

Report on ATM Security

to

The Council of the City of New York
Committee on Public Safety

December 9, 1991

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AUTOMATED TELLER MACHINE (ATM) SURVEY HIGHLIGHTS:

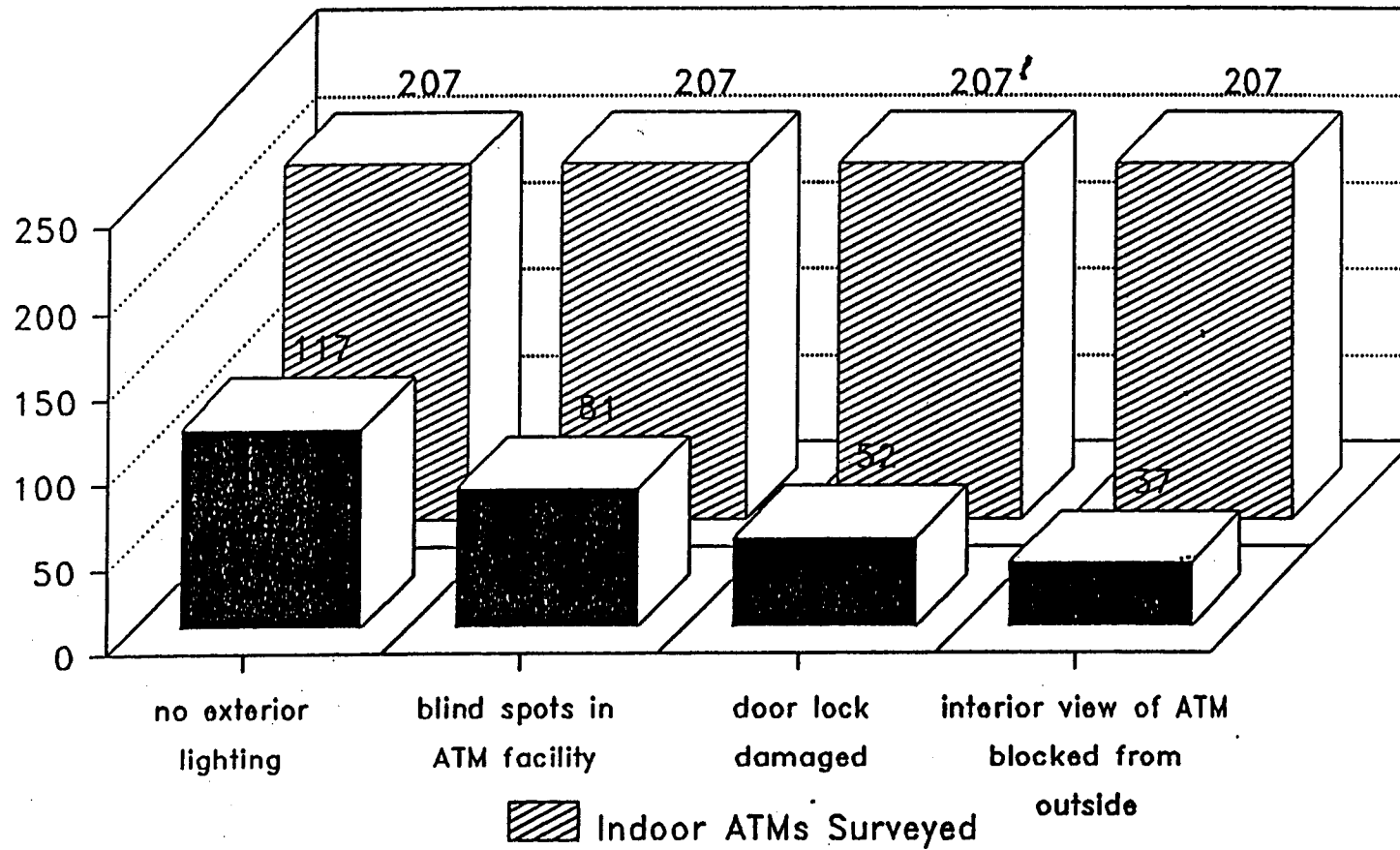
- COUNCIL INVESTIGATIVE STAFF SURVEYED 231 ATM SITES CITYWIDE; A THIRD OF ALL ATM FACILITIES AVAILABLE AFTER REGULAR BANKING HOURS THROUGHOUT THE FIVE BOROUGHES
- EIGHTY-ONE INDOOR ATMs SURVEYED (40 PERCENT) CONTAIN POTENTIALLY DANGEROUS HIDING PLACES
 - SEVENTEEN OF 32 INDOOR CHEMICAL BANK ATMs SURVEYED (53 PERCENT) CONTAIN POTENTIALLY DANGEROUS HIDING PLACES
 - SIXTEEN OF 36 INDOOR CITIBANK ATMs SURVEYED (44 PERCENT) CONTAIN SIMILAR LOCATIONS
 - SEVEN OF 44 INDOOR MANUFACTURERS HANOVER ATMs SURVEYED (16 PERCENT) CONTAINED POTENTIALLY DANGEROUS HIDING PLACES
 - SIX OF 17 INDOOR CHASE MANHATTAN ATMs SURVEYED (35 PERCENT) CONTAINED HIDING PLACES AS WELL
