

*I would like to make a withdrawal.*



**Speak English XL Unit 3**

**Banking**

## **Speak English XL Unit 3, Lesson 1**

*I would like to...*

*Open*

*An account*

*I would like to open an account.*

***Legal tender***

*I would like to...*

*Open*

*New account*

*I would like to open a new account.*

***Mutual Funds***

*I would like to open...*

*A checking account*

*I would like to open a checking account.*

***Debit / Deduct***

***Credit***

*I would like to...*

*Open*

*A savings account*

*I would like to open a savings account.*

***Account number***

*Will it...?*

*An individual account*

*Will it be an individual account?*

***Fiscal year***

*Will it...?*

*Joint account*

*With your wife*

*Will it be a joint account with your wife?*

***Promissory note / An I.O.U.***

*It'll be...*

*An individual account*

*It'll be an individual account.*

***Stop payment***

*I'd like to...*

*Open this account*

*In both*

*My wife's name and my name*

*I'd like to open this account in both my wife's name and my name.*

***Void / Cancel / Null & Void***

*I'd like to open...*

*A combined checking*

*Savings account*

*I'd like to open a combined checking and savings account.*

***Pay to the order of***

*How much...?*

*Interest*

*Get*

*How much interest do you get?*

***Daily interest rate***

*What's the...?*

*Interest rate*

*A savings account*

*What's the interest rate for a savings account?*

***Monthly interest rate***

*It earns...*

*Interest*

*6.25 % / (Six point two-five percent)*

*It earns an interest of 6.25 %.*

***Annual interest rate***

*The interest is...*

*Compounded*

*Quarterly / Semi-annually / Annually*

*The interest is compounded quarterly.*

***Check stub / A stub***

*When does...?*

*Mature*

*When does it mature?*

***Cashier's check***

*It will...*

*Mature*

*Next July*

*It will mature next July.*

***Forged check***

*How many...?*

*Checks*

*Would you like*

*Order*

*How many checks would you like to order?*

***A Fund***

*There are...*

*Twenty-five checks*

*In a book*

*Five books in a box*

*There are twenty-five checks in a book, and five books in a box.*

***Hard currency***

*I'd like to...*

*Order*

*Three boxes*

*I'd like to order three boxes, please.*

*Would you like...?*

*Address*

*Phone number*

*Printed on your checks*

*Would you like your address and phone number printed on your checks?*

***Blank check***

*When will...?*

*Checks*

*Be ready*

*When will the checks be ready?*

***Canceled check***

*They'll be...*

*Ready*

*Next month / Next week*



*They'll be ready next month.*

***Post-dated check***

*Please use...*

*Checkbook*

*Until*

*Personalized checks arrive*

*Please use this checkbook until your personalized checks arrive.*

***ATM / Automatic teller machine***

*Do you have...?*

*A credit card*

*Do you have a credit card ?*

***Stock exchange***

*Do you have...?*

*An ATM card / A cash card*

*Do you have an ATM card?*