

is discussed in Chapter 9, savings accounts in Chapter 11, and investment services in Chapter 12.

## Types of Financial Institutions

In the past, financial institutions were more specialized. Each type of institution offered a distinct set of services to a specific set of customers. Deregulation, computer technology, and recent economic conditions have made these institutions more alike. Following are brief descriptions of financial institutions and their services.

### Commercial Banks

A **commercial bank** is owned by stockholders and operated for profit. Its primary functions are to receive, transfer, and lend money to individuals, businesses, and governments. Commercial banks are often called full-service banks. They offer a wide variety of services.

These banks may be chartered by the federal government or by a state government. Federally chartered banks are called national banks and may use the word *national* in their names. These banks must comply with federal banking regulations. State chartered banks are regulated by state banking commissions.

The **Federal Deposit Insurance Corporation (FDIC)** is a U.S. government agency that protects bank customers by insuring their deposits. It also examines and supervises financial institution policies and operations. Its goal is to help maintain consumer and business confidence in the banking system. To do this, the FDIC insures bank deposits. This guarantees that depositors are protected if their bank fails or cannot repay deposits on demand. See 8-2.

In the past, the FDIC insured \$100,000 of a customer's total deposits in a given bank. This amount has been temporarily increased to \$250,000 until the end of 2013. Then, in 2014, it will revert to \$100,000.

Suppose a depositor has \$240,000 in savings and \$10,000 in a checking account at the bank. All \$250,000 would be returned by the FDIC to its owner if the bank were unable to pay. On the other hand, if the person has \$256,000 in checking and savings deposits, FDIC insurance covers all but \$6,000.

It is possible for that customer to have a separate type of account at the bank (such as a business account). In this case, the total of the customer's accounts is insured up to \$250,000. If the person opens an account at another bank, the FDIC also insures this account for \$250,000.



#### 8-2

Accounts in commercial banks are insured by the FDIC.

# Foundations In Personal Finance Chapter Investment Options

**M Mosston**



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