

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. Insurance (FDIC)
- B. Automated teller machine
- C. Interest charges
- D. Depository

3. Which of the following is NOT a common feature of a financial institution?

- A. Interest charges
- B. Depository
- C. Automated teller machine (ATM)
- D. Banking and mortgage services

4. Which of the following statements about efforts to reduce expenditures by FHLB's?

- A. They have focused spending levels during the day.
- B. They consistently reduce their expenses.
- C. They always keep costs
- D. They always reduce their expenses over time.

5. Which of the following statements is typically true about their highest level?

- A. Banking and services have increased
- B. Depository
- C. Banking and services have
- D. Depository

6. Which of the following statements about efforts to reduce expenditures by FHLB's?

- A. They have consistently reduced their expenses over time.
- B. They always keep costs
- C. They consistently reduce their expenses over time
- D. They have consistently reduced their expenses over time.

7. Which type of funds account typically allows the lowest interest rate?

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