
FBLA Banking and Financial Systems

1. **banking:** The issuing, exchanging, loaning, and custody of money and the extension of credit.

2. **payer:** The person who writes a check.

3. **2-for-1 stock split:** When each stockholder receives an additional share for each share held, but the value of each share is reduced by half: two shares now equal the original value of one share before the split.

4. **3-for-2 stock split:** When each stockholder receives an additional share for every two shares held, but the value of each share is reduced by $\frac{2}{3}$: three shares now equal the original value of two shares before the split.

5. **credit card:** A card issued by a financial company giving the holder an option to borrow funds, usually at point of sale. They have higher interest rates (around 19% per year) and are primarily used for short-term financing. Interest usually begins one month after a purchase is made and borrowing limits are pre-set according to the individual's credit rating.

One of the most popular and widely accepted forms of payment for consumer goods and services in the U.S.

6. **debit card:** An electronic card issued by a bank which allows bank clients access to their account to withdraw cash or pay for goods and services. This form of payment also removes the need for checks as it immediately transfers money from the client's account to the business account.

The major benefits to this type of card are convenience and security.

7. **Securities Investor Protection Corporation:** Insures investors accounts for up to \$500,000 (including \$100,00 in cash), in the event of fraud or the bankruptcy of a member securities brokerage.

8. **add-on clause:** Provision contained in an installment contract. An add-on clause creates a security interest in the earlier goods until full payment is made on the new goods. By this clause, the earlier purchases serve as the security for new purchases.

9. **false:** True or false? Purchasers of automobile liability insurance can reduce their premium costs by agreeing to a deductible.

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