

Community center seeks enrollees

A new "Sprouts for Sprouts" class is one of several courses which will have openings after last week's registration at Farmington Community Center.

The young folks will grow their own tiny forest and make the acquaintance of a new plant each week.

It is still possible, too, to sign up children in the five to seven age

group for Saturday morning art classes.

Yoga, always a favorite which stresses anti-stress, is available Tuesday evenings. For the more sports-minded, there are riding classes for all degrees of experience, fly tying and karate.

Dancing classes include tap, ballet, jazz and ballroom, as well as the currently popular belly dancing.

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An NBD customer demonstrates the use of the only drive-up 24-hour banking service in the Detroit metropolitan area at Grand River and Lakeway roads in Farmington.

Machine banks are introduced in Farmington

By SUE AVERILL.

Farmington has the first automated-banking machine installed as a drive-up unit in the Metropolitan Detroit area.

Called the "24-Hour Banker," the machine at the National Bank of Detroit branch can complete 12 types of transactions, each in as little as 30 to 60 seconds.

"As soon as we close here, it's in use," said Lauretta McGhee, a bank teller at the NBD branch on Grand River and Lakeway. "It's a good alternative. It's not only for use after banking hours, but also when you're in a hurry and don't want to have to wait."

"It's an added convenience for customers," said Doug Jewett of NBD's civic affairs and marketing division. The bank's tellers are seeing increased activity, and the 24-hour service is expected to take some of the burden from them. "It will keep the teller free to do personalized service," he said.

By inserting a card into the machine and punching buttons corresponding to their personal code, a customer can command one of 12 transactions including:

- Withdraw \$25 or \$50 from his regular savings or checking accounts.

- Get a \$25 or \$50 cash advance from his Master Charge account.

- Deposit any amount of money into savings or checking accounts.

- Transfer any amount of money from savings to checking accounts and back again.

- Transfer a \$25 or \$50 cash advance from his charge to a checking account.

- Make a loan payment from his checking or savings accounts, or withdraw cash from it.

Bank balances for checking and savings accounts can be instantly computed for the customer.

"Those who use it are really believers," Mrs. McGhee said. "Doctors find it convenient because they have such long hours. We have drive-ins and are open from 8:30 a.m. to 7:30 p.m., but that still doesn't hit every one."

Each 24-hour card has a magnetic tape on the back which each machine will read. To make sure the card cannot be used by anyone else, a customer must also enter his confidential security code in the machine before the transaction will be completed.

"It's a four-digit code, and we encourage our customers to memorize it," Jewett said.

OPERATION OF THE MACHINE is fairly simple. After inserting the card (with magnetic strip down and to the right), you must punch out your identification number on the keyboard on the right side of the machine.

Don't worry about mistakes. A blunder can be erased simply by pressing the "clear" key, and you may start over.

Next, push one of 11 transaction keys, according to what you want. Enter the complete amount of your transaction on the right-hand keyboard. After that, press the "enter" key. Here again, if you make a mistake, press the "clear" key and start over.

If you want to make a payment or deposit, put the money into one of the envelopes provided, seal it and put it into the depository.

Your card will reappear in the same slot that it entered. When you remove it, the drawer will open.

If you made a withdrawal, your

money will be there. There should also be a transaction record included.

NBD has used the 24-hour machines since 1970, Jewett said, and has found them well accepted.

"We've done some research on them. We found that when someone uses them, their chances of using them again are 60-70 per cent. Activity is skyrocketing, especially this year."

Research tends to confirm that most automated service users are younger and more educated.

ACCEPTANCE OF THE machine was surprising, he said.

"We thought people would be hesitant. They needed the motivation to use. They've discovered it's no longer necessary to come in—they can use that machine and be in and out in a very short time."

Major Arrington given assignment

Army Major Robert D. Arrington, son of Mr. and Mrs. Raymond Arrington, 29167 Ten Mile Road, Farmington, is assigned as executive officer of the First Battalion, 27th Infantry Division at Schofield Barracks, Hawaii.

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