

Name: _____

Date: _____

Period: _____

Choosing and Balancing a Checking Account

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| 1. Automatic teller machine, a bank machine that gives out cash from your account and accepts deposits around the clock? | A. bank statement |
| 2. Financial institution at which you can get a checking account or savings account? | B. bank |
| 3. Monthly document from your bank that shows all transactions in your account. | C. direct deposit |
| 4. A debit against your checking account written on a paper form. | D. check register |
| 5. The book in which you keep records of checks, deposits, debit card transactions, and ATM withdrawals | E. overdrafts |
| 6. A credit union is a member-owned financial institution that offers many of the same services as a bank. | F. check |
| 7. Like a credit card, but directly attached to a checking account; a debit card can be used to pay for items at a store. | G. debit card |
| 8. An automatic deposit of a paycheck without having to take a physical check to the bank. | H. ATM |
| 9. Service fees for use of the checking account, built into the service agreement. | I. payday loan |
| 10. Amounts withdrawn from your account beyond the money the account holds. | J. fees |
| 11. A modest sum of money lent at elevated interest rates to a borrower who consents to repay the loan when the borrower's next paycheck is received. | K. credit union |