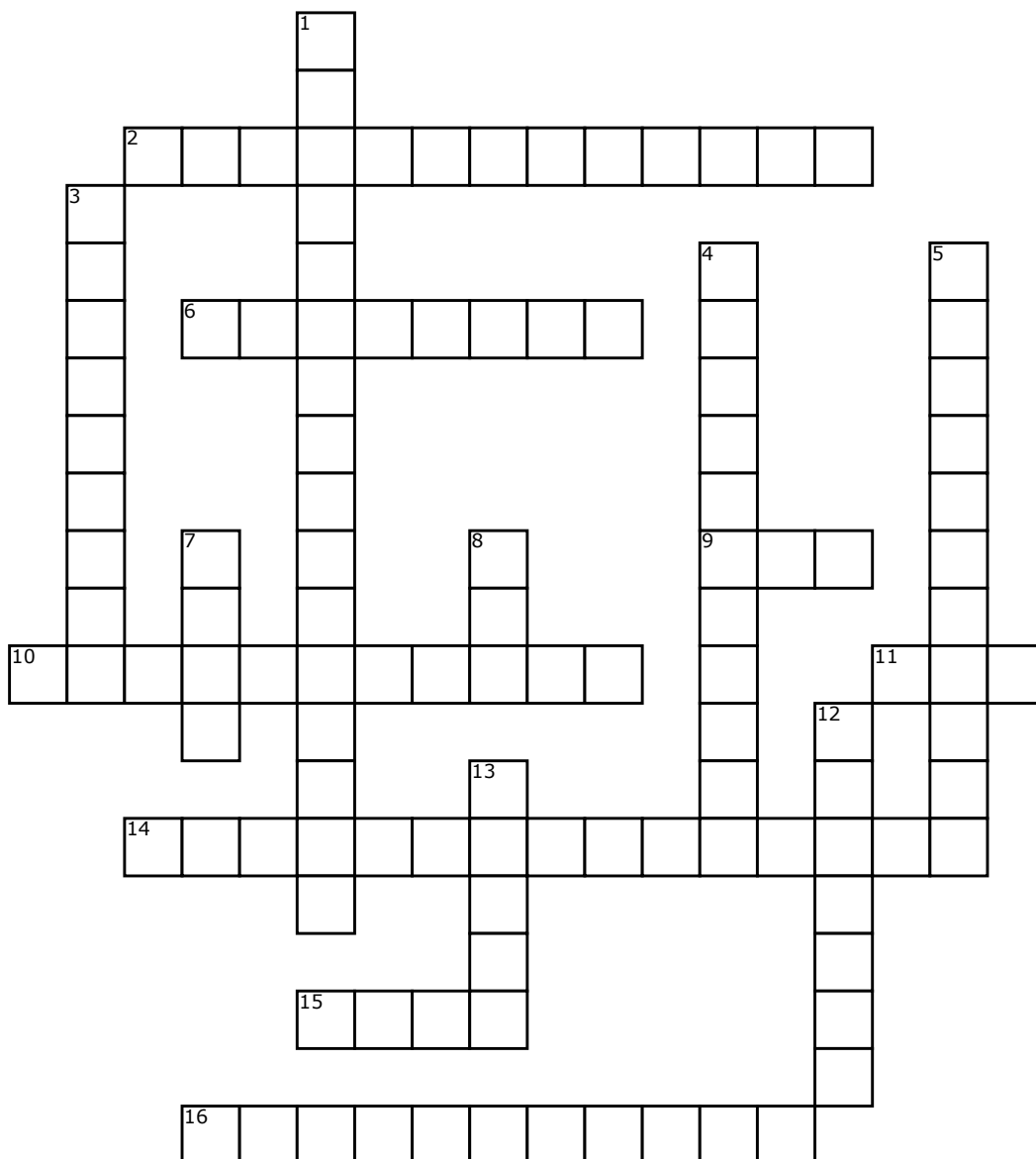


Name: _____

Date: _____

Banking Terms



Across

2. this identifies your bank in the Federal Reserve System. It is nine digits long. You will see it on checks.

6. A filed document secured by the collateral of a specific real estate property, such as a home or place of business..

9. Used by member banks to electronically distribute credits or debits

10. The Person or trust who would inherit an account

11. When an account holder has non-sufficient funds in his/her checking account to cover the amount of a debit in their account.

14. A special home loan product that allows a homeowner aged 62 or older to access the equity that has accumulated in their home.

15. A Federal agency that insures the deposits of consumers and businesses in member financial institutions

16. The amount of credit extended to a consumer

Down

1. A person who can write checks, make deposits/withdrawals from an account

3. Paying off an existing loan with the proceeds from a new loan.

4. Direction from an account holder to a bank not to honor a debit

5. When a homeowner's legal rights to the property are terminated. Usually caused by default on a mortgage loan.

7. A legal claim against an asses that has been used to secure a loan.

8. Demand Deposit Account (or a checking account)

12. These are a number of different product types and programs available to small businesses

13. Credit secured by equity in a bower's home with funds eligible to use for any purpose.