

How to get the most from your bank

KEEPING UP WITH ACCOUNT BALANCES

By Jacque Johnson

Everyone feels more comfortable knowing the balances of their checking, savings and credit line accounts. To prevent bouncing a check or exceeding your credit line, it helps to keep your records as carefully as the bank does.

If you forget to record a transaction, however, and your monthly statement will be coming soon, you will probably be able to figure out your mistake very quickly when the statement arrives. Compare each transaction the bank has listed with what you have recorded, and also check to see if you forgot to record any withdrawals made from an automated teller machine, automatic debits from your account, or any service charges subtracted from your account.

If you still can't find the problem, go see your banker as soon as possible. A banker can help find the mistake quickly — whether it was yours or the bank's — if he or she only has to look back through the transactions you made in the previous two weeks rather than several months.

You may have to pay a modest fee, though, because some banks are now charging for helping customers figure out their account balances. This fee helps to pay for the banker's time and the computer print-out that shows the customer's transactions. Also, the fee is intended to encourage customers to keep very careful records so that they do not need the special help. Of course, there would be no fee for correcting a bank error.

Many banks have automated teller machines (ATMs) that give account balance information for your checking, savings, line of credit and bank credit card accounts. Using an ATM to find your account balance is just as easy as asking your banker and probably takes less time.

An important thing to remember when you find out your account balance from the ATM or your banker is that you need to deduct any outstanding checks which may not have cleared. For example, if the ATM tells you that your balance is \$500, but you wrote a check for \$50 this morning, your balance is really \$450, because that check has not had time to be processed and subtracted from your account.

If you have a reserve credit line that transfers money to your account when your checking balance is low, a few additional steps will help you keep up with your account balance. Some banks add money to your account in \$100 installments, and when the first \$100 kicks in, will send you a note that your credit line is now in use. At that time, simply add \$100 to your checkbook register, noting at the same time that you are now using borrowed money. Another way of keeping up with a reserve credit line balance is to use special checks your bank may have given you for that purpose. Keep an account balance using these special checks just as you would your regular checks, so that you have a running tab on how much credit you have used.

Many people are now opening Individual Retirement Accounts at their banks. If you have one, keep a record of every contribution you make to it. Most banks send each IRA customer a statement, usually quarterly, listing contributions.

Jacque Johnson, a banker for seven years, is a Personal Banker at Wachovia Bank and Trust Company's Sugar Creek office in Charlotte.



Jacque Johnson

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Bennett College Announces Summer Performing Arts Company

In response to dwindling dollar support to higher education and increased competition for students, Bennett College recently established a performing arts company to enhance its summer public relations program.

Composed of young women who have distinguished themselves in dance, drama and music, the group was formed to provide church leadership with an alternative to traditional worship services. Through the performing

arts, the company presents "To Proclaim Liberty to the Captives," a living sermon.

"We are accepting requests from area churches to perform," explained Miss Myra Davis, public relations officer. "Our program is designed for Sunday morning services or presentations in vacation Bible schools."

Under the direction of Kenneth Wyrcht, the ten members of the company are employed by the col-

lege for a ten-week period. The college provides housing. Part of the student's pay is applied to their bills for fall tuition.

"During the mornings, the students will be assigned work responsibilities in college administrative offices," said Miss Davis. "They will engage in rigorous rehearsal sessions in the afternoon."

She explained that the project provides more visibility for the college, helps to strengthen relations with community churches, particularly the United Methodist churches in the area, and provides professional experience for the students.

"We also feel that we are providing a service to churches," she added.

Inquiries to arrange performance dates can be made to the Office of Information and Publications or the Office of Admissions for the period June 1 through August 8, Bennett College, 273-4431.

WBTV To Sponsor "Dance Fever" Auditions

WBTV will sponsor auditions for the exciting dance-variety show, "Dance Fever," which airs Saturday nights at 7 p.m. on WBTV, Channel 3. Producers of the California-based show will be in Charlotte on June 10 to audition area dancing couples. Winners of the auditions will receive an all-expense paid trip to Hollywood where they may be chosen to compete on the "Dance Fever" show. However, the selected couples are not guaranteed an appearance on the program.

Applications to audition may be obtained at The Dock in Shelby, N.C., Randy Simmerson's Uptown Connection in Salisbury, N.C., P. B. Scotts in Blowing Rock, N.C., Yesterdays in Hickory, N.C., O'Sullivan's in Rock Hill, S.C., and 2001 in Charlotte. After a series of

preliminary auditions, the final auditions will be held at 2001, located at 4120 E. Independence Blvd. in Charlotte, on June 10th.

All styles of dance, including jazz, ballet, 40s, 50s and 60s, Latin, country, cha cha, tango, new way, ballroom and disco are acceptable. Participants must be at least 21 years of age. Further rules and guidelines are listed on the application.

The Jeffersons

Helen's luncheon invitation from an old beau has a jealous Tom dreaming up the perfect "Old West" scheme to fight to keep the woman he loves, on "The Jeffersons," Sunday, May 16, at 9:30 p.m. on WBTV, Channel 3.

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