

B	I	N	G	O
Risk	Adjustable or Variable Rate	Credit Card	Mr. Hayes	Lender/creditor
Co-signer	Rate cap	Merchant fee	Annual Fee	Payday loan
Statement of APR	Annual Percentage Rate (APR)	FREE	Installment loan	Interest
Over-the-limit fee	Late payment fee	Mortgage	Credit score	Loan limit
Borrow	On-time payments	Collateral	Student loan	Credit

B	I	N	G	O
Statement of APR	Student loan	Annual Fee	Late payment fee	Co-signer
Mr. Hayes	Interest	Credit Card	Loan limit	Annual Percentage Rate (APR)
Installment loan	Adjustable or Variable Rate	FREE	Credit score	Mortgage
Credit	Risk	Collateral	Over-the-limit fee	Borrow
Lender/creditor	Fixed-rate loan	Payday loan	Merchant fee	Rate cap

B	I	N	G	O
Over-the-limit fee	Credit score	Statement of APR	Credit	Mr. Hayes
On-time payments	Payday loan	Student loan	Late payment fee	Annual Percentage Rate (APR)
Mortgage	Annual Fee	FREE	Installment loan	Credit Card
Fixed-rate loan	Lender/creditor	Borrow	Adjustable or Variable Rate	Risk
Rate cap	Merchant fee	Interest	Loan limit	Collateral