

February 27<sup>th</sup>, 2018

By Electronic Mail

The Honorable Representative Dan Ortiz

Room 513 Capital Bldg.

Juneau, AK 99801

[Rep.Dan.Ortiz@akleg.gov](mailto:Rep.Dan.Ortiz@akleg.gov)

RE: House Bill 350; Automated Teller Machines: Fees

Dear Representative Ortiz & Members of the Alaska Legislature:

I am writing on behalf of myself and the 74 locations my company serves in South East Alaska and Anchorage. I support house bill 350. It will provide a remedy for the current issue of ATM withdrawals using cards from foreign banks not paying a fee for the service.

Ketchikan and the rest of the State of Alaska have hundreds of thousands of visitors that come to our State with foreign cards and need to get US funds to tip local tour operators and make other small purchases. I have some locations that experience up to 40% of the transactions being from foreign banks. This translates into a higher surcharge needing to be charged at these locations to cover costs of offering free transactions to foreign cards while US citizens wind up paying higher surcharge to offset the costs of offering the service for free to foreign cards. I have often been asked by locations if these transactions can be blocked or denied. The answer I have been given by every card processor is that I cannot block transactions on specific cards or networks. The best remedy is to fix the law to require everybody to pay the same fees. House bill 350 is that remedy

If house bill 350 passes it will mean more income in the hands of ATM operators, larger commissions to locations, and more locations will become feasible to offer ATMs. ATMs offer a needed service to the tourism industry and the greater Alaskan economy. Over the years the amount of transactions processed on foreign cards has increased drastically.

House Bill 350 also addresses an issue of fairness. Without the Bill domestic customers pay higher prices due to the foreign card holders not having to pay for the service. ATMs offer a convenience to all customers and all customers should pay the same price for the service.

Thank you for your consideration,

Tony Gosnell, Owner

G.Games-Vending 6103 S. Tongass Hwy Ketchikan, AK 99901

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From: Paul Thomas ([ak\\_cache@me.com](mailto:ak_cache@me.com))

To: Caroline Hamp, Staff to Rep. Ortiz

Via: Email

I would like to show support for HB305 Automate Teller Machines: Fees.

This will help put the small individual retailers and operators of ATM on an even playing field with ATMs owned by state-sponsored banks or credit unions. As a small ATM operator in Juneau this will allow my business to do what banks are already doing, evenly charging both visitors and locals with the outcome being lower access fees for all. Since this is already being done in many states and Alaska by large banks allowing independent ATM operators the same privilege seems only logical. To be honest it feels like this should have been done when banks got the ok, and individual operators just got forgotten.

Paul Thomas

Owner:            Alaska Cache Liquor  
                  156 S Franklin St  
                  Juneau, Alaska

ATM Operator 18 locations In Juneau