- ONLY 13 ATM FACILITIES SURVEYED (6 PERCENT) PROVIDED "ELEVATOR MIRRORS" TO PERMIT CUSTOMERS TO SEE THESE POTENTIALLY DANGEROUS INTERIOR LOCATIONS
- FIFTY-TWO INDOOR ATM LOCATIONS (26 PERCENT) HAD BROKEN OR FAULTY LOCKS ALLOWING ACCESS TO THE FACILITY TO ANYONE
- ANY CARD WITH A MAGNETIC STRIP -- INCLUDING THOSE OTHER THAN BANK CARDS -- ROUTINELY PERMIT ACCESS TO INDOOR ATM FACILITIES
- ONLY 44 (22 PERCENT) OF THE ATM FACILITIES SURVEYED HAD SECURITY CAMERAS TRAINED ON THE ATM MACHINES
- ONLY 37 (18 PERCENT) ATM FACILITIES SURVEYED POSTED SIGNS ALERTING CUSTOMERS TO ATM PRECAUTIONS OR SAFETY ISSUES
- AT ONLY 59 (29 PERCENT) ATM FACILITIES WERE THERE MIRRORS OR REFLECTIVE PANELS AT THE ATM MACHINES FOR CUSTOMER SAFETY
- TEN SURVEYED ATM LOCATIONS PROVIDED UNIFORMED GUARDS
- TWO MANUFACTURERS HANOVER BANK BRANCHES SPIKED THEIR WINDOW LEDGES TO DISCOURAGE LOITERING

