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# NBC offers full service

By Kirk Zebolsky  
Staff Reporter

Students now can do more than just cash checks at the National Bank of Commerce in the Nebraska Union. The on-campus branch of NBC is now a full service bank — taking loan applications, selling certificates of deposits and carrying out transactions with NBC checking and savings account holders.

Between the union and NBC took effect. Before that, NBC in the union was a check-cashing service. Students also could change money and open accounts at the union location, but account-holders could not cash checks or carry out transactions over the counter. They had to use the automated teller in the union lobby. NBC officials suggested the switch before the old lease ran out, said David Lebsack, NBC vice president of operations.

The union requested bids from Lincoln banks for a full-service facility on April 23, said Larry Emmons, UNL assistant director of business affairs. First Federal Lincoln and Union Bank and Trust Co. also submitted bids, Emmons said.

With the new contract, NBC pays \$10 per square foot per year, up from \$4 for the past five years. NBC also offered in the bid to pay 14 cents for every automated teller transaction after 4,000 each month.

On Aug. 12, a new, five-year lease

# Safe spots for your money

By Kirk Zebolsky  
Staff Reporter

National Bank of Commerce offers a Student Checking account for students who write only a few checks each month. NBC is located at 13th and O streets and maintains a branch in the Nebraska Union.

you maintain either a \$300 minimum balance or \$750 average balance. With lower balances, charges range from \$2 to \$4 a month, and each withdrawal after 20 is 5 cents at an automated teller machine (ATM), and 15 cents over the counter.

requires a \$100 opening balance and pays 5.25 percent interest. NBC customers can use Bank-in-the-Box cards, for a \$6 annual fee, at any ATM that displays a blue "N" for the Network System. The system includes ATMs across the country.

NBC requires a \$100 deposit to open this account, but no minimum balance after that. After 10 free checks a month, NBC charges 20 cents per check or electronic withdrawal, with a \$2 minimum monthly charge.

NBC requires no minimum balance and allows 35 free withdrawals with its Basic Checking account, but requires a \$5 monthly service charge.

**FirsTier Bank, (First National Lincoln), 13th and M streets,** offers a Regular Checking account that pays no interest but requires no service charge if a minimum balance of \$400 is maintained. Service charges, when balances fall below \$400, range from \$1 to \$4. This account allows 25 free checks per month, and then charges 15 cents each.

With a Personal Checking account, NBC offers unlimited free checking if

The Personal Savings account at NBC requires no minimum balance and allows nine free withdrawals each quarter. After nine, each ATM withdrawal is 35 cents and each over the counter withdrawal is 50 cents. NBC

The Regular Savings account at FirsTier pays 5.25 percent interest, and charges \$1 per month if the balance falls below \$100.

The FirsTier Instabank card, free to all customers, works at all Network System ATMs.

The First Choice checking account at FirsTier pays 5.25 percent interest and allows 25 free checks a month. For checks after 25 the charge is 15 cents each. This account charges \$5 per month if the balance falls below \$500.

**Occidental Nebraska Federal Savings Bank, 1409 O St.,** features a Student Free Checking account with no minimum balance, service charge or check writing limits. This account pays no interest.

Occidental offers three other checking accounts that could suit the needs of students. All three pay 5.25 percent

See **BANKS** on 19

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ACTIVITIES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
"Physical Wellness"						
Frisbee Skills Hacky Sack (CR)	AEROBIC CONDITIONING -6 weeks- (UHC)	FRMER BODY (UHC) BEG. WT. TRAINING (CR) -6 weeks-	TAI CHI CHUAN 5-7:00 p.m. -6 weeks- (CR)		Sky Diving Ground 7-10:00 p.m. (CR)	School & Jump 8:00 a.m. (CR)
Buffalo Run (LTC) 5 mile						
	"THE FULFILLMENT OF PERSONAL POTENTIAL" Dr. Martin Collins 7:30 p.m. NU		FITNESS ASSESSMENTS (UHC) HEALTH SCREENINGS (UHC)		WELLNESS BOUND QUARTER CENTURY BIKE TOUR 3:00 p.m., Col. (UHC, CR)	Pine Lake Run (LTC) 10K
		Archery (CR)		LITE LUNCHEON (residence halls)		
Placosticking (CR) Mrs. Thurber's 10,000 (LTC) 10K women 5K open	AN ACTIVE WAY TO WEIGHT CONTROL -10 weeks- (UHC)	STAFF/FACULTY WEIGHT CONTROL -10 weeks- (UHC) E.C.—Oct. 2-30				

For registration information contact: UHC 472-7440 (Uni. Health Center) CR 472-3467 (Campus Recreation) LTC 489-4130 (Lincoln Track Club)

**We Build Our Services Around Your Needs**