Understand Credit Cards

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| **Across****2.** Terms and fees of a credit card in an easy to read box on all credit card applications and solicitations**3.** Fee charged if the credit card account balance goes over the set credit limit**7.** The interest rate charged on new transactions if the penalty terms in the credit card contract are triggered**10.** The maximum dollar amount that can be borrowed**11.** Fee charged if the cardholder makes a payment but does not have enough money in that account to cover the payment**12.** A plastic card that you can use to access a line of credit that has been established in advance**13.** When someone has passed an initial credit history check | **Down****1.** The cost of credit expressed as a yearly interest rate**4.** The APR charged during the credit card's introductory period after a credit card account is opened**5.** The act of transferring debt from one credit card account to another**6.** An APR that may change depending on other factors**8.** Fee charged when a credit card holder does not make the minimum monthly payment by the due date**9.** A yearly fee that may be charged for having a credit card |