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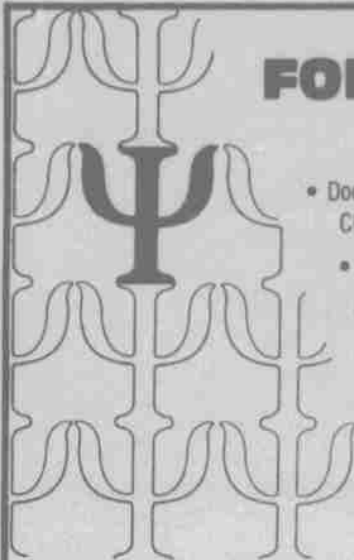
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## Customers should understand rights when using bank-machine cards

By Linda Holmes  
Staff Reporter

Automated teller machines are convenient for customers to receive money quickly and easily, but if a code is discovered by a third party the results can be dangerous to a customer's account.

Frequent users of automated teller machines should be aware of the risks involved is a card is lost or stolen, or if the bank-card code is given out habitually.

Most banks protect customers somewhat, however, by having the machines seize cards after three incorrect security codes are punched in.

All banks that have automatic cash machines are required by law to reimburse up to \$50 to customers who are victims of fraud.

Financial institutions with automated teller machines also are required to record information on the receipt stating the amount of money involved and the time of the transaction. Regulations also require banks to give customers time to report a fraud, said Gordon Shupe, assistant vice president in the electronic banking department at the National Bank of Commerce.

Shupe said if a customer suspects someone used their cash-machine card without permission, the customer could lose no more than \$50 if the fraud is reported within two business days.

If the fraud is reported after two days, the customer will have to pay up to \$500 or their loss, whichever is less,

he said.

Shupe said 90 percent of all victims are robbed by someone they know.

Usually, he said, the customer wishes to settle the case outside court. But when the bank reimburses the customer, he said, the bank is a victim and will prosecute the suspect if the customer doesn't.

Russ Foster, electronic banking supervisor for FirstTier Bank, said in most cases the suspect is a roommate, friend or ex-boyfriend or girlfriend.

Shupe said NBC requires that the complaint be in writing for bank records.

The bank must investigate to prove whether money was lost because of fraudulence or the customer forgot the transaction took place, Foster said.

Automated tellers have cameras that photograph everyone who makes a transaction. The camera helps protect the customer and the bank.

Shupe said if it was not the customer who made the transaction, the pictures which can cost up to \$70 to produce, are taken to the police.

If the customer decides to prosecute, Foster said, suspects can receive a fine and a jail term if they are found guilty.

Foster said FirstTier has 20 to 30 cases of fraud reported each year, which cost the bank about \$600 to \$800 a year.

Foster said a customer should immediately call a service representative at the bank if a card is lost or stolen.

Most cases of fraud can be traced to

carelessness, as when a customer has written his or her code on the back of the card.

Shupe suggested that customers memorize their number when they receive it in the mail and destroy the flyer that the code came on. Shupe also advised not to let anyone see the code when it is keyed into the machine.

New technology could prevent the possibility of fraud. Someday machines may record thumbprints or detect blood vessels in the eye for identification. But both techniques, he said, would require massive amounts of information and storage that present computers don't have.

## Pub Board chooses summer editor

Jeanne Bourne, a senior news-editorial major from Omaha, was chosen as the 1987 Summer Editor of The Nebraskan by the Publications Board Tuesday. Bourne has been a staff reporter, copy editor and night news editor at the Daily Nebraskan.

The summer edition will feature a tabloid format similar to the size of *Diversions*, published every Thursday in the Daily Nebraskan. The Nebraskan will be published weekly beginning in June.

## Bill would raise minimum wage

By Michael Hooper  
Senior Reporter

State senators soon will debate a bill that would raise the state's minimum wage rate from \$1.60 per hour to \$3.35 per hour.

The bill, LB474, sponsored by Omaha Sen. Vard Johnson, also would increase the state's minimum wage of 90 cents for tipped employees to \$2.01.

Currently, businesses that don't make more than about \$260,000 a year are exempt from paying their employees the federal minimum wage of \$3.35 for regular employees and \$2.01 for tipped employees, said Eric Will, legislative aide to Johnson.

"This bill would raise the state's minimum-wage rate to be equal to the federal minimum-wage rate," Will said.

He said that a Nebraska Department of Labor study in 1983 showed that 49,000 employees were not covered by the federal minimum-wage requirements. Will said this means that those 49,000 employees would not have to paid the federal minimum wage.

Before a legislative committee sent the bill to the floor, it received some opposition during a public hearing from the Association of Commerce and Industry, a lobbying group for small businesses. The group said small businesses could not afford to pay their employees the federal minimum-wage,

Will said.

He said that the state's minimum wage is currently used at "your mom-and-pop restaurants and your Dairy Queens that don't do much business."

Will said that under the state's minimum wage of \$1.60, a person could work 40 hours a week for 52 weeks and only make \$3,328 in one year.

"That is less than one-half of the federal poverty level for a family of two," Will said. "That's grossly out of step with what employees should be making."

Although he could not name any businesses who pay their employees the state rate, he said some fast-food restaurants do.

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