

# CARD

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bank's ATMs.

The fee schedule that banks use to charge customers for using other banks' ATMs also varies. While U-Lane-O charges a flat rate for any ATM withdrawals made at other banks, U.S. Bank assesses different charges for in-state and out-of-state banks.

Although Pacific First, Key Bank, and U.S. Bank charge for balance inquiries, First Interstate, U-Lane-O, and West One do not. Pacific First also charges a separate fee for deposits made through other banks' ATMs.

Bank representatives said they charge "foreign" bank fees to pay bank hook-up costs for services such as Exchange and Cirrus. They are also used for bank machine rental charges and maintenance costs.

Jim Garner, U-Lane-O ATM coordinator, said the Exchange network charges at least 55 cents for withdrawals customers make at other banks.

Kim Furman, a U.S. Bank customer service representative, said the institution charges customers for using freestanding U.S. Bank ma-

BANK CARD CHARGES					
Bank	U.S. Bank	First Interstate	Security Pacific	U-Lane-O	Key Bank
U.S. Bank	0	30	75	1.50	**
First Interstate	0	0	1.25*	1.25*	**
Security Pacific	0	0	75*	1.00*	**
U-Lane-O	3.00	0	50	50	**
Key Bank	0	0	1.00*	1.00*	**
Pacific First	0	0	70*	70*	50
West One	0	0	50*	50*	**

(\$2.00 max. charged)

\*except balance inquiries  
same charges as withdrawals

Graphic by Jeff Paslay

chines because the bank must pay rental fees to the businesses where they are located.

Most bank representatives said their institutions were not making large profits off their ATM charges.

Alyce Campbell, University assistant professor of finance, said the variations in charges come from the banks' different policies about how to assess service costs.

Banks with high ATM fees sometimes charge lower fees for other services, Campbell said. For example, she said that although First Interstate charges high fees for other bank ATM

use, it offers lower interest rates for car loans.

Campbell said she believes the fees the banks charge for ATM use are, for the most part, not unreasonable.

"It probably isn't gouging because they're competing with each other," she said.

Campbell said that before students choose a bank, they should try to predict how many times per month they will use various services, such as ATM cards and checks.

"They should try and find the whole package that minimizes costs," she said.

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**THE FAR SIDE** By GARY LARSON

"Dang! That dog's been up on the sofa again, Hank — I just know it!"