

THOMAS J. SCRIMENTI
STATE REPRESENTATIVE

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CORRY, PENNSYLVANIA 16407
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□ 25B, EAST WING
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HARRISBURG, PENNSYLVANIA 17120-2020
PHONE: (717) 787-9475



House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

COMMITTEES

AGING AND YOUTH
DEMOCRATIC CHAIRMAN OF THE
SUBCOMMITTEE ON AGING
PROFESSIONAL LICENSURE
AGRICULTURE AND RURAL AFFAIRS

November 17, 1997

David E. Zuern, President
PNC Bank, N.A.
Smith and State Streets
Box 8480
Erie, PA 16553

Dear Mr. Zuern: - David,

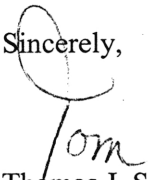
Thank you for your recent letter regarding Representative George's amendment to House Bill 1494. As you know, amendment 4034 would prohibit a ATM provider from charging a user fee if the user's transaction did involve an account held with that provider. Your thoughts are welcomed and valued. I hope you will continue to contact me with your insights.

There has been much debate over ATM surcharges over the past few legislative sessions. I feel that government should enable fair competition, a stable business cycle, and protect consumer rights. A balance must be found between the rights of the consumer and the need for fair competition.

House Bill 1494 was re-committed to the House Appropriations Committee on October 20, 1997. Please be assured that I will take your thoughts into account when, and if, Representative George's amendment or any other legislation prohibiting ATM surcharges is brought before the House for consideration.

Thank you for sharing your thoughts with me. If you have questions or comments, please do not hesitate to contact my office.

Sincerely,


Thomas J. Scrimenti
State Representative

COPY

TJS/mtf

OCT 22 1997

October 16, 1997

PNCBANK

The Honorable Thomas Scrimenti
House of Representatives
25B East Wing Building
Harrisburg, PA 17120

Dear Tom:

When the House resumes legislative session on Monday, Rep. George plans to offer an amendment to H.B. 1494, an unrelated Crimes Code bill, prohibiting operators, owners, and renters of ATMs from charging a fee to the user if the users transaction does not involve an account held by the operator, owner, or renter of the ATM. **We strongly oppose any legislation that would attempt to ban ATM access fees.**

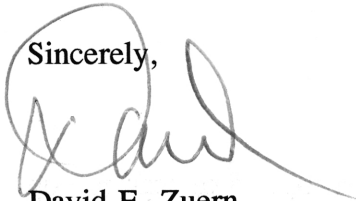
Recently, there has been a lot of attention to ATM access fees (or surcharges) and with it much misunderstanding about the nature and benefits of such fees. Too often ignored in these discussions is how consumer convenience has been enhanced by the increasing number of available ATMs. It is important to recognize that consumers have many choices if they do not wish to pay for the convenience of using a particular ATM that imposes an access fee.

Also, under industry drafted network rules, ATM owners must post a notice that a fee will be imposed. Consumers know about the fee even before they insert their card and may elect to cancel the transaction if they so desire.

I urge you to support our position that **price controls inevitably stifle competition and that the governments roll in a free market economy should not be to set prices in a competitive market.**

I urge your careful consideration of this issue. I would also appreciate very much if you would be kind enough to let me know your position on this important matter to our industry.

Sincerely,



David E. Zuern

DEZ/clm



THE NATIONAL BANK OF NORTH EAST

BOX 270 17 WEST MAIN STREET NORTH EAST, PENNSYLVANIA 16428
814/725-4541 www.nbne.com FAX: 814/725-8512

March 17, 1998

The Honorable Thomas J. Scrimenti
Pennsylvania House of Representatives
House Box 202020
Harrisburg, PA 17120-2020

Re: ATM Surcharge Ban (H.B. 1890).

Dear Tom:

I read the information you sent me. I appreciated the opportunity to read it. While I do not agree with some of the Pennsylvania Credit Union League's statements in their February 23, 1998, correspondence, it was appropriate to have the information.

