

# Local bankers offer advice to UNC students

By MARK POWELL  
Staff Writer

Area bankers are advising UNC students to open checking accounts in local banks and to consider the different banking options open to them.

Chapel Hill's seven banks are: Central Carolina Bank and Trust Company, First Citizens Bank and Trust Company, First Union National Bank, NCB National Bank, Northwestern Bank, The Village Bank and Wachovia Bank and Trust Company. First Citizens and Northwestern are merging and will go under First Citizens' title.

Holt Boone, manager of First Citizens Bank and Trust Company at 134 E. Franklin St., said UNC students with checks from Chapel Hill banks have an easier time writing checks to local merchants.

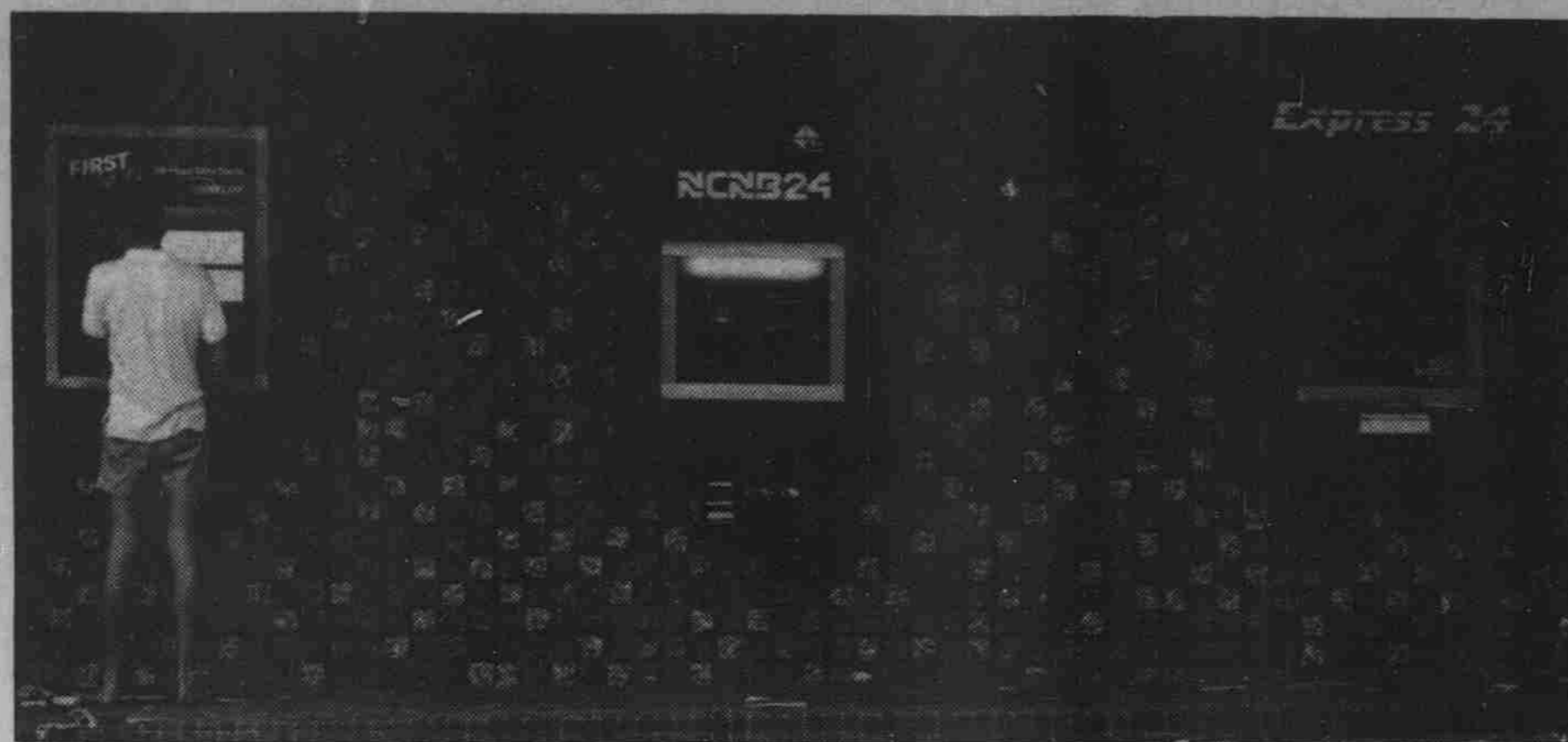
"Some merchants would rather see local checks. Also, checking records are kept here in Chapel Hill (making them easier to check for the banks and merchants)," Boone said.

