**Quiz on Banking Terms**

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| **Term** | **Definition** |
|  | 1. A commercial institution licensed as a receiver of deposits.
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|  | 1. A form that lets individuals compare their personal bank account records to their account balance according to the bank to uncover any discrepancies.
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|  | 1. A deposit account for funds intended for quick turnover.
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|  | 1. An authorized signature written or stamped on the back of a check representing receipt and deposit or payment of check
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|  | 1. A card containing the signature(s) of the person(s) authorized to write checks on a checking account.
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|  | 1. Canceling a check by writing the word “Void” across the front in ink.
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|  | 1. A check returned to the depositor by the bank because there are not sufficient funds in the drawer’s checking account to cover the check.
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|  | 1. Checks that have been written but have not yet been presented to the bank for payment.
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|  | 1. Deposits that have been made and recorded in the checkbook but do not appear on the bank statement.
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|  | 1. Let’s banks transfer funds among accounts quickly and accurately without the exchange of checks.
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|  | 1. The bank on which a check is written.
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|  | 1. The person who signs a check.
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|  | 1. A fee the bank charges for maintaining bank records and processing bank statement items for the depositor.
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|  | 1. An endorsement indicating a new owner of a check.
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|  | 1. An endorsement restricting further transfer of a check’s ownership.
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|  | 1. A check with a future date on it.
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|  | 1. An endorsement consisting of only the endorser’s signature.
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|  | 1. A report of deposits, withdrawals, and bank balance sent to a depositor for a bank.
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|  | 1. A check that a bank refuses to pay.
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|  | 1. An amount of cash keeps on hand and used for making small payments.
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|  | 1. A form showing proof of a petty cash payment.
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|  | 1. A written notification accompanying a bank deposit which specifies and categorizes the funds (like checks, bills and coins) being deposited.
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|  | 1. A person who places funds in a bank.
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|  | 1. A card like a credit card by which money can be withdrawn or the cost of purchases paid directly from the holder's bank account without the payment of interest.
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