





Financial Products Role Cards

Give one brochure to each of the four departments: accounts, mortgages, loans, and credit cards. The bank employees will have to explain these financial products.

Credit Cards									
	<p>Visa Classic:</p> <p>Card Specifications</p> <table border="1"> <tr> <td>Annual Fee</td> <td>Free</td> </tr> <tr> <td>Interest Rate</td> <td>18.5%</td> </tr> <tr> <td>Maximum Credit</td> <td>\$2000</td> </tr> <tr> <td>Daily Cash Advance</td> <td>\$500</td> </tr> </table>	Annual Fee	Free	Interest Rate	18.5%	Maximum Credit	\$2000	Daily Cash Advance	\$500
	Annual Fee	Free							
Interest Rate	18.5%								
Maximum Credit	\$2000								
Daily Cash Advance	\$500								
	<p>Visa Platinum:</p> <p>Card Specifications</p> <table border="1"> <tr> <td>Annual Fee</td> <td>\$80</td> </tr> <tr> <td>Interest Rate</td> <td>19.5%</td> </tr> <tr> <td>Maximum Credit</td> <td>\$15,000</td> </tr> <tr> <td>Daily Cash Advance</td> <td>\$1,000</td> </tr> </table> <p>Every dollar spent earns air miles, which can be used to buy an airplane ticket.</p>	Annual Fee	\$80	Interest Rate	19.5%	Maximum Credit	\$15,000	Daily Cash Advance	\$1,000
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Mortgages	
	<p>Fixed rate mortgage</p> <p>6.9 % annual interest rate on 15-year mortgage.</p> <p>7.4 % annual interest rate on 25-year mortgage.</p> <p>Rate is fixed.</p> <p>Penalty for paying off the mortgage early.</p>
	 <p>5 year variable rate mortgage</p> <p>4.5% annual interest rate on 4-year mortgage.</p> <p>4.9% annual interest rate on 5-year mortgage.</p> <p>Rate is variable. If interest rates go up then the interest rate on the mortgage goes up.</p> <p>Can pay off mortgage early with no penalty.</p>

Accounts



Basic Account

Monthly fee	\$4
Interest Rate	1%
Free Debits	15
Extra Debits	\$0.50
Minimum Balance	None



Super Saver

Monthly fee	none
Interest Rate	3.5%
Free Debits	2
Extra Debits	\$0.50
Minimum Balance	\$5000.00

Short Term Business Loans



Fixed Rate Business Loan

Set up fee	\$100.00
Interest Rate	7.5%
Maximum Loan	\$10,000.00



Variable Rate Business Loan

Set up fee	none
Interest Rate (Prime + 1%)	4.5%
Minimum Balance	\$50,000.00