


Course No: MGNE 3312 Course Title: banking & Financial operation Manag. Date: 19 /04/2017 No. of Questions: (5) Time: 1 Hour Using Calculator (Yes)	University of Palestine  Mid Term Exam. (II) 2nd Semester 2016/2017 Total Grade: (15)	Instructor Name: Mr. Abdel Fatah Afifi Student No.: ----- Student Name:----- College Name:----- Dep. / Specialist:----- Using Dictionary: (No)
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Answer the following questions:

Q 1: Select (T) for true statements and (F) for wrong ones:

No	Statement	T / F
1	Advantage of commercial bank, that is a multinational corporation doesn't care about your personal problems	
2	Commercial banks Fees and loan rates are lower than Credit Unions,	
3	Bank will stop payment if you contact your bank after the check is paid	
4	Overdraft privileges with your bank prevents bouncing checks.	
5	If there is not enough money in your account, the bank can refuse to honor the check.	

Q 2: Match the following terms with accurate definitions:

No.	Term	Answer	Definition
1	A debt instrument		Requires the issuer to pay periodic interest and to redeem the claim on the maturity (due) date.
2	NNCDs		Nonprofit banks owned by members, who are often from a single organization or trade union.
3	Impersonal service		bank pays amount of a check even if there is not enough money in the account
4	common bond instrument		A claim against a person or company or institution for the payment of a future sum of money.
5	Overdraft Privileges		non-negotiable certificates of deposit
6	Credit Unions		a multinational corporation doesn't care about your personal problems

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Q 3: Compare between advantages of Commercial banks and Saving and loans (S&L)?

advantages of Commercial banks	advantages of Saving and loans (S&L)

Q 4: Complete the following business abbreviations and acronyms.

1. MD = ----- debt ؟
2. NMD = ----- -marketable ----- ؟
3. CP = ----- paper ؟
4. BAs= bankers' ----- ؟
5. CDs = certificates of ----- ؛
6. NCDs = negotiable ----- of deposit ؟

Q 5: Define the following terms:

1. Cashier’s check: -----

2. Certified Check: -----

3. Traveler’s Check: -----

4. Money Order: -----

5. FDIC: -----

Good Luck