

IBC Teller Training Practice Test (Sample)

Study Guide



Everything you need from our exam experts!

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Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

Remember: successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

How to Use This Guide

This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:

1. Start with a Diagnostic Review

Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.

2. Study in Short, Focused Sessions

Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.

3. Learn from the Explanations

After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.

4. Track Your Progress

Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.

5. Simulate the Real Exam

Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.

6. Repeat and Review

Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.

There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!

Questions

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- 1. If neither the account owner nor the account officer can be reached, what may happen to the check?**
 - A. The check may be refused**
 - B. The check may be cashed with supervisor approval**
 - C. The check may be deposited**
 - D. The check may be sent to collection**

- 2. What does A.E.E. stand for?**
 - A. Average Collected Balance; Established; Endorsement**
 - B. Average Endorsed Balance; Established; Endorsement**
 - C. Average Collected Balance; Endorsement; Established**
 - D. Average Collected Balance; Endorsement; Endorsement**

- 3. Who is on the \$5.00 bill?**
 - A. Thomas Jefferson**
 - B. Abraham Lincoln**
 - C. Alexander Hamilton**
 - D. Ulysses S. Grant**

- 4. For on-us checks or transit checks, on what amount must you verify the maker's or endorser's signature?**
 - A. Any amount**
 - B. Only large amounts**
 - C. Not applicable**
 - D. Only if the amount is over a threshold**

- 5. Which ID type is specifically not copyable according to IBC policy?**
 - A. Passport**
 - B. Tribal Card**
 - C. State Issued ID**
 - D. Military ID**

- 6. In the T-Bar, what is placed in the top left portion?**
- A. Date of Birth**
 - B. ID Type being used**
 - C. ID Number**
 - D. Expiration Date**
- 7. How much in 100s are in a strap?**
- A. \$2000.00**
 - B. \$1000.00**
 - C. \$1500.00**
 - D. \$1200.00**
- 8. Who is the Fraud Liaison for IBC in Oklahoma?**
- A. Jana Walls**
 - B. Mary Dean**
 - C. Elizabeth Young**
 - D. Daniel Reed**
- 9. What is an endorsement?**
- A. A stamp that says 'For Deposit Only'.**
 - B. A legal term that refers to signing of a document allowing transfer of a negotiable item from one party to another.**
 - C. A type of agreement between two banks.**
 - D. A tool to authorize cash withdrawal.**
- 10. Who is on the \$1.00 bill?**
- A. Thomas Jefferson**
 - B. Abraham Lincoln**
 - C. Benjamin Franklin**
 - D. George Washington**

Answers

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1. A
2. A
3. B
4. A
5. D
6. B
7. A
8. B
9. B
10. D

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Explanations

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1. If neither the account owner nor the account officer can be reached, what may happen to the check?

- A. The check may be refused**
- B. The check may be cashed with supervisor approval**
- C. The check may be deposited**
- D. The check may be sent to collection**

When handling checks, banks must verify that the person requesting payment is authorized to access the account and that there are sufficient funds or proper instructions to proceed. If neither the account owner nor the account officer can be reached to confirm these details, the bank cannot safely release funds. Refusing the check protects the account owner from improper withdrawals and guards the bank against potential fraud. The other options aren't appropriate here because depositing a check or paying it out typically requires authorization or a clear instruction from someone with authority, and sending the item to collection is not a standard remedy for an authorization gap.

2. What does A.E.E. stand for?

- A. Average Collected Balance; Established; Endorsement**
- B. Average Endorsed Balance; Established; Endorsement**
- C. Average Collected Balance; Endorsement; Established**
- D. Average Collected Balance; Endorsement; Endorsement**

The idea is that A.E.E. is formed from the initials of three specific banking terms in that exact order: Average Collected Balance, Established, Endorsement. The first term starts with A, the next two with E, so the sequence A-E-E is produced only by this set: Average Collected Balance; Established; Endorsement. The other options change either the first term or the order of the two E terms, so they wouldn't spell A.E.E. In context, Average Collected Balance refers to the average daily balance that has actually cleared, Established points to the account/relationship setup, and Endorsement is the act of endorsing a check when processing.

3. Who is on the \$5.00 bill?

- A. Thomas Jefferson**
- B. Abraham Lincoln**
- C. Alexander Hamilton**
- D. Ulysses S. Grant**

Abraham Lincoln is on the five-dollar bill. He was the 16th president and led the country through the Civil War, issuing the Emancipation Proclamation and playing a key role in ending slavery. The note features Lincoln's portrait on the front, with the Lincoln Memorial depicted on the back, a design that has been used for many years with modern security updates. Other denominations feature different figures: Alexander Hamilton is on the ten-dollar bill, Ulysses S. Grant is on the fifty-dollar bill, and Thomas Jefferson is on the two-dollar bill.

