

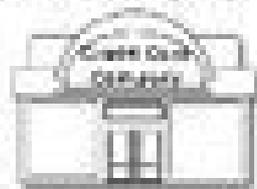
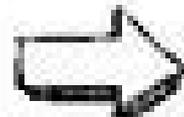
Credit Cards

You charge a purchase to your credit card

Credit card company pays the store



Credit card company sends you a bill and you pay the credit card company



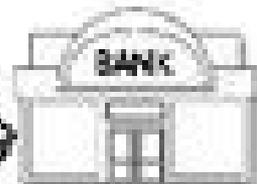
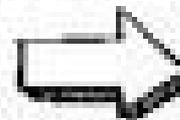
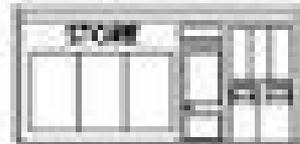
Debit Cards

You make a purchase with your debit card

The bank sends your money to the store



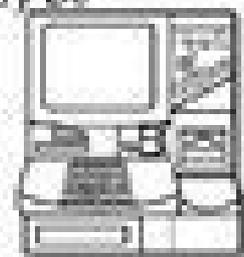
Money is deducted from your checking account



- You receive a bill each month
- Full bill doesn't need to be paid
- Interest is charged on unpaid amount
- a minimum payment is required each month
- Late fee is billed not paid on time
- Spending is limited by a credit limit
- You apply for a credit card and need to be approved
- Build your credit with responsible credit card use



- Issued by a bank and linked to customer's bank account
- Spending limited by how much is in the bank account
- May be overdraft fees for spending more than what is in the account
- Overdraft protection may be available
- A PIN is required to make a purchase or get money out of ATM



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Yan Bai



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