

Local

MPACT: money anytime

By VENITA McCELLON
Battalion Reporter

Absolute frustration is common around midnight when the hungries hit, there's no cash in the house and no hope of having a check cashed anywhere in town. It is time to rush to the computer.

Computerized banking has become popular across the state with the use of 24-hour automatic teller machines (ATMs). An example of an ATM here in Bryan-College Station is the MPACT system. MPACT is used at the Bank of A&M, while University National Bank uses a similar system called ANYTIME.

An ATM works with a card much like a credit card. Account holders are given a card, then issued a personal identification number (PIN). ATM is available for drive-through customers, who insert their card, punch in their PIN and indicate the service they want.

Services available at such machines include cash dispensing in \$5 units, transfer of funds between checking and savings accounts, deposits and balance inquiries.

The MPACT card is also good for cashing checks in other cities across the state, said Cathy Oberkamp, cashier at the Bank of A&M, San Antonio, Houston, Dallas, Ft. Worth and Austin also have MPACT systems available.

In July MPACT cards were sent out to all checking account holders, as it became the first ATM system in town. Those customers issued cards were given the service free, although a \$1 monthly charge will begin Nov. 1.

The MPACT system now has about 4,000 active accounts, judging from statistics from September, Oberkamp said.

"We've had over 20,000 transactions in September," Oberkamp said. She said there is often a line at the two machines, especially from 5 to 10 p.m. weekdays and on weekends.

Although there was a problem with maintenance on the machines at first, Oberkamp said that during the month of September one machine was working 97 percent of the time and the other 89 percent.

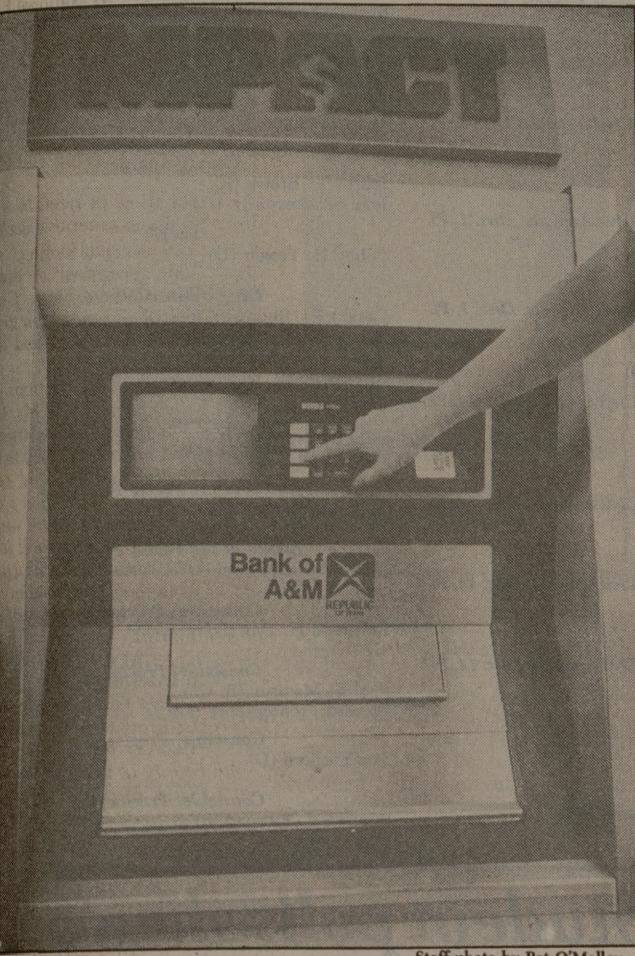
"I'm very thankful that we have two machines," she said. "They are very seldom down at the same time."

The only problem customers have had with the MPACT system is in bookkeeping, Oberkamp said.

"The machine automatically debits accounts, but doesn't credit accounts immediately with deposits," she said. Also, the MPACT deposits are only more convenient in allowing the customer to make all deposits from his car, Oberkamp said, but it's not necessarily faster. All deposits must still be verified by a teller, like night deposits.

For example, if a customer plans to cash checks through the MPACT machine from a deposit made at the same time, the account will be overdrawn because of the delay in processing the deposit.

Oberkamp said, however, that the advantage of MPACT deposits over night deposits is that an acknowledgment is given with every transaction.



Staff photo by Pat O'Malley

This MPACT machine makes money available to Bank of A&M customers 24 hours a day. Voters will decide Tuesday if these machines could be located away from participating banks.

Big crop of oysters expected

HOUSTON — Texas Parks and Wildlife Department officials are predicting an improved harvest of oysters from Galveston Bay where a Hughes, was poor last year. National C.E. Bryan, director of the agency's shellfish program, predicted a Galveston Bay crop of 2 million pounds during the 1980 season. Galveston Bay normally yields 80 percent of Texas' oyster harvest. Bryan said 2 million pounds was an average season but was a bonanza in 1977, compared to the 95,000 pounds of oysters harvested in the bay in 1979 and early 1980. In the last good season, 1976-77, the bay yielded 3 million pounds.

Conoco gives Ags \$4,000

Conoco Inc. has presented the Petroleum Engineering Department at Texas A&M University with a \$4,000 donation.

The money involves \$3,000 for scholarships and \$1,000 for unrestricted use by the department. The

check was presented by Michael V. Till, well engineering supervisor for Conoco, to Dr. Robert Walker, vice chancellor for development, and Dr. Douglas Von Gonten, department head.

Till is a 1960 Texas A&M graduate.

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Horse Judging Team takes honors

The Texas A&M University Horse Judging Team took high honors in recent national competitions.

Members placed first in halter, performance and reasons and won the overall champion award in competition against 29 other teams in the intercollegiate horse judging contest at the All American Quarter Horse

Congress held recently in Columbus, Ohio.

Team members were John Pipkin of Bryan, Stacy Riggs of Kaufman, Amy Schulte of Dallas, Cindy Sossoman of Fort Worth, Linda Warriner of Klamath Falls, Ore., and Laura Walker of Center.

Schulte was the high point individual.

Pipkin was second, Riggs twelfth and Walker eighteenth overall.

Also, a judging team competing with 17 other teams at the National Arabian Championship Show Judging Contest in Louisville, Ky. placed second by one point and won the halter judging competition.

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Nov. 4 8:00-5:00
Nov. 5 8:00-2:00
in MSC main hallway.

Entry fee \$1.00

Prints should be 8 x 10 or larger and must be matted.

Direct other questions to MSC Camera Committee Rm. 216 MSC