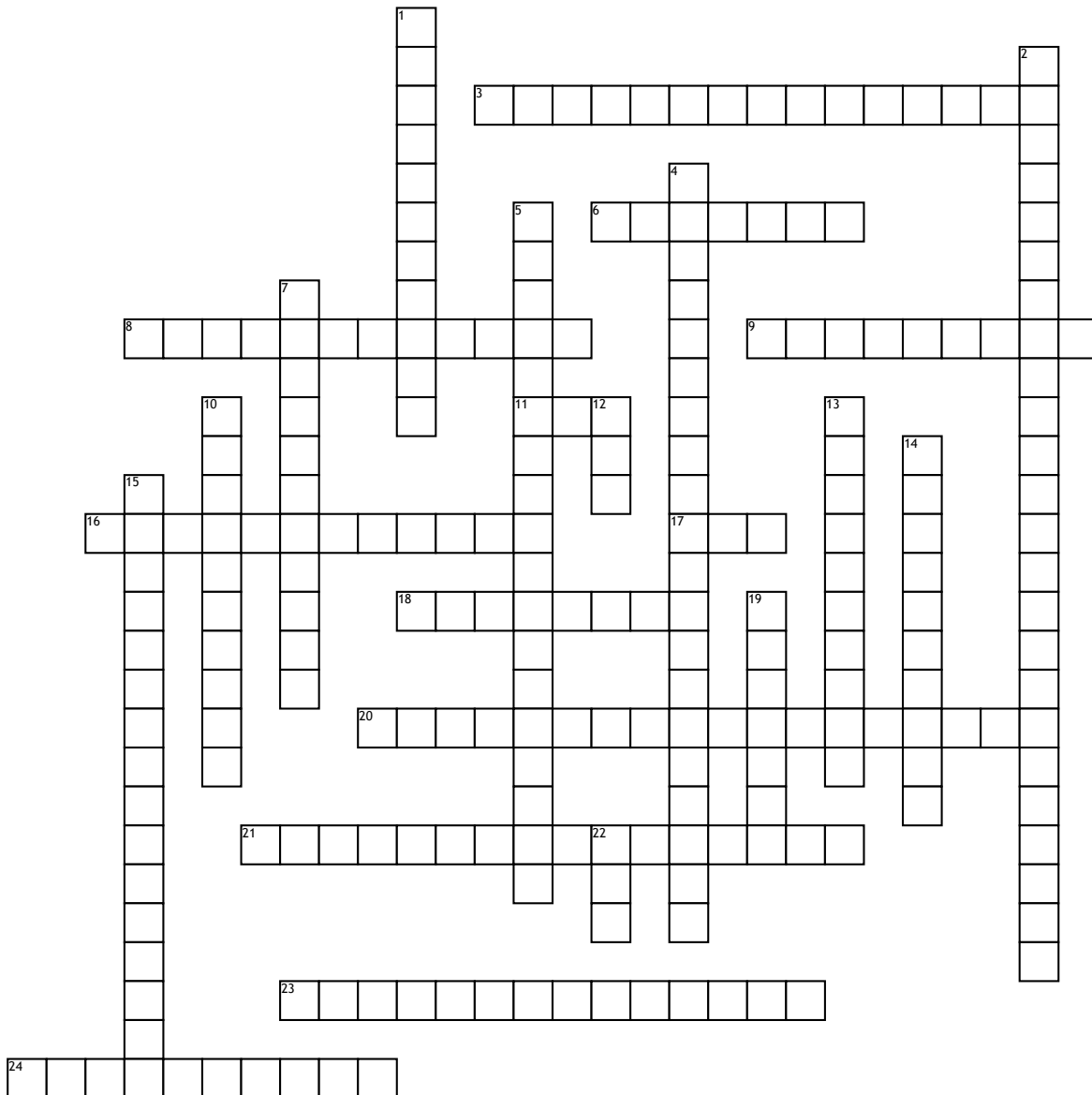


Name: \_\_\_\_\_

# Product Needs



## Across

- 3. the process of transferring high interest debt from one or more credit cards
- 6. earn miles per dollar using this card
- 8. what department handles balance transfer requests
- 9. date the statement period ends and a new statement begins
- 11. account has to be open for \_ days to process a balance transfer
- 16. you must perform appropriate \_\_\_ before assisting customers with account information
- 17. variable or non variable
- 18. rates are based on Bank Rate Monitor (BRM), LIBOR or Prime

- 20. use when you have a personal connection with a customer and would like to send a note, gift, flowers or gift card to customer

- 21. change banking for good
- 23. usually 3% or \$10, whichever is greater

- 24. what should you use on every call

## Down

- 1. withdraw funds from credit card
- 2. dispute a charge
- 4. minimum payment plus all non promotional balances including purchases, cash advances and fees
- 5. submit this request via IVR, online and mobile app to increase purchasing power
- 7. cash back card
- 10. the best company to work for

- 12. calculation that looks at the likelihood that a customer would recommend a brand, product or service
- 13. assessed when minimum payment is not received by the due date and cut off time
- 14. 8pm EST
- 15. what type of payment can be made through IVR, online or mobile app and funds are released automatically
- 19. specified day when a payment must be received in order to avoid being considered past due
- 22. charged to help offset some of the costs of managing customers accounts