

Checking\_Account(II)支票账户 PDF转换可能丢失图片或格式  
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[https://www.100test.com/kao\\_ti2020/128/2021\\_2022\\_Checking\\_A\\_c92\\_128358.htm](https://www.100test.com/kao_ti2020/128/2021_2022_Checking_A_c92_128358.htm) If you ever went to the United States to study in a college or a university, one of the first things you would have to do is open a checking account. You would find it safer and more convenient to put your money in a bank and write out checks to pay for your larger purchases. And checking accounts have other advantages as well. The canceled checks that are returned to you provide a record of where your money was spent, and they can serve as proof that payment was received ---- that is, canceled checks can serve as receipts. 如果你到美国上大学，你必须要做的一件事就是开立一个支票账户。你会觉得把钱存在银行更安全，用支票购买大件商品更方便。而且支票账户还有其他优点。寄回的付讫支票记载了你花钱的地点，当作收到款项的证据，也就是说，付讫支票可以当作收据。 If you went to a bank to open an account, you would probably go through most of the following procedures. Not all banks have the same requirements for opening new accounts, of course, and the routine may vary somewhat. First you would go to the New Accounts Department and fill out a signature card. In order to open an account, you would have to furnish proof of your identity. A passport is one of the best kinds of identification to have, but other kinds are accepted, one of the most common being a drivers license. You would need to have a permanent address in the city, and you would also be asked to supply the name of a permanent resident who is willing to recommend you.

For this purpose you could use the name of your landlord or landlady, for example, or the name of the foreign student adviser at the university. And last but not least, you would need to bring some cash with you in order to open your account. Many banks require a minimum cash deposit of \$ 50. 如果你到银行开立账户，也许会经历以下手续。当然，不是所有的银行都有相同的开户要求，手续可能有些不同。首先，你要到开户部填写印鉴卡，开户时必须提供你的身份证件。护照是一种最好的身份证件，但其他类型的身份证件也行，最常用的一种就是驾照。你须有市区的常住地址，并提供一位愿意作为你开户介绍人的常住居民的名字。为此，你可以用，比如，你的房东、房东太太，或大学外国留学生导师的名字。最后的一项要点是，你要带一些现金以便开户。许多银行规定了最低起存金额50元。

After you had completed your application, the bank would make up an individual folder for your account. Your signature card would be kept in this folder. Whenever checks were received for payment, the bank would file them by number in your folder and compare the signatures with the one on your card. If there was any doubt about a particular signature, the check would not be paid and would be returned to the endorser. 办完申请手续后，银行会为你制作个人账户的账夹。你的印鉴卡就放在账夹内。当银行收到你的支票要求付款时，它将按账号存放在你的账夹内，并将签字与你预留印鉴卡上的签字核对。如果对不正常的签字有疑问，银行将不予支付，并退给背书人。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 [www.100test.com](http://www.100test.com)