

How to get the most from your bank

By Marion Reddin

If you're a retired citizen you can have peace of mind that your social security check is secure from mailbox thieves, pickpockets or loss from misplacement. When social security payments are the only source of income, grocery purchases and bill payments can be delayed because stolen or lost checks take time to replace.

A sure bit of protection for checks received through the mail is a plan banks provide called direct deposit. If you sign up for this service the U.S. Treasury will automatically deposit your funds directly into your checking or savings account every month. This is safe and simple and there is normally no charge for the service.

Direct deposit also offers convenience. The funds reach your account faster, and you don't have to worry about how to get your check deposited when you are ill, out of town, or you simply can't get to the bank.

More than three million social security recipients are already using direct deposit, and growing numbers of people are taking advantage of direct deposit for income received through pension, disability and military retirement payments. Some large companies and a number of other governmental agencies now offer their employees the convenience of having their paychecks deposited directly into their bank accounts.

Your banker can tell you whether or not your checks can be set up for direct deposit and can assist you in filling out the necessary forms.

Direct deposits will appear on your monthly bank statements unless the deposits are made into a pass-book savings account. In this case, you can have the bank periodically update your book.

If the money is deposited into your checking account, you may want to instruct the bank to automatically transfer part of the funds to your savings account. This way you can have a readily accessible amount of money in your checking while the rest is earning interest.

Additional information on how direct deposit can simplify your banking transactions is available from your banker.

Marion Reddin, a banker for 14 years, is a Personal Banker for Wachovia Bank and Trust Company in Durham.



Marion Reddin

Ben Hooks Reports Have New Lineup Of Sponsors

Washington, D.C. - General Mills has signed as a new sponsor and Scott Paper and Pepsi-Cola have renewed sponsorship in Post-Newsweek Stations' "Go Tell It... Ben Hooks Reports," joining previously announced Bristol-Myers as national sponsors for the 1980-81 season of the public affairs series, it was disclosed today by Leonard T. Giarraputo, Executive Vice President, Post-Newsweek Stations, Inc.

Hosted by Benjamin Hooks, executive Director of the National Association for the Advancement of Colored People, the series of six first-run syndicated shows, scheduled to air in 70 markets, explores and profiles the lives and careers of prominent blacks from all walks of life in the U.S.

"Mr. Hooks' incisive interviews with his guests proved to be a most successful format in the first series of 'Go Tell It,' a fact underscored with the renewals of last year's three sponsors and the addition of General Mills as a national sponsor for 80-81," Mr. Giarraputo noted. "Post-Newsweek is looking forward to another season of informative and entertaining program-

ming for viewers of all ages and backgrounds."

The six half-hour shows will run every two months from October,

1980 through August, 1981. The programs are produced by Post-Newsweek Productions in conjunction with WDIV, the PNS outlet in Detroit.

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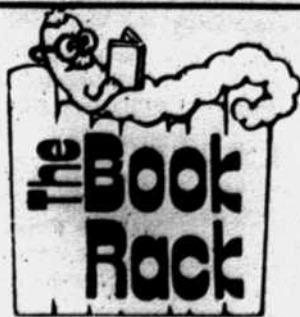
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