

Name: _____

Date: _____

Visa Credit Cards

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|---|------------------------|
| 1. How many visa credit cards do we offer? | A. \$0 |
| 2. What are the current rates? | B. \$5 or 2% |
| 3. Which rate gives cash back? | C. 12.9% to 16.9% |
| 4. What rate requires an active checking and be a member for at least 5 years, a mortgage loan, a home equity loan or an auto loan? | D. \$25 and \$2,500 |
| 5. What is the rate on a business credit card? | E. 3 |
| 6. What is the annual fee on our cards? | F. \$25 |
| 7. What is the cash advance/balance transfer fee? | G. 7.9% |
| 8. What is the foreign purchase fee? | H. 1% each transaction |
| 9. What is the late payment fee? | I. 11.9% |
| 10. What is the default penalty rate? | J. 6 |
| 11. How many consecutive minimum payments do you have to make for the penalty rate to decrease? | K. \$50 and \$5000 |
| 12. What is the minimum payout and how much do you have to spend? | L. Prime rate + 4% |
| 13. What is the minimum payout and how much do you have to spend for business cards? | M. 11.9%, 9.9%, 7.9% |
| 14. What is the fee for returned checks? | N. 25th |
| 15. What day of the month are our credit cards due? | O. Up to \$25 |