

**D.5.1. Automated teller machines
in Alabama, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 57.7 | ... |
| Annual fee | | |
| Percent charging | 4.8 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 4.8 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 4.8 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 90.1 | ... |
| Average | 1.04 | ... |
| Deposits | | |
| Percent charging ... | 72.1 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 80.4 | ... |
| Average | ... | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.2. Automated teller machines
in Arkansas, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 62.1 | 80.1 |
| Annual fee | | |
| Percent charging | 5.1 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 2.5 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 2.5 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 74.8 | ... |
| Average | 1.19 | ... |
| Deposits | | |
| Percent charging ... | 62.2 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 72.7 | ... |
| Average | .96 | ... |

NOTE. Transactions in which
the machine used is that of the
customer's institution are called
"on us."

...Data are insufficient to
report.

**D.5.3. Automated teller machines
in California, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 85.5 | 70.2 |
| Annual fee | | |
| Percent charging | 2.6 | .0 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 2.2 | 4.2 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 3.5 | 10.1 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 2.6 | 10.1 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 3.6 | 10.1 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 47.3 | 91.7 |
| Average | 1.09 | 1.27 |
| Deposits | | |
| Percent charging ... | ... | 100.0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 44.3 | 86.1 |
| Average | 1.07 | 1.20 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.4. Automated teller machines
in Colorado, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 83.5 | 32.5 |
| Annual fee | | |
| Percent charging | 62.0 | ... |
| Average | 10.90 | ... |
| Card fee | | |
| Percent charging | 7.6 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 7.7 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 7.7 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 7.7 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 84.5 | ... |
| Average | 1.03 | ... |
| Deposits | | |
| Percent charging ... | 59.3 | ... |
| Average | 1.25 | ... |
| Balance inquiries | | |
| Percent charging ... | 62.5 | ... |
| Average | .93 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.5. Automated teller machines
in Florida, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 90.9 | ... |
| Annual fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 3.6 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 15.8 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 97.4 | ... |
| Average | 1.05 | ... |
| Deposits | | |
| Percent charging ... | 96.0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 89.0 | ... |
| Average | 1.00 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.6. Automated teller machines
in Georgia, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 92.6 | ... |
| Annual fee | | |
| Percent charging | 1.9 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 7.4 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 73.7 | ... |
| Average | 1.68 | ... |
| Deposits | | |
| Percent charging ... | 84.0 | ... |
| Average | 1.40 | ... |
| Balance inquiries | | |
| Percent charging ... | 66.9 | ... |
| Average | 1.07 | ... |

NOTE. Transactions in which
the machine used is that of the
customer's institution are called
"on us."

...Data are insufficient to
report.

**D.5.7. Automated teller machines
in Iowa, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 85.6 | 87.6 |
| Annual fee | | |
| Percent charging | 32.7 | ... |
| Average | 9.26 | ... |
| Card fee | | |
| Percent charging | 27.2 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 37.8 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 12.1 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 64.6 | ... |
| Average | .80 | ... |
| Deposits | | |
| Percent charging ... | 43.6 | ... |
| Average | .88 | ... |
| Balance inquiries | | |
| Percent charging ... | 30.9 | ... |
| Average | .62 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.8. Automated teller machines
in Illinois, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 68.9 | 81.8 |
| Annual fee | | |
| Percent charging | 8.7 | 11.8 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 13.5 | 9.9 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 3.6 | 16.2 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .5 | 12.1 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 2.1 | 13.2 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 82.1 | 90.6 |
| Average | 1.04 | .98 |
| Deposits | | |
| Percent charging ... | 76.3 | 58.0 |
| Average | 1.04 | .87 |
| Balance inquiries | | |
| Percent charging ... | 78.6 | 84.3 |
| Average | .99 | .92 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.9. Automated teller machines
in Indiana, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 96.4 | 85.3 |
| Annual fee | | |
| Percent charging | .0 | .0 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | .0 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | 34.4 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | 17.2 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | 34.4 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 97.0 | 68.1 |
| Average | 1.06 | ... |
| Deposits | | |
| Percent charging ... | 94.5 | ... |
| Average | 1.11 | ... |
| Balance inquiries | | |
| Percent charging ... | 89.5 | 68.1 |
| Average | 1.09 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.10. Automated teller machines
in Kansas, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 11.4 | ... |
| Annual fee | | |
| Percent charging | ... | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | ... | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |

NOTE. Transactions in which
the machine used is that of the
customer's institution are called
"on us."

