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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 |