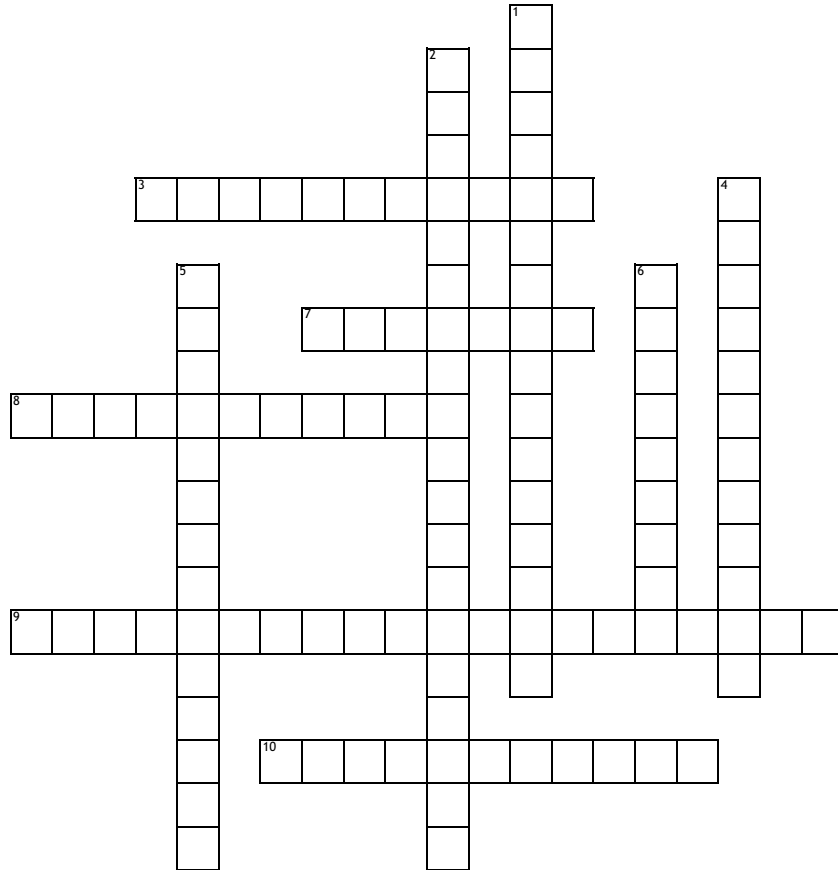


Name: _____

Credit Card Terminology



Across

3. The time a borrower is allowed after a payment is due to make that payment without adding to the interest owed.
7. An amount of money.
8. The maximum dollar amount that can be charged on a specific credit card account.
9. The yearly interest rate charged on outstanding credit card balances.
10. A financial institution's evaluation of an individual's ability to manage debt.

Down

1. Credit card issuers may offer low introductory annual percentage rates as special promotions.
2. A banking service that allows you to link your checking account to your credit card; protects you from overdraft penalties or bounced checks in the case of insufficient funds.
4. A reporting agency that collects information on consumer credit usage.
5. The lowest amount of money that you are required to pay on your credit card statement each month in order to keep the account in good standing.
6. The once-a-year cost of owning a credit card.