

The local branch of my bank is located just a few blocks from where Jake lives. It's very convenient, since it has four ATM's open 24/7. Today he had to go in to make a deposit, but since he wanted to cash a check as well, he needed to go inside to talk to a teller.

Inside the bank, Jake got in line for the tellers.

All the tellers are behind a large piece of **bulletproof** glass, so they have to speak up when talking to them. He got the head of the line.



### CONVERSATION

**Teller:** How may I help you?

**Jake:** Well, I'd like to deposit this **payroll check** into my checking account, and cash this **cashier's check**.

**Teller:** Certainly, just **endorse** the back of both checks and put them in the tray.

**Jake:** Sure. Can I get that in small bills, 10s and 20s?  
*(Jake waited for her to process his checks.)*

**Teller:** Here you are.

**Jake:** Thank you!

*(Jake walked away. Now that he has some money burning a hole in his pocket, he thinks he'd better spend it!)*

## LANGUAGE FOCUS

**\*Bulletproof – impossible to enter by bullets**

**\*Payroll check - a check issued in payment of wages or salary**

**\*Cashier's check - a check issued by the officer of a bank on the bank's own account (not that of a private person); "cashier's checks are as good as cash"**

**\*Endorse - To write one's signature on the back of**



## LET'S TALK

1. In cash a cashier's check on the bank and you want to get it in small bills.
2. How to use the ATM? Give the instructions.