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2.01 Vocabulary

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| **Across**  **5.** An account at a deporitory institution that is desgined to hold money not spent on current consumption  **6.** a plastic card that is electronically connected to the cardholder's depository institution account  **8.** A machine that allows individuals to complete certain transactions from the machine without human assistance  **9.** Businesses that provide financial services  **10.** Apps that many depository institutions have developed that allows online banking access from devices such as smartphone, tablets and other mobile devices  **11.** For profit depository businesses that offer financial services to both cusumers and other business  **12.** An account that allows quick access to funds for transactions | **Down**  **1.** The percentage rate used to calculate interest  **2.** Depository institutions that offer many banking services and are owned by their costumers  **3.** Accounts offered by depository institutions whose main purpose is to help people manage their money  **4.** payment transactions that can be completed with no physical connection between the payment device and the physical point of sale (POS) terminal or store clerk  **7.** The price paid for using someone else's money |