...Data are insufficient to
report.

**D.5.11. Automated teller machines
in Kentucky, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 100.0 | 50.0 |
| Annual fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 2.9 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 97.1 | ... |
| Average | .92 | ... |
| Deposits | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 68.6 | ... |
| Average | ... | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.12. Automated teller machines
in Louisiana, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 61.3 | 46.2 |
| Annual fee | | |
| Percent charging | 13.1 | 16.4 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 13.1 | .0 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | .0 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | .0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 4.4 | .0 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 81.0 | 59.1 |
| Average | 1.29 | ... |
| Deposits | | |
| Percent charging ... | 43.7 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 72.3 | 59.1 |
| Average | 1.12 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.13. Automated teller machines
in Massachusetts, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 100.0 | 85.0 |
| Annual fee | | |
| Percent charging | 15.8 | 9.6 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 28.4 | 5.7 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | 7.5 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | 5.5 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 12.6 | 7.5 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 84.1 | 85.2 |
| Average | 1.04 | .88 |
| Deposits | | |
| Percent charging ... | 44.0 | 72.3 |
| Average | ... | .95 |
| Balance inquiries | | |
| Percent charging ... | 76.4 | 71.7 |
| Average | .95 | .99 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.14. Automated teller machines
in Minnesota, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 48.6 | ... |
| Annual fee | | |
| Percent charging | 14.3 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 15.1 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 84.9 | ... |
| Average | 1.00 | ... |
| Deposits | | |
| Percent charging ... | 62.9 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 72.5 | ... |
| Average | ... | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.15. Automated teller machines
in Missouri, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 79.8 | 48.8 |
| Annual fee | | |
| Percent charging | 15.8 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 15.8 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 100.0 | ... |
| Average | 1.16 | ... |
| Deposits | | |
| Percent charging ... | 94.6 | ... |
| Average | 1.13 | ... |
| Balance inquiries | | |
| Percent charging ... | 78.9 | ... |
| Average | 1.11 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.16. Automated teller machines
in Mississippi, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 61.4 | ... |
| Annual fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 100.0 | ... |
| Average | 1.07 | ... |
| Deposits | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 100.0 | ... |
| Average | 1.07 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.17. Automated teller machines
in Montana, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 71.9 | ... |
| Annual fee | | |
| Percent charging | 19.2 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 100.0 | ... |
| Average | 1.12 | ... |
| Deposits | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 71.6 | ... |
| Average | 1.11 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.18. Automated teller machines
in Nebraska, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 81.1 | ... |
| Annual fee | | |
| Percent charging | 12.1 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 25.0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 11.3 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 11.3 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 11.3 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 74.3 | ... |
| Average | 1.28 | ... |
| Deposits | | |
| Percent charging ... | 73.6 | ... |
| Average | 1.25 | ... |
| Balance inquiries | | |
| Percent charging ... | 68.9 | ... |
| Average | 1.26 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.19. Automated teller machines
in New Jersey, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 83.4 | 84.1 |
| Annual fee | | |
| Percent charging | 17.6 | 6.2 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | 13.0 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 10.6 | .0 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | .0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 5.4 | .0 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 94.8 | 55.8 |
| Average | .85 | ... |
| Deposits | | |
| Percent charging ... | 87.7 | 84.8 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 77.1 | 55.8 |
| Average | ... | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.20. Automated teller machines
in New York, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 63.1 | 97.0 |
| Annual fee | | |
| Percent charging | 11.4 | 8.7 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 2.6 | .0 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | 12.9 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 4.0 | .0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 1.3 | 12.9 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 88.3 | 71.5 |
| Average | 1.08 | .93 |
| Deposits | | |
| Percent charging ... | 55.4 | 59.4 |
| Average | .86 | ... |
| Balance inquiries | | |
| Percent charging ... | 85.3 | 58.0 |
| Average | .85 | .84 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.21. Automated teller machines
in Ohio, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 71.2 | 80.1 |
| Annual fee | | |
| Percent charging | .0 | 3.5 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | .0 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 19.6 | 15.0 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | 16.7 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 4.7 | 16.4 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 92.4 | 89.4 |
| Average | .88 | .91 |
| Deposits | | |
| Percent charging ... | 31.9 | 69.4 |
| Average | .96 | ... |
| Balance inquiries | | |
| Percent charging ... | 49.1 | 84.5 |
| Average | 1.22 | .81 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.22. Automated teller machines
in Oklahoma, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 72.4 | 68.3 |
| Annual fee | | |
| Percent charging | 42.0 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 2.4 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 71.8 | ... |
| Average | 1.00 | ... |
| Deposits | | |
| Percent charging ... | 75.2 | ... |
| Average | 1.00 | ... |
| Balance inquiries | | |
| Percent charging ... | 71.8 | ... |
| Average | .99 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.23. Automated teller machines
in Pennsylvania, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 93.6 | 47.1 |
| Annual fee | | |
| Percent charging | 28.8 | 35.8 |
| Average | 14.69 | ... |
| Card fee | | |
| Percent charging | 6.8 | 10.7 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | .0 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | .0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | .0 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 57.5 | 73.4 |
| Average | .98 | .70 |
| Deposits | | |
| Percent charging ... | 48.4 | 52.8 |
| Average | 1.10 | ... |
| Balance inquiries | | |
| Percent charging ... | 39.8 | 52.8 |
| Average | 1.03 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.24. Automated teller machines
in Tennessee, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 64.2 | 71.2 |
| Annual fee | | |
| Percent charging | 4.9 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 91.3 | ... |
| Average | 1.03 | ... |
| Deposits | | |
| Percent charging ... | 91.8 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 72.3 | ... |
| Average | 1.00 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.25. Automated teller machines
in Texas, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 63.3 | 80.9 |
| Annual fee | | |
| Percent charging | 6.4 | 8.6 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 11.4 | 24.3 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 1.3 | 16.4 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 1.3 | 16.4 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 7.2 | 16.4 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 85.3 | 83.6 |
| Average | 1.02 | .97 |
| Deposits | | |
| Percent charging ... | 59.5 | 82.0 |
| Average | .95 | .97 |
| Balance inquiries | | |
| Percent charging ... | 73.9 | 67.1 |
| Average | .97 | .97 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.26. Automated teller machines
in Virginia, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 78.7 | ... |
| Annual fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 5.4 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 78.9 | ... |
| Average | 1.31 | ... |
| Deposits | | |
| Percent charging ... | ... | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 78.9 | ... |
| Average | 1.31 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us."

