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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Reserve System**8.** a common measurement used to express values**12.** account form which deposited funds can be withdrawn in currency or transferred by a check to a third party at the initiative of the owner**14.** the total supply of money in circulation composed of currency,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 |