

# Certified Retail Banker Practice Test Questions and Answers

**1. What is the primary purpose of the Bank Secrecy Act (BSA) in retail banking?**

- A) To protect customer privacy from government oversight
- B) To detect and prevent money laundering and terrorist financing
- C) To regulate interest rates on savings accounts
- D) To establish minimum capital requirements for banks

**2. Under Regulation CC, what is the maximum hold period for a local check deposit in most circumstances?**

- A) 1 business day
- B) 2 business days
- C) 5 business days
- D) 10 business days

**3. What is the most effective approach for cross-selling banking products to retail customers?**

- A) Pushing the highest-fee products first
- B) Understanding customer needs and recommending appropriate solutions
- C) Selling products randomly without regard to customer situation
- D) Focusing only on meeting monthly sales quotas

**4. Which factor is most important when determining a customer's creditworthiness for a personal loan?**

- A) The customer's age and marital status
- B) Credit score, income, debt-to-income ratio, and payment history
- C) The customer's occupation title only
- D) The amount of money in their checking account

Answers: 1-B 2-B 3-B 4-B

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