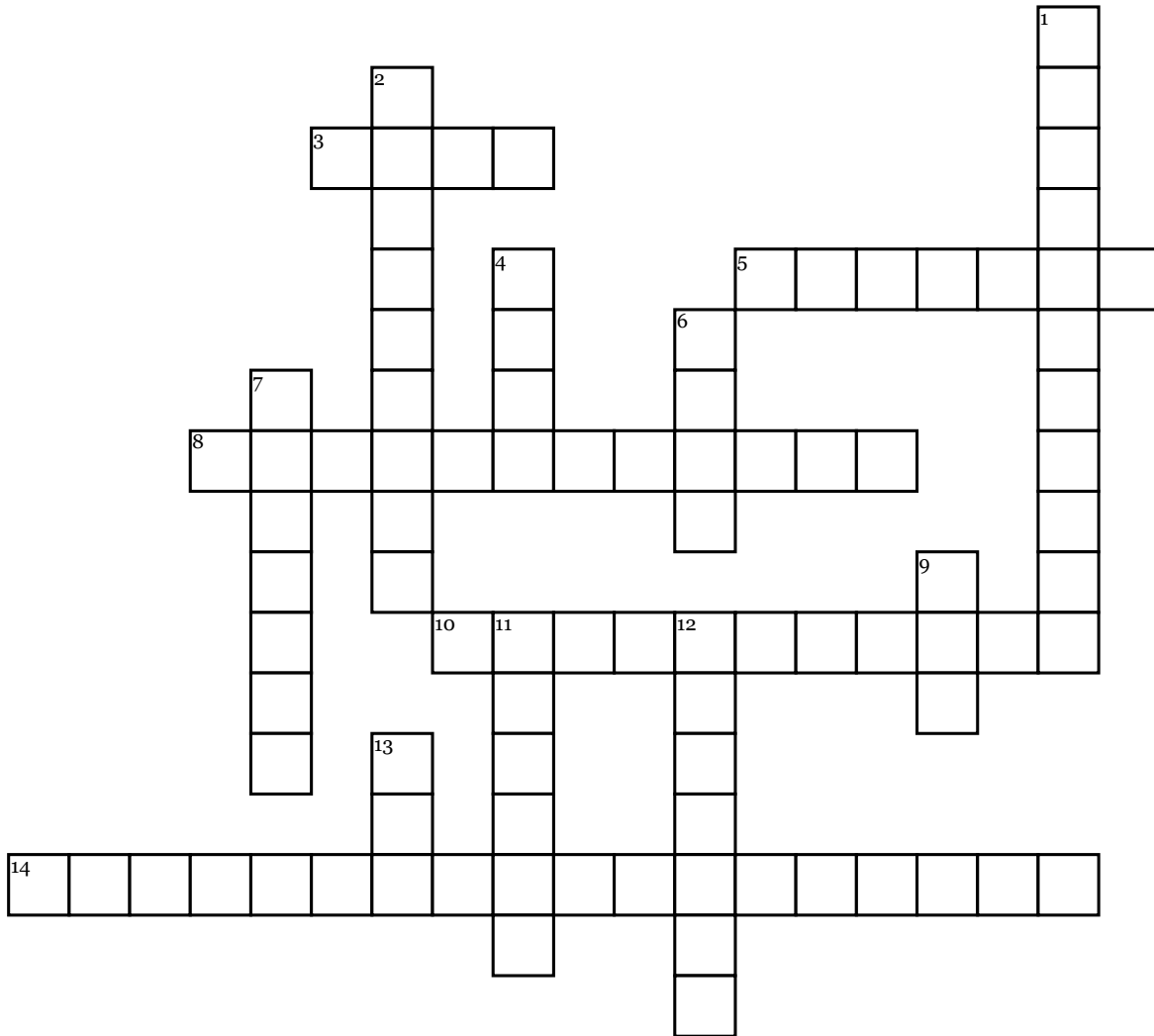


Name: _____

Rock of Knowledge October 2018 *There are No spaces in between Words



Across

- 3.** Members do not have to take required minimum distributions (RMDs) at age 70 ½ on this type of IRA.
- 5.** a procedure in place to allow team members to process some transactions _____ and minimize interruptions in servicing members if Encore becomes unavailable or offline.
- 8.** New members of six months or less and non-members can negotiate a maximum of \$1,000 in per calendar day.
- 10.** If a _____ is not listed on a member's account, the funds will be transferred to the member's estate.
- 14.** A _____ is a fix, moving a current or prior year contribution from one type of IRA plan to another. Hint: When a Member wants to move a contribution they ALREADY made.

Down

- 1.** Once a joint owner has been added to an account, he or she has equal rights to the ownership of the account (exceptions apply to when the primary is deceased depending on the survivorship status) and can only be removed _____.
- 2.** A policy in place that states "Employees are members, too, and their information should be maintained as confidentially as all other member accounts. Hint:2 Words
- 4.** is a wholly-owned subsidiary of Navy Federal Credit Union.
- 6.** A _____ provides members with security from potential overdraft fees.
- 7.** If you are 50 or older you can make an additional " _____ " contribution of \$1,000. Hint:2 words, dealing with IRA's.

- 9.** is a loan protection product that may cover the difference between the outstanding loan balance and the actual cash value when an auto is declared a total loss.
- 11.** An _____ Account is an association account into which a deceased individual's assets may be deposited. A court appointed Administrator would be in charge of managing this Account.
- 12.** Team members cannot delete _____ without submitting a signed request from the member.
- 13.** Members who are on active duty or physically incapacitated may appoint a family member or a trusted individual to care for their finances, but there are many other reasons why a _____ could be issued.