**Using an ATM** (Marshall Reading 5.0)

Since it first appeared over \_\_\_\_\_\_\_\_\_\_\_ years ago, the ATM (automated teller machine) has become a convenient method to access cash. The ATM allows people to withdraw and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 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 \_\_\_\_\_\_\_\_\_\_\_ money.”

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

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

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

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

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

            When you are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_using the ATM, don’t forget to take your card!  The machine will beep to remind you. If you forget your card or \_\_\_\_\_\_\_\_\_\_\_ it, contact your bank right away.