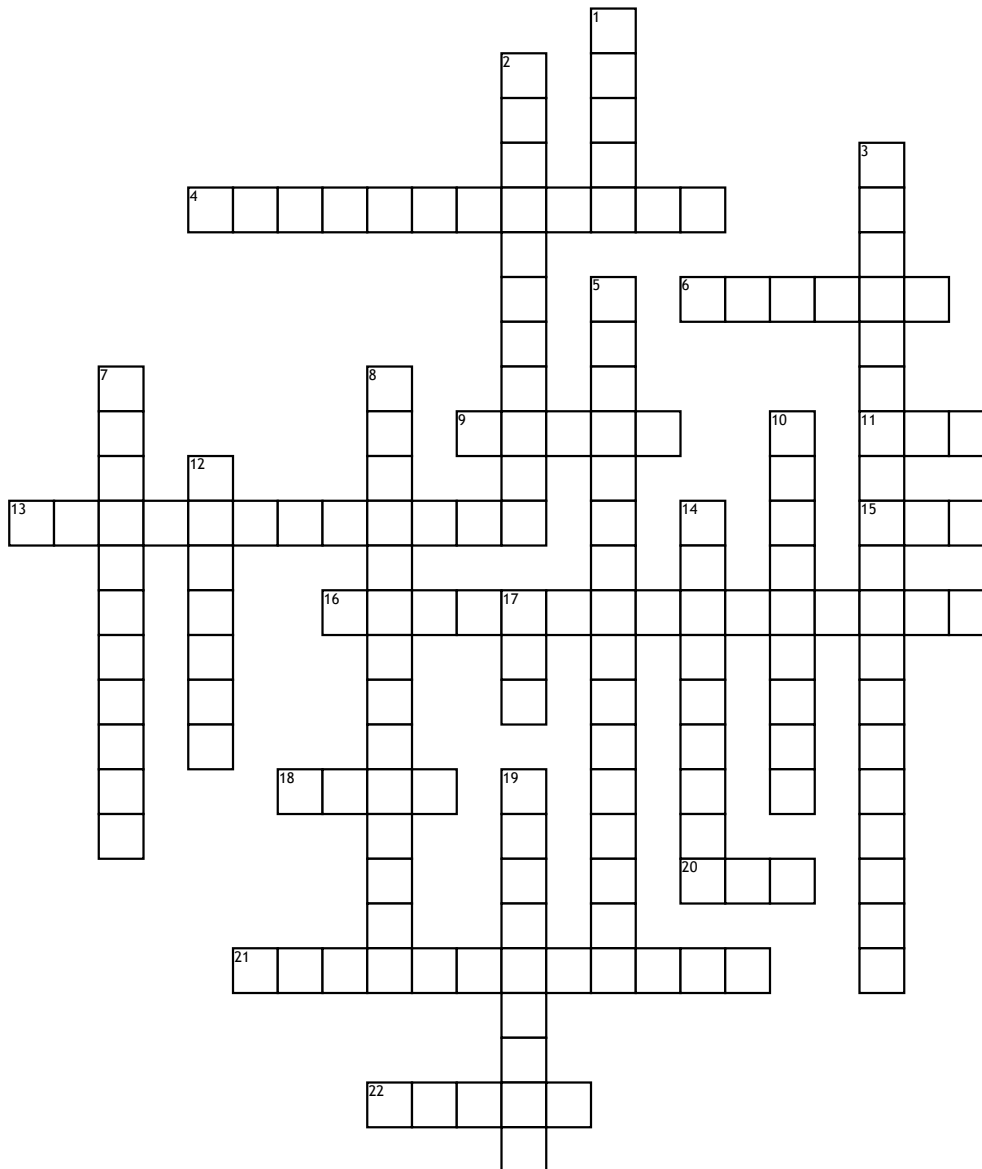


# Banking



## Across

4. funds that consist of cash and checks that are deposited into one single account  
 6. transaction on an account that is an addition  
 9. transaction on an account that is a deduction  
 11. the number issued to a person when they join the credit union  
 13. funds that are divided into two or more accounts  
 15. a teller machine that dispenses cash as well as accepts cash  
 16. a loan that is repaid over time with a set number of scheduled payments  
 18. temporary unavailability of specific funds in an account  
 20. a teller machine that dispenses cash

21. a flexible loan that grants the borrower access to funds up to a specified amount.

22. an action used when balancing processed checks

## Down

1. icons located on the member's profile accounts  
 2. a request made to a financial institution to cancel a check or ACH payment that has not yet been processed  
 3. earn higher dividends by agreeing to leave funds on deposit for a set term  
 5. amount of funds in an account that are for immediate use  
 7. checks that are treated as guaranteed funds  
 8. total amount of funds in an account

10. a plastic card that provides cardholders electronic access to their accounts. The card can be used to make purchases, pay bills or at ATM's.

12. a plastic card used to withdraw or deposit money from an ATM

14. an overdraft occurs when money is withdrawn from an account and the available balance goes below zero

17. a network used for electronic payments and money transfers. It is a way to move money between financial institutions without using paper checks, wire transfers, credit card networks, or cash. (i.e. direct deposit, Duke Energy payments, etc)

19. a check written from an Allegacy account