

Vocabulary: Read and discuss the definitions below and practice pronouncing the vocabulary words. Teachers, be sure they understand the example sentences. Perhaps ask them to make a sentence with the words.

deposit: to put money in a bank EX: I deposit my paycheck every Friday.

withdraw: to take money out of a bank EX: I withdraw \$100 every week to pay for my meals.

automatic: something that operates by itself EX: When you enter your account number, the machine automatically gives you cash from your account

teller: a person who receives and pays out money at a bank EX: I gave the teller my check and she gave me cash.

insert: to put something in EX: Insert your card into the machine.

cancel: to end something EX: I canceled my flight home because of the weather. I had to cancel my visit to my children because I got sick.

transaction: a business deal EX: Dad transacts (verb form) business at the local bank. I finished my transaction (noun form) and left the bank. I don't transact business on Sunday. I canceled the transaction because I didn't need any cash.

temporarily: if it's temporary it happens for only a short time. Temporarily is the adverb form of the word. EX: I am working as a temporary employee at the bank. I will only work there 2 months. The machine is temporarily out of order.

personal: relating to you EX: I don't like to talk about my divorce. It's personal. Keep all your personal belongings with you. Please don't make personal phone calls while you are at work.

Note: When some says, "Can I ask you a personal question?", they are going to ask you something about yourself. They might say, "Are you married?" That is a personal question because it is about you. If you don't want to answer, you can say, "Sorry, I'd rather not talk about my personal life." How do you feel when people you don't know well ask you personal questions?

Look at OPD page 132.

1. Find the teller. Find the customer. Is the teller receiving money or giving money?
2. Find the security guard. He is guarding the vault. The vault is where the bank keeps the money.
3. If you have valuable things, you can get a safety deposit box at the bank. You can put valuable papers, coins, jewelry or money in the box. You have a key. No one else may open it.
4. You get a balance statement from the bank each month. It tells how much money you have in the bank. It tells how many withdrawals and deposits you made.
5. Look at letter C. Many people bank online. Do you bank online? Do you have a bank account in the U.S.?
6. Find the ATM. Say the sentences in D-F.
7. What is a PIN?

Read the first paragraph on page 46 of That's Life.

Who is Mina? Where is Soren taking her? Why does he need an ATM?

Read the second paragraph.

What is a PIN? How much is the service charge? What is a service charge? Why does Soren cancel the transaction?

Read the third paragraph.

What is a branch of the bank? Why does Soren want to use this ATM? What is the problem with this ATM?

Read the rest of the story.

Where is the next ATM that Soren wants to go to? What is the problem at this location? What does Mina tell Soren? When will Soren pay Mina back? Do you think Mina is serious when she tells Soren there will be a \$5 service charge? Could she be teasing him?

Use the words in the box to fill in the blanks.

birthday	transaction	money	PIN
ATM	sign	line	service charge

1. Soren needs to withdraw some cash at an _____.
2. Soren inserts his card and enters his _____.
3. Soren reads that there is a \$3 _____ for this ATM.
4. Soren cancels his _____.
5. At the next ATM, a _____ says, "Temporarily Out of Service."
6. They walk to another ATM, but there is a long _____ of people.
7. "Forget it!" says Mina. "I can lend you the _____."
8. Then she says, "It's my _____. Let's go to dinner!"

Look at the Matching section at the bottom of page 49. Which phrases match the picture?

Read this conversation with a partner. Discuss the meaning in your group.

Teller: May I help you?

Customer: I need to deposit my paycheck.

Teller: Please sign the back of the check and put your account number. Do you want this deposit to go into your checking account or savings account?

Customer: Into the checking account, please. I have many bills to pay. I will write many checks tonight.

Teller: Would you like cash back?

Customer: Yes, please. I would like \$200 in cash.

Teller: How would you like your cash? Do you want it in fifties, twenties, tens or fives?

Customer: I would like some of each, please.

Teller: OK. All done. Here is your receipt. Thank you and have a good day.