

UNDERSTANDING: Cash advances

TO BE A RESPONSIBLE CREDIT CARD USER, IT'S GOOD TO KNOW WHERE AND WHEN AND HOW MUCH YOU'RE SPENDING, AND TO MAKE SURE YOU DON'T MAX ANYTHING OUT. **BROUGHT TO YOU BY PNC BANK.**

THE BASICS:

- Uses your line of credit
- Credit card can have different limits for purchases & cash advances
- Can borrow money based on credit

PROS

- Immediate cash
- No application process

CONS

- Very high APR
- Interest starts accumulating immediately

