How to avoid ATM surcharges Five ways to join a credit union

ATMs sure are convenient. You find them all over town, sometimes even at convenience stores. You can withdraw money, deposit money, pay bills and you can do it seven days a week, 24 hours a day.

For years now, people have been using ATMs more and more. In fact, ATM usage has never been higher. That's when surcharges began. A surcharge is a fee for using a specific machine in addition to whatever fee your own financial institution may charge you. Surcharges have ranged from Surcharges have ranged from less than a dollar to as high as five dollars.

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ATM surcharges arrived in Michigan last October and have spread rapidly since then. Even the second largest bank in Michigan, which had proudly proclaimed last Fall that it wouldn't impose ATM surcharges, has since quietly done so. Surcharges have certainly stripped some of the fun out of using those convenient ATM machines.

But are you doomed to pay

those surcharging fees? Not at all. With a little care and planning, you can avoid most - and maybe all - ATM surcharges.
First of all, get a list of non-surcharging ATMs. The Michigan Gredit Union League is developing a statewide directory which should be published soon but many credit unions and small banks will have lists available for their own areas. As a general rule, look for ATMs owned by credit unions or small banks. 99% of Michigan credit unions have refused to impose an ATM surcharge and many small banks are doing likewise.

Unless you travel a lot, you don't need to know how to find a hundred non-surcharging ATMs. Just find a few near where you live, near where you work and on your normal travel routes.

Having the list of non-charg-

work and on your normal travel routes.

Having the list of non-charging ATMs is a good start, but a few more tips may prove helpful. For instance, only cash with-drawals are currently being sucharged. If you need to make a deposit or transfer, it doesn't doesn't

matter which ATM you choose.
Other ways to use ATMs economically include:

"Take advantage of "free" transactions through local merchants - especially gracery stores that allow you to "withdraw" funds over your purchase price when you make a purchase with your ATM card.

"Plan your withdrawals more carefully - make fewer transactions for larger amounts. I used to take out \$60 or \$80 several times a month. Now I take \$200-\$300 ence a month.

"Conserve your available cash by using checke or debit cards whenever possible. You can use charge cards too but be careful of running up high bal ances on your charge cards that you will have a hard time paing off when the bill arrives.

"Examine your receipts and statements carefully. Surcharges on withdrawals may be easily overlooked. Surcharges aren't large but if you forget to enter two or three \$1.50 charges each month, your checkbook will soon be out of balance.

If you alroady belong to a credit union, you know about the exceptional financial service and value you find there. If you or your friends and family don't bolong to a credit union, but would like to, here's how to find a credit union to join:

1. Ask the boss. Often you'll find that the company where you work offers access to a credit union. Many employers offer direct deposit of part or all of your paycheck to the credit union. This service helps you save regularly, make efficient deposits to your checking account and even make loan payments.

payments.
2. Poll your family members. Poll your family members.
 If your employer doesn't aponsor a credit union, perhaps your spouse's employer does. Or a parent, brother, sister or child might work at a company offering a credit union. Most credit unions allow credit union members' families to join the credit union also. Different credit union and welfine 'family', differently though. At some, members of your immediate family—spouse, parents, and children—are eligible. At other credit unions, family may include extended family members, like coustins, uncles, and aunta. Tull amaily be memberahiped the coustins, uncles, and aunta. Tull amaily be memberahiped the coustins, uncles, and aunta. Tull amaily be memberahiped the coustins, uncles, and aunta grant the coustins, uncles, and aunta grant the coustins, uncles, and aunta grant the coustins of the coustins, uncles, and aunta grant the coustins of the coustins, and and the coustins of th ing a credit union. Most credit unions allow credit union mem-

venient.

3. Quiz the neighbors. Many credit unions have a "community" field of membership, serving a region defined by geography

rather than by employment or some other association. Ask friends in the community if they know of a credit union you may

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