

Handling money

Local account helps students

By SUSAN MAUNEY
Staff Writer

To paraphrase an old song, love may be a thrill, but it won't pay your bills. To stay a student at UNC, you need money.

And to get it, having a local checking and savings account makes life a lot easier.

Six banks have branches in Chapel Hill and Carrboro. None offer free checking to students, but some offer free checks with new accounts. Service charges on these accounts range from 13 to 15 cents, with a \$1 monthly maintenance fee.

Service charges usually can be avoided, though, if a minimum balance is kept in the account.

Local banks offer overdraft protection, in the form of a cash reserve account. Customers seeking this service must be approved by the bank. Mastercard and Visa are also subject to bank approval.

Three area banks offer 24-hour service, with another slated to begin round-the-clock service in early October. All mail out account statements monthly.

There are also four savings and loan associations in the Chapel Hill-Carrboro area.

Here is a list of Chapel Hill and Carrboro banks and their student services:

- Central Carolina Bank: Service charge is 16 cents per check. Free checking requires a daily minimum balance of \$200, a monthly balance of \$750 or \$200 in a regular savings account. "Silent Partner" cash reserve is available by application. Mastercard and Visa are also available. Statements are mailed out monthly. CCB's main office is at University Square, with branches at Eastgate Shopping Center, University Mall and 615 W. Main St. in Carrboro.

- First Citizens Bank and Trust Company: Service charges are 14 cents per check with a monthly account maintenance fee of \$1. Free checking is available with a \$200 checking account balance, or an average monthly balance of \$500. Applications are necessary for cash reserve service and for Mastercard and Visa. First Citizens' 24-hour service begins early October. Branches are located at 134 E. Franklin St., University Mall and at East Franklin and Elliot Road.

- First Union National Bank: Service charges are 15 cents per check and there's a monthly \$1 maintenance fee. Free checking is available with \$200 in savings or in checking. Applications are required for cash reserve and Mastercard or Visa card services. The office is located at University Mall.

- North Carolina National Bank: Service charge of 15 cents per check, and a \$1 monthly account

maintenance fee. Free checking is available with \$200 in a regular savings account. Student Visa cards are available, if the student has a steady source of income while enrolled. Cash reserve is available for professional and graduate students. NCNB has 24-hour service at three of its six local branches for withdrawals of up to \$100. Branches are located at 137 E. Franklin St., Eastgate Shopping Center, Glen Lennox Shopping Center, University Mall and 118 E. Main St. in Carrboro.

- Northwestern Bank: Service charge of 15 cents per check after account balance drops below \$100. Free checking may be obtained with \$200 in a regular passbook savings account, or when qualifying for cash reserve. Mastercard is also available by qualifying for cash reserve. Visa is also available, but without cash reserve privileges. Branches are located at 105 E. Franklin St., Kroger Plaza and at Weaver and Greensboro streets in Carrboro.

- Wachovia Bank and Trust Company: Service charges of 15 cents per check and \$1 monthly account maintenance charge. Free checking available with a \$200 balance in savings or a \$300 checking balance. Cash reserve accounts require an application, as does Mastercard services. Both Chapel Hill branches offer 24-hour service with maximum daily withdrawals of \$200. Branches located at 165 E. Franklin St. and at University Mall.



Denise Kirkpatrick
...uses 24-hour bank service

Telephone hookups available

By SUSAN MAUNEY
Staff Writer

Returning to school for many students means catching up on old friendships, calling in for the first delivered pizza and finding out where the evening's parties are. To do any of this, a telephone is essential.

