

**ATM SURCHARGES IN NEW YORK CITY
NYPIRG'S ATM SURVEY RESULTS - SPRING 2000**

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
<u>Bronx</u>	American Express	Grocery Store	5716 Broadway	\$1.00	Sign
Bronx	Banco Popular	Bank	301 East Fordham Road	\$1.25	Sign
Bronx	Chase	Bank	3408 Jerome Avenue	None	N/A
Bronx	Citibank	Bank	3475-77 Jerome Avenue	\$1.50	Screen
Bronx	City & Suburban	Bank	3445 Jerome Avenue	\$1.00	Sign
Bronx	Country Bank	Bank	583 West 235 th Street	\$1.50	Sign
Bronx	D'Agastino	Grocery Store	565 West 235 th Street	\$2.00 (can be used as a coupon in store)	Sign
Bronx	Emigrant	Bank	2526 Grand Concourse	\$1.00	Sign
Bronx	Fleet	Bank	299 East 204 th Street	\$1.50	Sign
Bronx	HSBC	Bank	1 East Fordham Road	\$1.50	Sign
Bronx	NorthFork	Bank	3159 Bainbridge Avenue	\$1.00	Sign
Bronx	RBSA, Inc.	Grocery Store	3515 Jerome Avenue	\$1.50	Sign
<u>Brooklyn</u>	ACS	Convenience Store	322 Flatbush Avenue	\$1.50	Screen
Brooklyn	Astoria Federal Savings	Bank	1550 Flatbush Avenue	\$1.50	Screen

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Brooklyn	Blimpie	Fast Food Restaurant	1560 Flatbush Avenue	\$1.50	Screen
Brooklyn	CGI Cash Machine	Convenience Store	305 7 th Avenue	\$1.75	Sign
Brooklyn	Chase	Bank	177 Montague Street	\$1.50	Screen
Brooklyn	Chase	Bank	East 17 th Street and Kings Highway	\$1.50	Sign
Brooklyn	Citibank	Bank	1398 Fulton Street	None	N/A
Brooklyn	Citibank	Bank	181 Montague Street	\$1.00	Screen
Brooklyn	Citibank	Bank	Myrtle Avenue and Clinton Avenue	\$1.50	Sign
Brooklyn	Cross County Saving Bank	Shopping Mall	Kings Plaza Mall	\$1.50	Screen
Brooklyn	Dime	Bank	Kings Highway	\$1.00	Sign
Brooklyn	Dime	Bank	9 Dekalb Avenue	\$1.50	Screen
Brooklyn	Dime	Bank	Fulton Street and Dekalb Avenue	\$1.00	Screen
Brooklyn	EAB	Bank	211 Montague Plaza	\$1.50	Sign
Brooklyn	EAB	Bank	1871 Nostrand Avenue	\$1.50	Screen
Brooklyn	Flatbush Avenue Pharmacy	Pharmacy	125 Flatbush Avenue	\$1.50	Screen
Brooklyn	Fleet	Bank	Kings Highway	\$1.50	Screen
Brooklyn	Fleet	Train Station	Atlantic Station	\$1.50	Sign

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Brooklyn	Garfield Apple Tree Market	Convenience Store	156 7 th Avenue	\$1.50	Sign
Brooklyn	HCN	Shopping Mall	Gallery at MetroTech	\$1.45	Screen
Brooklyn	HSBC	College Campus	Brooklyn College	None	N/A
Brooklyn	HSBC	Bank	4930 Kings Highway	\$1.50	Sign
Brooklyn	International Card and Cash Exchange, Inc./Humbolt Bank	Convenience Store	252 5 th Avenue	\$1.50	Sign
Brooklyn	Long Island University	College	1 University Plaza	\$1.50	Screen
Brooklyn	Money Tree Pay-O-Matic	Check Cashing	East 17 th Street	\$2.00	Sign
Brooklyn	NL Food Corp.	Grocery Store	1188 Flatbush Avenue	\$1.50	Screen
Brooklyn	National Bank Equitable Corp.	Grocery Store	216 5 th Avenue	\$1.00	Sign
Brooklyn	PB&T Now Cash	Café	30 Lafayette	\$1.00	Sign
Brooklyn	PB&T Now Cash	Grocery Store	1498 Flatbush Avenue	\$1.50	Sign
Brooklyn	Quest	Convenience Store	294 7 th Avenue	\$1.50	Sign
Brooklyn	Quest, SAM	Grocery Store	406 Fulton Street	\$1.00	Screen
Brooklyn	Romer Check Cashing	Check Cashing	203 5 th Avenue	\$1.00	Screen
<u>Manhattan</u>	ACS	Convenience Store	427 Amsterdam Avenue	\$1.50	Screen
Manhattan	Access to Money	Convenience Store	405-3 Amsterdam Avenue	\$1.75	Screen

