

Search



Home > Journal of Financial Services Research > Article

Evidence of Early Withdrawal in Time Deposit Portfolios

Published: March 1999

Volume 15, pages 103–122, (1999) Cite this article



Journal of Financial Services
Research

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

- > Store and/or access information on a device
- Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Access this article

Log in via an institution →

Subscribe and save

Springer+ Basic

€32.70 /Month

- Get 10 units per month
- Download Article/Chapter or eBook
- 1 Unit = 1 Article or 1 Chapter
- Cancel anytime

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Article 11 July 2015 Article 07 May 2021 Chapter © 2018

References

Athanassakos, George, and R. Waschik. "The Demand for Long-Term Deposits of a Financial Intermediary: Theory and Evidence." *Journal of Economics and Business* 49, (March-April 1997), 127-147.

Google Scholar

Berger, Allen N., and Timothy H. Hannan. "The Price-Concentration Relationship in Banking." *Review of Economics and Statistics* 71 (1989), 291-299.

Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Davis, Richard G., and Leon Korobow. "The Pricing of Consumer Deposit Products—The Non-Rate Dimensions." Federal Reserve Bank of New York, *Quarterly Review* 11 (Winter 1986), 14-18.

Google Scholar

Diebold, Francis X., and Steven A. Sharpe. "Post-Deregulation Bank-Deposit-Rate Pricing: The Multivariate Dynamics." *Journal of Business and Economic Statistics* 8 (July 1990), 281-291.

Flannery, Mark J. "Retail Bank Deposits as Quasi-Fixed Factors of Production." *American Economic Review* 72 (June 1982), 527-536.

Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Hanweck, Gerald A., and Stephen A. Rhoades. "Dominant Firms, 'Deep Pockets' and Local Market Competition in Banking." *Journal of Economics and Business* 36 (December 1984), 391-402.

Heckman, James J. "Sample Bias as a Specification Error." *Econometrica* 47 (1979), 153-162.

Google Scholar

Heffernan, Shelagh A. "A Computation of Interest Equivalences for Nonprice Characteristics of Bank Products." *Journal of Money, Credit, and Banking* 24 (May 1992), 162-172.

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Jackson, William E., III, and Jack W. Aber. "The Surprising Importance of Deposit Rate Flexibility." *Journal of Retail Banking* 14 (Spring 1992), 9-14.

Google Scholar

Mahoney, Patrick I., Alice P. White, Paul F. O'Brien, and Mary M. McLaughlin. "Responses to Deregulation: Retail Deposit Pricing from 1983–1985." Board of Governors of the Federal Reserve System, *staff study*. January 1987.

Neumark, David, and Steven A. Sharpe. "Market Structure and the Nature of Price Rigidity: Evidence from the Market for Consumer Deposits." *Quarterly Journal of Economics* 107 (1992), 657-680.

Google Scholar

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Authors and Affiliations

Department of Finance, University of Central Florida, Orlando

James H. Gilkeson (Assistant Professor)

Department of Economics, University of Central Florida, Orlando

John A. List (Assistant Professor)

Educational Products, Association for Investment Management and Research, Charlottesville, VA

Craig K. Ruff (Vice President)

Rights and permissions

Roprints and parmissions

Your privacy, your choice

We use essential cookies to make sure the site can function. We, and our 96 **partners**, also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.

By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our **privacy policy** for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.

You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.

We use cookies and similar technologies for the following purposes:

Store and/or access information on a device

Personalised advertising and content, advertising and content measurement, audience research and services development

Accept all cookies

Reject optional cookies

Search by keyword or author
Q
Navigation
Find a journal
Publish with us
Track your research
Your privacy, your choice
We use essential cookies to make sure the site can function. We, and our 96 partners , also use optional cookies and similar technologies for advertising, personalisation of content, usage analysis, and social media.
By accepting optional cookies, you consent to allowing us and our partners to store and access personal data on your device, such as browsing behaviour and unique identifiers. Some third parties are outside of the European Economic Area, with varying standards of data protection. See our privacy policy for more information on the use of your personal data. Your consent choices apply to springer.com and applicable subdomains.
You can find further information, and change your preferences via 'Manage preferences'. You can also change your preferences or withdraw consent at any time via 'Your privacy choices', found in the footer of every page.
We use cookies and similar technologies for the following purposes:
Store and/or access information on a device
Personalised advertising and content, advertising and content measurement, audience research and services development
Accept all cookies
Reject optional cookies