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Banking Vocabulary

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| **Across**  **5.** A booklet for keeping a record of checking transactions such as deposits, withdrawals, debit card use, ATM withdrawals, checks written, and fees. Also called a bank register.  **8.** A written order to a bank to pay the amount specified from funds on deposit.  **10.** An independent agency of the federal government that insures accounts up to $250,000 per depositor at almost all United States depository institutions. This deposit limit was increased from $100,000 by the FDIC in October, 2008, in response to the banking system crisis. The insured amount of $250,000 is effective through December 31, 2013, unless extended by Congress.  **11.** A sum of money placed in an account in a bank or other financial institution.  **12.** To sign the back of a check, in order to cash it or specify another payee, who then can endorse and cash it.  **15.** A printed or online statement that provides the depositor with a record of deposits, checks, ATM transactions, and electronic fund transfers made to an account over a certain period of time. | **Down**  **1.** The amount of money paid to depositors on some accounts; also, a charge on money that is borrowed.  **2.** Not-for-profit cooperative of members with some common bond, who, in effect, save their money together and make loans to each other.  **3.** A card used for purchases that is issued by the consumer’s bank. Funds are deducted from the consumer’s checking account and transferred electronically to the merchant’s bank account when a purchase is made.  **4.** An account that allows the customer to write checks or withdraw cash from an ATM on the money that is deposited.  **6.** A check that cannot be processed because the account on which it is drawn has insufficient funds.  **7.** Conducting bank transactions from a computer over the Internet.  **9.** sequence of #’s assigned to a consumer for identity purposes  **13.** A computer terminal activated by a magnetically encoded bank card that allows customers to make deposits, obtain cash from checking or savings accounts, pay bills, transfer money between accounts, and complete other transactions.  **14.** An institution, chartered by the state or federal government, that takes deposits and provides credit and other financial services. |