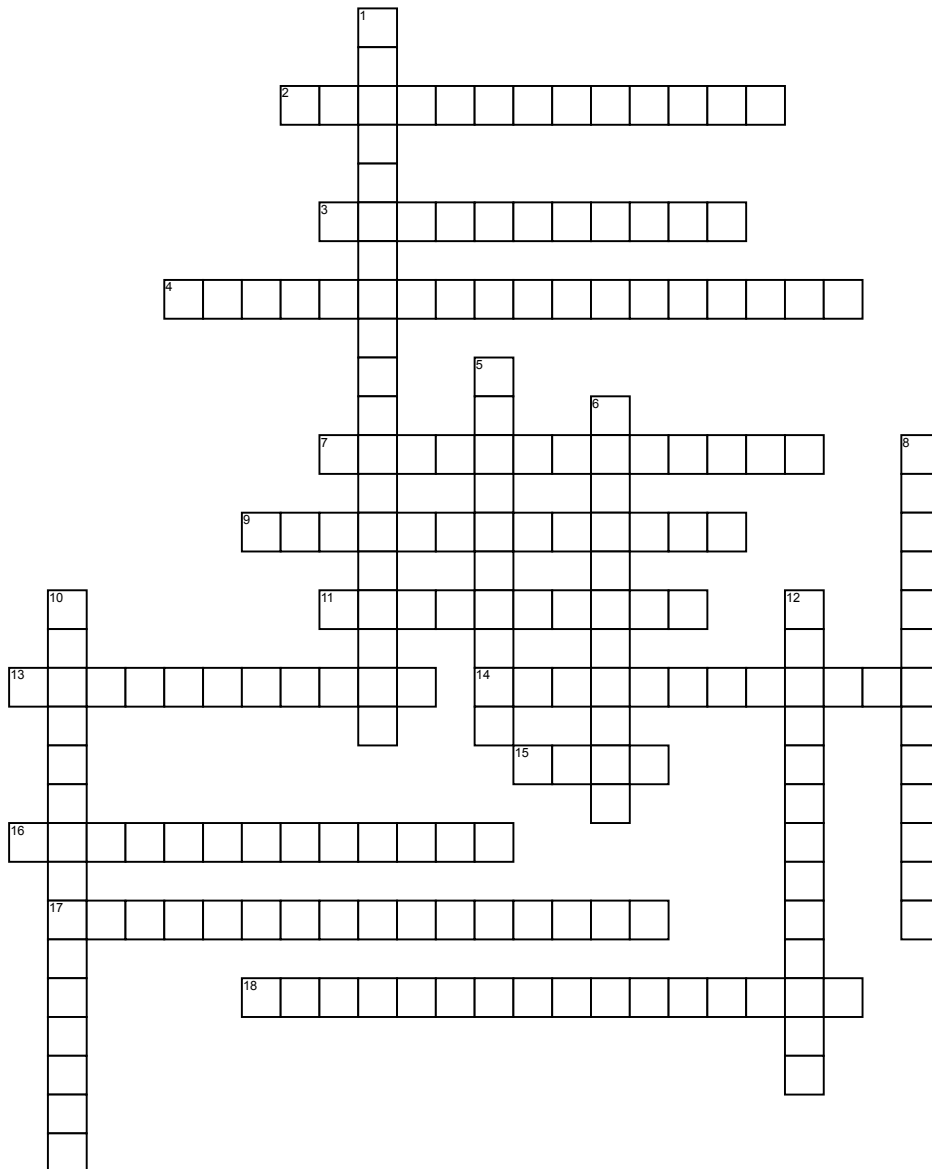


Semester Vocabulary



Across

- 2. Used to record all of the checks, cash payments, and outlays of cash during an accounting period (also called a cash disbursement journal)
- 3. When you write a check, deposit or withdraw money, use your check card, or have checks direct-deposited into your account, the bank calls this a _____
- 4. A term used in the banking industry to indicate that a demand for payment (a check) cannot be honored because insufficient funds are available in the account on which the instrument was drawn
- 7. An account owned by two or more people, usually sharing a household and expenses. Each co-owner has equal access to the checking account.
- 9. This service electronically transfers your paycheck such as payroll and social security payments to be placed into your checking account.

- 11. A computer terminal that can give you money from your account.

- 13. a way in which a set of things can be ordered or arranged (order matters)
- 14. This is a fee that is charged to you when you use an ATM at a bank that you don't have an account with.
- 15. If a mistake is made when writing a check, it is good practice to _____ it.
- 16. This service allows you to handle banking activities from your computer via the Internet.
- 17. The amount of money you have in your checking account that is available for withdrawal.
- 18. A summary of financial transactions which have occurred over a given period on a bank account held by a person or business with a financial institution

Down

- 1. This feature acts as a safeguard against unexpected cash-flow shortages. In the event that your checking account becomes overdrawn, your bank will extend a line of credit to you.
- 5. The process of taking money from your bank account
- 6. You fill this paper out when putting money into your account.
- 8. These fees are charged to customers for specific services or as a penalty for not meeting certain checking account requirements, such as insufficient funds in a checking account.
- 10. A bank account that allows you to deposit and withdraw money, make point-of-sale purchases, and write checks.
- 12. Electronic transfer of money from one bank account to another, either within a single financial institution or across multiple institutions, through computer-based systems and without the direct intervention of bank staff