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Manhattan	Apple	Bank	Park Avenue and 48 th Street	\$1.50	Sign
Manhattan	Automated Technology Machines	Convenience Store	Amsterdam Avenue & West 82 nd Street	\$2.00	Sign
Manhattan	Bank of New York	Bank	65 th Street and 3 rd Avenue	\$1.50	Sign
Manhattan	Best Bank/Now Cash	College Campus	Hunter Brookdale Campus- 425 E. 25 th St.	\$1.00	Sign
Manhattan	BRG Check Cashing	Check Cashing	470 Amsterdam Avenue	\$1.50	Screen
Manhattan	Card Capture Services	Convenience Store	311 6 th Avenue	\$1.75	Sign
Manhattan	Cash to Go	Convenience Store	175 Bleecker	\$1.50	Screen
Manhattan	Chase	Bank	199 Broadway	\$1.50	Sign
Manhattan	Chase	Bank	49 th Street & 6 th Avenue	\$1.50	Screen
Manhattan	Citibank	Bank	201 West 34 th Street	\$1.00	Screen
Manhattan	Citibank	Bank	Grand Central Station	\$1.00	Sign
Manhattan	Commercial Bank of New York	Bank	50 th Street and Park Avenue	\$1.00	Sign
Manhattan	Emigrant	Bank	812 Lexington Avenue	\$1.00	Sign
Manhattan	Excel	Bank	54 th Street and Park Avenue	\$1.00	Sign
Manhattan	First Republic	Bank	51 st Street and Park Avenue	\$1.50	Sign
Manhattan	Fleet	Bank	52 nd Street and Park Avenue	\$1.50	Sign

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Manhattan	General ATM	Grocery Store	145 th Street	\$1.00	Screen
Manhattan	The Gin Mill	Bar & Grill	442 Amsterdam Avenue	\$2.00	Screen
Manhattan	Greenpoint	Bank	1010 3 rd Avenue	\$1.50	Sign
Manhattan	HBS	Convenience Store	23 Lexington Avenue	\$1.75	Screen
Manhattan	HSBC	Bank	46 th Street and Park Avenue	\$1.50	Sign
Manhattan	ISA	Convenience Store	321 Amsterdam Avenue	\$1.75	Screen
Manhattan	KIM	Convenience Store	127 Spring Street	\$1.50	Screen
Manhattan	Matthew's Food Corp.	Café	611 Broadway	\$1.50	Screen
Manhattan	Money Available Corp.	Pharmacy	281 6 th Avenue	\$1.50	Screen
Manhattan	Multiscreen Inc.	Grocery Store	859 Lexington Avenue	\$1.75	Screen
Manhattan	Municipal Credit Union	Credit Union	7 Lafayette Street	None	N/A
Manhattan	News Plus Magazine ATM Advantage	News Stand	302 3 rd Avenue	\$1.75	Screen
Manhattan	PB&T/Now Cash	Check Cashing	637 Broadway	\$1.50	Sign
Manhattan	PB&T/Now Cash	Grocery Store	311 East 23 rd Street	\$1.00	Sign
Manhattan	PB&T/Now Cash	College Dormitory	Hunter Brookdale Campus - 425 East 25 th Street	\$1.00	Screen
Manhattan	PB&T/Now Cash	Hunter College	Hunter Main Campus – 68 th Street & Lex. Ave.	\$1.50	Sign

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Manhattan	PPC	Café	110 Church Street	\$1.75	Screen
Manhattan	Pueblo Bank & Trust	Convenience Store	299 3 rd Avenue	\$1.50	Screen
Manhattan	Saini News	News Stand	228 Bleecker Street	\$2.00	Screen
Manhattan	Sterling National Bank	Bank	55 th Street and Park Avenue	\$1.50	Sign
Manhattan	Triton	Train Station	Penn Station – 33 rd Street and 7 th Avenue	\$1.75	Screen
Manhattan	Unknown	Convenience Store	307 West Broadway	\$1.50	Screen
Manhattan	X-CEL Federal Credit Union	Office Building	26 Federal Plaza	\$1.00	Sign
<u>Queens</u>	ACS	Western Union	24-12 Steinway	\$1.50	Screen
Queens	Affiliated Computer Services, Inc.	Café	28-43 Steinway	\$1.50	Sign
Queens	Americash, L.L.C.	Off-Track Betting	25-14 Broadway	\$1.00	Sign
Queens	American Express	Super Store	6111 188 th Street	\$1.00	Sign
Queens	Astoria Federal Savings	Bank	71-20 Kissena Boulevard	\$1.50	Sign
Queens	Bank of New York	Bank	1929 Main Street	\$1.50	Sign
Queens	CFS bank	Grocery Store	115-15 Aguilar Avenue	\$1.00	Sign
Queens	Cardtronics	Grocery Store	28-16 21 st Street	\$1.50	Sign
Queens	Citibank	Bank	35-31 Francis Lewis Boulevard	\$1.00	Sign

