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maker. bank or facility on which a check is written. electronic  
banking. person who signs his or her name on the back of a check.  
any individual who signs a check. drawee. bank

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endorser. maker. bank or facility on which a check is written.  
electronic banking. person who signs his or her name on the back of  
a check. any individual who signs a check. drawee. bank or facility  
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23 Banking Services and Procedures Learning Objectives 1. Define, spell, and pronounce the terms listed in the vocabulary. 2. Describe banking procedures. 3. Explain how the Internet has changed

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traditional banking practices. 4. State the four requirements of a negotiable instrument. 5. Discuss the advantages of using debit cards. 6.

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