

Lesson 11: At the Post Office and Bank

Welcome to Lesson 11 of the Everyday English Speaking Course! Today we're going to **run some errands**. "Errands" are activities of daily life that you do outside your house – for example, going to the bank and going to the store.

First, let's go to the **post office** – that's the place where you can send mail and packages.

Conversation #1 – At the post office

Attendant: Good morning.

David: Good morning – I'd like to mail this package to Mexico.

Attendant: Do you want to send it first-class, priority, or express?

David: What's the difference?

Attendant: First-class will get there in 15-18 business days, priority in 8-10 business days, and express in 2-3 business days.

David: First-class is fine – it's not urgent. Can I get a tracking number for the package?

Attendant: Sorry – only with express mail.

David: I'll stick with first class.
(= I'll continue with my decision to send it first class)

Attendant: Would you like to add insurance or delivery confirmation?

David: No, that's OK.



Attendant: I'll just need you to fill in this customs form.

David: Sure. How much does it cost to mail postcards?

Attendant: 32 cents each.

David: Then I'd like to mail these 10 postcards, too.

Attendant: All right. Would you like to buy any stamps or envelopes today?

David: No thanks.

Attendant: OK. Your total is \$33.70.

Conversation Vocabulary & Phrases

- The word “**mail**” can be a noun or a verb. “Mail” as a noun refers to the letters and magazines you receive. “Mail” as a verb means to send something through the post office system.
- At the post office, you'll probably have a choice of several sending options. **First-class** mail is the slowest and cheapest option; **priority** mail is a little faster and a little more expensive, and **express** mail is the fastest, most expensive option. Some post offices also offer **overnight** delivery, which means it's guaranteed to arrive the next day.
- **Business days** are Monday, Tuesday, Wednesday, Thursday, and Friday (except for major national holidays).
- A **tracking number** is a number that identifies the location of the package. You can put the tracking number into the post office website to find out where the package is, or if it has already been delivered.
- You can also get **insurance** – this means you would receive money as compensation if your package got lost or destroyed in the mail – or **delivery confirmation** – that's a service that notifies you when the package is delivered.
- Finally, you can also buy **stamps** and **envelopes** at the post office:

An envelope (with a letter inside) and a stamp



- Notice the attendant's pronunciation in the questions starting with, "Would you like..." – it sounds like **wudjalike**

Let's practice and review the post office phrases:

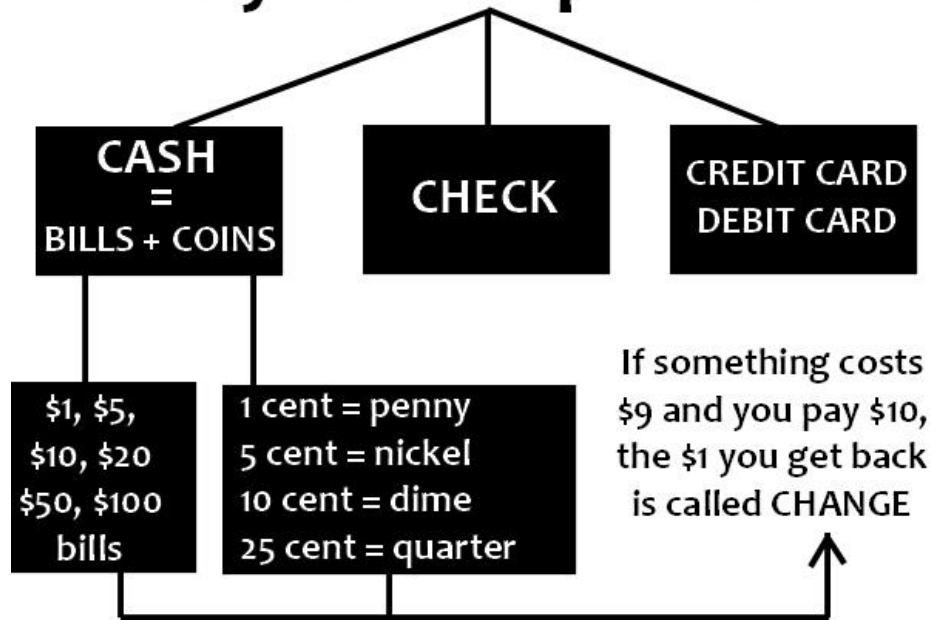
- **"I'd like to..."**
 - mail/send this package.
 - mail/send some letters.
 - mail/send some postcards.
 - buy some stamps / envelopes.
 - add insurance / delivery confirmation
 - send it overnight. It's urgent.
- **"Can I get a tracking number for the package?"**
- **"When will it arrive?"**

Conversation #2 – At the Bank

Before we go to the bank, let's learn some money vocabulary! As in most countries, the United States has two types of money – paper money (called **bills**) and metal money (called **coins**).

