

WHAT CAN HAPPEN WHEN YOU MISS CREDIT CARD PAYMENTS?



Credit card companies may not allow new credit card transactions once your account becomes delinquent.

30 days late:

- You may be charged late fees or interest charges.
- Late payments may be reported to the credit bureaus.

60 days late:

- A penalty APR may be applied to your credit card balance.
- Your interest rate may increase.

90 days late:

- Accumulation of fees and debt can occur.

180+ days late:

- Your credit card company will close and charge off your account.
- Late payment records will stay on your credit report for seven years.

Credit What You Should Know About It

Julia Schneider



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