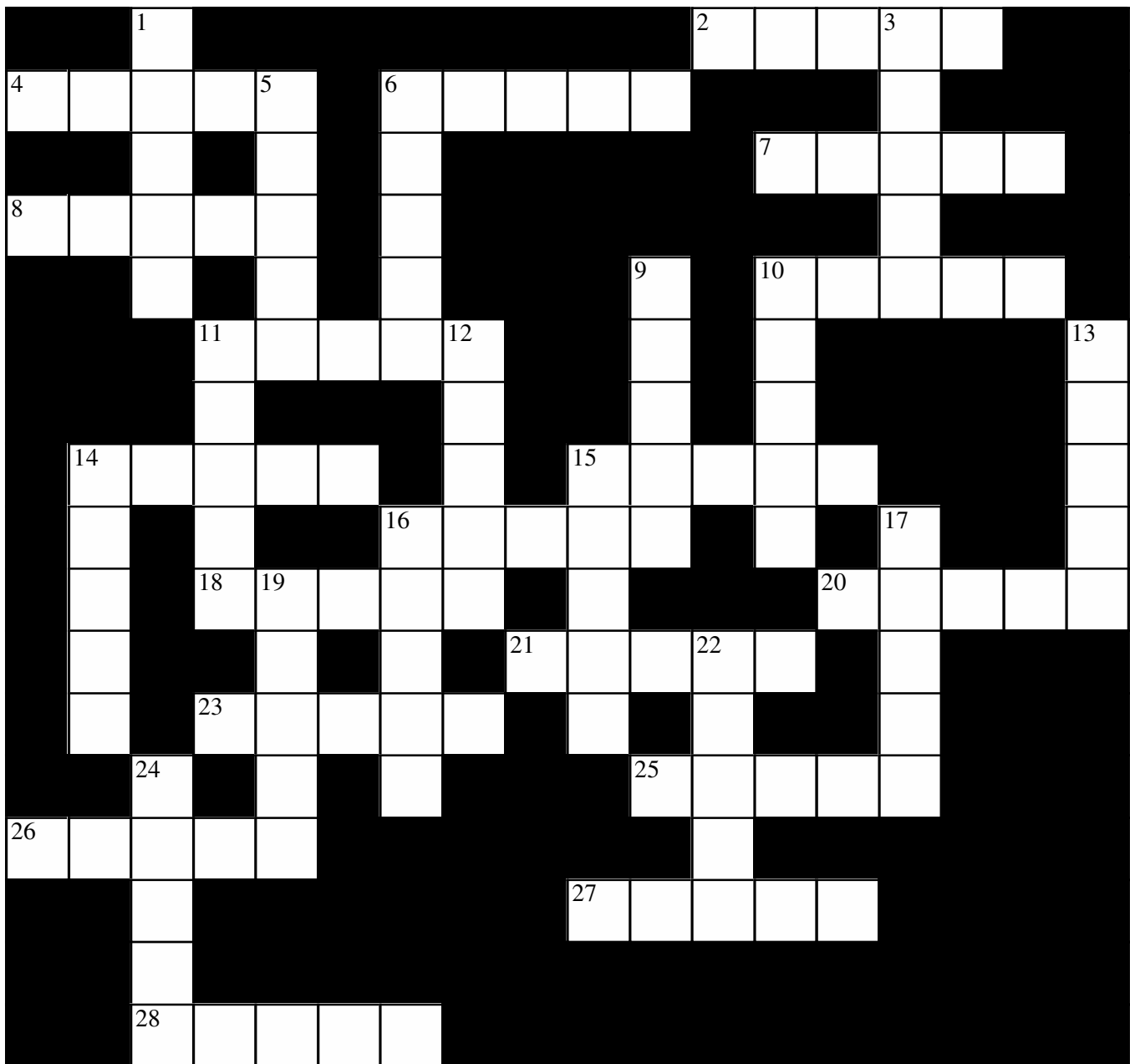


# ABA BJ Puzzle of the Week: 3/3/11

## Nickel-Plated Wonder: The Puzzle

Prize provided  
by Business  
Solutions,  
an ABA  
subsidiary



**Back in January we gave you a four-letter words puzzle, and now we've gone one better: five-letter words.** Every word in this puzzle has to do with banking, money, or wealth, and all have exactly five letters. That's where we got the title, "nickel" as in five. *Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, Tuesday, March 8, to 212-633-1165, to participate in a drawing for a \$25 gift card from ABA's Community Bank Prepaid Program. Good luck!*  
***scocheo@sbpub.com***

# **ABA BJ Puzzle of the Week: 3/3/11**

## **Nickel-Plated Wonder: Across Clues**

Prize provided  
by Business  
Solutions,  
an ABA  
subsidiary

### **ACROSS**

- 2.** An essential for all bankers, for this crowd it's a name, a service, and a legal instrument.
- 4.** Some savers face a substantial penalty for early withdrawal. Some bank visitors hearing this might face substantial penalty for early arrival.
- 6.** Perhaps the most critical element of a check, and a giving fellow indeed.
- 7.** Pleasant filling for wrappers, and there's never any mess.
- 8.** From Congress, sometimes good, sometimes bad. In a wallet, good, even if they fold. In a mailbox, not so happy to see.
- 10.** Unless it does this, you might as well put a check into a picture frame.
- 11.** Said to be "good" by Gordon.
- 14.** Former U.S. senator who thought he saw through the financial industry, and blocked some financiers' vision for years, with Steagall's help.
- 15.** A capital idea you can trade on.
- 16.** "Numerator" for Ohio-based "fractional" banking company. If you do the math, it would come to one and two thirds, because the numerator exceeds the "denominator."
- 18.** A first try, in a memo. Better be right, if used to pay someone.
- 20.** What you'll find between the ones and the tens.
- 21.** Most common numerical designation for U.S. banks.
- 23.** A necessity if you want to make a secured loan.
- 25.** The top of the bank, and if not on top of the bank, the bank may fall.
- 26.** Said to be the root of all evil.
- 27.** The color of money.
- 28.** The main reason that 1099s were invented.

# **ABA BJ Puzzle of the Week: 3/3/11**

## **Nickel-Plated Wonder: Down Clues**

Prize provided  
by Business  
Solutions,  
an ABA  
subsidiary

### **DOWN**

1. The sanctuary of Mr. Bemis, the bibliophile and bank teller in a famous episode of "Twilight Zone."
3. Do it in a cash drawer and it's called theft or embezzlement. Do it at a terminal and it's merely another transaction.
5. Former demeanor of Scrooge, now reformed.
6. When it comes to checking transactions, there's no mystery or lack of clarity. This fellow gets it.
9. An anagram of "throw," you'd better not throw your money away, or you'll be " \_\_\_\_\_ " less.
10. Bad in chess, good in a mailbox, dubious for a men's dress shirt, and in a cloakroom merely brings back what one left behind. Clear on this?
11. Not seen in branches so often anymore, but they used to give another meaning to "security" besides stocks and bonds.
12. A card, an accounting entry, or a typo when trying to type a four-letter word indicating an owing.
13. What makes the ABA what it is.
14. \$50 resident president.
15. Nearly every payment card is backed by this.
16. Also known as the Exam Council, this five-lettered acronym agency will have new membership as the Office of Thrift Supervision goes away and the Consumer Financial Protection Bureau joins up.
17. A tricky thing to do in a sword fight unless the other fellow is a sporting chap. In a bank, though, it's the best way to get what's coming to you.
19. Type of loans that, in oversupply, hurt banks.
22. Used to describe the angle of a geometric representation of interest rates.
24. Gold or silver slablet.