

Bank

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Youth's board members attended. I left feeling excited and curious to obtain more information."

As long as a non-profit group (or individual) understands the following points, opening an account with G&L Bank could be a profitable way to raise funds and handle financial transactions. First and foremost, individuals and non-profit members need to feel comfortable with the concept of Internet banking. A non-profit organization and individual customer must have a computer, one of three recommended Internet browsers, an Internet Service Provider, and a modem or DSL/cable connection. For practical reasons, the customer's employer should be able to directly deposit paychecks into the customer's account.

Prospective customers need to understand the terms of their potential G&L Bank account and decide if they can bank within the limits imposed. For example, if you write 50 checks and realize that you were only allowed to write 25 checks free-of-charge, an over-limit per check fee is assessed against your account. If you open an account with \$300 (the minimum amount), the fee is 50 cents for each check processed beyond the allowance of 25. In this case, the 25 over-limit checks result in fees that equal \$12.50.

Costs begin to add up if you go over the limit in other areas, such as ATM usage. If your account allows you to utilize the ATM four

times each month free-of-charge, and you use the ATM 12 times, at \$1.50 a pop you owe an extra \$12. Add to that a deposit you need to make immediately that can not be directly deposited and you have further charges. It costs only 34 cents to mail a deposit, but the wait time before accessing those funds includes travel time via the post office and a possible wait period at G&L Bank after receipt. If you choose to "wire transfer" a deposit for quicker access, that charge is \$7.00; overnight courier costs approximately \$12.25.

The lesson here? Choose an account that suits your needs best. This may mean opening an account with a larger sum of money and agreeing to pay a monthly fee.

There are a number of checking account options from which to choose. Also available are savings accounts, Individual Retirement Accounts (IRAs), Certificates of Deposits, car loans and home equity refinancing.

What are the positive trade-offs? With careful usage, an account with G&L Bank can yield fundraising potential, support individuals and groups within the GLBT community, offer the convenience of Internet banking, and create positive relationships with customer service representatives who understand your needs. G&L Bank has a track record that includes supporting over 40 GLBT events and groups last year.

To find out more about G&L Internet Bank visit their tables at Charlotte Pride at Marshall Park in Uptown Charlotte on May 5 or visit their website a www.glbank.com. ▼

Evertz

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"In appointing Evertz to this critical position, George W. Bush...has shown respect for the 20 years of leadership that the gay, lesbian, bisexual and transgender community has demonstrated in fighting HIV and AIDS," said the National Gay and Lesbian Task Force's (NGLTF) Executive Director Elizabeth Toledo.

"President Bush may think the Log Cabin Republicans delivered him the election," conservative activist Richard Lessner, president of American Renewal, told the *Washington Post*. "If that is the case, he is sorely deluded."

"Evertz's whole approach is homosexuality

is a viable life alternative...that it's part of God's design in humanity," said Rev. Lou Sheldon, chairman of the Traditional Values Coalition, in the *Post*. "Bible-believing Christians don't believe that for one second."

Winnie Stachelberg of the Human Rights Campaign (HRC) responded, "During the Ashcroft hearings, Sheldon said that to oppose a person based on religious beliefs is 'insulting and dangerous to religious freedom.'"

Questioned at a press conference about Bush's choice of a gay man in a committed, monogamous relationship, White House Spokesman Ari Fleischer responded, "The President hires people because they're well-qualified to do the job, and that's what he's done." ▼

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