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Credit Card Terminology

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| **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. |