



NAÇÃO
FLUENTE

Inglês Técnico

Setor Bancário



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Introdução

Neste material, exploraremos o vocabulário e as expressões essenciais para comunicação no setor bancário.

Você desenvolverá habilidades para articular ideias de forma clara e precisa, enquanto adquire a capacidade de compreender e responder de maneira eficaz às demandas e necessidades dos clientes e colegas.

Estamos entusiasmados para iniciar esta jornada de aprendizado com você, ajudando a impulsionar seu sucesso profissional no setor bancário!

Vamos começar!

Orientação

Siga estas orientações para otimizar o uso deste material e potencializar o seu aprendizado

- 1 Imprima este PDF;
- 2 Destaque com caneta marca-texto as palavras desconhecidas;
- 3 Leia a coluna *meaning* para descobrir o significado, sem usar tradutores;
- 4 Construa frases com aplicação das novas palavras que você está aprendendo.

Se precisar de inspiração, use o dictionary.cambridge.org

Faça isso por meio da escrita e não da digitação, pois isso potencializa o armazenamento do novo conhecimento na memória de longo prazo.

Expressões

Exemplos

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| Account statement Extrato de conta | There is no account statement or payment history accompanying the documents sent to me. Não há extrato de conta ou histórico de pagamento acompanhando os documentos enviados para mim. |
| Accrued Interest Juros corridos | The accrued interest will be shown separately on the contract note. Os juros corridos serão mostrados separadamente na nota do contrato. |
| Administrative Fee Taxa Administrativa | The administrative fee is far too high to be considered reasonable. A taxa administrativa é muito alta para ser considerada razoável. |
| Annuity Anuidade | In the case of an annuity loan, the interest is due at the same time. No caso de um empréstimo com anuidade, os juros vencem na mesma data. |
| Bank charges Encargos bancários | Customers still get landed with unexpected bills for bank charges, despite the arrival of the age of free banking. Os clientes ainda recebem contas inesperadas de despesas bancárias, apesar da chegada da era do free banking. |
| Bounced check Cheque devolvido | The bank charges a fee for every bounced check. O banco cobra uma taxa para cada cheque devolvido. |
| Collateral Garantia | The bank will insist on collateral for a loan of that size. O banco vai insistir em garantias para um empréstimo desse tamanho. |
| Consumer credit Crédito ao consumidor | In January, however, consumer credit reported a significant decrease of 14% over the previous year. Em janeiro, no entanto, o crédito ao consumidor registrou uma redução significativa de 14% em relação ao ano anterior. |
| Current account / Checking account Conta corrente | The repayments can be made directly from your current account. Os reembolsos podem ser feitos diretamente de sua conta corrente. |
| Direct debit Débito automático | They refused to make the payment and cancelled the direct debit. Eles se recusaram a fazer o pagamento e cancelaram o débito automático. |

Expressões

Exemplos

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| Down payment Entrada | Additionally, the bank has to charge a 20% down payment. Além disso, o banco deve cobrar 20% de entrada. |
| Foreclosure Execução hipotecária | About all home loans are in foreclosure. Quase todos os empréstimos à habitação estão em execução hipotecária. |
| Forgery Falsificação | The bills may look the same but one's a forgery. As notas podem parecer iguais, mas uma é uma falsificação. |
| Guarantor Fiador | The guarantor is secondarily liable for the debt. O fiador é secundariamente responsável pela dívida. |
| Instalments Prestações | The idea of annual instalments for the payment of the amounts is a possible solution. A ideia de parcelas anuais para o pagamento dos valores é uma solução possível. |
| Interest Rate Taxa de juros | You can choose either a fixed or floating interest rate for the loan. Você pode escolher uma taxa de juros fixa ou variável para o empréstimo. |
| Joint account Conta conjunta | For a joint account, provide names and numbers of ID Document of all account holders. Para uma conta conjunta, forneça os nomes e números dos documentos de identidade de todos os titulares de contas. |
| Mortgage Hipoteca | Mortgage defaults have risen in the last year. A inadimplência nas hipotecas aumentou no ano passado. |
| Non-refundable Não reembolsável | The bank charges a non-refundable fee for processing loan applications. O banco cobra uma taxa não reembolsável para processar solicitações de empréstimo. |
| Overdraft Cheque especial | An overdraft provides increased flexibility but at a higher cost. Um cheque especial fornece maior flexibilidade, mas a um custo mais alto. |

Expressões

Exemplos

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| Payment slip Guia de pagamento | Print the payment slip and pay at any bank branch. Imprima a guia de pagamento e pague em qualquer agência bancária. |
| Promissory note Nota promissória | You still owe me, and I have your promissory note to that effect Você ainda me deve, e tenho sua nota promissória nesse sentido. |
| Remittance Remessa | We cannot understand why the remittance of euros from one country to another involves such high costs. Não podemos compreender porque é que a remessa de euros de um país para outro envolve custos tão elevados. |
| Terms of payment Condições de pagamento | The terms of payment will be detailed in the contract. Os termos de pagamento serão detalhados no contrato. |
| Time Deposit Depósito a prazo fixo | The yield on this time deposit is 8.65 per cent. O rendimento desse depósito a prazo fixo é de 8,65 por cento. |

Glossário

A

Account Agreement

The contract governing your open-end credit account, detailing the terms and conditions, including interest rates, fees, and any changes that may occur to the account.

Account History

The payment history of an account over a specific period of time, including the number of times the account was past due or over limit.

Account Holder

Any and all persons designated and authorized to transact business on behalf of an account. Each account holder's signature needs to be on file with the bank. The signature authorizes that person to conduct business on behalf of the account.

Accrued Interest

Interest that has been earned but not yet paid.

Acquiring Bank

In a merger, the bank that absorbs the bank acquired.

Adjustable-Rate Mortgages (ARMS)

Also known as variable-rate mortgages. The initial interest rate is usually below that of conventional fixed-rate loans. The interest rate may change over the life of the loan as market conditions change. There is typically a maximum (or ceiling) and a minimum (or floor) defined in the loan agreement. If interest rates rise, so does the loan payment. If interest rates fall, the loan payment may as well.

Adverse Action

Under the Equal Credit Opportunity Act, a creditor's refusal to grant credit on the terms requested, termination of an existing account, or an unfavorable change in an existing account.

