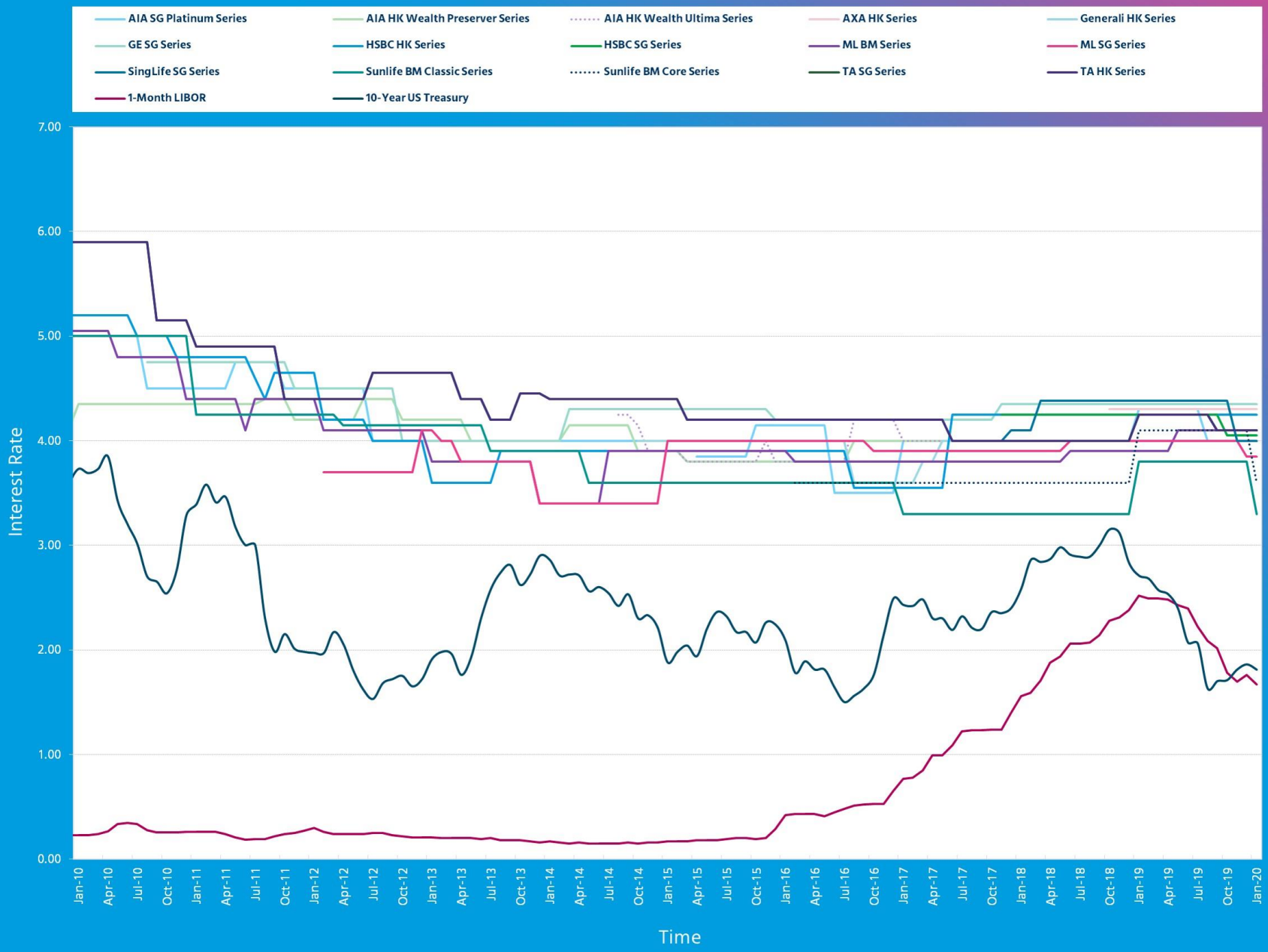Interest rate comparison