

(3) (i) Only one notice need be furnished for each mailing address; and

(ii) If access devices are furnished to more than one customer for a single account or set of accounts or on the basis of a single application or other request for access devices, only one notice need be furnished to satisfy this subsection's notice requirement as to those customers.

(4) The notice required by this subsection may be included with other disclosures related to the access device furnished to a customer, including any initial or periodic disclosure statement furnished under the Federal Electronic Fund Transfer Act.

(5) The issuer of an access device shall be deemed to be in compliance with the notice requirement of this subsection if the issuer advises the customer to:

(i) Be aware of the customer's surroundings when using an automated teller machine, particularly during the hours of darkness;

(ii) Be accompanied by another person when using an automated teller machine during the hours of darkness;

(iii) Refrain from displaying cash, place cash in a pocket as soon as a transaction is completed, and count cash in the safety of a locked enclosure such as a car or home;

(iv) Use another automated teller machine or return at a later time if anything suspicious is noticed;

(v) Cancel a transaction, place the access device in a pocket, and leave if anything suspicious is noticed when using an automated teller machine; and

(vi) Immediately report all crimes to the operator of the automated teller machine and to local law enforcement officials.

(6) For an access device issued before January 1, 1995, compliance with the provisions of this subsection shall be optional unless:

(i) A customer requests in writing that the notice required by this subsection be provided; or

(ii) The access device is reissued, renewed, or replaced on or after January 1, 1995.

(f) (1) At or before the time a transaction is initiated, the operator of an automated teller machine shall provide the person using the automated teller machine with notice of the fee to be charged by the operator for use of the automated teller machine by persons using access devices not issued by the operator.

(2) The operator may give the notice required under paragraph (1) of this subsection by either:

(i) Posting in a conspicuous place on or near the automated teller machine the amount of the fee; or