

# Who Owns That Masked Machine?

Shannon Villa  
Pa. Credit  
Union League

Have you ever used an ATM in a convenience store or remote location that did not identify which financial institution owned the machine? Be wary of these machines.

When you get your ATM card, your financial institution makes an agreement with you to not surcharge you for using their ATMs. But some banks are not living up to their end of the deal and are charging their own account holders. How are they doing this? With unmarked ATMs.

According to a recent report in bankrate.com (www.bankrate.com), Bank of America has been named in a suit that alleges that they charged account holders for using the bank's own unbranded automated teller machines, in violation of its customer agreement.

The plaintiff in the suit, a Bank of America customer, was willing to pay a surcharge for the convenience of using a particular (unmarked) ATM. But, one day, he became suspicious when the machine gave him a receipt bearing the Bank of America logo. He felt sure that the financial institution did not own the machine; after all, it was charging him those fees. So, he called the customer service number on the receipt and was connected to a Bank of America representative who confirmed that the ATM did, indeed, belong to the bank.

The bank refunded the plaintiff's money for the fees charged, but when he returned to use that ATM, he was again assessed a surcharge. What did Bank of America have to say about this practice? Spokeswoman Holly Seagle said, "I can tell you that Bank of America customers can avoid fees by using Bank of America-branded ATMs."

Bank of America's ATMs are not alone. All around the United States there are ATMs that are not owned by banks or credit unions, but by independent ATM networks that charge fees to all users. They then split the income with the

business owner in return for the space provided for the machine. But some banks do not put their names on ATMs they own, trying to pass them off to customers as some of the non-bank-owned machines.

According to David Sorkin, assistant professor of law at the John Marshall Law School in Chicago, Bank of America is not the only financial institution that does this. Bank One has also been a leader in the practice. "They pretend it's somebody else's ATM and treat it as another ATM and it surcharges everybody," says Sorkin.

ATM Surcharges (www.atm-surcharges.com), a Web site authored by Sorkin, offers these suggestions to avoid all ATM surcharges:

- Use ATMs that you know are owned by your credit union or bank.
- Look for ATMs that don't surcharge. Avoid ATMs in convenience stores, restaurants and hotels, as they are more likely to impose a surcharge.
- Plan ahead and withdraw more cash at one time.
- Consider alternative methods for obtaining cash.
- Add a cash withdrawal to your purchase at stores that accept ATM cards.
- Write a check/share draft and cash it at the grocery store, if yours offers this service. If there is a charge, it most likely will be lower than an ATM surcharge.

• Use travelers checks, personal checks/share drafts or credit cards when traveling instead of withdrawing from an ATM.

Instead of surcharging consumers, credit unions in Pennsylvania have taken a different route. There is an easy way for you to completely bypass paying ATM surcharges. More than 300 credit unions have come together to form CU\$, a network of no-surcharging ATMs. Working together, this alliance means that roughly 1.7 million members of those credit unions can go to almost 600 ATM locations and not pay one cent for accessing their own money.

If you are unsure of your credit union's participation in the network, look for the CU\$ logo on the ATM. If you do not see it, ask your credit union to begin participation in the network. It's not a total fix in avoiding the estimated \$2.5 billion of surcharge fees paid to financial institutions, but it is a start.

And, remember, the next time you walk up to an unmarked ATM, take a deep breath, then turn and walk away. It is a short walk to another machine that just might be part of the no-surcharging ATM alliance of which your credit union participates.

## Pruning Evergreens Around Foundations

UNIVERSITY PARK (Centre Co.) — Planting evergreens around a house's foundation is a landscaping no-brainer, because they stay green and require little maintenance. But a Penn State horticulture expert says foundation evergreens should be pruned to keep them looking good and scaled to the size of the house.

"So many homeowners plant large yews, junipers or arborvitae, and after a few years, the plants are blocking window views," says Emelie Swackhamer, Penn State Cooperative Extension agent in Lehigh County. "The best time to prune evergreens is from December to March in the winter dormant season."

Swackhamer recommends not pruning heavily in the spring, because cuts made during the growing season will result in very dense growth on top. "The dense upper growth can shade the lower foliage so much it will die," she says.

Swackhamer says many evergreen plants can grow quite large. Homeowners that do not want to prune their plants every year should consider removing the evergreens entirely and planting shrubs that grow to a manageable size. She also says an evergreen should be pruned while it still has manageable size and shape. "Removing large amounts of growth on an oversize plant will weaken the plant and give it a 'chopped-back' appearance."

### Pruning Methods

Swackhamer recommends using "heading back" pruning for evergreens. Each longer stem should be cut back to a point well inside the plant. Each cut should be made back to an emerging branch, to prevent stubs. "Branch stubs can be infected by fungi that cause plant diseases," she says.

