- (II) LISTING THE AMOUNT OF THE FEE ON THE SCREEN OF THE AUTOMATED TELLER MACHINE AT THE TIME THE TRANSACTION IS INITIATED.
- (2) IF THE OPERATOR GIVES THE NOTICE IN THE MANNER PROVIDED BY PARAGRAPH (1)(II) OF THIS SUBSECTION, THE PERSON USING THE AUTOMATED TELLER MACHINE SHALL BE PROVIDED WITH THE OPPORTUNITY TO CANCEL THE TRANSACTION WITHOUT INCURRING ANY FEE.

  1–405.
- (A) "FOREIGN BANKING CORPORATION" HAS THE MEANING STATED IN § 12-201(F) OF THIS ARTICLE.
- (B) A FOREIGN BANKING CORPORATION MAY NOT HAVE AN AUTOMATED TELLER MACHINE IN THIS STATE FOR ANY PURPOSE UNLESS:
- (1) THE FOREIGN BANKING CORPORATION OBTAINS FROM THE COMMISSIONER A PERMIT FOR THE AUTOMATED TELLER MACHINE; OR
  - (2) THE AUTOMATED TELLER MACHINE IS AUTHORIZED UNDER:
- (I) THE RIEGLE-NEAL INTERSTATE BANKING AND BRANCHING EFFICIENCY ACT OF 1994 OR OTHER FEDERAL LAW, OR
  - (II) TITLE 5, SUBTITLE 9 OR SUBTITLE 10 OF THIS ARTICLE.
- (C) THE PROCESS FOR OBTAINING A PERMIT FOR THE AUTOMATED TELLER MACHINE IS AS STATED IN §§ 12–208 AND 12–209 OF THIS ARTICLE.

  1–406.
- (A) ONLY THE STATE MAY ENACT A LAW REGARDING AUTOMATED TELLER MACHINES.
- (B) THIS SUBTITLE SHALL PREEMPT ANY LOCAL LAW GOVERNING AUTOMATED TELLER MACHINES.

  [5-502.
  - (a) In this section:
- (1) "Electronic terminal" means any manned or unmanned electronic machine that:
  - (i) Enables a customer of a banking institution to:
- 1. Withdraw money from an account or under an authorized line of credit of the customer with the banking institution;
- 2. Transfer money from any account of the customer with the banking institution to any other account with the banking institution; or
- 3. Deposit money into an account of the customer with the banking institution;