



## 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            | A. Credit Union    |
| ___c___ 2. Offers financial services                  | B. Commercial Bank |
| ___a___ 3. Owned by their customers                   | C. Both            |
| ___b___ 4. In business to make money                  |                    |
| ___a___ 5. Membership requirements to open an account |                    |

**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 Institution Answer Key

**YCT Expert Team**



## **What Do You Know About Depository Institution Answer Key:**

**Strengthening the Supervision and Regulation of the Depository Institutions** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1992      **Economics** Patrick J. Welch,Gerry F. Welch,2009-11-23 The ninth edition introduces business professionals to basic economic concepts institutions relationships and terminology It has been updated with the most current qualitative data Over 20 new applications have been added that help them connect economics to real world experiences They ll gain insight into green economics and how business and the environment are related Critical Thinking Cases are presented at the end of the chapter to show how concepts are applied Up for Debate sections also examine the different sides of current economic issues These updates prepare business professionals to apply their economic knowledge in the field      **U.S. and International Response to the Mexican Financial Crisis** United States. Congress. House. Committee on Banking and Financial Services,1995      **Regulatory Consolidation Proposals for Insured Depository Institutions** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1994      **The Law of Bank Deposits, Collections, and Credit Cards** Barkley Clark,Barbara Brewer Clark,1995

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**A Risk Professionals Survival Guide** Clifford Rossi, 2014-10-20 Balanced practical risk management for post financial crisis institutions A Risk Professional s Survival Guide fills a critical gap left by existing risk management texts Instead of focusing only on quantitative risk analysis or only on institutional risk management this book takes a comprehensive approach The disasters of the recent financial crisis taught us that managing risk is both an art and a science and it is critical for practitioners to understand how individual risks are integrated at the enterprise level This book is the only resource of its kind to introduce all of the key risk management concepts in a cohesive case study spanning each chapter A hypothetical bank drawn from elements of several real world institutions serves as a backdrop for topics from credit risk and operational risk to understanding big picture risk exposure You will be able to see exactly how each rigorous concept is applied in actual risk management contexts This book includes Supplemental Excel based Visual Basic VBA modules so you can interact directly with risk models Clear explanations of the importance of risk management in preventing financial disasters Real world examples and lessons learned from past crises Risk policies infrastructure and activities that balance limited quantitative models This book provides the element of hands on application necessary to put enterprise risk management into effective practice The very best risk managers rely on a balanced approach that leverages every aspect of financial operations for an integrative risk management strategy With this book you can identify and control risk at an expert level

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