Elizabeth Williams, manager of First Union National Bank at University Mall, said that although some Chapel Hill merchants prefer local checking accounts, they are not really necessary for students to get fast, efficient service. Many students prefer to set up checking accounts in their hometowns so that their parents can easily make deposits to their accounts.

"If a student plans on being in Chapel Hill for four years, then it is probably worthwhile to set up a local checking account," Williams said.

The Village Bank is the only locally owned bank in Chapel Hill. Its assets total more than \$22 million and has two locations, one in Cole Park Plaza and one in Kroger Plaza.

"We think we can give a better



Automatic tellers are only one of many services offered by area banks

product because we're locally based," manager Charles Rupas said. "We can be more flexible in our decision-making."

Rupas said that many bank customers think The Village Bank is not as sophisticated as others because it is not nation- or state-wide. He said this is a misconception.

Rupas said the disadvantages of The Village Bank for UNC students include the location of its branches, which are not in downtown Chapel Hill or on the UNC campus. The Village Bank also does not have statewide branches, which many students look for.

NCNB National Bank, though it is an international corporation, considers itself a network of community banks.

according to Jean Cooke, manager of NCNB National Bank at 137 E. Franklin St.

"We're still a neighborhood bank. We are just a lot of neighborhood banks joined together," Cooke said.

The amount of money needed to open checking accounts at each of the banks varies, with the least being \$50 at First Citizens, The Village Bank and First Union. NCNB National Bank and Wachovia require \$100 to open an account. NCNB National Bank is flexible in establishing a checking account for students, according to Cooke.

Checking account charges average \$3 a month and 20 cents charge on each check when a minimum amount of

money is not kept in the account. Central Carolina Bank has a \$5 service charge per month and gives the first 10 checks each month free. After the first 10 checks, CCB charges 25 cents for each check and 10 cents each time the customer uses an electronic teller.

To open an account at any of the banks a customer needs to bring a valid driver's license, their social security number and the cash or cashier's check in the amount they are going to deposit.

Bank managers advise students setting up their first account to be accurate in the records they keep of transactions and to not spend more than they have in the account. Students should not hesitate to ask questions when necessary.

## Jordan

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his refusal to vote for tax increases except alcoholic beverages tax.

"As for my future, this will allow me to spend more time with my family, church and community," Jordan said. He said he did not know if he would run for office again. "I've got two years in which to think about it," he said. "I honestly can't tell you right now."

Reaction among Jordan's fellow legislators Tuesday was mixed. Rep. Ivan Mothershead, R-Mecklenburg County, expressed his regret that the incident had taken place. "I think it's an outrage he was prosecuted," he said. "The statute he is accused of violating is so incredibly strict that it's impossible to tell whether you've had a conflict of interest."

He referred to General Statute 120-86, which states that "No legislator shall solicit or receive anything of monetary value including gift, favor, or service or promise of future employment based on any understanding that such legislator's vote, official actions or judgment would be influenced thereby, or where

it could reasonably be inferred that the thing of value would influence the legislator in the discharge of his duties."

In a latter paragraph, the statute declares the violation of this law as a felony.

"If *The Daily Tar Heel* takes me to dinner, that's a violation of that law," Mothershead said. "I would say there's probably not a single legislator in the General Assembly that hasn't violated that statute."

Sen. Wanda Hunt, D-Moore County, said she trusted the judgment of the Alamance County Superior Court in the case. "I hate to see any colleague resign, but I think it's best that they do, (when a felony is involved) and it's also North Carolina state law," she said.

"It (the statute) has not been a problem for me," Hunt said. "I try to adhere to that law. On matters that come before me, if I feel it is a conflict of interest, I ask my colleagues to excuse me from voting."

## Aid

from page 1A

ment is proving inadequate.

"Federal grant money seems to be not keeping pace with rising costs, and when grant money is lost, the only other (money) source is loan money," Morris said.

"We are really bothered that the students are borrowing too much money," she said, "so we have been trying very hard this year to suggest to students that they consider other options. Do they really need to borrow? Or maybe to work a bit is another option available."

Morris said the signed financial aid notifications will continue to be accepted at the student aid office and checks will be disbursed throughout the semester.

A student whose family situation changes during the year may reapply

for aid at any time, she said, and students can receive emergency funds from the University within two days of their requests if an error is made in handling their accounts.

