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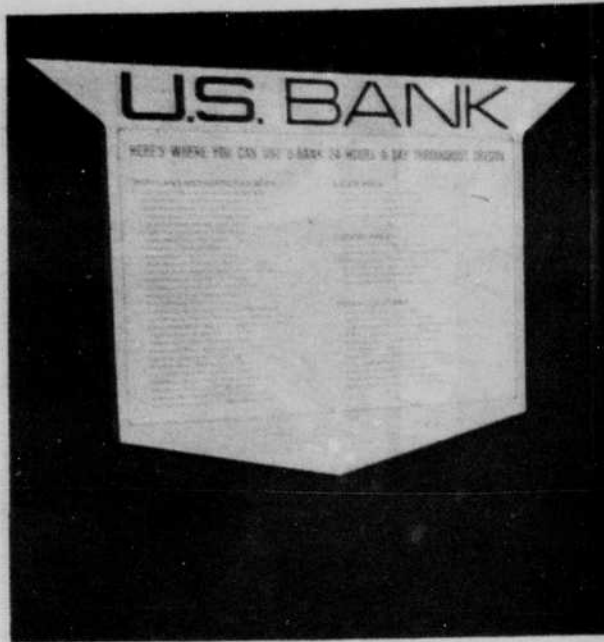


Photo by Mark Pynes

The personality may not be there, but the money always is. United States Bank's "U-Bank" machine is one of the more popular banking services in the University area.

The difference is attitude in University-area banks

By CORT FERNALD
Of the Emerald

Holding onto money in distressed economic times can be a difficult task, and choosing the

right bank can be just as hard to do.

Not all banks are created equal. Some offer services that go well beyond the simple checking and savings account. Also, different attitudes separate each bank.

Some banks present an air of snobbery, some of down-home politeness, while others are the strictly-business type. Some seem as eager as a used car salesman. Depending upon what you want, you should check into the attitude of the bank as well as what financial services they offer.

All the banks surveyed offer 5.25 percent interest on regular passbook savings plans. Perhaps the greatest difference between the banks was in checking accounts. Most now have monthly fees for checking, but with a substantial checking balance there may be no fee at all.

At First Interstate Bank, 1380 Villard St., a monthly checking account minimum of \$500 or an average monthly balance of \$800 exempts the holder from a monthly fee. Anything lower than \$500 requires a \$2 monthly fee. This is also true of U.S.

Bank, 810 E. 13th Ave., which requires a minimum checking balance of \$500 or an average balance of \$900.

Probably the hottest thing in banking these days is the electronic banking device. Pacific Continental Bank, 630 E. 13th Ave., has a device they call "Express Bank." With "Express Bank" customers can withdraw cash from their checking or savings accounts, transfer funds from one account to another, make deposits, make loan payments, and find out their current checking or savings balance.

The Oregon Bank, campus branch, has a device they call "Go Bank," serving about the same function. First Interstate also has electronic bankers, which they call the "Day and Night Teller."

U.S. Bank's version is the "U-Bank" machine. These devices are very convenient on a Sunday night when you run short of pocket cash.

Not that it's a major difference — but Pacific Continental Bank always has lollipops available for its customers — a small touch that shouldn't go unnoticed.

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