

ATM fees an issue of public interest

Supporters of OSPIRG and U-Lane-O spoke Thursday in a report

By Darren Freeman
for the Emerald

Banks are helping themselves to their customers' money through unnecessary ATM fees, according to a United States Public Interest Research Group report released Thursday.

USPIRG surveyed 336 banks across the country and found that customers pay an average of \$2.57 in fees when using ATMs not owned by the banks where they keep their accounts. Both the customers' banks and the banks owning the ATMs charge these fees.

Representatives from the Committee to Re-Establish OSPIRG and U-Lane-O Credit Union spoke about the report at a press conference outside the University Bookstore Thursday.

"The survey is no April Fool's joke; it really happens," said Ilysa Shattuck, Committee to Re-Establish OSPIRG campaign coordinator.

The committee contributed to the fees report and plans to distribute it on campus.

Almost all banks across the country charge their customers "foreign fees," averaging \$1.20, for using other banks' ATMs. These fees are used to compensate the owners of the ATMs. But nine out of 10 banks also

surcharge customers from other banks an average of \$1.37 for using their ATMs. Consequently, customers often pay two fees per transaction.

"There is no regulation that says they cannot surcharge, plus there is no regulation that says how much they can charge," said Gordon Hoerauf, president and CEO of U-Lane-O Credit Union.

According to the report, which updated a similar report last year, banks across the country stand to bring in \$2.1 billion from surcharges this year in addition to the compensation from the "foreign fees."

Generally, the big multi-state banks, including Wells Fargo and U.S. Bank, charge more in fees than do smaller banks and credit unions, such as Washington Mutual and U-Lane-O Credit Union, according to the report. But the large banks own most of the ATMs, and outside account holders often pay the fees rather than travel the extra distance to their own banks' ATMs.

In the report, USPIRG said the surcharges are unfair to small banks and credit unions as well as to consumers. The double fees make it cost-effective to hold accounts only at big banks and penalize outside account holders, the report says.

"Banks charge this double-dipping surcharge for one reason," Shattuck said, "because they can."

News Briefs

Low-key anniversary marks King's death

MEMPHIS, Tenn. — One year after 4,000 marchers stretched six blocks to mark the 30th anniversary of the death of Martin Luther King Jr., a scant 15 showed up Sunday to remember the slain civil rights leader.

The 31st anniversary rally, sponsored by the Memphis chapter of the NAACP youth council, featured chants, songs and speeches. The group stood under the balcony of The Lorraine Motel, where King was assassinated in 1968.

"Society can be reborn again if we can stop violence and stop the hate," said 15-year-old Aren Cowan, the council's vice president, in one speech. She noted this was the first year the anniversary has fallen on an Easter Sunday.

The motel is now the site of the National Civil Rights Museum, where many visitors were unaware of the day's significance as they wandered upon the afternoon rally.

The low-key rally was a stark contrast to the 30th anniversary, when thousands of marchers, led by the Rev. Jesse Jackson and Memphis Mayor W.W. Herenton, sang "We Shall Overcome" and other standards from the civil rights movement and carried pictures of King and signs saying, "Remember the Man and the Message."

'Marriage penalty' provision may change

WASHINGTON — Most Americans have never heard of Vivien Kellems. But if they are married and each spouse earns roughly the same salary, they should keep her in mind while filling out their in-

come tax returns.

Miss Kellems, who died in 1975, was a prominent Connecticut businesswoman who successfully lobbied Congress in 1969 to change the tax code so it would not discriminate against unmarried adults. Single people had been at a tax disadvantage to married couples since 1948.

But when one group gains from tinkering with the progressive tax code, another loses. Such is the case with the "marriage penalty" now affecting 21 million couples who pay an average of \$1,400 more than if they had not tied the knot.

Congress is weighing at least one proposal to help some married couples, hoping to tap the budget surplus to cover the reduced revenue.

Miss Kellems, founder of War Widows of America, noted that millions of women in her generation were unmarried because of a post-World War II shortage of potential husbands.

Three decades later, Congress is wrestling with a polar-opposite dilemma: the entry of millions of women into the workforce is exacerbating the marriage penalty in the tax code.

Arab, African delegates to witness handover

CAIRO, Egypt — Arab and African dignitaries began arriving in Libya on Sunday to witness the handover of two suspects in the 1988 Pan Am bombing, a sign their extradition is imminent.

