# GUIDED READING Activity 14-2

For use with textbook pages 373-377

# TISTORY OF AMERICAN MONEY AND BANKING

#### OUTLINING

Directions: Locate the heading in your textbook. Then use the information under the heading to help you write each answer.

- L. History of American Banking
  - A. How did colonial Americans conduct business?
  - B. Why did Continentals become worthless?
  - C. In order to establish a stable currency, what did the Constitution give Congress the power to do?
- **III.** Blanking Services
  - A. What types of banking services do banks and savings institutions offer?
  - B. What does overdraft checking allow?
  - C. Electronic Banking
    - What type of system is the electronic funds transfer (EFT)?
    - 2. Why is the automated teller machine so useful?
  - D. EFT Concerns
    - 1. What is the danger of EFT?
    - 2. What government law gives some protection to customers who use EFT?

# **Guided Reading Activity 14 2 Answers**

**JA Banks** 

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