



STATE OF WISCONSIN )  
 )  
 OFFICE OF COMMISSIONER OF SAVINGS AND LOAN ) SS  
 OFFICE OF COMMISSIONER OF BANKING )  
 OFFICE OF COMMISSIONER OF CREDIT UNIONS )

"CERTIFICATE"

I, Harold N. Lee, Jr., Commissioner of Savings and Loan, Richard L. Dean, Commissioner of Banking and Ralph W. Brunner, Deputy Commissioner of Credit Unions, do hereby certify that the annexed rule relating to advertising the ownership of remote service units, customer bank communication terminals and remote terminals (collectively referred to as "ATMs") was duly approved by us on February 13, 1996.

This rule shall become effective on the first day of the month following its publication in the Wisconsin Administrative Register, pursuant to s. 227.22(2)(intro.), Stats.

I further certify that this copy of the rule has been compared with the original on file in my office and that it is a true copy of the whole original.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Office of the Commissioner of Savings and Loan this 13th day of February, 1996.

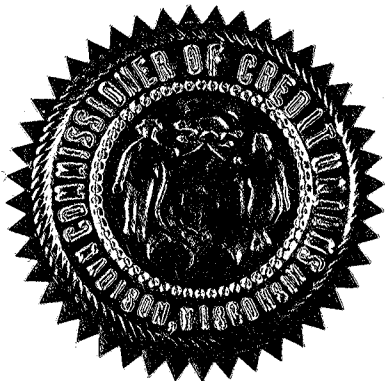
*Harold N. Lee, Jr.*  
 \_\_\_\_\_  
 Harold N. Lee, Jr., Commissioner



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Office of the Commissioner of Banking this 13th day of February, 1996.

A handwritten signature in cursive script, appearing to read "Richard L. Dean".

Richard L. Dean, Commissioner



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Office of the Commissioner of Credit Unions this 13th day of February, 1996.

A handwritten signature in cursive script, appearing to read "Ralph W. Brunner".

Ralph W. Brunner, Deputy Commissioner

ORDER OF THE  
OFFICE OF THE COMMISSIONER OF SAVINGS AND LOAN,  
OFFICE OF THE COMMISSIONER OF BANKING AND  
OFFICE OF THE COMMISSIONER OF CREDIT UNIONS  
AMENDING RULES

Relating to advertising the ownership of remote service units,  
customer bank communications terminals and remote terminals.

---

Analysis Prepared by the Offices of the Commissioners  
of Savings and Loan, Banking and Credit Unions

This joint rule similarly amends almost identical rule provisions promulgated by the three commissioners which were initially adopted as a joint rule in 1976 to regulate automatic transfer machines ("ATMs" herein), a generic term for remote service units of savings and loan associations and savings banks, customer bank communications terminals of banks and remote terminals of credit unions.

Four statutes directed the three commissioners regulating depository financial institutions to adopt rules which prohibited any advertising with regard to a shared ATM which suggested or implied exclusive ownership or control of the ATM by an individual or group of similar financial institutions operating or participating in the operation of an ATM. The four statutes are ss. 186.113(15)(a), 214.04(21)(b), 215.13(46)(a)1 and 221.04(1)(k)1, Stats. Under this directive, the three commissioners had each adopted a rule.

The four above statutes were amended to remove the directives in 1995 Wisconsin Act 55, (effective September 29, 1995). This proposed rule rescinds the four rules which the statutes no longer require.

This rule will have no effect on a savings and loan association, savings bank, bank or credit union which is a "small business" as defined in s. 227.114(1)(a), Stats.

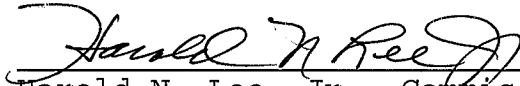
---

Pursuant to the authority vested in the commissioner of savings and loan, the commissioner of banking and the commissioner of credit unions by ss. 214.715(1)(d), 215.02(7)(a), 220.04(6) and 186.23, Stats., they hereby amend ss. Bkg 14.10, CU 63.10, S-L 12.10 and SB 12.10, relating to advertising the ownership of remote service units, customer bank communications terminals and remote terminals.