Adverse Action Notice

The notice required by the Equal Credit Opportunity Act advising a credit applicant or existing debtor of the denial of their request for credit or advising of a change in terms considered unfavorable to the account holder.

Affidavit

A sworn statement in writing before a proper official, such as a notary public.

Alteration

Any change involving an erasure or rewriting in the date, amount, or payee of a check or other negotiable instrument.

Glossário

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| Amortization | The process of reducing debt through regular installment payments of principal and interest that will result in the payoff of a loan at its maturity. |
| Annual Percentage Rate (APR) | The cost of credit on a yearly basis, expressed as a percentage. |
| Annual Percentage Yield (APY) | A percentage rate reflecting the total amount of interest paid on a deposit account based on the interest rate and the frequency of compounding for a 365-day year. |
| Annuity | A fixed sum of money paid to someone every year, often as a pension. Asset An item of property owned by a person or company regarded as having a value, and which can meet a debt. |
| Application | Under the Equal Credit Opportunity Act (ECOA), an oral or written request for an extension of credit that is made in accordance with the procedures established by a creditor for the type of credit requested. |
| Appraisal | The act of evaluating and setting the value of a specific piece of personal or real property. |
| Asset | An item of property owned by a person or company that is regarded as having value and can be used to meet a debt. |
| Authorization | The issuance of approval, by a credit card issuer, merchant, or other affiliate, to complete a credit card transaction. |
| Automated Clearing House (ACH) | A computerized facility used by member depository institutions to electronically combine, sort, and distribute inter-bank credits and debits. ACHs process electronic transfers of government securities and provided customer services, such as direct deposit of customers' salaries and government benefit payments (i.e., social security, welfare, and veterans' entitlements), and preauthorized transfers. |
| Automated Teller Machine (ATM) | A machine, activated by a magnetically encoded card or other medium, that can process a variety of banking transactions. These include accepting deposits and loan payments, providing withdrawals, and transferring funds between accounts. |

Glossário

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| Automatically Protected | As of May 1, 2011, up to two months of Federal benefits such as Social Security benefits, Supplemental Security Income benefits, Veteran's benefits, Railroad Retirement benefits, and benefits from the Office of Personnel Management that are direct deposited to an account may be protected from garnishment. The amount automatically protected will depend upon the balance of the account on the day of review. |
| Automatic Bill Payment | A checkless system for paying recurring bills with one authorization statement to a financial institution. For example, the customer would only have to provide one authorization form/letter/document to pay the cable bill each month. The necessary debits and credits are made through an Automated Clearing House (ACH). |
| Availability Date | Bank's policy as to when funds deposited into an account will be available for withdrawal. |
| Availability Policy | Bank's policy as to when funds deposited into an account will be available for withdrawal. |
| Available Balance | The balance of an account less any hold, uncollected funds, and restrictions against the account. |
| Available Credit | The difference between the credit limit assigned to a cardholder account and the present balance of the account. |

B

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| Balance Transfer | The process of moving an outstanding balance from one credit card to another. This is usually done to obtain a lower interest rate on the outstanding balance. Transfers are sometimes subjected to a Balance Transfer Fee. |
| Bank Custodian | A bank custodian is responsible for maintaining the safety of clients' assets held at one of the custodian's premises, a sub-custodian facility or an outside depository. |
| Bank Examination | Examination of a bank's assets, income, and expenses-as well as operations by representatives of Federal and State bank supervisory authority-to ensure that the bank is solvent and is operating in conformity with banking laws and sound banking principles. |

Glossário

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| Bank Statement | Periodically the bank provides a statement of a customer's deposit account. It shows all deposits made, all checks paid, and other debits posted during the period (usually one month), as well as the current balance. |
| Banking Day | A business day during which an office of a bank is open to the public for substantially all of its banking functions. |
| Bankrupt | A bankrupt person, firm, or corporation has insufficient assets to cover their debts. The debtor seeks relief through a court proceeding to work out a payment schedule or erase debts. In some cases, the debtor must surrender control of all assets to a court-appointed trustee. |
| Bankruptcy | The legal proceedings by which the affairs of a bankrupt person are turned over to a trustee or receiver for administration under the bankruptcy laws. |
| Beneficiary | A person who is entitled to receive the benefits or proceeds of a will, trust, insurance policy, retirement plan, annuity, or other contract. |
| Billing Cycle | The time interval between the dates on which regular periodic statements are issued. |
| Billing Date | The month, date, and year when a periodic or monthly statement is generated. Calculations have been performed for appropriate finance charges, minimum payment due, and new balance. |
| Billing Error | A charge that appears on a periodic statement associated with an extension of credit (e.g., credit card) that was not authorized by the cardholder or the cardholders' designee; is not properly identified; was not accepted by the cardholder or the cardholder's designee. A billing error can also be caused by a creditor's failure to credit a payment or other credit to an account as well as accounting and clerical errors. |
| Bond | A long-term loan to a corporation or government for a defined period, with a fixed interest rate. |
| Bond, U.S. Savings | Savings bonds are issued in face value denominations by the U.S. Government in denominations ranging from \$50 to \$10,000. They are typically long-term, low-risk investment tools. |

Glossário

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| Boom and Bust | A process of economic expansion and contraction, often in repeated cycles, such as the rapid growth and collapse of a financial market or industry. |
| Boutique | An investment bank which offers some but not all banking services, generally in corporate finance. |
| Broker | A person who buys and sells stocks for others in return for a comission. |
| Business Day | Any day on which offices of a bank are open to the public for carrying on substantially all of the bank's business. |

C

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| Capital | Assets which are available for a purpose such as investment or starting a company. It is different to money because money is used only to purchase things, capital is used to generate wealth, e.g. through investment. |
| Capital market | The financial system which raises capital by dealing in shares, bonds and long term investments. |
| Cash flow | The amount of money being transferred in and out of a business, affecting liquidity. |
| Canceled Check | A check that a bank has paid, charged to the account holder's account, and then endorsed. Once canceled, a check is no longer negotiable. |
| Cashier's Check | A check drawn on the funds of the bank, not against the funds in a depositor's account. However, the depositor paid for the cashier's check with funds from their account. The primary benefit of a cashier's check is that the recipient of the check is assured that the funds are available. |
| Cease and Desist Letter | A formal letter requesting that a company or individual immediately stop a specific activity, often used as a legal tool to prevent harmful actions. |
| Certificate of Deposit | A negotiable instrument issued by a bank in exchange for funds, usually bearing interest, deposited with the bank. |
| Certificate of Release | A certificate signed by a lender indicating that a mortgage has been fully paid and all debts satisfied, also known as release of lien. |

