

Which one or ones of the following statements regarding financial intermediaries are correct?

- Securities used by financial intermediaries to collect funds include but are not limited to CDs, insurance policies, and stock shares.
- All financial intermediaries provide investment securities insured by FDIC.
- Financial institutions collect surplus funds and create financial contracts between themselves and entities providing the surplus funds.
- Securities acquired by financial intermediaries by offering cash include only stock shares and loan contracts.

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