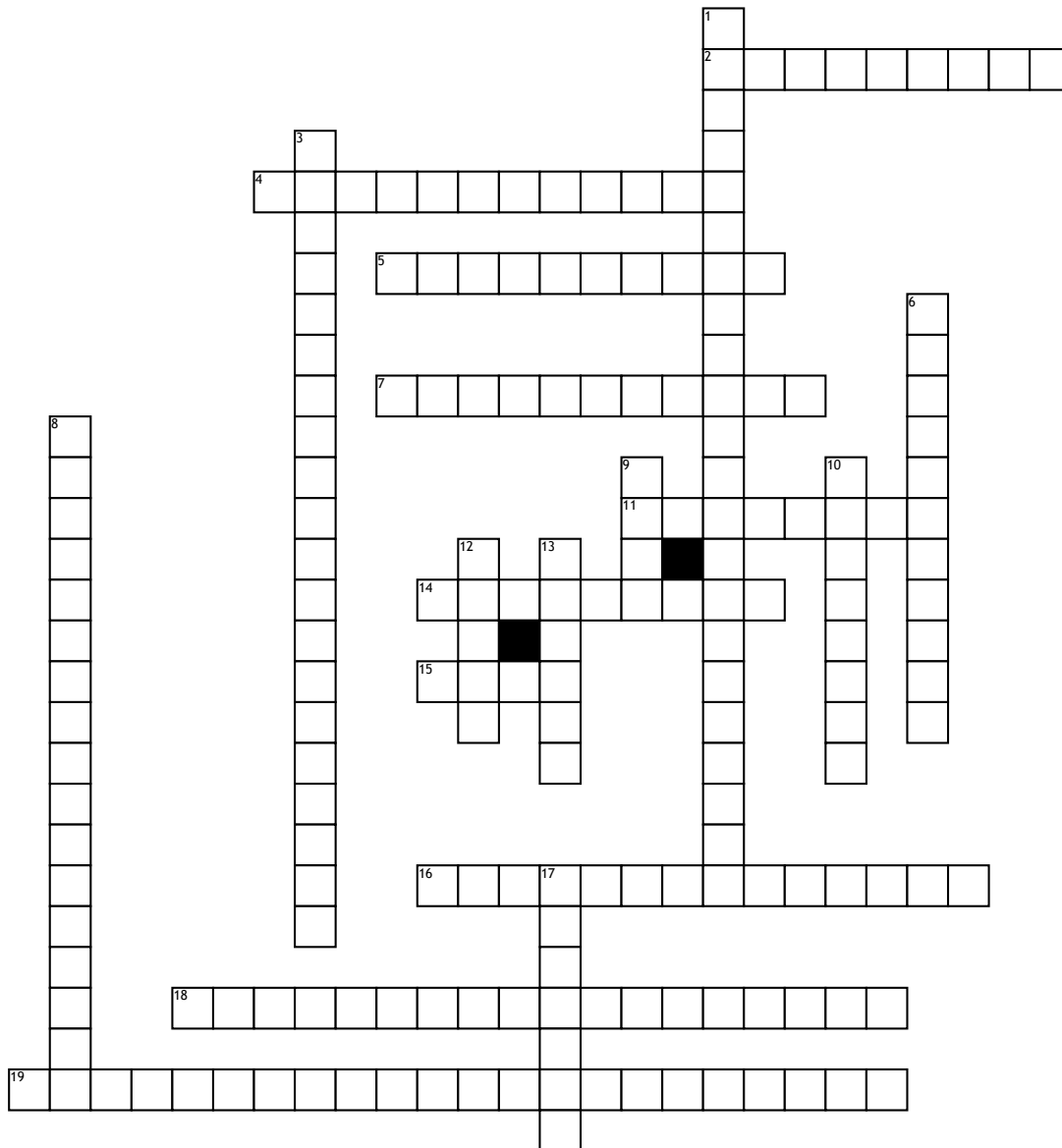


Savings, Loans & Investments



Across

2. Person who deposits money in a bank or who has a bank account

4. buyer gains use of the commodity immediately and pays for it in periodic payments

5. property acceptable as security for a loan or other obligation

7. when a potential lender buys a copy of one's credit history to determine whether or not he/she is someone with the ability and character to repay a debt

11. amount of money paid to a customer for money on deposit with a financial institution, or the amount of money paid by a customer to a financial institution for borrowing money through a loan, credit card, etc.

14. total holdings of the securities, commercial paper, etc. of a financial institution or private investor

15. Federal Deposit Insurance Corporation; a federally sponsored corporation which insures accounts in national banks and other qualified institutions up to \$100,000

16. money paid to the bank or mortgage company to cover expenses of processing a loan application

18. retail goods which have a high selling price in comparison to other items

19. least amount required to be kept on deposit in a bank account

Down

1. interest rate may fluctuate up or down during the term of the loan

3. APR, annual rate of interest

6. numerical expression based on a statistical analysis of a person's credit files; represents creditworthiness in a person, which is the likelihood he/she will pay debts in a timely manner; primarily based on credit report information from credit bureaus

8. interest rate does not fluctuate during the fixed rate period of the loan

9. Fair Isaac Credit Organization; credit score used by most lenders

10. total assets minus liabilities or debt

12. debt securities issued by a corporation or unit of government to raise money

13. ownership of a corporation indicated by shares which represent a piece of the corporation's assets and earnings

17. single sum of money which serves as complete payment