

OSPIRG survey protests surcharges at ATM machines

Banks who charge for use of their ATMs are unfairly reaping the profits, OSPIRG says

David Ryan
Freelance Reporter

Anti-consumer and anti-competitive.

That's a charge OSPIRG and State Representative Floyd Prozanski made against ATM surcharging by banks in a press conference held Wednesday morning, where they released an OSPIRG survey titled "Big Banks, Bigger ATM Fees."

According to the survey, large banks are increasingly charging consumers — and at increasing rates — for using other banks' ATMs. This news comes at the same time that banks are reporting record profits. The U.S. General Accounting Office reported that banks earned \$2.5 million in profits from ATM surcharging in 1997.

The significance of this finding is that smaller banks and credit unions are losing customers to large banks that own most of the ATMs. Small-bank customers get tired of being surcharged and switch to a larger bank that owns more ATMs.

"What we are seeing in the banking industry is large institu-

tions gobbling up more and more of the marketplace. The more they gobble up, the less choice consumers are going to have," Prozanski said. "Think about it, we've now had over ten to 12 years of ATMs, and all of a sudden now just in the last couple of years the banks have been complaining that it costs them money. If it was costing them as much money as they say, we wouldn't have had [ATM] services provided for such a long time at such a low cost."

According to the OSPIRG survey, 70 percent of banks surcharge their ATM customers, but some obscure that fact. OSPIRG reported that some banks try to conceal the fact they are surcharging customers by either not telling the customer or displaying the surcharge warning after the customer has entered the amount of money they wish to withdraw — effectively trapping the customer into paying the surcharge fee.

"It was appropriate that OSPIRG released this survey on April Fool's Day," said Rich Brown, vice president of Public Affairs at Bank of America. "No one is being forced to use an ATM where they are being surcharged. It is the customer's choice alone."

Brown said the OSPIRG survey left out important information. He claimed non-banks, such as credit

unions and financial institutions that do not handle deposits, have benefited the most from ATM surcharging.

"Another piece of information that OSPIRG ignored is the dramatic growth of ATMs during the years they surveyed," Brown said.

The OSPIRG survey does state that in 1997, 70 percent of credit unions charged their own account holders to use other banks' ATMs.

Prozanski had advice for the surcharge-weary: "Consumers need to tell their banks enough is enough — [consumers] are ac-

cessing their own money."

Prozanski also had a warning for banks: "Last year I and one other colleague introduced legislation to prohibit or limit surcharge fees. You will see at least one more bill coming from me this year."

Measure seeks to stop partial-birth abortions

Abortion foes plan to mount an initiative drive to get the measure on Washington's ballot

By David Ammons
The Associated Press

OLYMPIA — Foes of the late-term abortion procedure they call "partial-birth" abortion, rebuffed in the state Legislature, said Wednesday they hope to put the issue on the November ballot.

The proposed ban, one of the main goals this year of religious conservatives, passed the House this session, but was watered down in the Senate to the point where the sponsors themselves decided to kill the bill.

Citing polls that show majority opposition to the procedure, sponsors are mounting an initiative drive. The measure was filed this week and backers soon will begin gathering signatures, said

the sponsor, Dr. Robert Bethel.

Bethel, a family physician from Poulsbo, said he's convinced that the measure will pass without trouble if it gets a spot on the November ballot.

"I used to deliver babies and this [procedure] to me is an almost unthinkable thing to do to a child who is within minutes of being delivered, to kill it this way," he said in an interview.

The procedure, which abortion-rights advocates describe as extremely rare, involves collapsing the brain of the fetus so that it can be delivered.

Foes say it amounts to infanticide and that caesarean section is always an option if the pregnancy must be terminated to save the woman's life. Abortion-rights activists say the procedure might be the best way to save the woman's life and that the decision should be left with the woman and her doctor, not the government.

University of Oregon

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Softball	April 6, 4:00 P.M.	342 Gilbert
Soccer	April 14, 4:00 P.M.	166 Lawrence
Ultimate Frisbee	April 22, 4:00 P.M.	166 Lawrence
4-on-4 Grass Volleyball	April 23, 4:00 P.M.	30 Pacific

Events	Deadline	Dates	Time	Location
Aquafina/Diet Pepsi Training & Fitness Week	April 13-17	All Week		Esslinger
Nike Regional Swoosh Challenge	April 18	All Day		Gerlinger Annex
Track Meet	May 6	May 8	4:00 P.M.	Hayward Field
Golf Tournament	May 12	May 17	TBA	Tokatee
Tennis Classic	May 13	May 15-17	TBA	Covered Courts
Pepsiball Challenge	None	May 30	All Day	IM Fields

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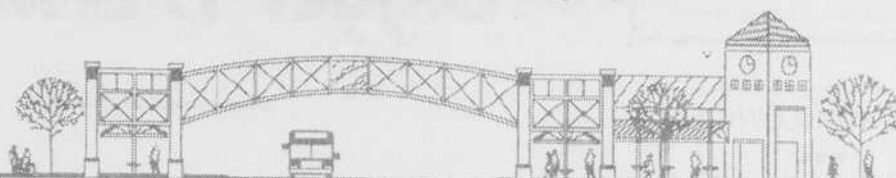
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