Banking Terms

 **Automated Teller Machine (ATM)** - A machine at a bank branch or other location which enables a customer to perform basic banking activities (checking one's balance, withdrawing or transferring funds) even when the bank is closed.

 **Balance** -The amount of money in an account, equal to the net of credits and debits at that point in time for that account.

 **Bounced Check** - A check which a bank returns because it is not payable due to insufficient funds.

 **Certificate of Deposit** - A short- or medium-term, interest-bearing, FDIC-insured debt instrument offered by banks and savings and loans. CDs offer higher rates of return than most comparable investments, in exchange for tying up invested money for the duration of the certificate's maturity. Money removed before maturity is subject to a penalty. CDs are low risk, low return investments, and are also known as "time deposits, because the account holder has agreed to keep the money in the account for a specified amount of time, anywhere from three months to six years or more.

 **Certified Check** - A check for which the bank guarantees payment.

 **Check** - A negotiable instrument drawn against deposited funds, to pay a specified amount of money to a specific person upon demand.

 **Compound Interest** - Interest which is calculated not only on the initial principal but also the accumulated interest of prior periods. Compound interest differs from simple interest in that simple interest is calculated solely as a percentage of the principal sum.

 **Credit Card** - Any card that may be used repeatedly to borrow money or buy products and services on credit. They are issued by banks, savings and loans, retail stores, and other businesses.

 **Direct Deposit** - The deposit of funds directly into a bank account as a form of payment. Common uses for direct deposit include paychecks and tax refunds.

 **Electronic funds Transfer (EFT)** - Any transfer of funds that are initiated by electronic means, such as an electronic terminal, telephone, computer, ATM or magnetic tape.

 **Federal Deposit Insurance Corporation (FDIC)** - A federal agency that insures deposits in member banks and thrifts up to $100,000.

 **Overdraft protection** - A checking account feature in which a person has a line of credit to write checks for more than the actual account balance. Instead of charging the non-sufficient fund fee for bouncing a check, overdraft protection will in effect provide the account holder with an instant loan. The interest rate will be extremely high, but if it is paid off quickly it is usually much less expensive than the bounced check fee. Some banks do charge a fee when an account balance falls below zero even if the account holder has overdraft protection, but it's still significantly less than the bounced check fee.

 **Savings Account** - A deposit account at a bank or savings and loan which pays interest, but cannot be withdrawn from by check-writing.

 **Simple Interest** - The interest calculated on a principal sum, not compounded on earned interest.

 **Stop Payment** - An order to a bank not to honor the payment of a check after it has been delivered but before it has been cashed.

**Popular/Classic Children’s Books**

[**Because of Winn-Dixie**](http://browse.nypl.org/iii/encore/record/C__Rb18357885?lang=eng)

by Kate DiCamillo (2000)
*India Opa Buloni describes her first summer in a small Florida town and how an ugly stray dog who adopts her at the supermarket effects people’s lives and changes hers.*

[**Bridge to Terabithia**](http://browse.nypl.org/iii/encore/record/C__Rb18101842?lang=eng)

by Katherine Paterson (1977)
*Two outsiders create their own fantasy world and in doing so forge a friendship that survives even grief.*

[**Brown Bear, Brown Bear, What Do You See?**](http://browse.nypl.org/iii/encore/record/C__Rb18891163?lang=eng)

by Bill Martin, Jr., illustrated by Eric Carle (1967)
*A gentle rhyming delight in a storytime classic.*

[**The Cat in the Hat**](http://browse.nypl.org/iii/encore/record/C__Rb19328725?lang=eng)

by Dr. Seuss (1957)
*An unexpected guest turns a rainy day into a heart-pounding adventure.*

[**Charlotte’s Web**](http://browse.nypl.org/iii/encore/record/C__Rb19777218?lang=eng)

by E.B. White, illustrated by Garth Williams (1952)
*A story of true friendship between Wilbur the pig and Charlotte A. Cavatica, his spider savior.*

[**Corduroy**](http://browse.nypl.org/iii/encore/record/C__Rb17766053?lang=eng)

by Don Freeman (1976)
*A little stuffed bear searches in vain for the button that will help to get him adopted.*

