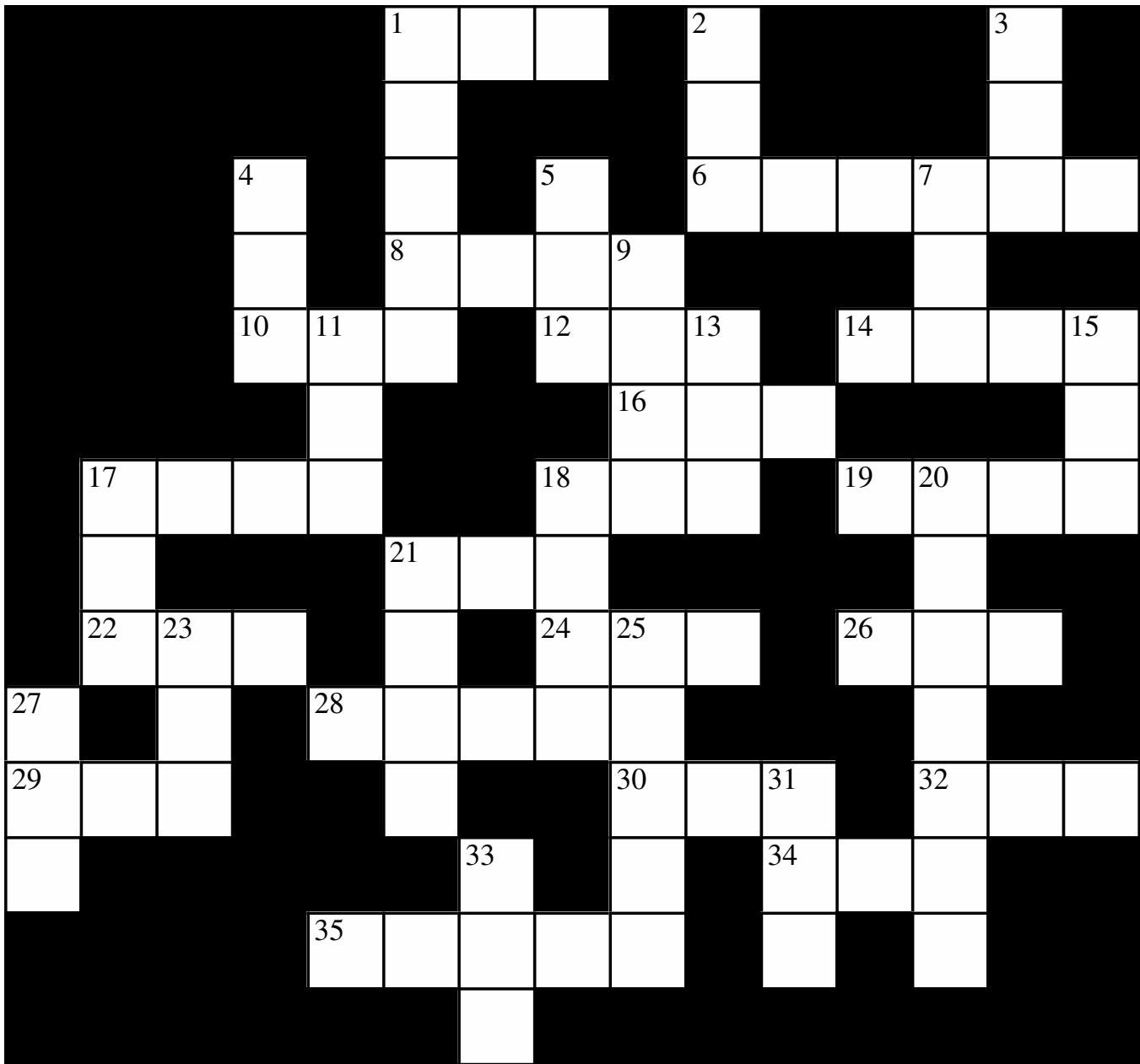


ABA BJ Puzzle of the Week: 8/19/10

Acronymymania: The Puzzle



With August being vacation time, we were afraid we'd come up short on the puzzle. So we did. Banking seemingly runs on acronyms, abbreviations, and streamlined speech. This week's puzzle solutions consist entirely of banking- and money-related acronyms. You may find them coming out of Washington, compliance, credit, retail services ... anywhere where banking goes, in short. (There we go again.)

So, FYI DIY PDQ & ASAP and you'll make the entry deadline.

Fax completed puzzle, with name, bank, title, and e-mail, by 5 PM, August 25, to 212-633-1165, to participate in a drawing for a \$25 Amazon certificate. (Please allow three weeks for e-mailed delivery to the e-mail address provided.) **Winner to be announced in late August, due to vacations.** Good luck! scocheo@sbpub.com

ABA BJ Puzzle of the Week: 8/19/10

Acronymymania: The Clues

ACROSS

1. Governance law that might have been followed by "SHOES."
6. When this number gets too low, your bank could go up in smoke.
8. A four-letter name for depositor peace of mind.
10. Sometimes-popular idea for another way of taxing sales and other items, opponents fear it will have us over a barrel.
12. When payments go "boing," this abbreviation is invoked shortly thereafter.
14. When you have to keep "tract" of your mortgage lending.
16. Company that owns one or more banks.
17. The biggest agency in the secondary mortgage market, initially.
18. A compliance concern, that shares three things with the Boy Scouts of America.
19. Law that stands for fair credit for all consumers in listed protected groups.
21. Regulator of national banks.
22. Funds the bank is committed to lend that borrowers can tap as they require.
24. Some would say "FERB," so most call the organization behind this acronym "the Fed."
26. Truth in savings acronym that's meaningful by the year.
28. We take it on good faith that banker's estimate of this regulation is that it's an effort.
29. Everybody's favorite federal vampires.
30. A key profitability measurement, irrespective of stock ownership.
32. A ubiquitous cash cow.
34. Long ago, this person would have been called a "new accounts clerk."
35. Interagency body that puts together many joint banking regulations.

DOWN

1. A speedy bird, or an international payments organization.
2. An enforcement agency some shareholders put a lot of stock in.
3. First of the "truth in" banking laws.
4. Internet domain name used for most federal agencies' websites.
5. Code for accessing accounts, also refers to odd bits of ready cash. (What will we call that when we all use only debit cards?)
7. Risk management that Star Trek's Captain Kirk would have liked.
9. D.C. association representing state banking regulators.
11. You're always assured a welcome at this group's HQ at 1120 Connecticut Ave., N.W., in Washington, D.C.
13. Federal agency played role in both Bush and Obama attempts to aid recovery from mortgage crisis. Part of HUD.
15. Federal attempt to help disabled access services and facilities.
17. Designation on advisories sent to banks by FDIC.
18. New Dodd-Frank Act agency takes over many consumer protection duties.
20. Funnily-named oversight group sounds like throwing a blue dropcloth over a police officer.
21. Crunchy sandwich cookie, or a lot of seized properties amidst a real estate crunch.
23. Under Dodd-Frank Act, this agency will disappear, merged into Comptroller's Office.
25. A risk-adjusted technique for analyzing profits.
27. An internet domain abbreviation that companies sometimes adopt when someone else beat them to the "com" version of their preferred website name.
31. Three-fifths of a sneeze, or a means of clearing checks.
33. Metallic code for tracking many business entities.