

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

Generated on January 31, 2021

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. They have focused primarily on late fees during the day.
- B. They encourage better bank behavior.
- C. They charge high fees
- D. They allow banks to give their customers more credit.

5. Which of the following statements is typically true about fees charged by banks?

- A. Bank charges tend provide some compensation
- B. Overdrafts
- C. Banks don't receive fees
- D. Overdraft fees

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

- A. They allow banks to reduce their risk by reducing their own investment.
- B. They charge less fees
- C. They encourage people to get rid of their credit cards and loans
- D. They make it more difficult to find a bank that is hard to get out of.

7. Which type of bank account typically offers the lowest interest rate?

# Financial Literacy Everfi Module 9 Answers

**Christian Drosten**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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