[**Curious George**](http://browse.nypl.org/iii/encore/record/C__Rb18578288?lang=eng)

by H.A. Rey (1941)
*One cheeky monkey plus one man in a yellow hat equals a whole lot of trouble.*

[**Frog and Toad Are Friends**](http://browse.nypl.org/iii/encore/record/C__Rb19099731?lang=eng)

by Arnold Lobel (1970)
*Toad’s a worrier and Frog’s laid back, but no matter what their differences, these two friends are there for one another.*

[**From the Mixed-Up Files of Mrs. Basil E. Frankweiler**](http://browse.nypl.org/iii/encore/record/C__Rb17251776?lang=eng)

by E.L. Konigsburg (1967)
*Claudia chooses the Metropolitan Museum in New York City as the elegant hiding place for herself and her little brother when they run away from home.*

[**The Giver**](http://browse.nypl.org/iii/encore/record/C__Rb18055357?lang=eng)

by Lois Lowry (1993)
*At the Ceremony of the Twelves, Jonas begins to learn the horrifying truth about the perfect society he has grown up in.*

[**Goodnight Moon**](http://browse.nypl.org/iii/encore/record/C__Rb17346668?lang=eng)

by Margaret Wise Brown, illustrated by Clement Hurd (1947)
*A beloved bedtime classic, both lovely and soothing.*

[**The Graveyard Book**](http://browse.nypl.org/iii/encore/record/C__Rb18501529?lang=eng)

by Neil Gaiman, illustrated by Dave McKean (2008)
*Brought up by the Dead, Bod is hunted by an assassin, befriends a murdered witch, and prepares himself for life beyond the burying ground.*

[**Green Eggs and Ham**](http://browse.nypl.org/iii/encore/record/C__Rb18712668?lang=eng)

by Dr. Seuss (1960)
*Methinks Sam’s friend doth protest too much.*

[**Harold and the Purple Crayon**](http://browse.nypl.org/iii/encore/record/C__Rb18159649?lang=eng)

by Crockett Johnson (1955)
*With crayon firmly in hand Harold creates whole worlds for himself and his readers.*

[**Harriet the Spy**](http://browse.nypl.org/iii/encore/record/C__Rb18044187?lang=eng)

by Louise Fitzhugh (1964)
*Shocking in its honesty, Harriet spies on friends and strangers alike until her secret observations get her in trouble.*

[**Harry Potter and the Sorcerer’s Stone**](http://browse.nypl.org/iii/encore/record/C__Rb19718274?lang=eng)

by J.K. Rowling (1998)
*A down-trodden orphan is summoned to an elite academy of wizards to fulfill his destiny.*

[**Hatchet**](http://browse.nypl.org/iii/encore/record/C__Rb17145213?lang=eng)

by Gary Paulsen (1989)
*When his plane crashes in the Canadian wilderness, Brian and his single hatchet must survive the wild elements alone.*

[**The Hobbit**](http://browse.nypl.org/iii/encore/record/C__Rb19701968?lang=eng)

by J.R.R. Tolkien (1937)
*A rich imaginative tale of dragons, dwarves and the ageless search for gold.  Rooted in authentic Saxon lore, but written and illustrated with humor and charm.*

[**Holes**](http://browse.nypl.org/iii/encore/record/C__Rb17831110?lang=eng)

by Louis Sachar (1998)
*Why does Stanley’s juvenile detention center in the Texas desert require each boy to dig a 5-foot hole every day?  An inventive narrative puzzle filled with twists and turns.*

[**The Invention of Hugo Cabret**](http://browse.nypl.org/iii/encore/record/C__Rb19538479?lang=eng)

by Brian Selznick (2007)
*In this epic tale set in a Paris train station, a young boy finds unexpected allies as he reconstructs his father’s mysterious machine.*

 [**The Lion, the Witch and the Wardrobe**](http://browse.nypl.org/iii/encore/record/C__Rb17303578?lang=eng)

by C.S. Lewis (1950)
*The old theme of good against evil is restated in a tale that creates its own world of magic.*

