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OCC Supports Challenge to Ban on ATM Fees

WASHINGTON -- The Office of the Comptroller of the Currency today filed a brief with the U.S. District Court for Northern California in connection with the litigation challenging local ordinances that would prohibit banks from charging fees for automated teller machine usage.

In the brief, which is attached, the OCC notes that the National Bank Act authorizes national banks to set and charge fees for ATM services and therefore preempts contrary state and local laws such as those which San Francisco and Santa Monica recently voted to adopt.

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The OCC charters, regulates and examines approximately 2,400 national banks and 59 federal branches of foreign banks in the U.S., accounting for more than 58 percent of the nation's banking assets. Its mission is to ensure a safe and sound and competitive national banking system that supports the citizens, communities and economy of the United States.

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