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FOR MORE INFORMATION CALL

Nancy Green, Director

Academic & Student Support Services

College of Education

(503) 346-3405

E-Mail: nancy_green@ccmail.uoregon.edu

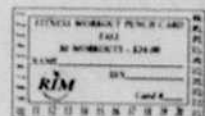


FALL IS HERE!



FITNESS WORKOUT SCHEDULE - FALL 1995

	MON	TUE	WED	THUR	FRI
Noon	Basic Bench 220 GER	Hi/Lo Aerobics 352 GRX	Basic Bench 220 GER	Hi/Lo Aerobics 352 GRX	Basic Bench 220 GER
2:00					Friday Freebie 220 GER
4:00	Body Sculpting 352 GRX	Basic Bench 220 GER	Body Sculpting 352 GRX	Basic Bench 220 GER	
5:15	Low Impact 352 GRX		Low Impact 352 GRX		
6:00	Basic Bench 220 GER	Power Bench 220 GER	Basic Bench 220 GER	Power Bench 220 GER	



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REGISTRATION - 102 Esslinger

Registration begins Monday, Oct. 2nd, 8 a.m. - 5 p.m.

CLASSES RUN FROM Oct. 9th to Dec. 1st, 1995.

For more information call 6-4113 or drop by 102 Esslinger.



OSPIRG survey lists local banks' rates, fees

BANKS: Study intended to help consumers choose a bank based on their individual needs

By Melissa Lebahn
Community Reporter

Finding a simple, low-cost bank account is becoming increasingly difficult for consumers, according to a Eugene Banking Survey released yesterday by OSPIRG.

Consumers need to know that banks have multiple accounts available, multiple fees and multiple conditions on the accounts, according to the release.

For each institution surveyed, the OSPIRG study lists the interest rate paid on savings and checking accounts, the minimum account balance to avoid fees, and common charges such as checking fees, returned check fees and withdrawal fees for automated teller machines, according to the news release.

OSPIRG surveyed 14 banks and the results are available at the University OSPIRG office in the EMU or at the chamber of commerce.

Consumers are often left confused and give up when they try to weed through the fine print in bank brochures, said Kristen Lee, an OSPIRG consumer advocate.

The Eugene Banking Survey's purpose is to provide consumers with a resource that would help them choose a local bank that best fits their particular needs and would be much easier for consumers to read, Lee said.

The survey found that:

- For interest-bearing checking accounts, interest yield ranges from 1.15 percent to 2.02 percent.
- For basic savings accounts, interest yield varies from 1.31

percent to 3.04 percent.

- Minimum deposit to open a regular checking account ranges from \$0 to \$100.

- Minimum balance to avoid fees on a regular checking account ranges from \$0 to \$1,000.

- Withdrawal fees for non-bank ATMs range from \$0 to \$1.50. Some banks also charge an additional fee for an ATM card.

Some University students said it is hard to understand the procedures for banks.

"Banks are sneaky," Adam Wip, a political science major, said. They don't say what their fees are unless you read the fine print, he said.

Others said that paying fees is beneficial because they get more services.

"I don't mind the fees," Jennifer Kanga, a general science major, said. "If people had a choice, they probably wouldn't want to pay, but then these services may not be available to us."

"I've never been charged and I won't be as long as all my deposits are done through the ATM," Rebecca Feldman, a journalism major, said. "My bank is most convenient because it has ATMs in the [EMU] Fishbowl and at the bookstore and it allows easy access for students."

The survey found that many banks charge fees even for no-frills accounts, while interest paid on checking accounts is steadily decreasing, according to the news release.

The banks in the survey have more than just the three types of accounts listed. OSPIRG chose accounts that "were the most basic and with the most interest" that students and people with lower incomes might want, Lee said.

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Staff: Gloria Baker, Sheila Ball, Barbara Bowman, Sherry Latham & Marla Woods.

Good Through October 29, 1995.



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