

金融英语阅读：支票账户 PDF转换可能丢失图片或格式，建议阅读原文

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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。 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

要帶一些現金以便開戶。許多銀行規定了最低起存金額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. 辦完申請手續後，銀行會為你制作個人帳戶的賬夾。你的印鑑卡就放在賬夾內。當銀行收到你的支票要求付款時，它將按賬號存放在你的賬夾內，並將簽字與你預留印鑑卡上的簽字核對。如果對不正常的簽字有疑問，銀行將不予支付，並退給背書人。 100Test 下載頻道開通，各類考試題目直接下載。詳細請訪問 www.100test.com