

Banking Study Guide

Use the following word bank to help you answer the questions below.

ATM	Debit Card	Bank (Commercial Bank)	Endorsement
Money Order	Cashier's Check	Bank Reconciliation	Traveler's Checks
Electronic Funds Transfer (EFT_	Savings Bond	Credit Card	Overdraft Protection
Stop Payment Order	Personal Check (check)	PIN #	Certificate of Deposit (CD)
Money Market Account (MMA)	Credit Union	Liquidity	FDIC NCUA

Question	Answer
1. A _____ will allow you to write a limited # of checks & have varying interest rates.	Money Market Account
2. A _____ is a passcode you use to get access to your savings and/or checking account.	PIN #
3. A(n) _____ is the signature of the payee, the party to whom the check has been written. Usually done right before a deposit is made.	Endorsement
4. A(n) _____ is a nonprofit financial institution that is owned by its members and organized for their benefit.	Credit Union
5. A request that a bank or other financial institution not cash a particular check is called a(n)_____.	Stop Payment Order
6. A(n) _____ allows you to withdraw money from an ATM or pay for purchases from your checking account.	Debit Card
7. _____ is a service which provides a short-term loan to cover checks written for more than the customer has in their account. Many times you have to opt in for this feature and pay a monthly service charge.	Overdraft Protection
8. A report that accounts for the differences between the bank statement and a checkbook balance is called a(n)_____. You complete the report to check for errors.	Bank Reconciliation
9. _____ is a way to pay bills online and have paychecks deposited directly into your account.	Electronic Funds Transfer (EFT)
10. A(n) _____ allows you to make deposits & withdraws outside of normal banking hours.	ATM
11. A _____ is a for-profit organization owned by stockholders and run by a paid board of directors. It offers a wide variety of services to anyone.	Commercial Bank
12. A _____ is like a long term savings account that earns you slightly more interest, but is less liquid than a traditional savings account. It is considered a timed deposit.	Certificate of Deposit (CD)

Banking Study Guide Student Answer Key

Judd E. Hollander



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