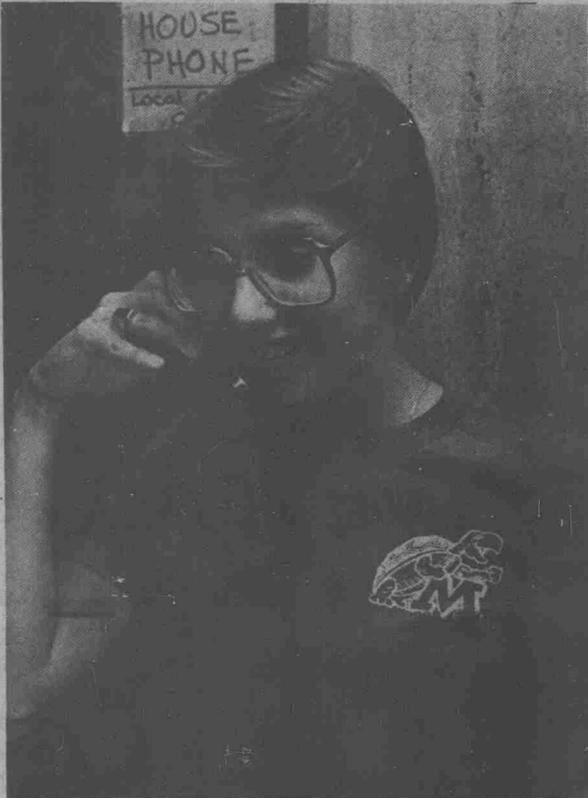
On-campus students may have their phones hooked up by filling out an application card in the dorms and returning it to their resident advisers. Off-campus students should go to the Southern Bell Phone Center at 206 W. Franklin St. to fill out an application, said Mike Carson, spokesman for Southern Bell.

The off-campus connection fee is \$48.20 if a customer picks his phone up at the phone center, Carson said.

The on-campus connection is \$15.20. The monthly base rate for both on- and off-campus customers is \$7.90 and an additional 75 cents for each name listed by Southern Bell at the number.

Dorm residents do not get a choice in phone styles because on-campus phones are permanently installed in the dorm rooms.

But off-campus customers may choose the type of phone they want when they go to the phone center. "Most apartments are modular wired so the phones can be plugged in," Carson said. A standard Trimline phone is offered in any color with phone service, but costs for other types and extensions are higher.



Senior Susan Wobbleton's phone works
...it's one of many to be installed

"After the dust settles, we will probably have connected 7,000 phones," Carson said.

Carson said all phones should be connected within two or three days from

the time the phone company receives an application. The rush period for Southern Bell should be over around mid-September, and "we'll have a little more gray hair after it all," Carson said.

Drinking law brings changes

By ROCHELLE RILEY
Staff Writer

If you're headed downtown, you'll probably want to leave your beer (and any other alcoholic beverage) at home. Or you may become a victim of Chapel Hill's public drinking policy.

Local statutes make it unlawful to consume alcohol on sidewalks, streets, parking lots or other public places.

A clause recently was added to those statutes stating that it's also illegal to drink alcohol in any public parks or recreation areas.

Violators of this law will be arrested and fined, said Dave Hill, administrative officer for the Chapel Hill Police Department.

"It is legal to carry it as long as you don't drink it," Hill said.

The police department will be increasing downtown patrol on beer outlets in Chapel Hill, he added.

"As of late, we have had complaints locally of people selling to minors," Hill said. "We will be enforcing strict carding and selling to minors."

The police also will be enforcing littering laws and disorderly conduct statutes.

There have been a lot of broken beer bottles and glass on the streets," Hill said. "And the past six weeks, we've had a lot of frays and fights from people who have had a couple of beers too many."



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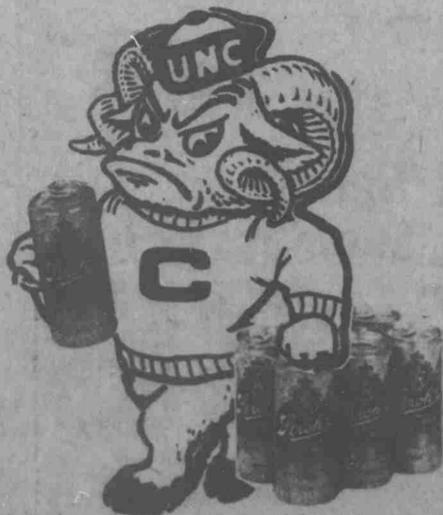
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