

How to get the most from your bank

By Brenda Wood

More than 90 percent of the money that changes hands in the United States each day is transferred by check.

The majority of the checks are personal checks written by individuals because they provide a simple way to pay bills, and checks are safer and more convenient than using currency and coin.

A check creates a written record which can be used to verify what you paid to whom and when you paid it. And since checks can be sent safely through the mail and are accepted as money by banks here and abroad, they save time and let you conduct business over great distances.



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When you open a checking account you are contracting with a bank to keep your money safe and to pay it out at various times according to the checks you write.

You can also leave standing instructions with the bank to make certain payments automatically without the use of a check. These instructions might cover insurance premiums or regular deposits to your savings account — anything for which the sum paid out is the same every time.

Almost anyone can open a checking account in a North Carolina bank simply by showing proper identification, filling out a signature card and making an initial deposit.

You will probably choose your bank on the basis of convenience, service and cost. In most cases it is wise to shop around. Here are some things to look for when choosing a bank in which to open a checking account:

- Is your money insured? If you do not see the Federal Deposit Insurance Corp. sign, ask about insurance. FDIC insurance currently insures individual depositors up to a maximum of \$100,000.
- Will you have access to an automated teller machine so you can transfer funds from one account to another and make withdrawals, deposits and some account payment at any time?
- Is there a complete line of other services? As time goes on you may need various loans or trust services. Whichever bank you choose, ask the banker who

opens your checking account to help you decide which kind of checking account best suits your needs. Also ask for an explanation of how and when charges — if any — are made on the type of account you have chosen. On many accounts there are no charges when certain minimum balances are maintained. Your banker can also tell you what to do if you lose a check, make a mistake or need to change instructions (stop payment on a check).

Your checking account can be even more convenient and safe if you are able to make direct deposits. Social security benefits and wages and dividends from some companies can be credited directly to your account. With direct deposit, you avoid having to take or send a deposit to the bank yourself. You have the money available quicker and do not risk losing it.

Brenda Wood, a banker for 13 years, is banking officer and Personal Banker at Wachovia Bank and Trust Company in Williamston.

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Fred Gwynne Stars In "A Day With Conrad Green"

Fred Gwynne returns to television in a major role when he stars in Ring Lardner's short story "A Day with Conrad Green." Adapted for television by New York playwright Israel Horowitz and produced by the Maryland Center for Public Broadcasting, the one-hour drama is scheduled for broadcast in Charlotte on Saturday, June 14th at 9 p.m. on WTVI, Channel 42.

This production has recently been honored by being selected for INPUT '80, the 1980 International Public Television Screening Conference. INPUT is a noncommercial television colloquium in which producers, broadcasters and others concerned with public television around the world, view and discuss the content of programming.

"A Day with Conrad Green" is a comedy of Broadway manners, circa 1927. It presents a somewhat farcical look at a successful Broadway producer as he attempts to

cope with a full schedule of personal and business problems on the day of the funeral of his longtime assistant Herman Plant.

Broadway and television actor Fred Gwynne stars as Conrad Green with David Garrison as Green's new assistant and Katharine Balfour as Green's secretary.

Known to television audiences for his roles in "Car 54, Where Are You?" and "The Munsters," Fred Gwynne has more recently starred in the theatrical productions of "Cat on a Hot Tin Roof" at the American Shakespeare Theatre and on Broadway, in "A Texas Trilogy" both in Washington and on Broadway and in the off-Broadway play "Grand Magic," for which he received a 1979 Obie Award for outstanding performance.

This season on PBS Fred Gwynne has appeared in "The American Short Story" series as

Rev. Burgess in Mark Twain's "The Man That Corrupted Hadleyburg."

Israel Horowitz adapted Herman Melville's "Bartleby, the Scrivener" into an award-winning PBS television drama in 1978. Among Horowitz's better known plays are "The Indian Wants the Bronx" and "The Primary English Class" with Diane Keaton.

"A Day with Conrad Green" was taped on location at the Maryland Theater in Hagerstown and Baltimore, Maryland and in the studios of the Maryland Center for Public Broadcasting.

Michael B. Styer is the producer, Norman Gevanthor the dramatic director and Tom Barnett the television director.

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