

CheckingAccount(I)支票账户 PDF转换可能丢失图片或格式，  
建议阅读原文

[https://www.100test.com/kao\\_ti2020/129/2021\\_2022\\_CheckingAc\\_c92\\_129011.htm](https://www.100test.com/kao_ti2020/129/2021_2022_CheckingAc_c92_129011.htm) When a bank makes a payment on a check, it cancels the check. That is, it marks the check with some kind of stamp so that the check cannot be used again. Postage stamps are also canceled to indicate that they have been used and cannot be used again. 当银行兑付支票时要予以注销，也就是说，银行要用某种戳记盖在支票上，支票就不会再使用了。邮票也要注销，表明邮票已经用过，不能再用。 If you have a checking account, the bank sends you your canceled checks along with your monthly statement. These checks can be used instead of receipts. They can be used as proof that payment has been made. 如果你有支票账户，银行每月把你的付讫支票连同月度清单送给你。这些支票可以代替收据，当作付款的证据。 If you open an account or if you want to cash a check, you must provide proof of your identity. In the U. S., a drivers license is probably the most frequently used kind of identification. Passports are always acceptable for this purpose. When you open an account, you are asked to fill out a signature card. You must be careful to sign your name exactly as you intend to write it on your checks. The bank compares the signature on your checks with that on your signature card. If there is any doubt about the signature, the bank will refuse to cash the check and will return the check to the endorser. A check must be endorsed before it can be cashed - that is, the person or company to whom the check is made out must sign it on the back.

如果你要开户，或想兑现支票，必须提供你的身份证件。在美国，驾照也许是最常用的身份证件，护照一直当作身份证使用。在你开户时，银行会要你填写一张印鉴卡，你必须认真地签字，它要同你今后在支票上的签字完全相符，银行会将支票上的签字与你印鉴卡上的签字核对。如果银行对签字的真实性有怀疑，它将会拒绝兑现支票，将支票退给背书人。支票在兑现之前必须先背书，也就是说，支票向其开出的个人或公司必须在支票的背面签字。 When you put money in the bank, you write the date and the amount deposited on a deposit slip. 当你到银行存款时，你要在存款凭条上写明日期和所存的金额。 At the end of the month, the bank sends you a statement of your account. The statement provides a summary of the checks that have been paid and the deposits that have been made. The amount that is left in your account after the checks have been deducted and the deposits have been credited is the balance. 到月底，银行会把账户的对账单送给你，对账单提供了支票付款及存款的情况摘要。在扣除了支票款及贷记的存款额之后，账户上剩下的金额就是余额。 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)