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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 |