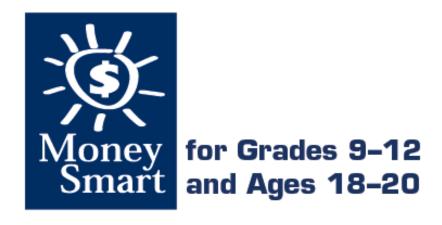




# **Teacher Presentation Slides**

for use with Educator Guide





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for use with Educator Guide

**LEVEL 4, LESSON 5** 



## BANKING INSTITUTIONS

#### **Banks and Thrifts**

- Financial institutions that operate under federal and state laws and regulations
- They make loans, pay checks, accept deposits, and provide other financial services

#### **Credit Unions**

- Not-for-profit financial institutions owned by people who have something in common
- Credit unions offer many of the same services as banks and thrifts, and operate under state and federal laws and regulations
- You have to become a member of the credit union to keep your money there

## CHECKING AND SAVINGS ACCOUNTS

Checking Accounts allow you to pay bills, and buy goods and services with the money you have deposited.

A Savings Account is a safe place for you to save money and earn interest over time.