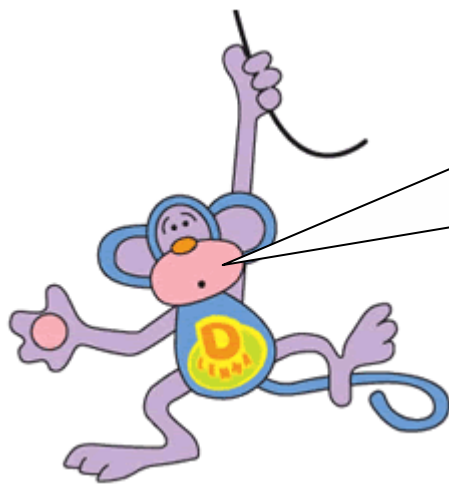


Di Lemma opens a bank account



I have just been to my local bank to see the bank manager to open a bank account. Now I can put all my money in one place and I will know that it is safe and secure.

Di Lemma has just turned 13 and his mum and dad think it is a good idea if he opens a bank account. It is half term at school so Di Lemma and his mum are heading to the bank today. They got on the bus and ended up in town at about 10 O'clock. Di Lemma and his mum made their way to the bank.

It was a big building with sliding automatic doors. Di Lemma's mum went up to the big desk and told the lady that Di Lemma would like to open a bank account. The lady asked them to sit in the big comfy leather sofas in the corner of the bank so they could wait to see someone.

They waited for what seemed like ages. The bank was so busy; people were hustling and bustling everywhere. Finally a man in a navy blue suit came over and asked Di Lemma and his mum to follow him. Di Lemma and his mum were asked to sit down in front of a big desk. The man said his name was Jim and he would help them today. Di Lemma told Jim that he would like to set up a bank account so he could put his birthday, Christmas and any left over pocket money in it. This way it would be safe and his big brother Tommy wouldn't take it. Jim laughed. Jim told Di Lemma and his mum that if Di Lemma put some money into the account the bank would give him some money back for keeping it with them. Jim explained this was called interest. Jim explained for example if Di Lemma managed to save £100 the bank would pay Di Lemma £1 a year for keeping the money with them. Di Lemma thought this was brilliant, no one paid him to keep his money at home.

Jim reached into his draw and got out an application form. He asked Di Lemma questions like, what his full name was, his address and his age and birthday. Di Lemma knew all of this information. Jim then asked Di Lemma for what he called proof of identity. Di Lemma wasn't sure what he meant. Jim explained that proof of identity was confirmation to show that Di Lemma was who he said he was. Di Lemma said but I am who I say I am "I am Di

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Lemma, mum tell him I am Di Lemma.” Di Lemma’s mum laughed “Di Lemma, Jim is not saying that you are not who you say you are but the bank just needs proof so that people do not open up bank accounts in fake names.” “ooohhhh” said Di Lemma. Di Lemma’s mum put Di Lemma’s passport on the desk. Jim picked it up photo, copied it and brought it back. “Ok Di Lemma all I need you to do is write or sign your name here and give me some money to put in the account. This could be as little as £1.” Di Lemma wrote his name and added a squiggle at the end. He had been practising signing his name at school and he had decided the squiggle made it look cool. Di Lemma then took his wallet out of his pocket and gave Jim £25. He had been given this money for his birthday from relatives. Jim took the money and put it in the top draw. He then gave Di Lemma a paying in book, so he could pay money into his account. Jim told Di Lemma that he would be receiving a bank card and a pin number in the post. Jim explained that a pin number was a secret number that only Di Lemma and maybe his mum should know. Jim said he should use the number when he wants to get money out of the bank using his bank card and bank machine. Di Lemma should put the card into the slot on the machine and the machine will then ask him to enter his pin number. The machine will then let him choose how much money he wants to take out, or check how much money is in his account. Jim told Di Lemma he could only take out as much as he had in the account. Di Lemma and his mum thanked Jim for all his help. Jim told Di Lemma he would be receiving his bank card and pin number separately in the post within the next week or so. Di Lemma and his mum left the bank Di Lemma felt very grown up.

For the next week Di Lemma met the postman everyday. He was so excited about his bank card arriving. Finally the card arrived; it came with a letter thanking him for opening the account and giving him a free £5 voucher for a music shop. Di Lemma was sooooo pleased he signed the back of his card straight away and put it into his wallet.

Two days later his pin number arrived. Di Lemma memorised the numbers and hid the piece of paper with the numbers on it in a secret hide way in his room that his mum and dad didn’t even know about.

The next time Di Lemma and his mum went into town Di Lemma went to the bank machine. He put his card in the machine and entered his secret pin number. He made sure no one was standing close to him. He then chose the option to check how much money he had in his account. Di Lemma had £25.30. The bank had given him 30 pence for keeping his money with them. Di Lemma was so pleased. Di Lemma then took his £5 voucher and went to buy a new CD.

Di Lemma says I hope you all have fun opening your bank accounts but before you go. Can you find all the words to do with the bank in the grid below?

Bye for now.

B	A	N	K	C	A	R	D	C	P
B	S	A	V	I	N	G	S	E	I
Z	P	K	L	U	M	R	U	I	N
L	I	K	H	A	O	B	M	N	N
S	A	F	E	G	N	A	A	T	U
W	I	F	Y	I	E	S	N	E	M
Y	A	D	F	E	Y	H	A	R	B
I	B	A	N	K	L	E	G	E	E
O	S	T	L	E	N	E	E	S	R
G	D	M	B	E	X	L	R	T	Z

Bank
 Manager
 Pin number
 Bank card
 ATM
 Money
 Savings
 Interest
 Safe