- 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

Frank Musgrave, Elia Kacapyr, James Redelsheimer

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