

REAL VOCABULARY AT BANK SCRIPT

QUESTION/ANSWER

TELLER: Hi there, how are you doing today?

YOU: I'm great, thanks!

TELLER: What can I do for you?

YOU: I'd like to open a bank account.

TELLER: Great, what kind were you thinking?

YOU: I wanted to apply for a checking account.

TELLER: Perfect. Did you want a joint account, or is it just you?

YOU: Just me, for now. Well, I might want my daughter to open an account in her name soon.

TELLER: I see... well, keep in mind that if she's under 18, she will need to be a co-owner on the account.

YOU: I understand. She is just 15 years old now, so we have some time.

TELLER: All right... and did you also want to open a savings account?

YOU: I'm not sure. What are the requirements?

TELLER: Well, in order to open these accounts you need to deposit a minimum of \$50. But there are no monthly service charges, just a minimum opening deposit of \$50, and a minimum of of \$50 at all times.

YOU: Is that in both accounts?

TELLER: Yes, \$50 between the two accounts, not in each one. With the checking, you also have unlimited paper checks, if you need them.

YOU: Well, I usually do all my banking online, actually. Do you have an app?

TELLER: Absolutely! Our online banking is top-notch. You can scan and deposit checks through the app, conduct your bill pay, and you can also sign up for eStatements, so you don't get any paper mail.

YOU: That sounds simple and just my style. Can I apply for a credit card also?

TELLER: For sure! We'd need to run a credit history check, and then depending on your score we would see what card you qualify for.

YOU: Well, I haven't lived in the U.S. for very long, so I haven't built up a lot of credit history yet.

TELLER: Got it, not a problem. It's also important to note that if you can't verify that you're a U.S. citizen, we'd need to see your options as an immigrant. It's all laid out in the terms of service.

YOU: Right right. Okay, well, what else do I need to know about the savings account?

TELLER: Well, your savings can earn you interest, and you also have access to automatic transfer services to your checking account for overdraft protection, in case you withdraw too much by accident.

YOU: Do you offer direct deposit? I'd like to link my external bank account to receive direct deposit payments from work.

TELLER: You can definitely connect those accounts. Who needs one more thing on their "to do" list? We offer this service to save you time by not having to come into the branch and avoid bounced checks by having your check deposited on the day it's issued.

YOU: Whew, that's great. I have just one more question. I have family that lives abroad, and I sometimes need to send money to them. Can I make wire transfers, and what's the fee?

TELLER: With these accounts, you can wire transfer funds to domestic financial institutions as well as internationally. They usually arrive at the recipient's bank in two business days if sent by 5pm EST.

YOU: And how much am I charged?

TELLER: Let's see, let me look... [looking it up on a computer] It says here that it's an outbound domestic wire transfer there's a charge of \$30. For

international sent in foreign currency, it's a cost of \$35. And for international sent in U.S. dollars, it's a fee of \$45.

YOU: Do you have a pamphlet or booklet with that information that you can share with me?

TELLER: Yes, here you go. [hands documents] So, should we sign you up today or did you wanna think it over?

YOU: No, I'm ready. Let's do it!

TELLER: Okay, please step into this office to your right, and someone will be right with you. Make sure you have personal details, like your social security number and a valid government-issued photo ID ready, like a driver's license or passport.

YOU: Got it. Thanks for your help.

TELLER: You're very welcome. Happy to have you on board.