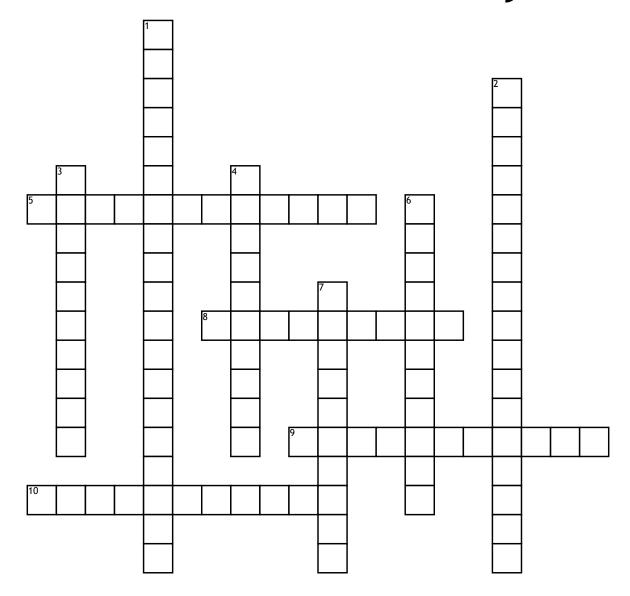
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CH. 11 Vocabulary



Across

- **5.** You can use your card to get cash rather than just purchasing a good or service
- **8.** A amount of money to pay for having the privilege of using their card.
- **9.** Provide individuals with revolving open-end credit, which can be drawn from repeatedly up to some preset limit.
- **10.** Creditors check your credit report in order to examine your credit history to see your ability to repay.

Down

1. Credit card feature that allows one to exceed their credit limit.

- 2. Combining several small accounts into one larger account that you may be able to finance at a lower rate at a bank or with another lender
- **3.** A process in which the courts provide protection for a person who is unable to pay off his or her debts
- **4.** A lender who provides cash advances at a high cost to customers in exchange for one of their checks dated for some time in the future.
- **6.** A time allowed by credit card companies in which you are not charged interest on purchases.
- 7. Receives and holds items in exchange for loans that run for 30 days to as much as 3 months