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3? ???????????

Motley Fool??

????????????????????????Chime???6??????????“?????”?credit builder??????

????????????????????????Chime????????????????????????????????????

Cornerstone Advisors????????15%?Chime????????????????

????????????Cred.ai?????John Legend????????????????????????Cred.ai????????????
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?????Upgrade??Lending Club???Renaud Laplanche????????????1.5%????????????
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?????50????????????????????????????????????“X?”????????“Z?”????????????

?credit builder????????????????Cornerstone Advisors

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2014?????Motley Fool??

?????“Z?”?90??

?????“Z?”????????????2016??Bankrate????????????????????????Cornerstone
Advisors????????????????????????????40%????????????

???2200?21?25?????????57%????????????25%????????????

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