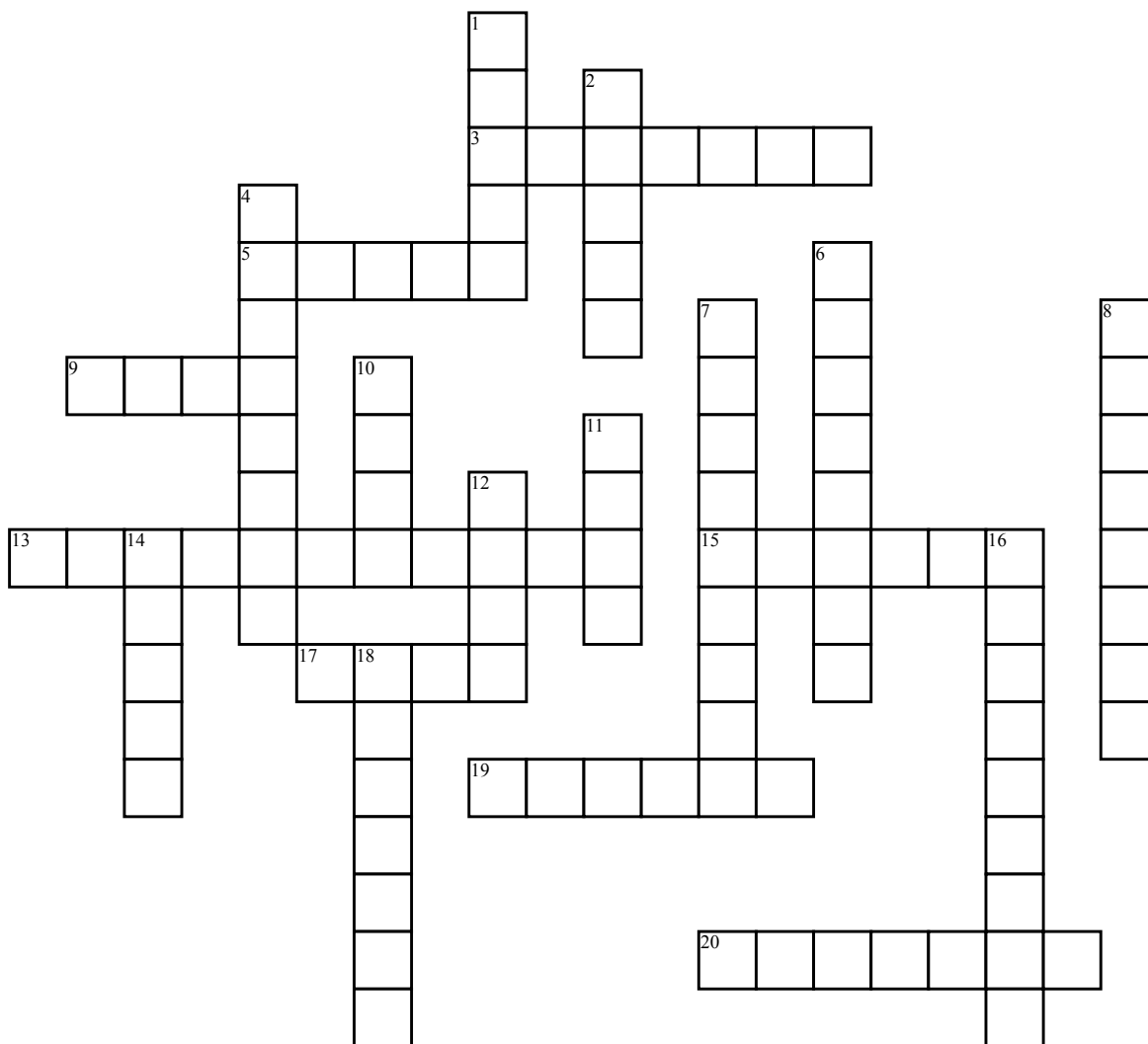


Name: _____

Date: _____

Ryan Duval-Banking and Negotiable Instruments



Across

3. Substitute: Something that takes the place of
 5. Drawee: The person to whom an order is given to pay money in a
 9. Advantage: Benefit, profit or
 13. Unconditional: Without conditions or
 15. Electronic Fund Transfer: A computerized system for transferring funds electronically rather than by writing
 17. Payee: A person in a note to whom the promise to pay is
 19. Negotiation: The transfer of an agreement in such a way that the transferee becomes a
 20. Forgery: The fraudulent making or material alteration of

Down

1. Drawer: A person who orders money to be paid in a
 2. Note: A written promise to pay
 4. Signature: A distinctive mark, characteristic, indicating
 6. Negotiable Instrument: Also known as commercial paper, is a written document giving legal rights that may be passed to others by endorsement or
 7. Holder in Due Course: A holder who takes an instrument for value, in good faith and without notice that the instrument is
 8. Holder: Is a person who possesses a negotiable instrument payable to "the order of" the person holding it or to
 10. Schedule: a plan for performing work or achieving an objective, specifying the order and allotted time for each

11. Assignment: The transfer of your rights under a contract to someone
 12. Maker: A person who promises to pay money in a
 14. Draft: An order for a third party to pay
 16. Reconcile: To make compatible or consistent, to balance a s on bank
 18. Indorsement: The act of placing one's signature on an instrument, usually on the back to transfer it to