

A comparison of local bank charges

Few things are more dear to a college student than his or her checking account. Find a cheaper way to handle money from home and the folks will love you for it.

Knowing these things, *The Pendulum* asked reporter Jonathan Blake to compare, carefully, what the different banks in our area offer. Here are his results:

Statistics on this graphic explain things well. BB&T, CCB and First Federal have no charge for a simple inquiry whereas NCNB charges 30 cents at inside the bank and 50 cents through the Relay system. NCNB also has the highest requirements for free checking. You must have either a minimum of \$600 in checking or a minimum of \$500 in savings to have free checking.

The rest of the banks compare pretty well. CCB and First Federal have the lowest requirement in Savings or Checking in order to have free checking.

By Jonathan Blake
Staff Writer



Checking

BB&T- To avoid service charges have: \$400 in checking or \$500 in savings. If below: \$7.50 per month/ No individual check charge.

Balance inquiry: No charge

WACHOVIA- To avoid service charges have: \$500 in checking or \$400 in savings. If below, \$3 per month/ 25 cents per check.

Balance inquiry: No charge if from Wachovia Teller II or teller.

CCB- To avoid service charges have: \$400 in checking or \$250 in savings. If below: \$3 per month / 25 cents per month.

Balance inquiry: No charge

First Federal- To avoid services have: \$300 in checking or \$300 in savings.

Balance inquiry: No charge

NCNB- To avoid service charges have: \$600 in checking or \$500 in savings. If below: \$3 per month/25 cents per check.

Balance inquiry: At relay- 50 cents; from teller- 30 cents

First Union- To avoid service charges have: \$400 in checking or \$400 in savings. If below: \$5 per month/25 cents per check.

Balance inquiry: No charge if from First Union mini-bank; from Teller- no charge

Savings

To avoid service charges have: \$100 in account (or more). If below: \$2 per month charge. More than 3 withdrawals in a month: \$1 charge.

To avoid service charges have: \$100 or more in account. If below: \$1.50 per month charge. More than 3 w/d in a month: \$1 charge.

To avoid service charges have: \$100 or more in account. If below: \$2 per month charge. No limit on withdrawal.

To avoid service charges have: \$100 or more in account. If below: \$1.50 per month charge.

To avoid service charges have: \$100 or more in account. If below: \$2.50 per month charge. More than 2 w/d in a month: \$1 unless account has \$2,500 or more- then no charge.

To avoid service charges have: \$100 or more in account. If below: \$2 per month charge.

Infirmary Open For Rush

by Aleta Sinkfield
Staff Writer

With winter on its way, there is one place on campus which is expected to be more crowded than any other time of the year. The facility is located in Long Student Center and supplies a basic care for those suffering a specific ailment.

The place--the infirmary. It is basically an outpatient service similar to that of a regular clinic in the way it provides assistance to students without any charge. Loaning crutches, providing basins and testing for strop throat are done free, unlike looking at blood samples or pregnancy testing which require a small fee. November of this year, blood pressure screening will be available to the college community free of charge.

Another advantage involved with using the infirmary is information provided on health related issues such as drug abuse, contraception, STDs, and handling depression. Besides benefiting in knowledge, students also benefit financially when using the brochures. About \$300 has already been spent on the material so far this year. A second order will be put in during Christmas. According to Janie Salter, Nursing Director, part of her job is teaching young people how to grow up healthy and care for their health properly which will benefit them in the future.

The infirmary follows certain steps and sanitary steps. For the average illness, a temperature is taken (usually by the nurse) and then recorded.

In comparison with other private colleges, Elon's infirmary grants its students more service, especially when it comes to distributing prescription drugs. Although students often seem to realize it, they are saved a lot of money on medications. Medicine is purchased by the thousands which is much cheaper than a student trying to buy the same medicine at a drug store.

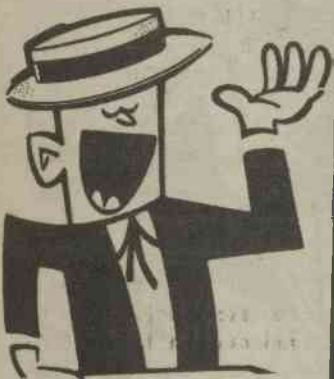
Though most students are coming down with colds and upper respiratory viral infections, an epidemic isn't being seen, but is expected to arise later. This is the reason for supplying students with vaccines before November.

After the thermometer is removed from a patient's mouth, it is placed in a disinfecting solution called germicide. It is changed two to three times a week, which is all that is recommended. Precautions have to be taken when using the product because it can cause skin burns. Therefore, it is diluted according to directions. Salter says she is very fussy about these things. "If things call for being sterile (dressings and instruments), they are sterilized."

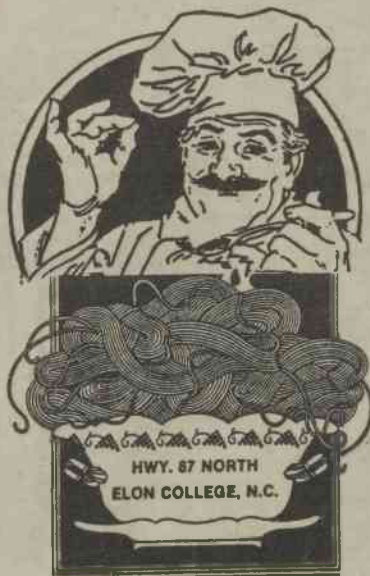
The infirmary hours are set due to Dr. Ellington's schedule and depending on how busy it is in handling students' illnesses. But the hours are generally 1:00-4:30 p.m., except on Wednesday, which is 9:00-11:30 or noon.

Salter is the only full time person working during the specified hours, but receives assistance from two part-time nurses. Both work one day a week each unless the infirmary is providing extra services where help is needed.

Announcement



Biology Seminar Presentation:
"The Development of a Bilayer
Artificial Skin"
Date: November 16
Time: 9:05 am
Place: Alamance 213
Speaker: C. Summers



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