



What Do You Know About Depository Institutions?

	Total Points Earned
29	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Choose whether each statement describes a credit union, commercial bank, or both by placing the corresponding letter in the blank. (1 point each)

- ___b___ 1. Anyone can open an account here
___c___ 2. Offers financial services
___a___ 3. Owned by their customers
___b___ 4. In business to make money
___a___ 5. Membership requirements to open an account

- A. Credit Union
B. Commercial Bank
C. Both

Directions: Answer the following questions with complete sentences.

6. What are two benefits depository institutions can provide? (2 points)

They can provide you with a debit card which allows you to pay at places without having to carry cash. They also allow you to use atm's to access you cash and keep track of your cash online or on your phone.

7. What would be the three most important factors that you would consider when deciding which depository institution fits your needs? Explain. (3 points)

You must look at convince of location. If you travel to certain areas such as me being in Michigan commonly and I have to open a second account at Huntington bank. You must need to look at fees and decide whether they are reasonable such as security and account fees. Lastly, you need to research how safe a bank is and how much there interest they give you is.

8. What are two ways depository institutions keep your money safe? (2 points)

They require a pin if you are using a card, login in on mobile and online, or your personal checks. They also have insurance which kicks in for robberies or other issues that may occur.

What Do You Know About Depository Institutions

Answer Key

Levy



What Do You Know About Depository Institutions Answer Key:

Strengthening the Supervision and Regulation of the Depository Institutions United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1992 *FINE: Depository institutions and housing. Regulation of depository institutions* ,1976 **Financial Institutions and the Nation's Economy: Depository institutions and housing** ,1976 **Financial Institutions and the Nation's Economy** ,1976 *Annual Report* Federal Financial Institutions Examination Council (U.S.),1983 **Depository Institution Examination Improvement Act, Truth in Savings Act** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance,1986 **H.R. 1585--Depository Institution Regulatory Streamlining Act of 1999** United States. Congress. House. Committee on Banking and Financial Services. Subcommittee on Financial Institutions and Consumer Credit,1999 **Financial Institutions and the Nations's Economy** United States. Congress. House. Committee on Banking, Currency, and Housing,1976 **Fraud in America's Insured Depository Institutions** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1991 **Financing Residential Real Estate** Megan Dorsey,David L. Rockwell,2005 *Federal Register* ,2014 **Regulation of Securities: SEC Answer Book, 5th Edition** Levy,2016-01-01 Regulation of Securities SEC Answer Book Fifth Edition is your complete guide to understanding and complying with the day to day requirements of the federal securities laws that affect all public companies Using a question and answer format similar to that which the SEC has embraced this valuable desk reference provides concise understandable answers to the most frequently asked compliance questions and ready access to key statutes regulations and court decisions Designed for both beginners and seasoned professionals the volume contains approximately 1 400 pages organized in 23 self contained chapters Each chapter covers the basics before moving into the nuanced details meeting the needs of those who seek a general understanding of a topic as well as those grappling directly with critical issues Twice yearly supplements keep the book current in this rapidly evolving field Whether you are a lawyer accountant corporate executive director or investor you ll be able to quickly find concise answers to essential questions about the Dodd Frank Act Exchange Act registration and reporting executive compensation disclosure derivatives disclosure management s discussion and analysis audit committee responsibilities Sarbanes Oxley electronic filing interactive financial data tender offers proxy solicitations insider trading going private transactions shareholders rights SEC investigations criminal enforcement securities class actions and much more **The Law of Bank Deposits, Collections, and Credit Cards** Barkley Clark,Barbara Brewer Clark,1995 **Commerce Solved Papers** YCT Expert Team , 2023 24 NTA UGC NET JRF Commerce Solved Papers **Recapitalizing Banks with Public Funds** International Monetary Fund,1999-10-01 Recapitalizing banks in a systemic crisis is a complex medium term process that requires significant government intervention and careful management at both the strategic and individual bank levels This paper highlights the range of operational and

strategic issues to be addressed and the institutional arrangements needed to foster an effective banking system restructuring and maximize the returns on government investment The approaches to recapitalization have varied with countries choosing different mixes of direct capital injections and asset purchase and rehabilitation The choice of an appropriate mix is critical to minimize the expected present value of government outlays net of recoveries

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What Do You Know About Depository Institutions Answer Key: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have charmed audiences this year. What Do You Know About Depository Institutions Answer Key : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Uncover the Best : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens' "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and thrilling novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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