Glossário

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| Certified Check | A written order instructing a financial institution to pay a specified amount of money from the check writer's account to the person named on the check or the bearer of the check. |
| Check | A written order instructing a financial institution to pay immediately on demand a specified amount of money from the check writer's account to the person named on the check or, if a specific person is not named, to whoever bears the check to the institution for payment. |
| Check 21 Act | Check 21 is a Federal law that is designed to enable banks to handle more checks electronically, which is intended to make check processing faster and more efficient. Check 21 is the short name for the Check Clearing for the 21st Century Act, which went into effect on October 28, 2004. |
| Check Truncation | The conversion of data on a check into an electronic image after a check enters the processing system. Check truncation eliminates the need to return canceled checks to customers. |
| Checking Account | A demand deposit account subject to withdrawal of funds by check. |
| ChexSystems | The ChexSystems, Inc. network is comprised of member financial institutions that regularly contribute information on mishandled checking and savings accounts to a central location. |
| Closed-End Credit | Generally, any credit sale agreement in which the amount advanced, plus any finance charges, is expected to be repaid in full by a specified date. Most real estate and automobile loans are closed-end agreements. |
| Closed-End Loan | Generally, any loan in which the amount advanced, plus any finance charges, is expected to be repaid in full by a specified date. Most real estate and automobile loans are closed-end agreements. |
| Closing a Mortgage Loan | The consummation of a contractual real estate transaction in which all appropriate documents are signed and the proceeds of the mortgage loan are then disbursed by the lender. |
| Closing Costs | The expenses incurred by sellers and buyers in transferring ownership in real property. The costs of closing may include the origination fee, discount points, attorneys' fees, loan fees, title search and insurance, survey charge, recordation fees, and the credit report charge. |

Glossário

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| Collateral | Assets that are offered to secure a loan or other credit. For example, if you get a real estate mortgage, the bank's collateral is typically your house. Collateral becomes subject to seizure on default. |
| Collected Funds | Cash deposits or checks that have been presented for payment and for which payment has been received. |
| Collection Agency | A company hired by a creditor to collect a debt that is owed. Creditors typically hire a collection agency only after they have made efforts to collect the debt themselves, usually through letters and telephone calls. |
| Collection Items | Items—such as drafts, notes, and acceptances—received for collection and credited to a depositor's account after payment has been received. Collection items are usually subject to special instructions and may involve additional fees. Most banks impose a special fee, called a collection charge, for handling collection items. |
| Collective Investment Funds (CIFs) | A CIF is a trust managed by a bank or trust company that pools assets from multiple clients. These funds are exempt from SEC registration as long as the entity offering them is a bank and only certain clients can participate. |
| Comaker | A comaker, or cosigner, is someone who guarantees a loan for another person and shares liability for repayment. |
| Community Reinvestment Act | The Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977. |
| Consumer Credit Counseling Service | A service which specializes in working with consumers who are overextended with debts and need to make arrangements with creditors. |
| Consumer Reporting Agency | An agency that regularly collects or evaluates individual consumer credit information or other information about consumers and sells consumer reports for a fee to creditors or others. Typical clients include banks, mortgage lenders, credit card companies, and other financing companies. |

Glossário

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| Conventional Fixed Rate Mortgage | <p>A fixed-rate mortgage offers you a set interest rate and payments that do not change throughout the life, or "term," of the loan. A conventional fixed-rate loan is fully paid off over a given number of years-usually 15, 20, or 30. A portion of each monthly payment goes towards paying back the money borrowed, the "principal"; the rest is "interest."</p> |
| Cosigner | <p>An individual who signs the note of another person as support for the credit of the primary signer and who becomes responsible for the obligation. (Also known as a co-maker.)</p> |
| Credit Application | <p>A form to be completed by an applicant for a credit account, giving sufficient details (residence, employment, income, and existing debt) to allow the seller to establish the applicant's creditworthiness. Sometimes, an application fee is charged to cover the cost of loan processing.</p> |
| Credit Bureau | <p>An agency that collects individual credit information and sells it for a fee to creditors so they can make a decision on granting loans. Typical clients include banks, mortgage lenders, credit card companies, and other financing companies. Also commonly referred to as a consumer reporting agency or a credit reporting agency.</p> |
| Credit Card Account Agreement | <p>A written agreement that explains the terms and conditions of the account; credit usage and payment by the cardholder; duties and responsibilities of the card issuer.</p> |
| Credit Card Issuer | <p>Any financial institution that issues bank cards to those who apply for them.</p> |
| Credit Disability Insurance | <p>A type of insurance, also known as accident and health insurance, that makes payments on the loan if you become ill or injured and cannot work.</p> |
| Credit Life Insurance | <p>A type of life insurance that helps repay a loan if you should die before the loan is fully repaid. This is optional coverage.</p> |
| Credit Limit | <p>The maximum amount of credit that is available on a credit card or other line of credit account.</p> |
| Credit Report | <p>A detailed report of an individual's credit history prepared by a credit bureau and used by a lender in determining a loan applicant's creditworthiness.</p> |

Glossário

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| Credit Score | A number, roughly between 300 and 800, that measures an individual's credit worthiness. The most well-known type of credit score is the FICO® score. This score represents the answer from a mathematical formula that assigns numerical values to various pieces of information in your credit report. Banks use a credit score to help determine whether you qualify for a particular credit card, loan, or service. |
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| Cut-Off Time | A time of the day established by a bank for receiving deposits. After the cut-off time, deposits are considered received on the next banking day. |
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D

