

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?