

**Task 1. Watch the video once, match the words with their definitions.**

| Word                    | Correct letter | Definition                                                                                                                                                                                                                    |
|-------------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. paycheck             |                | a) an account access to which is given to more than 1 owner                                                                                                                                                                   |
| 2. joint account        |                | b) a process of usually transferring money from 1 account to another as well as the process of depositing/ withdrawing money                                                                                                  |
| 3. suspicious purchases |                | c) a transaction that cannot be processed due to various reason – lack of money etc                                                                                                                                           |
| 4. a cheque             |                | d) a purchase that is unusual for this account that tells us that the card might have been used by someone else, not its owner                                                                                                |
| 5. pending transaction  |                | e) a <u>printed form</u> , used <u>instead of money</u> , to make <u>payments</u> from <u>your bank account</u> . It grants its receiver the right to cash or to deposit some amount of money from the check owner's account) |
| 6. Out of Network ATM   |                | f) a check used by a company to pay an employee for the work done                                                                                                                                                             |
| 7. declined transaction |                | g) a transaction that hasn't been fully processed yet.                                                                                                                                                                        |
| 8. transaction          |                | h) an ATM that belongs to another bank (for example it's OTPbank ATM if you have a card in Pryvatbank)                                                                                                                        |

**Task 2. Watch the video again and answer the questions.**

1. What is the difference between a regular bank account and a joint bank account?

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2. What will a teen receive when opening a teen checking account and what do they need to do with it?

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3. What is a transaction register and why do we need it?

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4. What types of fees are there regarding checking accounts?

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5. Why your current account balance doesn't always show the correct amount of money that is available?

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6. Why do we have a chance to overdraft?

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7. What can a person do with a cheque? Are cheques used in your country?

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