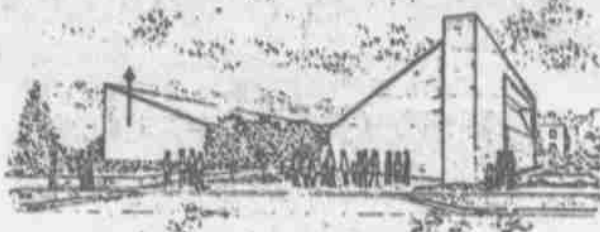


**UNIVERSITY LUTHERAN
CHAPEL**
1510 Que Street - 477-3997



SUNDAY WORSHIP
AT 9:30 and 11:00
All Kinds of things
going on during
the week!

A Ministry of the Lutheran Church-Missouri Synod

**TONIGHT AND
EVERY WEDNESDAY**
ENJOY THE BEER
GARDEN WITH
35¢ DRAWS
\$1.65 PITCHERS
65¢ CANS
65¢ WELL DRINKS
BRASS RAIL
8 P.M. TO CLOSE
OPEN SUNDAY
6 P.M. TO 11 P.M.

Lincoln banks offer variety in checking, savings accounts

**Analysis by Kema
Soderberg**

It's day number three and the epidemic spreads slowly across the campus:

One student stands by Broyhill Fountain with his hand nonchalantly in the pocket of his Izod shorts. He finds two pennies in the folds of his newly acquired loan check. Meanwhile, in the parking lot, another student removes the front seat of her Plymouth in search of meter money.

Now that the rest of the semester seems to stretch into eternity,

many students are realizing the money in their wallets isn't as elastic as they thought. Housing payments, food, tuition, books and supplies snap up cash flow.

So begins the college students' search for a bank. But which bank is the right bank? Which bank offers the best services?

Most banks offer checking, savings and loan programs with various rates of interest, depending on the amount needed to be deposited or borrowed. The following guide lists some downtown banks'

services. In addition to these services, many banks have automatic tellers or cashboxes in grocery stores or student centers for after-hours withdrawal of deposit. Many banks offer financial counseling, notary public services, money orders, bus tokens and passes. Most handle Visa or MasterCard applications. Whatever your banking needs, it may be wise to shop around.

City Bank, 14th and M streets.

Checking — Free with minimum balance of \$300. Up to \$4 per month if balance drops below that. Accounts below \$300 are charged 15 cents per check.

Savings — \$100 minimum of \$1 per month maintenance fee; 9 free withdrawals in three months, \$1 per item thereafter; \$3 charge to close an account less than 3 months old.

Bounced checks — \$10 per check.
Commercial Federal Savings, 1314 O St.

Checking — \$3.50 per month with no minimum balance or check cost. Account must be opened with \$100. First 50 checks free with Daily Nebraskan coupon.

Regular savings — \$100 average minimum

balance per quarter or \$3; no free withdrawal limit.

Bounced checks — \$10 per check.

First Federal Lincoln, 13th and N streets

Checking — Free for first two months, \$3 per month if daily balance falls below \$300. Account must be opened with \$100.

Savings — No minimum deposit; no free withdrawal limit, but only three checks per quarter can be written on the account.

Bounced checks — \$10 per check.

First National Bank, 13th and M streets

Checking — Free with a \$400 minimum balance. Up to \$4 per month if balance drops below minimum. First 35 checks are free.

Savings — \$100 minimum or \$1 per month maintenance fee. Three withdrawals per month and 25 cents for every withdrawal after that.

Bounced checks — \$8 per check.

Gateway Bank & Trust, 17th and P streets.

Checking — Free with minimum balance of \$750. No maintenance charge if minimum balance is \$500. Up to \$4 per month if balance drops below that. First 25 checks are cashed free and are 15 cents after that; no maintenance charge, no minimum balance and a 20 cent fee for all checks.

Savings — No minimum balance and no maintenance charge. Nine free withdrawals per quarter, 75 cents per withdrawal after that.

Bounced checks — \$10 per check.

National Bank of Commerce, 13th and O streets.

Checking — Free with minimum balance of \$300. The first 20 checks are free and cost 15 cents after that; a \$2 service charge per month with 10 free checks and 20 cents thereafter.

Savings — No minimum balance. Twelve free withdrawals per quarter. Will change October 1.

Bounced checks — \$9 per check.

The accounts described on this chart are regular accounts offered by downtown banks. Many banks offer special accounts with additional services.

Park
S.M.A.R.T.
AT LINCON CENTER
PARK & SHOP LOTS
Save Money And Ride Together

Welcome Back Students
Healthy Nebraska grown
green plants 1/3 off.
Dittmer's Plantation
(The Centrum)
1111 "O" 477-7031

**Gaga's Greenery
& Flowers**
10% Off
for students with I.D.
Open 9-5 Mon.-Sat.
2808 N. 48th
464-8266

**HANK'S
Autostore**

Your Super Market For
Automotive Parts &
Accessories . . .

has moved to
1135 Saunders
477-4491

**LEVI
& LEE**
Boot Cut,
Straight leg
and button
front — shrink
to fit.

JEANS
(All of our Levis carry
the red trademark tag.)
We now have Black
Denim buttonfront
Levis

Only 2 blocks
from campus!
South on
12th Street

**LEE & LEVIS
CORDUROY**
Bootcut and
straight legs

**LINCOLN ARMY &
WESTERN STORE**
Corner of 12th & P 474-3613

Haymarket Art Gallery
119 South 9th Lincoln, Nebraska 68508

Original art for sale.
*Painting *Soft Sculpture
*Pottery *Wooden Sculpture
*Jewelry

Tues.-Sat. 10:30-4:30
Sunday 1:00-4:00
475-1061
Non-Profit Community
Organization