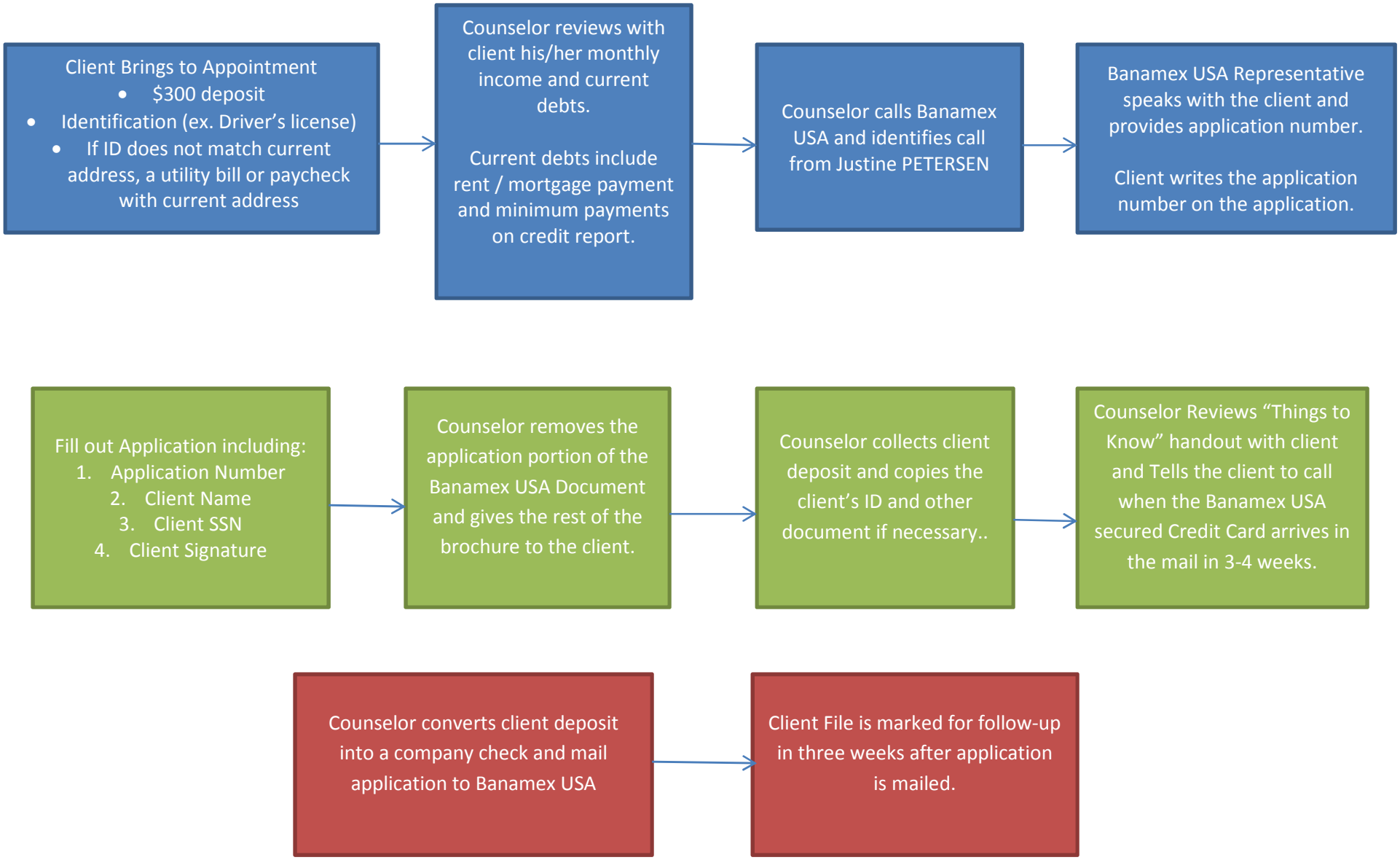Opening a Banamex USA Secured Credit Card over the Telephone