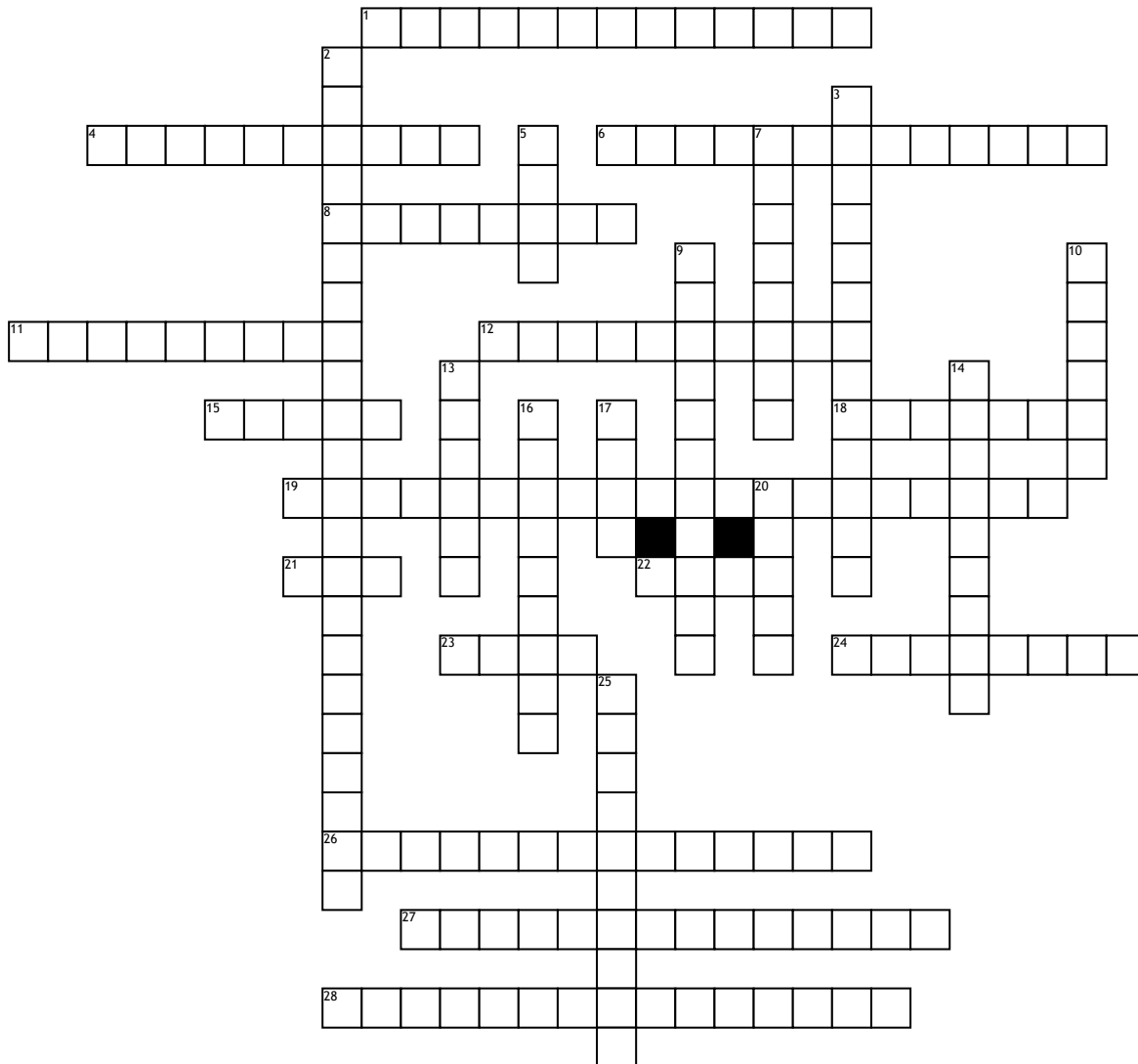


# Bank Knowledge



## Across

1. A form establishing account ownership and setting forth the terms and provisions of a deposit contract

4. A legal document that authorizes officers to take specific actions regarding the company's business

6. A payment electronically deposited into an individual's account at a depository institution

8. A line of numbers at the bottom of a check

11. An instant issue card program offered to Century Savings Bank card holders

12. An interest-bearing checking account originally created to avoid the former prohibition on savings banks offering checking accounts

15. An instrument payable on demand signed by an authorized person and drawn on an account at a bank

18. Check drawn on a different institution than where it is presented for payment

19. A type of deposit account typically with a fixed minimum term and minimum initial deposit.

21. A savings account that bears tax-deferred interest

22. An act that sets forth provisions for giving a minor a gift

23. An institution whose deposits are insured by the FDIC

24. An individual appointed in a will and approved by a probate court to administer the disposition of an estate

26. An interest-bearing account that is not a transaction account

27. Containers available for customer use to store personal items

28. A document that authorizes one person to act legally in place of another person

## Down

2. A facility that electronically processes and clears interbank credits and debits.

3. The unlawful use of another's identifying information to gain access to bank accounts

5. An independent federal agency that administers the Bank Insurance Fund

7. Interest that accrues when earning for a specified period are added to the principal

9. All or part of funds in an account temporarily available

10. The difference between what an item is worth and what is owed

13. Using the float time of available funds to create a fraudulent balance

14. Checks drawn on the same institution in which they are presented for payment

16. This money is deliberately included with money being stolen

17. Slang term used for something that is fraudulent

20. The deliberate practice of deception for unfair or unlawful gain

25. An item held to secure a loan