

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 Dumping Debt

**Gaylord A. Jentz, Roger LeRoy  
Miller, Frank B. Cross**



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