

# Using an ATM

## Pre-reading

### Questions:

- What is an ATM?
- What do you know about using one?

### Definitions:

- Transaction – a piece of business
- Access – to get to
- Receipt – a piece of paper that shows something (like money) has been received



## Reading

14 Since it first appeared over thirty years ago, the ATM (automated teller machine) has  
29 become a convenient method to access cash. The ATM allows people to withdraw and deposit  
49 money from their accounts any hour of the day or night, any day of the year. In fact some people  
say ATM stands for “any time money.”

56 Millions of people use their ATM cards every day. Reports say that over 200 million cards  
72 are currently used in the U.S. ATMs are found in many places. A common location is outside of  
90 banks. They can also be found in airports, grocery stores, shopping malls, and gas stations.

105 To use the machine, you must have an ATM card for your bank or a credit card. (Some, but  
124 not all, credit cards work in ATMs.) The machine allows you to withdraw money from your bank  
141 account or charge against your card. You should be aware of any fees that may be charged to you  
160 for using your card. Check your card’s rules before using it. Some credit card companies start  
176 charging interest on the money you withdraw right away.

185 After inserting the ATM card into the machine, you will be asked for your PIN (personal  
201 identification number). When you first receive your ATM card, you will select your own PIN.  
216 You should choose a number that is easy to remember, but not too easy for someone else to figure  
235 out. For example, your birth date is not a good choice. Do not write your PIN on your ATM card,  
255 and do not tell it to anyone.

262 After you type in your PIN, you will be asked about the kind of transaction you are  
279 requesting. You can choose to withdraw money, deposit money, or find out information about  
293 your account balance. You will then be asked what type of account you would like to access. The  
311 most common accounts are checking, savings, and money market accounts.

321 If you make a withdrawal, you will get a receipt and your cash. If you make a deposit, you  
340 will need to put the cash to be deposited in an envelope and put it in the deposit slot. You will then  
362 get a receipt. Keep your receipts and compare them with your monthly statements. Remember to  
377 record your deposits and withdrawals.

382 When you are finished using the ATM, don’t forget to take your card! The machine will  
398 beep to remind you. If you forget your card or lose it, contact your bank right away.

## Understanding

1. What can you do at an ATM? (List at least three things.) \_\_\_\_\_  
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2. What type of accounts can you access from an ATM? \_\_\_\_\_  
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3. Why do so many people use ATMs? \_\_\_\_\_  
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4. Why shouldn't you write your PIN on your ATM card? \_\_\_\_\_  
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5. What is a **withdrawal**? \_\_\_\_\_  
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6. What is a **deposit**? \_\_\_\_\_  
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7. Why should you keep your ATM receipts? \_\_\_\_\_  
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8. How can using an ATM be costly? \_\_\_\_\_  
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## Writing

Option A: Summarize the reading in your own words.

Option B: Write about your ATM use. How often do you use it? What do you use it for? Why do you like using ATMs? If you don't use ATMs, write about why you choose not to use them.

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