

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 teller machine (ATM)
- 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 charges.
- 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 least true regarding fees?

- A. Bank switching can provide lower rates
- B. Overdrafts
- C. Bank closed account fees
- D. Overpayment fees

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

- A. They allow banks to reduce their overdrafts by making their own decisions.
- B. They charge low fees
- C. They encourage better bank behavior
- D. They make it more difficult for banks to give credit.

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

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M Mosston

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the 'M Mosston' text.

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