

Lesson 19: Opening a Bank Account

By Xandra

1. Dialogue

First, repeat after your tutor. Then, practice each role.

Ichiro is at the Bank of America to open an account. George, the bank employee, is helping him and answering all his questions at the same time.

George: Thank you for filling out the form, Mr. Tanaka. Do you know what kind of account you'd like to open?

Ichiro: I just need a simple account where my company can deposit my salary.

George: In that case, a savings account will be suitable.

Ichiro: Can I make online payments through a savings account?

George: Yes, all accounts with Bank of America are accessible via the internet. I can set it up for you, while you're here.

Ichiro: That's great. There are a lot of ATMs for other banks. I'm not sure which ones are good to use.

George: You can use your Bank of America card with any ATM, sir. But please be advised that other banks charge around \$3 to \$5 every time you use their ATM.

Ichiro: Oh, I see. Can you tell me the location of the ATMs for this bank? I'm new in town.

George: No worries. We can check through the internet. (Looking at the search results) It looks like there are 3 ATMs around your residence.

Ichiro: Wonderful! Do you need any more documents to process my new account?

George: Well, the bank form has been filled out correctly, and I've got the necessary identification cards. **All in all**, you're all set to open an account. The only thing we need is your initial deposit of \$50.

Ichiro: No problem. Here you are. (Handing George a \$50 bill).

2. Today's Phrase

First, repeat after your tutor. Then, make a few sentences using Today's phrase.

1. **All in all**, the guests enjoyed the party.
2. **All in all**, her first performance was a total success.
3. **All in all**, the newly launched smart phone is getting rave reviews.

* **All in all** / 全体的に見て、概して

3. Your Task

You are opening an account with a bank. The bank employee has asked you for a lot of documents from your company. You have only just arrived in the U.S. and you have not even been to your company. All you have now is your passport. Convince the bank employee to proceed with opening the new account, and that you'll come back with the other requirements the next day.

4. Let's Talk

Aside from having an account, what other services do you access at your bank?

Are banks the best place to keep your money?

What would you like to change about your bank?



5. Today's photo

Describe the photo in your words as precisely as possible.