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Across

 Loan you get based on your pay check
 Transaction deposit account that's held at a financial institution system

10. Computer terminal that takes place of a human 4. Member owned organization

bank teller.

Down

- Magnetically encoded numbers on a check
 Regulates US monetary system and financial
- - 5. Electronic transfer of a payment directly from
 - the account of payer to the recipients account
- A card issued by a bank allowing the holder to transfer money electronically
- 8. A written, dated, and signed instrument that allows you to take money out of your account to pay someone
- 9. A deficit in a bank account caused by drawing more money out than the account can hold

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