

### **Banking Codes and Terms**

#### **Part A: Banking Codes**

| TRANSACTION CODE | INTERPRETATION  |
|------------------|---|
| EFTD             | Electronic Funds Transfer Debit (for loans, automatic fund withdrawal, hydro, gas, etc) |
| EFTC             | Electronic Funds Transfer Credit (for pay deposits)                                     |
| GDEP             | A.T.M. Deposit  |
| GWD              | A.T.M. Withdrawal   |
| TF               | Transfer Fees   |
| INT              | Interest Earned   |
| CCPR             | Client Card Purchase (debit card from stores)   |

- Refer to the above chart to answer the following questions.

1. A debit transaction generally reduces your account balance. List all of the transaction codes associated with a debit transaction.

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2. A credit transaction generally increases your account balance. List all of the transaction codes associated with a credit transaction.

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#### **Part B: Banking Terms Glossary**

| BANKING TERM           | DESCRIPTION |
|------------------------|-------------|
| Debit                  |             |
| Credit                 |             |
| Deposit                |             |
| Withdrawal             |             |
| Account Balance        |             |
| Service Charge         |             |
| Passbook               |             |
| Monthly Bank Statement |             |