

REAL VOCABULARY AT BANK INTERMEDIATE

Leia o seguinte texto e preencher os espaços com as palavras no quadro.

personal	apply	co-owner	account
deposit	app	photo	government
transfers	online	social	bill
terms	verify	fees	citizen
provide	minimum	immigrant	joint

How to open a checking and savings account

Opening a new bank account is quick and painless when you know what to expect and how to prepare. Whether you **apply** for an account **online** or in person, you'll need **personal** details like your **social** security number on hand, and potentially a way to pay a **minimum** opening deposit.

Here's what you need to open a new checking or savings account:

1. You'll need to show a valid, **government**-issued **photo** ID, such as a driver's license or a passport. Non-drivers can get a state ID card at the Department of Motor Vehicles office.
2. You'll need to **provide** other basic information to **verify** who you are, such as your date of birth. If you're opening a **joint** account, all owners' information — identification and personal information — is needed.
3. If you're not yet 18, you'll probably need to have a parent or legal guardian as a **co-owner** who can sign legal documents with the bank.
4. If you've had issues with your credit history or if you're not a U.S. **citizen**, let the bank know about your circumstances and ask to get info on opening a bank account as an **immigrant**.
5. Apply and make your first **deposit** online or over the phone.
6. Monitor your new account for feature changes, new **terms** of service and fees — and find out how to avoid them. **Fees** can be charged for monthly maintenance, overdrafts and wire **transfers**.

7. Close your old account, if needed, and you can also transfer money from another account.
8. Cancel automatic **bill** pay from your old bank and set up new ones with your new **account** information.
9. Download your new bank's **app**, sign out of and delete your old one, and turn off any alerts you were receiving.

Choose the best answer to fill in the blank.

1. Which of the following is a possible correct response?

TELLER: What can I do for you?

YOU: _____.

- a) I usually do all my banking online.
- b) I'd like to open a bank account.**
- c) I understand.
- d) I'm not sure.

2. Which of the following is a possible correct response?

TELLER: Did you want a joint account?

YOU: _____.

- a) Yes, I usually do all my banking online.
- b) Yes, I'd like to link my external bank account.
- c) No, it's just me, for now.**
- d) No, she just 15 years old now.
- e)

3. Which of the following is a possible correct response?

YOU: Do you offer direct deposit?

TELLER: _____.

- a) Yes, there's a charge of \$30.
- b) Yes, you can definitely connect those accounts.**
- c) No, it takes more than two business days.
- d) No, we offer this service to save you time.

4. Which of the following is a possible correct response?

YOU: What are the requirements?

TELLER: _____.

- a) Yes, \$50 between the two accounts.
- b) For sure! We'd need to run a credit history check.
- c) Well, your savings can earn you interest.
- d) Well, you need to deposit a minimum of \$50.

5. Which of the following is a possible correct response?

YOU: How much am I charged for wire transfers?

TELLER: _____.

- a) Somewhere between \$30 and \$45.
- b) A minimum opening deposit of \$100.
- c) There are no monthly service charges.
- d) \$50 between the two accounts.