

Bank Services
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All of these are typical banking services EXCEPT:

- a. Storage of valuables
- b. Checking accounts
- c. **Interest-free loans**

All of these affect the cost of having a checking account EXCEPT:

- a. Monthly fees
- b. **The APR (annual percentage rate)**
- c. Charges for printed checks

This independent agency of the U.S. government insures bank deposits up to \$100,00:

- a. The FDA
- b. **The FDIC**
- c. The FAYL

An ATM card allows you to do all of the following EXCEPT:

- a. **Always obtain cash for the entire amount of your account**
- b. Withdraw money from your checking account
- c. Makes a withdrawal between 2:00 and 6:00