THINK CRITICALLY
Handwrite your responses in the space below; 2 sentences each.

1. What electronic banking services are commonly available for consumers?

2. What are the main commercial services offered by banks?

3. The electronic banking service that would be used to transfer funds each month for a mortgage is ____
   a. direct deposit
   b. automatic bill payment
   c. point-of-sale payment
   d. prepaid debit card

4. True or False? ____ Using a debit card is similar to writing a check.

5. An example of a commercial banking service is ____
   a. a safe deposit box
   b. a bridge loan
   c. an individual checking account
   d. a home equity line of credit

6. True or False? ____ Trust management is a type of electronic banking service.

7. A legal agreement created when one party manages property for the benefit of another is a ____
   a. trust
   b. safe-deposit box
   c. direct deposit
   d. debit card

TEAMWORK
Discuss in pairs or small groups and then write your conclusions below.

8. The future of banking is only limited by the imagination of people developing technology. In your group, create a written description of ways in which people may use banking services in the future.