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(c) What is the annual
interest rate?

Solution. (a) The
principal is \$1,000. (b)
The interest earned is

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$\$1,050 - \$1,000 =$
 $\$50$. (c) The annual
interest rate is 50
 $1000 = 5\%$ Interest
rates are most often
computed on an
annual basis, but they
can be determined for
non-annual time
periods as well. For
example, a bank offers

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