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United States. General Accounting Office

U.S. Bank Deregulation in Historical Perspective Charles W. Calomiris,2006-11-02 This book shows how deregulation is transforming the size, structure, and geographic range of U.S. banks, the scope of banking services, and the nature of bank-customer relationships. Over the past two decades the characteristics that had made American banks different from other banks throughout the world--a fragmented geographical structure of the industry, which restricted the scale of banks and their ability to compete with one another, and strict limits on the kinds of products and services commercial banks could offer--virtually have been eliminated. Understanding the origins and persistence of the unique banking regulations that defined U.S. banking for over a century lends an important perspective on the economic and political causes and consequences of the current process of deregulation.

<u>Foreign Government Restraints on United States Bank Operations Abroad</u> American Bankers Association,1967

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Dynamic Depositor Discipline in U.S. Banks Andrea M. Maechler, Kathleen McDill, 2003-11 This paper investigates the presence of depositor discipline in the U.S. banking sector. We test whether depositors penalize (discipline) banks for poor performance by withdrawing their uninsured deposits. While focusing on the movements in uninsured deposits, we also account for the possibility that banks may be forced to pay a risk premium in the form of higher interest rates to induce depositors not to withdraw their uninsured deposits. Our results support the existence of depositor discipline: a weak bank may not necessarily be able to stop a deposit drain by raising its uninsured deposit interest rates.

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The White Wall Emily Flitter,2024-04-09 A deeply reported examination of the systemic racism inside the American financial services industry exposes practices designed to maintain the racial wealth gap, and draws on data, history, legal scholarship, and personal stories to provide a look at what it means to bank while Black.

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