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Queens	City Mart Deli & Sandwich	Convenience Store	41-09 Broadway	\$1.75	Screen
Queens	Columbia Federal Savings	Bank	Bellerose Branch	\$1.00	Screen
Queens	Diebold, Inc.	Convenience Store	40-02 Broadway	\$1.50	Sign
Queens	Dime	Bank	Queens Boulevard between 46 th and 47 th Streets	50¢	Sign
Queens	EAB	Bank	Grand Avenue and Queens Boulevard	\$1.50	Sign
Queens	East Bank	Bank	136 Roosevelt Avenue	\$1.00	Sign
Queens	Financial Services Plus Inc.	Grocery Store	29-10 Broadway	\$1.00	Sign
Queens	Greenpoint Savings	Bank	Main Street	\$1.50	Sign
Queens	HSBC	Bank	Saunders Avenue & 63 rd Drive	\$1.50	Sign
Queens	HSBC	Bank	104-70 Queens Boulevard	\$1.50	Screen
Queens	Key Food	Grocery Store	105-02 Yellow Stone Boulevard	\$1.50	Sign
Queens	North Fork	Bank	32-02 Francis Lewis Boulevard	\$1.00	Sign
Queens	On Money. Com	Convenience Store	69-58 Main Street	\$1.00	Screen
Queens	PB&T/Now Cash	Grocery Store	6150 Springfield Boulevard	\$1.50	Sign
Queens	Palm Desert National Bank	Convenience Store	25-14 Broadway	\$2.00	Sign
Queens	Pueblo Bank & Trust	Convenience Store	25-08 31 st Street	\$1.50	Screen

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Queens	Queens County Savings	College Campus	Queens College 65-30 Kissena Boulevard	50¢	Sign
Queens	Steinway Supermarket	Grocery Store	25-12 Steinway	\$1.75	Screen
Queens	Two & Ton Corp.	Restaurant	138-28 Northern Boulevard	\$1.00	Sign
Queens	Whitestone Check Cashing	Check Cashing Center	30-31 Strattan Street	\$1.50	Sign
<u>Staten Island</u>	American Express	Grocery Store	4343 Amboy Road	\$1.00	Sign
Staten Island	American Express	Pharmacy	23 Armstrong Avenue	\$1.50	Sign
Staten Island	ATM Inc.	Shopping Mall	2655 Richmond Avenue	\$2.00	Screen
Staten Island	Card Access Inc.	Gas Station	2880 Richmond Avenue	\$1.00	Sign
Staten Island	CFS Bank	Grocery Store	2877 Richmond Avenue	\$1.00	Sign
Staten Island	Chase	Shopping Mall	Staten Island Mall	\$1.50	Sign
Staten Island	Chase	Bank	New Dorp Lane	\$1.50	Sign
Staten Island	Checks Cashed	Check Cashing Center	2510 B Hylan Boulevard	\$1.50	Sign
Staten Island	Citibank	Bank	1492 Hylan Boulevard	\$1.00	Sign
Staten Island	SAM-Costco	Grocery Store	2975 Richmond Avenue	None	N/A
Staten Island	Dime	Shopping Mall	Staten Island Mall	\$1.50	Sign
Staten Island	Dime	Bank	2845 Richmond Avenue	\$1.50	Sign

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Staten Island	Fleet	Bank	Victory Boulevard and Manor Road	\$1.50	Sign
Staten Island	Fleet	Super Store	2875 Richmond Road	\$1.50	Sign
Staten Island	Hanco	Convenience Store	255 Hylan Boulevard	\$1.50	Screen
Staten Island	K & K Bagels	Deli	1642 Hylan Boulevard	\$2.00	Sign
Staten Island	M & M Bagels	Deli	1609 Victory Boulevard	\$1.75	Sign
Staten Island	MAC/ UA	Movie Theatre	107 Mill Road	\$1.50	Sign
Staten Island	Mobil	Gas Station	1774 Victory Boulevard	\$1.50	Sign
Staten Island	Municipal Credit Union	Grocery Store	Hylan Commons	\$1.00	Sign
Staten Island	Nationwide Money	Convenience Store	2248 Hylan Boulevard	\$2.00	Sign
Staten Island	Northfield Savings Bank	Bank	2706 Hylan Boulevard	\$1.50	Sign
Staten Island	Quest	Check Cashing Center	1919 Hylan Boulevard	\$1.50	Screen
Staten Island	Quest	Convenience Store	Victory Boulevard	\$1.75	Sign
Staten Island	Richmond County Savings Bank	College of Staten Island	2800 Victory Boulevard	None	N/A
Staten Island	Richmond County Savings Bank	Bank	3876 Richmond Avenue	\$1.50	Sign
Staten Island	Richmond News Stand	Convenience Store	3235 Richmond Avenue	\$1.75	Screen (sign discloses surcharge but not amount)

