Upon opening a current account at the bank, making your first deposit, you will be asked to leave a copy of your signature either in a book or on a signature card. Thereafter all cheques that you give must be signed in the same form and style of signature as you have given the bank.

Present your deposit to the receiving teller, who will verify it and pass the deposit slip to the ledger keeper, who in turn will enter it in your bank pass book for you.

When making your first deposit you will receive a cheque book, deposit slips and bank pass book.

MAKING OUT A DEPOSIT SLIP. The form shown herewith, as used by the Bank of Ottawa, is similar to that used by most banks. First count your currency, entering the number of bills of each denomination opposite its designation on the slip. Place the bills of smallest denomination at the top of your pile ready for counting by the teller. Extend the amounts of the different denominations, then total these extended amounts. Next enter the amount of coin. Then list the cheques, giving the name of the bank in each case. If a cheque is that of a bank outside of your city, the amount of the collection will have to be deducted from the extended amount. The total of the deposit will be placed at the foot of the slip.

The Bank of Ottawa.

Credit *B. A. Student.*

Deposited by *do.*

24 of *January* 190*9*

		Dollars	Cents
4 x	1	4	
10 x	2	20	
x	4		
9 x	5	45	
18 x	10	180	
1 x	20	20	
x	50		
x	100		
Total Bills		269	
Silver		5	
Cheques (State name of Bank)			
Montreal		25	10
Molsons		10	28
Ottawa		47	22
	$	356	60

All cheques are to be endorsed. As the cheques are made out to your order, you must "order" their payment by writing your name across the back, near the left hand end. By thus endorsing you guarantee the return of the amount for which you have been credited by the bank, if the cheque should not be honored by the bank on which it is drawn.

THE CHEQUE BOOK.

On the following page is shown a two-cheque page from a cheque book, showing method of making out cheques, with the stub record and the keeping of the bank account on the stub. The deposit, you will notice, is placed at the top of the page. The amount of the first cheque is subtracted from the deposit, showing balance that will remain to your credit after the cheque is cashed. As each cheque is made out, the amount is deducted from the last balance.

At the end of each month you will have your cancelled cheques returned to you, so that they serve as evidence of payment. When the person in whose favor the cheque is drawn writes his name on the back, he acknowledges receiving its value.

You may, therefore, make out your cheques to serve as full receipts by stating in them the purpose for which the payment by cheque is made.