3. Find the simple interest on a $2,219 principal, deposited for six years at a rate of 5.11%.

4. Ruth has a savings account at a bank that charges a $3.50 fee for every month her balance falls below $1,500. Her account has $1,722 and then she withdraws $400. What is her balance in five months if her account balance never reaches $1,500?

5. Nine months ago Alexa deposited $7,000 in a three-year CD. She has received $224.16 in interest. She withdraws $1,000. This is before the CD matures, so she pays a $250 penalty. What is her balance after the withdrawal?

6. Ralph deposited $910 in an account that pays 5.2% simple interest, for $3\frac{1}{2}$ years.
   a. How much interest did the account earn?
   b. What is the ending balance?
   c. How much interest did the account earn the first year?
   d. How much interest did the account earn the third year?

7. Matt has two single accounts at Midtown Bank. One account has a balance of $74,112.09 and the other has a balance of $77,239.01.
   a. What is the sum of Matt's balances?
   b. Is all of Matt's money insured by the FDIC? Explain.

8. Rhonda deposits $5,600 in a savings account that pays $4\frac{1}{2}\%$ interest, compounded semiannually.
   a. How much interest does the account earn in the first six months?
   b. What is the ending balance after six months?
   c. How much interest does the account earn in the second six months?
   d. What is the balance after one year?
   e. How much interest does the account earn the first year?

9. Rebecca opened a savings account on March 20, with a $5,200 deposit. The account pays 3.99% interest, compounded daily. On March 21 she made a $700 deposit, and on March 22 she made a $500 withdrawal. Use this information to find the missing amounts.

Date	March 20	March 21	March 22
Opening balance	a.	f.	k.
Deposit	b.	g.	-----
Withdrawal	-----	-----	l.
Principal used to compute interest	c.	h.	m.
Interest	d.	i.	n.
Ending balance	e.	j.	p.

10. Nick deposited $3,000 in a three-year CD account that pays 4.08% interest, compounded weekly. What is the ending balance?

11. How much more would $10,000 earn in three years compounded daily at 4.33%, than compounded semiannually at 4.33%?