BOROUGH	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Staten Island	\$AM	Grocery Store	New Dorp Lane	\$1.00	Screen
Staten Island	Staten Island Savings Bank	Bank	2700 Hylan Boulevard	\$1.50	Sign
Staten Island	Sun Fruit	Convenience Store	3870 Richmond Avenue	\$1.50	Screen

**ATM SURCHARGES IN LONG ISLAND
NYPIRG'S ATM SURVEY RESULTS - SPRING 2000**

CITY OR TOWN	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
<u>Bayshore</u>	EAB	Bank	77 East Main Street	\$1.50	Screen
<u>Bellmore</u>	Chase	Bank	Newbridge Road	\$1.50	Sign
Bellmore	Dime Savings Bank of Williamsburg	Bank	2412 Jerusalem Avenue	\$1.00	Sign
Bellmore	EAB	Bank	2160 Bedford Avenue	\$1.50	Sign
Bellmore	EDS-FCU	Convenience Store	1714 Newbridge Road	50¢	Sign
Bellmore	Fleet	Grocery Store	Newbridge Road	\$1.50	Sign
Bellmore	Ridgewood Savings Bank	Bank	2080 Bellmore Avenue	\$1.00	Sign
Bellmore	Rite-Stop-"Try Any Card"	Convenience Store	Newbridge Road	\$1.50	Sign
Bellmore	Roslyn Savings Bank	Bank	2641 Merrick Road	\$1.00	Sign
<u>Brentwood</u>	Chase	Bank	1800 Brentwood Road	\$1.00	Screen
<u>Lake Grove</u>	American Express (ATM-Axis)	Mall	Route 347	\$2.00	Screen
<u>Massapequa Park</u>	Greenpoint Savings Bank	Bank	5100 Sunrise Highway	\$1.50	Sign
<u>Merrick</u>	Astoria Federal Savings and Loan	Bank	2090 Merrick Road	\$1.50	Sign

CITY OR TOWN	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Merrick	North Fork	Bank	35 Merrick Avenue	\$1.00	Sign
<u>Old Westbury</u>	Bank of New York	College Campus	SUNY Old Westbury	None	N/A
<u>Port Jefferson</u>	EDS	Convenience Store	Main Street	\$1.00	Screen
Port Jefferson	HSBC	Bank	Main Street/Rt.112	\$1.50	Screen
Port Jefferson	Suffolk County National Bank	Bank	Route 25-A	\$1.50	Screen
Port Jefferson	TFCU	Credit Union	Main Street/Rte.112	None	Sign "No Surcharge Here"
Port Jefferson	Triton Armed Forces Financial Network	Grocery Store	328 Main Street	\$1.50	Screen
<u>Port Jefferson Station</u>	Bethpage Federal Credit Union	Credit Union	Route 347	None	Sign "No Surcharge Here"
Port Jefferson Station	EAB	Bank	Route 347	\$1.50	Sign
<u>Setauket</u>	Apple Bank	Bank	Route 25-A	\$1.50	Sign
Setauket	Bank of New York	Bank	Route 25-A	\$1.50	Sign
Setauket	Dime Savings Bank	Bank	Route 25-A	\$1.50	Sign
Setauket	EDS	Convenience Store	Rte 347 and Old Town Rd	\$1.00	Screen
Setauket	HSBC	Bank	Route 25-A	\$1.50	Screen

CITY OR TOWN	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Setauket	North Fork Bank	Grocery Store	Route 25-A	\$1.00	Sign
<u>Stonybrook</u>	Bank of New York	Grocery Store	Route 347	\$1.50	Sign
Stonybrook	Bank of New York	Bank	Route 347	\$1.50	Sign
Stonybrook	Chase	Bank	Route 347	\$1.50	Sign
Stonybrook	Citibank	Bank	Route 347	\$1.00	Sign
Stonybrook	Dime Savings Bank	Bank	Route 347	\$1.50	Sign
Stonybrook	EDS	Convenience Store	Route 25-A	\$1.00	Screen
Stonybrook	North Fork Bank	Bank	Route 347	\$1.00	Sign
Stonybrook	North Fork Bank	College Campus	SUNY Stonybrook	\$1.00	Sign
Stonybrook	Summit Bank	College Campus	SUNY Stonybrook	25¢	Screen
Stonybrook	TFCU	Credit Union	Route 347	None	Sign "No Surcharge Here"
Stonybrook	TFCU	College Campus	SUNY Stonybrook	None	Sign "No Surcharge Here"
<u>Valley Stream</u>	Dime	Shopping Mall	Green Acres Mall	\$1.50	Sign
<u>West Babylon</u>	Bank of NY	Bank	403 N. Little East Neck Road	\$1.50	Screen
West Babylon	CFS Bank	Bank	531 Montauk Highway	\$1.00	Screen

