

彰化銀行 109 年第二次新進人員甄試試題

甄試類別／職等【代碼】：防制洗錢人員【Q9410】、法令遵循人員【Q9411】、
法務人員(一)【Q9412】、法務人員(二)【Q9413】、
催收法務人員(一)【Q9414-Q9417】、
催收法務人員(二)【Q9418-Q9420】

科目一：國文(短文寫作)及英文

*入場通知書編號：_____

注意：①作答前先檢查答案卡(卷)，測驗入場通知書編號、座位標籤、應試科目等是否相符，如有不同應立即請監試人員處理。使用非本人答案卡(卷)作答者，該節不予計分。
②本試卷為一張雙面，其中，國文為短文寫作，共 50 分；英文為四選一單選選擇題，共 25 題，每題 2 分，共 50 分。總計 100 分。
③四選一單選選擇題限以 2B 鉛筆於答案卡上作答，請選出一個正確或最適當答案，答錯不倒扣；以複選作答或未作答者，該題不予計分。
④非選擇題限以藍、黑色鋼筆或原子筆於答案卷上採橫式作答，並請依標題指示之題號於各題指定作答區內作答。
⑤請勿於答案卡(卷)上書寫姓名、入場通知書編號或與答案無關之任何文字或符號。
⑥本項測驗僅得使用簡易型電子計算器(不具任何財務函數、工程函數、儲存程式、文數字編輯、內建程式、外接插卡、攝(錄)影音、資料傳輸、通訊或類似功能)，且不得發出聲響。應考人如有下列情事扣該節成績 10 分，如再犯者該節不予計分。1.電子計算器發出聲響，經制止仍執意續犯者。2.將不符規定之電子計算器置於桌面或使用，經制止仍執意續犯者。
⑦答案卡(卷)務必繳回，未繳回者該節以零分計算。

壹、國文(短文寫作)【50分】

清朝兩廣總督林則徐(1785-1850)，在查禁鴉片時期，曾親筆手書一幅自勉堂聯：「海納百川，有容乃大；壁立千仞，無欲則剛。」上聯告誡自己廣泛聽取各種不同意見，下聯砥礪自己杜絕私慾，做個剛直不阿的好官。

其中，「無欲則剛」，對於法務從業人員，尤為重要。「欲」，泛指「欲望」，舉凡食欲、物欲、名欲、利欲、色欲、權欲等皆是；「剛」泛指「公道原則」，是順其天道自然的一種正義，也是順其自然的一種堅持。「無欲則剛」，揭示了一個處事原則：人一旦去除私慾，就能無所畏懼；無所畏懼，就能一身正氣，剛直不阿。

請以「無欲則剛」為題，寫一篇 250-350 字(含標點符號)的短文。【50分】

貳、英文【四選一單選選擇題共 25 題，每題 2 分，占 50 分】

一、字彙【請依照句子前後文意，選出最適當的答案】

【1】1. Having received unusually low amounts of rain, the country is currently experiencing a water ____.

- ① shortage ② excess
③ surplus ④ overflow

【3】2. The team will ____ the risks of the strategy in order to decide whether to adopt it or not.

- ① scale ② weight
③ assess ④ escalate

【4】3. Drug trials did not provide sufficient ____ that the medicine is effective.

- ① clue ② goods
③ witness ④ evidence

【2】4. ____ refers to any type of marketing communication used to inform or persuade target audiences of the relative merits of a product, service, brand or issue.

- ① Demotion ② Promotion
③ Development ④ Advancement

【3】5. To everyone's surprise, the long-time friend of the candidate voted for his ____ in this year's election.

- ① supplement ② bandit
③ opponent ④ triumph

【3】6. As the number of confirmed cases ____ in the city, the government began to consider shutting down schools.

- ① tweaked ② romped
③ surged ④ loitered

【4】7. Be careful not to get bitten by the animal. It may look small and cute, but it's from one of the most ____ species.

- ① unanimous ② nominal
③ fractional ④ venomous

二、文法測驗【請在下列各題中選出最適當的答案】

【2】8. A solar eclipse ____ a portion of the Earth is engulfed in a shadow cast by the Moon which fully or partially blocks sunlight.

- ① occurs ② occurs when
③ that occurs ④ which occurs

【4】9. ____ being intelligent, Sarah is also diligent.

- ① Not only ② Except
③ Beside ④ Besides

【3】10. A new television series teaches handicapped children ____ can and should think about career development.

- ① and ② both
③ that they ④ what they

【4】11. ____ in a vicious crash, Kyle Busch would not participate in the race. Joe Gibbs Racing said he had surgery to repair his leg, was resting comfortably and will remain hospitalized for observation.

- ① His broken leg ② His leg is broken
③ His leg was broken ④ His leg having been broken

【2】12. The president signed an executive order last month ____ an existing law that protects federal monuments.

