

## Cryptogram #3324

But think of all the interest you're earning at 0.1%.

Z J A F J U P I I U F Y H C F B F J T Q Y H C I Q J C O J I  
I Q F F C O H X I Q F B F J L B H E ' U U K F Z E L R L P Z F O  
J I Q H M U P I I U F B H E Q J A F .

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