**ATM SURCHARGES IN UPSTATE NEW YORK
 NYPIRG'S ATM SURVEY RESULTS - SPRING 2000**

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
<u>Albany</u>	CCS Express Pueblo Bank and Trust	Gas Station	1075 Madison Avenue	\$1.25	Screen
Albany	Cohoes Savings Bank	Bank	30 South Pearl	\$1.00	Sign
Albany	E-Citi-Citibank	College Campus	SUNY Albany 1400 Washington Avenue	\$1.50	Sign
Albany	Evergreen Bank	Bank	125 State Street	\$1.50	Sign
Albany	Fleet Bank	Bank	75 State Street	\$1.50	Sign
Albany	Golub Corp.	Grocery Store	1060 Madison Avenue	\$1.00	Sign
Albany	HSBC	College Campus	SUNY Albany 1400 Washington Avenue	\$1.50	Sign
Albany	Hudson River Savings Bank	Bank	41 State Street	\$1.00	Sign
Albany	Key Bank	College Campus	SUNY Albany 1400 Washington Avenue	\$1.50	Sign
Albany	M & T Bank	Bank	80 State Street	\$1.50	Sign
Albany	Rome	Bar	286 Lark Street	\$1.50	Screen
Albany	S.E.F.C.U. – A Federal Credit Union	College Campus	SUNY Albany 1400 Washington Avenue	\$1.00	Sign
<u>Binghamton</u>	Charter One Bank	Bank	84 Court Street	\$1.50	Sign
Binghamton	M&T Bank	College Campus	SUNY Binghamton	\$1.00	Screen

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
<u>Colonie</u>	Charter One	Bank	Central Avenue	\$1.50	Sign
Colonie	Troy Savings Bank	Bank	Wolf Road	\$1.50	Sign
Colonie	Trustco Bank	Bank	Wolf Road	\$1.50	Sign
<u>Cortland</u>	Alliance Bank, N.A.	Bank	65 Main Street	\$1.50	Sign
Cortland	Best Bank	Bar	137 S. Main Street	\$2.00	Screen
Cortland	Brown Security Designs	Convenience Store	117½ Groton Avenue	\$1.00	Sign
Cortland	Cashtec Systems Inc.	Convenience Store	Tomkins Street	\$1.50	Screen
Cortland	Cortland Savings Bank	Bank	29 N. Main Street and Route 281/3	\$1.50	Sign
Cortland	Cortland Savings Bank	Convenience Store	Tomkins Street	\$1.50	Screen
Cortland	Fleet Bank	Bank	Groton Avenue	\$1.50	Sign
Cortland	HSBC	Bank	36 Main Street	\$1.50	Sign
Cortland	Key Bank	Bank	320 Tomkins	\$1.00	Sign
Cortland	M & T Bank	Bank-Campus Branch	Neubig Rd, SUNY Cortland	\$1.50	Sign
Cortland	McLane FSP	Convenience Store	44 Port Watson Street	\$1.50	Screen
Cortland	Peter-All Corp.	Gas Station	Corner of Rte 281 and McLean	\$1.50	Screen
Cortland	Wilson Farms	Convenience Store	75 N. Main Street	50¢	Sign

