

Automated Teller Machine

Minimum Balance

ATM Surcharge

Online Banking

Available Balance

Outstanding Check

Bill Pay

Overdraft Protection

Blank Endorsement

Payee

Bounce

Personal Identification Number (PIN)

Check

Bank Reconciliation

Check Register

Restrictive Endorsement

Checking Account

NSF/Non-sufficient Funds Fee

Cleared Check

Special Endorsement

Credit Union

Voided Check

Debit Card

Deposit

Deposit Slip

Direct Deposit

Electronic Funds Transfer (EFT)

Endorse

FDIC

Joint Checking

Consumer movement of money from one account to another by a computer.

Simplest endorsement consisting of only a signature.

A small written form that is sometimes used to **deposit** funds into your account.

Endorsement that specifies the way in which a check can be negotiated. The most common form is "For Deposit Only," which renders a check unable to be cashed.

Endorsement to turn over the funds to another person by writing something like "Pay to the Order of Jane Doe, Signed John Doe."

The booklet where you should record all transactions (debit, ATM, checks, deposits) from checking account.

Check which the bank indicates has been paid; serves as proof of a transaction.

A machine, usually in a wall outside a bank, from which you can take money out of your bank account using a special card.

This is a fee that is charged to you when you use an ATM of a bank that you don't have an account with.

The amount of money you have in your checking account that is available for withdrawal.

A printed form, used instead of money, to make payments from your bank account.

A banking service that allows you to manage and **pay your bills** online.

Anytime you put money into a bank account.

A bank account that allows you to deposit and withdraw money, make point-of-sale purchases, and write checks which usually earns little or no interest.

A **non-profit** financial institution owned by it's members.

Provides the benefits of an ATM card while also allowing you to make purchases at millions of locations worldwide. Funds used to cover the transactions are deducted from your checking account.

This **service** allows regular **deposits** such as **payroll/paycheck** payments to be made electronically into your checking account.

To sign one's name on the back of a check to cash or deposit.

U.S. government agency that protects bank customers by insuring deposits up to 250,000.

An account owned by **two or more people**. Each co-owner has equal access to the account. Most common parent-child.

A valid check which, although possibly already cashed, has not yet been processed from the financial institution from where it originated.

Accounting method that compares checks written and payments made against checks cashed and fees charged on a bank statement. It gives bank customers an accurate picture of their current bank accounts.

The act of overdrawing a bank account.

Secret number that identifies you to the ATM as the owner of the card.

The person who money is paid to or should be paid to.

This is the **minimum** amount of money that a bank requires you to keep in your checking account at all times. If you go under this amount you will be charged maintenance fees.

This service allows you to handle banking activities via the **Internet**, enabling you to monitor account activity, transfer funds, **pay bills**, and more.

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. Plans vary, but most banks charge a flat fee for each item they cover and many set a dollar limit on the total amount your checking account may be overdrawn at any one time.

This is the amount of money **charged** to an account holder whose account lacks the funds needed to cover a check, which is returned to the party who attempted to cash it.

A check that has the word "**VOID**" clearly written on it. Voiding a check "disables" the check so that it can not be used like a blank check.

Partner Activity
Personal Finance Vocabulary Match Up

Names: _____

Directions: Match terms with characteristics. Glue on paper in two columns.

Terms

Characteristics