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QUESTION 1

In addition to the interest rate on a line of credit, financial institutions are also compensated through either:

- A. Commitment fees
- B. Compensating balance
- C. Both A and B
- D. Neither A nor B

Correct Answer: C

QUESTION 2

Future value table is the table of factors that shows the future value of multiple investments at a given interest rate.

- A. True
- B. False

Correct Answer: B

QUESTION 3

Requiring the patient to pay part of the health care bill and are used to prevent overutilization of services refers to:

- A. Copayment
- B. Part-payment
- C. Half-payment
- D. Over-payment

Correct Answer: A

QUESTION 4

Covenants protect the claim of bond-holders on the facility's assets in case of default.

- A. True
- B. False

Correct Answer: A



QUESTION 5

Which bonds allow the investors to "put", which means "to sell" the bonds back trustee within a short time, typically thirty days and which are then resold by an investment bank?

- A. Action rate bonds
- B. Resold bonds
- C. Selling bonds
- D. Variable rate demand bonds

Correct Answer: D

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