

# SENATE BILL REPORT

## HB 1138

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As Reported By Senate Committee On:  
Financial Institutions, Housing & Consumer Protection, March 29, 2005

**Title:** An act relating to the imposition of fees related to the use of automated teller machines.

**Brief Description:** Regulating fees for using an automated teller machine.

**Sponsors:** Representatives Ericksen and Holmquist.

**Brief History:** Passed House: 2/11/05, 98-0.

**Committee Activity:** Financial Institutions, Housing & Consumer Protection: 3/17/05, 3/29/05 [DP].

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### SENATE COMMITTEE ON FINANCIAL INSTITUTIONS, HOUSING & CONSUMER PROTECTION

**Majority Report:** Do pass.

Signed by Senators Fairley, Chair; Berkey, Vice Chair; Brandland, Delvin, Franklin, Prentice and Schmidt.

**Staff:** Joanne Conrad (786-7472)

**Background:** Financial institutions issue Automated Teller Machine (ATM) cards, for their customers to use to obtain cash, review balance information, and transfer funds between accounts. Some ATMs are owned by businesses other than financial institutions, for example, convenience stores, as a service for their customers. Concerns exist, especially in border states, regarding the ability to charge fees to customers who use foreign bank accounts.

**Summary of Bill:** Owners of ATMs may charge access fees or surcharges to customers making transactions with accounts from foreign financial institutions.

**Appropriation:** None.

**Fiscal Note:** Not requested.

**Committee/Commission/Task Force Created:** No.

**Effective Date:** Ninety days after adjournment of session in which bill is passed.

**Testimony For:** Some businesses that provide ATMs for their customers lose money because they cannot collect a fee from an international user, even if the user agrees to the fee.

**Testimony Against:** None.

**Who Testified:** PRO: Representative Ericksen, prime sponsor.