4. For on-us checks or transit checks, on what amount must you verify the maker's or endorser's signature?

- A. Any amount**
- B. Only large amounts**
- C. Not applicable**
- D. Only if the amount is over a threshold**

Verifying the maker's or endorser's signature is required for every on-us or transit check, not just large amounts. The signature proves the person authorized the payment, so checking it against the account records helps catch forgeries, alterations, or unauthorized endorsements before funds are released. Since these checks are either drawn on the same bank or routed through another bank, there's always a risk of fraudulent signatures slipping through if you skip verification, even for small amounts. By applying signature verification to all items, you maintain proper control and protect the bank and customers, regardless of the check's dollar value.

5. Which ID type is specifically not copyable according to IBC policy?

- A. Passport**
- B. Tribal Card**
- C. State Issued ID**
- D. Military ID**

Under IBC policy, some ID types have restrictions on copying to protect security and privacy. A Military ID is not copyable, reflecting a rule designed to prevent duplicating credentials that could grant access or expose sensitive information. This restriction helps ensure the original document is used for verification when needed and reduces the risk of misuse through copied copies. By contrast, other common IDs such as passports, tribal cards, and state-issued IDs are generally allowed to be copied for verification and recordkeeping, as long as privacy guidelines and redaction rules are followed.

6. In the T-Bar, what is placed in the top left portion?

- A. Date of Birth**
- B. ID Type being used**
- C. ID Number**
- D. Expiration Date**

The top left is reserved for the ID Type being used. This placement gives you an immediate label of what kind of document you're handling (such as a driver's license, passport, or state ID), which tells you how to read and interpret the rest of the fields on the T-Bar. Knowing the document type first helps you map the other information consistently, because different IDs present data in different layouts and may follow different validation rules. The other data like date of birth, ID number, or expiration date come from the document itself, but their locations on the T-Bar aren't used to signal which ID it is.

7. How much in 100s are in a strap?

- A. \$2000.00**
- B. \$1000.00
- C. \$1500.00
- D. \$1200.00

In cash handling, a strap is a fixed quantity of currency bundled for easy counting. For \$100 bills, a strap contains twenty notes, which adds up to \$2,000. So the amount in hundreds is twenty hundred-dollar bills, i.e., \$2,000. This matches the standard strap size used in this context.

8. Who is the Fraud Liaison for IBC in Oklahoma?

- A. Jana Walls
- B. Mary Dean**
- C. Elizabeth Young
- D. Daniel Reed

In this context, the Fraud Liaison is the person designated to handle fraud coordination for a specific area, serving as the main contact for suspicious activity, reporting procedures, and coordination with security and compliance. Mary Dean is identified as the Fraud Liaison for Oklahoma, so she is the correct choice. This means she would be the primary point of contact for fraud-related matters in that state. The other names are associated with different roles or regions, so they do not fit the Oklahoma Fraud Liaison designation in the materials you're studying.

9. What is an endorsement?

- A. A stamp that says 'For Deposit Only'.
- B. A legal term that refers to signing of a document allowing transfer of a negotiable item from one party to another.**
- C. A type of agreement between two banks.
- D. A tool to authorize cash withdrawal.

Endorsement is the act of signing the back of a negotiable instrument to transfer its ownership or negotiate its rights to someone else. This legal signing makes it possible for the instrument, like a check, to be passed along to another party who can then present it for payment. It establishes who is transferring the rights and to whom, turning the instrument into something the new holder can enforce. The option describing endorsement as the signing of a document that allows transfer of a negotiable item from one party to another best fits this idea, because it captures both the action (signing) and the result (transfer of rights) involved in endorsing. A stamp such as "For Deposit Only" is a specific, restrictive type of endorsement used to limit how the funds are handled, not the general concept. The other choices talk about bank agreements or tools to authorize withdrawals, which aren't about transferring ownership of a negotiable instrument through endorsement.

10. Who is on the \$1.00 bill?

- A. Thomas Jefferson**
- B. Abraham Lincoln**
- C. Benjamin Franklin**
- D. George Washington**

George Washington is on the one-dollar bill because he was the first President of the United States and a foundational figure in the nation's history. His portrait on the front has long symbolized leadership and the country's beginnings, which is why the dollar uses his image. For context, other familiar figures appear on different bills—Abraham Lincoln on the five, Thomas Jefferson on the two, and Benjamin Franklin on the hundred—helping you remember who appears on each denomination.

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Next Steps

Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.

As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.

If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at hello@examzify.com.

Or visit your dedicated course page for more study tools and resources:

<https://ibctellertraining.examzify.com>

We wish you the very best on your exam journey. You've got this!

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