

考试总分：500 分 考试时间：75 分钟

第一题：1.阅读理解

第1题：（20 分）

As the economy weakens, banks are increasingly squeezing customers who overdraw their bank accounts. Bank of America and Washington Mutual have jacked up their overdraft fees and made it easier for customers to be hit with multiple penalties. The changes come as banks grapple with growing losses from bad mortgage loans. Overdraft fees have increasingly become a source of profits. Banks and credit unions collect about \$ 17.5 billion in overdraft fees per year, the Center for (Responsible Lending says. Checking-account customers are "easy picking" for fees, says Jean Ann Fox of the Consumer Federation of America, because banks typically can take any money owed out of a customer's next deposit.

In April, "Washington Mutual raised its overdraft fee in most states to \$ 34 from \$ 32. Also this year, the bank increased the number of times a day that a customer can be hit with this fee, from five to seven. "Washington Mutual spokesman Gary Kishner says the bank raises fees partly due to "competitive factors". This year, (Bank of America raised the fee charged on the first day a customer overdraws to \$ 25 from \$ 20. The bank also raised the number of times a customer can be hit with this fees per day to seven from five. And it's told customers that most signature debit-card transactions will reduce their balances that same day and be subject to fees if there isn't enough money in the account. (Before, consumers often avoided this fee if they deposited money before a purchase cleared.

Bank of America spokeswoman (Diane Wagner says the bank adjusts fees to "establish more uniform. pricing for our national franchise".

Which of the following factors does Gary Kishner cite as one of the main reasons behind the increase in overdraft charges?

- A. Competitive factors
- B. Too little money in customers' accounts
- C. The weak economy
- D. Debit-card transactions

【正确答案】：C

【答案分析】：

解析：文章第一句话提到：“As the economy weakens, banks are increasingly squeezing customers who overdraw their bank accounts”，可知正确项是(C)。

第2题：（20 分）

The word "easy-picking" in Paragraph , Line 7, is closest in meaning to

- A. indifferent to money

- B. easy to get money from
- C. easy to contact with
- D. easy to be fooled

【正确答案】：B

【答案分析】：

解析：easy-picking字面意思是“容易挑选的”，要确定具体含义，必须看语境，即上下文。通过分析，我们得知现在对大多数银行来说“overdraft fees have increasingly become a source of profits”，即透支手续费成为利润的来源，所以“checking—account customers”是比较容易透支的人，银行可以从这些顾客下一笔存款中扣除所欠的金额，可知正确项是(B)。

第3题：（20分）

How many times per day can a customer be penalized for over-drafting an account at Bank of America now?

- A. Five
- B. Seven
- C. Six
- D. Thirty-four

【正确答案】：B

【答案分析】：

解析：文中第二段第5句提到：“The bank also raised the number of times a customer can be hit with this fee per day to seven from five”，可知正确项是(B)。

第4题：（20分）

When will the balance on a customer's card be reduced after a purchase?

- A. The same day the purchase is made
- B. Whenever the purchase clears
- C. Three days from the time of the purchase
- D. The next day from the time of the purchase

【正确答案】：A

【答案分析】：

解析：文中第二段第6句提到：“And it's told customers that most signature debit—card transactions will reduce their balances that same day”，可知正确项是(A)。

第5题：（20分）

Which of the following sentences is NOT true according to the article?

- A. Banks and credit unions of America have make profits by collecting overdraft fees from customers.
- B. The customers of Bank of America could have been hit with overdraft fee for five times at most one year ago.
- C. The Bank of America will probably take more similar measures to fight against the weak economy.
- D. As the new policy required, the customer will be charged for \$ 20.00 on the first day if over-drafting from Bank of America this year.

【正确答案】: D

【答案分析】:

解析: 这种正确选项在最后的选择题做起来花费的时间比较长, 所以在分析前三项的时候要确保准确, 避免反复读题、重复判断而浪费时间。

第6题: (20 分)

Ventrus Airlines announced today that Hillman F. Teasdale has been elected Chairman, President and Chief Executive Officer by a unanimous vote of the Company's Board of Directors. He succeeds Chairman and CEO John W. Lawrence, who is taking over the CEO position at Marvin-Bavasi Motors. The appointment is effective immediately.

