

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 fees during the day.
- B. They encourage online bill payments.
- C. They charge high fees
- D. They allow users to opt into overdraft protection.

5. Which of the following statements is typically true about direct deposit?

- A. Direct depositing will provide faster compensation
- B. It's convenient
- C. Checks must be cashed first
- D. Overdrafts happen

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

- A. They allow financial institutions to better identify customers that pose financial risk.
- B. They charge less fees
- C. They encourage people to opt out of overdraft coverage and fees
- D. They make it more difficult to obtain credit that is hard to get without.

7. Which type of funds account typically allows the lowest withdrawal limit?

Everfi Payment Types Answer Key

David E. Newton

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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