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| Debit | A debit may be an account entry representing money you owe a lender or money that has been taken from your deposit account. |
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| Debit Card | A debit card allows the account owner to access their funds electronically. Debit cards may be used to obtain cash from automated teller machines or purchase goods or services using point-of-sale systems. The use of a debit card involves immediate debiting and crediting of consumers' accounts. |
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| Debt Collector | Any person who regularly collects debts owed to others. |
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| Debt Elimination Scheme | A debt elimination scheme is a plan that is advertised as a way for an individual to eliminate various types of debt simply by paying someone a small fee compared to the amount of debt to be eliminated. These schemes are fraudulent. As a result of using a fraudulent scheme, individuals will lose money, could lose property, will damage their credit rating, and possibly incur additional debt. In addition, a creditor may take legal action against an individual to resolve a fraudulent attempt to eliminate debt. It is also possible for the victim to have identify theft occur by participating in such a fraudulent scheme. |
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| Debtor | Someone who owes a sum of money to another party. |
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| Debt-to-Income Ratio (DTI) | The percentage of a consumer's monthly gross income that goes toward paying debts. Generally, the higher the ratio, the higher the perceived risk. Loans with higher risk are generally priced at a higher interest rate. |
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Glossário

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| Decedent | A person who has died. |
| Deferred Payment | A payment postponed until a future date. |
| Delinquency | A debt that was not paid when due. |
| Demand Deposit | A deposit of funds that can be withdrawn without any advance notice. |
| Deposit Slip | A piece of paper that a person includes with a bank deposit to show how much money he or she is putting in an account. |
| Derogatory Information | Derogatory information is negative information on a person's credit report that can be used to deny a loan application. |
| Direct Deposit | A payment that is electronically deposited into an individual's account at a depository institution. |
| Direct Dispute | A dispute submitted directly to the furnisher about the accuracy of information in your consumer report that relates to an account or other relationship you have with the furnisher. |
| Disclosures | Certain information that Federal and State laws require creditors to give to borrowers relative to the terms of the credit extended. |
| Draft | A bank draft is a payment that is like a check, but its amount is guaranteed by the issuing bank. The funds are drawn from the requesting payer's account and are then placed in the bank's reserve account until the draft is cashed by the payee. |
| Drawee | The person (or bank) who is expected to pay a check or draft when it is presented for payment. |
| Drawee bank | The bank upon which a check is drawn. |
| Drawer | The person who writes a check or draft instructing the drawee to pay someone else. |

E

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| Electronic Banking | Electronic banking, also known as e-banking or internet banking, is the use of technology to conduct financial transactions without the need for human interaction. It allows customers to manage their finances online. |
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| Electronic Check Conversion | Electronic check conversion is the process of converting a paper check into an electronic payment. This can happen when a store scans a check to process it electronically, or when a bank converts a paper check into an electronic check. |
| Electronic Funds Transfer (EFT) | The transfer of money between accounts by consumer electronic systems—such as automated teller machines (ATMs) and electronic payment of bills—rather than by check or cash. (Wire transfers, checks, drafts, and paper instruments do not fall into this category.) |
| Embezzlement | Embezzlement is defined as theft/larceny of assets (money or property) by a person in a position of trust or responsibility over those assets. Embezzlement typically occurs in the employment and corporate settings. |
| Encoding | The process used to imprint or inscribe MICR characters on checks, deposits, and other financial instruments. |
| Enforcement Action | A regulatory tool that the OCC (Office of the Comptroller of the Currency) may use to correct problems or effect change in a national bank. |
| Equal Credit Opportunity Act (ECOA) | It prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or because an applicant receives income from a public assistance program. |
| Error Resolution | The required process for resolving errors involving electronic transfers to and from deposit accounts. |
| Escheat | Reversion of real or personal property to the State when 1) a person dies without leaving a will and has no heirs, or 2) when the property (such as a bank account) has been inactive for a certain period of time. |
| Escrow | A financial instrument held by a third party on behalf of the other two parties in a transaction. The funds are held by the escrow service until it receives the appropriate written or oral instructions—or until obligations have been fulfilled. Securities, funds, and other assets can be held in escrow. |
| Escrow Analysis | The periodic examination of escrow accounts by a mortgage company to verify that monthly deposits are sufficient to pay taxes, insurance, and other escrow-related items on when due. |

Glossário

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| Escrow Funds | Funds held in reserve by a mortgage company to pay taxes, insurance, and other mortgage-related items when due. |
| Estate Account | An account held in the name of a decedent that is administered by an executor or administrator of the estate. |
| Exception Hold | A period of time that allows the banks to exceed the maximum hold periods defined in the Expedited Funds Availability Act. |

F

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| Fair and Accurate Credit Transactions Act of 2003 (FACT Act or FACTA) | The purpose of this Act is to help consumers protect their credit identities and recover from identity theft. One of the key provisions of this Act is that consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies (Equifax, Experian, and TransUnion). |
| Fair Credit Reporting Act (FCRA) | A Federal law, established in 1971 and revised in 1997, that gives consumers the right to see their credit records and correct any mistakes. The FCRA regulates consumer credit reporting and related industries to ensure that consumer information is reported in an accurate, timely, and complete manner. The Act was amended to address the sharing of consumer information with affiliates. |
| Fair Debt Collection Practices Act (FDCPA) | The Fair Debt Collection Practices Act is a set of United States statutes added as Title VIII of the Consumer Credit Protection Act. Its purpose is to ensure ethical practices in the collection of consumer debts and to provide consumers with an avenue for disputing and obtaining validation of debt information in order to ensure the information's accuracy. It is often used in conjunction with the Fair Credit Reporting Act. |
| Federal Deposit Insurance Corporation (FDIC) | A government corporation that insures the deposits of all national and State banks that are members of the Federal Reserve System. |
| Federal Emergency Management Agency (FEMA) | Federal agency responsible for the emergency evaluation and response to all disasters, natural and man-made. FEMA oversees the administration of flood insurance programs and the designation of certain areas as flood prone. |

