



CENTRUM

Shopping Plaza 12th & "O" Streets

The Center of it ALL!

Hours:
Mon.-Fri. 10-9
Sat. 10-5:30
Sun. 12-5

Welcome
Back
Students

Great Birthday Gifts

What Happened on the Day You Were Born?

READ YOUR "SPECIAL EDITION" OF **The Birthday Times** AND FIND OUT!

Each "Special Edition" is personalized with the recipient's name and birth date right in our store. And it's packed with information about the year, month and date born, famous people who share the birthday, the year's top story, popular tunes of the year, and much more! Give one to every friend and family member—the "Times" is a unique gift and a fun keepsake. Hot off our press in a handsome folder for just \$2.50!

Precious Moments **Patty's Hallmark Shop**
Centrum Plaza - Ground Level 477-8014

Tasteful Styles

To be a success at anything, you have to add just the right touch.

Command Performance rises above other styling salons. They provide you with the right mix of service and style to suit your personal tastes. Let them give you today's most tempting hairstyles.

Appointments Accepted

Command Performance STYLING SALONS
We use and recommend the **PELL MITCHELL SYSTEM** PROFESSIONAL SALON PRODUCTS

Kodak & Fuji FILM SALE

OUR COST IS YOUR COST ON COLOR PRINT FILM

THE BEST PHOTOFINISHING SINCE 1946

1 HOUR PHOTOS CENTRUM PLAZA

OFFER ENDS 8/31/87

Enlighten Your Room

- Posters
- Kinetic Sculpture
- Aqua tanks
- Nebraska football merchandise
- Buttons
- "Teddies in teddies"
- Masks
- Precious moments figures
- Brass items
- Wicker
- Picture frames
- Desk calanders
- Mugs
- Desk lamps

at Thingsville

Centrum 475-1655 Gateway 466-4488

20% off complete services with a student discount card

Try our Wolff Tanning Beds

474-0281

Open M-F til 9 Sat. 9-5:30 Sun 12-5
2nd Level Centrum

Command Performance STYLING SALONS
We've got the style for you.

Sometimes, the right pair of Shoes is all you need!

Centerstage Shoes
"The Image Maker"
2ND LEVEL CENTRUM

Safer than a shoe box, banking services give students options

By Trevor McArthur
Staff Reporter

Students may not have much cash to invest, but they still need some place safer than a drawer or a box to keep their money.

What many students need is a savings or checking account.

Since deregulation of the banking industry in 1981, the differences between the services offered by banks and savings and loan companies have faded.

Jim Mastera, executive vice president of Cornhusker Bank, attributed the change to the greater prestige of banks as well as the strength of the Federal Depository Insurance Corporation.

One recent revolution in banking is the automatic teller machine. Cards for these machines allow withdrawals and deposits from accounts at teller locations linked by computer networks.

The following summaries give a brief outline of each institution's basic services:

Savings and loans
First Federal Lincoln has almost a dozen locations around Lincoln and about 61 branches across the state.

Automatic teller cards are linked with NetWorks for more statewide service and Cirrus for nationwide access. Bills can be paid by phone, or fixed payments can be sent automatically.

A money market account can earn daily interest with a balance over \$300. Interest rates change weekly and vary according to how much money you have in the account.

Lincoln Federal Savings and Loan is a smaller institution with seven locations in six cities, including two in Lincoln.

Checking accounts earn interest with a \$100 balance, with a \$5 charge if the amount drops below that.

A money market account allows for some check writing while earning interest at a rate which increases as the account balance goes up.

Provident Federal Savings Bank has three locations, two in Lincoln and one in Waverly.

Customers who keep at least \$500 in the basic NOW account earn interest. Those who have at least \$300 are free of service charges. Otherwise it's \$5 per month.

Commercial Federal Savings and Loan has branches in Denver and Kansas City, Kan., as well as in nearly a dozen Nebraska towns. With the Cash Card, customers deposit or withdraw money at any teller machine on the Cirrus, Nationet, Shazam or Nets networks across the state and country. A telephone bill-paying service allows bill paying over the phone day or night.

Traditional checking has no minimum balance and allows the first 15 checks per month free, and 25 cents each after that. It has a service charge of \$3.50 per month. Check Plus I charges \$5-\$8 per month for accounts under \$200, but all check writing is free along with personalized check orders. Interest is earned when there's at least \$200 in the account. Check Plus II has a fee of \$6 a month, among other services.

American Charter Federal Savings and Loan Association has teller machine cards and a Classic Visa card that doubles as a teller card.

American Charter offers several checking plans that pay differing interest rates.

Occidental Nebraska Federal Savings Bank has a home office in Omaha and more than 20 branches across the state. Two branches are located in Lincoln, both on O Street. The teller machine cards work with the Cirrus, Nationet or NetWorks systems.

Banks
Vistar is a relatively new bank in Lincoln with a wide range of services for depositors including notary services and Instant Cash cards.

The basic checking accounts have no monthly fee or required minimum balance. A 25-cent fee is charged on every withdrawal. Regular checking accounts have no monthly or per check fee if at least \$400 or an average of \$750 is kept in the account. Interest-bearing NOW and super NOW accounts are offered for those who maintain a balance of at least \$750 or \$1,000.