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Banking

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| **Across**  **4.** funds that consist of cash and checks that are deposited into one single account  **6.** transaction on an account that is an addition  **9.** transaction on an account that is a deduction  **11.** the number issued to a person when they join the credit union  **13.** funds that are divided into two or more accounts  **15.** a teller machine that dispenses cash as well as accepts cash  **16.** a loan that is repaid over time with a set number of scheduled payments  **18.** temporary unavailability of specific funds in an account  **20.** a teller machine that dispenses cash  **21.** a flexible loan that grants the borrower access to funds up to a specified amount.  **22.** an action used when balancing processed checks | **Down**  **1.** icons located on the member’s profile accounts  **2.** a request made to a financial institution to cancel a check or ACH payment that has not yet been processed  **3.** earn higher dividends by agreeing to leave funds on deposit for a set term  **5.** amount of funds in an account that are for immediate use  **7.** checks that are treated as guaranteed funds  **8.** total amount of funds in an account  **10.** a plastic card that provides cardholders electronic access to their accounts. The card can be used to make purchases, pay bills or at ATM’s.  **12.** a plastic card used to withdraw or deposit money from an ATM  **14.** an overdraft occurs when money is withdrawn from an account and the available balance goes below zero  **17.** a network used for electronic payments and money transfers. It is a way to move money between financial institutions without using paper checks, wire transfers, credit card networks, or cash. (i.e. direct deposit, Duke Energy payments, etc)  **19.** a check written from an Allegacy account |