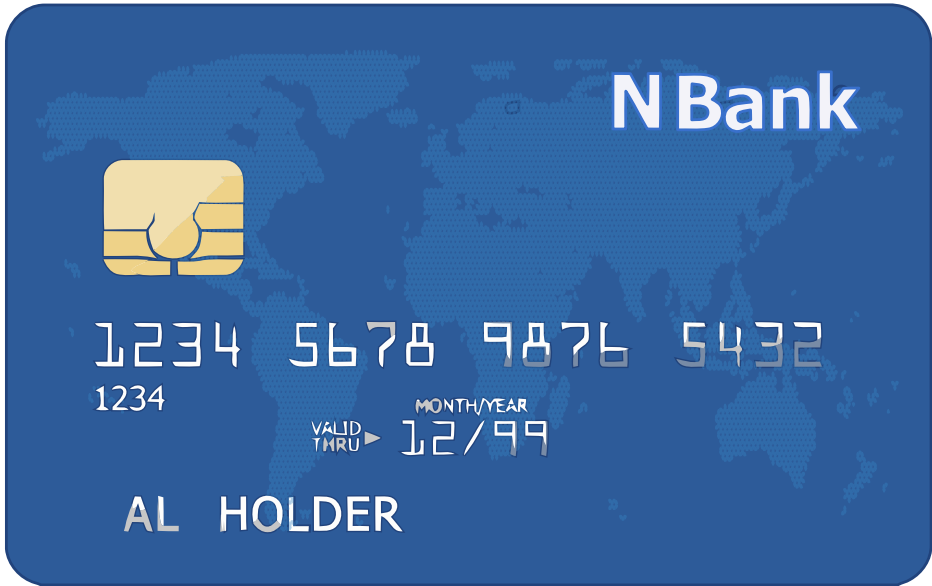


Credit Basics

- Annual percentage rate
- Returned payment fee
- Refund anticipation
- Alternative credit
- Over-the-limit fee
- Closed-end credit
- Variable rate APR
- Balance transfer
- Late payment fee
- Open end credit



- Credit limit
- Pre-approved
- Credit card
- Payday loan
- Penalty APR
- Rent-to-own
- Schumer Box
- Annual Fee
- Title Loan
- Pawn loan

T K V T S F F N G I X X S O U Q Z M E C Y H K T
I R V I A W Q L S N A M P F Q Y T B R M L R L O
D E F D N N A O L E L T I T R N Y T G X Y V L V
E F O E N C N R E F S N A R T E C N A L A B E E
R U S R U N W B X J T H U F V D U Z Y R N Y T R
C N W C A X D S Q O G V R W X J Z Y I K A J A T
D D I E L Y B V D O B Z Y M O X K A N L O D R H
N A W V F L D Z W F C R Y P J L B N L G L G E E
E N T I E A H O Q Q I O E F G L Q X Q T Y H G L
D T Z T E T X W M X P N S M E A O P B X A C A I
E I N A O E H V X U E T H R U K P B A W D G T M
S C T N O P P O O N K D A C D H O U N Q Y G N I
O I Y R L A R R D N R T E F H V C L R C A A E T
L P T E G Y U C W B E Z Z V L M I S P I P H C F
C A O T R M R H Z A B N K O O J F W A H N D R E
U T B L V E P G P V Y B X M K R G Z Y G T F E E
E I T A D N J R F S C I D W X H P R T N K S P D
P O C I V T L D E L T E Y J V Y Z P L S N N L O
J N T M C F X A U Z K C R E D I T C A R D D A U
M Y J Y U E A U O B P A W N L O A N N E R N U R
Q O R S R E Y N L I A Y D B F M E F E L R J N Y
E E F T N E M Y A P D E N R U T E R P F N P N C
U P J U T D W K D N W O O T T N E R D X J Y A W
U V N J M D Z G S P T I M I L T I D E R C Q Z H