EF-hc vs SF reserved cards 6.7 8.3 0.0 1.7 3.3 5.0 10.0 11.7 13.3 15.0 EF-hc 0.0 1 - 0.75 0.9 -- 0.5 - 0.25 card count ______ - same 2.2 -- -0.25 2.7 --0.5 3.1 -3.6 --0.754.0 -SF