

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 11 Money In Review

RD Boyd



Foundations In Personal Finance Chapter 11 Money In Review:

Foundations In Personal Finance Chapter 11 Money In Review: Bestsellers in 2023 The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels enthralling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have captivated audiences this year.

Foundations In Personal Finance Chapter 11 Money In Review : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail.

Foundations In Personal Finance Chapter 11 Money In Review : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery.

Discover the Magic : Delia Owens' "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting.

These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered.

The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts.

The Secret History is a brilliant and thrilling novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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