

▶ Paul J. Weinstein Jr.  
08/12/98 02:16:27 PM  
.....

Record Type: Record

To: Sarah Rosen/OPD/EOP, Jonathan Orszag/OPD/EOP, Thomas L. Freedman/OPD/EOP  
cc: Bruce N. Reed/OPD/EOP, Elena Kagan/OPD/EOP  
Subject: Revised Draft ATM Proposal -- Includes Sarah's edits

**Proposal**

On an annual basis, Treasury would publish a report on consumer financial issues. In each report Treasury would provide a list of insured financial institutions based on geographic divisions and by size. The report would be made available on the internet accessible through the Treasury home page. The information would be collected by the Office of the Comptroller, Office of Thrift Supervision, and the National Credit Union Administration. Because fees can change, there would be a disclaimer up front stating that the "information contained in the publication is subject to change."

Treasury would report on the following categories:

- 1) Fees charged to depositors at ATMs at their home branches;
- 2) Fees charged by institutions to depositors using other banks ATMs;
- 3) Fees charged by ATM networks;
- 4) ATM fees charged to non-member depositors by institutions;
- 5) Minimum deposit requirements for checking and savings accounts;
- 6) Fees for overdrafts;
- 7) Checking account fees. Fees and charges for ckecking accounts often depend on what packet of services are offered when you opened account and how much money is in the account. We will need to develop categories which underscore the differences in types of accounts. If we just list checking account fees, the fees that aren't reported would increase.