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 $\qquad$ .
2. Ann and her husband share the same bank account. They have a $\qquad$ .
3. It is fine to have $\$ 0.00$ in your bank account. You do not need a $\qquad$ .
4. Jay wants to save money to go to college. He opened a because the interest rate was good.
5. Jose has a $\qquad$ 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 $\qquad$ -.
7. Lily withdrew and deposited money 11 times last month. She went over her $\qquad$
$\qquad$ 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 $\qquad$ -.
9. Lucy's employer does not give her a paper paycheque. Instead, her pay goes into her bank account. She uses $\qquad$ because it is convenient and free.
10. It is important to check your $\qquad$ 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 $\qquad$
$\qquad$ because it is so convenient.
12. You need a special tool or application to do banking on your smartphone. This is called a $\qquad$
$\qquad$ -.
13. Tashi gets a point every time she spends $\$ 40$ with her debit card. She gets $\qquad$ 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 $\qquad$ first.
15. Asha wrote a rent cheque for $\$ 800$, but she had only $\$ 750$ in her account. There was an $\qquad$ ___ (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 $\qquad$ . This means the bank gives her a temporary loan when she writes a cheque or withdraws money.