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
<u>Cortlandville</u>	First National Bank of Cortland	Super Store	Route 281 and Route 13	\$1.50	Sign
Cortlandville	Tops Markets	Grocery Store	Corner of Route 281 and Groton	50¢	Sign
<u>Dewitt</u>	Automated Technology Machines, Inc	Mall	Erie Boulevard and East Genesse	\$2.00	Sign
Dewitt	HSBC	Bank	Erie Boulevard	\$1.50	Sign
Dewitt	Heartland Cash Network	Mall	3649 Erie Boulevard	\$2.00	Sign
Dewitt	US Federal Credit Union	Mall	3649 Erie Boulevard	\$1.50	Sign
<u>Guilderland</u>	I.T.S Inc.	Mall	Crossgates Mall Road	\$2.00	Screen
<u>Johnson City</u>	HSBC	Bank	156 Main Street	\$1.50	Sign
Johnson City	HSBC	Shopping Mall	223 Reynolds Road	\$1.50	Sign
Johnson City	Visions Federal Credit Union	Shopping Mall	223 Reynolds Road	None	N/A
<u>Mount Vernon</u>	CFS Bank	Grocery Store	1 Pathmark Plaza	\$1.00	Screen
Mount Vernon	Chase	Bank	100 W. First Street	\$1.50	Sign
Mount Vernon	HSBC	Bank	123 Gramatan Avenue	\$1.50	Screen
<u>New Paltz</u>	Bank of NY	Bank	2 Plattekill Ave.	\$1.00	Sign
New Paltz	Financial Trading & Consulting Services	Gas Station	Main Street	\$1.50	Sign
New Paltz	First Union Bank	Bank	29 Main Street	\$1.50	Screen (Sign did not disclose amount of surcharge)

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
New Paltz	Fleet Bank	Bank	Ames Plaza North Main Street	\$1.50	Sign
New Paltz	Hudson Heritage Fed. Credit Union	College Campus	SUNY New Paltz	None	Sign "No Surcharge Here"
New Paltz	MacLane	Gas Station	270 Main Street	\$1.50	Screen
New Paltz	M&T Bank	Bank	191 N. Main Street	\$1.50	Screen
New Paltz	Quest	Deli	186 Main Street	\$1.50	Sign
New Paltz	Ulster Savings Bank	Bank	226 Main Street	\$1.00	Sign
New Paltz	Unknown	Grocery Store	Shop Rite Plaza – Main Street	\$1.00	Screen
<u>Purchase</u>	Summit Bank	College Campus	SUNY Purchase 735 Anderson Hill Road	25¢	Sign
<u>Syracuse</u>	Chase Manhattan	Bank	East Adams and South Crouse	\$1.50	Sign
Syracuse	HSBC	Bank	East Adams and South Crouse	\$1.50	Sign
Syracuse	M & T	College Campus	Marshall University	\$1.00	Sign
Syracuse	Money Maker	Convenience Store	South Crouse Avenue	\$1.00	Sign
<u>Vestal</u>	BSB Bank & Trust	Bank	4700 Vestal Plaza	\$1.50	Sign
Vestal	BSB Bank & Trust	Grocery Store	Vestal Parkway	\$1.50	Sign
Vestal	Charter One Bank	Bank	Parkway Plaza	\$1.50	Sign
Vestal	Diebold, Inc.	Super Store	2405 Vestal Parkway East	\$1.50	Sign

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Vestal	HSBC	Shopping Center	Vestal Plaza Vestal Parkway	\$1.50	Sign
Vestal	M&T Bank	Bank	4481 Vestal Parkway	\$1.50	Sign
Vestal	P-7 Inc.	Restaurant	1101 Bunn Hill Road	\$1.00	Sign
<u>White Plains</u>	Bank of New York	Bank	102 Waller Avenue	\$1.50	Sign
White Plains	Chase	Bank	501 Mamaroneck Avenue	\$1.50	Sign
White Plains	Citibank	Bank	444 Mamaroneck Avenue	\$1.00	Sign
White Plains	Cross International Technologies	Gas Station	417 Mamaroneck Avenue	\$1.50	Screen
White Plains	First Union	Bank	Mamaroneck Avenue	\$1.50	Screen
White Plains	Key Bank	Bank	188 E. Post Road	\$1.50	Screen
White Plains	M & T Bank	Bank	134 Mamaroneck Avenue	\$1.50	Screen
<u>Yonkers</u>	First Union	Bank	Xavier Drive	\$1.50	Sign

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<u>Amherst</u>	Electronic Teller	Grocery Store	Maple Road and Alberta Drive	\$1.00	Sign
Amherst	Key	Bank	3980 Sheridan Drive	\$1.50	Sign
Amherst	Kwikash	Convenience Store	Harlem Road and Sheriden Drive	50¢	Screen
Amherst	MAC	Gas Station	Main Street and Harlem Road	\$1.50	Sign
Amherst	M & T	Bank	Kensington Avenue	\$1.50	Sign
Amherst	National Bank Equipment	Grocery Store	Harlem Road and Kensington Avenue	\$1.50	Screen
Amherst	Tops Market	Grocery Store	Maple Road and Alberta Drive	50¢	Sign
<u>Blasdell</u>	Cartel Network	Grocery Store	South Park Avenue	50¢	Sign
Blasdell	Quick Bank	Restaurant	South Park Avenue	\$1.50	Sign
<u>Buffalo</u>	Access	Gas Station	McKinely Parkway	\$1.50	Sign
Buffalo	Cartel Network	Convenience Store	Main Street	None	N/A
Buffalo	Cartel Network	Convenience Store	2275 Genesee Street	50¢	Screen
Buffalo	Cartel Network	Gas Station	553 Delaware Avenue	\$1.50	Sign
Buffalo	Charter One Bank	Bank	Hertel Avenue	\$1.50	Sign

