

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**

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Annelies Wilder-Smith



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