

First Initial & Last Name: _____

Birth Month/Day: _____ (ex. 9/16)

For security purposes, only fill out your first initial, last name, month and day you were born

FINANCIAL QUIZ

Circle the correct answer

1. Late payments on a credit card can:
 - a. Incur fees
 - b. Decrease your interest rate
 - c. Help your credit score
2. Interest in a savings account:
 - a. Is a free gift from the credit union
 - b. Is a monthly fee charged by the credit union
 - c. Is the money the credit union pays you to borrow money
3. Which typically pays you more interest?
 - a. Savings account
 - b. Certificate of deposit
4. Your 4-digit PIN (personal identification number) should be:
 - a. Your birthday
 - b. A random number
 - c. Your phone number
 - d. 1234
5. Which of the following does not take money directly from your checking account:
 - a. Credit card
 - b. Debit card
 - c. Personal check
6. Cashing out a CD before its term ends:
 - a. Is forbidden
 - b. Will result in hefty fees
 - c. Is okay if interest rates go up
7. To estimate how long it will take your savings to double, divide 72 by _____?
 - a. The principal amount
 - b. The interest rate
 - c. The savings account balance

Return via email to Whitney Landry at
wlandry@bayportcu.org, drop off at any
BayPort branch location, or mail to:

BayPort Credit Union
ATTN: Whitney Landry
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Newport News, VA 23606