Attachment

Dated: February 13, 1996

COMMISSIONER OF SAVINGS AND LOAN




Harold N. Lee, Jr., Commissioner

COMMISSIONER OF BANKING



Richard L. Dean, Commissioner

DEPUTY COMMISSIONER OF CREDIT UNIONS



Ralph W. Brunner, Deputy Commissioner

SECTION 1. Bkg 14.10 is amended to read:

Bkg 14.10 ADVERTISING RESTRICTIONS. ~~No advertising with regard to a customer bank communications terminal used by a bank or its customers may suggest exclusive ownership or control of the terminal by any financial institution.~~ If use of a customer bank communications terminal is restricted under s. Bkg 14.04 (2) to designated financial institutions, all advertisements regarding the terminal shall clearly state that use of the terminal will be available to customers of other financial institutions at the end of the period of restricted use authorized by the commissioner.

SECTION 2. CU 63.10 is amended to read:

CU 63.10 ADVERTISING RESTRICTIONS. ~~No advertising with regard to a remote terminal used by a credit union or its customers may suggest exclusive ownership or control of the terminal by any financial institution.~~ If use of a remote terminal is restricted under s. CU 63.04 (2), to designated financial institutions, all advertisements regarding the terminal shall clearly state that use of the terminal will be available to customers of other financial institutions, at the end of the period of restricted use authorized by the commissioner.

SECTION 3. S-L 12.10 is amended to read:

S-L 12.10 ADVERTISING RESTRICTIONS. ~~No advertising with regard to a remote service unit used by an association or its customers~~

~~may suggest exclusive ownership or control of the unit by any financial institution.~~ If use of a remote service unit is restricted under s. S-L 12.04 (2) to designated financial institutions, all advertisements regarding the unit shall clearly state that use of the unit will be available to customers of other financial institutions at the end of the period of restricted use authorized by the commissioner.

SECTION 4. SB 12.10 is amended to read:

SB 12.10 ADVERTISING RESTRICTIONS. ~~No advertising with regard to a remote service unit used by a savings bank or its customers may suggest exclusive ownership or control of the unit by any financial institution.~~ If use of a remote service unit is restricted under s. SB 12.04 (2) to designated financial institutions, all advertisements regarding the unit shall clearly state that use of the unit will be available to customers of other financial institutions at the end of the period of restricted use authorized by the commissioner.

SECTION 5. EFFECTIVE DATE. Pursuant to s. 227.22(2) (intro.), Stats., this rule shall be effective on the first day of the month commencing after the date of its publication.

2/13/96

1995

XXXXX Session

LRB or Bill No./Adm. Rule No.

Bkg 14.10, CU 16.10, S-12.10

Amendment No. if Applicable B 2.10

ORIGINAL  UPDATED  
 CORRECTED  SUPPLEMENTAL

FISCAL ESTIMATE  
DOA-2048 (R10/92)

Subject Advertising the ownership of ATMs

Fiscal Effect  
State:  No State Fiscal Effect  
Check columns below only if bill makes a direct appropriation or affects a sum sufficient appropriation.  
 Increase Existing Appropriation  Increase Existing Revenues  
 Decrease Existing Appropriation  Decrease Existing Revenues  
 Create New Appropriation  
 Increase Costs - May be possible to Absorb Within Agency's Budget  Yes  No  
 Decrease Costs

Local:  No local government costs  
1.  Increase Costs  
 Permissive  Mandatory  
2.  Decrease Costs  
 Permissive  Mandatory  
3.  Increase Revenues  
 Permissive  Mandatory  
4.  Decrease Revenues  
 Permissive  Mandatory  
5. Types of Local Governmental Units Affected:  
 Towns  Villages  Cities  
 Counties  Others  
 School Districts  VTAE Districts

Fund Sources Affected  GPR  FED  PRO  PRS  SEG  SEG-S  
Affected Ch. 20 Appropriations

Assumptions Used in Arriving at Fiscal Estimate  
  
This rule will have no fiscal effect on the Office of the Commissioner of Savings and Loan.

Long-Range Fiscal Implications  
None

Agency/Prepared by: (Name & Phone No.) 242-2180  
Office of Commissioner of S&L  
Authorized Signature/Telephone No. 242-2180  
Date 11/27/95

Harold N. Lee, Jr., Commissioner

1995

~~1992~~ Session

LRB or Bill No./Adm. Rule No.

Bkg 14.10, CU 16.10, S-112.10  
Amendment No. if Applicable 12.10

FISCAL ESTIMATE

- ORIGINAL
- CORRECTED
- UPDATED
- SUPPLEMENTAL

DOA-2048 (R10/92)

Subject

Advertising the ownership of ATMs

Fiscal Effect

State:  No State Fiscal Effect

Check columns below only if bill makes a direct appropriation or affects a sum sufficient appropriation.