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Buffalo	Citibank	Bank	Delaware Avenue	None	N/A
Buffalo	Fleet	Bank	Hertel Avenue	\$1.50	Sign
Buffalo	Fleet	Bank	1171 Bailey Avenue	\$1.50	Screen
Buffalo	HSBC	Bank	West Utica Avenue and Elmwood Avenue	\$1.50	Sign
Buffalo	HSBC	College	Buffalo State College Student Union	\$1.50	Sign
Buffalo	Key	Bank	Delaware Avenue	\$1.50	Sign
Buffalo	Key	Office Building	50 Fountain Plaza	\$1.50	Sign
Buffalo	Kwikash	Convenience Store	Elmwood Avenue & Summer Street	50¢	Sign
Buffalo	Kwikash	Convenience Store	Main Street	50¢	Screen
Buffalo	MAC	Gas Station	Delaware Avenue and Kenmore Avenue	\$1.50	Sign
Buffalo	MAC	Gas Station	Delaware Avenue and Amherst Street	None	N/A
Buffalo	M & T	Bank	447 Williams Street	\$1.50	Screen
Buffalo	M & T	Bank	Jefferson Street and East Utica Street	\$1.50	Sign
Buffalo	M & T	Bank	Ridge Road and South Park Avenue	None	N/A
Buffalo	McClain	Gas Station	East Delavan Avenue	\$1.50	Screen
Buffalo	Money Tel	Convenience Store	844 Jefferson Avenue	\$1.50	Screen

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Buffalo	Morton R. Lane S. U. Fed. C. U.	College	Buffalo State College Student Union	None	N/A
Buffalo	National Bank Equipment	Gas Station	Elmwood Avenue and Forresst Avenue	\$1.00	Sign
Buffalo	National Bank Equipment	Gas Station	599 Walden Avenue	\$1.25	Sign
Buffalo	National Bank Equipment	Meat Market	535 Walden Avenue	\$1.25	Screen
Buffalo	National Bank Equipment	Bus Station	181 Ellicott Street	\$1.50	Sign
Buffalo	Tops Markets	Grocery Store	1770 Broadway	50¢	Sign
Buffalo	Tops Markets	Grocery Store	409 Niagara Street	50¢	Screen
<u>Cheektowago</u>	American Express	Pharmacy	Kensington Avenue	\$1.50	Sign
Cheektowago	Charter One	Bank	Kensington Avenue	\$1.50	Sign
Cheektowaga	Citibank	Bank	Union Road	\$1.50	Sign
Cheektowaga	Electronic Teller	Grocery Store	Walden Avenue	\$1.00	Sign
Cheektowaga	Federal Credit Union	Convenience Store	French Road	50¢	Sign
Cheektowaga	First Niagara Bank	Bank	French Road	None	N/A
Cheektowaga	Fleet	Bank	Harlem Road and Kensington Avenue	\$1.50	Sign
Cheektowaga	HSBC	Bank	Union Road	\$1.50	Sign
Cheektowaga	Key	Bank	Galleria Drive	\$1.50	Sign

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Cheektowaga	Kwikash	Convenience Store	French Road	50¢	Sign
Cheektowaga	M & T	Bank	Walden Avenue and Harlem Road	\$1.50	Sign
Cheektowaga	National Bank Equipment	Gas Station	Union Road and Genessee Street	\$1.00	Sign
Cheektowaga	National Bank Equipment	Gas Station and Restaurant	Harlem Road	\$1.50	Sign
Cheektowaga	Tops Markets	Grocery Store	French Road and Transit Road	50¢	Sign
Cheektowaga	Wilson Farms	Convenience Store	Harlem Road	50¢	Sign
<u>Depew</u>	Access Cash	Gas Station	Broadway and Transit Road	None	N/A
Depew	Charter One	Bank	George Urban Boulevard	\$1.50	Sign
Depew	Electronic Teller	Grocery Store	Dick Road	\$1.00	Sign
Depew	First Niagara	Bank	Dick Road	None	N/A
Depew	Fleet	Bank	Dick Road	\$1.00	Sign
Depew	Fleet	Bank	Transit Road	\$1.50	Sign
Depew	Key	Bank	George Urban Boulevard	\$1.50	Sign
Depew	Kwikash	Convenience Store	Dick Road	50¢	Sign
Depew	MAC	Gas Station	Dick Road and George Urban Boulevard	None	N/A
Depew	National Bank Equipment	Gas Station	Broadway and Borden Road	\$1.25	Screen

