

彰化銀行 115 年新進人員甄試試題

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科目一：英文

*入場通知書編號：_____

注意：①本試卷為一張雙面，測驗題型為四選一單選擇題 50 題，每題 2 分，共 100 分。
②單選選擇題題型，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。
③請勿於答案卡上書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。
④答案卡務必繳回，未繳回者該節以零分計算。

一、字彙【請依照句子前後文意，選出最適當的答案】

- [3] 1. We had a very _____ walk in the park: the weather was cool, the sun was shining, and everyone talked and laughed.
[2] 2. Heavy snow fell during the night and _____ many cars on the mountain road, so the drivers could not leave.
[1] 3. Some people install _____ panels on the roofs of their houses to use energy from the sun.
[2] 4. If you are interested in this job, you need to _____ online and send your résumé before Friday.
[2] 5. In this course, the field study project is _____, which means students may choose to complete it for extra credit, but it is not required for passing the class.
[1] 6. Before the school play, the actors stayed after class every day to _____ their lines and practice their movements on stage.
[3] 7. In the center of the city stands a tall stone _____ built to honor the soldiers who died in the war.
[3] 8. To compare the results of different experiments, the researcher converted the observations into _____ data so they could be analyzed with statistical methods.
[1] 9. Because the laboratory was filled with chemical fumes, the technician opened several windows to _____ the room and let fresh air circulate inside.
[1] 10. The presenter solved the technical _____ quickly before it stopped the session.
[2] 11. Some participants _____ group work because they enjoy sharing ideas and learning with others.
[4] 12. After presenting his project, Mark received helpful _____ from his boss to improve his work.
[2] 13. The manager _____ the project goals so everyone understood their tasks.
[1] 14. The company offered a remote work _____ for employees who was unable to commute to the office.
[1] 15. The athlete followed a _____ fitness routine that kept him in peak condition throughout the season.

二、文法測驗【請在下列各題中選出最適當的答案】

- [2] 16. Do you know _____?
[1] 17. More than three cups of coffee a day _____ not really good for health.
[2] 18. The passersby saw the beautiful sunset and stopped _____ pictures of it.

- [4] 19. Oh I love this song on the radio! Can you turn _____ the volume?
[1] 20. You'll get a traffic ticket if you _____ a red light.
[2] 21. Not until my girlfriend broke up with me _____ how much I needed her.
[3] 22. The outdoor concert will be held anyway _____ the weather conditions.
[2] 23. _____ against very low odds, the lottery ticket changed the young man's life overnight.
[1] 24. Tim as well as his colleagues _____ going to see the movie after work tomorrow.
[3] 25. Mrs. Goodwin is old, _____ she still looks surprisingly energetic for her age.
[2] 26. He was accused _____ cheating during the final exam.
[4] 27. She was discouraged _____ applying again after the rejection.
[2] 28. When we were kids, Grandpa _____ to read us stories before bedtime.
[4] 29. The news _____ before it aired on national television that evening.
[4] 30. If he _____ his doctor's advice, his knee wouldn't be hurting so badly now.

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Tariffs are taxes on imported goods, often used to regulate trade and protect domestic industries by making foreign products more expensive and local goods more competitive. This can help preserve jobs, support new industries, and reduce trade _____ 31 _____. However, tariffs also have downsides. They can _____ 32 _____ higher prices for consumers, limited product choices, and retaliatory tariffs from other countries. Prolonged use may _____ 33 _____ trade wars, disrupt global supply chains, and slow economic growth. Economists remain divided on their long-term effectiveness. _____ 34 _____ protectionist policies can benefit specific sectors in the short term, they may harm the overall economy over time. Consequently, many nations pursue free trade agreements to reduce or eliminate tariffs. These agreements aim to _____ 35 _____ mutual economic growth through open markets and greater efficiency in global production.

- [2] 31. ① gains ② deficits ③ surpluses ④ balances
[1] 32. ① lead to ② cut down ③ result from ④ come about
[4] 33. ① cool ② avoid ③ deter ④ trigger
[4] 34. ① As ② Since ③ When ④ Although
[1] 35. ① promote ② persuade ③ exclude ④ receive

第二篇：

The future of banking is rapidly evolving due to digital innovation, evolving consumer expectations, and advances in artificial intelligence. Banks are adopting fintech solutions _____ 36 _____ mobile-first platforms, automation, and personalized tools. Blockchain technology is _____ 37 _____ transaction security and transparency. As physical branches decline, virtual banking and decentralized finance (DeFi) are rising, offering users greater _____ 38 _____. Technologies such as biometric authentication and real-time data analytics enhance both security and personalization. _____ 39 _____, these developments raise challenges, including data privacy, regulatory adjustments, and the need for digital inclusion. Addressing these concerns is _____ 40 _____ to ensure equitable access and stability. Ultimately, the future lies in building agile, secure, and customer-centric ecosystems that align technological innovation with public trust in a globally connected financial landscape.

- [4] 36. ① about ② upon ③ under ④ including
[3] 37. ① improve ② improved ③ improving ④ to improve
[1] 38. ① control ② emphasis ③ limitation ④ uncertainty
[2] 39. ① Therefore ② However ③ For instance ④ In addition
[4] 40. ① insignificant ② useless ③ trivial ④ vital

【請接續背面】

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Ever since schools were created, civilizations have been striving to perfect their education. While many systems remain flawed, some nations offer successful models for improvement, whereas others struggle with systemic issues.

