

## GUIDED READING Activity 14-2

For use with textbook pages 373–377

### **H**ISTORY OF AMERICAN MONEY AND BANKING

#### **OUTLINING**

**Directions:** Locate the heading in your textbook. Then use the information under the heading to help you write each answer.

**I. History of American Banking**

- A.** How did colonial Americans conduct business?

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- B.** Why did Continentals become worthless?

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- C.** In order to establish a stable currency, what did the Constitution give Congress the power to do?

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**II. Banking Services**

- A.** What types of banking services do banks and savings institutions offer?

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- B.** What does overdraft checking allow?

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**C. Electronic Banking**

- 1.** What type of system is the electronic funds transfer (EFT)?

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- 2.** Why is the automated teller machine so useful?

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**D. EFT Concerns**

- 1.** What is the danger of EFT?

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- 2.** What government law gives some protection to customers who use EFT?

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# Us History Guided Reading Activity 14

**Ying-Ying Zheng**



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