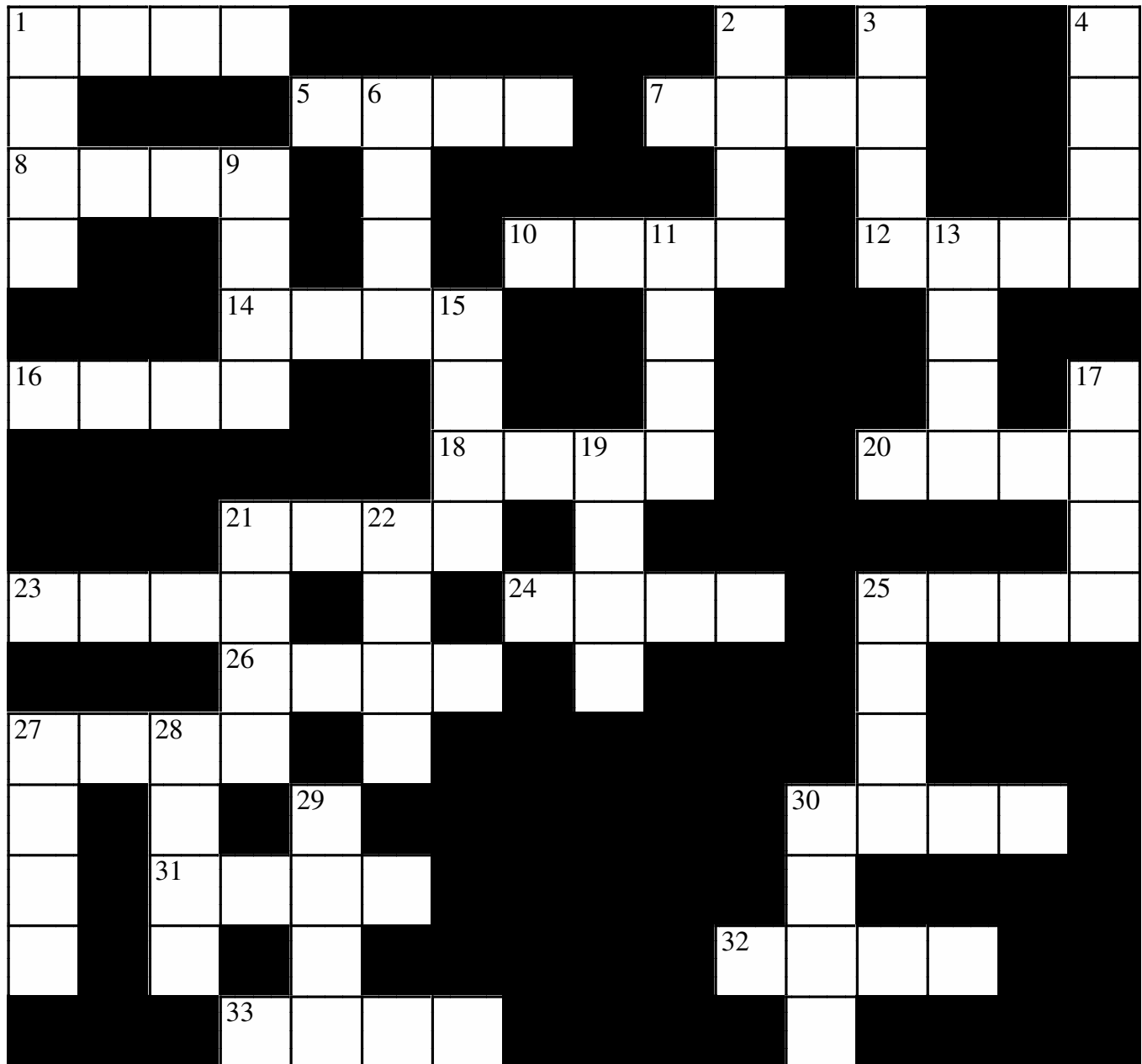


ABA BJ Puzzle of the Week: 1/11/11

Four-Letter Words: The Puzzle

Prize provided
by Business
Solutions,
an ABA
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No banker with class uses four-letter words ... at least not the bad kind. But you can't be a banker without using some four-letter words, starting with "BANK." This entire puzzle consists of *only* four-letter words dealing with banking, money, finance, and business. *Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, Tuesday, Jan. 18, to 212-633-1165, to participate in a drawing for a \$25 gift card from ABA's Community Bank Prepaid Program. (Please allow four weeks for delivery.)* **ADD to your chances:** *With your completed puzzle, include any acceptable four-letter words dealing with banks, money, etc., that are not included in the puzzle. Good luck! scocheo@sbpub.com*

ABA BJ Puzzle of the Week: 1/11/11

Four-Letter Words: Across Clues

Prize provided
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ACROSS

1. C&I loans, mortgages, CDs, inflation, and unemployment all have at least one.
5. A noun or verb or adjective, all dealing with money.
7. One of 12. Of those 12, stands back-to-back with the only other one that's spelled with four letters. But only this one ends with a quarter.
8. A four-letter word that, found in a loan portfolio, prompts other four-letter words.
10. Some people keep them in their safe deposit boxes, while some husbands try to weasel out of buying them at all.
12. A prime kind of bank asset.
14. One of the world's most basic measures of wealth.
16. No matter what their denomination, too many people worship a pile of this singular medium of exchange.
18. A deposit type so common among banks, you'd think they'd give out clocks in exchange for them.
20. This state seems indebted from the start, but we never find out what it owes.
21. Four letters make my name. Ten of me make another four-letter money word. One-tenth of me makes another four-letter money word. Just one of me makes a four-letter money word besides my name. Some minimize me by using a four-letter word that's the opposite of fat. My name graces more than one financial institution, emphasizing thrift. What am I?
23. It's a nickel-plated wonder that this word is greater than the sum of its letters.
