

EPISODE 39

LEVEL B2

READING COMPREHENSION



WHERE IS YOUR BANK?

"On-line banking is such a blessing, isn't it?" Timothy looks up from his computer. "All you need is a bank's secure **website** - like here, www.mybank.com - and you can **perform** all kinds of **transactions**, **make payments** and so on over the Internet, without even leaving your home!"



"I must agree, it is very useful, especially outside **bank hours** (= **opening hours**; the hours when banks are open), or if I am somewhere where there's no bank but Internet access is available," adds Julia.

"Although I think some people don't benefit much from it at all. I think it is quite useless for people who don't have computers at home, which is not so uncommon. Or older people - I don't think they have much confidence in **online services**, or **phone services** for that matter. I guess they would prefer to deal with a flesh-and-blood **cashier**, wouldn't they? A nice lady or gentleman who could explain things to them at their pace?"

"I suppose so..." says Julia. "I know how difficult it was for my grandmother to start using a **cash machine** (UK; US usually **ATM = automated teller machine** - a machine, usually in a wall, from which you can take money out of your **bank account** using a special card). I was so proud of her when she finally took to it!"

More contexts for the new words:

- A **cashier** is a British word for a person whose job is to receive and pay out money in a shop, bank, restaurant, etc. In the United States, the person employed in a bank to receive and pay out money is normally called a **teller**.
- A **teller** is also someone who counts votes in an election.



EXERCISE 1

Add the missing vowels (a, e, l, o, u).

1. An 'ATM' stands for an automated TLLR machine.
2. More and more people with Internet access are using NLN banking services.
3. 9 pm is definitely outside bank HRS
4. The job of a CSHR is the first step in a banking career.
5. Another name for an ATM is a CSH MCHN
6. Nowadays you can perform all banking TRNSCTNS over the Internet.



EXERCISE 2

Put the phrases in the right order, then answer the questions.

1. you use? / What / do / phone services
2. you use / do / an ATM? / How often
3. do you / What kind of / perform most often? / banking transactions

ENGLISH IN USE



Look at this sentence from the text:

*I think it is quite useless for people who don't have computers at home, **which** is not so uncommon.*

You have surely noticed that we're using the relative pronoun "**WHICH**" here. The question is: what does it refer to here? People? Computers? Homes? No, of course not. It refers to the whole clause, or to the whole idea of "people not having computers at home". Remember that "**what**" cannot be used here. To add extra information which refers to the whole clause, always use a comma followed by "**which**". You'll find some more examples below.

*He bought a car using his girlfriend's money, **which** I found rather distasteful.
She looks fantastic these days, **which** makes me think things are going well in her life.*

IDIOM CLOSE-UP



A/ George is taking money from the ATM all the time. Is he so rich?
B/ I'm afraid he is. He's **ROLLING IN IT**.

If someone is **rolling in it**, they are very rich.

PHRASAL VERBS CLOSE-UP



1. When you **BUY** somebody **OFF**, you pay them so that they do not cause you any trouble.

*The company believed they had **bought him off** but he took them to court and won.
It's nice to know that some people can't be **bought off**.*

2. When you **BUY** somebody **OUT**, you buy a part of a company (or building) from someone else so that you own all of it.

*They **bought out** their competitor's share in the company.
The other directors have offered to **buy her out**.*



EXERCISE 3

Complete each gap in this mini-story with a preposition.

Hans Smithson was a director of Moon, Inc. – a company selling trips to the moon. He knew all about the company's dirty secrets, and was threatening to reveal them all to the media. One day, the other directors decided to get rid of Hans, and bought him (1) So Hans was no longer in charge – but he still had the information! He started phoning some journalists, but the other directors found out, and offered him even more money to buy him (2) Hans took the money and stayed quiet for the rest of his life. He was finally happy – he was rolling (3) it!

NEWS



ATM STOLEN

An unusual theft attempt took place last night in Długa Street. A group of four men, wearing black clothes and **balACLAVAS**, tried to steal an ATM situated next to a bank. They had tied thick ropes around the machine, and they attached the other ends to a truck. Then they started the truck and tried to drive away, but the ATM wouldn't **budge**. They **put the pedal to the metal**, but the truck's front wheels only rose high into the air, and the truck **flipped over** and landed on its roof. The criminals didn't know what to do: continue stealing the ATM, or take care of their car. Luckily, they did not have to make up their minds, as the police arrived – they had been observing the situation for quite some time using a **CCTV** camera. The four men were taken to jail where they await trial.

GLOSSARY

- **balACLAVAS** – winter woolen hats covering all of your face, with small holes only for eyes, nose and mouth
- **budge** - move
- **put the pedal to the metal** – press the gas pedal to the maximum extent possible
- **flipped over** – turned over
- **CCTV** – closed-circuit television – the type of cameras used in shops etc. for security reasons

KEY TO EXERCISES

Ex.1

1. teller
2. online
3. hours
4. cashier
5. cash machine
6. transactions

Ex.2

1. What phone services do you use?
2. How often do you use an ATM?
3. What kind of banking transactions do you perform most often?

Ex.3

1. out
2. off
3. in