

Answers to Chapter 4 Questions

1. Describe the functions performed by Federal Reserve Banks.

As part of the Federal Reserve System, Federal Reserve Banks perform multiple functions. These include **administering the distribution of monetary policy, supervision and regulation of member banks, and acting as a financial institution, custodian, government securities purchaser, and the provider of currency notes, which allow for, when issued for circulation, and a variety of services to serve the federal government as member banks.**

2. Explain the discount rate and the discount window.

The **discount rate** (or **bank rate**) is the "lender of last resort" loan made by Federal Reserve Banks to depository institutions. These loans are made **through the Federal Reserve Bank's discount window** and involve the discounting of eligible short-term securities (usually for 90 days).

3. Describe the structure of the Board of Governors of the Federal Reserve System.

The Federal Reserve System is divided into 12 Federal Reserve districts. Each district has one **member Federal Reserve Bank**, some of which also have branches in other areas within the district. In terms of individuals, **there are seven Federal Reserve Banks and the New York, Chicago, and San Francisco branches.**

Federal Reserve Banks operate under the general supervision of the Board of Governors.

4. What are the primary responsibilities of the Federal Reserve Board?

The primary responsibilities of the Federal Reserve Board are the **administration and conduct of monetary policy and the supervision and regulation of banks.** All seven Board members run the Federal Open Market Committee which makes key decisions affecting the availability of money and credit in the economy.

5. What are the primary responsibilities of the Federal Open Market Committee?

The main responsibilities of the FOMC are to **manage the nation's money stock, employment, economic growth, price stability, and sustainable growth of international trade.** The FOMC carries out its mandate through monetary operations, including open market operations.

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L Reisser



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The Federal Reserve System: Purposes and Functions ,1966 **Credit and Financial Management** ,1926

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