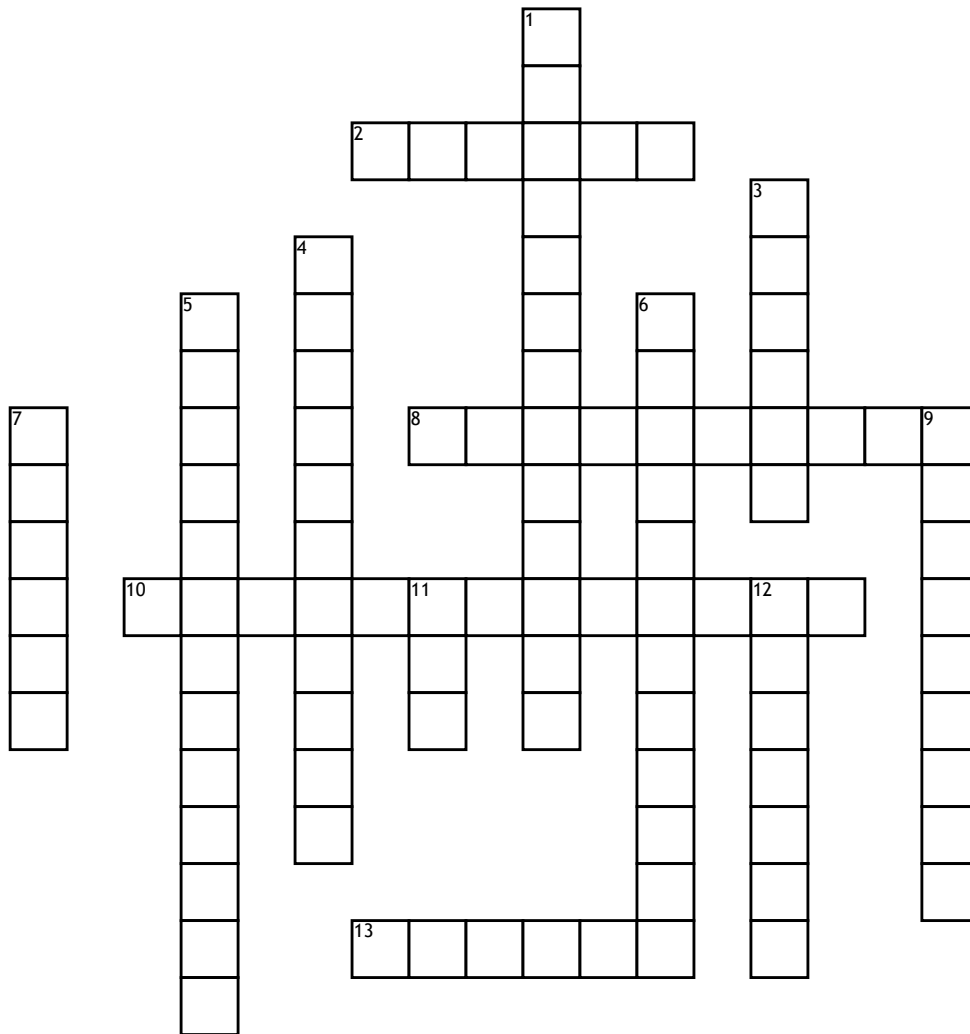


# Credit Union Crossword



## Across

2. A person holding at least one credit union share who has the opportunity to receive the credit union financial and related services, and has a right to one vote at the annual meeting.

8. An instrument or device, whether known as a credit card, credit plate, or any other name; issued (with or without a fee) by an issuer for the use of the cardholder in obtaining money, goods, services, or anything of value; and which creates a liability by the card user in favor of the issuing institution.

10. A savings account where the minimum balance is \$5.

13. A financial plan serving as an estimate and control over future operations.

## Down

1. A free, convenient and easy way to deposit a check via Android smartphone, iPhone or iPad by using the camera and our app.

3. A division or office of a large business or organization, operating locally or having a particular function (i.e., Cecil College, North East, Elkton, Chesapeake City, etc.).

4. A voluntary, not-for-profit cooperative organized by a group of people having a common bond, and democratically administered to encourage thrift among its members, create a source of credit at low rate, and provide maximum service at minimum cost.

5. A free, convenient and easy way to track balances, pay bills and contacts, manage spending, monitor activity, sign up and view online statements, and more.

6. A credit arrangement for two or more people, enabling all to use an account and assume liability to repay.

7. A person employed to deal with a members' transactions in a credit union.

9. A plastic card issued by financial institutions which, upon use, immediately debits the customer's deposit account. Because no billing process is involved, it tends to reduce float. Contrast with credit card.

11. An electronic device that allows members of the credit union to perform financial transactions, such as cash withdrawals, deposits, etc. at any time and without the need for direct interaction with staff.

12. To write one's signature on the back of a payment mechanism as evidence of legal transfer of ownership.

## Word Bank

Member

Credit Card

Mobile Deposit

Branch

Debit Card

Joint Account

ATM

Budget

Credit Union

Endorse

Regular Shares

Online Banking

Teller