Don't confuse "coins" with "cash" – **cash** includes both bills and coins; it is used to distinguish paying with physical money from paying with a credit card or check. This diagram will help:

Payment options



In the U.S., the different coins have different names:

- The 1-cent coin is called a **penny**
- The 5-cent coin is called a **nickel**
- The 10-cent coin is called a **dime**
- The 25-cent coin is called a **quarter**.
- There is also a 50-cent coin called a **half-dollar**, but it's not very common.

Penny, nickel, dime, and quarter



Canada, Australia, and New Zealand also use the system of dollars and cents. In the United Kingdom, however, the unit of currency is the **pound** and each pound is made of 100 **pence**.

If you're visiting an English-speaking country, you'll probably want to **change money** (or **exchange money**) from one currency into another. Let's listen to an example conversation about changing money at the bank. The person who works with customers at the bank is called a **bank teller**.

Teller: Hi, what can I do for you today?

Robert: I'd like to change some money – could you tell me the exchange rate for Euros to dollars?

Teller: One Euro is worth \$1.25 – and there's also an exchange fee of 2%.

Robert: Here's 300 Euros.

Teller: That'll be \$375, minus the fee gives a total of \$367.50. Would you like that in large or small bills?

Robert: Small bills, please.

Teller: Okay, here's \$200 in 20s, \$150 in 10s, \$17 in 5s and 1s, and fifty cents.

Robert: Thanks!

Conversation Vocabulary & Phrases

- The **exchange rate** tells you how to convert from one country's currency to another – for example, 1 Euro to \$1.25, or \$1 to 4.5 Argentine pesos.
- The expression "**Could you tell me...**" is a polite way to ask for information. It is more indirect and more polite than saying just "**Tell me...**" or "**I want to know...**"
- Also, in this conversation as well as in the post office dialogue, the man uses the phrase "**I'd like to...**" instead of "**I want to...**" – again, because it is more polite.
- The teller may ask if you want your money in **large or small bills**. Large bills would be \$50 or \$100 bills, and small bills would be 20s, 10s, 5s, and 1s.

In addition to exchanging money, here are a few more things you can do at the bank:

- **"I'd like to..."**
 - **open a checking/savings/investment account.**
checking account = for day-to-day expenses
savings account = for keeping money for a long time
investment account = for putting money into the stock market
 - **make a deposit / make a withdrawal.**
= put money into / take money out of the account.
 - **deposit a check.**
= put the money from a check into the account.
 - **cash a check.**
cash a check = exchange a check for money
 - **take out a loan.**
= borrow money from the bank, to pay back later
 - **check my balance.**
= find out how much money you currently have in your account.
 - **talk to a manager about a problem with my account.**

If you want to find a machine to withdraw (take out) money, you can ask somebody:

- **"Is there an ATM around here?"**
- **"Where's the nearest ATM?"**



Another question you might want to ask an employee of the bank is: **"Does this ATM accept international cards?"**

Now try the quiz to test your vocabulary from the banking and post office phrases.

Quiz – Lesson 11

- 1) Can you give me a _____ number?
 - A. mailing
 - B. posting
 - C. tracking

- 2) I'm going to England, so I need to change my dollars to _____.
 - A. pence
 - B. pennies
 - C. pounds

- 3) Could you _____ me where the post office is?
 - A. speak
 - B. talk
 - C. tell

- 4) My credit card's not working, so I'll have to pay _____.
 - A. coins
 - B. cash
 - C. change

- 5) How much does it cost to add delivery _____?
 - A. information
 - B. notification
 - C. confirmation

- 6) Do you have a _____ I can borrow? This candy costs 25 cents.
 - A. dime
 - B. quarter
 - C. nickel

- 7) Today's my lucky day! I found a 10-dollar _____ on the sidewalk.
 - A. dime
 - B. coin
 - C. bill

- 8) Please send it with _____ mail - it needs to get there fast.
- A. urgent
 - B. express
 - C. first-class
- 9) Overnight mail will arrive the next _____ day.
- A. post office
 - B. business
 - C. busy
- 10) Excuse me, is there an _____ around here?
- A. ATM
 - B. ITM
 - C. ETM
- 11) _____ to mail this letter.
- A. I'd like
 - B. I want
 - C. I would
- 12) I have \$5,000 in my savings _____.
- A. account
 - B. check
 - C. deposit
- 13) Mr. and Mrs. Hughes took out a _____ to buy their car.
- A. balance
 - B. lend
 - C. loan
- 14) Someone made an unauthorized _____ from my account! I need to call the bank right away!
- A. investment
 - B. exchange
 - C. withdrawal

15) I need a bigger _____ to mail these documents.

- A. folder
- B. envelope
- C. stamp

Lesson 11 Quiz - Answers

1.C 2.C 3.C 4.B 4.C 6.B 7.C 8.B 9.B 10.A 11.A 12.A 13.C 14.C 15.B