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Finance Vocabulary Pt2

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| **Across**  **2.**  personal list of transactions  **5.** checks that have been drawn and subtracted from the depositor's checkbook, but which have not yet been presented to the bank for payment.  **13.** the price paid for the use of borrowed money  **14.** writing a future date on a check  **15.** A signature or stamp on the back of a check transferring ownership  **16.** Personal Identification Number  **17.** a bank account held by more than one person, each individual having the right to deposit and withdraw funds  **18.** process of identifying missing transaction between check register and bank statement  **19.** Reminder of what the check payment was for and is not necessary to fill out | **Down**  **1.** Service fees for use of the checking account, built into the service agreement.  **3.** A savings account that allows consumers to deposit or withdraw money at any time and to earn interest on deposited funds  **4.**  A type of savings account that pays a higher interest rate because the financial institution invests the money you deposit.  **6.**  The use of online banking for bill paying.  **7.** you do not have enough money in your account to pay for something  **8.** conducting banking transactions over the internet  **9.** a bank account that earns interest  **10.** A person to whom a check is written  **11.** On a check, the 9-digit number that identifies the bank upon which the payment is drawn.  **12.** having a negative balance in your account |