



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.

What Do You Know About Depository Institutions Worksheet Answers

AICPA



What Do You Know About Depository Institutions Worksheet Answers:

FDIC Banking Review ,1988 Comptroller's Manual for Corporate Activities ,1988 **Audit Risk Alert: General Accounting and Auditing Developments 2018/19** AICPA,2018-11-05 Containing descriptions of all recent auditing accounting and regulatory developments this 2018 alert will ensure that accountants have a robust understanding of the business economic and regulatory environments in which they and their clients operate In addition accountants will gain a full understanding of emerging practice issues with targeted analysis of new developments and how they may affect their engagements including Recent Economic Trends Recent Legislative and PCAOB Developments Developments in Peer Review Recent Ethics Interpretations This useful resource also contains new accounting and auditing guidance related Derivatives and Hedging Service Concession Agreements Discontinued Operations Stock Compensation **Bank Acquisitions and Takeovers** ,1986 **Audit and Accounting Manual: Nonauthoritative Practice Aid, 2019** AICPA,2019-08-09 This comprehensive step by step guide provides a plain English approach to planning and performing audits In this handy resource accountants and auditors will find updates for the issuance of SAS No 132 The Auditor s Consideration of an Entity s Ability to Continue as a Going Concern with illustrative examples sample forms and helpful techniques ideal for small and medium sized firms Key Features include Comprehensive and step by step guidance on the performance of an audit Numerous alerts that address the current year developments in a variety of areas Illustrative examples and forms to facilitate hands on performance of the audit **Managing Commercial Banks** Duane B. Graddy,Austin H. Spencer,1990

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