**EF-hc vs SF** reserved cards 0.0 6.7 8.3 1.7 3.3 5.0 10.0 11.7 13.3 15.0 0.0 -1 EF-hc 1 - 0.75 \_\_\_\_\_ 0.9 -- 0.5 - 0.25 card count - same - -0.25 2.7 --0.5 3.1 -3.6 --0.754.0 -SF