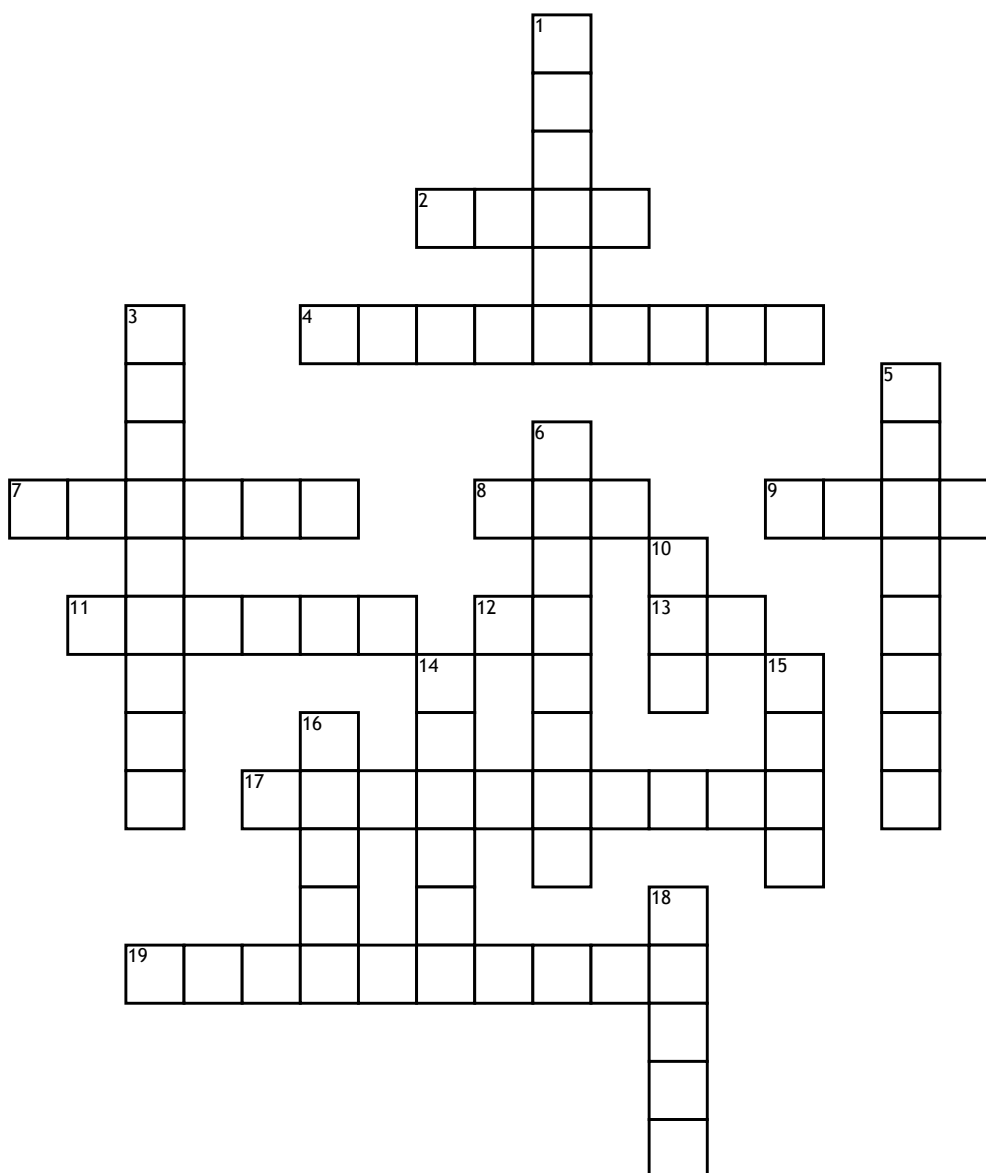


Name: \_\_\_\_\_

# Personal Loans & Personal Lines of Credit



## Across

2. What percentage of the balance determines the minimum payment for a PLOC?  
 4. What is the minimum personal loan term?  
 7. New accounts are given \$100 Overdraft Privilege for the first \_\_\_\_\_ days- while a PLOC, if approved, provides immediate and consistent coverage.  
 8. Can PLOC be set up as an overdraft option for multiple accounts?  
 9. What transfer fee is assessed when a PLOC covers a transaction?  
 11. PLOC payments can be due on/ after what day of the month?  
 12. Can the interested rate on a personal loan change throughout the term?

13. Is there a cash advance fee if a member requests a withdrawal from a PLOC?

17. What is the maximum personal loan term for someone with D/E tier credit?

19. What increments does a PLOC transfer in?

## Down

1. Using a PLOC for overdraft Protection provides a fixed dollar \_\_\_\_\_ which makes planning easier for members when relying on Overdraft Protection.

3. What is the limit to how many electronic transfers a PLOC can make per month?

5. 17. An option which doubles account protection and helps avoid the \$27 fee, is layering overdraft options, starting with a \_\_\_\_\_ Line Of Credit, then pulling from Overdraft Privilege.

6. 18. The amount a member receives in Overdraft Privilege fluctuates because it is a relationship-based ODP limit, determined by the amount of \_\_\_\_\_ made in to the members account over the previous 30 days.

10. Personal loan payments can be due on what day of the month?

14. How many days is the grace period for PLOC/ Personal Loans?

15. 14. Which loan option has a lower interest rate option than our Visas? Personal Loan or PLOC?

16. The fee for utilizing Overdraft Privilege is Twenty-\_\_\_\_\_ dollars.

18. 16. One option that gives members \_\_\_\_\_ of mind, is to have multiple layers of Overdraft Protection.