

# Local banks meet students' needs

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interest. The Free Checking account charges \$3 a month when the balance falls below \$300. The Economy Checking account charges 10 cents per check. The No Minimum account charges \$2.50 per month.

The Basic Savings account at Occidental pays 5.5 percent interest and allows six free withdrawals per quarter. Each withdrawal thereafter is \$1.

**American Charter Federal Savings and Loan Association, 206 S. 13th St.**, offers three checking accounts: No Frills, Banner and Horizon.

The No Frills account pays no interest, but allows 10 free withdrawals per month. Each withdrawal over ten costs 25 cents. Bank-in-the-box card use is \$1.50 per month.

The Banner Checking account pays 5.25 percent interest and allows free checking. This account charges \$6 per month if the minimum balance falls below \$500 or the average balance falls below \$1,000. Bank-in the box card use is free.

The Horizon account charges \$3 per month and allows 28 free withdrawals per month. Each withdrawal after 28 is 25 cents.

The Basic Savings account at American Charter pays 5.5 percent interest, with no limits on transactions.

**Commercial Federal Savings and Loan Association, 1314 O St.**, offers Check Club One, Check Club Two and the Traditional checking account.

Check Club One pays 5.25 percent

interest when the minimum balance remains at \$200 or more. If the minimum balance falls below \$200, the account charges \$8. There is no limit on withdrawals. With the opening of any IRA account, Check Club is free, regardless of balance.

Check Club Two also pays 5.25 percent interest with a \$200 minimum balance, and charges \$6 per month regardless of the balance. All checks are free, as well as travelers' checks and money orders.

The Traditional account pays no interest and requires a \$3.50 service charge, but not a minimum balance. After 15 free checks, the checking charge is 25 cents per check.

The regular savings account at Commercial Federal pays 5.5 percent interest. There is a \$3 service charge if the minimum balance falls below \$100.

**Havelock Bank, 1400 M St.**, offers the Regular Checking account, a minimum balance of \$400 is required to avoid a \$4 service charge. Checks are free up to 30 per month, 15 cents each thereafter. The account pays no interest.

The Economy Checking account pays no interest and charges a \$2 maintenance fee. It allows four free checks per month, then charges 25 cents each.

Havelock's Super Now Checking account charges \$5 a month if the minimum balance is less than \$1,000. After 30 free checks per month, they are 15 cents each. This account pays 5.25 percent interest. If the balance remains above \$1,000, it pays higher interest and allows free checking.

The Regular Savings account at Havelock pays 5.5 percent interest, and charges \$1 per month if the minimum balance falls below \$100. The free Instabank card works at Network System ATMs.

**Union Bank, 1944 O St.**, offers two savings accounts and four checking accounts.

The Passbook Savings account requires no minimum balance and pays 5.25 percent interest. It allows four free withdrawals per quarter, charging 25 cents per withdrawal over four.

The Union Money Fund charges \$5 per month if the balance falls below \$2,500. The interest paid varies weekly, and is now 5.6 percent.

The Regular Now Checking account pays 5.25 percent interest, and allows unlimited check writing. The charge is \$5 if the balance falls below \$750.

The Super Now Checking account allows unlimited check writing, and pays interest that varies weekly, but is now 5.5 percent. It requires a \$1,000 minimum balance to avoid a \$5 monthly charge.

The Basic Checking account requires no minimum balance and does not pay interest. It allows six free withdrawals and then charges 25 cents each.

The Variable Balance requires a \$300 minimum balance to avoid monthly charges ranging from \$2 to \$4. Checking is free with a \$300 minimum balance. With a minimum balance of less than \$300, checks cost 15 cents each after 20.

Union Bank offers Bank-in-the-Box cards for \$6 per year.

## 'Freshman Friday' to welcome new students

A round-the-clock welcome will introduce new students to the UNL during Freshman Friday Aug. 22.

The introductory program will be offered at UNL for the first time this fall in an effort to boost students' academic success and sense of well-being and help them adjust to campus life, said Sara Boatman, chairman of the event and director of campus activities and programs at UNL.

During Freshman Friday, UNL's 5,000 new freshman and transfer students and their parents will be introduced to

campus leaders and student activities, take a trial run of their Monday classes, and learn the words to "There Is No Place Like Nebraska" and "Hail Varsity," the UNL fight song.

Events begin with a 9 a.m. college hour for deciding students and students interested in special fields. An all-university welcome at 10:30 a.m. in the Bob Devaney Sports Center will include greetings by Mayor Roland Luedtke of Lincoln, student and administrative leaders, coaches, and the UNL Pep Band. "Strategies for Suc-

cess," at 1:30 p.m., will give helpful hints for academic success.

A party on the plaza at 5 p.m. with pizza and live music will be followed by continuous movies beginning at 8:30 p.m. and ending at dawn. The films will be shown at five different residence halls.

Freshmen and new students are asked to make reservations for Freshman Friday by Tuesday, Aug. 12, at the Office of Campus Activities and Programs.



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