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QUESTION 1

Overdraft protection line is:

- A. A line of credit linked to a checking account
- B. Its account allows depositor to overdraw the account up to a specified amount
- C. A line of credit linked to a checking account that allows a depositor to overdraw the account up to a specified amount
- D. None of these

Correct Answer: AB

QUESTION 2

In which account current, for individual policies, the agent collects the premiums directly from the insureds, subtracts his or her commissions and remits the net premiums due to entity?

- A. Billing basis
- B. Paying commission basis
- C. Item basis
- D. Business costs

Correct Answer: C

QUESTION 3

Which of the following is not the correct technical indicator?

- A. Moving Average Convergence/Divergence
- B. Relative strength index
- C. On balance volume
- D. Broadening formation

Correct Answer: D

QUESTION 4

A comprehensive deposit account, offered primarily by brokerage houses and mutual funds is a/an:

- A. Money market deposit account



- B. Negotiable order of withdrawal account
- C. Money market mutual funds
- D. Asset management account

Correct Answer: D

QUESTION 5

Collateral is a/an:

- A. An item of value used to secure the interest amount
- B. An item of value used to secure the principle portion of a loan
- C. An item of value used to secure the credit line of a loan
- D. An item of value used to secure the repayments of a loan

Correct Answer: B

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