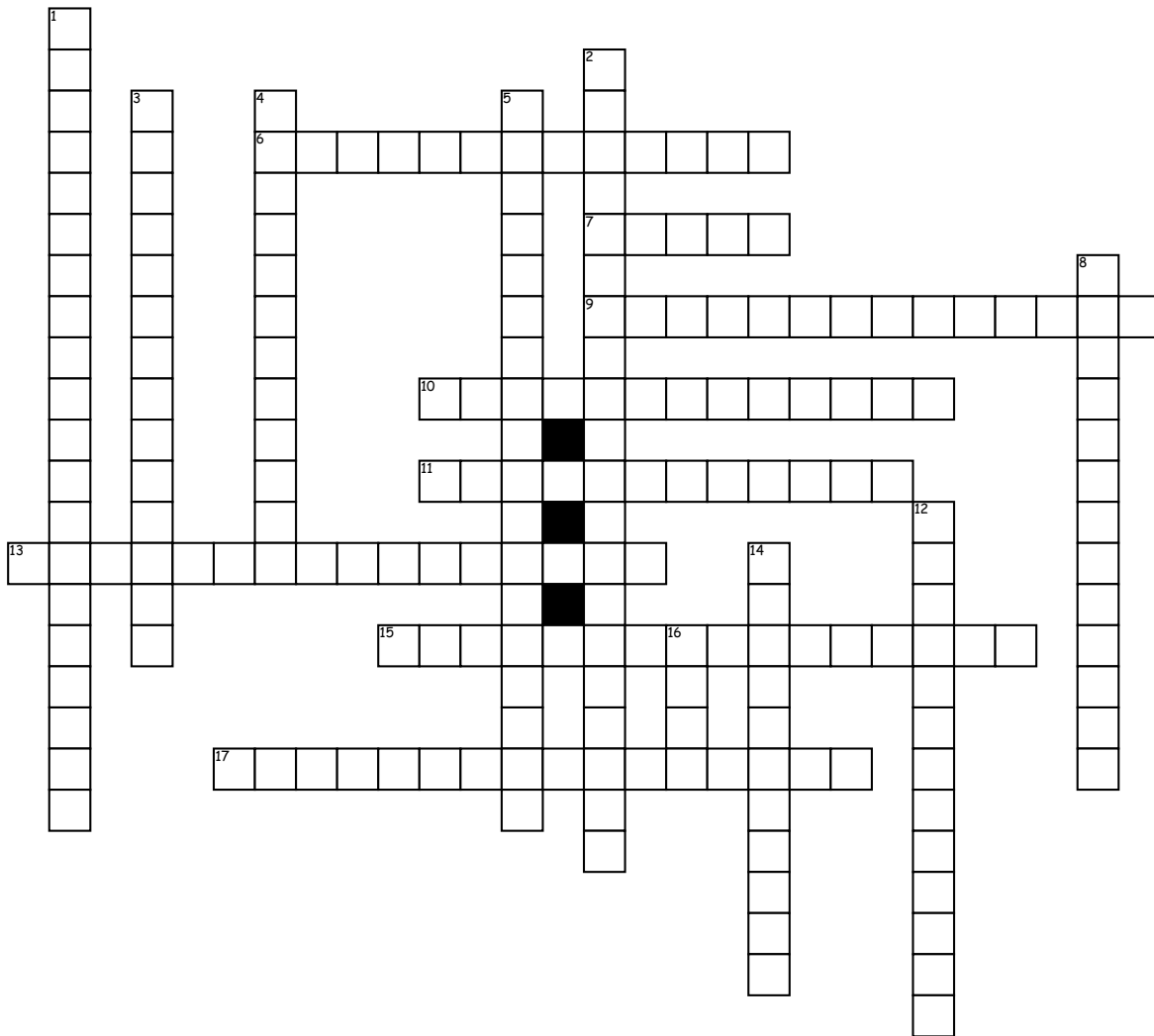


Money, Banking and The Federal Reserve System



Across

- 6. the sum of a banks deposits in its reserve account at the Fed and its vault cash
- 7. a good that is widely accepted for purposes of exchange and in the repayment of debt
- 9. a banks checking account with its Federal Reserve district bank
- 10. an economy in which trades are made in goods and services instead of money
- 11. the interest rate the Fed changes a bank for a loan
- 13. the minimum amount of reserves a bank must hold against its deposits as mandated by the Fed

15. the interest rate one bank charges another for a loan

17. costs associated with the time and effort needed to search out, negotiate, and consummate an exchange

Down

- 1. the central bank of the United States
- 2. buying and selling of government securities by the Fed
- 3. and interest-earning account
- 4. something with the value ability to hold value over time
- 5. paper money issued by the Federal Reserve System

8. a common measurement used to express values

12. account form which deposited funds can be withdrawn in currency or transferred by a check to a third party at the initiative of the owner

14. the total supply of money in circulation composed of currency, checking accounts and traveler's check

16. the 12 member policy making group within the Fed. This committee has the authority to conduct open market operations