

Department of Legislative Services  
Maryland General Assembly  
2000 Session

FISCAL NOTE

House Bill 880 (Delegate Moe. *et al.*)

Commerce and Government Matters

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**Financial Institutions - Automated Teller Machines - Limitation on Fees**

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This bill limits the amount of the fee an automated teller machine (ATM) operator may charge for use of the ATM for persons using access devices not issued by the operator.

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**Fiscal Summary**

**State Effect:** Enforcement could be handled with existing resources.

**Local Effect:** None.

**Small Business Effect:** Meaningful.

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**Analysis**

**Current Law:** No provision of law limits the fee an ATM operator may charge for use of the ATM.

**Small Business Effect:** Businesses own and operate ATMs independently of a financial institution, and charge a fee for the use of their ATMs. To the extent small business ATM operators would be required to lower their fees for ATM use, their revenues would decrease. The amount of the revenue decrease will depend on the difference between the current ATM fee and the maximum fee allowed under the bill. Because the maximum fee allowed by the bill declines in the future, the revenue loss to small business ATM operators would increase in the future.

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## Additional Information

**Prior Introductions:** Similar bills were introduced in the 1998 and 1999 sessions. HB 915 in 1998 and HB 118 in 1999 received unfavorable reports from the House Commerce and Government Matters Committee.

**Cross File:** None.

**Information Source(s):** Department of Labor, Licensing, and Regulation; Department of Legislative Services

**Fiscal Note History:** First Reader - February 21, 2000  
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