



**INTRODUCTION :**

**WHY DO BANKS CONSIDER THE LOOK AND IMAGE OF THEIR BUILDINGS TO BE SO IMPORTANT ?**

\_\_\_\_\_ **IS CONSIDERED TO BE AT THE “CORE” (THE MOST IMPORTANT FACTOR) OF A BANK’S EXISTENCE - \*\* HINT > THIS WORD DESCRIBES THE MOST IMPORTANT ASPECT OF A BANK’S RELATIONSHIP WITH ITS CUSTOMERS**

**THE \_\_\_\_\_ HAS HAD THE GREATEST IMPACT ON THE BANKING SYSTEM IN THE PAST DECADE**

\_\_\_\_\_ **IS THE MOST IMPORTANT THING A BANK HAS TO OFFER CUSTOMERS**

**EVEN DURING THESE MODERN TIMES, THE BANK FEATURE THAT GIVES CUSTOMERS THE MOST CONFIDENCE IS THE \_\_\_\_\_**

**A \_\_\_\_\_ \_\_\_\_\_ \_\_\_\_\_ IS CONSIDERED A SAFE WITHIN A SAFE**

\_\_\_\_\_ WERE SECURITY DEVICES,  
DESIGNED TO DISCOURAGE THEFT, THAT WERE INVENTED IN 1874

---

**HISTORY :**

THE CONCEPT OF INVESTMENTS STARTED WITH THE \_\_\_\_\_

THE CONCEPT OF BANKING, WITH DEPOSITS AND LOANS, WAS STARTED

IN \_\_\_\_\_ DURING THE \_\_\_\_\_

THE WORD "BANK" COMES FROM THE ITALIAN WORD \_\_\_\_\_

WHICH MEANS \_\_\_\_\_

THE MODERN BANKING MODEL BEGAN TO EMERGE WHEN \_\_\_\_\_

BEGAN TO HOLD AND LEND OUT GOLD

AS THE UNITED STATES WAS TAKING SHAPE AS A NATION, THERE WERE 2

MAJOR ISSUES FACING THE NATION :

1. MANY DIFFERENT TYPES OF \_\_\_\_\_ WERE BEING  
USED

2. THERE WERE GREAT DIFFERENCES OF OPINION AMONG OUR  
LEADERS OVER WHETHER \_\_\_\_\_ WERE NEEDED

THE DISCOVERY OF GOLD IN CALIFORNIA HAD TWO SIGNIFICANT EFFECTS

ON THE DEVELOPMENT OF THE NATION AND OUR BANKING SYSTEM :

1. IT CAUSED THE LARGEST \_\_\_\_\_ OF  
PEOPLE OVER A 3 YEAR PERIOD IN OUR HISTORY

2. *IT LED TO THE CREATION OF THE \_\_\_\_\_  
COMPANY > IT HAD THE GREAT AND UNIQUE BUSINESS CONCEPT  
OF COMBINING TRANSPORTATION AND BANKING SERVICES*

*BY THE TIME OF THE CIVIL WAR THERE WERE THOUSANDS OF BANKS  
ISSUING THEIR OWN CURRENCY. FINALLY, WITH \_\_\_\_\_ TYPES  
OF MONEY BEING USED, THE GOVERNMENT STEPS IN TO BRING ORDER AND  
CREATES A \_\_\_\_\_*

*THE 1906 SAN FRANCISCO EARTHQUAKE CAUSED A MONUMENTAL CHANGE  
IN OUR BANKING SYSTEMS. COMBINING GOOD WILL AND SMART BUSINESS  
STRATEGIES A. P. GIANI, THE FOUNDER OF THE BANK OF ITALY, LED THE  
REVOLUTION. NAME THE FOLLOWING 2 FACTS ABOUT GIANI:*

1. *GIANI EXPANDED HIS BUSINESS AND CREATED THE FIRST  
TRUE \_\_\_\_\_ BANKING SYSTEM*
2. *HE BOUGHT THE \_\_\_\_\_ AND  
TURNED IT INTO THE LARGEST BANK IN THE WORLD*

