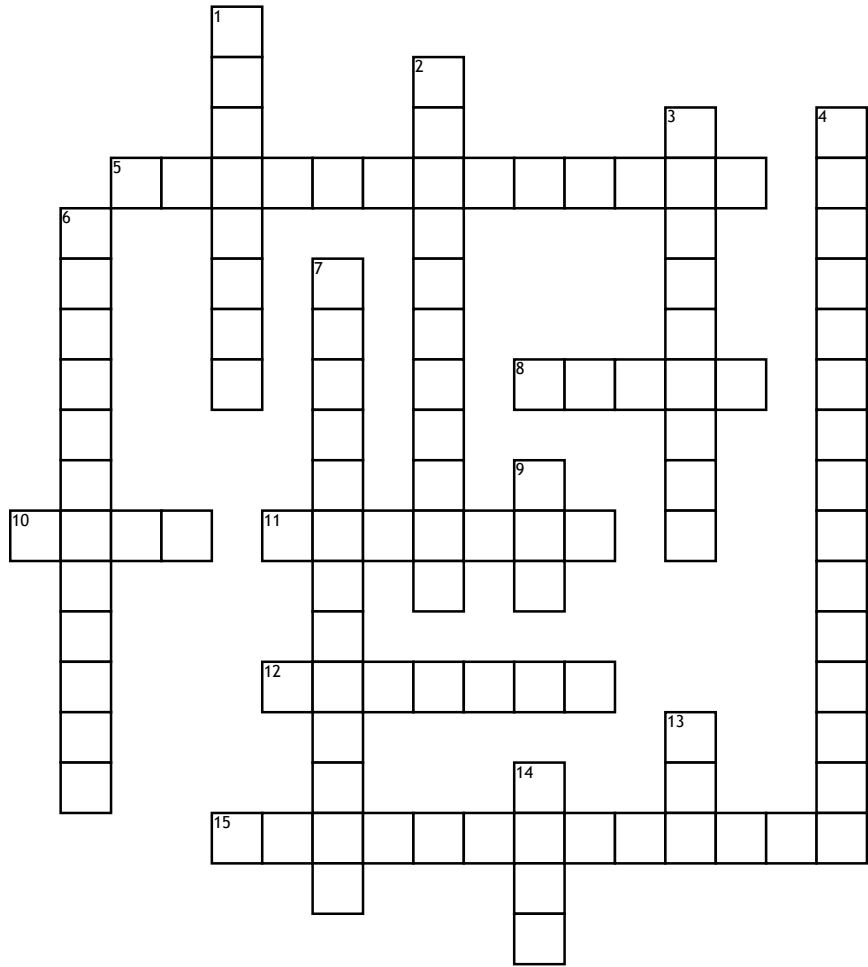
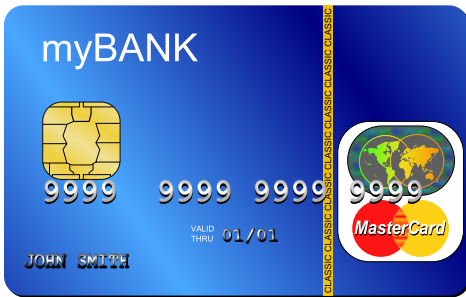


Banking Vocabulary



Across

- 5. A booklet for keeping a record of checking transactions such as deposits, withdrawals, debit card use, ATM withdrawals, checks written, and fees. Also called a bank register.
- 8. A written order to a bank to pay the amount specified from funds on deposit.
- 10. An independent agency of the federal government that insures accounts up to \$250,000 per depositor at almost all United States depository institutions. This deposit limit was increased from \$100,000 by the FDIC in October, 2008, in response to the banking system crisis. The insured amount of \$250,000 is effective through December 31, 2013, unless extended by Congress.
- 11. A sum of money placed in an account in a bank or other financial institution.

- 12. To sign the back of a check, in order to cash it or specify another payee, who then can endorse and cash it.
- 15. A printed or online statement that provides the depositor with a record of deposits, checks, ATM transactions, and electronic fund transfers made to an account over a certain period of time.

Down

- 1. The amount of money paid to depositors on some accounts; also, a charge on money that is borrowed.
- 2. Not-for-profit cooperative of members with some common bond, who, in effect, save their money together and make loans to each other.
- 3. A card used for purchases that is issued by the consumer's bank. Funds are deducted from the consumer's checking account and transferred electronically to the merchant's bank account when a purchase is made.

- 4. An account that allows the customer to write checks or withdraw cash from an ATM on the money that is deposited.
- 6. A check that cannot be processed because the account on which it is drawn has insufficient funds.
- 7. Conducting bank transactions from a computer over the Internet.
- 9. sequence of #'s assigned to a consumer for identity purposes
- 13. A computer terminal activated by a magnetically encoded bank card that allows customers to make deposits, obtain cash from checking or savings accounts, pay bills, transfer money between accounts, and complete other transactions.
- 14. An institution, chartered by the state or federal government, that takes deposits and provides credit and other financial services.