DANGER AHEAD

which of the following are danger signs for debit or credit cards?

___________  1. Your monthly credit card payments equal about half of your take-home pay.

___________  2. You don’t know how much money you have in your checking account.

___________  3. Completing every new credit card application that you receive in the mail.

___________  4. You have such a good memory that you don’t need to keep receipts to write down in your checkbook register.

___________  5. Using a cash advance from one credit card to make a minimum payment on another credit card.

___________  6. You don’t use a checkbook register because you can check your statement online any time.

___________  7. Receiving a letter that announces that your credit limit has been increased because you are such a responsible borrower.

___________  8. Your best friend knows your PIN number.

___________  9. Opening up new credit accounts at a number of stores so you can enjoy a 10% discount on your purchases instead of paying cash as you had planned.

___________ 10. You constantly use your debit/ATM card to get $20 out of your account.

See a teller for the correct answers