Glossário

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| Federal Reserve System | The central bank of the United States. The Fed, as it is commonly called, regulates the U.S. monetary and financial system. The Federal Reserve System is composed of a central governmental agency in Washington, D.C. (the Board of Governors) and twelve regional Federal Reserve Banks in major cities throughout the United States. |
| Fiduciary | Undertaking to act as executor, administrator, guardian, conservator, or trustee for a family trust, authorized trust, or testamentary trust, or receiver or trustee in bankruptcy. |
| Finance Charge | The total cost of credit a customer must pay on a consumer loan, including interest. The Truth in Lending Act requires disclosure of the finance charge. |
| Financial Regulatory Agency | An organization authorized by statute for ensuring the safe and sound operation of financial institutions chartered to conduct business under that agency's jurisdiction. |
| First Mortgage | A real estate loan which is in a first lien position, taking priority over all other liens. In case of a foreclosure, the first mortgage will be repaid before any other mortgages. |
| Fixed Rate Loan | A fixed rate loan is a loan with an interest rate that remains the same for the entire term of the loan. This means that the borrower can expect to pay the same amount of interest each month, which can help with budgeting and planning. |
| Fixed Rate Mortgage | A fixed-rate mortgage (FRM) is a home loan with an interest rate that remains the same for the entire length of the loan. This means that the monthly payment for principal and interest is consistent, allowing borrowers to plan and budget more efficiently. |
| Float | Financial float is a term that refers to when institutions and people account for the same sum of money more than once. When this happens, the sum of money exists in two different places. The time it takes for a financial institution to process a transaction causes the float. |
| Flood Insurance | Flood insurance protects against water from an overflowing river or a hurricane's tidal surge and also covers damage from water that builds up during storms. |

Glossário

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| Flood Plain | A strip of relatively flat and normally dry land alongside a stream, river, or lake that is covered by water during a flood. |
| Foreclosure | A legal process in which property that is collateral or security for a loan may be sold to help repay the loan when the loan is in default. |
| Foreign Transaction Fees | A fee assessed by your bank for making a transaction at another bank's ATM. |
| Forged Check | A check on which the drawer's signature has been forged. |
| Forgery | The fraudulent signing or alteration of another's name to an instrument such as a deed, mortgage, or check. The intent of the forgery is to deceive or defraud. |
| Fraud Alert | A key provision of the Fair and Accurate Credit Transactions Act of 2003 is the consumer's ability to place a fraud alert on their credit record. A consumer would use this option if they believe they were a victim of identity theft. The alert requires any creditor that is asked to extend credit to contact the consumer by phone and verify that the credit application was not made by an identity thief. |
| Freedom of Information Act | A Federal law that mandates that all the records created and kept by Federal agencies in the executive branch of government must be open for public inspection and copying. The only exceptions are those records that fall into one of nine exempted categories listed in the statute. |
| Frozen Account | An account on which funds may not be withdrawn until a lien is satisfied and a court order or other legal process makes the account available for withdrawal (e.g., the account of a deceased person is frozen pending a court order distributing the funds to the new lawful owners). An account may also be frozen when there is a dispute regarding the true ownership of an account. The bank will freeze the account to preserve the existing funds until legal action can determine the lawful owner. |
| Furnisher | An entity that provides information about a consumer to a consumer reporting agency for inclusion in a consumer report. |

Glossário

G

Garnishment/ Garnish

A legal process that allows a creditor to remove funds from your bank account to satisfy a debt that you have not paid. If you owe money to a person or company, they can obtain a court order directing your bank to take money out of your account to pay off your debt.

Guaranteed Student Loan

An extension of credit from a financial institution that is guaranteed by a Federal or State government entity to assist with tuition and other educational expenses. The government entity is responsible for paying the interest on the loan and paying the lender to manage it. The government entity also is responsible for the loan if the student defaults.

Guarantor

A party who agrees to be responsible for the payment of another party's debts should that party default.

H

Hazard Insurance

Insurance to protect the homeowner and the lender against physical damage to a property from sources such as but not limited to fire, wind, or vandalism.

Hold

Used to indicate that a certain amount of a customer's balance may not be withdrawn until an item has been collected, or until a specific check or debit is posted.

Home Equity Line of Credit (HELOC)

A line of credit secured by the equity in a consumer's home. It can be used for home improvements, debt consolidation, and other major purchases. Interest paid on the loan is generally tax deductible (consult a tax advisor to be sure). The funds may be accessed by writing checks against the line of credit or by getting a cash advance.

Home Equity Loan

A home equity loan allows you to tap into your home's built-up equity, which is the difference between the amount that your home could be sold for and the amount that you still owe. Homeowners often use a home-equity loan for home improvements, to pay for a new car, or to finance their child's college education. The interest paid is usually tax-deductible. Because the loan is secured by your home's equity, if you default, the bank may foreclose on your house and take ownership of it. This type of loan is sometimes referred to as a second mortgage or borrowing against your home.

Glossário

I

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| Inactive Account | <p>An account that has little or no activity; neither deposits nor withdrawals having been posted to the account for a significant period of time.</p> |
| Index-linked Certificate of Deposit | <p>An index-linked CD is a deposit obligation of the issuing bank and is often sold through bank branches and affiliated and unaffiliated brokers. Index-linked CDs provide the investor the ability to participate in the appreciation, if any, of a particular index, during the term of the CD. Index-linked CDs may have complicated payout structures and may not be suitable or appropriate for all investors. Investors should carefully review the investment risk considerations detailed in the relevant offering documents and disclosure statements. Index-linked CDs are not securities and are not registered under securities laws.</p> |
| Individual Account | <p>An account in the name of one individual.</p> |
| Individual Retirement Account (IRA) | <p>A retirement savings program for individuals to which yearly tax-deductible contributions up to a specified limit can be made. The amount contributed is not taxed until withdrawn. Withdrawal is not permitted without penalty until the individual reaches a certain age.</p> |
| Insufficient Funds | <p>When a depositor's checking account balance is inadequate to pay a check presented for payment.</p> |
| Insured Deposits | <p>Deposits held in financial institutions that are guaranteed by the Federal Deposit Insurance Corporation (FDIC) against loss due to bank failure.</p> |
| Interest | <p>The term interest is used to describe the cost of using money, a right, share, or title in property.</p> |
| Interest Rate | <p>An interest rate is a percentage that represents the cost of borrowing money or the return on an investment or loan. It's usually expressed as a percentage per year of the amount borrowed, invested, or lent.</p> |

Glossário

Interest Rate Index

IA table of yields or interest rates being paid on debt that is used to determine interest-rate changes for adjustable-rate mortgages and other variable-rate loans.

J

Joint Account

An account owned by two or more persons. Either party can conduct transactions separately or together as set forth in the deposit account contract.

