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Credit cards

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| **Across****1.** a loan from credit card using ATM or bank withdraw**9.** a current medium of exchange using coins or banknotes**10.** A program with a bank or credit card provider that automatically takes money from an account.**12.** advertising students at college**14.** the ability to buy stuff as a loan and the bank has to trust you'll pay them back **16.** when the lend amount can be changed**17.** transferred money between accounts using an electronic machine**18.** The lending agency that is owed money**19.** remaining amount owed after payed loan**20.** The amount charged or fee for use of a credit card product for a calendar year. | **Down****2.** when somebody doesnt pay their loan**3.** A check which is used to receive a cash loan against the available credit on a credit card.**4.** A go-to rate is an interest rate put on credit cards after the beginning period, sometime known as the teaser period.**5.** small rectangular piece of plastic issued by bank with money on it**6.** Risk-based pricing is a form of interest rate that is decided by an individuals credit score and history of repayment.**7.** record of every transaction**8.** way to securely transport credit card **11.** Any financial entity that issues credit cards to card holders.**13.** daily reference rate **15.** automated teller machine |