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THE GENERAL ASSEMBLY OF PENNSYLVANIA

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SENATE BILL

No. 628 Session of  
2003

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INTRODUCED BY LOGAN, LAVALLE, COSTA, TARTAGLIONE, BOSCOLA, STACK  
AND RAFFERTY, APRIL 24, 2003

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REFERRED TO BANKING AND INSURANCE, APRIL 24, 2003

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AN ACT

1 Prohibiting transaction fees for the use of an automated teller  
2 machine card or debit card for the purchase of goods or  
3 services; and providing penalties.

4 The General Assembly of the Commonwealth of Pennsylvania  
5 hereby enacts as follows:

6 Section 1. Short title.

7 This act shall be known and may be cited as the ATM/Debit  
8 Card Fee Prohibition Act.

9 Section 2. Definitions.

10 The following words and phrases when used in this act shall  
11 have the meanings given to them in this section unless the  
12 context clearly indicates otherwise:

13 "ATM." An automated teller machine.

14 "ATM card" or "debit card." A device or instrument which  
15 entitles the holder to obtain money, goods, services or anything  
16 of value as an automatic debit against an account of the holder.

17 Section 3. Transaction fees prohibited.

18 No person or business located in this Commonwealth shall

1 require any customer using an ATM card or debit card to purchase  
2 goods or services from the person or business to pay any fee or  
3 surcharge due to the customer's use of an ATM card or debit  
4 card.

5 Section 4. Civil penalty.

6 A person or business located in this Commonwealth that is  
7 found to have violated section 3 shall be subject to a civil  
8 penalty of \$500 for the first offense and a civil penalty of  
9 \$1,000 for each subsequent offense.

10 Section 5. Effective date.

11 This act shall take effect in 60 days.