**Unit 4: Vocabulary**

Force Balancing

Debit

Credit

Savings

Investment

Certificate of Deposit

Consumer Loan

Mortgage

Installment Loan

Line of Credit

Bankrupt

Escrow

Checking

NOW Account

ACH (Automated Clearinghouses)

Fixed Rate Mortgage

Adjustable Rate Mortgage

Accrued Interest

ABA (American Bankers Association)

Debit Card

FDIC (Federal Deposit Insurance Corporation)

Electronic Funds Transfer

Retail Bank

Commercial Bank

Regional Bank

National Bank

Credit Union

NCUA (National Credit Union Association)

Unit Bank

Investment Bank

Money Center Bank

Money Market Account

Share Account

Share Draft

Dividend

Brokerage Services

Deposit Services

On Demand Account

Wire Transfer

Safe Deposit Box

ATM Fees

Inactivity Fees

Risk Premium

Barter

Counterfeit

Denomination

Gold Standard

Fiat Money

Legal Tender

Money Supply M1, M2

Interest Rate

Prime Rate

Reserve Requirement

Money Multiplier Effect

Inflation

Rule of 72

Life Cycle

Present Value

Future Value

Time Value of Money