

# ATM Receipts

## Vocabulary Preview

Match up as many words and meanings as you can before you look at some examples of ATM receipts.

1. C

- |   |                 |   |
|---|-----------------|---|
| C | 1. ATM          | a) a small piece of paper (or online record) with financial information       |
| U | 2. receipt      | b) the act of taking money out of a bank account                              |
| b | 3. withdrawal   | c) a bank machine (automatic teller machine)                                  |
| S | 4. deposit      | d) an available amount of money in an account                                 |
| S | 5. primary      | e) an amount of money owed for a service                                      |
| S | 6. chequing     | f) a type of bank account for saving money                                    |
| f | 7. savings      | g) the act of putting money into a bank account (e.g., cash, cheques)         |
| S | 8. balance      | h) the act of moving money from one place to another                          |
| S | 9. fee          | i) a customer's main (or most used) bank account                              |
| h | 10. transaction | j) a type of bank account for everyday money transactions and writing cheques |

for example



## Example 1

### WITHDRAWAL

#### A. Reading

Read the ATM receipt. Then answer the questions.

<b>BANK OF MILLIONAIRES</b>	
For Customer Service, call 1-800-mil-lion	
01/15/2020 13:21	
Account #: 88900033	
Service number: 3456	
WITHDRAWAL	\$40.00
From PRIMARY	Chequing
Non-Bank of Millionaires ATM Transaction Fee	\$2.00
Available Balance	\$2897.89

#### B. Questions

1. When was the withdrawal made?
2. What type of bank account does this customer have?
3. How much money did the customer take out of his/her account?
4. How much was the fee for this transaction?
5. How much money does the customer have in his/her account now?

## Example 2

### DEPOSIT

#### A. Reading

Read the ATM receipt. Then answer the questions.

<b>MIDWAY BANK</b>	
Date:	04/01/2018
Time:	9:35 AM
Sequence Number:	B81
Location:	83 Main St. Grand Bend
ATM:	0N89
Debit Card #: 778800	
DEPOSIT:	\$786.40
To SAVINGS	
Account Balance:	\$789.40
Thank you for using MIDWAY BANK. For account inquiries, call 1-800-222-0000.	

#### B. Questions

1. What bank did the customer use?
2. What type of transaction did the customer make?
3. What type of account did the customer use?
4. How much money did the customer have in his/her account before this transaction?
5. Where did this transaction take place?

## Example 3

### BALANCE INQUIRY

#### A. Reading

Read the ATM receipt. Then answer the questions.

## Bank of the Islands

01/20/15 1:07 PM

ATM CH9989

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Sequence Number: #LL89

Balance Inquiry

Chequing account: 8877665

Available Balance: - \$89.50 (overdrawn)

Service fee: \$1.50

Online banking at BANK OF THE ISLANDS  
is as easy as 1-2-3.

For information, call 1-800-222-4498.

For general inquiries, call 1-800-222-BANK.

#### B. Questions

1. Why did the customer use the ATM?
2. What is this customer's account number?
3. How much money does this customer have in his/her account?
4. Why is \$1.50 on this ATM receipt?
5. What can the customer do by calling 1-800-222-4498?

# Assessment

## BANKING

### A. Reading

Read the information.

**The NEW BANK**

11/20/19 18:12  
ATM RE9989

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Sequence Number: #CRJ3

Account #: 6677902

WITHDRAWAL	\$500.00
From PRIMARY	Savings
ATM Service Fee	\$0.00
Available Balance	\$2000.60

Thank you for using the NEW Bank!  
Visit [thenewbank.org](http://thenewbank.org) and fill out a survey to win \$50 a month for one year!

### B. Questions

Use the information from Part A and what you have learned about banking to answer these questions.




1. What type of information is this?
2. What is the purpose of this information?
3. What is the name of the banking institution?
4. What type of transaction does this reading show?
5. How much money did this customer have in his/her account before this transaction?
6. What time was this transaction made?
7. What type of account did this customer take money out of?
8. What does ATM stand for?
9. What do you sometimes have to pay to use an ATM?
10. What type of message is often at the bottom of an ATM receipt?

# Assessment Tool

Student: \_\_\_\_\_

Resource Used: ATM Receipts (Real-World Reading, ESL Library)




Theme	Skill Competency	Date Completed	Task	CLB Level
Banking	III. Getting Things Done		<input type="checkbox"/> Skill-Using <input type="checkbox"/> Assessment	

✓	Criteria Assessed	Achieved 	Achieved with Help 	Needs Improvement 
	identifies reading layout			
	identifies reading purpose			
	demonstrates an understanding of vocabulary found on ATM receipts			
	finds specific details on ATM receipts			

Score	Success	Teacher Feedback

## Self-Assessment

Add check marks (✓) to show what you've learned.

Can I...	Yes (very well) 	Yes (with help) 	Not yet 
understand vocabulary on ATM receipts?			
recognize the layout of ATM receipts?			
understand the purpose of ATM receipts?			
find important information on ATM receipts?			

# Answer Key

## Vocabulary Preview

- |      |      |      |      |       |
|------|------|------|------|-------|
| 1. c | 3. b | 5. i | 7. f | 9. e  |
| 2. a | 4. g | 6. j | 8. d | 10. h |

## Example 1

- The withdrawal was made on January 15, 2020, at 1:21 pm.
- This customer has a chequing account.
- The customer took \$40 out of his/her account.
- The fee was \$2.00 for this transaction.
- The customer has \$2,897.89 in his/her account now.

## Example 2

- The customer used Midway Bank.
- The customer made a deposit.
- The customer used his/her savings account.
- The customer had \$3.00 in his/her account before this transaction.
- This transaction took place at an ATM at 83 Main St. in Grand Bend.

## Example 3

- The customer used the ATM to check his/her bank account balance.
- The customer's account number is 8877665.
- The customer does not have any money in his/her account. He/She is \$89.50 in debt. (He/she owes the bank \$89.50.)
- The receipt shows a \$1.50 fee for making a balance inquiry at this ATM.
- The customer can use this number to learn about online banking.

## Assessment

Ask your students to read the receipt in Part A and write the answers to Part B in their notebooks. Use the assessment tool on page 6.

### Answers:

- This is an ATM receipt.
- The purpose is to give a banking customer a printed record of a transaction at a bank machine.
- The name of this banking institution is The New Bank.
- This ATM receipt shows a withdrawal transaction.
- This customer had \$2,500.60 in his/her account before this transaction.
- This transaction was made at 6:12 pm.
- This customer took money out of a savings account.
- ATM stands for automatic teller machine.
- You sometimes have to pay a service fee to use an ATM.
- A thank-you message or a message about contacting the bank is often found at the bottom of an ATM receipt.

## Assessment Tool

Use this assessment tool to record each student's reading abilities.

## Self-Assessment

When your students have completed these tasks, have them assess their own learning by filling in the chart.

### ABOUT THE EMOJI:

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