

## Unit 3: Going to the Bank

### 1. Vocabulary

Banking			Internet Banking
deposit 存款	withdraw 提款	interest 利息	log in 登入
balance 結存	minimum 最低存款金額	checkbook 支票簿	login ID 登入帳號
debit card 簽帳金融卡	withdrawal slip 提款單	deposit slip 存款單	password 密碼
maintain 維持	overdraft 透支	bank charges 銀行收費	register 登記
mortgage 房貸	maintenance fee 維護費		verification code 驗證碼

### 2. Banking Services

Services	
1. make a withdrawal	7. apply for a mortgage
2. make a deposit	8. take out a loan
3. check bank balance	9. apply for a credit card
4. cash a check	10. exchange money
5. open a checking account	11. transfer money
6. open a savings account	12. pay bills

### 3. Conversation practice

#### A. Part 1

Fill in the blanks to complete the following conversations.

#### Conversation 1

Bank teller: Thanks for calling First Bank. \_\_\_\_\_?

Customer: I need to open a \_\_\_\_\_.

Bank teller: The minimum opening \_\_\_\_\_ for a \_\_\_\_\_ account is \_\_\_\_\_.

Customer: Will I get a debit card?

Bank teller: Certainly. You will get a \_\_\_\_\_ and a \_\_\_\_\_.

Bank teller: You can \_\_\_\_\_ and \_\_\_\_\_ money at the bank during business hours or using an ATM machine.

Bank teller: You can also check how much \_\_\_\_\_ you've earned.

Customer: Is it easy to withdraw money?

Bank teller: Of course. To make a withdrawal, you need to write a \_\_\_\_\_.

Bank teller: To make a deposit, you need to write a \_\_\_\_\_.

Customer: What can I do to avoid bank fees?

Bank teller: You need to maintain a \_\_\_\_\_ daily \_\_\_\_\_ to avoid the \_\_\_\_\_.

## Conversation 2

Bank teller: Hi. Welcome \_\_\_\_\_. How \_\_\_\_\_?

Customer: \_\_\_\_\_ use internet banking.

Bank teller: Have you set up for \_\_\_\_\_?

Customer: Not yet. How \_\_\_\_\_?

Bank teller: You can \_\_\_\_\_ for it via our homepage or at the bank.

Customer: Can you show me how to do it?

Bank teller: Sure. First, this is the URL of our website: \_\_\_\_\_.

Bank teller: You need to enter your account information, then you will receive a \_\_\_\_\_ via email. Use the code to confirm your \_\_\_\_\_.

\_\_\_\_\_ After you're verified, you need to choose your \_\_\_\_\_ and \_\_\_\_\_ with your account number and password, and then start banking.

Customer: Okay, \_\_\_\_\_.

Bank teller: You're welcome.

## **B. Part 2**

Fill in the blanks to complete the following conversations.

### **Conversation 1**

Bank teller: Good morning. How can I help you today?

Customer: \_\_\_\_\_.

Bank teller: Sure thing. What kind of account would you like to open? Checking or savings?

Customer: \_\_\_\_\_?

Bank teller: Certainly. The minimum opening deposit for a checking account is \$100. To avoid a \$15 monthly service fee, you need to maintain a minimum daily balance of \$1,500.

Customer: \_\_\_\_\_.

Bank teller: Please fill out this form for me. And can I see a photo ID, like a passport or a driver's license?

Customer: \_\_\_\_\_.

Bank teller: Thank you. And how much would you like to deposit?

Customer: \_\_\_\_\_.

Bank teller: Please sign here, and you'll be all set. And this is your debit card and checkbook.

Customer: \_\_\_\_\_.

Bank teller: Is there anything else I can do for you today?

Customer: \_\_\_\_\_.

Bank teller: Okay, thank you. Have a great day!

Customer: \_\_\_\_\_.

## Conversation 2

Bank teller: \_\_\_\_\_ ?

Customer: Hi, I'd like to open a bank account, please.

Bank teller: \_\_\_\_\_ ?

Customer: I think I need a checking account. Would you please give me some more details about those.

Bank teller: \_\_\_\_\_  
\_\_\_\_\_.

Customer: Okay. I will go for the checking account.

Bank teller: \_\_\_\_\_  
\_\_\_\_\_ ?

Customer: Sure, here you go.

Bank teller: \_\_\_\_\_ ?

Customer: \$2,000, please.

Bank teller: \_\_\_\_\_.

Customer: Thank you.

Bank teller: \_\_\_\_\_ ?

Customer: No, thanks. That's all.

Bank teller: \_\_\_\_\_ !

Customer: You too.

## 4. Conversation in the real world

Let's talk!