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Learn How to Bank Like a Banker

By Kimberly A. Griffiths

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The business of banking has changed dramatically over the last decade. Because the cost of doing business the old-fashioned way is no longer effective, banks are interested in changing their customers' behavior by encouraging electronic banking alternatives whenever possible. They have done this by charging high fees for services that were once free. If you pay \$200 or more in annual fees for banking, it's time to do some competitive shopping.

Before becoming furious with your bank, it may be that the products you're using no longer meet your personal needs. If you have an established relationship with your bank, inquire about the other types of lower-cost checking and savings account products.

By understanding the rationale of why a bank charges fees for different services will allow you to be a savvy banking customer. If human contact is required to serve you, such as a teller or personal banker, this is very expensive for the bank. The incentive is for banks to encourage more high-tech, "low-touch" methods of meeting your needs. This is accomplished by servicing as many customers as possible with automated telephone services, cash machines, and online self-service banking.

Since the bank needs to train their employees, provide a paycheck and benefits, pay for the branch building, in some cases supply uniforms etc., it is conceivable that your one banking transaction per pay period could cost the bank \$3 or more for your one banking transaction.

If you conduct your banking via an automated telephone system, the cost of this type of transaction is much less expensive. However, if you then require assistance from a telephone banker, the price goes from \$1 for the automated process to as much as \$2 for human contact. For the same reasons stated above, the training, location, computer equipment, etc. become more expensive when human interaction is needed.

Now it is clear why electronic banking methods are preferred by financial institutions. In fact, most banks are rewarding their customers with lower fees the more the customer does his/her banking electronically. For example, even though Automatic Teller Machines (ATMs) costs the bank around \$100,000 each plus the cost of the computer network and maintenance, the cost of these type of transactions drop to \$0.50 – \$1 each. Not only are these machines more cost effective, the 24–hour availability to customers is very convenient.

With the ease and convenience of Automatic Clearing House (ACH) payments, this "checkless" process drops the price to around \$0.25 each. And finally, the Internet drops the expense even further to less than \$0.10 a transaction. I realize that there is still some fear of banking electronically, but the security that banks have instilled with computer technology far surpasses the current security of traditional banking methods. If you lose your checkbook and wallet, the cost and worry of canceling these checks is very tedious. It's very possible that a thief could forge your name and deplete your accounts in a matter of hours. The sophisticated computer technology, however, although not perfect, has a far more secure system to protect you and your money.

Avoid being the bank's best customer. Attempt to cut your annual bank fees in half by educating yourself. Inquire about the options and products available to you with your banker. By asking about the alternative banking methods, you may find that your bank fees will drop considerably.

Kimberly A. Griffiths

This is an excerpt from ONE PAYCHECK AT A TIME, OnePaycheckataTime.com, by Kimberly A. Griffiths, ISBN: 1591133327. ONE PAYCHECK AT A TIME, a 200 page workbook, contains budget management exercises for an entire year of paychecks. The author, Kimberly A. Griffiths, has been through the vicious cycle of debt herself, and provides a no–nonsense system to managing your money paycheck to paycheck. You customize the journal based on your pay schedule and learn the necessary tools for making ends meet.

Baccarat Tips

By BetPrize

Baccarat is one of the easiest casino games to play and is very popular with high rollers online and big gamblers at online and land based casinos around the world. It is simple to master your skills, fun and easy to play.

Comparing to other casino card games Baccarat has clear advantage for players because of the low house edge, so the odds to win for players are higher. It is a game of guessing, therefore no real strategy will work in this game.

In the Baccarat gambling game there are three possible betting options available– on the player, on the banker and on the tie. Betting on the player and on the banker both have about the same house edge percentage, so you have almost a 50% chance of picking the right outcome and in the event of a tie

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winning you get your initial bet back. Your odds are slightly better for betting on the banker. Sometimes the game offers a commission on the banker bet (usually 4–5%) which reduce the advantage of this method. Above all avoid betting on the tie, the the house edge is the highest for that.

You should not waste your time trying to spot a pattern of the game and then to chase it pointlessly. There can not be a pattern in the Baccarat gambling game simply because one hand has no bearing on the next, and is never influenced by the preceding hands. Same as trying to guess how the previous slots spin will affect the next one.

Usually Baccarat gambling game is played with eight decks of cards. The less number of decks you play with, the higher your odds for betting on the banker.

Mini–BaccaratBaccarat and mini–Baccarat have the same rules except they have lower table limits and less players around the table. Mini–baccarat is good for beginners. Try your luck, hope for the best and have fun!

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