

Name _____

Date _____

ACTIVITY TWO – TO PAY OR TO CASH?

Tips bank tellers look at to decide whether or not to pay or to cash.

1. Is it a real check drawn on a “working” account.
2. Is the signature genuine and authorized.
3. Does the check seem to be altered in any way.
4. Is the check properly dated.
5. Is the check endorsed on the back.
6. Is there a hold on the account.
7. Are there sufficient funds to cover the check.
8. In the case of a bad check, can we get our money from the account without any restrictions on the bank.

Could you decide on a moment’s notice to cash a check or not?

What kind of knowledge do you think a teller needs to have?

[Answers will vary, but possible answers could be: Tellers should be able to pay a great amount of attention to detail. They should be knowledgeable about the workings of the banking system. Tellers should be knowledgeable about government banking regulations. They should be familiar with different kinds of checks. Tellers should also have a working knowledge of the technology that is available to them so that they can access important information.]