

**ALEC EXPOSED**

"ALEC" has long been a secretive collaboration between Big Business and "conservative" politicians. Behind closed doors, they ghostwrite "model" bills to be introduced in state capitols across the country. This agenda-underwritten by global corporations-- includes major tax loopholes for big industries and the super rich, proposals to offshore U.S. jobs and gut minimum wage, and efforts to weaken public health, safety, and environmental protections. Although many of these bills have become law, until now, their origin has been largely unknown. With **ALEC EXPOSED**, the Center for Media and Democracy hopes more Americans will study the bills to understand the depth and breadth of how big corporations are changing the legal rules and undermining democracy across the nation.

**ALEC's Corporate Board**  
--in recent past or present

- AT&T Services, Inc.
- centerpoint360
- UPS
- Bayer Corporation
- GlaxoSmithKline
- Energy Future Holdings
- Johnson & Johnson
- Coca-Cola Company
- PhRMA
- Kraft Foods, Inc.
- Coca-Cola Co.
- Pfizer Inc.
- Reed Elsevier, Inc.
- DIAGEO
- Peabody Energy
- Intuit, Inc.
- Koch Industries, Inc.
- ExxonMobil
- Verizon
- Reynolds American Inc.
- Wal-Mart Stores, Inc.
- Salt River Project
- Altria Client Services, Inc.
- American Bail Coalition
- State Farm Insurance

For more on these corporations, search at [www.SourceWatch.org](http://www.SourceWatch.org).

**DID YOU KNOW?** Corporations VOTED to adopt this. Through ALEC, global companies work as "equals" in "unison" with politicians to write laws to govern your life. Big Business has "a VOICE and a VOTE," according to newly exposed documents. **DO YOU?**

[Home](#) → [Model Legislation](#) → Commerce, Insurance, and Economic Development

**Resolution in Opposition to Government Imposed Caps or Elimination of ATM Service Charges**

**Summary**

This resolution opposes government imposed caps or elimination of ATM service charges. ATMs are widely used machines that many consumers rely upon to conveniently bank 24 hrs per day. These machines were originally installed to reduce reliance on tellers and have proliferated because of financial support derived from particular fees for usage. In any case, government imposed caps on ATM fees and surcharges are price controls, which violate the principles of free enterprise.

**Model Resolution**

**WHEREAS**, ATM owners have revolutionized personal banking by providing consumers access to banking services 24 hours per day, seven days per week and ATM networks provide consumers access to their money nationwide and worldwide; and

**WHEREAS**, Most banks allow free, unlimited ATM usage for their own customers; and

**WHEREAS**, since April of 1996, when ATM networks began to allow ATM owners to charge non-customers for transactions, the number of ATMs nationwide has increased by 85%; and

**WHEREAS**, the consulting firm of McKinsey & Co. found that banks have spent \$1.5 billion to operate ATMs and have saved \$200 million on the cost of using tellers as a result of growing ATM usage; and

**WHEREAS**, Between 1991 and 1995, the federal reserve board estimates that average ATMs generated \$10,445 more in expenses than in income; and

**WHEREAS**, some ATM owners and network operators charge fees and surcharges to consumers to help them cover the costs of operating ATMs; and

**WHEREAS**, Before ATM surcharges, 3,000 transactions per month for small ATM operators were required for them to break even; and

**WHEREAS**, Now it only takes these same operators 500 transactions per month to break even; and

**WHEREAS**, Prohibiting ATM fees and surcharges would reduce the number and locations of ATMs because of the high costs of owning and operating these machines, thereby reducing customer convenience and choice in using personal banking services; or

**WHEREAS**, ATM owners would be forced to pass the costs of operating ATMs to other customers who may not be ATM users but would end up subsidizing those who do use them; and

**WHEREAS**, ATM surcharges and others fees are really fees used for different purposes and not double dipping as some critics of ATM fees contend; and

**WHEREAS**, Consumers are provided other methods such as traveling to a bank or utilizing a point of sale installation to complete their cash transactions; and

**WHEREAS**, Consumers and not the government should decide whether or not they want to pay for the convenience of using ATMs; and

**WHEREAS**, Such a government imposed prohibition would amount to levying a time tax on consumers by denying them the opportunity to use convenient ATMs and forcing them to travel, in some cases, long distances to complete banking transactions; and

**WHEREAS**, Such a government imposed prohibition represents a price control that flies in the face of free market principles;

**NOW THEREFORE BE IT RESOLVED**, that ALEC opposes the practice of government at any level limiting or eliminating any ATM fees or surcharges; and

**BE IT FURTHER RESOLVED**, that the clerk (of the House or Senate) transmit copies

Did you know that global corporation Kraft Foods served as corporate co-chair in 2011?

of this resolution to the President and Vice President of the United States and to each member of Congress of the United States.

*Adopted by the CIED Task Force August 20, 1998. Approved by the ALEC Board of Directors September 1998.*

**About Us and ALEC EXPOSED.** The Center for Media and Democracy reports on corporate spin and government propaganda. We are located in Madison, Wisconsin, and publish [www.PRWatch.org](http://www.PRWatch.org), [www.SourceWatch.org](http://www.SourceWatch.org), and now [www.ALECexposed.org](http://www.ALECexposed.org). For more information contact: [editor@prwatch.org](mailto:editor@prwatch.org) or 608-260-9713.