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EFE Ch. 5 Crossword | Money and Banks

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| **Across****2.** deposits in a bank allowing the depositor to make withdrawals by issuing checks against the account**5.** taking out a loan to be paid back (with interest)**8.** anything that is generally accepted in payment for goods and services **9.** putting money into an account**13.** a bank device that allows a customer to make withdrawals and deposits (for short)**14.** the movement of funds from one account or bank to another electronically rather than by an actual physical delivery of these funds (for short)**15.** money/deposit the bank does not lend out (in case of mass withdrawals)**17.** a person who puts their money in a bank account**18.** financial institution that holds money for people who have funds **19.** coins and paper money issued by the government and legal as a means of exchange **20.** to take money out of a bank account**21.** the charge for the use of borrowed money | **Down****1.** Agency operates 12 banks which supervise/fund banking activities**3.** a person’s signature on the back of a check (necessary before depositing at bank)**4.** the designated currency of a country**6.** a plastic card used for purchasing which are immediately charged to the individual’s checking or savings account.**7.** the use of goods or services instead of money as a means of exchange **10.** checks for travelers; considered money **11.** an association of people of similar interest offering members services similar to those offered by saving banks **12.** a written order directing a bank to pay money **16.** insures bank accounts up to $100,000 |