

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 Amounts withdrawn from your account beyond the money the account holds.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   |