



ATM Fact Sheet

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Total U.S. ATM Machines

2006 – 395,000
 2005 – 396,000
 2004 – 383,000
 2003 – 371,000
 2002 – 352,000
 2001 – 324,000
 2000 – 273,000
 1999 – 227,000
 1998 – 187,000
 1997 – 165,000
 1996 – 139,134

Total U.S. ATM Transactions

2006 – 10.1 billion
 2005 – 10.5 billion
 2004 – 11.03 billion
 2003 – 10.8 billion
 2002 – 10.5 billion
 2001 – 13.6 billion
 2000 – 12.8 billion
 1999 – 10.8 billion
 1998 – 11.2 billion
 1997 – 10.9 billion
 1996 – 10.7 billion

Monthly Transactions per U.S. ATM

2006 – 2,131
 2005 – 2,214
 2004 – 2,400
 2003 – 2,432
 2002 – 2,509
 2001 – 3,494
 2000 – 3,919
 1999 – 3,997
 1998 – 4,973
 1997 – 5,515
 1996 – 6,399

First U.S. ATM

1969 -- Cash dispenser, Chemical Bank, Long Island, NY

1971 -- Multi-function ATM, Citizens & Southern National Bank, Atlanta

Bank ATM Costs

- \$9,000 – \$50,000 per machine (depending on functions)
- \$12,000 – \$15,000 annual maintenance costs (cash replenishment, servicing, telephone costs, rent, etc.)

Off-Branch ATMs in U.S. (% of total)

2006 – 260,000 (65.8%)
 2005 – 266,000 (67.2%)
 2004 – 263,000 (68.7%)
 2003 – 238,000 (64.2%)
 2002 – 220,100 (62.5%)
 2001 – 193,000 (59.6%)
 2000 – 156,000 (57.1%)
 1999 – 117,000 (51.5%)
 1998 – 84,000 (44.9%)
 1997 – 67,000 (40.6%)
 1996 – 51,507 (36.8%)

Off-Branch ATM Monthly Costs

Maintenance	\$244
Cash Replenishment	\$152
Telecommunications	\$100
Cost of Funds	\$75
Depreciation	\$220
Back Office Operations	\$68
Driving/processing	\$55
Rent	\$250
Other	<u>\$30</u>
TOTAL	\$1,194

Top Six ATM Owners

Bank of America	16,733
Cardtronics	10,000
J.P. Morgan Chase	7,310
U.S. Bancorp	7,164
Wells Fargo	6,200

Banking Method Americans Use Most Often

(according to ABA/Ipsos survey, July 2006)

Branch – 32%
 ATM – 26%
 Online – 26%
 Telephone – 5%
 Mail – 5%

Sources: ABA, ATM & Debit News, Dove Consulting, American Banker