

Name: _____ Date: _____ Period: _____

Chapter 11- The United States Banking System

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| 1. The trading of goods and services | A. commerical bank |
| 2. the way that money serves as something that both buyers and sellers will accept | B. divisibility |
| 3. the way that money serves as something that can be exchanged for the value of something else | C. statement |
| 4. the way that money helps to determine how much something is worth | D. durable |
| 5. the ability of money to maintain a certain value over a period of time | E. thrift institution |
| 6. the ability of money to be small, light, and easy to carry | F. barter |
| 7. the ability of money to have the same size, weight, appearance, and value as money of the same kind | G. savings and loan company |
| 8. the ability of money to be divided up evenly into exact change | H. securities |
| 9. the ability of money to last a long time and withstand wear and tear | I. store of value |
| 10. one who searches around a new place | J. portable |
| 11. a place that makes coins | K. uniform |
| 12. to put money into a bank | L. mutual savings bank |
| 13. the name given to Union money, which was black on one side and green on the other | M. credit union |
| 14. legal currency that must be accepted in payment of a debt | N. credit rating |
| 15. money, either coins or bills | O. measure of prices |
| 16. things that show ownership of something or proof of debt; examples are bonds, gold certificates, notes, drafts, and bills of exchange | P. legal tender |
| 17. a bank whose main function is to receive deposits and make short-term loans | Q. stable |
| 18. a loan company, mutual savings bank, or credit union | R. greenback |

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| 19. a company that allows people to put money in an account and to borrow money, often to buy a home | S. explorer |
| 20. a bank that accepts smaller deposits than commercial banks | T. mint |
| 21. a company that provides low-cost loans and savings accounts; members own and run the credit union | U. medium of exchange |
| 22. a document that shows details about an account | V. currency |
| 23. the act of returning a check to the bank when there are not funds to cover the check; also called "bouncing" a check | W. overdraft |
| 24. a report that shows how well someone can manage their money and pay off debts and bills | X. deposit |
| 25. a percentage of money from deposits that a bank must keep around in case the money is needed. | Y. reserve |
| 26. banking by a computer | Z. internet banking |