Types of Depository Institutions

Two types of depository institutions are:	
Commercial Bank	Credit Union
For-profit	Not-for-profit - owned by members
Open to anyone who wants to utilize a depository institution	Have membership qualifications – members must share a "common bond"
Offer numerous financial services	Offer many services but usually not as many as a bank
Usually the largest depository institutions	Are often able to pay higher interest rates and charge lower fees

Each type is unique - choose what is best for you





What Do You Know About Depository Institutions

United States. Congress. House.
Committee on Banking, Finance, and
Urban Affairs. Subcommittee on
Financial Institutions Supervision,
Regulation and Insurance

What Do You Know About Depository Institutions:

Depository Institutions United States. General Accounting Office, 1992 Strengthening the Supervision and Regulation of the Depository Institutions United States. Congress. Senate. Committee on Banking, Housing, and Urban Issues in the Reform of Deposit Insurance and Regulation of Depository Institutions International Monetary Fund, 1990-08-01 In the United States the thrift industry crisis and evidence of financial weakness in the banking industry have raised concerns about the cost effectiveness of the present framework of deposit insurance and regulation of depository institutions that serves to control systemic risks The reform proposals discussed in this paper aim to create a more cost effective approach by either modifying the operation of the deposit insurance funds to reduce the value of the deposit guarantee or altering those regulations of depository institutions that limit portfolio risk to reduce their overall cost Consideration is given to both the potential effectiveness and practicability of the proposed reforms **Oversight Hearings** on Depository Institutions Deregulation Committee United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance, 1980 Transactions to Resolve Failed Depository Institutions United States. Congress. House. Committee on Banking, Finance, and Urban FINE: Depository institutions and housing. Regulation of depository institutions, 1976 Affairs, 1990

Treatment of Abandoned Deposits and Property in Failed Depository Institutions United States. Congress.

House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Financial Institutions Supervision, Regulation and Insurance, 1992 Outreach to Depository Institutions with Assets under \$5 Billion, Securities Activities of Depository Institutions United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities, 1982 Financial Institutions and the Nation's Economy: Depository Institutions and housing, 1976

Depository Institutions Deregulation and Monetary Control Act of 1980 United States. Congress. Conference Committees, 1980.1980 **Depository institutions deregulation act of 1979** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions, 1979 The Depository Institutions Amendments of 1982 United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on <u>Depository Institutions Deregulation Committee</u> Financial Institutions Supervision, Regulation and Insurance, 1982 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1980 1991 Comptroller's Manual for National Banks: Laws United States. Office of the Comptroller of the Currency, 1991 **Foundations of Global** Financial Markets and Institutions, fifth edition Frank J. Fabozzi, Frank J. Jones, 2019-04-30 A thoroughly revised and updated edition of a textbook for graduate students in finance with new coverage of global financial institutions This thoroughly revised and updated edition of a widely used textbook for graduate students in finance now provides expanded coverage of global financial institutions with detailed comparisons of U S systems with non U S systems A focus on the actual

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