

# third dimension

## Check, check, who'll cash it?

Need some quick cash? Chances are you'll have to go to your bank. Out of 34 businesses near campus surveyed, seven will cash checks.

The maximum check any business will cash is \$5-\$10, except for a few firms that will allow more if they know the person.

Unless otherwise stated, the businesses listed below will not cash checks if a purchase was not made.

Out-of-town checks are accepted by all businesses listed, if the current address and phone number are on the check, unless stated otherwise. Most however, will not take out-of-state checks.

A driver's license serves as I.D. for all businesses. All firms require current address and phone number on the check unless otherwise stated.

**Arby's** - checks for the amount of purchase only. Prefer driver's license as I.D. No payroll checks accepted.

**Backstage** - Checks for maximum of \$10-\$15 over amount of purchase. Will accept payroll checks.

**Barrymore's** - Checks for maximum of \$10 over amount of purchase. Two I.D.s required. No payroll checks.

**Bivouac** - Checks for amount of purchase only. Accept out-of-town checks only from students. No payroll checks.

**Brass Rail** - Will cash some checks. "If it's somebody we know, we try to accommodate our customer," Dick Laird said. Checks accepted for maximum of \$5-\$10 over amount of purchase.

**Britchery** - Checks accepted for amount of purchase only. Driver's license preferred as I.D.

**Burger Chef** - Will not accept checks.

**Campus Book** - Will cash checks for maximum of \$5 with student I.D. or driver's license. Accept checks for maximum of \$5 over amount of purchase.

**Dirt Cheap** - Checks accepted for amount of purchase only.

**Discount Records** - Checks accepted for amount of purchase only. Two I.D.s required.

**Douglas 3 Theatres** - Will not accept checks.

**Godfather's Pizza** - Will not accept checks.

**Hitchin Post** - Accept checks for maximum of \$15 over purchase. Payroll accepted with I.D. and purchase.

**Hong Kong Pizza King** - Accept checks for purchase only if regular customer. Accepts no checks from others.

**J.B. Big Boy** - Accept only traveler's checks.

**Dr. Jekyll and Mr. Hyde** - Will cash checks for maximum of \$10. No I.D.s required if have Lincoln phone number and address on check. Depends for out-of-town check. No payroll checks.

**Little King** - Will not accept checks.

**McDonald's** - Will not accept checks.

**Maurices** - Checks accepted for amount of purchase only. Two I.D.s required. If don't have adequate I.D. will call bank to verify. No payroll checks.

**Nebraska Bookstore** - Will cash checks up to \$5 based on discretion of clerk. Will accept checks for maximum of \$5 over purchase. No payroll checks or money orders.

**Nina Boutique** - Will accept checks to nearest \$1 over purchase. Two I.D.s required. No payroll checks.

**Oscar's** - will accept checks for maximum of \$5 over purchase. No payroll checks.

**Pizza Hut** - Will accept checks for amount of purchase only. Two I.D.s required. No payroll checks.

**Plaza 4 Theatres** - Checks accepted for amount of purchase only. Two I.D.s required. No payroll checks.

**Quentin's** - Checks accepted for maximum of \$5 over purchase. Two forms of I.D. Payroll checks depend on how much over purchase they are.

**Runza Drive-In** - Checks accepted for amount of purchase only. No I.D.s.

**Sandy's** - Checks accepted for maximum of \$5-\$10 over amount of purchase. Will accept payroll checks.

**Stuart Theatre** - No checks accepted.

**Super Sub** - Checks accepted for maximum of \$5 over amount of purchase. In-town checks require one I.D. Out-of-town require two I.D.s.

**Taco Hut** - Checks accepted for amount of purchase. Occasionally for \$5 over.

**Town Tavern** - Basically no checks accepted. If know the person, will take them for \$5.

**Nebraska Union** - Accept checks for nearest dollar or purchase while bank is open. After bank closes will cash check for \$2 for charge for vending machines. One I.D. require (student I.D.) except on \$2 checks (require student I.D. or driver's license). No payroll checks.

**Waterhole** - Will cash checks for maximum of \$10 with Lincoln address and phone number. Will accept checks for \$10 maximum if purchase anything. Require two I.D.s.

**Wooden Nickel** - Accept checks for maximum of \$5 over amount of purchase. I.D. usually required is driver's license. Payroll checks depend on amount of check and amount of purchase.

## Student banking services differ

(Continued from pg. 11)

The most charged for the 200 checks is at Cornhusker Bank, where they cost \$3.40 and \$3.60.

According to all the banks, the price of the checks cover just the cost of their printing.

Checkbox covers are free with the purchase of the original checks.

The time taken to print and receive the checks varies from a week to 10 days at the banks.

### Temporary

At the time of purchase of the original checks, while the personalized checks are being printed, temporary checks are issued by all banks.

The number of temporary checks issued varies from eight to 10.

Three banks require a minimum balance to open a checking account.

First National requires a minimum balance of \$50, Walker said. Citibank requires a minimum balance of \$75 to open a checking account, Taylor said. According to Horkey, Cornhusker Bank requires a \$75 minimum.

The last two banks base the number of temporary checks issued on the minimum balance.

Taylor said they will accept a smaller minimum opening balance at Citibank, but "because of the bad check situation for every \$10 of the opening balance, we give them only one temporary check.

### \$75 balance

Cornhusker Bank will not issue temporary checks until the balance gets up to \$75, according to Horkey.

Some type of cash reserve system (i.e. checking plus) is offered by five of the seven banks. The two which do not offer it are Lincoln Bank South and Cornhusker Bank.

All the cash reserve systems of the five banks operate in the same way.

According to Walker, First National, it is a line of credit. You must apply for it. A credit check is performed, similar to that done by Master Charge or Bank Americard, Walker said.

If it is approved, when your checking account becomes overdrawn, the bank automatically puts money in your account in \$100 increments to cover the check(s).

Interest is then charged on that money deposited at all banks except NBC, at a rate of 18 per cent per year (which is the maximum allowable by law, according to Taylor, Citibank). NBC charges 12 per cent per year.

Taylor said he thought it would be harder for a student to get because of a lack of income to support a loan.

## Win your wheels.



Clue: Staples in bowl could be loaded into 800 to 900 Tot Staplers.



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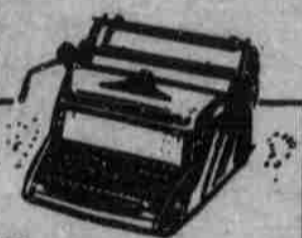


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