

Name: _____ Period: _____ Score: _____

FM Final Review/Exam

Option 2 - Charts

A. Checking Accounts

Account #1 Institution	
Interest Rate	
Monthly Fee	
ATM Fees: Company owned	
Other Owner	
Overdraft Fees	
Overdraft Protection Plan	

Account #2 Institution	
Interest Rate	
Monthly Fee	
ATM Fees: Company owned	
Other Owner	
Overdraft Fees	
Overdraft Protection Plan	

Account #3 Institution	
Interest Rate	
Monthly Fee	
ATM Fees: Company owned	
Other Owner	
Overdraft Fees	
Overdraft Protection Plan	

Account #4 Institution	
Interest Rate	
Monthly Fee	
ATM Fees: Company owned	
Other Owner	
Overdraft Fees	
Overdraft Protection Plan	

Which account would you choose and why? **(10 points)**

B. Credit Cards

Card #1 Company	
Annual Percentage Rate (APR) for Purchases (If variable – give details)	
APR for Cash Advances	
Penalty APR and When It Applies	
Annual Fee	
Transaction Fees Cash Advance	
Penalty Fees Late Payment	
Returned Payment	

Card #2 Company	
Annual Percentage Rate (APR) for Purchases (If variable – give details)	
APR for Cash Advances	
Penalty APR and When It Applies	
Annual Fee	
Transaction Fees Cash Advance	
Penalty Fees Late Payment	
Returned Payment	

Card #3 Company	
Annual Percentage Rate (APR) for Purchases (If variable – give details)	
APR for Cash Advances	
Penalty APR and When It Applies	
Annual Fee	
Transaction Fees Cash Advance	
Penalty Fees Late Payment	
Returned Payment	

Card #4 Company	
Annual Percentage Rate (APR) for Purchases (If variable – give details)	
APR for Cash Advances	
Penalty APR and When It Applies	
Annual Fee	
Transaction Fees Cash Advance	
Penalty Fees Late Payment	
Returned Payment	

Which Card would you choose and why? **(10 points)**