

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

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

- A. Interest charges
- B. Depository
- C. Automated teller machine (ATM)
- D. Banking and mortgage services

4. Which of the following statements about efforts to reduce expenditures for FDIC?

- A. They have focused spending levels during the day.
- B. They consistently reduce their expenses.
- C. They charge high fees.
- D. They charge credit fees when business goes south.

5. Which of the following statements is typically true for higher fees?

- A. Bank charges will provide lower compensation.
- B. Interest rates.
- C. Bank credit account fees.
- D. Insurance 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 pay interest.
- B. They charge low fees.
- C. They maintain a high level of good service, savings and loans.
- D. They make it easy for customers to find a bank that is best to get out of.

7. Which type of bank account typically offers the lowest interest rate?

Answer To Question 9 On Everfi Banking

Wolfgang Guggemos

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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