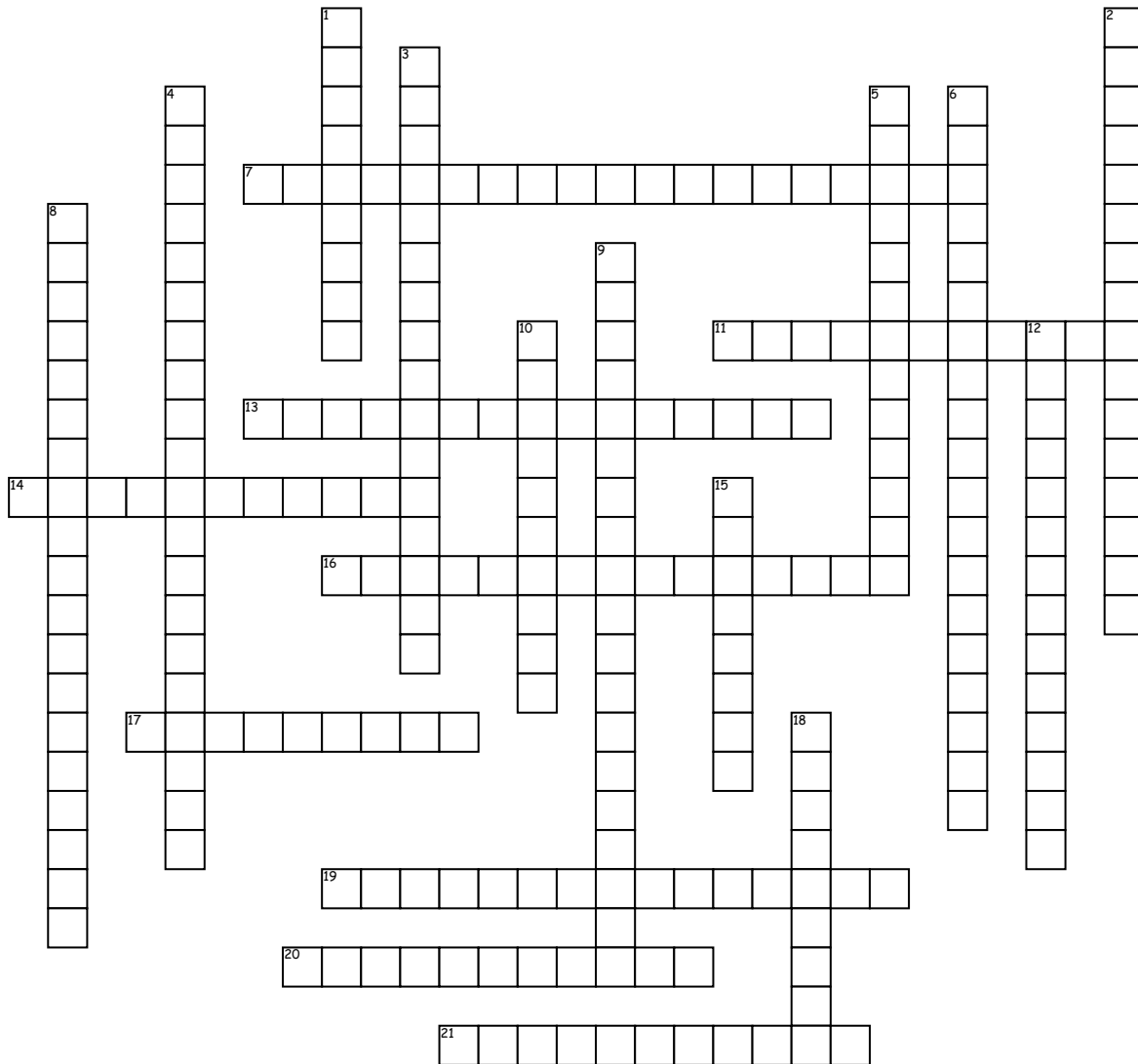


Name: _____

Date: _____

Credit Card Terminology



Across

7. request that a limit be PERMANENTLY lowered

11. approved amount of available credit

13. allows a customer to transfer an existing qualified debt they have with another financial institution to their Regions Credit Card

14. advance to their deposit account at a branch, over the phone, or by writing an access check

16. Unsecured credit cards are the most common type of credit cards. They are not secured by collateral and secured credit card is a type of credit card that is backed by a secured payment used as collateral on the account

17. Department that helps monitor customer accounts for fraud and/or suspicious activity

19. Protects the customer by outlining what an issuer can and cannot do

20. allows customers to write a written check off of their available credit (cash) limit

21. If a credit card account is 6 or more days past due

Down

1. the rate at which banks can borrow from the Federal Reserve

2. is a periodic statement that lists all the purchases, payments and other debits and credits made to your credit card account within the billing cycle. It will show the customers due date

3. charge for borrowing money that accrues on a credit card account between when it is sent and when the bill is paid

4. is the least amount of interest a borrower will have to pay their credit card company in a particular billing cycle if a balance has accrued

5. refers to important changes made to a customer's credit card agreement

6. request that a limit be PERMANENTLY raised

8. the balance that is owed to you by your credit card company. This occurs, when you pay or return more than you currently owe on your credit card

9. totals each day's balance for the billing cycle and divides by the total number of days in the billing cycle day of the cycle

10. process that makes a card ready for use

12. is the lowest amount of money that you are required to pay on your credit card statement each month

15. often referred to as a finance charge

18. a low interest rate offered on your credit card balance for a certain period of time