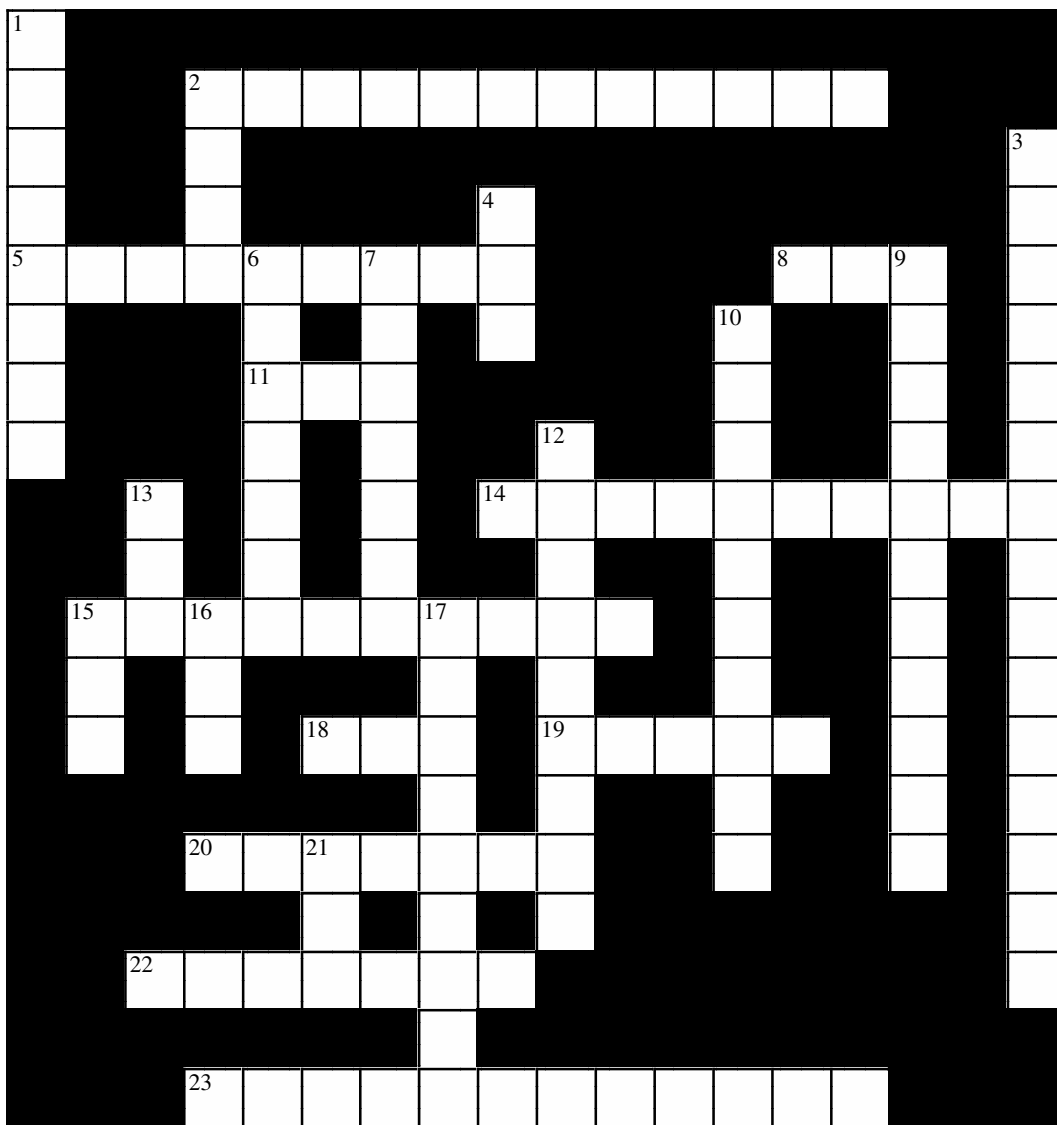


# ABA BJ Puzzle of the Week: 6/30/11

## Revolutionary!: The Puzzle

Prize provided by Bananagrams,  
the award-winning word game:  
[www.bananagrams-intl.com](http://www.bananagrams-intl.com)



[Before mobile banking and mobile payment, there was a long line of financial innovation.](#) Many, now considered standard, or even, has-beens, were revolutionary in their day. In observation of our nation's own revolution, this week's puzzle looks at revolutionary developments in financial services over the decades, perhaps even centuries.

*Fax (speaking of things no longer revolutionary) your completed puzzle, with name, bank, title, and e-mail, by 5 PM, Wednesday, July 6, to 212-633-1165, to participate in a drawing for a game from those made by Bananagrams. Good luck! [scocheo@sbpub.com](mailto:scocheo@sbpub.com)*

# **ABA BJ Puzzle of the Week: 6/30/11**

## **Revolutionary!: Across Clues**

### **ACROSS**

2. Long before it became "priceless," this financial company was known in two circles strictly for credit products.
5. Type of automated service that many customers like, but key D.C. figures believe isn't consumers' cup of coffee.
8. Believe it or not, this 12-part organization soon celebrates its 100th anniversary. None of its governors run a state, and yet citizens of all 50 worry about their decisions.
11. Rarely used now to describe remote means of banking, but it still applies to a small species of reptile.
14. A type of agreement, also called a "repo," that still draws some interest.
15. Once considered highly convenient for some folks, now the last part of it might be "snail."
18. An early, early version of the cash machine, by Diebold, was shaped like one of these. No yolk, it's true.
19. Lots of these remain, though many have come to consider them an endangered species.
20. Butt of a good many jokes over time, now and then it still pops up.
22. In the movie, "The Graduate," the title character is advised to go into the plural form of this word. While it was the actual substance that was intended, if the character had opted for a job in payments systems, he might have done even better.
23. Type of banking one can from the comfort of one's auto.

# **ABA BJ Puzzle of the Week: 6/30/11**

## **Revolutionary!: Down Clues**

### **DOWN**

1. Very nice when you receive it, not so great when you pay it, it's always a matter of interest.
2. An attractive line that many people still rely on to get their bills paid.
3. Before someone came up with this, who would have given customers a key to an opening in the bank?
4. Eureka! It takes deposits, allows withdrawas, does balance lookups, and some even sell stamps.
6. Just the thing for the bank robber wishing to make a colorful exit.
7. Last name of obverse figure of an ill-fated dollar coin of 30 years or so ago.
9. Type of financial software that began with programs like Visicalc, on to Lotus, and now to Excel.
10. An old form of "imaging" that makes one think of very small sardines.
12. This product has gone through multiple evolutions over the years, but the basic advantage is still that it adds to your life by taking something away.
13. Abbreviation for type of financial account that Merrill Lynch popularized.
15. Abbreviation for type of banking organization that can be multi-bank, mutual, or singular.
16. The account may still be called this, but given it became widely available in the early 1980s, maybe it ought to be called "then."
17. Actually, it's rust. But on a bank card, it was "rust you can trust." But this technology has become very dated.
21. Automated means of covering check overdrafts with your own money, at one time it was promoted as a means of maximizing interest on deposits.