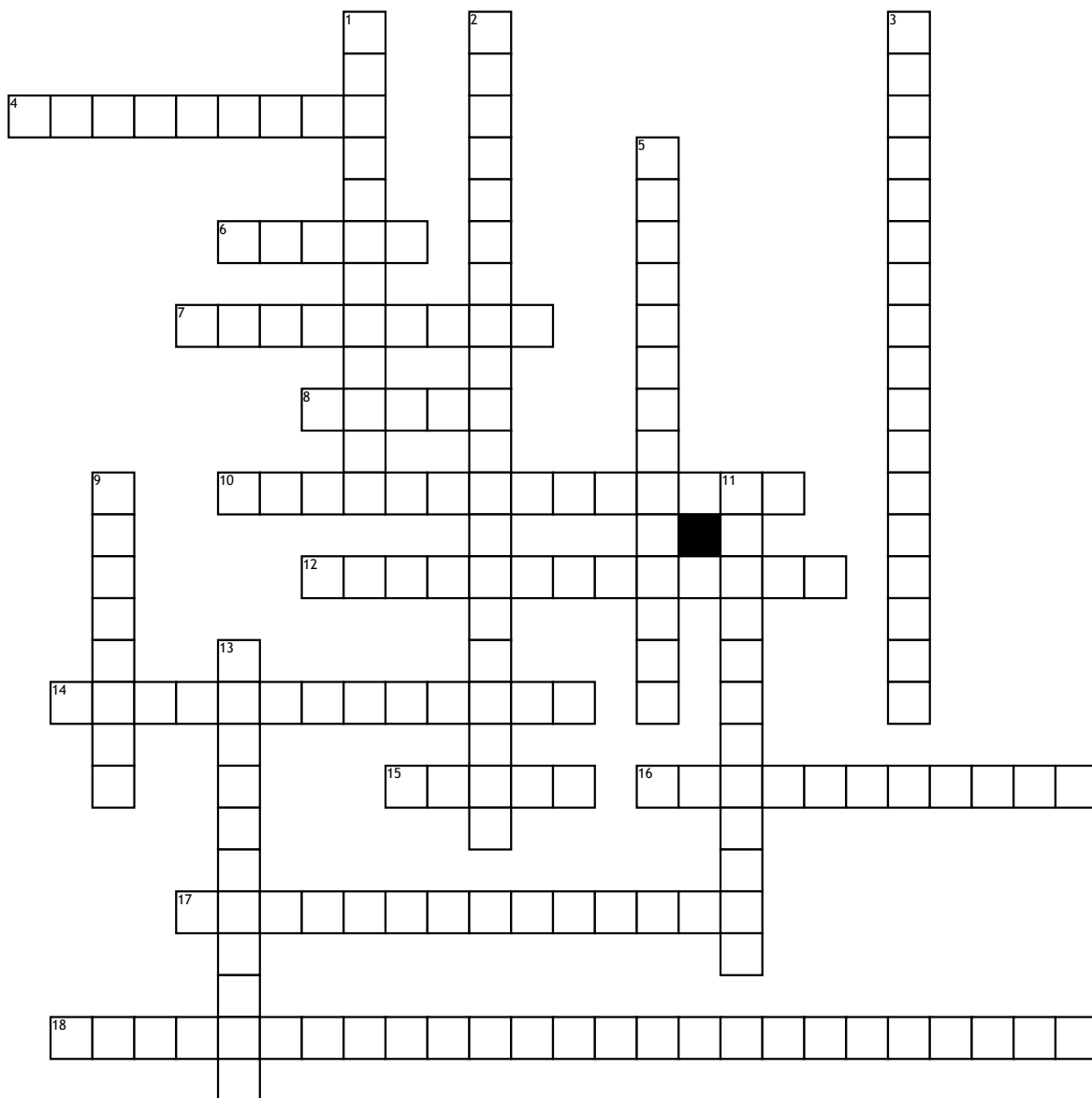


Name: _____

Date: _____

Banking Services



Across

4. A check written for more money than is currently in the account. If the bank refuses to cash the check, it's said to have bounced.

6. Anything generally recognized as a medium of exchange.

7. A banking card enhanced with ATM (automated teller machine) and point-of-sale (POS) features that can be used to purchase goods and services electronically.

8. An establishment for lending, issuing, borrowing, exchanging, and safeguarding money.

10. The macroeconomic policy laid down by the central bank.

12. A "used" check that has been paid and subtracted from the check-writer's account.

14. A checking account

15. Any written document instructing a bank to pay money from the writer's account.

16. The total amount of money in circulation or in existence in a country.

17. A process that explains the difference on a specified date between the bank balance shown in an organization's bank statement

18. State-chartered or federally chartered financial intermediary that accepts deposits from the public and invests those funds primarily in residential mortgage loans.

Down

1. The amount charged, expressed by a percentage of principal, by the lender to a borrower for the use of assets.

2. A governmental agency established by Congress to organize and regulate banking throughout the United States. The twelve reserve banks keep paper and currency reserves for affiliated banks.

3. the journal used to record all of the checks, cash payments, and outlays of cash during an accounting period.

5. the means by which a government adjusts its spending levels and tax rates to monitor and influence a nation's economy.

9. The fee paid for the use of money. Interest may be paid, for example, by an individual to a bank for a credit card loan, or by a bank to an individual for holding a savings account; interest is expressed in terms of annual percentage rate (APR).

11. - A member-owned financial institution, either state or federally chartered.

13. To write the payee's own signature on the back of a check before cashing, depositing, or giving it to someone else.