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Credit Card Terminology

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| **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 |