



ESL Podcast 885 – Talking to a Bank Teller

GLOSSARY

to deposit – to put money into a bank account for savings or for later use

* Helena deposits 30% of her paycheck into savings and puts the rest of it in her checking account.

check – a small piece of paper that transfers money from one bank account to an individual or business

* We accept cash, check, or credit card payments.

deposit slip – a small piece of paper that lists the cash and checks one is putting into a bank account

* Sir, your deposit slip indicates that you're depositing \$460 in cash, but I see only \$440.

to endorse – to sign the back of a check so that a bank employee can confirm that one is the same person whose name is written on the front of the check

* Please endorse the check and then present your ID so that we can check the signature.

to cash – to receive cash (paper money and coins) in exchange for a check

* I'd like to cash this check for \$40. Could I please have a \$20, a \$10, and two \$5 bills?

receipt – a small piece of paper that summarizes a purchase or a financial transaction

* The receipt shows that I purchased three boxes of cereal, but I bought only two. Could you please refund the difference?

to count out – to say the amount of money one is placing into another person's hand, increasing the number each time one places another bill

* Please don't count out the money so loudly. I don't want the other people standing in line to know how much money I'll be carrying.

bank balance – the amount of money currently in one's bank account, as recorded by the bank

* The bank balance shows we have several hundred dollars, but that's just because our rent check hasn't been deducted yet.

to swipe – to move a debit or credit card through the narrow opening in a machine so that it can be read electronically

* Please swipe your credit card with the front facing toward the right.



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ATM card – a debit card; a card (like a credit card) that allows one to take money from one's bank account by using an ATM (automated teller machine)

* Every time you use your ATM card, the bank charges a \$2 fee.

to enter – to type information into a computer or other electronic machine

* Please enter the sales figures for last month.

PIN – personal identification number; a four-digit number that, when used in combination with a debit or credit card, gives one access to money and personal financial information

* Your PIN should be easy for you to remember, but don't use something like your birth year, which would be too easy for other people to guess.

to withdraw – to take money out of an account

* In an emergency, we can withdraw funds from our retirement savings to help with medical expenses.

withdrawal slip – a small piece of paper that one presents to a bank employee to take money out of one's bank account

* Please write your account number on this withdrawal slip or, if you don't know it, we can look it up on our computer.

window – one of many openings, kind of like a small office, in the lobby of a bank or other business, where one customer and one employee can interact at the same time

* These windows are built with bulletproof glass to protect bank employees in case of a robbery.

to transfer – to move money from one account to another

* Can I set up an automatic transfer of \$150 from my checking account to my savings account every two weeks?

to take awhile – to last a long time; for something to need a lot of time to happen

* Wow, this report is more than 1,000 pages long! Reading it could take a while.



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COMPREHENSION QUESTIONS

1. Which of these things would increase a bank balance?
 - a) A deposit.
 - b) An endorsement.
 - c) A withdrawal.

 2. How will Antonio swipe his ATM card?
 - a) He'll fill out an application for a new card.
 - b) He'll sign the back of the card for security.
 - c) He'll put his card into the cash machine.
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WHAT ELSE DOES IT MEAN?

to count out

The phrase “to count out,” in this podcast, means to say the amount of money one is placing into another person’s hand, increasing the number each time one places another bill: “Pay close attention when someone is counting out your money, so you can be sure they’re giving you the right amount.” The phrase “to count on” means to depend on or to rely on: “Can I count on you to pick up the kids today after school?” The phrase “to count down” means to count backward, usually to measure the time remaining before something else happens: “They’ll start to count down for the space shuttle launch in just a few hours.” Finally, the phrase “to count sheep” means to think about sheep jumping over a fence as a way to help one fall asleep.”

to swipe

In this podcast, the verb “to swipe” means to move a debit or credit card through the narrow opening in a machine so that it can be read electronically: “Too many people swipe their cards to buy things without really understanding that they’ll have to pay for it later. Or, “Just swipe your ID card and the door will open.” The verb “to swipe” also means to steal or take: “Did you see how that guy just swiped a pack of cigarettes?” Or, “Who swiped the last piece of cake that was in the fridge?” Finally, sometimes the verb “to swipe at” means to hit something gently: “Why do cats like to swipe at toys like that?” Or, “What did you do when Lyle swiped at you like that?”



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CULTURE NOTE

ATM Fraud

In recent years, criminals have begun using many techniques to “commit” (do a crime) ATM “fraud” (deception or a trick, especially go steal someone’s money).

A “skimming device” is a small “device” (piece of equipment) that sits on top of the “card slot” (the opening where one puts a card) of an ATM machine. The consumer “has no idea” (is unaware) that the device is there and inserts the card normally, not realizing that a criminal is able to read the card number, and then use it to make “fraudulent” purchases. Sometimes the criminals also install a small camera on part of the ATM machine so that they can see the PIN when the consumer types it on the “keypad” (the flat surface with buttons for typing letters and numbers).

