

A financial instrument backed by a deposit that can be easily converted into cash.  
(Money Order)

A loan to buy real estate. (Mortgage Loan)

An automatic transfer from savings to cover withdrawals from checking when funds are not available. (Overdraft Protection)

A line of credit established as an extension of a checking account to protect the account owner from bouncing a check. (Overdraft Protection Loan)

A savings account for children ages 0-12. (Dollar Dog)

Online statement that is accessible to members free of charge. (E-statement)

A deposit of funds for the delivery to another party upon completion of a particular condition. (Escrow)

An individual retirement plan where contributions are never deductible and qualified distributions are tax free. (Roth IRA)

A business agreement in which the CU agrees to hold and pay interest on money you deposited. It is also a unit of ownership. (Share account)

A CU savings account that will earn dividends at a particular rate if held to maturity.  
(Share Certificate)

A convenient short term account with no monthly service charge and no minimum balance. (Share Draft)

An individual retirement account where contributions may be tax deductible depending on the tax payer's income and filing status. (Traditional IRA)

A preprinted fixed amount check that spends as cash. (Travelers Cheques)

Treasury securities for individual investors. (US Savings Bonds)

A prepaid plastic card that is authorized for a certain amount of money. (Visa Gift Card)

Computer controlled terminal through which members make withdrawals as they would through a teller. (ATM)

A card allowing members to make a purchase on borrowed money. (Credit Card)

Insurance that can be purchased that will cover loan payments due to inability to work because of accident or illness. (Credit Disability Insurance)

An electronic card issued by a financial institution which allows members to access their account to withdrawal cash or pay for goods and services. (Debit Card)

This insurance provides \$1000 towards the purchase of a new vehicle if yours is totaled. (GAP)

Insurance that will pay off the debt in the event of a member's death. (Credit Life)

A loan in which the lender agrees to lend a maximum amount within an agreed period where the collateral is the borrower's equity in his/her house. (HELOC)

A fixed rate certificate of deposit designed to earn a member higher rates on their retirement account. (IRA Certificate)

This insurance is based on your age on the date of each deposit for which you are insured. (Life Savings)

A loan to purchase a mobile home. (Mobile Home Loan)

An automatic distribution, either to a loan or a spending account, which takes place when payroll is automatically deposited. (Payroll transfer)

A collection of 32 regional electronic interbank networks used to process transactions electronically. (ACH)

Member authorization to either send or receive a credit or debit authorization to another financial institution. (ACH origination)

A check drawn by a financial institution upon itself and thus secured by the issuing credit union or bank. (Certified Check)

A separate account receiving dividends higher than a savings with a withdrawal restriction of October 1<sup>st</sup>. (Christmas club)

A paid overdraft program intended to help out with the occasional NSF situation in a member's checking account. (Courtesy Pay)

A loan to purchase an All Terrain Vehicle. (ATV Loan)

The CU makes payments on the member's behalf by debiting the designated account and transferring the funds to the designated merchant via this internet service. (Bill Payer)

Free online service that allows the member to conduct almost any transaction they wish. (CU@Home)

An education savings account. (Coverdell)

This service enables members to manage their account by phone, 24 hours a day. (Direct Connect)

With this service, there are no worries about cashing your payroll check anymore. (Direct Deposit)

This account may be opened to save money for special trips or purchases. There are no limitations or withdraw restrictions. (Vacation Club)

A loan to purchase a jet ski. (Watercraft loan)

A method of transferring funds from one entity to another; in the US the fed wire system is utilized by using routing numbers. (Wire Transfer)

An auto loan where a payment of the entire principal of the loan is due at the end of the term of the loan. (Auto Balloon Loan)

A convenient service that allows BHFCU members to be guest members elsewhere. (Shared Branching)

A loan to purchase a motorcycle. (Motorcycle Loan)

Funds borrowed that are not secured by any collateral that provide for the reasonable credit needs of all members. (Signature Loan)

Funds borrowed that are secured by a share account or share certificate. (Share secured Loan)

This is always suffix one. (Revolving Credit Loan)