A delegation led by Ahmed Ben Heli, the Arab League's assistant secretary-general, flew Sunday to Tunisia. From there, the delegates were driven to the Libyan capital,

Tripoli.

"It is good news for the Libyans — indeed, for all Arabs — that this quandary is finally over," Ben Heli told The Associated Press before leaving Cairo, where the Arab League is based.

Jakes Gerwel, an aide to South African President Nelson Mandela and key broker in arranging the suspects' transfer, arrived in the Libyan capital late Sunday.

Gerwel was joined in Tripoli by Said Ibrahim Saleh Bakr, assistant secretary general of the Organization of Africa Unity.

The convergence of officials on Libya followed reports that the chief U.N. legal counsel, Hans Corell, had left for Europe on Friday on his way to Libya to arrange the handover. Lamen Khalifa Fhimah and Abdel Basset Ali al-Megrahi are to be tried under Scottish law in the Netherlands.

The Dec. 21, 1988, bombing of the Pan Am jet over Lockerbie, Scotland, killed 270 people — mostly Americans and Britons — on the air and the ground. The two Libyans, allegedly former intelligence agents, were suspected of planting a suitcase bomb on the plane.

Libyan leader Moammar Gadhafi has promised to hand over the suspects by Tuesday for trial.

Two Scottish prosecutors, Norman McFadyen and Jim Brisbane, arrived Sunday in the Netherlands. More than 100 Scottish police and prison guards are already at Camp Zeist, the Dutch air base where the trial is to be held.

Ben Heli said he would represent the Arab League's secretary-general, Esmat Abdel-Meguid, who could not make the trip because of other commitments.

— The Associated Press

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Wed, April 14-May 19 6:30-9:00pm
\$45 Term pass required

Spinning

Sun, April 18-May 9 1:00-3:30pm
\$32 Term pass required

Coil Baskets

Sat, May 8 & 15 10:30-1:00pm
\$26 w/term pass \$30 w/out term pass

Mapuche Weaving

Mon, April 19-May 24 6:30-9:00pm
\$48 w/term pass \$52 w/out term pass

Beginning Knitting

Mon, May 3-24 6:30-9:00pm
\$40 w/term pass \$44 w/out term pass

Jewelry, Glass & Metals

Beginning Jewelry

Tues, April 13-May 25 3:00-6:00pm
\$50 Term pass required

Enameling

Sun, May 9-23 1:00-4:00pm
\$32 Term pass required

Flint Knapping

Tues, April 13-May 4 6:30-9:00pm
\$32 w/term pass \$36 w/out term pass

Bicycle Maintenance

Whole Bike Health

Tues, April 13-May 18 6:30-9:00pm
\$40 w/term pass \$44 w/out term pass

Wed, April 14-May 19 6:30-9:00pm
\$40 w/term pass \$44 w/out term pass

Mark Chatterley- Ceramic Sculpture

Lecture: Room 115 Lawrence (No charge)
Tues, April 22 7:30 pm

Workshop:

Fri-Sat April 23-24 9:30 am-5:00pm
\$25 for student \$45 for all others

Wood Working

Wooden hand planes

Sat, April 17-May 1 1:00-3:00pm
\$28 Term pass required

Ceramics

Raku Firing

Sat, May 8 11:00am-6:00pm
\$25 Term pass required

Adv. Ceramic Sculpture

Mon-Wed, May 24-26 6:30-9:30pm
\$30 Term pass required

Cont. Wheel Throwing

Wed, April 7-May 12 3:00-6:00pm
\$48 Term pass required

Photography

Photo Refresher

Wed, April 21 & 28 6:00-9:00pm
\$20 Term pass required

Handcoloring B&W Photographs

Wed, May 5 & 12 6:00-9:00pm
\$21 w/term pass \$25 w/out term pass

Polaroid Image & Emulsion Transfer

Sun, May 16 & 23 1:00-4:00pm
\$46 w/term pass \$50 w/out term pass

Paints, Pens & Paper

Advanced Drawing

Thur, April 15-May 20 6:00-8:30pm
\$38 w/term pass \$42 w/out term pass

Papermaking

Sat, April 17-May 1 10:30am-12:30pm
\$22 w/term pass \$26 w/out term pass

Spring Specials

Ceramic Clockfaces

Sun, May 16 & 23 5:00-8:00pm
\$25 w/term pass \$29 w/out term pass

Fireside Footstools

Sun, May 16 & 23 12:30-4:30pm
\$22 w/term pass \$26 w/out term pass

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