- ① reinforced ② to reinforce
③ which at reinforced ④ that reinforcing

【4】13. Angry parents ____ one of the major entrances into the school hours before the event started.

- ① have blocked ② blocking
③ were blocked ④ had blocked

【4】14. The concert, ____ Friday night at 10 p.m. and ____ until 6 a.m., will be the first open performance of the popular group in four years.

- ① to start...lasted ② which start... last
③ that is start... lasts ④ starting... lasting

【1】15. The instructor recommended ____ the language so that young readers could comprehend.

- ① that we simplify ② simplified
③ we simplifying ④ us go simplify

【請接續背面】

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

With the threat of a pandemic, the most common emotional response is fear. If the threat is eliminated (such as with a vaccine), people may 16 shaking hands or kissing on the cheek. If the perception of threat remains, however, people may be less likely to 17 these behaviors. Over time, we could see a shift in the social norms, where it is more acceptable not to shake hands or refuse a kiss on the cheek. Those of us who have a strong perception of threat will most likely avoid large crowds. The pandemic has also seen people unite for the common good, 18 that be fundraising and volunteering for those affected by the crisis, or increased respect for frontline workers. It would be refreshing if this lasted. The experience of a collective emergency often gives people a greater sense of 19 identity and concern for others. Hopefully, we will be more 20 of what we normally take for granted such as our health and health care workers, our freedom and liberties, and so forth. No matter how bad the circumstance is, we adapt as life continues to be different in a post-Coronavirus world.

- 【4】 16. ① consume ② assume ③ presume ④ resume
【3】 17. ① put on ② take up ③ engage in ④ turn over
【3】 18. ① if ② where ③ whether ④ whether or not
【2】 19. ① owned ② shared ③ rejected ④ belonged
【1】 20. ① appreciative ② forced ③ indispensable ④ neglectful

四、閱讀測驗

Since many people now value unique life experiences over material goods, visiting the world's most beautiful locations has become an increasingly common passion. As a result, the tourism industry has been growing at a yearly rate of around 4 percent. Though we may be living in a golden age of travel, mass tourism—and the frequent air travel that goes along with it—could have a severe effect on the environment **if left unchecked**.

The millions of feet that trample on the world's natural wonders can do as much damage in a year as natural causes would in hundreds, not to mention the tons of garbage left by careless tourists. Even more **insidious** is the larger amount of carbon emissions produced by modern airplanes. In 2018, 4.3 billion passengers traveled by air, which was 38 million more than the previous year. Its effect was once almost negligible, but now air travel accounts for 2 percent of global carbon emissions.

For those of us concerned about the environment, what can be done to make sure our travels are as environmentally friendly as possible? Travelers to environmentally vulnerable places must of course take care to limit the direct impact of their visit—that is, do their best to respect local laws and leave no trace. However, even more vital is to carefully research any trip and only choose destinations that have the infrastructure necessary to handle tourism in a sustainable way. If traveling by air is necessary, passengers should pack lightly, which saves on airplane fuel, and whenever possible, fly directly rather than with several layovers. Airplanes use a large amount of their fuel during takeoff, so avoiding multiple stops will considerably reduce a passenger's personal carbon footprint.

Secondly, if you can afford it, take advantage of “carbon offsetting” choices offered by many airlines. This is usually an extra charge that goes toward funding schemes that reduce your carbon footprint, such as forest-planting or clean-energy projects.

Traveling the world is something few of us are willing to give up. The least we can do is make sure that our own enjoyment does not make it impossible for the next generation of travelers to enjoy the world.

【4】 21. What does “**if left unchecked**” mean in the first paragraph?

- ① if not locked
② if none attended
③ if left by itself
④ if not to be restricted

【2】 22. Which of the following is closest in meaning to “**insidious**” in the second paragraph?

- ① scarcely controversial
② seemingly harmless but actually with grave effect
③ obviously beneficial
④ currently prominent but eventually negligible

【4】 23. Based on the article, which of the following statements is true?

- ① On average, 4.3 billion people fly each year.
② The tourist industry is growing about 5 percent per year.
③ Transportation taken by tourists accounts for 2 percent of the world's carbon emissions.
④ The number of people traveling by airplane increased by 38 million from 2017 to 2018.

【3】 24. Which of the following is **NOT** mentioned as a way to reduce the effects of travel?

- ① Taking care to follow local laws.
② Booking nonstop flights whenever possible.
③ Bringing all your trash with you when you leave.
④ Paying a little extra for programs that cancel the carbon footprint of your flight.

【1】 25. What is the most appropriate title for the article?

- ① Planet-Friendly Traveling.
② Global Carbon Emissions.
③ The Tourism Industry in the World.
④ How to Create A Sustainable Environment.