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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 |