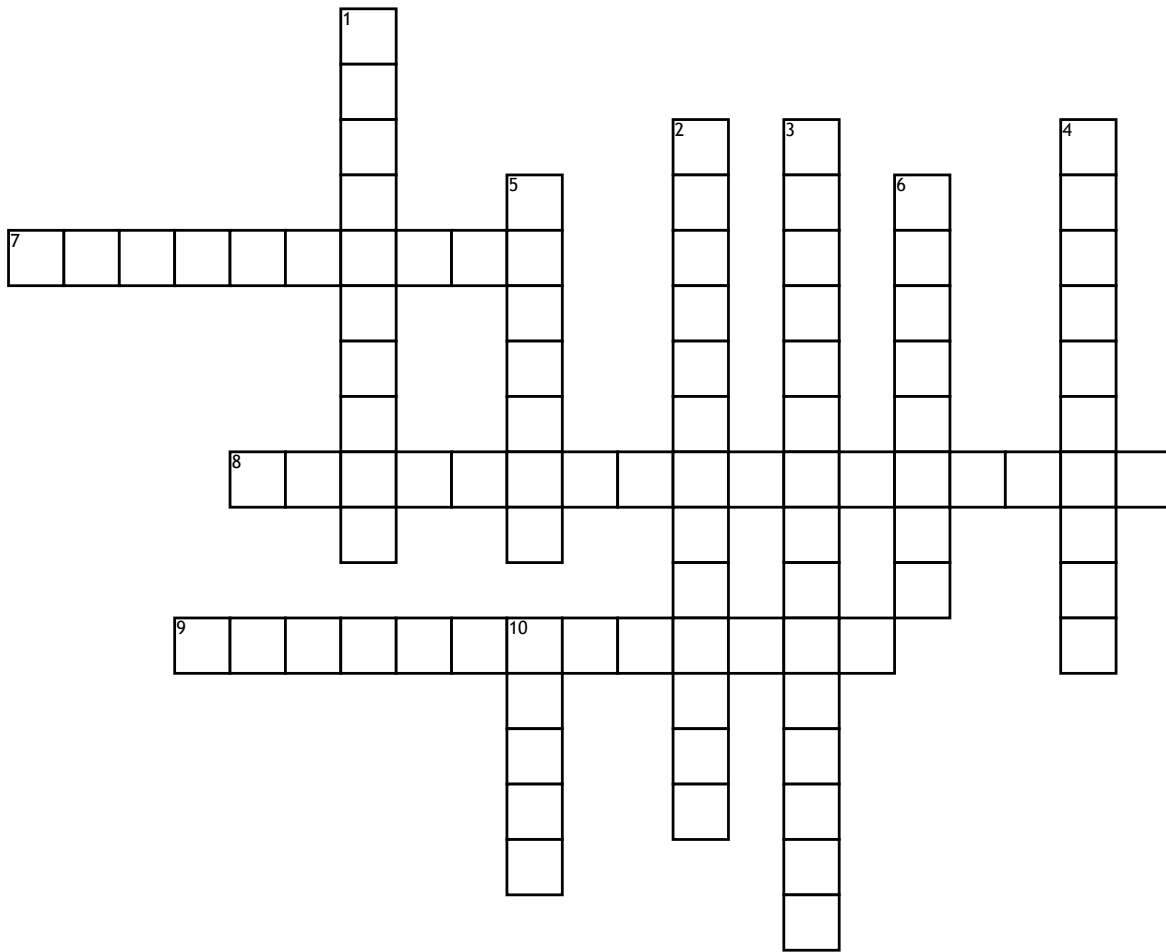


Name: _____

Reg CC Crossword Puzzle



Across

- 7. 2 day hold for items less than \$5,525
- 8. This is based on when the deposit is made, the type of item being deposited, and the conditions of the account into which the item is deposited
- 9. The first \$5,525 must be made available to the customer for this type of item

Down

- 1. Defined by Reg CC as being open less than 30 calendar days with no previous relationship with the bank
- 2. This can be placed on an account if the account has been open for 30 days or less, the check deposited is greater than \$5,525, checks have been returned against the account previously, repeat overdrafts, or emergency conditions
- 3. The first \$225 made available to the customer when placing a hold
- 4. a document provided to the customer after a hold has been placed that is filed in ROB
- 5. any information on an item that may lead you to think the funds may not be collectible, such as different colored ink, erasure marks, or misspelled words
- 6. declining a system prompt to place a hold due to the customer's relationship with the bank
- 10. a consumer regulation for the protection of customers, requires banks to make funds available to customers within a specific time frame