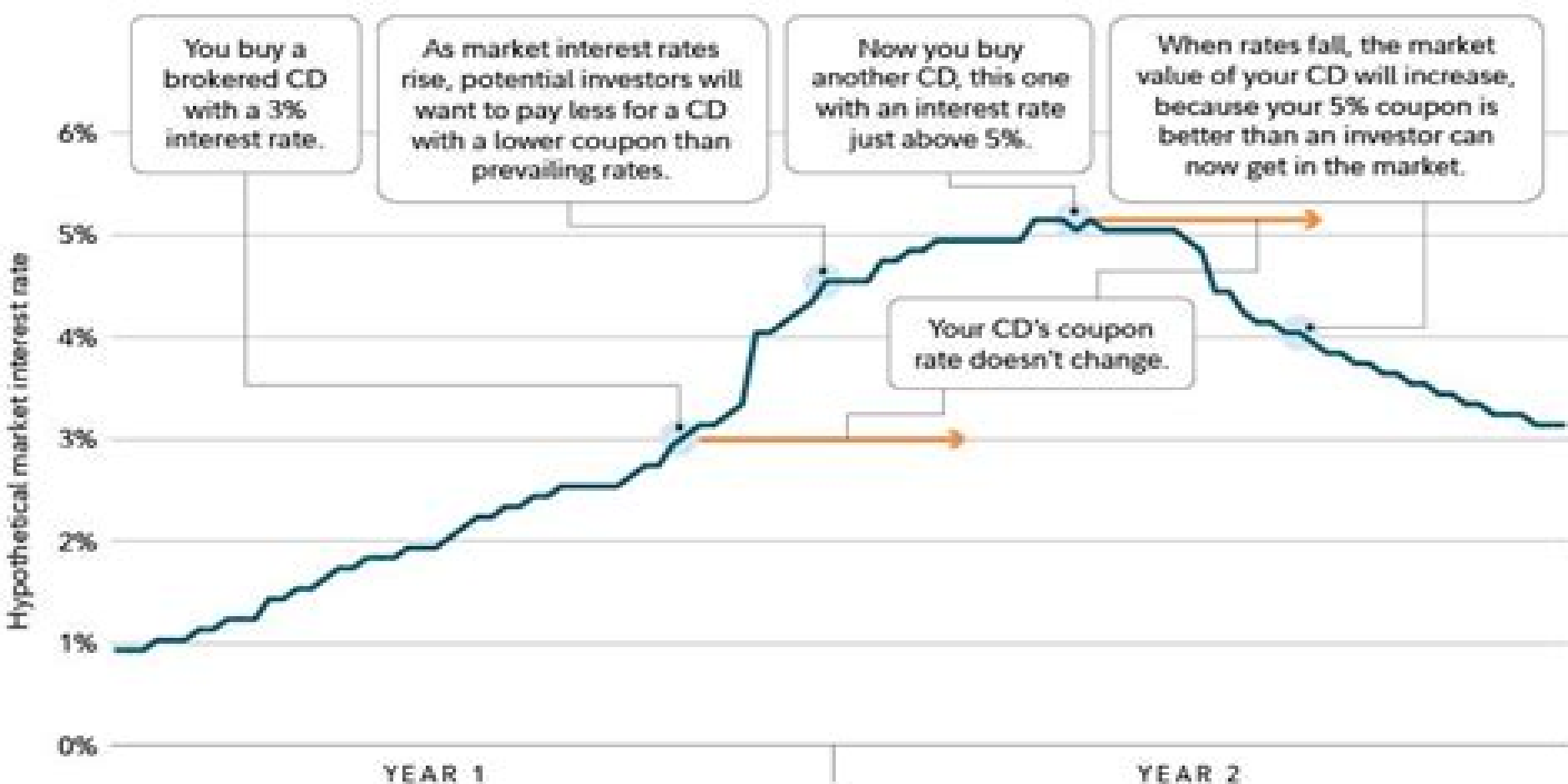




This is what investors often call the “bond seesaw,” which also applies to CDs:



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