

# Chapter 4 - Savings Plan and Payment Accounts

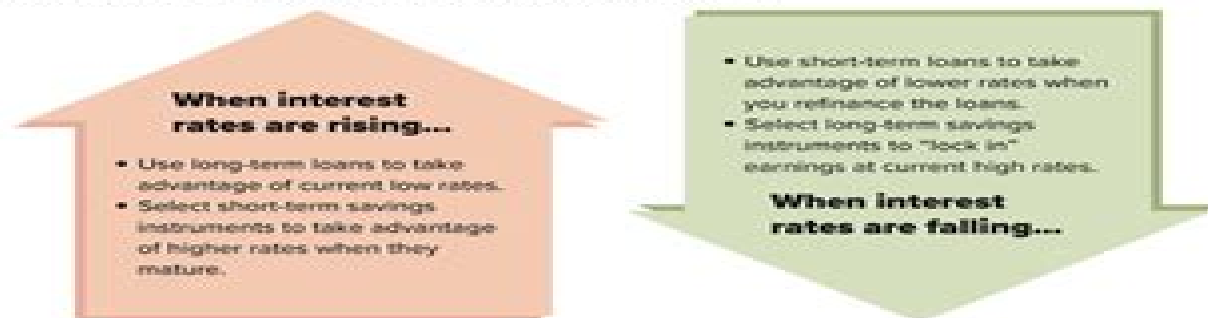
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1. **Savings** provides safe storage of funds for future use. Commonly referred to as time deposits, money in savings accounts and certificates of deposit are examples of savings plans.
2. **Payment** services allow you to transfer money to pay expenses and for other business activities. Checking accounts and other payment methods are generally called demand deposits.
3. **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

## Financial Services and Economic Conditions



- **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, nonprofit, cooperative organizations. Although members traditionally had a common bond such as work location, church, or community affiliation, credit union membership today is more flexible, with more than 100 million people in the United States belonging to one. Annual banking studies consistently report lower fees and lower loan rates with higher customer satisfaction levels for credit unions compared to other financial institutions.

# Personal Finance Chapter 4

**Victor M. Corman**



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