Some criminals “take it a step further” (do something even more, even more extreme) by placing their own ATM machine in a public location, such as a shopping mall or a gas station. The consumer receives money from the withdrawal, but the machine “retains” (keeps; holds onto) his or her card number and PIN, so the criminal can use the card fraudulently.

To “prevent” (not allow to happen) these and other types of ATM fraud, banks advise consumers to use only trusted ATM machines at bank locations. They advise people to never share their PIN with anyone and to always be aware of their surroundings when entering a PIN, preferably covering the keypad with one’s other hand so that it cannot be seen by a person or camera. Finally, banks recommend that people review their account “statement” (a document showing all the transactions on an account during a certain period of time) “promptly” (soon; on time) each month to identify any “unauthorized” (without permission) transactions.

Comprehension Questions Correct Answers: 1 – a; 2 – c



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COMPLETE TRANSCRIPT

Welcome to English as a Second Language Podcast number 885 - Talking to a Bank Teller.

This is English as a Second Language Podcast episode 885. I'm your host Dr. Jeff McQuillan, coming to you from the Center for Educational Development in beautiful Los Angeles, California.

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This episode is a dialogue between a person who works at a bank and Antonio. Let's get started.

[start of dialog]

Bank Teller: Can I help you?

Antonio: Yes, I'd like to deposit this check.

Bank Teller: Please fill out a deposit slip and be sure to endorse the check on the back.

Antonio: Here you are. I've already filled out a slip and signed the check. I'd also like to cash this other check.

Bank Teller: Sure, I can help you with that. Here you are. Here's a receipt for your deposit and I've cashed your check. Let me count out your \$100: 20, 40, 60, 80, 100.

Antonio: Thanks. Could I also check my bank balance for my other account?

Bank Teller: No problem. You just have to swipe your ATM card and enter your PIN. It looks like you have a balance of \$1,752. Will that be all?

Antonio: Oh, I have that much? I'd like to withdraw \$80.

Bank Teller: All right. You'll need to fill out a withdrawal slip. Why don't you step aside while you do that so I can help the next customer, and when you're done, come back to this window and I'll help you.



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Antonio: Okay, I'll do that. And if I want to transfer money between accounts?

Bank Teller: You'll need to fill out a withdrawal slip for the first account and a deposit slip for the second.

Antonio: Got it. This might take awhile.

Bank Teller: No problem, sir. We're here all day – at least until 5:00.

[end of dialog]

Our dialogue begins with the bank teller saying to Antonio, "Can I help you?" The "teller" is usually the man or woman who you talk to if you want to put money into your bank account or take money out of your bank account. Antonio says, "Yes. I'd like to deposit this check." Antonio wants to put money into his bank account. That's what he means when he says he wants to "deposit" something. In this case, he's depositing a "check." A "check" is usually written on a small piece of paper that authorizes the bank to take money from one person's bank account and give it to another person. When you have to pay your electrical bill or your gas bill, you may write a check. You may write on a piece of paper and sign it in order to transfer money from your account to the person or the company you are paying.

Antonio is depositing the check into his bank account. The bank teller says, "Please fill out a deposit slip (slip) and be sure to endorse the check on the back." A "deposit slip" is a piece of paper that you write your account information on so that the teller knows where to put this check, in whose account to put it. "Slip" is just another word for small piece of paper. "To endorse (endorse) a check" means to sign the back of the check. Banks usually require, though not always, that if you are going to take a check and deposit it into your account, you have to sign the back of it to prove that you are who you say you are. Antonio is asked to endorse the check on the back, on the back of the piece of paper.

Antonio does that and then says, "Here you are," giving the check to the teller. "I've already filled out a slip and signed the check." "To sign" means to endorse, in this case. "I'd also like to cash this other check." So, now we learn Antonio has *two* checks. One of them, he wants to deposit; one of them, he wants to cash. The verb "to cash" (cash) means typically to exchange a check for currency, for dollars and coins, something that you can use and spend wherever you'd like. "Cashing a check" means getting money from a check that you can spend somewhere else. That's what Antonio wants to do. He wants to cash this check.



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Notice also that “cash” is a noun referring to currency, referring to money – money in the form of either paper money, bills or coins.

The bank teller says, “Sure. I can help you with that. Here you are. Here's a receipt for your deposit.” The bank teller takes the check from Antonio and gives Antonio a “receipt” (receipt) (the “p” is silent). The “receipt” is a piece of paper saying that you have, in this case, deposited this amount of money into your bank account.