"It's gotten so complicated," Morris said. "Our concern is that the bad publicity that (financial aid) gets about federal cuts, and then the delays that the families run into, will discourage students from trying to attend college. That happened three or four years ago."

Students who must know if their checks are ready on time should call the financial aid office before coming over, Morris said.

She added the administration is working on a plan to have all student award money put directly into their accounts to save waiting in line at the student aid office.

# ARA unveils semester plans; input, added service stressed

By GRANT PARSONS  
Staff Writer

ARA Services, the campus food service, plans to upgrade menus in an effort to increase customer satisfaction and sales and to rely more heavily on student input for planning changes in the future, said Terry Crump, regional director of sales and marketing for ARA.

Crump, speaking to 10 administrators and student leaders, said student input would play a more important role in ARA's menu planning and marketing this semester.

"If we hear from students, 'This is a good idea, we'd be fools not to do it,' Crump said. 'We want to hear from the student.'"

Opinions, questions and comments will be solicited through question boxes placed in Chase and Lenior Hall cafeterias. Answers to students' questions will be posted on a bulletin board above the boxes within two or three days of receiving them, Crump said.

"In the past, we have not done a good enough job in getting information to the student," Crump said. "We must go to the student. If we burn the toast, we want to hear about it."

ARA also will offer an expanded breakfast menu and a new line of hamburgers called "sizzles" — 8-

ounce hamburgers with a choice of toppings. The expansion of Itza Pizza to include a different specialty pasta dish every day is planned, and students soon will be able to have pizzas delivered to their rooms, paying with their meal cards.

After Labor Day, ARA will serve T-bone steaks on Mondays, Wednesdays and Fridays.

Chase Cafeteria is open on a limited basis but will operate on a regular schedule starting Monday. Chase will be open from 7 to 10:30 a.m. for breakfast, 10:45 a.m. to 2:30 p.m. for lunch and 5 to 7 p.m. for dinner, with a grill and salad bar operating from 7 to 10 p.m.

James O. Cansler, associate vice chancellor of Student Affairs, said, "Chase will stay open as long as there is sufficient business to sustain the operation."

Crump said there might be a problem getting students to eat lunch on South Campus when they are on North Campus for classes.

"We talked about paying Chapel Hill Transit to transport people back for lunch, and all specials will be in effect at both cafeterias," he said.

"We're firmly committed this year," Crump said. "We're going to give students the opportunity of having a larger (food) line. The burden of customers is on us."

# C-Route temporarily limited

Chapel Hill Transit's C-Route is not running to Woodbridge and Willow Creek Shopping Center because the transit system hasn't been able to get the permission of Willow Creek Shopping Center to use their parking lot as a pick-up point.

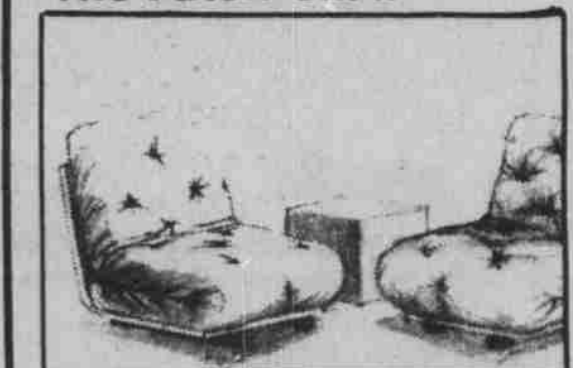
The transit system's buses weigh over 2,500 pounds and they damage asphalt pavement. Because of this Willow Creek Shopping Center is not allowing the buses to use its parking lot until the construction company that built the parking lot tells the shopping center how much weight the parking lot can bear.

Transit system officials said it should

be a week before the C-Route starts running to Woodbridge and Willow Creek Shopping Center.

Old Well, served by the C and J-Route buses is the closest stop for bus riders who were to be picked up at Woodbridge and Willow Creek Shopping Center.

## The Futon Chair



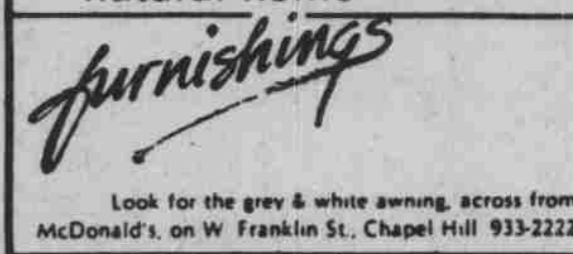
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