

How to get the most from your bank

By Patt Patterson

One of the many services your bank offers you is the safekeeping of your money when you deposit it. Once you give a check or some cash to the teller, you can feel safe that your money is protected and that it will be there for you when you want it.

The bank is able to offer you such a guarantee because of the careful rules it follows when a person is setting up a checking account or trying to make a withdrawal. When the teller asks you for some identification when you are making a transaction at the bank, your protection is first in his or her mind. They must be sure that an imposter does not get your money.



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There are many identification documents, but your driver's license is the most unquestionable because it has on it your picture, your age, your address and other personal characteristics. It probably has the most complete information about you of any card you own. In many cases, your banker may also ask you to present some other form of identification, such as a credit card, automobile registration card, voter registration card, student identification card, passport or other solid evidences of your identity. To guard against someone posing as you to make a withdrawal, banks will not accept the special identification cards which can be purchased from some companies.

When setting up a new account, some bankers may ask that you also present forms of identification that are not current. This is to protect you in case your wallet has been stolen and an imposter has all of your current cards. For example, your banker may ask you to present your current driver's license and your birth certificate which is typically kept at home and not carried in a wallet. This establishes the history of your identification.

If you are trying to make a small withdrawal from the bank (up to \$50), a banking card, such as the ones banks issue for use with automated teller machines, is usually sufficient for the teller. However, to protect your money, your teller may ask you to present a driver's license along with your banking card to withdraw a larger sum of money. In your best interest, the bank becomes more cautious and careful about checking your identification as the amount of the transaction goes up.

If your checkbook or license is stolen, call your bank immediately and ask them to stop payment on all of the stolen checks. Also notify your local police.

Again, checking your identification before you make a transaction is to protect you and your money. Bankers want to help customers, not thieves.

Patt Patterson, a banker for 11 years, is assistant vice president and manager of a Greensboro branch office of Wachovia Bank.

WBTV To Broadcast Houston - New Orleans Game Sunday NFL

The powerhouse Houston Oilers, after falling just one game short of representing the American Football Conference in the last two Super Bowls, open CBS Sports' 1980 National Football League broadcast schedule in a pre-season game against the New Orleans Saints of the National Football Conference, Sunday August 17 at 1 p.m. on WBTV, Channel 3.

Gary Bender, play-by-play, and John Madden, analysis, will provide the commentary for CBS Sports, live from the Astrodome in Houston, Texas.

In all, CBS Sports will broadcast 110 NFL games, including this and another pre-season contest and four post-season games, during the 1980 season on the Network. The other pre-season game will feature the NFL Super Bowl champion Pittsburgh Steelers tangling with the Dallas Cowboys on Saturday, August 30, 9 p.m. in Dallas, Texas. Regular season coverage begins Sunday, September 7 when six games will be broadcast regionally.

The Oilers duplicated their 1978 wild card berth last year and advanced into the AFC championship game before they were eliminated for the second consecutive season by the repeat NFL champion Steelers.

Since Bum Phillips took over the club in 1975, the Oilers have captured 60 percent of their games for an overall 48-32 mark. During this past off-season, Phillips made the most talked-about trade in the NFL, swapping quarterback Dan Pastorini to the Oakland Raiders for signal caller Ken Stabler. He also boosted the defensive unit's depth by acquiring safety Jack

Tatum from Oakland and linebacker Sammy Green from the Seattle Seahawks in trades.

For the New Orleans Saints, the prospects for a playoff spot in 1980 may depend on how they are able to handle their Western Division foes, especially the defending NFC champion Los Angeles Rams. Last year, New Orleans split with the rams and the Atlanta Falcons, while sweeping both San Francisco games.

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The fund is a non-profit organization attempting to increase the number of Blacks, Puerto Ricans, Chicanos, Mexican-Americans and American Indians enrolled in engineering schools. These under-represented minorities constitute a rich untapped resource to help fill the growing need for engineers, a need that is expected to continue through the mid-1980's.

IBM's social leave program enabled Dr. Henry to take a year's leave to assist the fund. And IBM continued to pay him his full salary.

The National Fund for Minority Engineering Students is a very worthwhile program. We think so. Lauchland Henry thinks so. But most important of all, lots of minority engineering students enrolled at colleges and universities all over the country think so. **IBM.**



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