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BANK JARGON

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| **Across**  **2.** RATE OF RETURN  **3.** WITHDRAWAL FROM AN ACCOUNT  **5.** TIME PERIOD IN WHICH A LOAN IS PAID OFF  **9.** LOAN SECURED BY EQUITY IN A HOME  **11.** FUNDS DEPOSITED INTO AN ACCOUNT  **12.** AUTOMATED CLEARING HOUSE  **13.** Non-Sufficient Funds | **Down**  **1.** PENDING ITEMS ON AN ACCOUNT  **4.** PAID ON DEATH  **6.** CERTIFICATE OF BENEFICIAL OWNERSHIP  **7.** CUSTOMER IDENTIFICATION PROGRAM  **8.** FINANCIAL SERVICE REPRESENTATIVE  **10.** Community Reinvestment Act |