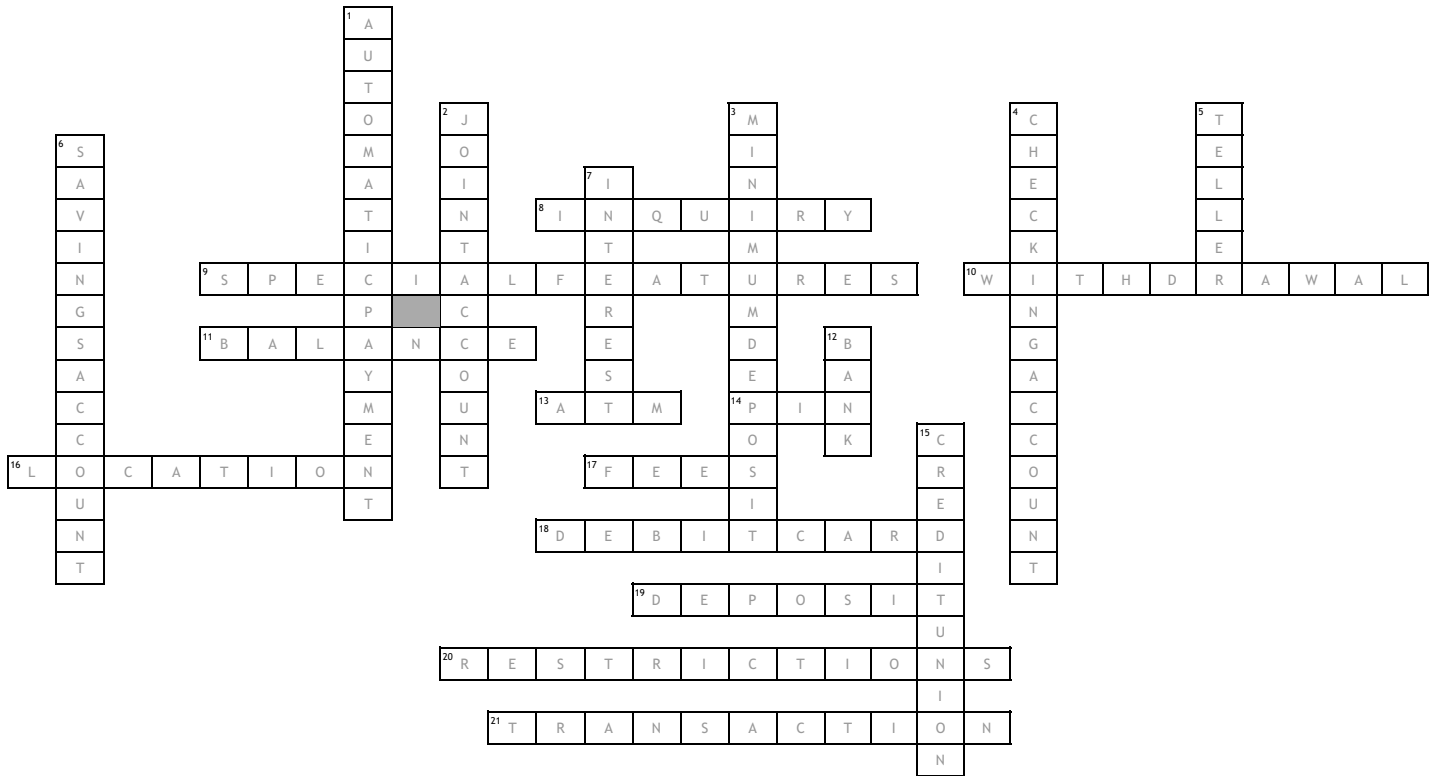


Banking Terms



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