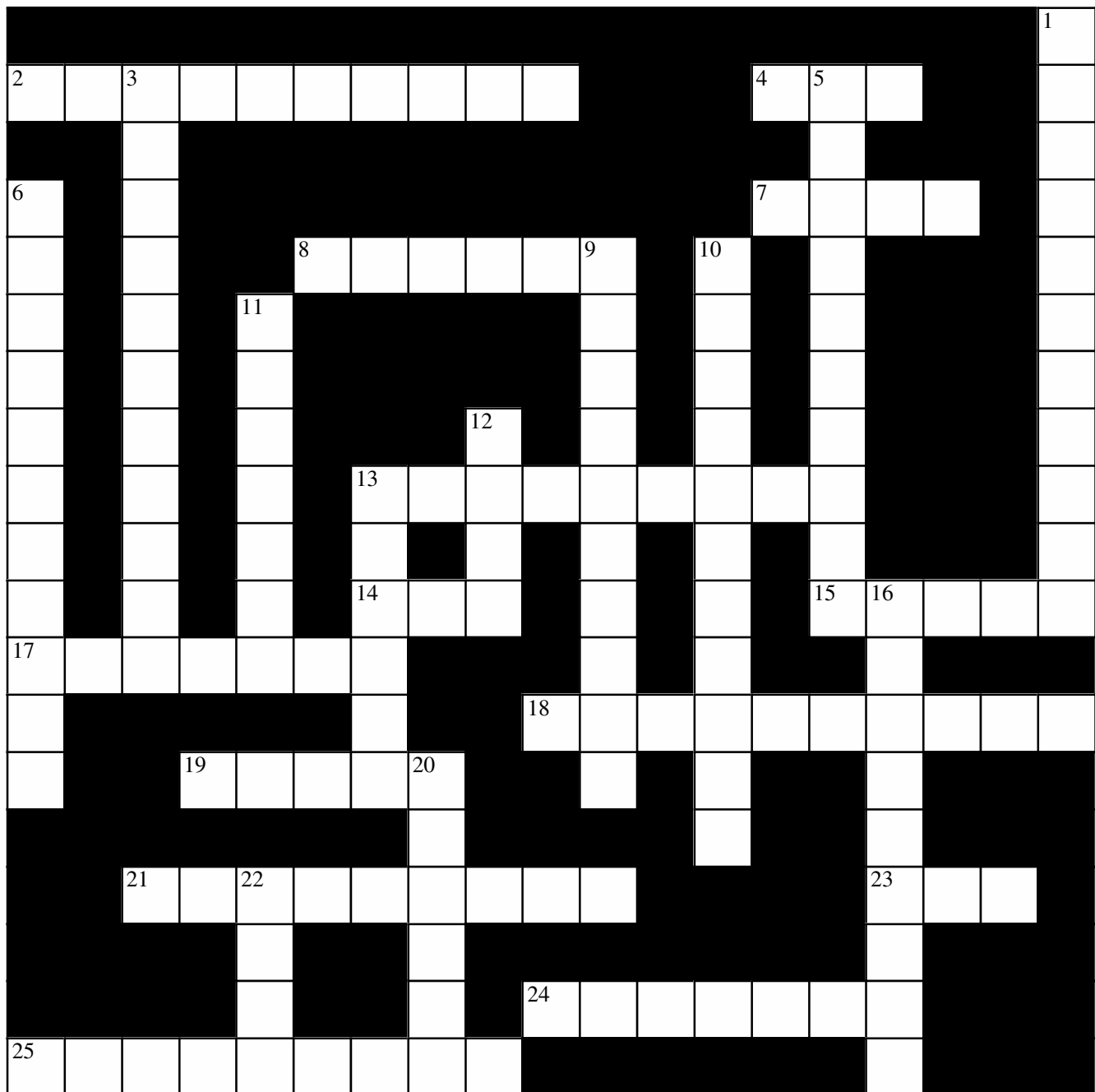


ABA BJ Puzzle of the Week: 12/16/11

December Scavenger: The Puzzle



How good are you at hunting out information? Puzzle doers have told us they like the scavengers, so we'll try to do one a month. You'll find the answers to each clue in the pages of the December *ABA Banking Journal*, either in the print edition at your bank, or online, in the Digital Magazine, which you'll find on the home page at www.ababj.com

Fax your completed puzzle, with name, bank, title, and e-mail, by 5 PM, Wednesday, Jan. 4, to 212-633-1165, to participate in a drawing for a \$25 gift card from Amazon. Good luck! scocheo@sbpub.com

ABA BJ Puzzle of the Week: 12/16/11

Scavenger: Across Clues

ACROSS

- 2.** Where the ABA Government Relations Summit, described on page 35, will be held.
- 4.** Acronym, explained on page 22, for "business process outsourcing."
- 7.** The page 7 advertiser does everything with this.
- 8.** What the advertiser on page 23 will do for your bank.
- 13.** Author of Tech Topics focus on outsourcing.
- 14.** Number of dollars' worth of change pictured on pages 24-25, if all of the coins there were whole.
- 15.** Geographical heritage shared by Robert Clarke and Don Powell, speakers quoted in story on page 12 about regulation.
- 17.** Stonier partner for education, per page 17.
- 18.** We've got it covered.
- 19.** Two reasons, right on the cover, why the December issue is one you can sink your "teeth" into.
- 21.** Type of analytics provided by FIMAC on p. 19.
- 23.** Abbreviation for the Promontory product on page 5 that sweeps money from here to there, reciprocally.
- 24.** First name of new ABA America's Community Bankers Council staffer profiled in ABA Resources section this month.
- 25.** Aquatic device that, unfortunately, will not allow banks to catch the predicted merger wave, on page 16.

ABA BJ Puzzle of the Week: 12/16/11

Scavenger: Down Clues

DOWN

1. Incendiary illustration in the Editor's Column that actually proves the point of industry cooperation and unity.
3. Type of communication discussed at ABA Annual Convention, as reported in box on page 11.
5. Location of ABA National Conference for Community Bankers, advertised on page 36.
6. Slogan for advertiser's event highlighted on page 41 (inside back cover).
9. Product behind Harland's claim on page 3.
10. Type of intermediary targeted by ABA's Kell Kelly in this month's ABA Chairman's column.
11. A retailer with a case that's having fair-lending impact, according to "Legal Issues" department.
12. Banking specialty that's the focus of the December "Pass the Aspirin."
13. Co-author of p. 8 economic column.
16. "Electrifying" nickname for runner featured on page 40.
20. Veteran lobbyist, profiled on page 13, who is retiring after decades of ABA service.
22. Most commonly accepted acronym for new agency whose acting head is profiled beginning on page 28.