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Banking terms

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| **Across**  **2.** The balance of an account less any hold, uncollected funds, and restrictions against the account  **7.** The amount paid by a borrower to a lender in exchange for the use of the lender's money for a certain period of time.  **8.** An account entry representing money being added to your deposit account  **10.** Used to indicate that a certain amount of a customer's balance may not be withdrawn | **Down**  **1.** When the amount of money withdrawn from a bank account is greater than the amount actually available in the account  **3.** An account that has little or no activity for a significant period of time.  **4.** a check guaranteed by a bank, drawn on the bank's own funds and signed by a cashier.  **5.** A deposit of funds that can be withdrawn without any advance notice.  **6.** A transfer of funds from one bank to another using a network such the Federal Reserve Wire Network  **9.** an account entry representing money you owe or money that has been taken from your deposit account. |