

13 Using Money



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?
