

ATM SURCHARGING:

Jane Pays Twice

Jane Pays Other Bank **\$1.50**
Jane Pays Her Bank **\$1.00**
TOTAL FROM JANE \$2.50

1. Jane Uses Other Bank's ATM To Take Out \$20

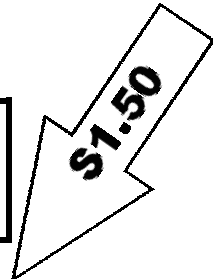


ATM SURCHARGING:

Other Bank Gets Paid Twice

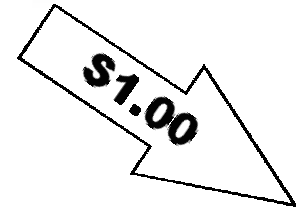
Jane's Surcharge **\$1.50**
Jane's Bank Pays It **\$0.50**
TOTAL OTHER BANK \$2.00

2. Other Bank Charges Jane a \$1.50 ATM Surcharge And Keeps It All



OTHER BANK

3. Jane's Bank Charges Her A \$1.00 "Foreign" ATM Fee That It Shares With Other Bank (50 cents) and the ATM Network



JANE'S BANK

4. Jane's Bank Pays Other Bank A 50 cents "Interchange" Fee. [Even If Jane's Bank doesn't charge her a foreign fee, it always pays Other Bank.]



