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Money, Banking and The Federal Reserve System

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| **Across**  **6.** the sum of a banks deposits in its reserve account at the Fed and its vault cash  **7.** a good that is widely accepted for purposes of exchange and in the repayment of debt  **9.** a banks checking account with its Federal Reserve district bank  **10.** an economy in which trades are made in goods and services instead of money  **11.** the interest rate the Fed changes a bank for a loan  **13.** the minimum amount of reserves a bank must hold against its deposits as mandated by the Fed  **15.** the interest rate one bank charges another for a loan  **17.** costs associated with the time and effort needed to search out, negoitiate, and consumate an exchange | **Down**  **1.** the central bank of the United States  **2.** buying and selling of government securities by the Fed  **3.** and interest-earning account  **4.** something with the value ability to hold value over time  **5.** paper money issued by the Federal Reserve System  **8.** a common measurement used to express values  **12.** account form which deposited funds can be withdrawn in currency or transferred by a check to a third party at the initiative of the owner  **14.** the total supply of money in circulation composed of currency, checking accounts and traveler's check  **16.** the 12 member policy making group within the Fed. This committee has the authority to conduct open market operations |