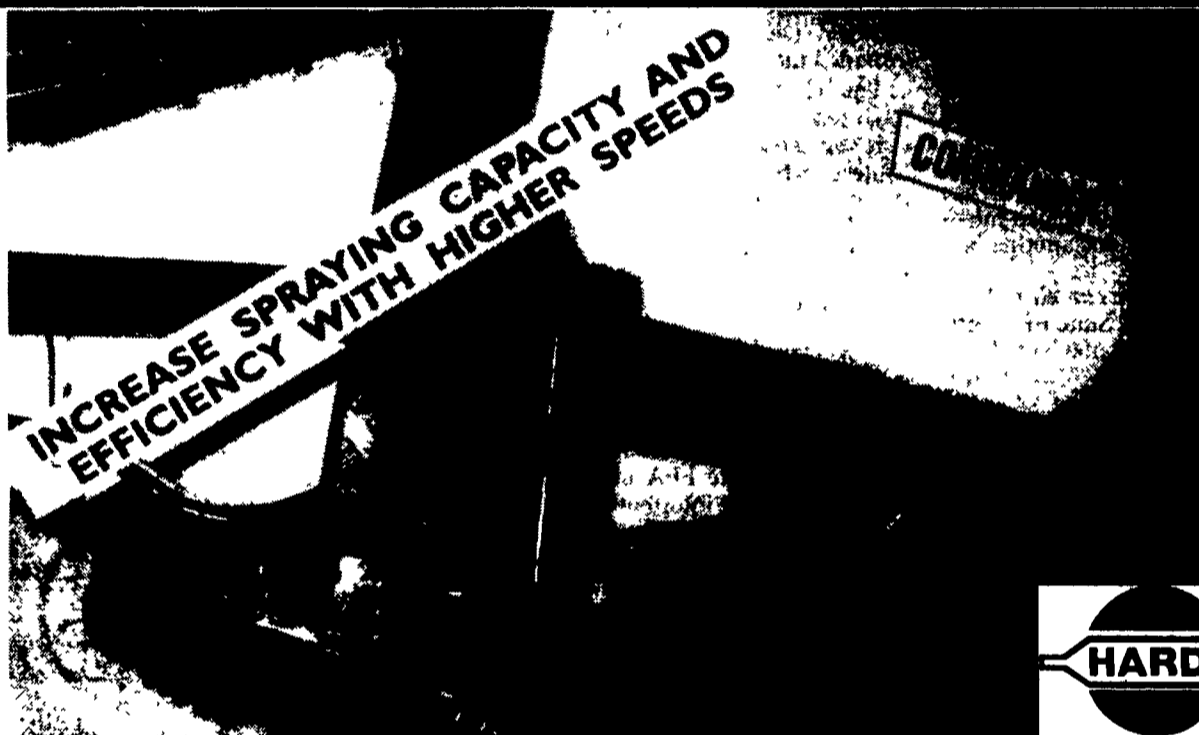
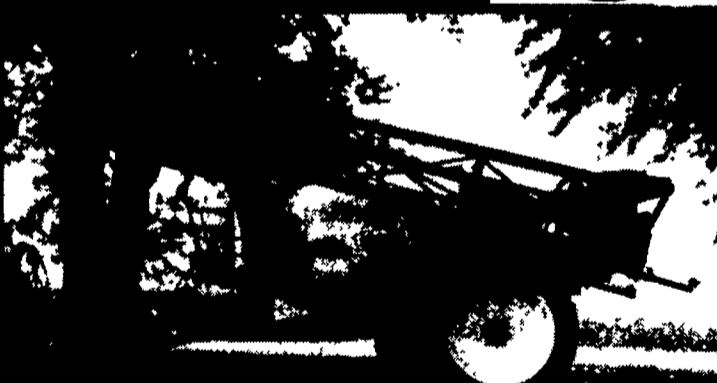
"Proper pruning allows more air and light to penetrate the plant," Swackhamer says. "The cuts made to an emerging branch will allow side branches to develop lower in the plant, which gives the plant denser growth but does not increase size."

Heading back pruning encourages green growth throughout the plant, while keeping the natural shape of the evergreen.

### Shearing

Shearing pruning, or cutting all growth back to a uniform level, should be used only if a homeowner wants the plant grown into an unnatural shape. "Turning a plant into a box or round shape removes the most attractive green growth," Swackhamer says. "The next year, you will get very dense new growth on the outside, with very little green left inside." Swackhamer says homeowners can reverse the effects of shearing by thinning out interior branches while retaining the formal shape of the plant.

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