

NAME _____

PRODUCTS & SERVICES TEST – 2008

1. Non-IRA share accounts at AVFCU are insured to at least \$ _____ by the _____.

2. Define what a Credit Union is:

3. List at least 3 ways a Credit Union is different from a Bank:
 - a. _____
 - b. _____
 - c. _____

4. What kind of Charter does AVFCU have?

5. A \$ _____ deposit into a _____ account is needed for membership.

6. To become an AVFCU member, one of the following requirements must be met:
 - a. _____
 - b. _____
 - c. _____
 - d. _____
 - e. _____
 - f. _____

14. What does SIT stand for?
15. What is the current 'All Clear' signal?
16. What are AVFCU employees to do with their own banking transactions or the ones from their friends and family?
17. Currency Transaction Reports (CTRs) are completed for cash transactions that exceed \$_____.
18. List 2 reasons why the Credit Union would complete a Suspicious Activity Report (SAR):
- a. _____
 - b. _____
19. What reporting company must all new members be scanned through to ensure they are not on the Office of Foreign Asset Control (OFAC) list?
20. List the 5 pieces of information that must be gathered for all new members, according to the USA Patriot Act's Member Identification Program:
- a. _____
 - b. _____
 - c. _____
 - d. _____
 - e. _____
21. What are the 4 relationship levels?
- a. _____
 - b. _____
 - c. _____
 - d. _____

22. A member in the _____ level receives a \$ _____ fee each month.

23. What are the dollar amount requirements for each relationship level?

Level Name	\$ Low	\$ High
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____

24. Interest bearing accounts at AVFCU start earning interest at \$ _____.

25. The Kirby Kangaroo Club is for people who are what age?

26. What is the minimum opening balance requirement for a Share Certificate?

27. What is the minimum opening balance requirement for a Share Builder Certificate?

28. What is the minimum opening balance requirement for a Money Market account?

29. What does 'IRA' stand for?

30. What is Access 24?

31. What is Online Banking?

32. What is Bill Pay and what type of account must a member have to use it?

33. List 3 things a member can do through Access 24 or Online Banking:

- a. _____
- b. _____
- c. _____

34. List 3 things that a member can do from our Internet site, without having to log-in to Online Banking:

- a. _____
- b. _____
- c. _____

35. What are e-Statements and where does a member go to view them?

36. What is the name of the service that allows members to send money internationally to people who do not have a bank account?

37. What is Overdraft Protection?

38. What is Courtesy Pay?

39. What source does AVFCU use to determine the value of a used car?

40. What is the name of the loan that AVFCU offers to people who need to borrow money until payday?

41. What is the name of the loan that AVFCU offers to people who need cosmetic surgery, adoption assistance, or veterinarian services?

42. What is the most common use of a Personal Line of Credit?

43. What are the 3 Home Equity Lending products offered at AVFCU?

- a. _____
- b. _____
- c. _____

44. What is Credit Life Insurance?

45. What is Credit Disability Insurance?

46. What is GAP?

47. How much does it cost to purchase GAP?

48. What are the 3 types of VISA credit cards?

- a. _____
- b. _____
- c. _____

49. What company do we refer members to who are asking about first mortgages?

50. What company do we refer members to who are asking about investments, financial planning, or life insurance?

51. What company do we refer members to who are interested in purchasing homeowners, renters, or auto insurance?

52. What is the name of the program that sends AVFCU alerts to a member's email?

53. What program do we offer for members who have credit problems?

54. What company do we refer members to who have been victims of identity theft?

55. How much does the service from question #54 cost AVFCU members?