...Data are insufficient to report.

**D.5.27. Automated teller machines
in Washington state, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 100.0 | 87.6 |
| Annual fee | | |
| Percent charging | .0 | .0 |
| Average | ... | ... |
| Card fee | | |
| Percent charging | .0 | .0 |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | 16.4 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | 16.4 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | 16.4 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 59.8 | 85.9 |
| Average | .74 | 1.20 |
| Deposits | | |
| Percent charging ... | ... | 80.4 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 46.4 | 83.6 |
| Average | ... | 1.20 |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.

**D.5.28. Automated teller machines
in Wisconsin, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 67.0 | 75.6 |
| Annual fee | | |
| Percent charging | 24.8 | 22.6 |
| Average | 10.60 | ... |
| Card fee | | |
| Percent charging | 24.1 | 13.0 |
| Average | 7.52 | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | 12.7 | 12.7 |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 29.0 | .0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 11.9 | 12.7 |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 76.3 | 70.7 |
| Average | 1.24 | ... |
| Deposits | | |
| Percent charging ... | 24.9 | 58.0 |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 36.4 | 51.7 |
| Average | .89 | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ...Data are insufficient to report.

**D.5.29. Automated teller machines
in West Virginia, 1996**

Dollars except as noted

| Service availability and fee averages | Banks | Savings associations |
|---|-------|-------------------------|
| Percent offering ... | 100.0 | ... |
| Annual fee | | |
| Percent charging | 44.2 | ... |
| Average | ... | ... |
| Card fee | | |
| Percent charging | 12.4 | ... |
| Average | ... | ... |
| Fee for transactions on us | | |
| Withdrawals | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | .0 | ... |
| Average | ... | ... |
| Fee for transactions on others | | |
| Withdrawals | | |
| Percent charging ... | 54.8 | ... |
| Average | ... | ... |
| Deposits | | |
| Percent charging ... | 38.5 | ... |
| Average | ... | ... |
| Balance inquiries | | |
| Percent charging ... | 54.8 | ... |
| Average | ... | ... |

NOTE. Transactions in which the machine used is that of the customer's institution are called "on us." ... Data are insufficient to report.