24. A check, an ATM withdrawal, a pre-authorized debit, or other transaction charged to a checking account.
25. The best kind of relationship to have with your depositors.
26. Oh, come on. This one's a gift.
27. To record a check or other account transaction to the official record.
30. Rest insured.
31. In front of your bank, a red, white, and blue one is patriotic and cause for pride. Inside your loan portfolio, a red one is cause for concern.
32. Ultimately, the end of a residential mortgage.
33. A pauper lacking one of these might be penniless, but anyone talking gibberish would be nonsensical.

ABA BJ Puzzle of the Week: 1/11/11

Four-Letter Words: Down Clues

Prize provided
by Business
Solutions,
an ABA
subsidiary

DOWN

1. Pennies, nickels, dimes, quarters, halves, and even some dollars might buy a good sandwich, in large enough numbers. But they themselves can, in correct quantities, fill one of these themselves.
2. Fifty of these make a federal Grant.
3. If you inherited an estate that was filled with this kind of dirt, you might be in the money.
4. Valdez notwithstanding, this coin of the Orient enjoys international attention.
6. Kids love having a big allowance, but this is an allowance, in brief, that bankers don't want to see any larger than it must be.
9. Without this line, a loan file isn't fine.
11. A four-letter evidence of debt.
13. The only state where a four-letter word is governmentally approved that is also the home territory of current ABA Chairman Steve Wilson.
15. Maturity, enrollment, closing, and more, it would be untimely for a bank to remove even one of these from its calendar.
17. A verb that some say has come back into fashion. Of course, those who do this might be able to do it because they ignore fashion.
19. A tiny Biblical denomination, frequently coming after "widow's."
21. If you make a "bet" from this, and lose, you've made your "bed" from this and you must sleep in it.
22. No matter how you use it, this word comes up green.
25. Credit, debit, ATM, gift, signature, and business.
27. The best four-letter word in a credit portfolio.
28. A small container where a bank might hide valuables, through no vault of their own.
29. A common type of penalty on debt payments.
30. Subject of an old expression about the stock market, where success may depend on finding a greater one or a motley one.