



## Put Your Money in Municipal Financial Bank

Do you **spend** too much? Would you like to **save** or **invest** your money? Then talk to us at Municipal Financial Bank. We have your financial solutions.

Stop carrying cash with our **debit cards**. And **monitor** your transactions online. **Track purchases** immediately as they show on your account. Balancing your account has never been easier.

Enroll in **direct deposit** and never sign another paycheck. You will be notified of deposits via email.

Municipal Financial also offers **credit cards**. Simply **charge** your account and pay later. **Credit limits** range from \$500 to \$10,000.

### Get ready!

1 Before you read the advertisement, talk about these questions.

- 1 What is the difference between a debit card and a credit card?
- 2 What is the difference between saving and investing money?

### Reading

2 Read the advertisement. Then, choose the correct answers.

- 1 What is the main purpose of the passage?
  - A to explain changes to online banking services
  - B to list services available at the bank
  - C to notify customers of new credit cards
  - D to announce higher credit limits
- 2 Which of the following is NOT available through the bank?
  - A direct deposit
  - B debit cards
  - C stock purchases
  - D credit cards
- 3 What is the benefit of a debit card?
  - A you can have a range of credit limits
  - B you can pay for your purchase later
  - C you can monitor purchases online
  - D you can track deposits

### Vocabulary

3 Match the words or phrases (1-8) with the definitions (A-H).

1	— direct deposit	5	— save
2	— charge	6	— track
3	— credit limit	7	— monitor
4	— purchase	8	— spend

A	a product or service bought
B	to keep money
C	to oversee banking transactions
D	a service that pays money directly to an account
E	to pay for something with a credit card
F	to watch how money is used
G	the highest amount that can be charged
H	to use money

**4** Read the sentence pairs. Choose which word or phrase best fits each blank.

1 credit card / debit card

A A \_\_\_\_\_ bills charges to an account.  
B A \_\_\_\_\_ removes money from an account.

2 save / invest

A When people \_\_\_\_\_ money, there is no guarantee that they'll get it back.  
B I want to make sure I have money in the future, so I will \_\_\_\_\_ my money.

**5** Listen and read the advertisement again. What does the bank offer?

## Listening

**6** Listen to a conversation between a manager and a bank clerk. Mark the following statements as true (T) or false (F).

1 \_\_\_ The man's company has an account with the bank.  
2 \_\_\_ The bank offers direct deposit.  
3 \_\_\_ The bank monitors credit card transactions for free.

**7** Listen again and complete the conversation.

Manager: Hi. I'd like 1 \_\_\_\_\_ a business account.

Bank Clerk: Sure. What do you have in mind?

Manager: You offer credit cards, 2 \_\_\_\_\_?

Bank Clerk: Yes, we do. We have an excellent business 3 \_\_\_\_\_.

Manager: What makes it a good choice?

Bank Clerk: We offer credit limits that fit your business. We 4 \_\_\_\_\_ credit card transactions free of charge.

Manager: That sounds great. What else do 5 \_\_\_\_\_?

Bank Clerk: We offer 6 \_\_\_\_\_ to pay your employees.

## Speaking

**8** With a partner, act out the roles below based on Task 7. Then, switch roles.

USE LANGUAGE SUCH AS:

*I'd like to ...*

*What would ...*

*You offer ...*

**Student A:** You are a manager. Talk to Student B about:

- an account with the bank
- bank services
- benefits of the services

**Student B:** You are a bank clerk. Talk to Student A about what your bank offers.

## Writing

**9** Use the conversation from Task 8 and the advertisement to complete the new account form.

**Municipal Financial Bank**

### New Account Form

Name: \_\_\_\_\_

How did you hear about our bank?

\_\_\_\_\_

\_\_\_\_\_

What products are you interested in?

\_\_\_\_\_

\_\_\_\_\_