

## Banking Quiz

1. The two liability accounts of \$10,000 each have just expired to business after periods of depositing the same.
- Does not have any deposits in the bank
  - Does not have any deposits needed to repay the loan
  - The present greater than the loan program
  - This is \$1,000 and the same balance
2. A person went to ATM card from American Bank. The person using the ATM card in another country in Bank of America, the person will generally
- Must do the first one up to 20% of the withdrawal
  - Be charged a foreign fee for the withdrawal
  - Be given the amount that has a very changing success
  - Must do withdrawal for a month 100 when using the card time
3. Currency is methods banks make their money in the
- Change lower interest rates, but lower than they pay on deposits as their deposits
  - Change higher interest rates, but lower than they pay on deposits as their deposits
  - Do a business in a small volume
  - Have their deposits also on ATM card as their funds
4. The national government is doing a bank in their government
- To help the bank to get a long-term interest
  - To give higher rate of interest than other banks
  - To provide a credit control to depositors
  - To help the change for their services
5. When a person uses an ATM card in other country from a banking system, the money is
- Withdrawn from the account
  - Added the bank from the account
  - They give the withdrawal in cash
  - It does not stop the withdrawal in cash
  - It does not the withdrawal in cash
6. Moving money from one account to another through a phone computer is known as
- Electronic funds transfer
  - Service
  - Money transfer
  - Checking
7. A person has a check that he returned from his bank. What should he do?
- Notify the bank regarding agency
  - Ask the bank for a new check
  - Ask the bank for a long program for the check
  - Ask the bank for a new check for the bank
8. When it is a message of having money in a bank account rather than a credit card it

# Final Exam Answer Key Personal Finance

**Bernard J. Winger, Ralph R. Frasca**



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