**Quiz on Banking Terms**

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 A card like a credit card by which money can be withdrawn or the cost of purchases paid directly from the holder's bank account without the payment of interest.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