

Computers . . .

Continued from p. 1

Dickinson said Gateway Bank is consulting its terminal manufacturer about the possibility of a combination terminal and automatic teller in the Nebraska Union.

Terminal access

Harris said the system's plastic cards allow bank customers access to terminals anywhere in the state if their home banks are NETS members.

The system also will provide customers with maximum banking hours up to 91 hours a week while substantially reducing paper handling in the bank, Harris said.

Dickinson said his bank will not only handle fewer checks, but fewer bad checks because the terminal shows automatically whether the customer's account has enough money to cover the check.

This loss of float (writing checks before depositing money to cover them) is a disadvantage often cited by critics of the system, Harris said.

However, he said loss of float is counteracted by immediate credit on deposits. Customers won't have to wait a day to write checks on their last deposit, he said.

Some persons also question the privacy of having the information in their bank's computer being available all over the state, Harris said.

He argued that the computer system had the information before the electronic system was developed, but the new system will communicate it faster.

More private

He said the plastic cards have less personal information than checks and probably are more private.

The electronic system also will be able to settle accounts between banks at the end of the day, Harris said.

Since the computer technology already is established, Harris said he does not think the electronic system would eliminate any jobs.

A possible reduction in bank tellers would be equaled by a need for more electronic service people, he said.

While it is still more expensive than the computer system, NETS is a good marketing tool for the future, according to Dickinson.

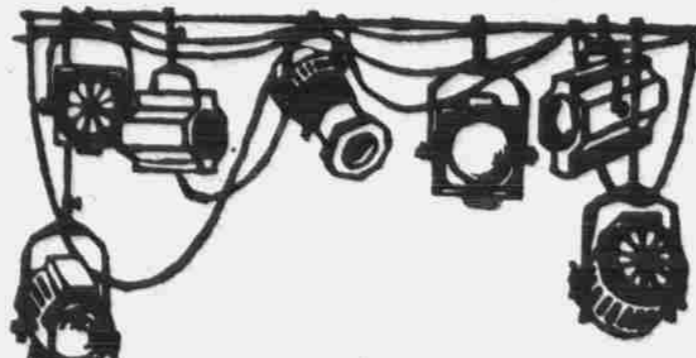
It also is a way for banks to compete with the savings and loan industry and credit unions, Harris said.

The NETS corporation, including 300 of Nebraska's 451 banks, is a three-year developmental organization formed by the Nebraska Bankers Association in 1974, Harris said.

NETS is a funding mechanism, fed by fees from each member bank, to make dollars available for developing the Electronic Transfer System, Harris said.

He said the corporation will dissolve in 36 months and if the system is successful, a private company will take over the switch operation.

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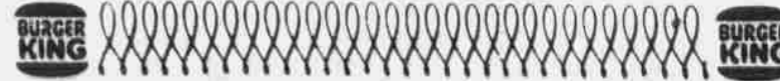
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