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
<u>East Amherst</u>	Kwikash	Convenience Store	Roll Road	50¢	Sign
<u>Hamburg</u>	Electronic Teller	Grocery Store	McKinely Avenue	\$1.00	Sign
Hamburg	Kartel Network	Convenience Store	Southwestern Boulevard	50¢	Sign
Hamburg	Tops Markets	Grocery Store	Southwestern Boulevard	50¢	Sign
<u>Kenmore</u>	Cartel Network	Convenience Store	Kenmore Avenue	50¢	Sign
Kenmore	HSBC	Bank	Kenmore Avenue	\$1.50	Sign
Kenmore	Jubilie Markets	Grocery Store	Kenmore Avenue	\$1.50	Sign
Kenmore	National Bank Equipment	Restaurant	Sheridan Avenue	\$1.50	Sign
<u>Lackawanna</u>	HSBC	Bank	Abbott Road	\$1.50	Sign
Lackawanna	Kwikash	Convenience Store	Abbott Road	50¢	Sign
Lackawanna	M & T	Bank	Dorrance Road	None	N/A
<u>Niagara Falls</u>	Access Cash Triton	Gas Station	Williams Road	\$1.50	Sign
Niagara Falls	Charter One	Bank	Niagara Falls Road	\$1.50	Sign
Niagara Falls	Citibank	Bank	Military Road	\$1.50	Sign
Niagara Falls	Electronic Teller	Grocery Store	Military Road	\$1.00	Sign
Niagara Falls	HSBC	Bank	Niagara Falls Boulevard	\$1.50	Sign

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Niagara Falls	McLane FSP	Gas Station	8505 Niagara Falls Boulevard	\$1.50	Sign
Niagara Falls	National Bank Equipment	Gas Station	8721 Niagara Falls Boulevard	\$2.00	Sign
Niagara Falls	Teller Quick Evergreen	Gas Station	502 Main Street	\$1.00	Sign
<u>North Tonawanda</u>	Arrow Marts	Convenience Store	941 Payne Avenue	\$1.25	Sign
North Tonawanda	Citibank	Bank	Mid City Plaza Payne Avenue	\$1.50	Sign
North Tonawanda	First Niagara Street	Bank	100 River Road	None	N/A
North Tonawanda	Hanco System Inc.	Convenience Store	Oliver Street	\$1.00	Sign
North Tonawanda	HSBC	Bank	Midcity Plaza Payne Avenue	\$1.50	Sign
North Tonawanda	M & T	Store	Payne Avenue	\$1.50	Sign
North Tonawanda	Metro Teller	Convenience Store	492 Oliver Street	50¢	Sign
<u>Orchard Park</u>	First Niagara Bank	Bank	Milestrip Road	None	N/A
Orchard park	HSBC	Bank	Union Road	\$1.50	Sign
Orchard Park	Orchard Park Federal Credit	Bank	Orchard Park Road	50¢	Sign
<u>Snyder</u>	HSBC	Bank	Main Street and Harlem Road	\$1.50	Sign
<u>Tonawanda</u>	Charter One	Bank	20 Main Street	\$1.50	Sign
Tonawanda	HSBC	Bank	Main Street	\$1.50	Sign

CITY	ATM OWNER	LOCATION (TYPE OF ESTABLISHMENT)	STREET ADDRESS	SURCHARGE (AMOUNT)	DISCLOSURE (METHOD)
Tonawanda	Metro Teller	Convenience Store	115 Broad Street	50¢	Sign
<u>West Seneca</u>	Affiliate Computer Services, Inc.	Convenience Store	Union Road	\$1.50	Sign
West Seneca	Evans National Bank	Bank	Union Road	\$1.50	Sign
West Seneca	First Niagara	Bank	Union Road	\$1.50	Sign
West Seneca	Fleet	Bank	Union Road	\$1.50	Sign
West Seneca	HSBC	Bank	Union Road	\$1.50	Sign
West Seneca	Key	Bank	Union Road	\$1.50	Sign
West Seneca	M & T	Bank	Union Road	\$1.50	Sign
West Seneca	Tops Markets	Grocery Store	Ridge Road	50¢	Sign
<u>Wheatfield</u>	Fleet	Mall Branch	Williams Road	\$1.50	Sign
Wheatfield	M & T	Mall Branch	Williams Road	\$1.50	Sign
<u>Williamsville</u>	Key	Bank	Main Street	\$1.50	Sign
Williamsville	Tops Markets	Grocery Store	Maple Road and Transit Road	\$1.50	Sign

