

***Commonly Asked Questions***

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***References:***

<https://www.helpwithmybank.gov/get-answers/index-get-answers.html>

# [Asset Management](https://www.helpwithmybank.gov/get-answers/asset-management/index-asset-management.html)

## Answers about Bank Custodians

### What is a bank custodian?

A bank custodian is responsible for maintaining the safety of clients' assets held at one of the custodian's premises and outside depository.

### What services are provided by bank custodians?

A bank custodian that provides core domestic custody services typically settles trades and reporting services.

## Answers about Collective Investment Funds

### Is my money guaranteed in a Collective Investment Fund (CIF)?

No. The funds invested in a CIF are not guaranteed either by the bank offering the fund or by the FDIC

### How do I know what securities are owned by my CIF?

A CIF is established and maintained in accordance with a written plan.

## [Credit Cards](https://www.helpwithmybank.gov/get-answers/credit-cards/index-credit-cards.html)

# Credit Card Disputes

### What do I do if I dispute a charge on my credit card account?

You must notify the bank by notice in writing.

### Can the bank apply late fees and interest while my billing dispute is being investigated?

Generally, if you have filed a proper billing dispute with the bank no.

# Credit Card Fees

### Can the bank charge a late fee on my credit card?

Yes, if your payment is late.

### Can the bank charge me an over-the-limit fee?

The bank can only charge you an over-the-limit fee if you have not agreed to participate in its over-the-limit coverage program.