

Lesson 28: Bank Transactions

By Xandra

1. Dialogue

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

Takuya is depositing a check. Peter, the bank teller, is informing him of the check clearing process.

Takuya: I'd like to deposit this check to my account, please.

Peter: (Inspecting the check closely) This is a check from another bank, sir. It will take 48 hours to clear. That means that the money will be in your account in two days.

Takuya: I see. Is there a way you can speed up the clearing time?

Peter: I'm **by no means** authorized to do that, sir. I'm sorry but all checks go through the same clearance process.

Takuya: I see. I guess I'll just have to wait.

Peter: Please write your full name at the back of the check. I also need your signature.

Takuya: (After signing) Here you go. Please deposit it to this account.

Peter: Is it a savings account?

Takuya: Yes.

Peter: Here's your transaction slip. Can I help you with anything else sir?

2. Today's Phrase

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

1. **By no means** will I give up my dream of becoming an actress.
2. We should **by no means** take global warming lightly.
3. Poaching should **by no means** be tolerated anywhere around the world.

* **by no means** ~ / 決して~でない(しない)

3. Your Task

Your credit card statement has just arrived and you've noticed that there were some purchases listed that you never made. The statement shows the credit card transactions took place in Europe last month. You decide to go to the bank (=your tutor) and report these charges. Explain that you had never left the country and you didn't make those transactions. The bank employee (=your tutor) will help you file a formal report so that the bank can launch an investigation. He/She will ask for your name, your address, and the credit card number.

4. Let's Talk

When do you usually use a check? Explain your answer.

When was the last time you cashed/deposited a check?

What are the advantages of having a checking account?

5. Today's photo

Describe the photo in your words as precisely as possible.

