

**ATM
Inside**

☐ **Facts:**

■ **Off Premise (Retail) ATM sites outnumber Bank sites:**

● **Total US ATMs:**

➤	2002	352,000
➤	2001	324,000
➤	2000	273,000
➤	1999	227,000
➤	1998	187,000

● **Off Premise (Retail) ATMs:**

➤	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%)

● **Bank ATMs:**

➤	2002	131,900	(37.5%)
➤	2001	131,000	(40.4%)
➤	2000	117,000	(42.9%)
➤	1999	110,000	(48.5%)
➤	1998	103,000	(55.1%)

■ **Total US ATM Transactions:**

- **2002 – 13.9 billion**
- **2001 – 13.6 billion**
- **2000 – 12.8 billion**
- **1999 – 10.8 billion**
- **1998 – 11.2 billion**

■ **Monthly average transactions per US ATM – 3,308 (2002)**

■ **Average ATM Withdrawal (2001) - \$80.00**

■ **ATM Cardholders (by Age Group):**

- **18 - 34 years old 75%**
- **34 - 44 years old 68%**
- **45 - 54 years old 70%**
- **55 - 64 years old 67%**
- **65+ years old 36%**
- **US as a whole 66%**

■ **ATM Usage by Income:**

- **Under \$20,000 30%**
- **\$20,000 - \$29,000 42%**
- **\$30,000 - \$39,000 55%**
- **\$40,000 - \$49,000 60%**
- **\$50,000 + 60%**

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■ **Percent of Locations With ATMs (1998):**

● Supermarkets	61%
● Gas Stations / Convenience Stores	55%
● Malls	52%
● Airports	40%
● Hotel / Motel	36%
● Discount Stores	29%
● Casinos	24%
● Restaurants	19%
● Movie Theatres	15%

Source: American Bankers Association - <http://www.ABA/ATMFees.htm>

☐ **Trends**

■ **Where is the growth coming from?**

● **US ATM population changes (1998 - 2002)**

➤ **Total US ATMs**

⇒	US ATM Total Population 2002	352,000
⇒	US ATM Total Population 1998	187,000
⇒	US ATM Population Change	165,000+

➤ **Off-Premise Retail ATMs**

⇒	Off Premise ATM Population 2002	220,100
⇒	Off Premise ATM Population 1998	84,000
⇒	US Off Premise Population Change	136,100+(82.5%)

➤ **US Bank ATMs**

⇒	US Bank ATM Population 2002	131,900
⇒	US Bank ATM Population 1998	103,000
⇒	US Bank Population Change	28,900+(17.5%)

■ **Average Bank ATM Costs:**

- **Acquisition Cost - \$12,000 - \$50,000 (depending on functions)**
- **Annual Maintenance Costs - \$12,000 - \$15,000 (cash replenishment, servicing, telephone, rent, etc.)**