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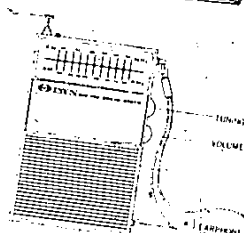
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## SPENDING MONEY

Continued from Page 2

subject to the same ceilings.

But these institutions nevertheless find plenty of ways to compete with each other. Credit unions, which are usually but not always organized around a place of employment, or labor union, bid for the personal loan and car finance business. Savings and loan companies bid for mortgages. And of course both offer interest to their depositors.

Mainly these institutions bid for your business by offering convenient locations, quick personal service and reminding you of their reputations and prestige. And by offering their basic services in new, more convenient ways.

Last year, the Bank of the Commonwealth introduced its Person-to-Person hotline, answering phone queries for people confused about money.

"It's not a selling tool," said a spokesman for the bank. "It's strictly a public service. We've had about 15,000 calls since it was introduced in March and about 50 per cent of them are not our customers."

The questions vary with the seasons. Car financing during the car-buying season, mortgages during the home-buying season.

"And you can always tell when a teacher assigns her class a question about money or banking," the spokesman said. "They all call us."

And so the hotline enhances the

public image of the bank even though it may not contribute directly to the bank's revenue.

The drive-in window, now almost universal among banks, was a hot competitive item when it was first devised. It didn't change the bank's basic services, but it made it easier and quicker to do business with.

Detroit Bank & Trust and others have installed cash dispensing machines that make it possible to withdraw money during non-banking hours.

National Bank of Detroit has introduced its Nexteller System. All customers wait in a common line, and then are distributed to the tellers' windows as openings occur. This prevents the old problem of getting into the shortest line and then finding out that the guy ahead of you is cashing paychecks for everyone in his department.

National Bank of Livonia keeps three of its drive-in windows open until 8 p.m. on Mondays, Wednesdays and Fridays.

"And we're providing free checking accounts for anyone 65 or over or who is retired and pensioned," said Bud German, vice president.

All money institutions pride themselves in their names and reputations. But strangely, the names themselves have little actual significance. You needn't be a manufacturer to bank at the Manufacturers National Bank.

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