

Bill Fact Sheet – December 5, 2025 https://legilist.com Bill page: https://legilist.com/bill/108/hr/774

HR 774

Access to Money (ATM) Act of 2003 Congress: 108 (2003–2005, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Feb 13, 2003

Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Mar 10, 2003)

Official Text: https://www.congress.gov/bill/108th-congress/house-bill/774

Sponsor

Name: Rep. Andrews, Robert E. [D-NJ-1]

Party: Democratic • State: NJ • Chamber: House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. McGovern, James P. [D-MA-3]	$D \cdot MA$		Mar 18, 2003
Rep. Miller, George [D-CA-7]	D · CA		Mar 18, 2003
Rep. Hinchey, Maurice D. [D-NY-22]	D · NY		Apr 1, 2003

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Mar 10, 2003

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Feb 13, 2003)

Access to Money (ATM) Act of 2003 - Amends the Electronic Fund Transfer Act to prohibit operators of automated teller machines that carry paid advertising from charging user fees for electronic fund transactions whether or not the consumer maintains an account with the operator.

Exempts from this proscription: (1) advertising relating to products or services provided by the operator of an automated teller machine (or by any affiliate of such operator); or (2) any public service announcement.

Actions Timeline

• Feb 13, 2003: Introduced in House

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• Feb 13, 2003: Referred to the House Committee on Financial Services.