

# Types of Depository Institutions

**Two types of depository institutions are:**

<b>Commercial Bank</b>	<b>Credit Union</b>
For-profit	Not-for-profit – owned by members
Open to anyone who wants to utilize a depository institution	Have membership qualifications – members must share a “common bond”
Offer numerous financial services	Offer many services but usually not as many as a bank
Usually the largest depository institutions	Are often able to pay higher interest rates and charge lower fees

**Each type is unique – choose what is best for you**

# What Do You Know About Depository Institutions

**United States. Congress. House**



## **What Do You Know About Depository Institutions:**

Depository Institutions Deregulation Act of 1979 United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Financial Institutions,1979      **Oversight Hearings on Depository Institutions**

**Deregulation Committee** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs.

Subcommittee on Financial Institutions Supervision, Regulation and Insurance,1980      Financial institutions and the Nation's economy (FINE) United States. Congress. House. Committee on Banking, Currency and Housing. Subcommittee on Financial Institutions Supervision, Regulation and Insurance,1975      Securities Activities of Depository Institutions United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Securities,1982

**Strengthening the Supervision and Regulation of the Depository Institutions** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1992      **Financial Institutions and the Nation's Economy (FINE):**

**Appendixes "A" and "B"** United States. Congress. House. Committee on Banking, Currency and Housing. Subcommittee on Financial Institutions Supervision, Regulation and Insurance,1976      Financial Institutions in a Revolutionary Era United

States. Congress. House. Committee on Banking, Finance, and Urban Affairs,1982      FINE: Depository institutions and housing. Regulation of depository institutions ,1976      **Financial Institutions Reform, Recovery, and Enforcement Act**

**of 1989--conference Report** United States. Congress. House,1989      Financial Institutions and the Nation's Economy: Depository institutions and housing ,1976      Depository Institutions Deregulation and Monetary Control Act of 1980 United

States. Congress. Conference Committees, 1980,1980      Financial Institutions Safety and Consumer Choice Act of 1991

United States. Congress. House. Committee on Banking, Finance, and Urban Affairs,1991      *Handbook for Directors of Financial Institutions* Benton E. Gup,2008-01-01 The role of directors of financial institutions has changed significantly

Subsequent changes in regulation to protect shareholder and public interests have created new challenges for directors This handbook provides advice from directors and regulators about what directors of financial institutions worldwide need to know to perform their duties      *Troubled Financial Institutions* ,1989      **Financial Institutions and the Nations's**

**Economy** United States. Congress. House. Committee on Banking, Currency, and Housing,1976      **The Federal Financial Institutions Regulatory System** United States. Congress. House. Committee on Banking and Financial Services,1996

*Financial Institutions, Valuations, Mergers, and Acquisitions* Zabihollah Rezaee,2004-03-29 THE DEFINITIVE GUIDE TO NAVIGATING TODAY S FINANCIAL SERVICES INDUSTRY From one stop shopping for financial services to major structural shifts within the industry rapid changes in information technology trends toward business combinations statutory laws and global competition have contributed to breaking down the geographic and product barriers that once separated traditional financial institutions from other financial entities This complete authoritative resource is designed for all financial professionals involved in business valuations mergers and acquisitions and includes How operations are regulated How

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