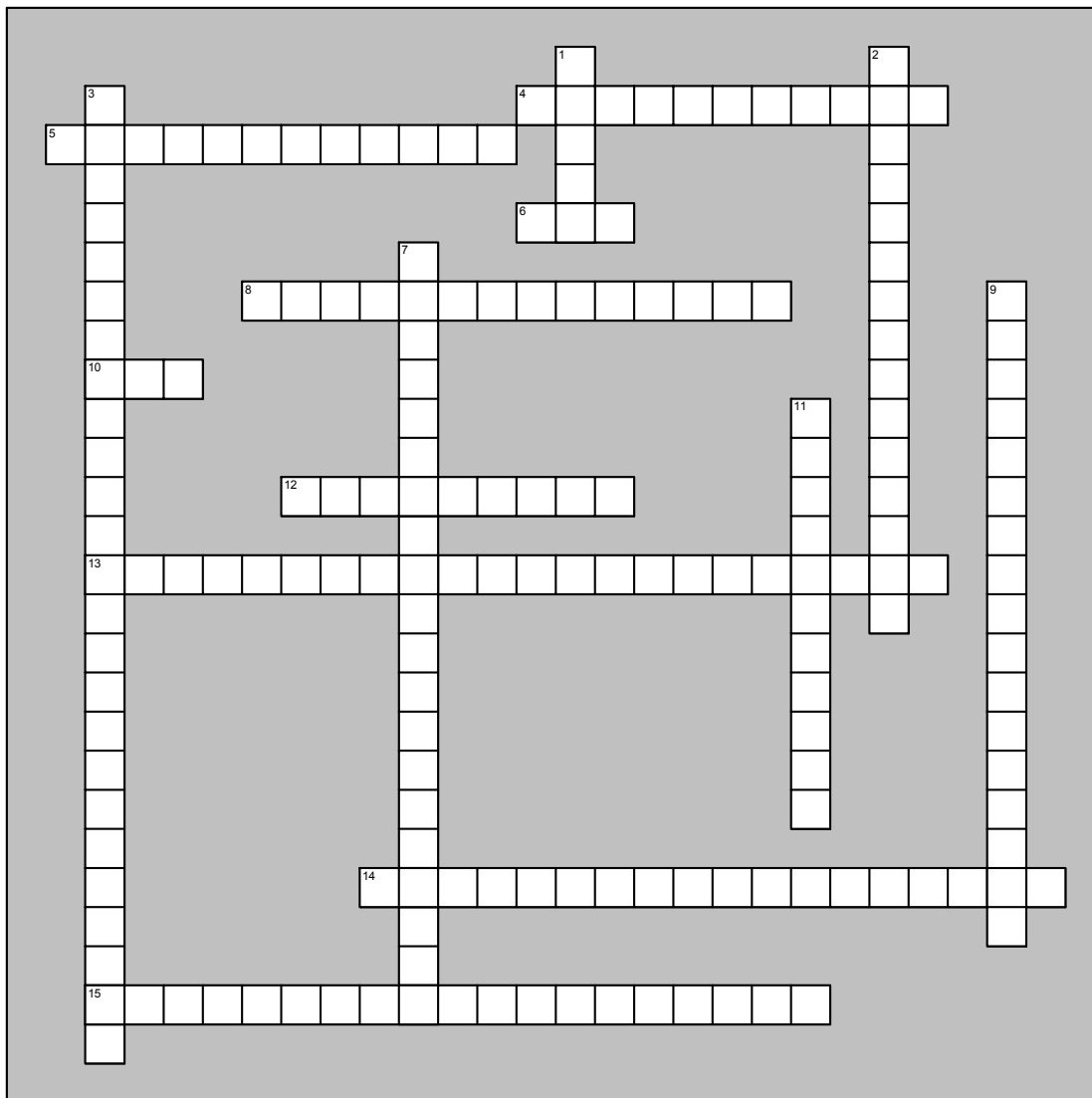


## Chapter 4: Savings and Payment Services



### Across

4. A user-owned, nonprofit, cooperative financial institution that is organized for the benefit of its members.
5. The percentage of increase in the value of savings as a result of interest earned; also called "yield."
6. A computer terminal used to conduct banking transactions (abbreviated).
8. A financial institution that offers a full range of financial services to individuals, businesses, and government agencies.
10. The percentage rate expressing the total amount of interest that would be received on a \$100 deposit based on the annual rate and frequency of compounding for a 365-day period (abbreviated).
12. A plastic access card used in computerized banking transactions; also called a "cash card" or "ATM card."
13. An all-in-one account that includes savings, checking, borrowing, investing, and other financial services for a single fee; also called a "cash management account."
14. A savings account offered by banks, savings and loan associations, and credit unions that requires a minimum balance and has earnings based on market interest rates.
15. An automatic loan made to checking account customers to cover the amount of checks written in excess of the available balance in the checking account.

### Down

1. A legal agreement that provides for the management and control of assets by one party for the benefit of another.
2. A savings-investment plan offered by investment companies, with earnings based on investments in various short-term financial instruments.
3. A financial institution that traditionally specialized in savings accounts and mortgage loans.
7. A savings plan requiring that a certain amount be left on deposit for a stated time period to earn a specified interest rate.
9. A financial institution that is owned by depositors and specializes in savings accounts and mortgage loans.
11. A process that calculates interest based on previously earned interest.