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Banking Terms

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| **Across****2.** when a written check is electronically transferred and funds are immediately withdrawn from the account; similar to a debit card**6.** the price a borrower pays a creditor for the use of money over a period of time**8.** electronic banking; uses computer networks to transfer funs electronically among various bank accounts**10.** a card that automatically deducts money from your checking account when it is used for purchases**12.** maximum amount of money that can be charged to a credit card**13.**  fee charged when a cardholder does not make the minimum monthly payment by the due date**15.** a person/company who lends money in accordance with a legal contract | **Down****1.** date that a payment is due**3.** the total amount that a person is charged for borrowing money; includes interest plus any service charges or insurance premiums**4.** minimum amount of a credit card bill that must be paid monthly**5.** a fee charged once per year for credit card ownership**7.** an arrangement that allows consumers to buy goods or services now and pay for them later **9.** mailed monthly listing each monetary transaction and the current account balance**11.** yearly percent amount it will cost a person to use credit**14.** automated teller machine; cash machine |

   ATM       Annual Fee       APR       Check 21       Credit       Credit Line       Creditor       Debit Card       Due Date       Ebanking       Finance Charge       Interest       Late Payment Fee       Minimum Payment       PIN