I told you I took the position that we have not charged and do not expect to charge. I further stated we did not favor legislation that took the opportunity of being able to make a decision in a free market from us. I still oppose legislation that places price controls in a free market.

However, after discussing the information with different individuals and as to why we have come to take the position of not charging, I have come to a conclusion. I would be in favor of banning ATM surcharges. This is a change in stance on this piece of legislation, as far as I am concerned. Therefore, I will repeat, I would favor legislation that would ban ATM surcharges.

If you can support this type of legislation and vote for it, I would be in agreement with that position.

I appreciate the opportunity to have discussed this issue with you. I appreciate you giving me the information you did. It lead to a deeper exploration of the issue. I sought opinions from individuals from within and outside the organization I represent. From that, I came to the conclusion that we should ask you to support legislation banning ATM surcharges.

Sincerely,

James A. Carr
President & CEO

JAC/lls

THOMAS J. SCRIMENTI
STATE REPRESENTATIVE

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House of Representatives

COMMONWEALTH OF PENNSYLVANIA

HARRISBURG

May 4, 1998

COMMITTEES

AGING AND YOUTH
DEMOCRATIC CHAIRMAN OF THE
SUBCOMMITTEE ON AGING
PROFESSIONAL LICENSURE
AGRICULTURE AND RURAL AFFAIRS

James A. Carr, President & CEO
The National Bank of North East
17 West Main Street, Box 270
North East, PA 16428

Dear Mr. Carr: — *Jim*

Thank you for your recent letter regarding House Bill 1890 which would prohibit certain electronic terminal surcharges. Your thoughts are welcomed and valued. I hope you will continue to contact me with your insights.

There has been much debate over Automated Teller Machine (ATM) surcharges. I feel that government should enable fair competition, a stable business cycle, and protect consumer rights. A balance must be found between the rights of the consumer and the need for fair competition.

House Bill 1890 was referred to the House Commerce and Economic Development Committee on October 8, 1997. The bill must be reported out of committee before any legislative action can be initiated by the House. Please be assured that I will take your thoughts into account when and if House Bill 1890 or any other legislation prohibiting ATM surcharges is brought before the House for consideration.

Thank you for sharing your thoughts with me. If you have questions or comments, please do not hesitate to contact my office.

Sincerely,

Tom
Thomas J. Scrimenti
State Representative

/dje

MAR 17 1998

JON E. STUCK
6750 OLD PERRY HIGHWAY
ERIE, PA 16509-3536

March 6, 1998

The Honorable Thomas Scrimenti
Pennsylvania House of Representatives
P. O. Box 202020
Harrisburg, PA 17120-2020

Dear Representative Scrimenti:

I am writing as an officer of Mellon Bank to request that you oppose an amendment that may soon be offered to unrelated legislation that would impose government price controls on the provision of ATM services by banks and other financial institutions. **Specifically, I ask that you oppose this amendment and all attempts to prohibit or cap ATM access fees on non-customers who use ATMs owned or operated by banks, convenience stores, grocery stores, department stores, technology companies, hotels and motels, airports, hospitals, and colleges and universities.**

Imposing prices controls on private business is wrong and it is bad public policy. Why should price controls be imposed on ATM owners and operators? And why should my bank's competitors be able to take advantage of an ATM network that we developed over several years and continue to maintain, at virtually no cost to them or their customers? As is the case with other products and services that banks offer, consumer preferences and market forces should dictate pricing and the way those products are offered, not government-mandated price controls. Let the demands of the marketplace determine the success or failure of access fees!

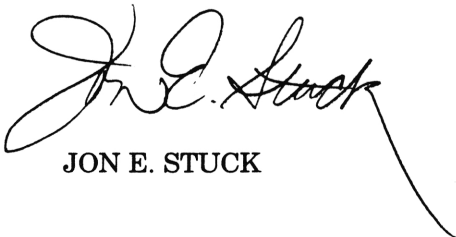
ATM owners now post a notice informing ATM users who are not customers of the ATM owner, of the amount of any access fee. After displaying the amount of the charge, the ATM screens must query non-customer users whether they wish to continue the transaction. Users may then cancel the transaction without charge if they wish. They have a choice.