K

Kiting

Writing a check in an amount that will overdraw the account but making up the deficiency by depositing another check on another bank. For example, mailing a check for the mortgage when your checking account has insufficient funds to cover the check, but counting on receiving and depositing your paycheck before the mortgage company presents the check for payment.

L

Late Charge

The fee charged for delinquent payment on an installment loan, usually expressed as a percentage of the loan balance or payment. Also, a penalty imposed by a card issuer against a cardholder's account for failing to make minimum payments.

Lease

A contract transferring the use of property or occupancy of land, space, structures, or equipment in consideration of a payment (e.g., rent).

Lender

An individual or financial institution that lends money with the expectation that the money will be returned with interest.

Lien

Legal claim against a property. Once the property is sold, the lien holder is then paid the amount that is owed.

Line of Credit

A pre-approved loan authorization with a specific borrowing limit based on creditworthiness. A line of credit allows borrowers to obtain a number of loans without re-applying each time as long as the total of borrowed funds does not exceed the credit limit.

Glossário

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| Loan-to-Value Ratio (LTV) | The ratio of the loan principal (amount borrowed) to the appraised value (selling price). For example, on a \$100,000 home, with a mortgage loan principal of \$80,000, the loan-to-value ratio is 80 percent. The LTV will affect programs available to the borrower; generally, the lower the LTV, the more favorable the program terms offered by lenders. |
| Loan Contract | The written agreement between a borrower and a lender in which the terms and conditions of the loan are set. |
| Loan Fee | A fee charged by a lender to make a loan (in addition to the interest charged to the borrower). |
| Loan Modification Provision | A contractual agreement in a loan that allows the borrower or lender to permanently change one or more of the terms of the original contract. |
| Loan Proceeds | The net amount of funds that a lending institution disburses under the terms of a loan, and which the borrower then owes. |
| Local Check | A check payable by, at, or through a bank in the same check processing region as the location of the branch of the depository bank. The depository bank is the bank into which the check was deposited. As of February 27, 2010, the Federal Reserve consolidated its checking processing centers into one processing center. Therefore, all checks are now considered local. |

M

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| Manufactured (mobile) home | A structure, built on a permanent chassis, transported to a site in one or more sections, and affixed to a permanent foundation. The term does not include recreational vehicles. |
| Maturity | The date on which the principal balance of a loan, bond, or other financial instrument becomes due and payable. |
| Minimum Balance | The amount of money required to be on deposit in an account to qualify the depositor for special services or to waive a service charge. |
| Minimum Payment | The minimum dollar amount that must be paid each month on a loan, line of credit, or other debt. |


Glossário

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| Missing Payment | A payment that has been made but not credited to the appropriate account. |
| Mobile home | A type of building that people live in, usually staying in one place, but able to be moved using a vehicle or sometimes its own engine. |
| Money Market Deposit Account | A savings account that offers a higher rate of interest in exchange for larger than normal deposits. Insured by the FDIC, these accounts have limits on the number of transactions allowed and may require higher balances to receive the higher rate of interest. |
| Money Market Fund | An open-ended mutual fund that invests in short-term debts and monetary instruments such as Treasury bills and pays money market rates of interest. Money market funds usually offer checkwriting privileges. They are not insured by the FDIC. |
| Mortgage | A debt instrument used in a real estate transaction where the property is the collateral for the loan. A mortgage gives the lender a right to take possession of the property if the borrower fails to pay off the loan. |
| Mortgage Loan | A loan made by a lender to a borrower for the financing of real property. |
| Mortgagee | The lender in a mortgage loan relationship |
| Mortgagor | The borrower in a mortgage loan relationship. (Property is used as collateral to make payment.) |
| Mutual Fund | A fund operated by an investment company that raises money from shareholders and invests it in stocks, bonds, options, commodities, or money market securities. These funds offer investors the advantages of diversification and professional management. To participate, the investor may pay fees and expenses. (Mutual funds are not covered by FDIC insurance). |

N

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| National Bank | A bank that is subject to the supervision of the Comptroller of the Currency. The Office of the Comptroller of the Currency is a bureau of the U.S. Treasury Department. A national bank can be recognized because it must have "national" or "national association" in its name. |
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Glossário

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| National Bank Examiner | <p>An employee of the Comptroller of the Currency whose function is to examine federally chartered financial institutions. Examiners evaluate bank activities and management processes to ensure national banks operate in a safe and sound manner and comply with laws and regulations.</p> |
| National Credit Union Administration (NCUA) | <p>The Federal regulatory agency that charters and supervises Federal credit unions. (NCUA also administers the National Credit Union Share Insurance Fund, which insures the deposits of Federal credit unions).</p> |
| National Flood Insurance Program (NFIP) | <p>The program of flood insurance coverage and floodplain management administered under the Flood Disaster Protection Act (FDPA or Act) and applicable Federal regulations found in Title 44 of the Code of Federal Regulations, Subchapter B.</p> |
| Negotiable Order of Withdrawal Account (NOW) | <p>A savings account from which withdrawals can be made by negotiable orders of withdrawal (functional equivalent of checks). This is an interest-bearing account for which the bank must reserve the right to require the depositor to provide at least seven days notice of his/her intent to withdraw funds.</p> |
| Not Automatically Protected | <p>There are several types of Federal benefits that are not automatically protected under 31CFR 212: Federal benefits received by check rather than direct deposit; Federal benefits received more than two months before the bank received the garnishment order or Federal benefits that were transferred to another bank account. The benefits may be exempt from garnishment but you will have to alert the court or creditor.</p> |
|  | |
| Official Check | <p>A check drawn on a bank and signed by an authorized bank official. (Also known as a cashier's check.)</p> |
| Offset, Right of | <p>Banks' legal right to seize funds that a guarantor or debtor may have on deposit to cover a loan in default. It is also known as right of setoff.</p> |
| Online Banking | <p>A service that allows an account holder to obtain account information and manage certain banking transactions through a personal computer via the financial institution's website on the Internet. (This is also known as Internet or electronic banking.)</p> |

