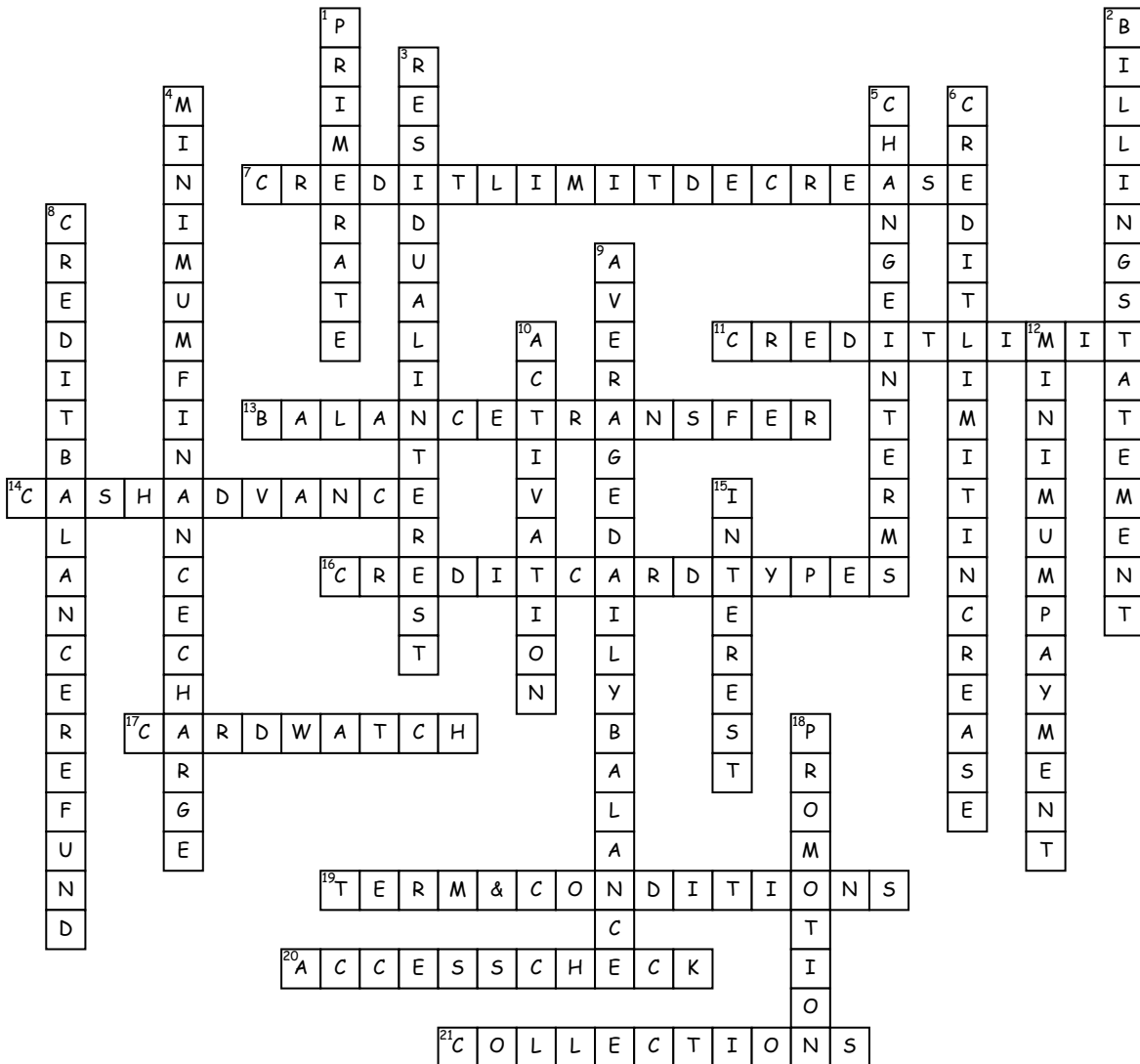


Credit Card Terminology



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