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# **EVERFI Module 1 Banking Basics Test**

## **Questions and Answers**

1. **Brick and Mortar banks?:** banks have physical buildings. These are the banks you may see as you drive through town.

2. **What are 3 things you can do at a brick and mortar bank?:** exchange checks for cash, deposit checks, speak to someone in person

3. **What are 3 negative things about using brick and mortar banks?:** Earn little interest on the money in your accounts, you pay higher bank fees since banks have to pay to keep the physical building, can't access physical bank after hours

4. **Internet banks:** only online. All services are done through an application or website using either a computer or mobile device.

5. **What are 3 things you can do with internet banks?:** deposit checks into accounts, earn interest on your money in accounts and pay less interest on your loans, use debit cards at ATMs around the world

6. **What are 3 negatives to online banking?:** Difficult to deposit cash, could lose account temporarily if website glitches, may not have access to checking accounts

# Everfi Banking Test

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