

## BANK ACRONYMS

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