Also, record bank earnings in recent years has been a defining reason for many to attempt to legislate pricing. It seems that "profit" is an evil word when it should be considered great news, because the health of banks is a clear reflection of the strength of the economy. Profitable companies with solid management and superior technology succeed and grow, and this creates jobs. Where they do not succeed, they reduce or cease their operations altogether, or merge with another company just to survive. This is not what any of us wish for Pennsylvania, so I would ask that we not punish those job-creating, profitable companies that have flourished as a result of free enterprise.

I again respectfully request that you oppose any and all efforts to legislate the pricing for ATM services.

Thank you for considering my views. Please let me know what your position is on this issue. I look forward to your response.

Sincerely,



JON E. STUCK

THOMAS J. SCRIMENTI
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HARRISBURG

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AGING AND YOUTH
DEMOCRATIC CHAIRMAN OF THE
SUBCOMMITTEE ON AGING
PROFESSIONAL LICENSURE
AGRICULTURE AND RURAL AFFAIRS

June 8, 1998

Jon E. Stuck

[REDACTED]
Erie, PA 16509-3536

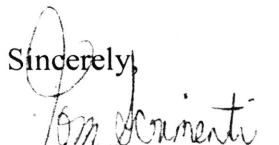
Dear Mr. Stuck:

Please accept my apology for the delay in responding to your letter of March 6th regarding ATM fees. I have read and understand your position on the fees. Like other financial institutions, you feel market competition is enough to set the fees. And I empathize with your feelings about the use of Mellon Bank's well-established network of ATM machines; no-one wishes to be taken advantage of. As a state representative, I am directly responsible to my constituents and it is the wishes and desires of my constituents to which I am beholden.

The discussions surrounding ATM policies and the degree to which the Legislature may become involved continue to surge forward. I am using this time to obtain information about ATM fees as well as gather opinions of my constituents with respect to this issue. As of yet, I have not formed a solid opinion, but I am continuing to accept suggestions from the public on how the Legislature should proceed. For this reason, I am appreciative of your willingness to share you stance with me.

Please be assured that your thoughts have been duly noted and will be remembered should legislation and or amendments about ATM fees be introduced in the House of Representatives. If I can be of further assistance, please do not hesitate to contact my office.

Sincerely,


Thomas J. Scrimenti
State Representative

THOMAS J. SCRIMENTI
STATE REPRESENTATIVE

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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

COMMITTEES

AGING AND YOUTH
DEMOCRATIC CHAIRMAN OF THE
SUBCOMMITTEE ON AGING
PROFESSIONAL LICENSURE
AGRICULTURE AND RURAL AFFAIRS

June 9, 1998

Mr. Thomas B. Black
Chairman, President & CEO
Mellon Bank, Northern Region
1128 State Street, PO Box 300
Erie, PA 16522

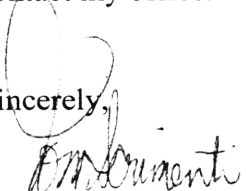
Dear Mr. Black:

Please accept my apology for the delay in responding to your letter of March 13th. I have read and understand your position on the fees. Like other financial institutions, you feel market competition is enough to set the fees. And I empathize with your feelings about the use of Mellon Bank's well-established network of ATM machines; no-one wishes to be taken advantage of. As a state representative, I am directly responsible to my constituents and it is the wishes and desires of my constituents to which I am beholden.

The discussions surrounding ATM policies and the degree to which the Legislature may become involved continue to surge forward. I am using this time to obtain information about ATM fees as well as gather opinions of my constituents with respect to this issue. As of yet, I have not formed a solid opinion, but I am continuing to accept suggestions from the public on how the Legislature should proceed. For this reason, I am appreciative of your willingness to share your stance with me.

