

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

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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 overdrafts is FALSE?

- A. Many banks limit overdrafts occurring during the day.
- B. Many institutions allow their members
- C. Many charge high fees
- D. Many allow certain post-dated deposits to cash.

5. Which of the following statements is typically least true regarding fees?

- A. Bank cashing will provide lower compensation
- B. Overdrafts
- C. Checks cashed incur no fees
- D. Overpayment fees

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

- A. Many allow overdrafts without post-dated deposits that pay forward.
- B. Many charge low fees
- C. Many limit overdrafts to 10% of your check's amount and fees
- D. Many make it easy to activate a limit reduction to help to get cashed.

7. Which type of funds account typically allows the lowest withdrawal limit?

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