

**LOCAL BANK-TO CHARGE STUDENT SERVICE FEE**  
(Continued from first page)

This expense is no minor detail by any means, in that considerable time and labor is required to facilitate their providing the students this privilege. He further stated that he did not expect that any reasonable person would expect his bank to extend him accommodations at a loss and that rather than curtail the student depositor's privileges the bank officials had decided upon these charges. An investigation showed that in most college towns the banks charged a fee for handling such accounts and that in most cases the fee was even greater than the local bank is asking. In some cases the fee is as great as one dollar a month while in others five dollars a year is required for opening an account. Some banks require that depositors maintain a balance of not

less than one hundred dollars and sometimes two hundred dollars, and that in some the depositor falls to keep up this balance a fee of fifty cents a month is charged against him for every month that he remains below the balance. After some discussion the merchants approved the bank's proposal and agreed among themselves that they would willingly pay the exchange charges on every out-of-town check cashed in the stores and inter-deposited to the merchant's account in the bank. In brief the proposal is this: - A student who opens an account at the bank will pay one dollar a year for service and twenty-five cents for his pass book and a similar amount for a check book. In return the bank will handle his checking account and will also cash his out-of-town checks without a charge for exchange. A student, not a depositor, will have to pay the exchange if the bank cashes his check. If he presents an out-of-town check

to a local merchant he will probably be charged exchange because the merchant will have to pay the exchange charge when the check goes to the bank. If a fraternity treasurer or a boarding-house keeper receives an out-of-town check from a student, the same thing will probably happen, because the check will be charged exchange when it reaches the bank. Picards announcing the exchange charges have been posted by the merchants in their stores. Most merchants feel that some criticism of the charges will be made but they feel that the bank's position is logically correct. Mr. R. H. Smith, chairman of the board of directors of the newly organized Chamber of Commerce, has said, "The bank is of a necessity required to stand the expense of handling student accounts and inasmuch as this is a privilege to the student depositor it is only right that he should be assessed accordingly. The cost on the bank in providing this privilege has been great

and the present move is nothing more than an attempt to understand what the reasons upon the matter." Mr. A. R. Warnock, dean of men, says: "The local bank is doing what most college-town banks have been doing—it isn't an unusual or unreasonable proposal. It ought to encourage more students to keep bank accounts here, because the saving an exchange charge will in a year more than offset the fee for handling the account. Every young man, in college or out, ought to keep a bank account and learn something of business practice in this way. Also, it is a dangerous thing to leave large amounts of currency in one's room—the bank vault is a safer place." Mr. Kapp has invited a committee representing the Student Council to meet with him and hear a detailed presentation of the bank's method of handling deposit accounts and out-of-town checks.

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