Increase Costs - May be possible to Absorb Within Agency's Budget  Yes  No

- Increase Existing Appropriation
- Decrease Existing Appropriation
- Create New Appropriation
- Increase Existing Revenues
- Decrease Existing Revenues

Decrease Costs

Local:  No local government costs

- 1.  Increase Costs
  - Permissive
  - Mandatory
- 2.  Decrease Costs
  - Permissive
  - Mandatory

- 3.  Increase Revenues
  - Permissive
  - Mandatory
- 4.  Decrease Revenues
  - Permissive
  - Mandatory

5. Types of Local Governmental Units Affected:
- Towns
  - Counties
  - School Districts
  - Villages
  - Others \_\_\_\_\_
  - VTAE Districts
  - Cities

Fund Sources Affected

- GPR
- FED
- PRO
- PRS
- SEG
- SEG-S

Affected Ch. 20 Appropriations

Assumptions Used in Arriving at Fiscal Estimate

This rule will have no fiscal effect on the Office of the Commissioner of Banking.

Long-Range Fiscal Implications

None

Agency/Prepared by: (Name & Phone No.) 266-1621  
Office of the Commissioner of Banking

Authorized Signature/Telephone No. 266-1621

Date

11/27/95

Richard L. Dean, Commissioner



1995

1995 Session

FISCAL ESTIMATE

DOA-2048 (R10/92)

- ORIGINAL
- CORRECTED
- UPDATED
- SUPPLEMENTAL

LRB or Bill No./Adm. Rule No.  
 Bkg 14.10, CU 16.10, S-12.10  
 Amendment No. if Applicable B 2.10

Subject

Advertising the ownership of ATMs

Fiscal Effect

State:  No State Fiscal Effect

Check columns below only if bill makes a direct appropriation or affects a sum sufficient appropriation.

- Increase Existing Appropriation
- Decrease Existing Appropriation
- Create New Appropriation
- Increase Existing Revenues
- Decrease Existing Revenues

Increase Costs - May be possible to Absorb Within Agency's Budget  Yes  No

Decrease Costs

Local:  No local government costs

- 1.  Increase Costs
  - Permissive  Mandatory
- 2.  Decrease Costs
  - Permissive  Mandatory

- 3.  Increase Revenues
  - Permissive  Mandatory
- 4.  Decrease Revenues
  - Permissive  Mandatory

5. Types of Local Governmental Units Affected:
- Towns  Villages  Cities
  - Counties  Others \_\_\_\_\_
  - School Districts  VTAE Districts

Fund Sources Affected

- GPR  FED  PRO  PRS  SEG  SEG-S

Affected Ch. 20 Appropriations

Assumptions Used in Arriving at Fiscal Estimate

This rule will have no fiscal effect on the Office of the Commissioner of Credit Unions.

Long-Range Fiscal Implications

None

Agency/Prepared by: (Name & Phone No.) 266-0438  
Office of the Commissioner of CUs

Authorized Signature/Telephone No. 266-0438

*Thomas J. Maday*  
Thomas J. Maday, Commissioner

Date  
11/27/95



**Tommy G. Thompson**  
Governor

**Harold N. Lee, Jr.**  
Commissioner

**J. David Christenson**  
Deputy Commissioner

---

4785 Hayes Road, Suite 202 • Madison, Wisconsin 53704-7365 • (608) 242-2180 • FAX# (608) 242-2187

February 13, 1996


Bruce Munson  
Revisor of Statutes  
131 W Wilson St 9th Floor  
Madison WI 53702

Douglas J LaFollette  
Secretary of State  
30 W Mifflin St 9th Floor  
Madison WI 53702

Gentlemen:

Pursuant to s. 227.20(1), Stats., enclosed is a certified copy of an administrative rule adopted by the Office of the Commissioner of Savings and Loan, the Office of the Commissioner of Banking and the Office of the Commissioner of Credit Unions and a "Certificate" and "Order" relating to it. This rule is Clearinghouse Rule 95-214, relating to advertising the ownership of remote service units, customer bank communication terminals and remote terminals (collectively referred to as "ATMs").

Sincerely,

  
Harold N. Lee, Jr.  
Commissioner

HNL/k

Enclosures