*WHAT NEW GROUP DID THE BANKS TARGET AS POTENTIAL CUSTOMERS IN  
THE EARLY 1900's ?*

*THE FEDERAL RESERVE SYSTEM WAS ESTABLISHED IN 1913 TO HELP  
REDUCE BANK FAILURES, HOWEVER THE DEPRESSION TOOK ITS TOLL ON  
THE BANKING INDUSTRY CUTTING THE NUMBER OF BANKS FROM  
APPROXIMATELY \_\_\_\_\_ DOWN TO \_\_\_\_\_*

**PRESIDENT ROOSEVELT'S "NEW DEAL" BANKING REFORMS HELPED RESTORE CONSUMER'S \_\_\_\_\_ IN THE BANKING SYSTEM.**

**WHAT ARE THE 2 BIG ACTIONS MENTIONED IN THIS VIDEO ( WE COVERED THEM IN OUR CHAPTER MATERIAL AS WELL ) ?**

- 1. THE \_\_\_\_\_ WAS CREATED TO INSURE DEPOSITS**
- 2. THE GLASS STEGAL ACT SPLIT THE BANKING INDUSTRY INTO 2 PARTS : \_\_\_\_\_ AND \_\_\_\_\_ TYPE BANKING**

---

**BANDITS & SECURITY :**

**THE MOST FAMOUS BANK ROBBER OF THE 1800's WAS \_\_\_\_\_**

**DURING THE DEPRESSION THE FAMOUS BANK ROBBER \_\_\_\_\_ WAS DECLARED "PUBLIC ENEMY #1"**

**TO PROTECT BANK TELLERS FROM BANDITS BANKS INSTALLED BARRED BOOTHS BETWEEN THE PUBLIC AND THE TELLERS. THESE BOOTHS BECAME KNOWN AS \_\_\_\_\_**

**WHERE DOES THE PHRASE "TRIPPING AN ALARM" COME FROM ?**

**MODERN BANKS USE MULTIPLE TYPES OF AUTOMATIC AND MANUAL**

**ALARMS TO CATCH THIEVES . CHECK OFF BELOW THE TYPES THAT ARE USED :**

\_\_\_ **SWITCHES OR BUTTONS AT TELLER BOOTHS**

\_\_\_ **CLOSED CURCUIT TV**

\_\_\_ **INFRARED MONITORING**

\_\_\_ **ULTRASOUND MONITORING**

\_\_\_ **METAL DETECTORS**

\_\_\_ **ENCRYPTED DATA NETWORKS**

---

**MODERN BANKING FACTS :**

**APPROXIMATELY HOW MANY CHECKS GO THROUGH THE BANKING STYSTEM EACH YEAR ?**

**WHAT TYPES OF COMPANIES ISSUED THE FIRST CREDIT CARDS IN THE 1920”s ?**

**THE FIRST TRUE NATIONAL CREDIT CARD THAT YOU ARE FAMILIAR WITH WAS CALLED THE “ BANK AMERICARD ”. TODAY YOU KNOW THIS CREDIT CARD AT THE \_\_\_\_\_ CARD**

**TODAY THERE ARE OVER \_\_\_\_\_ ATMs IN USE AND THEY DISPENSE OVER \_\_\_\_\_ BILLION IN CASH EVERY YEAR**

**ATMs HAVE ALLOWED BANKS TO DO 2 THINGS :**

1. **REDUCE \_\_\_\_\_ COSTS**
2. **INCREASE REVENUE BY \_\_\_\_\_**

**WHAT TWO NEW TECHNOLOGIES WILL SOON BE ADDED TO MOST ATMs ?**

1. \_\_\_\_\_ **TO AID IN COMMUNICATION WITH CUSTOMERS**
2. \_\_\_\_\_ **TO AID IN SECURITY**

**THE INTERNET IS PROVIDING A GREAT NEW WAY FOR BANKS TO SERVICE AND ADD CUSTOMERS. HOWEVER, IT HAS ALSO OPENED THE DOOR FOR NEW COMPETITION FROM \_\_\_\_\_ BANKS**

**WHAT ARE THE 2 BIGGEST CHALLENGES / EXPOSURES THAT THE BANKS HAVE IN USING THE INTERNET ?**

1. **ENSURING \_\_\_\_\_**
2. **ENSURING \_\_\_\_\_**

**WILL TRADITIONAL BANKING (BRANCH LOCATIONS) DISAPPEAR BECAUSE OF THE INTERNET ?**