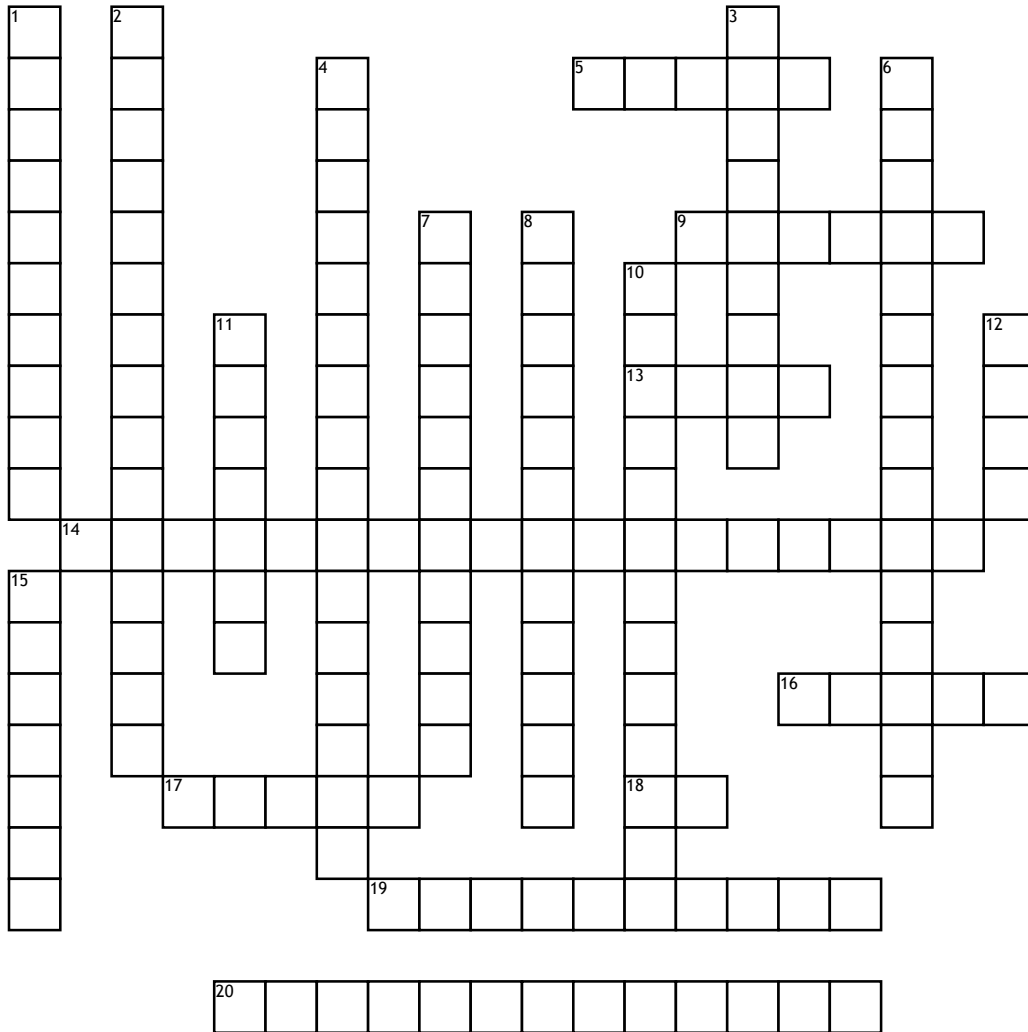


# The More You Know



**Across**

- 5. Annual Percentage what, is a percentage reflecting the total amount of interest paid on an account based on the interest rate and frequency of compounding for a 365 day period
- 9. What must we have in order to provide a member a "Permission to Ship"?
- 13. Which type of IRA allows members to make after-tax contributions regardless of age?
- 14. What must be filled out for a member depositing \$3000 or more and getting a cashiers check, money order or gift card back?
- 16. VISA payments are due on which day each month?
- 17. A member has how many days to cancel GAP insurance after the loan has been finalized?

- 18. The fee for a Shared Branching Cashier's Check is coded as what?
  - 19. Insurance on a loan that would cover if a person were to pass away during their loan term.
  - 20. When a member fails an EFunds, we offer them what time of checking account?
- Down**
- 1. How many share certificates can a member have open at one time.
  - 2. Which department would we refer a member to for overdue loans or accounts?
  - 3. The lowest interest rate we offer is called what?
  - 4. Insurance on a loan that would have Service CU make a member's monthly payments due to injury.

- 6. "Guest Members" are part of what network?
- 7. This can be placed on one company or all euro debits for a 6 month time frame.
- 8. For which transaction would a fee cost \$20 and \$10.50 for employees? (We can't waive this fee for employees)
- 10. Switching what to a Service CU account will give a member a 0.75% discount on a loan?
- 11. How many days past due can a loan be before fees are assessed?
- 12. Add on deposits may be made to which certificate at any time, with no penalty?
- 15. Which department would be in charge of mailing a member their title documentation once a loan is paid off?

**Word Bank**

- |                   |             |                |                     |
|-------------------|-------------|----------------|---------------------|
| Shared Branching  | Thirty Four | sixty          | Records             |
| Basic Checking    | Floor Rate  | Yield          | Monetary Instrument |
| Credit Life       | Star        | Direct Deposit | Orders              |
| Western Union     | Fifteen     | SB             | Third               |
| Credit Disability | Roth        | Stop Payment   | Special Accounts    |