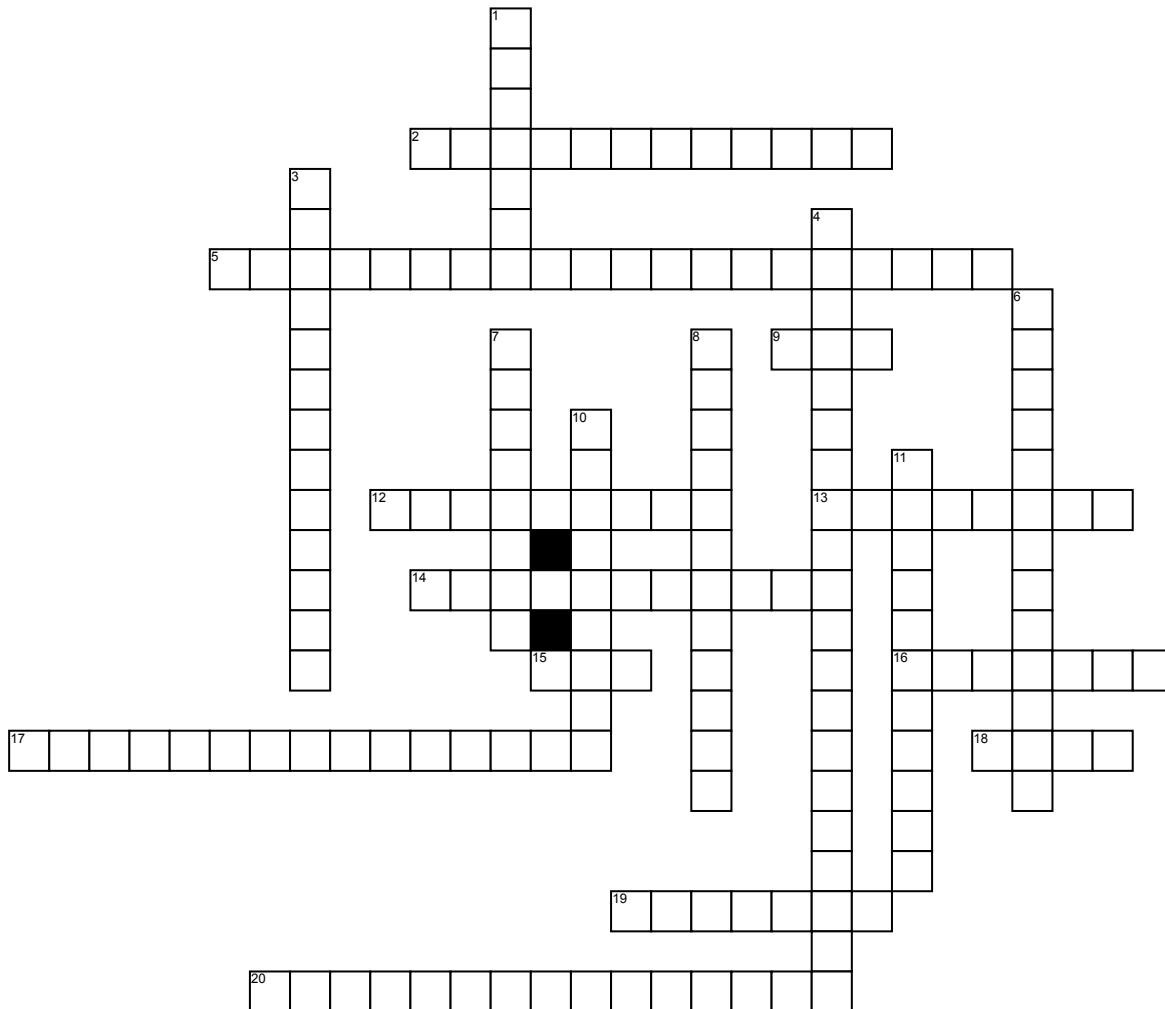


Economics and Insurance



Across

- 2.** company that collects information related to credit ratings of individuals or financial institutions
5. (APR) interest rate for whole year
9. (Automated Teller Machine) takes the place of a human banker
12. fee charged by a credit card company each year for use of a credit card
13. a system of money in general use in a particular country
14. maximum amount a credit card company will allow

- 15.** (personal identification number) a numeric password used to authenticate a user to a system
16. total cost of an option
17. a loan that is repaid with a fixed number of periodic equalized payments
18. something , typically money, that is owed or due
19. declare ones public approval or support
20. the cost of passing up the next best choice when making a decision

Down

- 1.** a fee charged when a payment is not received on time

- 3.** any fee representing the cost of credit or the cost of borrowing
4. certificate used by a bank to a person depositing money for a specified length of time
6. set of numbers that allow a bank to determine where an account is located
7. one that utilizes economic goods
8. reduction in the value of an asset with the passage of time
10. moving object or person striking violently against each other
11. a period of time after payment is due