

C. Complete the sentences below with the bank account terms provided.

bank statement	joint account	reward points	NSF charge
mobile banking	minimum balance	chequing account	fee waiver
unlimited transactions	transaction limit	savings account	direct deposit
overdraft protection	account holder	account balance	banking app

1. Miriam has her own bank account. She is the _____.
2. Ann and her husband share the same bank account. They have a _____.
3. It is fine to have \$0.00 in your bank account. You do not need a _____.
4. Jay wants to save money to go to college. He opened a _____ because the interest rate was good.
5. Jose has a _____ for his day-to-day banking. He can deposit money, withdraw money and write cheques. The interest rate is very low.
6. Hani can withdraw, deposit or transfer money, pay bills, etc. as many times as he wants each month. His bank plan gives him _____.
7. Lily withdrew and deposited money 11 times last month. She went over her _____ by one. She has to pay \$1.
8. Many banks do not charge fees for transactions if you keep a minimum balance. They offer a _____.
9. Lucy's employer does not give her a paper paycheque. Instead, her pay goes into her bank account. She uses _____ because it is convenient and free.
10. It is important to check your _____ every month. It shows your account balance and a list of all your transactions and fees.
11. Oleg can do banking with his smartphone anywhere and anytime. He likes _____ because it is so convenient.
12. You need a special tool or application to do banking on your smartphone. This is called a _____.
13. Tashi gets a point every time she spends \$40 with her debit card. She gets _____ which she can use to travel or buy groceries.
14. It is important to know how much money is in your bank account before you write a cheque. It's a good idea to check your _____ first.
15. Asha wrote a rent cheque for \$800, but she had only \$750 in her account. There was an _____ (not sufficient funds) charge of \$40 on her next statement.
16. Amelia bought groceries for \$65 with her debit card. She had only \$50 in her account. This was not a problem because she pays the bank for _____. This means the bank gives her a temporary loan when she writes a cheque or withdraws money.