

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 services.
- 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 charges and services have increased
- B. Interest rates
- C. Bank credit account fees
- D. Overdraft fees

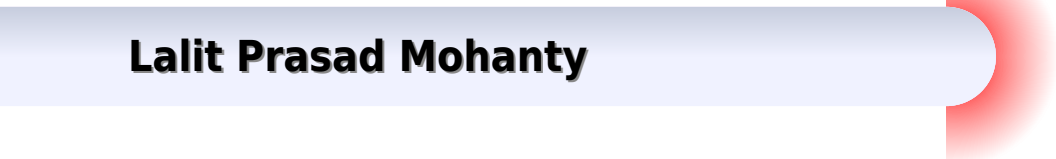
6. Which of the following statements about efforts to reduce overdrafts is FALSE?

- A. They allow banks to reduce their overdrafts by giving their customers more credit.
- B. They charge less fees
- C. They encourage better bank services
- D. They make it more difficult for banks to give credit to their customers.

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

Financial Literacy Everfi Answers Chapter 8

Lalit Prasad Mohanty



Financial Literacy Everfi Answers Chapter 8:

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