Mr. Teaschle is the former Chairman and CEO of Agave, Inc. who has served as Vice Chairman of SigmaAgave Corp. since the two energy companies merged in October 2001. In May 2002, he was named to the additional role of interim Chairman of Genertec Inc., to assist the energy merchant in restoring investor confidence and stabilizing the company's financial position. He is resigning from the positions he holds at Sigma Agave and Genertec to focus exclusively on his duties at Ventrus.

On behalf of the Ventrus board, James J. Reilly, a director who led the nationwide search for a new CEO, said, "Hillman is a forceful, positive executive who is exactly the right person to lead Ventrus at this critical time. He knows how to guide major global companies through difficult transitions with a sharp focus on financial responsibility. He is an extremely hardworking, hands-on executive who knows how to engage employees. He believes that a company is as good as the ambitions its stakeholders share, and he will push firmly but fairly to achieve the company's goals. He has the reputation and credibility needed to lead Ventrus to economic recovery and a great future."

Ventrus Airlines operates more than 1,900 flights a day on a route network that spans the globe.

Date: Thursday, Feb. 19

To: Mr. Teasdale

From Ms. Teasdale

Message:

Ms. Teasdale saw the news and called to congratulate again. She said she had persuaded your parents to come for the celebration party. She asked if you needed to see the guest list Please call back.

What is the possible title of the news?

- A. Hillman F. Teasdale Saved Ventrus Airlines
- B. Hillman F. Teasdaie, CEO of Three Giant Companies
- C. Ventrus Announces New CEO Appointment

D. Board Decision for Dramatic Strategic Change

【正确答案】：C

【答案分析】：

解析：(B)是干扰项，虽然新闻介绍了Hillman F. Teasdale过往的资历，但落脚点并不是单纯向读者介绍此人的生平。

第7题：（20分）

Which of the following has NOT been a title of Hillman F. Teasdale?

- A. Chairman of Agave and CEO of Ventrus
- B. Vice Chairman of SigmaAgave
- C. Vice Chairman of SigmaAgave and interim Chairman of Genertec
- D. Interim Chairman of Genertec and former CEO of Agave

【正确答案】：A

【答案分析】：

解析：新闻的第二段提到Hillman F. Teasdale的四个职位，第一个是在Agave,当Agave与另一公司合并后，他成为新公司SigmaAgave的副主席，这时他新增了在Genertec公司临时主席的职务，最后在当选为Ventrus的CEO后，他辞掉了之前所有的职务，可知正确项为(A)。(A)项错误的原因在于，他当上Ventrus的CEO时Agave这个公司都已经被合并了。

第8题：（20分）

What did Ms. Teasdale want to talk about?

- A. The news of appointment
- B. The celebration party
- C. Teasdale's adjustment to the new role
- D. Application for a job in Ventrus

【正确答案】：B

【答案分析】：

解析：便条一开始是在祝贺Mr. Teasdale，后面提到他的父母可以参加庆祝会，问他要不要看客人的名单，叫他回电话，可见是想问他关于庆祝会的安排，可知正确项是(B)。

第9题：（20分）

What is the possible relationship between Hillman F. Teasdale and Ms. Teasdale?

- A. Boss and secretary

- A. Boss and secretary
- B. Husband and wife
- C. Siblings
- D. Business partner

【正确答案】：C

【答案分析】：

解析：两人是什么关系？这在便条中没有点明，需要综合考虑整个便条的内容。鉴于两人有同样的姓，而且便条没有留下联系方式，而且Ms. Teasdale还可以劝既Mr. Teasdale的父母，可见两人关系很亲近，不是夫妻就是兄弟姐妹。而如果是夫妻，应该是叫Mrs. Teasdale。可知正确项是(C)。

第10题：（20分）

The word "succeeds" in Passage , Paragraph , Line 3 is closest in meaning to

- A. comes next after something
- B. goes on doing something
- C. accomplishes something attempted
- D. happens according to one's desire

【正确答案】：A

【答案分析】：

解析：succeed在这里是“接任”的意思，可知正确项是(A)。