

## ■ TERMS OF BANKING

- |                                 |                                 |
|---------------------------------|---------------------------------|
| 1. Check                        | 9. Debit Card                   |
| 2. Check Card                   | 10. Joint Checking Account      |
| 3. Credit Union                 | 11. PIN                         |
| 4. Investments                  | 12. Checkbook Register          |
| 5. Overdraft Protection         | 13. Common Checkwriting Errors  |
| 6. Service Charges              | 14. Individual Checking Account |
| 7. Check Endorsements           | 15. Online Banking              |
| 8. Command Financial Specialist | 16. Point of Sale               |

\_\_\_\_\_ A promise to pay.

\_\_\_\_\_ The ability to log on to the internet an access your account, check account balances, transfer money, and even pay bills electronically.

\_\_\_\_\_ Blank, Restrictive and Special

\_\_\_\_\_ Tied in to your checking account, transactions are deducted from checking at the time you use it.

\_\_\_\_\_ Illegibility, empty spaces, not signing, using a pencil

\_\_\_\_\_ A non-profit organization that is owned by its members.

\_\_\_\_\_ Used like a check, money is taken from your account at the time of sale and deposited in the retailer's account. Some require a PIN.

\_\_\_\_\_ Only one person is responsible for the account.

\_\_\_\_\_ Make an entry in this every time you use your account: deposits, withdrawals, ATM transactions, checks, etc.

\_\_\_\_\_ Money is taken from another source (savings, line of credit, etc.) and deposited into your checking account to cover checks written on it.

\_\_\_\_\_ Money put into these at a credit union or bank is NOT insured.

\_\_\_\_\_ More than one person is responsible for the account.

\_\_\_\_\_ Often shown as "POS" on your bank statement, this is a purchase you you're your check or debit card for.

\_\_\_\_\_ The person at your command who has specialized financial education just so he or she can help you with your money management.

\_\_\_\_\_ Make sure and safeguard this number, it is used when you use your ATM, debit or check card, or to access our accounts on line.

\_\_\_\_\_ Various fees you pay the financial institution to have an account.