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| **Across****3.** federal agency that insures bank deposits**7.** money in the form of something exchangeable**10.** money made in the civil war | **Down****1.** a deposit that can be withdrawn whenever**2.** when too many people withdraw at one time**4.** fixed interest deposit**5.** money with no resource backing**6.** federal reserve system**8.** money that is already liquidized**9.** money that can be liquidized quickly |