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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  |