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A bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold ... A member of a jury array who has requested an exemption but, instead, has been instructed by the judge to “stand by” until all other members of the jury array are first called and who, therefore, might never be considered. Halftime Report is on the front lines of CNBC's market coverage, getting to the heart of the action as it's happening and helping set the agenda for the rest of the day. Prices and Inflation: What Futures Tell Us. One likely effect of a trade war is on prices — in most cases, increasing them for American consumers.. This will eventually show up in overall ...