

# Banking

By Karen Zhang

一说起银行，首先让人联想到的便是排队等候办理业务的人群。可是，美国的银行却不是这样。那么，究竟有什么不同呢？

I have never enjoyed banking in China. No matter how early I get to the bank after it opens, it will still take me a couple of hours to finish my business.

When I first arrived in America, my phobia<sup>[恐惧症]</sup> of banking came with me. Anticipating an endless queue just like those in China, I brought along a thick book to kill time in the bank.

However, the no-wait service shocked me; banks in America are usually not crowded at all during business hours. As soon as I stepped into the bank, a bank manager greeted me and I did not need to stand in line before my business was taken care of.


On another occasion, I had some financial questions instead of just wanting to do the simple transactions<sup>[业务, 交易]</sup> at the windows. As soon as I stated my need to the bank manager, a representative immediately came to tend my business on a one-on-one basis. I was even led to a privacy-ensured cubicle<sup>[小房间]</sup> as if I were a big client at the bank. American banks are always trying to create a friendly and quiet business environment. I have never felt so respected in a bank without good *guanxi*.

These days, with the help of the Internet, more Americans prefer doing their banking online. Since the number of smartphone users is increasing, more and more American banks promote their own banking apps. So with a touch on the screen, users can manage their bank accounts easily and quickly. No wonder the American banks always seem to be not so busy, comparing to those in China where the

queue is endless and the service is cold.

Distinctively, America is a society with a high degree of trust, where credit cards and checks and many other highly technological ways of banking are encouraged. Keeping a good personal financial record is essential; you can't afford the price of a tarnished<sup>[玷污的]</sup> name.

Besides the ATMs in various locations, most banks provide a drive-in service. Lazy customers in a hurry can zip thru in their cars; doing their banking with the help of a teller at a special drive-in window. So don't be surprised when you see a line of vehicles slowly moving through a bank's drive-thru, especially before the holidays.

As I walk out of the bank, the bank manager says to me, "Have a nice day!" Wow, what a pleasant visit it is to a bank in America. 

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