

105TH CONGRESS  
2D SESSION

# H. R. 4811

To amend the Federal Deposit Insurance Act and the Federal Credit Union Act to prohibit fees for using teller windows at depository institutions, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 12, 1998

Ms. DELAURO introduced the following bill; which was referred to the Committee on Banking and Financial Services

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## A BILL

To amend the Federal Deposit Insurance Act and the Federal Credit Union Act to prohibit fees for using teller windows at depository institutions, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Depository Institution  
5 Customer Protection Act”.

6 **SEC. 2. FEES FOR USING TELLER WINDOWS PROHIBITED.**

7 (a) FEDERAL DEPOSIT INSURANCE ACT.—Section  
8 18 of the Federal Deposit Insurance Act (12 U.S.C. 1828)

1 is amended by adding at the end the following new sub-  
2 section:

3 “(t) PROHIBITION ON FEES FOR USING TELLER  
4 WINDOWS.—

5 “(1) IN GENERAL.—No fee may be imposed, di-  
6 rectly or indirectly, on a customer of an insured de-  
7 pository institution for using the services, in person,  
8 of any individual employed by the depository institu-  
9 tion at a domestic branch of the institution.

10 “(2) REGULATIONS.—Each Federal banking  
11 agency shall prescribe such regulations as the agen-  
12 cy determines to be appropriate to ensure compli-  
13 ance by insured depository institutions with the re-  
14 quirements of this subsection.”.

15 (b) FEDERAL CREDIT UNION ACT.—Section 205 of  
16 the Federal Credit Union Act (12 U.S.C. 1785) is amend-  
17 ed by adding at the end the following new subsection:

18 “(h) PROHIBITION ON FEES FOR USING TELLER  
19 WINDOWS.—

20 “(1) IN GENERAL.—No fee may be imposed, di-  
21 rectly or indirectly, on a member of an insured cred-  
22 it union for using the services, in person, of any in-  
23 dividual employed by the credit union at an office of  
24 the credit union where deposits are accepted or  
25 checks are paid or money lent.

1           “(2) REGULATIONS.—The Board shall prescribe  
2           such regulations as the Board determines to be ap-  
3           propriate to ensure compliance by insured credit  
4           unions with the requirements of this subsection.”.

5           (c) EFFECTIVE DATE.—The amendments made by  
6           this section shall apply after the end of the 6-month period  
7           beginning on the date of the enactment of this Act.

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