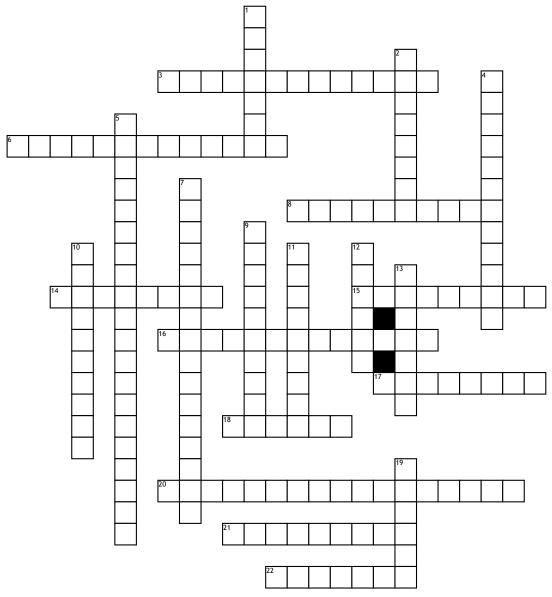
## Falcon National Bank



## **Across**

- **3.** View and transact through your cellular module.
- **6.** View and transact through the interweb'.
- **8.** Something pledged as security for repayment of a loan instrument
- **14.** This measures a borrower's ability to repay a loan by comparing income against recurring debts.
- **15.** The mental or moral qualities distinctive to an individual.
- **16.** A system that allows a customer to scan checks remotely.
- **17.** The total amount of money being transferred into and out of a business.
- **18.** Property owned by a person or company, regarded as having value.

- **20.** An unsecured written promise from a business owner guaranteeing payment.
- **21.** A card issued by a bank allowing the holder to transfer money electronically to another bank account when making a purchase.
- **22.** The action or process of paying someone.

## **Down**

- **1.** A type of loan that does not fully amortize over its term.
- **2.** Money paid regularly at a particular rate for the use of money lent.
- **4.** Interest rate can change as market interest rates change.
- **5.** A certificate issued by a bank to a person depositing money for a specified length of time.

- **7.** A document used to create a general understanding of terms and conditions, prior to proceeding with loan processing.
- **9.** How a borrower intends to use money lent.
- **10.** A type loan where the government offers a guaranty to the lending institution.
- 11. Interest rate does not fluctuate.
- **12.** Contractual arrangement in which a third party receives and disburses money for the primary transacting parties.
- 13. Financial assets, or value of assets, such as funds held in deposit accounts.
- **19.** The ability of a customer to obtain goods or services before payment.