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Banking Terms

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| **Across**  **8.** Tells how much money you currently have in your account (account balance)  **9.** Direct deposit, automatic payments, overdraft protects, online banking, discounts or free checking for students  **10.** An amount of money taken out of an account  **11.** The amount of money currently in an account  **13.** Allow customers to get cash and conduct banking transactions  **14.** A secret number or code that protects the security of an account  **16.** Bank branch offices, hours of operation, availability of ATM  **17.** Monthly charges, per check costs, printing of checks, balance inquiry cost, ATM checks  **18.** A banking card that can be used to purchase goods and services electronically. The amount is transferred immediately.  **19.** The money put into a bank account  **20.** Minimum balance, holding period for deposited checks  **21.** Business done with a bank, including deposits, and withdrawals | **Down**  **1.** An payment system where bills are paid through direct withdrawal from a bank account  **2.** A savings or checking account set up in the names of more than one person  **3.** The least amount of money a bank requires when opening an account  **4.** An account that allows you to deposit money and write checks on that account.  **5.** A bank employee who performs banking services for the public, such as cashing checks and accepting deposits  **6.** A bank account that allows you to put money away to use later. The bank pays interest in exchange for the use of the money in the account  **7.** The money a bank pays for the use of a person’s money. Interest is referred to in terms of annual percentage rate (APR)  **12.** A business that keeps money safe fro its customers, lends money to borrowers, and provides other financial services  **15.** A financial cooperative owned by its members to serve its members. It offers the same financial services as a bank |