

Answer Key for "EVERFI Financial Literacy Post Assessment - Banking Basics"

Generated on January 31, 2021

1. Which of the following is NOT a common feature of a financial institution?

- A. Automated teller machine (ATM)
- B. Depository
- C. Insurance (FDIC)
- D. Interest charges

2. Which of the following is NOT a common feature of a financial institution?

- A. Automated ATMs
- B. Automatically funding
- C. Interest charges
- D. Overdrafts

3. Which of the following is NOT a common feature of a financial institution?

- A. Interest charges
- B. Payment vehicles
- C. Automated transaction services
- D. Accounting and management fees

4. Which of the following statements about efforts to reduce expenditures by FDICs?

- A. They have focused spending levels during the day.
- B. They consistently reduce their expenses.
- C. They charge high fees
- D. They charge vehicle fees when business is not made.

5. Which of the following statements is typically true about the highest fees?

- A. Bank checking and private bank transactions
- B. Interest charges
- C. Bank credit account fees
- D. Overdraft fees

6. Which of the following statements about efforts to reduce expenditures is FALSE?

- A. They reduce financial services from the bank's business that are profitable.
- B. They charge low fees
- C. They consistently charge all bank clients account and fees
- D. They make it easy for customers to find information to help to get out of

7. Which type of funds account typically allows the lowest all-in-one interest?

Answer Key To Everfi Banking

Puja Mehta



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