

How to get the most from your bank

DRIVE-UP BANKING

By Liz Richardson

You can perform almost as many of your banking transactions by using a bank's drive-up window as you can by going inside the bank. You may even find the service faster and more convenient.

Technological advances have made drive-up banking a popular way for customers to do business with their banks. Some banks in suburban and rural areas report that as much as two-thirds of a day's deposit volume may be handled through such a facility.

Some banks are now expanding the drive-up banking concept to include automated teller machines. The customer can drive up to the machine, carry out a transaction, and never leave the car. Most automated teller machines allow customers to get cash, make deposits, transfer money, get account balance information and make payments — all in a few easy steps.

The traditional drive-up windows have been in operation for more than 30 years. When "conventional" drive-ups were first introduced, they merely had a drawer which extended outward within arm's reach of the driver sitting in his car, and therefore could only support one lane of drive-up business. Today pneumatic tubes, which carry a transaction from the car to the teller and back again, enable bank offices to have multiple drive-up lanes.

The drive-up facilities that customers are most familiar with usually have the conventional type drawer and one of two types of pneumatic systems: the captive carrier and the loose carrier. The latest version is the captive carrier, which is simply a small box in which the customer places the transaction. The customer pushes a button and within seconds the transaction is in the hands of the teller sitting at the window yards from the car.

The loose carrier system uses a small cylindrical-shaped cartridge. The customer places the transaction inside the plastic carrier, places the carrier inside the drive-up unit, presses a button and off it goes to the teller.

Tellers can serve you faster and more efficiently if you keep the following tips in mind when using the drive-up window:

- Endorse the checks you intend to deposit before getting into the drive-up lane.
- Try to have your deposit slip already filled out.
- For withdrawals of any kind, try to have your savings and/or checking account numbers at hand.
- If you have to borrow an ink pen, the teller will be glad to send you one. Remember to place it in the envelope when you return it; a loose pen can jam the system. Loose coins also jam the system, and should be enclosed in the envelope.
- If you're going to make a loan payment by check, don't forget to write your loan account number on the check and also present your payment slip if one is provided.

Drive-up window tellers don't issue official checks, and because most of the pneumatic systems aren't equipped to handle large commercial deposits, banks prefer that commercial customers transact their business with a teller inside the bank.

If you have questions about a transaction, or one that will take an unusual amount of time, a banker inside the office will be glad to help.

Liz Richardson, a teller for eight years, is a teller work leader at Wachovia Bank and Trust Company's Cameron Village Express Office in Raleigh.



Liz Richardson

Brawley, Bryce Wallace, Zimmerman Among North's Best!

By James Cuthbertson
Post Staff Writer

Outstanding Seniors at North Mecklenburg are Angelia Denise Brawley, Colletta Eyvonne Bryce, Bonita Wallace and Pansy Lee Zimmerman.

Brawley is the daughter of Mr. and Mrs. Franklin R. Brawley of Huntersville. She is active in the French Club, Project Aries, Civinettes, band and is a Delta Sigma Theta debutante. She was selected to Who's Who and will attend UNC-CH to major in business administration. She scored 900 on her SAT.

Bryce is the daughter of Mr. and Mrs. Collins Bryce of 9313 Trinity Road. She ranks 34 of 427 and has a grade point average of 3.5. She was active on the Sophomore, Junior and Senior Executive Class Councils, in the Junior ROTC, on the girls tennis team, a cheerleader and was selected to Who's Who. She will attend UNC-CH or Pfeiffer College to major in business management.

Wallace is the daughter of Mr. and Ms. Arthur Wallace of 9926 Rockmeadow Drive. She ranks 28 in a class of 427 with a 3.62 grade point average. She was active in the French Club, Project Aries and named to Who's Who. She will attend North Carolina State to

major in industrial engineering. Pansy Zimmerman is the daughter of Mr. and Mrs. Embertha Zimmerman of 5409 Evanshire Drive. She ranks 50 in a class of 427 with a 3.3 grade point average. She

has been active in the band, Project Aries, Red Cross and the Latin Honor Society. She will attend North Carolina State University to major in business administration and economics.

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