

(I) POSTING IN A CONSPICUOUS PLACE ON OR NEAR THE AUTOMATED TELLER MACHINE THE AMOUNT OF THE FEE ~~FOR EACH TYPE OF TRANSACTION~~; 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~~ IS INITIATED.

(3) IF THE OPERATOR GIVES THE NOTICE IN THE MANNER PROVIDED BY PARAGRAPH (2)(II) OF THIS SUBSECTION, ~~THE CUSTOMER PERSON USING THE AUTOMATED TELLER MACHINE SHALL BE PROVIDED WITH THE OPPORTUNITY TO CANCEL THE TRANSACTION WITHOUT INCURRING ANY FEE.~~

~~[(f)]~~ (G) (1) Only the State may enact a law regarding customer safety at automated teller machines.

(2) This section shall preempt any local law governing customer safety at automated teller machines.

SECTION 2. AND BE IT FURTHER ENACTED, That if any provision of this Act or the application thereof to any person or circumstance is held invalid for any reason in a court of competent jurisdiction, the invalidity does not affect other provisions or any other application of this Act which can be given effect without the invalid provision or application, and for this purpose the provisions of this Act are declared severable.

SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect October 1, 1997.

May 22, 1997

The Honorable Casper R. Taylor, Jr.
Speaker of the House
State House
Annapolis MD 21401

Dear Mr. Speaker:

In accordance with Article II, Section 17 of the Maryland Constitution, I have today vetoed House Bill 72.

This bill requires that medical files on applicants and claimants compiled by insurers under policies of health or life insurance be made available for inspection by a physician of the applicant's choice, and authorizes an insurer to disclose specific medical information contained in an insured's medical records to a physician of the insured's choice. The bill also requires a life insurer that denies a life insurance policy to an applicant to disclose the results of any medical examination administered to determine the applicant's insurability to a physician of the applicant's choice if requested by the applicant.

Senate Bill 724, which was passed by the General Assembly and signed by me on April 29, 1997, accomplishes the same purpose. Therefore, it is not necessary for me to sign House Bill 72.