

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

PT Brinkman



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