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Excerpt from Bank Fees Associated With Maintaining Depository, Checking, and Credit Card Accounts: Hearing Before the Subcommittee on Consumer Credit and Insurance of the Committee on Banking, Finance and Urban Affairs, House of Representatives, One Hundred Third Congress, Second Session, June 22, 1994

This distinction between the fees charged for on others and on us transactions may be partly explained by the fact that on oth ers transactions typically require a payment to the atm network by the customer's institution, which can range from 3 to 20 cents.

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