

**READING****Part 5 Incomplete Sentences**

Choose the word that best completes the sentence.

10. I'm going to call the bank manager ahead of time to make certain that she will \_\_\_\_\_ a personal check to start a new account.  
(A) accept (C) acceptance  
(B) accepted (D) acceptable
11. We felt \_\_\_\_\_ about applying for such a large loan.  
(A) cautiously (C) cautioning  
(B) caution (D) cautious
12. Every month my automatic car loan payment shows up as a \_\_\_\_\_ on my monthly statement.  
(A) deduct (C) deducting  
(B) deduction (D) deducted
13. The number of withdrawals at no charge from your savings account is \_\_\_\_\_ to three.  
(A) restricting (C) restrict  
(B) restricted (D) restriction
14. There is a counter in the bank lobby where customers can \_\_\_\_\_ their documents.  
(A) signing (C) sign  
(B) signed (D) signature
15. These \_\_\_\_\_ must be completed before the close of business today.  
(A) transacts (C) transacted  
(B) transacting (D) transactions

**Part 6 Text Completion**

Dear Customer,

Our records show that you qualify for our new automatic mortgage payment plan. Under this plan, your monthly mortgage payments 16 from your savings account automatically. Now you no longer have to worry about making your payments on time! We do it all for you. You must maintain a sufficient 17 in your account to cover the monthly payments. If you are interested in participating in this plan, simply complete the enclosed form. Certain 18 apply to this plan, so read the explanation on the back of the form carefully. You may return the form in the enclosed envelope. Don't forget to sign it at the bottom. Your automatic deductions could begin as early as next month.

16. (A) deduct  
(B) deducted  
(C) are deducted  
(D) are deducting
17. (A) dividend  
(B) balance  
(C) transaction  
(D) down payment
18. (A) restrictions  
(B) restrictive  
(C) restricted  
(D) restricts

## Part 7 Reading Comprehension

Questions 19–23 refer to the following two letters.

July 16, 20—

Customer Service Office  
National Bank of Augusta  
1398 State Street  
Augusta, MD

Dear Customer Service Office,

I am a new customer at your bank. I opened an account with you last month, and I have recently received my first monthly statement. I find that there is a service charge on three of the checks that I wrote. I understood that this account had free checking, so I was surprised to see this charge. Perhaps it is a mistake. I am enclosing a copy of the statement. Please clarify this matter for me. Thank you.

Sincerely,

Marvin Gardner

August 3, 20—

Marvin Gardner  
145 Merrywood Lane  
Augusta, MD

Dear Mr. Gardner,

We recently received your letter asking about charges to your account. While it is true that your account has free checking, some restrictions apply. You may write five checks a month free of charge. After that, you must maintain a minimum average balance of \$600 in your account in order to continue with free checking. Since your average account balance last month was only \$435, you were entitled to only five free checks. A service charge was applied to the checks you wrote beyond that minimum. I hope this explanation is satisfactory to you.

Let me take this opportunity to make sure that you are aware of other services you can get with your account. You can arrange to have your monthly utility bills deducted from your account. You are also eligible to borrow small amounts of money from the bank at a low interest rate. If you are interested in these or any other services, please visit us at the bank, and an officer will be happy to explain all the details to you. Thank you for being a National Bank of Augusta customer.

Sincerely,

Eloise Lockwood  
Customer Service Officer

19. Why did Mr. Gardner write this letter?
  - (A) To pay his monthly utility bills.
  - (B) To find out about borrowing money.
  - (C) To ask a question about his monthly statement.
  - (D) To order some free checks.
20. When did he open an account at the National Bank of Augusta?
  - (A) May.
  - (B) June.
  - (C) July.
  - (D) August.
21. How many checks did he write last month?
  - (A) Three.
  - (B) Five.
  - (C) Six.
  - (D) Eight.
22. The word *restrictions* in line 3 of the second letter is closest in meaning to
  - (A) limitations
  - (B) fees
  - (C) customers
  - (D) numbers
23. The word *deducted* in line 13 of the second letter is closest in meaning to
  - (A) borrowed
  - (B) attached
  - (C) subtracted
  - (D) added