

1. What are the three demand deposit accounts we talked about in class?
 - **Checking Account**
 - **Savings Account**
 - **Money Market Account**
2. What is a postdated check? Will banks hold this for you and process them at a future date?
 - **A check written with a future check**
 - **NO banks will not hold this for you and process it later**
3. List and describe the difference between the three different types of endorsements. Which one is considered a "third-party check"?
 - **Blank - Signature only, least secure method**
 - **Restrictive - Signature and "For Deposit Only"**
 - **Special - Signature and "Pay to the Order Of", THIS IS A THIRD PARTY CHECK**
4. Describe a U.S. savings bond. How much would you purchase it for?
 - **Discount bond (pay less than face value)**
 - **Pay \$50 (discount) for a \$100 bond (face value)**
 - **Issued by the federal government**
5. When purchasing a U.S. savings bond, who are you loaning money to?
 - **You are loaning money to the government**
6. What is the biggest drawback to opening up a CD? Hint: Do you have immediate access to your money?
 - **You DO NOT have immediate access to your money**
 - **You will be charged a penalty for early withdrawal**
7. Vocab word to know: Truncated
 - **When a paper check is transformed into a digital image**

Money In Review Chapter 5 Answers

L Cohen



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Eventually, you will totally discover a new experience and achievement by spending more cash. still when? accomplish you undertake that you require to acquire those all needs bearing in mind having significantly cash? Why dont you try to acquire something basic in the beginning? Thats something that will lead you to understand even more approximately the globe, experience, some places, gone history, amusement, and a lot more?

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