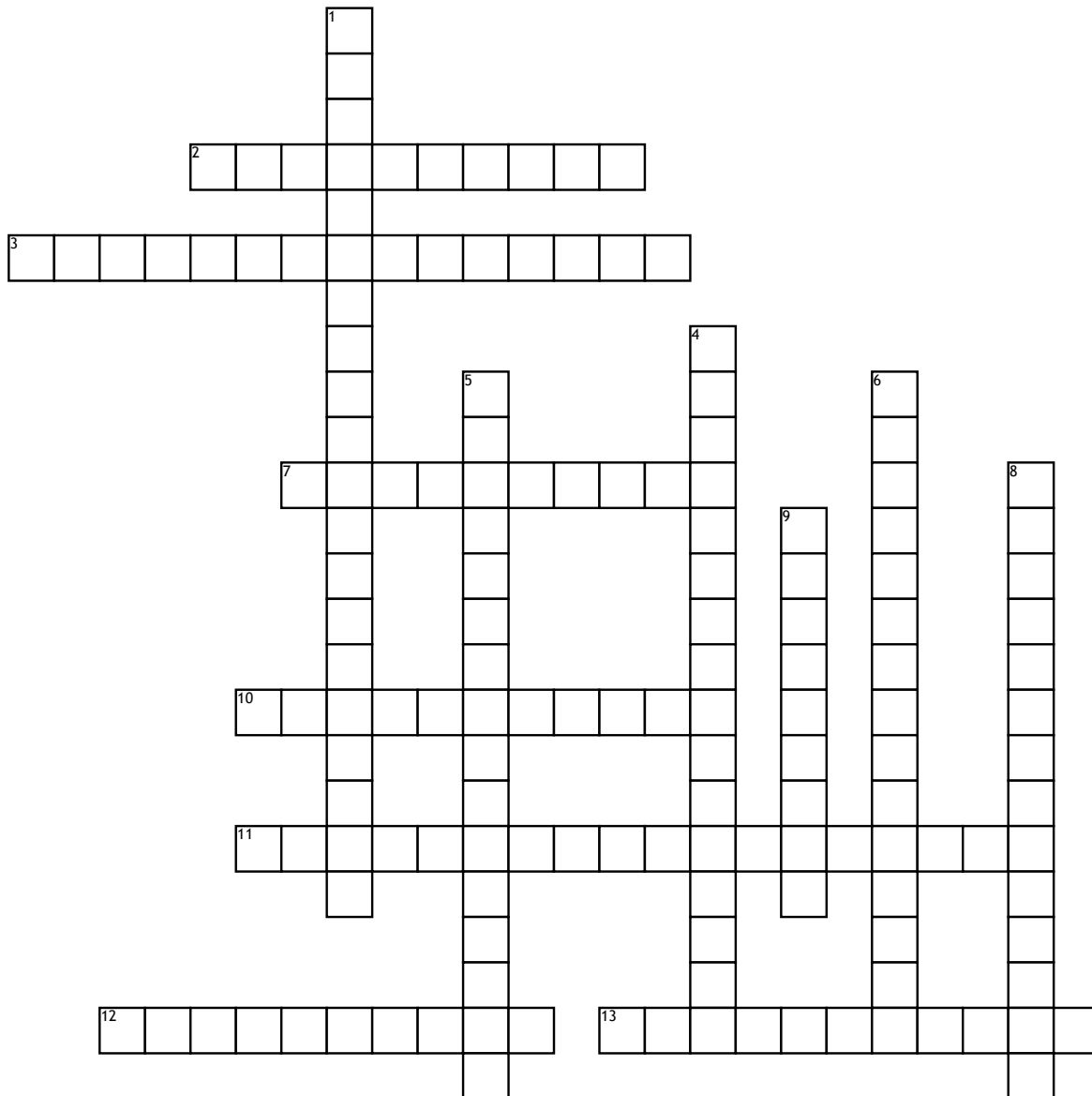


# Understand Credit Cards



## **Across**

**2.** Terms and fees of a credit card in an easy to read box on all credit card applications and solicitations

**3.** Fee charged if the credit card account balance goes over the set credit limit

**7.** The interest rate charged on new transactions if the penalty terms in the credit card contract are triggered

**10.** The maximum dollar amount that can be borrowed

**11.** Fee charged if the cardholder makes a payment but does not have enough money in that account to cover the payment

**12.** A plastic card that you can use to access a line of credit that has been established in advance

**13.** When someone has passed an initial credit history check

## **Down**

**1.** The cost of credit expressed as a yearly interest rate

**4.** The APR charged during the credit card's introductory period after a credit card account is opened

**5.** The act of transferring debt from one credit card account to another

**6.** An APR that may change depending on other factors

**8.** Fee charged when a credit card holder does not make the minimum monthly payment by the due date

**9.** A yearly fee that may be charged for having a credit card