

GUIDED READING Activity 14-2

For use with textbook pages 373–377

HISTORY 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.

I. 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?

II. Banking Services

- A.** What types of banking services do banks and savings institutions offer?

- B.** What does overdraft checking allow?

C. Electronic Banking

- 1.** 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?

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