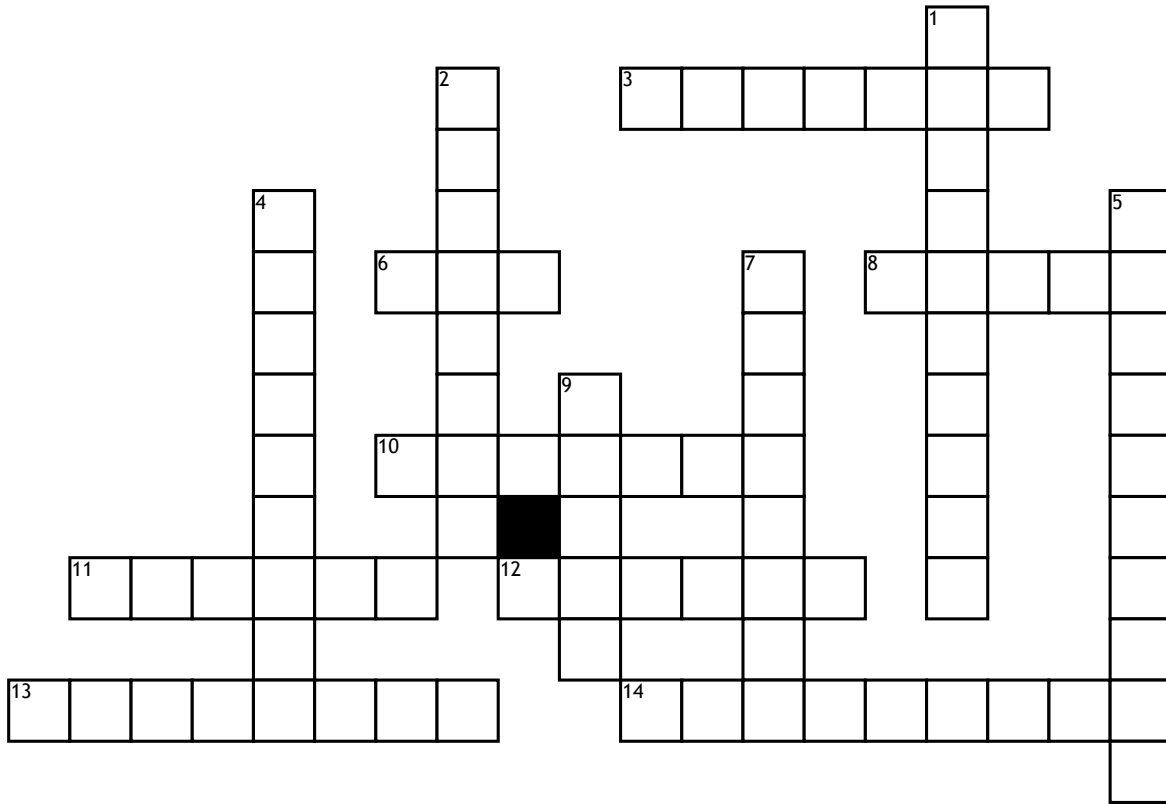


The Valut - April 2018



Across

3. Customers enroll in this on their own

6. Abbr. of Automated Teller Machine

8. Opposite of Credit

10. To put money in an account

11. Four Quarters

12. The A in APY

13. The C in ACH

14. We offer this type of Protection

Down

1. The M in EMV

2. We offer great _____ Service

4. Our Online Banking

5. Checking Accounts get these every month

7. These rates can change daily

9. Dimes, Nickels, and Pennies are this