Glossário

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| Open-End Credit | A credit agreement (typically a credit card) that allows a customer to borrow against a preapproved credit line when purchasing goods and services. The borrower is only billed for the amount that is actually borrowed plus any interest due. (Also called a charge account or revolving credit.) |
| Operating Subsidiary | National banks conduct some of their banking activities through companies called operating subsidiaries. These subsidiaries are companies that are owned or controlled by a national bank and that, among other things, offer banking products and services such as loans, mortgages, and leases. The Office of the Comptroller of the Currency supervises and regulates the activities of many of these operating subsidiaries. |
| Outstanding Check | A check written by a depositor that has not yet been presented for payment to or paid by the depositor's bank. |
| Overdraft | When the amount of money withdrawn from a bank account is greater than the amount actually available in the account, the excess is known as an overdraft, and the account is said to be overdrawn. |
| Overdraw | To write a check for an amount that exceeds the amount on deposit in the account. |
| Overlimit | An open-end credit account in which the assigned dollar limit has been exceeded. |

P

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| Participating Community | A community for which the Federal Emergency Management Agency (FEMA) has authorized the sale of flood insurance under the National Flood Insurance Program (NFIP). |
| Passbook | A book in ledger form in which are recorded all deposits, withdrawals, and earnings of a customer's savings account. |
| Past Due Item | Any note or other time instrument of indebtedness that has not been paid on the due date. |
| Payday Loans | A small-dollar, short-term loan that a borrower promises to repay out of their next paycheck or deposit of funds. |

Glossário

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| Payee | The person or organization to whom a check, draft, or note is made payable. |
| Paying (Payor) Bank | A bank upon which a check is drawn and that pays a check or other draft. |
| Payment Due Date | The date on which a loan or installment payment is due. It is set by a financial institution. Any payment received after this date is considered late; fees and penalties can be assessed. |
| Payoff | The complete repayment of a loan, including principal, interest, and any other amounts due. Payoff occurs either over the full term of the loan or through prepayments. |
| Payoff Statement | A formal statement prepared when a loan payoff is contemplated. It shows the current status of the loan account, all sums due, and the daily rate of interest. |
| Payor | The person or organization who pays. |
| Periodic Rate | The interest rate described in relation to a specific amount of time. The monthly periodic rate, for example, is the cost of credit per month; the daily periodic rate is the cost of credit per day. |
| Periodic Statement | The billing summary produced and mailed at specified intervals, usually monthly. |
| Personal Identification Number (PIN) | Generally a four-character number or word, the PIN is the secret code given to credit or debit cardholders enabling them to access their accounts. The code is either randomly assigned by the bank or selected by the customer. It is intended to prevent unauthorized use of the card while accessing a financial service terminal. |
| Phishing | The activity of defrauding an online account holder of financial information by posing as a legitimate entity. |
| PITI | Common acronym for principal, interest, taxes, and insurance—used when describing the monthly charges on a mortgage. |
| Point of Sale (POS) | 1) The location at which a transaction takes place. 2) Systems that allow bank customers to effect transfers of funds from their deposit accounts and other financial transactions at retail establishments. |

Glossário

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| Power of Attorney | A written instrument which authorizes one person to act as another's agent or attorney. The power of attorney may be for a definite, specific act, or it may be general in nature. The terms of the written power of attorney may specify when it will expire. If not, the power of attorney usually expires when the person granting it dies. Some institutions require that you use the bank's power of attorney forms. (The bank may refer to this as a Durable Power of Attorney: The principal grants specific rights to the agent). |
| Preauthorized Electronic Fund Transfers | An EFT authorized in advance to recur at substantially regular intervals. |
| Preauthorized Payment | A system established by a written agreement under which a financial institution is authorized by the customer to debit the customer's account in order to pay bills or make loan payments. |
| Preferred Risk Policy (PRP) | A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP generally is available for property located in B, C, and X Zones in Regular Program Communities that meets eligibility requirements based on the property's flood loss history. |
| Prepayment | The payment of a debt before it actually becomes due. |
| Prepayment Clause | A clause in a mortgage allowing the mortgagor to pay off part or all of the unpaid debt before it becomes due. |
| Prepayment Penalty | A penalty imposed on a borrower for repaying the loan before its due date. (In the case of a mortgage, this applies when there is not a prepayment clause in the mortgage note to offset the penalty). |
| Previous Balance | The cardholder's account balance as of the previous billing statement. |
| Principal Balance | The outstanding balance on a loan, excluding interest and fees. |
| Private Mortgage Insurance (PMI) | Insurance offered by a private insurance company that protects the bank against loss on a defaulted mortgage up to the limit of the policy (usually 20 to 25 percent of the loan amount). PMI is usually limited to loans with a high loan-to-value (LTV) ratio. The borrower pays the premium. |

Glossário

R

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| Real Estate Settlement Procedures Act (RESPA) | <p>Federal law that, among other things, requires lenders to provide "good faith" estimates of settlement costs and make other disclosures regarding the mortgage loan. RESPA also limits the amount of funds held in escrow for real estate taxes and insurance.</p> |
| Reconciliation | <p>The process of analyzing two related records and, if differences exist between them, finding the cause and bringing the two records into agreement. Example: Comparing an up-to-date check book with a monthly statement from the financial institution holding the account.</p> |
| Redlining | <p>The alleged practice of certain lending institutions of not making mortgage, home improvement, and small business loans in certain neighborhoods—usually areas that are deteriorating or considered by the lender to be poor investments.</p> |
| Refinancing | <p>A way of obtaining a better interest rate, lower monthly payments, or borrow cash on the equity in a property that has built up on a loan. A second loan is taken out to pay off the first, higher-rate loan.</p> |
| Refund | <p>An amount paid back because of an overpayment or because of the return of an item previously sold.</p> |
| Regular Program Community | <p>A community wherein a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Flood Disaster Protection Act (FDPA or Act).</p> |
| Release of Lien | <p>To free a piece of real estate from a mortgage.</p> |
| Renewal | <p>A form of extending an unpaid loan in which the borrower's remaining unpaid loan balance is carried over (renewed) into a new loan at the beginning of the next financing period.</p> |
| Residual Interest | <p>Interest that continues to accrue on your credit card balance from the statement cycle date until the bank receives your payment.</p> |
| Return Item | <p>A negotiable instrument—principally a check—that has been sent to one bank for collection and payment and is returned unpaid by the sending bank.</p> |