Thirty-five years ago, education in Finland was considered merely mediocre. Today, it is regarded as the world's best due to radical reforms. Teaching is a prestigious profession where earning a master's degree is mandatory. Furthermore, school is 100 percent state-funded to ensure every child can afford to attend. Most importantly, children do not begin school until age seven, when the brain is developed enough to learn effectively. These changes yielded extraordinary results; Finnish high schoolers recently outranked students from 56 other countries in science, and the nation boasts Europe's highest university attendance rate at 66 percent.

In the United States, education reform faces significant hurdles. Constant budget cuts and curriculum disputes have led to a mass loss of qualified educators; 40 percent of those with education degrees leave the profession within a decade. Consequently, many U.S. teachers lack experience, and the number of staff completing graduate school is decreasing. Another issue is the overemphasis on standardized testing, which forces teachers to target narrow skills rather than overall comprehension. Fortunately, the Department of Education has afterwards allowed 15 states to implement alternative assessments that analyze proficiency based on individual performance.

Japan faces a different dilemma: balancing academic excellence with student happiness. Parents go to extreme lengths for their children's education; one father even paid a \$95,000 bribe to enroll his child in a selective Tokyo kindergarten. This competition intensifies through high school, where rigorous demands often lead to depression. Compounded by a struggling economy, many graduates feel their years of study were meaningless. Tragically, Japan's suicide rate remains high, frequently involving recent graduates. The government has prioritized reducing these figures, but youths must first strike a healthier balance between school and home life.

Although education systems vary across different countries, their shared goal is to prepare children for life. By imitating successful models, nations may finally transform their students into the best of the best.

【2】41. What is the main idea of the article?

- ① Today, schools across countries are much better than those in the past.
- ② Different countries face different challenges and successes in education reform.
- ③ Education systems around the world share similar improvement methods.
- ④ Finland, the United States, and Japan cooperate closely in education policy.

【3】42. Which of the following was **NOT** a reason for Finland's improvement in education?

- ① Teachers are required to obtain a postgraduate degree.
- ② Children start school at an older age.
- ③ Students spend more hours preparing for standardized tests.
- ④ Schools are fully funded by the government.

【1】43. Why does the author mention that many U.S. teachers quit their job?

- ① To explain why many schools lack experienced teachers.
- ② To prove that American teachers prefer private industry.
- ③ To show that teaching in the United States is highly competitive.
- ④ To urge people to join the effort to save U.S. education.

【2】44. What problem is highlighted in Japan's education system?

- ① Schools lack enough qualified and dedicated teachers.
- ② Students face intense competition that affects their well-being.
- ③ Internet and cellphones have ruined students' attention on classes.
- ④ More and more youngsters are obsessed with pop music and idols.

【4】45. What does the author suggest countries should do to improve education?

- ① Focus more on academic competition and excellence.
- ② Reduce the number of schools in college level and above.
- ③ Cater to students' needs and limit parental intervention.
- ④ Learn from good reform examples in other nations.

第二篇：

In recent years, health and wellness have attracted increasing attention in modern society. Many people seek to improve their well-being through better diets, regular exercise, and healthier lifestyles. At the same time, the rapid growth of social media and online platforms has made health information widely available to the public. While this accessibility has encouraged greater awareness of healthy living, it has also raised questions about the reliability of many popular wellness trends. Consequently, discussions about modern health practices have become increasingly controversial.

One major source of controversy concerns the widespread use of dietary supplements and health products. Many companies promote vitamins, herbal remedies, and nutritional powders as essential tools for maintaining good health. Although some supplements may benefit individuals with specific nutritional deficiencies, medical experts often point out that many products lack strong scientific support. Moreover, excessive consumption of supplements can sometimes produce negative side effects rather than improve health. For this reason, healthcare professionals generally advise consumers to approach such products with caution.

Another debated issue involves the growing popularity of extreme diets and detox programs. Approaches such as intermittent fasting, ketogenic diets, and juice cleanses are often advertised as effective ways to lose weight or remove toxins from the body. However, many nutrition specialists argue that **these methods** may not be suitable for everyone. If followed improperly or for extended periods, such diets may lead to nutritional imbalances and other potential health risks.

Finally, the influence of social media has further intensified debates surrounding modern wellness practices. Many online influencers share personal health routines and recommendations with large audiences, often presenting their experiences as reliable guidance. While some advice may be beneficial, other claims lack credible scientific evidence. Therefore, experts emphasize the importance of evaluating health information carefully. Ultimately, maintaining good health requires a balanced approach that integrates scientific knowledge, professional guidance, and responsible personal choices.

【3】46. What is the main idea of the passage?

- ① The internet has increased public access to health information.
- ② Many people are interested in improving their personal health.
- ③ Popular wellness trends have created debates among experts.
- ④ Social media influencers often promote health advice online.

【1】47. What is the author's attitude toward modern wellness trends?

- ① Cautious and analytical about their effectiveness.
- ② Uninterested in discussions about health practices.
- ③ Fully supportive of their benefits for public health.
- ④ Completely negative about the rise of wellness culture.

【4】48. How is the passage mainly organized?

- ① It presents scientific research results on human health.
- ② It compares traditional health practices with modern ones.
- ③ It describes a health problem and provides several solutions.
- ④ It introduces wellness trends and discusses related controversies.

【1】49. What does the phrase "**these methods**" in the third paragraph refer to?

- ① Extreme diets and detox programs.
- ② Online advice shared by influencers.
- ③ Medical studies on nutrition science.
- ④ Dietary supplements and herbal remedies.

【4】50. What can be inferred from the passage about social media?

- ① It is carefully monitored by health experts.
- ② It usually provides reliable medical advice.
- ③ It replaces professional medical consultation.
- ④ It strongly influences people's health decisions.