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https://www.100test.com/kao_ti2020/293/2021_2022__E5_85_AC_E5_85_B1_E8_8B_B1_E8_c88_293966.htm Unit 22 Services(2)

Dialogues /monologues: 1、 He ' s now turning to Mary, his fellow student yet a native American, for help. turning to : 在这里是“求助于”的意思。 2、 I ' m desperately in need of your help. in need of : 需要。 3、 EMS [邮政特快专递 (Express Mail Service)] 4、 From the moment, when the service started, EMS constantly stick to serving the economic reform and opening to the outside world by reorganizing the operational procedures and accelerating the transmission of the items to meet the various need of the people, by increasing the investment to the production capacity and adopting high-tech to improve services, by offering 11185, the hotline and desk-to-desk, door-to-door service to qualify the services. meet one ' s need : 满足某人的需要。 长句解析：从服务开始启动之后，特快专递坚持不懈地致力于为经济改革服务，并且通过改造运作程序和加速项目传输为外面世界打开阀门，以此来满足人们各种不同需求。通过对产量的加大投资和采用高科技来改善服务，通过提供11185热线以及点对点、面对面的服务来验证服务质量。 Passage: A modern bank provides many services other than checking accounts. One of the most important of these is regular passbook savings. If you went to a bank to open a savings account, you would go through almost the same procedures as followed in applying for a checking account. First you would be asked to fill out a signature card. Then you would

be given a passbook in which your initial deposit would be recorded. All deposits and withdrawals from your account are entered into your passbook. This means that the passbook contains an actual record of all savings you have at any one time. With a regular passbook savings account, you would be able to withdraw money whenever you need it. All you would have to do is fill out a withdrawal order and present it, along with your passbook, to the teller. All banks pay interest on savings accounts. The interest rate varies from bank to bank, but the general range is from 4 to 6 percent. Banks also pay interest at different times. But the majority of them pay semiannually. Suppose, for example, that on January 1, you deposit \$1000 in bank that paid 5 percent interest semiannually. By July 1, you would have earned \$50 interest. The interest would automatically be credited to your account. and if you left it in the bank, along with your original deposit, you would receive interest on \$1050 for the next six-month period. That is, your interest would be compounded. If you knew that you could keep your money in the bank for a certain period of time, you could get a higher interest rate by buying a savings certificate. These certificates are for three months. You can also buy certificates for periods of one or two years. When you buy a savings certificate, you sign a contract with the bank stating that you will not be able to get your money back until the date when the certificate is due. Another important service that banks provide is traveler ' s checks. If you go on a vacation or traveled on business to another city or state or country, you probably want to bring some traveler ' s checks along with you. They have two

important advantages over cash. One is that your money is always safe. If the checks are lost or stolen, you can receive a refund for the total amount. Another is that they are more convenient. Many businesses are reluctant to cash personal checks on out-of-town banks. But with proper identification, you can readily cash traveler ' s checks almost anywhere in the United States or abroad. Every traveler ' s check has its own individual number. When you buy these checks (you must purchase at least \$50 worth), the teller gives you a slip on which the number of every check is recorded. A copy of this slip is kept b the bank. If the checks are lost or stolen, you can bring this slip to the bank and your money will be returned. Before you are given the checks, you are asked to sign each one of them at the top. When you cash the check, you must sign it again in the presence of the person who gives you the money at the bottom. For this service, the bank charges 1 percent of the amount of the check. If you bought a \$50 check, for example, you would have to pay \$0.50 for it. 参考译文: 除了活期账户, 银行还提供许多其他的服 务。其中最重要的是存折储蓄。去银行开一个储蓄账户的过程和申请活期账户大致一样。首先是填一张签名卡。然后银行工作人员会给你一个存折, 上面有你第一笔的存款记录。以后每次存款或取款都会在存折上有记录, 这就是说存折上会显示你在任何需要的时候取钱。取钱的时候只需要填一张取款单, 把它同存折一并交给出纳员。所有的银行都付利息给储蓄账户。各个银行的利率不一样, 但总体在4%到6%之间波动。各银行, 付利息的时间也不一样, 但是大部分银行都是半年付一次。比如说你在1月1号存入了1000美元, 利息

为5%，那么到7月1号，你就能得到50美元的利息，利息会自动存入你的账户。如果你将利息和原来的存款一起留在账户里的话，下六个月你得到的利息是\$1050的基础上开出来的，就是说你所得到的利息是以复利来计算的。如果你确定自己的钱将会在银行存比较长的时间，你可以买一张储蓄单据，这样得到的利息就比较高。你可以买\$500的储蓄单据或者更多。储蓄单据开出的时间越长，你得到的利息就越多。短期的储蓄单据是三个月。你还可以买时间是一年或两年的储蓄单据。在买储蓄单据的时候，你要跟银行签一项合同，说明在单据最后期限之前你不能从银行取钱。银行的另一项重要服务是旅行支票。如果你去别的城市，别的州或国家度假或者是出差，你大概会想带一些旅行支票。比起现金，旅行支票有两个重要优点：一是安全，如果你的支票丢了或是被偷了，上面的钱还可以如数找回。另外是方便。有些私人支票在城镇的银行兑不到钱，但是只要有身份证明，旅行支票在哪都能兑到钱，不管是在美国还是在海外。每一张旅行支票都有特定的号码。在买支票的时候(至少买50美元的)，出纳员会给你一张记录所有支票号码的单子。银行也会将这张单子备份保存，如果支票丢了或是被偷了你可以拿着这张单子到银行拿回支票上面的钱。在给你支票之前出纳员还会在每张支票上方签上自己的名字，兑钱的时候还要在给你钱的女出纳员那儿再签一次，这次是签在支票下方。银行会收取支票面额的1%作为手续费，比方说，你买一张50元的支票要付0.5美元的手续费。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