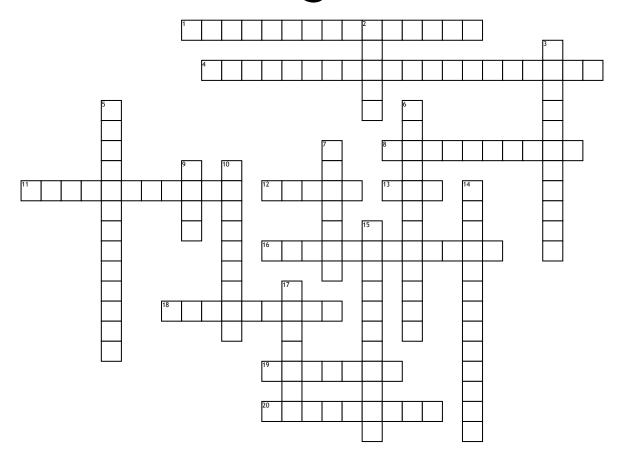
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## **Banking Terms**



## <u>Across</u>

- 1. An account for which the holder can write checks.
- 4. A governmental agency establishes by Congress to organize and regulate banking throughout the United State.
- **8.** An amount of money taken out of an account.
- **11.** The date when the transaction is recognized on your account.
- **12.** Any written document instructing a bank to pay money from the writer's account.
- 13. Automated teller machine
- **16.** A check that a bank has refused to cash or pay because you have no funds to cover it in your account.

- **18.** When a check is written for more money than is currently in the account.
- **19.** To sign, as the payee, the back of a check before cashing, depositing, or giving it to someone else.
- **20.** An individual or company that puts money in a bank account.

## Down

- **2.** A check "clears" when its amount is debited from the payer's account and credited to the payee's account.
- **3.** A request made to a bank to not pay a specific check.
- **5.** A monthly fee a bank charges for handing a checking account
- **6.** A savings or checking account established in the names of more than one person.

- 7. Money deposited with a financial institution for investment and/ or safekeeping purposes.
- **9.** An establishment for lending, insuring, borrowing, exchanging, and safe guarding money.
- 10. A banking card that is enhanced with ATM and POS features that can be used to purchase goods and services.14. A "used Check" that has been paid
- **14.** A "used Check" that has been paid and subtracted from the check writer's account.
- **15.** An itemized slip showing the exact amount of the cash, coin and checks being deposited into a particular account.
- **17.** The amount of money in a particular account