



## What Do You Know About Depository Institutions?

|    |                       |
|----|-----------------------|
|    | Total Points Earned   |
| 29 | Total Points Possible |
|    | Percentage            |

Name \_\_\_\_\_  
Date \_\_\_\_\_  
Class \_\_\_\_\_

**Directions:** Choose whether each statement describes a credit union, commercial bank, or both by placing the corresponding letter in the blank. (1 point each)

- \_\_\_b\_\_\_ 1. Anyone can open an account here  
\_\_\_c\_\_\_ 2. Offers financial services  
\_\_\_a\_\_\_ 3. Owned by their customers  
\_\_\_b\_\_\_ 4. In business to make money  
\_\_\_a\_\_\_ 5. Membership requirements to open an account

- A. Credit Union  
B. Commercial Bank  
C. Both

**Directions:** Answer the following questions with complete sentences.

6. What are two benefits depository institutions can provide? (2 points)

They can provide you with a debit card which allows you to pay at places without having to carry cash. They also allow you to use atm's to access you cash and keep track of your cash online or on your phone.

7. What would be the three most important factors that you would consider when deciding which depository institution fits your needs? Explain. (3 points)

You must look at convince of location. If you travel to certain areas such as me being in Michigan commonly and I have to open a second account at Huntington bank. You must need to look at fees and decide whether they are reasonable such as security and account fees. Lastly, you need to research how safe a bank is and how much there interest they give you is.

8. What are two ways depository institutions keep your money safe? (2 points)

They require a pin if you are using a card, login in on mobile and online, or your personal checks. They also have insurance which kicks in for robberies or other issues that may occur.

# Depository Institutions Services Answer Key

**Didier Musso**



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