1996 LAWS OF MARYLAND

- (4) (i) "Automated teller machine" means any electronic information processing device located in this State which accepts or dispenses each in connection with a credit, deposit, or convenience account.
 - (ii) "Automated teller-machine" does not include devices used:
 - 1. Solely to facilitate check guarantees or check authorizations;
- 2. In connection with the acceptance or dispensing of cash on a person-to-person-basis, including by a store cashier; or
 - 3. For the payment of goods or services.
- (7) "Customer" means an individual to whom an access device has been issued for personal, family, or household use.
 - (9) "Financial institution" has the meaning stated in § 1-101 of this title.
- (11) "Operator" means a financial institution or other person that operates an automated teller machine.
- (F) (1) AT THE TIME A TRANSACTION IS INITIATED, THE OPERATOR OF AN AUTOMATED TELLER MACHINE SHALL PROVIDE THE CUSTOMER WITH NOTICE OF THE FEE TO BE CHARGED FOR USING THE AUTOMATED TELLER MACHINE.
- (2) THE OPERATOR MAY GIVE THE NOTICE REQUIRED UNDER PARAGRAPH (1) OF THIS SUBSECTION BY:
- (I) POSTING THE AMOUNT OF THE FEE FOR EACH TYPE OF TRANSACTION IN A CONSPICUOUS PLACE ON THE AUTOMATED TELLER MACHINE; OR
- (II) LISTING THE AMOUNT OF THE FEE FOR THE TRANSACTION ON THE SCREEN OF THE AUTOMATED TELLER MACHINE AT THE TIME THE CUSTOMER INITIATES THE TRANSACTION.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect October June 1, 1996.

Approved April 30, 1996.

CHAPTER 206

(House Bill 291)

AN ACT concerning ·

Title Insurance

FOR the purpose of <u>altering the information that a corporation shall include in an application for a title insurance certificate of qualifications;</u> repealing a certain provision requiring title insurance insurers to comply with the licensing and bonding