Please be assured that your thoughts have been duly noted and will be remembered should legislation and or amendments about ATM fees be introduced in the House of Representatives. If I can be of further assistance, please do not hesitate to contact my office.

Sincerely,


Thomas J. Scrimenti
State Representative



MAR 16 1998

Mellon Bank

March 13, 1998

Representative Thomas Scrimenti
Pennsylvania House of Representatives
9 West Main St.
North East, PA

Mellon Bank--Northern Region
1128 State Street
PO Box 300
Erie, PA 16522
(814) 453-7405 Office
(814) 453-7225 Fax

Thomas B. Black
Chairman, President and CEO

Dear Representative Scrimenti:

I am writing to request your opposition to an amendment by Representative Camille George to H.B., 1855, that would impose government price controls on the provision of ATM services by banks and other financial institutions.

I strongly oppose the enactment of any legislation that attempts to prohibit the imposition of ATM surcharges on non-customers who use ATMs owned by banks and other financial service providers. As is the case with other products and services that banks offer, consumer preferences and market forces should dictate the pricing and way those products and services are offered, not government-mandated price controls.

Our bank provides availability to tellers and customer service representatives seven days a week and telephone access 24 hours a day, seven days a week, and our ATMs provide tremendous convenience to those who use them. Where else can you go to access your account 365 days a year, 24 hours a day? This convenience comes at a great cost to financial institutions and non-bank owners of ATMs.

Convenience has a cost and customers do have a choice, just as they have with convenience stores for faster access to groceries, overnight mail for faster postal deliveries and taxis for faster traveling than public transportation, this legislation fails to recognize the power and intelligence of consumers, who will opt for those choices that have the greatest value for them.

Past experience has demonstrated that government attempts to control prices have adversely affected the availability of goods and services to the general public. Customers should have the opportunity to choose when and how they wish to access banking services. Let the demands of the marketplace determine the success or failure of surcharging. An amendment offered by Representative Vic Lescovitz that would require ATM owners to disclose on the ATM screen that non-customers who use the machine may have to pay an access fee and give the user the option to cancel the transaction is a more acceptable approach than that proposed by Representative George.

Again, we would respectfully request that you oppose this amendment by Representative George to H.B., 1855, that attempts to establish government-mandated price controls.

Please advise me of your position on my request, and let me know if you have any questions.

Sincerely,

A handwritten signature in black ink that reads "T B Black".

THOMAS J. SCRIMENTI
STATE REPRESENTATIVE

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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

COMMITTEES

- AGING AND YOUTH
- DEMOCRATIC CHAIRMAN OF THE
SUBCOMMITTEE ON AGING
- PROFESSIONAL LICENSURE
- AGRICULTURE AND RURAL AFFAIRS

June 19, 1996

FIELD(1)

Dear FIELD(2):

It is my personal and professional pleasure to inform you on the latest signing of House Bill 1431 by the Governor. As you may know, House Bill 1431 has amended the Liquor Code to provide many more new functions. My co-sponsorship and involvement reinforces my support for the following measures.

Under this law, special occasion permits, such as the one needed for the Three River Regatta will be permitted. Other events surrounding the arts will also be more open for social occasions. The law also widens the definition for the sale of alcohol around stadiums and for less restrictions on distributors and importing distributors. Furthermore, the definition of a "case" has been redefined to allow 15, 22oz. cans to be sold or 12, 24oz. cans to be sold. To make it more friendly for restaurant owners, the percentage of non-alcoholic sales on Sunday has been changed from 40% to 30% under this legislation. Lastly, HB 1431 will allow for consumers to use their credit cards to purchase beer at distributors.

Hopefully, the enactment of House Bill 1431 will allow for better service to the public without unnecessary problems. I believe that this law is very consumer friendly and will help businesses work effectively in the State of Pennsylvania. Please feel free to contact me in the event that you have any questions. I would be happy to provide you with any detail that may be needed pertaining to this law.

