

BANK ACRONYMS

ACH	AUTOMATED CLEARING HOUSE
AIF	ATTORNEY IN FACT
APY	ANNUAL PERCENTAGE YIELD
ATM	AUTOMATED TELLER MACHINE
CD	CERTIFICATE OF DEPOSIT
CSR	CUSTOMER SERVICE REPRESENTATIVE
DDA	DEMAND DEPOSIT ACCOUNT (CHECKING ACCOUNT)
EFT	ELECTRONIC FUNDS TRANSFER
EIN	EMPLOYER IDENTIFICATION NUMBER
FDIC	FEDERAL DEPOSIT INSURANCE CORPORATION
FRB	FEDERAL RESERVE BANK
HELOC	HOME EQUITY LINE OF CREDIT
HMDA	HOME MORTGAGE DISCLOSURE ACT
IRS	INTERNAL REVENUE SERVICE
ITF	IN TRUST FOR
LLC	LIMITED LIABILITY COMPANY
NOW	NEGOTIABLE ORDER OF WITHDRAWAL
PIN	PERSONAL IDENTIFICATION NUMBER
POA	POWER OF ATTORNEY
POD	PAYABLE ON DEATH
POS	POINT OF SALE
UTMA	UNIFORM TRANSFER TO MINOR ACCOUNT