Chapter 4 - Savings Plan and Payment Accounts

Tuesday, April 12, 2022 8:42 AM

- Savings provides safe storage of funds for future use. Commonly referred to as time deposits, money in savings accounts and certificates of deposit are examples of savings plans.
- Payment services allow you to transfer money to pay expenses and for other business activities. Checking accounts and other payment methods are generally called demand deposits.
- Borrowing is used by most people at some time during their lives. Credit alternatives range from short-term accounts, such as credit cards and cash loans, to long-term borrowing, such as a home mortgage.
- 4. A trust is a legal agreement that provides for the management and control of assets by one party for the benefit of another. This type of arrangement is usually created through a commercial bank or a lawyer. Parents who want to set aside certain funds for their children's education may use a trust

*Bank Account Coverage: The FDIC only protects \$250,000 for each bank account

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- Commercial banks offer a full range of financial services, including checking, savings, lending, and most other services. Commercial banks, organized as corporations with investors (stockholders) contributing the needed capital to operate, exist in several types: national banks, regional banks, community banks, and online-only banks.
- Savings and loan associations (S&Ls) traditionally specialized in savings accounts and mortgages. Today,
 these organizations have expanded to offer financial services comparable to those of a bank.
- Mutual savings banks, owned by depositors, also specialize in savings accounts and mortgages. Located mainly
 in the northeastern United States, the profits of a mutual savings bank are shared by depositors usually through
 higher earnings on savings.
- Credit unions are user-owned, nonpeofit, cooperative organizations. Although members traditionally had a
 common bond such as work location, church, or community affiliation, credit union membership today is more
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