[**Madeline**](http://browse.nypl.org/iii/encore/record/C__Rb17285188?lang=eng)

by Ludwig Bemelmans (1939)
*Sometimes when you’re the smallest you also have to be the bravest.*

[**Matilda**](http://browse.nypl.org/iii/encore/record/C__Rb19747659?lang=eng)

by Roald Dahl, illustrated by Quentin Blake (1988)
*She may have the worst parents in the world and a truly terrifying headmistress, but thanks to her loving teacher Miss Honey, Matilda finds ways to outsmart all the villains in her life.*

[**Miss Nelson is Missing!**](http://browse.nypl.org/iii/encore/record/C__Rb18714312?lang=eng)

by Harry Allard, illustrated by James Marshall (1977)
*The truly terrible children of Room 207 are about to meet their match in the odious Miss Viola Swamp!*

[**Mr. Popper's Penguins**](http://browse.nypl.org/iii/encore/record/C__Rb18532692?lang=eng)

by Richard and Florence Atwater; illustrated by Robert Lawson (1938)
*Take one ordinary house painter, add in some kooky penguins, and watch as the results get a little crazy!*

[**Mrs. Frisby and the Rats of NIMH**](http://browse.nypl.org/iii/encore/record/C__Rb17278822?lang=eng)

by Robert C. O’Brien (1971)
*A group of tech savvy rats come to the rescue of a widowed mouse and her children.*

[**Pippi Longstocking**](http://browse.nypl.org/iii/encore/record/C__Rb19839395?lang=eng)

by Astrid Lindgren (1950)
*Outlandish fun is sure to follow the girl who lives on her own with a monkey, a horse, and a fortune in gold coins.*

[**Ramona the Pest**](http://browse.nypl.org/iii/encore/record/C__Rb17759619?lang=eng)

by Beverly Cleary (1968)
*The year Ramona Quimby becomes a kindergarten dropout.*

[**Roll of Thunder, Hear My Cry**](http://browse.nypl.org/iii/encore/record/C__Rb17353577?lang=eng)

by Mildred D. Taylor (1976)
*Segregation and bigotry are no match for Cassie Logan and her large loving family in Depression-era Mississippi.*

[**The Tales of Uncle Remus: The Adventures of Brer Rabbit**](http://browse.nypl.org/iii/encore/record/C__Rb17676846?lang=eng)

by Julius Lester, illustrated by Jerry Pinkney (1987)
*The beloved trickster tales from black tradition skillfully retold in vivid contemporary language.*

[**The Very Hungry Caterpillar**](http://browse.nypl.org/iii/encore/record/C__Rb17637096?lang=eng)

by Eric Carle (1969)
*It’s a counting book, a days of the week story, a tale of colors, a die-cut wonder, and a memorable read-aloud rolled up in one!*

[**The Watsons Go to Birmingham—1963**](http://browse.nypl.org/iii/encore/record/C__Rb18101823?lang=eng)

by Christopher Paul Curtis (1995)
*A road trip to grandma’s for ten-year-old Kenny and his “weird” family is filled with humor until it is marked by the tragedy of a church bombing.*

[**The Westing Game**](http://browse.nypl.org/iii/encore/record/C__Rb18051865?lang=eng)

by Ellen Raskin (1978)
*Multimillionaire Samuel Westing reaches from the grave to make his heirs compete in a game of his own devising.*

[**Where the Wild Things Are**](http://browse.nypl.org/iii/encore/record/C__Rb17911059?lang=eng)

by Maurice Sendak (1963)
*Sometimes when you’re having a bad day you need to go to a place where you can be a monster.*

[**Winnie-the-Pooh**](http://browse.nypl.org/iii/encore/record/C__Rb18052092?lang=eng)

by A.A. Milne, illustrated by Ernest H. Shepard (1926)
*There is nothing like having a group of friends who are always there for you. Lovable quirks and all.*

[**A Wrinkle in Time**](http://browse.nypl.org/iii/encore/record/C__Rb17236782?lang=eng)

by Madeleine L’Engle (1962)
*Three children cross time and space to rescue Meg’s father from the evil, pulsating It.*