

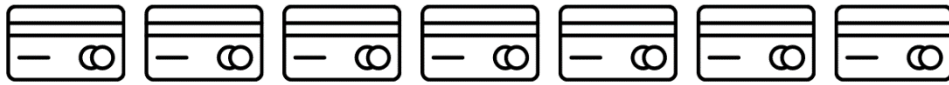
First Initial & Last Name: _____

Birth Month/Day: _____ (ex. 9/16)

For security purposes, only fill out your first initial, last name, month and day you were born.

CREDIT VS DEBIT CARDS

Circle credit or debit for each description.



1. Borrowed funds issued by the bank or credit union.
 - a. Credit
 - b. Debit
2. Can earn travel points, rewards, discounts, and cash.
 - a. Credit
 - b. Debit
3. Money deducted from your checking account.
 - a. Credit
 - b. Debit
4. Helps build credit.
 - a. Credit
 - b. Debit
5. Helps avoid accumulating debt.
 - a. Credit
 - b. Debit
6. Little to no fees.
 - a. Credit
 - b. Debit
7. No interest charges
 - a. Credit
 - b. Debit
8. Interest rates and fees will vary.
 - a. Credit
 - b. Debit
9. Won't help you build credit.
 - a. Credit
 - b. Debit
10. Too much spending can lead to debt.
 - a. Credit
 - b. Debit

Return via email to Whitney Landry at wlandry@bayportcu.org, drop off at any BayPort branch location, or mail to:

BayPort Credit Union
ATTN: Whitney Landry
One BayPort Way, Suite 350
Newport News, VA 23606