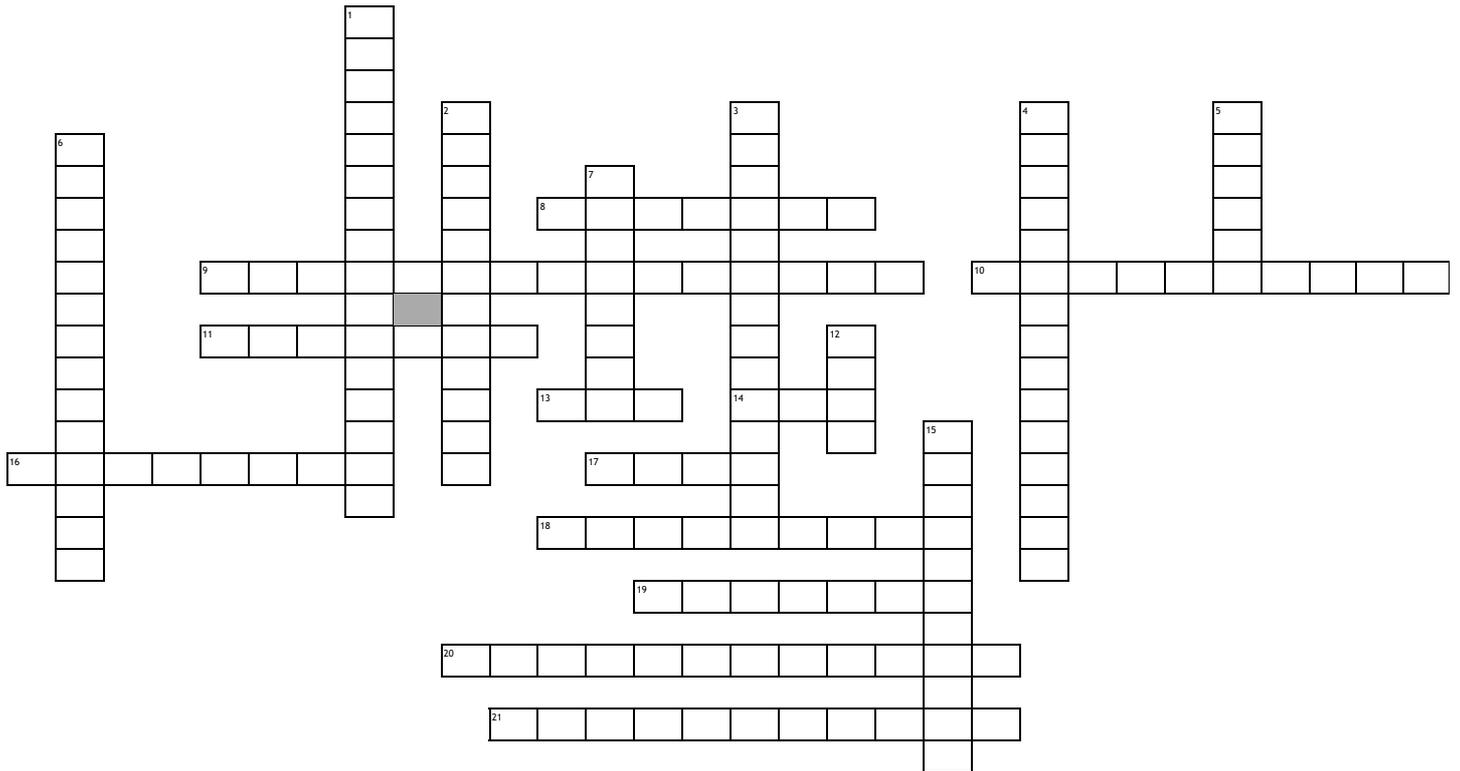


Banking Terms



Across

8. Tells how much money you currently have in your account (account balance)
9. Direct deposit, automatic payments, overdraft protects, online banking, discounts or free checking for students
10. An amount of money taken out of an account
11. The amount of money currently in an account
13. Allow customers to get cash and conduct banking transactions
14. A secret number or code that protects the security of an account
16. Bank branch offices, hours of operation, availability of ATM
17. Monthly charges, per check costs, printing of checks, balance inquiry cost, ATM checks
18. A banking card that can be used to purchase goods and services electronically. The amount is transferred immediately.
19. The money put into a bank account
20. Minimum balance, holding period for deposited checks
21. Business done with a bank, including deposits, and withdrawals

Down

1. An payment system where bills are paid through direct withdrawal from a bank account
2. A savings or checking account set up in the names of more than one person
3. The least amount of money a bank requires when opening an account
4. An account that allows you to deposit money and write checks on that account.
5. A bank employee who performs banking services for the public, such as cashing checks and accepting deposits
6. A bank account that allows you to put money away to use later. The bank pays interest in exchange for the use of the money in the account
7. The money a bank pays for the use of a person's money. Interest is referred to in terms of annual percentage rate (APR)
12. A business that keeps money safe fro its customers, lends money to borrowers, and provides other financial services
15. A financial cooperative owned by its members to serve its members. It offers the same financial services as a bank