As always, I am happy to serve and inform you on this recent accomplishment concerning your business. I hope you continue to share the ideas and needs of your industry.

Sincerely,

Thomas J. Scrimenti
State Representative

/dje

*Beer.doc ug control
3-5353
Bob Archibald
KREC Director*



*Coors
miller
AB.*

*focusing on volume
& not containers
288 fluid ounces*

*15 22oz is
marketed in other
states*

THOMAS J. SCRIMENTI
STATE REPRESENTATIVE

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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

COMMITTEES

AGING AND OLDER ADULT SERVICES
PROFESSIONAL LICENSURE
AGRICULTURE AND RURAL AFFAIRS
DEMOCRATIC VICE CHAIRMAN

TO: Members of the House of Representatives

FROM: Representative Scrimenti

DATE: March 13, 2003

RE: Co-sponsorship of legislation

In the near future I plan to introduce a House Resolution recognizing the Bicentennial Anniversary of Harborcreek Township in Erie County.

In 1792, the Pennsylvania Population Company obtained 30,000 acres in eastern Erie County. The company sent their deputy surveyor, Thomas Rees, to inspect the land. The company awarded Rees for his work by allotting him the same acreage that is now Harborcreek Township. More than a decade after Rees' first encounter with the land, Harborcreek became a township.

Harborcreek is centrally located between Buffalo, Cleveland and Pittsburgh. It is Pennsylvania's largest township, with over 15,000 residents an area that encompasses 33.7 miles. Harborcreek is a community that celebrates the past and looks forward to the future.

It is with this in mind and more that I plan to recognize the Bicentennial Anniversary of Harborcreek Township. If you would like to join me in this endeavor, please contact my Legislative Assistant, Donna Ehrhart at 787-9475 or via e-mail at dehrhart@pahouse.net.

THOMAS J. SCRIMENTI
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COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

COMMITTEES

AGING AND YOUTH
DEMOCRATIC CHAIRMAN OF THE
SUBCOMMITTEE ON AGING
PROFESSIONAL LICENSURE
AGRICULTURE AND RURAL AFFAIRS

March 22, 1996

Ms. Valerie Sieberkrob

████████████████████
Erie, PA 16510

Dear Ms. Sieberkrob,

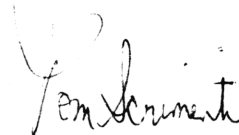
Thank you for your letter in which you express your viewpoint on binding arbitration for teachers. I understand your position. It is important for the taxpayers and parents of a school district, who have a vested interest in contract negotiations, to be able to protect that interest. Your concerns will be kept in mind should such a measure come to the House for a vote.

In your correspondence you also requested information regarding charter as well as home rule schools. Within the past two weeks, the House of Representatives voted overwhelmingly to approve a measure, House Bill 1834, which would permit the establishment of charter schools in Pennsylvania. Such schools would be nonprofit, public schools. Interested parents, teachers, higher educational institutions, or museums are examples of the individuals that may apply for a charter. The application process is handled at the local school district level. Any applications that are denied by the local board may be reviewed by the Secretary of Education, who may then remand the application to the local board for reconsideration. I believe that charter schools provide for greater accountability to the parents and taxpayers, offer great opportunities to the students and provide teachers with a chance to expand their skills. I am hopeful that the Senate and the Governor will agree with the members of the House and approve this legislation.

The Home Rule School concept is one which provides local school districts with the option of establishing an independent home rule school district within the public system. The district would adopt a charter and operate without the limitations of the normal educational bureaucracy. It is thought that such schools would allow for more creative teaching and improve learning, free of restraints, other than those imposed by the state or federal constitutions, statute or its own charter.

I appreciate your taking the time to share your views with me and urge you to contact my office whenever I can be of service to you or your family.

Sincerely,

A handwritten signature in cursive script that reads "Tom Scrimenti". The signature is written in dark ink and is positioned above the printed name.

Thomas J. Scrimenti
State Representative