In general, a receipt is a piece of paper, usually, that summarizes whatever financial transaction took place. So, if you go to a restaurant and you give the waiter or the waitress, the server, your credit card, he or she brings that back and you sign it, and you take a receipt. This is a summary of the money that you just spent. Nowadays, receipts can also be electronic. They can send you an email. If you go in to some stores, instead of giving you a paper receipt, they will offer you the option of sending you a receipt by email. Of course, the real reason they offer to do this is because they want your email address so they can send you some advertisements later.

The bank teller says that she's also cashed Antonio's check, and then she gives Antonio the money. She says, “Let me count out your one hundred dollars.” “To count out” is a phrasal verb meaning to say the amount of money that you are giving someone. If you're giving someone a hundred dollars and you have five twenty-dollar bills, you would say, “20, 40, 60, 80, 100.” That's exactly what the bank teller does with Antonio.

Antonio says, “Thanks. Could I also check my bank balance for my other account?” Your “balance” (balance), when talking about money, or in this case a bank, is the amount of money that you still have in your account – in this case, in your bank account. So, your bank balance would be how much money you have left in your account.

The bank teller says, “No problem.” Yes, of course. “You just have to swipe your ATM card and enter your PIN.” You're “ATM card” stands for your Automatic Teller Machine card. That's the little card the bank gives you that you can put into a machine and get money out of the machine so you don't have to go to the bank or talk to a bank teller. That's why we call it an “automatic teller.” It's a machine teller.

“To swipe (swipe)” a credit card or a bank card means to take the card and move it quickly through a narrow area that reads the electronic information on the back



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of the credit card, or the bank card. The teller is telling Antonio to swipe his card, to move it quickly, so that the machine can read it.

After he swipes his ATM card, he's supposed to enter his PIN. "To enter" means, in this case to type, or put information into a computer. The "PIN" (PIN) is the Personal Identification Number. Usually, it is four digits, four numbers that you put in, that are associated with your ATM card. The bank teller says, after Antonio does all of this, "It looks like you have a balance of 1,752 dollars. Will that be all?" "Will that be all?" means "Can I help you with something else? Are you finished?" Antonio says, "Oh, I have that much?" He's surprised at how much money he has. Then he says "I'd like to withdraw 80 dollars." "To withdraw" (withdraw) means to take money out of an account. "To deposit" is to put the money into the account. "To withdraw" is to take it out of the account. That's what Antonio wants to do. He wants to withdraw \$80.

The bank teller says, "All right." Okay. "You need to fill out a withdrawal slip." Just like the deposit slip is a small piece of paper when you deposit money into your bank account, a withdrawal slip is a piece of paper you fill out with your information that you give to the bank teller so that he or she can take money *out* of your account. The teller says, "Why don't you step aside?" meaning "Why don't you step to one side of where I am standing while you do that," while you fill out the withdrawal slip, "so that I can help the next customer. And when you're done," when you're finished, "come back to this window and I'll help you." The bank teller is telling Antonio that it's going to take a little time for him to fill out his withdrawal slip so he should step away from the teller and let another customer come up and be helped by the teller. Then when Antonio is ready, he can come back to the teller and give the teller his withdrawal slip.

The "window" here refers to the place where the teller is working in the bank. It usually isn't a window at all, in the sense that it looks out onto the outside of the building. It's in the inside of the building, and it's just the place where the teller is working.

Antonio says, "Okay, I'll do that. And if I want to transfer money between accounts?" "To transfer" (transfer) means to move your money from one bank account to another. Antonio's asking what he needs to do if he wants to transfer money between accounts. The teller says, "You'll need to fill out a withdrawal slip for the first amount and a deposit slip for the second," or the second amount. Antonio say "Got it," meaning "Yes. I understand." "This might take a while."

"To take a while" (a while) means to last a long time, for something to need a lot of time in order to happen. It may take a while before your English is perfect. It



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will take a little time but if you keep working on it, it will happen. Antonio says that filling out all of these slips could “take a while.” The bank teller says, “No problem, sir. We’re here all day, at least until five o’clock.” The teller is saying that Antonio doesn’t have to hurry because the bank will be open at least until five o’clock in the afternoon.

Now let’s listen to the dialog this time at a normal speed.

[start of dialog]

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Bank Teller: All right. You’ll need to fill out a withdrawal slip. Why don’t you step aside while you do that so I can help the next customer, and when you’re done, come back to this window and I’ll help you.

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Bank Teller: No problem, sir. We're here all day – at least until 5:00.

[end of dialog]

Our scriptwriter takes a while to write her wonderful scripts but when they're finished, they're the best on the Internet. Thank you, Dr. Lucy Tse.

From Los Angeles, California, I'm Jeff McQuillan. Thank you for listening. Come back and listen to us again right here on ESL Podcast

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