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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at ATM’s.**12.** a plastic card used to withdraw or deposit money from an ATM**14.** an overdraft occurs when money is withdrawn from an account and the available balance goes below zero**17.** a network used for electronic payments and money transfers.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 |