Glossário

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| Reverse Mortgage | A reverse mortgage is a special home loan product that allows a homeowner aged 62 or older the ability to access the equity that has accumulated in their home. The home itself will be the source of repayment. The loan is underwritten based on the value of the collateral (home) and the life expectancy of the borrower. The loan must be repaid when you die, sell your home, or no longer live there as your principal residence. |
| Revolving Credit | A credit agreement (typically a credit card) that allows a customer to borrow against a preapproved credit line when purchasing goods and services. The borrower is only billed for the amount that is actually borrowed plus any interest due. (Also called a charge account or open-end credit.) |
| Right of Offset | Banks' legal right to seize funds that a guarantor or debtor may have on deposit to cover a loan in default. It is also known as the right of set-off. |
| Right of Rescission | Right to cancel, within three business days, a contract that uses the home of a person as collateral, except in the case of a first mortgage loan. There is no fee to the borrower, who receives a full refund of all fees paid. The right of rescission is guaranteed by the Truth in Lending Act (TILA). |
| S | |
| Safe (or Safety) Deposit Box | A type of safe usually located in groups inside a bank vault and rented to customers for their use in storing valuable items. |
| Safekeeping | A service provided by banks where securities and valuables are protected in the vaults of the bank for customers. |
| Satisfaction of Mortgage | A document issued by a mortgagee (the lender) when a mortgage is paid in full. |
| Service Charge | A charge assessed by a depository institution for processing transactions and maintaining accounts. |
| Signature Card | A card signed by each depositor and customer of a bank which may be used as a means of identification. The signature card represents a contract between the bank and the depositor. |

Glossário

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| Special Flood Hazard Area (SFHA) | An area defined on a Flood Insurance Rate Map with an associated risk of flooding. |
| Stale-Dated Check | Presented to the paying bank 180 days (6 months) or more after the original issue date. Banks are not required by the Uniform Commercial Code to honor stale-dated checks and can return them to the issuing bank unpaid. The maker of a check can discourage late presentment by writing the words "not good after X days" on the back of the check. |
| State Bank | A bank that is organized under the laws of a State and chartered by that State to conduct the business of banking. |
| State Banking Department | The organization in each State that supervises the operations and affairs of State banks. |
| Statement | A summary of all transactions that occurred over the preceding month and could be associated with a deposit account or a credit card account. |
| Stop Payment | An order not to pay a check that has been issued but not yet cashed. If requested soon enough, the check will not be debited from the payer's account. Most banks charge a fee for this service. |
| Student Loan | Loans made, insured, or guaranteed under any program authorized by the Higher Education Act. Loan funds are used by the borrower for education purposes. |
| Substitute Check | A substitute check is a paper copy of the front and back of the original check. A substitute check is slightly larger than a standard personal check so that it can contain a picture of your original check. A substitute check is legally the same as the original check if it accurately represents the information on the original check and includes the following statement: "This is a legal copy of your check. You can use it the same way you would use the original check." The substitute check must also have been handled by a bank. |

T

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| Terms | The period of time and the interest rate arranged between creditor and debtor to repay a loan. |
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Glossário

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| Time Certificate of Deposit | A time deposit evidenced by a negotiable or nonnegotiable instrument specifying an amount and maturity. |
| Time Deposit | A time deposit (also known as a term deposit) is a money deposit at a bank that cannot be withdrawn for a certain "term" or period of time. When the term is over it can be withdrawn, or it can be held for another term. The longer the term, the better the yield on the money. Generally, there are significant penalties for early withdrawal. |
| Trust Account | A general term that covers all types of accounts in a trust department, such as estates, guardianships, and agencies. |
| Trust Administrator | A person or institution that manages trust accounts. |
| Truth in Lending Act (TILA) | The Truth in Lending Act is a Federal law that requires lenders to provide standardized information so that borrowers can compare loan terms. In general, lenders must provide information on; what credit will cost the borrowers; when charges will be imposed, and; what the borrower's rights are as a consumer. |
| U | |
| Uncollected Funds | A portion of a deposit balance that has not yet been collected by the depository bank. |
| Uniform Commercial Code (UCC) | A set of statutes enacted by the various States to provide consistency among the States' commercial laws. It includes negotiable instruments, sales, stock transfers, trust and warehouse receipts, and bills of lading. |
| Uniform Gift to Minors Account | A UGMA provides a child under the age of 18 (a minor) with a way to own investments. The money is in the minor's name, but the custodian (usually the parent) has the responsibility to handle the money in a prudent manner for the minor's benefit. The parent cannot withdraw the money to use for his or her own needs. |
| Usury | Charging an illegally high interest rate on a loan. |
| Usury Rates | The maximum rate of interest lenders may charge borrowers. The usury rate is generally set by State law. |

Glossário

V

Variable Rate

Any interest rate or dividend that changes on a periodic basis.

W

Wire Transfer

A transfer of funds from one point to another by wire or network such the Federal Reserve Wire Network (also known as FedWire).

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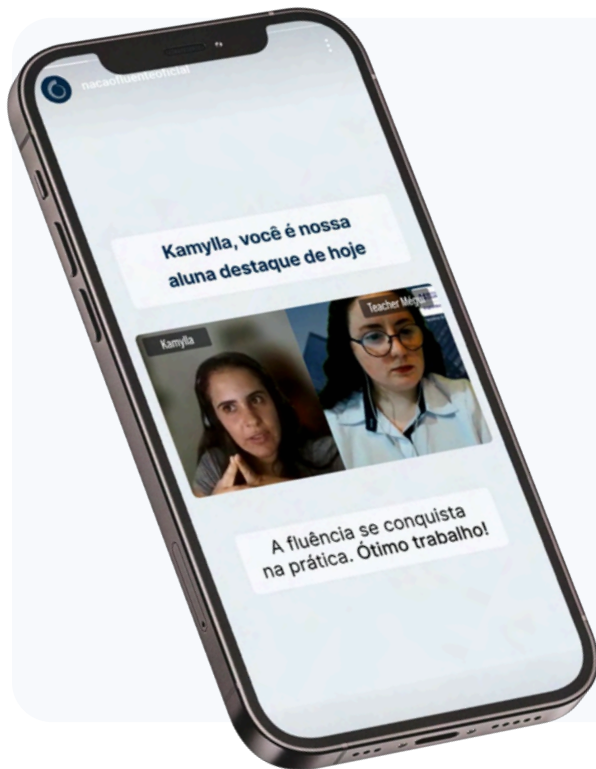


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