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Indoor ATMs

Features Considered Unsafe



ATM FACILITIES SURVEY

At the request of the Chair of the New York City Council's Committee on Public Safety, the Office of Legislative Oversight and Investigation undertook a facilities survey of Automated Teller Machines (ATM) throughout the five boroughs.

During a two week period in November, staff were deployed to 231 ATM sites citywide. The sites were selected by a stratified random sampling of all bank sites offering ATM access after regular banking hours. The nature of this type of sampling ensured an equitable distribution of sites among all banks regardless of the number of ATM sites that a bank might have. ¹ These 231 sites represent 33 percent of the 716 ATM facilities open to the public after regular banking hours. Staff were charged with making as many as 48 observations at each indoor ATM site and as many as 26 observations at outdoor ATMs. ² The survey questionnaire itself was designed to capture the greatest variety of ATM conditions with potential impact on customer safety, and was based on conversations

¹ The universe of sites from which this sample is drawn was taken from customer directories provided by the New York Cash Exchange (NYCE) and Citibank.

² An indoor site is one where the bank provides an ATM machine inside of its bank facility but in a separate, enclosed area accessible after regular banking hours. An outdoor site is one at which the bank has provided an ATM machine through an outside wall of the bank branch or other building.

with ATM users, crime victims and a review of the Council Legislation, Intro. #787.

The following narrative describes our sample by its citywide universe, by borough and further, by the observations made during the survey.

CITYWIDE

Of our sample of 231 ATM sites citywide, 207, or 90 percent, were indoor sites. The remaining 24 sites, 10 percent, were outdoor ATMs. Manhattan, with 16, had more outdoor ATM sites in our sample than any other borough. Queens followed with 6, the Bronx and Staten Island each had one outdoor ATM in our sample and Brooklyn had none. These 231 sites contained a total of 541 ATM machines (506 indoor and 35 outdoor). At the time of our visits, 513 (including all of the 35 outdoor machines), or 95 percent, of the ATM machines were working and available for customer use. One hundred twenty-two sites (53 percent) were visited between 6 and 9 p.m. with the remaining 109 sites (47 percent) completed between 9 p.m. and midnight. While all of the sites surveyed are open after regular banking hours, fourteen of the survey sites (7 percent) have limited hours (according to the NYCE customer guide), locking their doors later in the evening with electronic timers.

Of the 29 different banks ultimately surveyed in our sample, 14 account for 89 percent (204) of the total number of sites visited. These banks; American, Bank of New York, Bowery, Chase, Chemical, Citibank, Crossland, Dollar Dry Dock, European American, First Federal, Greater New York, Manufacturers Hanover, Marine Midland and National Westminster, each had at least 5 ATM sites in our sample. Four banks, each with 20 or more ATM sites in our sample, account for 54 percent (124 sites) of the total number of sites surveyed. These banks are Chase, Chemical, Citibank and Manufacturers Hanover. Conversely, 5 banks had only one site each in our survey, they are; the Bayside, Central Federal, Community National, Homestead and Richmond Savings banks. [See Appendix A for a listing of all bank branches in sample.]

BOROUGH-WIDE

MANHATTAN:

Staff surveyed 118 ATM sites in Manhattan, 52 percent of the total number surveyed citywide (231). These 118 ATM facilities represent 37 percent of the 322 ATM sites available in Manhattan after regular banking hours. Indoor sites constituted 87 percent of our sample in Manhattan (102) while 13 percent (16) were outdoor sites. Nineteen different banks providing ATM service were surveyed in this borough with Chemical Bank leading in the number

surveyed with 30 sites, or 26 percent of the Manhattan sample. Manufacturers Hanover followed with 18 sites, or 16 percent and Citibank was third with 13 sites (12 percent). The remaining 56 sites (52 percent) were spread among 16 other banks. Chemical Bank lead the Borough (as well as the City) with outdoor sites surveyed with 7 in Manhattan.

BROOKLYN:

Staff surveyed 43 sites in Brooklyn, 19 percent of the total number of sites surveyed citywide (231). These 43 sites represent 35 percent of those ATMs available in Brooklyn after regular banking hours (125). All of the Brooklyn sites in our survey were indoor ATM facilities. Twelve different banks providing ATM service were surveyed in the Borough with Manufacturers Hanover leading in the number surveyed with 13 sites, or 31 percent of the Brooklyn sample. Citibank followed with 6 sites surveyed, or 14 percent surveyed. The remaining 24 sites (56 percent) were spread among 10 other banks.

QUEENS:

Staff surveyed 39 ATM sites in Queens, 17 percent of the total number surveyed citywide (231). These 39 sites represent 24 percent of the total number of ATM sites available after regular banking hours in Queens (167). Indoor sites constituted 90 percent of the sample in Queens (35) while 10 percent (4) were outdoor

sites. Twelve different banks providing ATM services were surveyed in this borough with Citibank leading in the number surveyed with 12 sites, or 31 percent of the borough sample. Manufacturers Hanover followed with 9 sites, or 24 percent of the borough total. The remaining 18 sites (47 percent) were spread among 10 other banks.

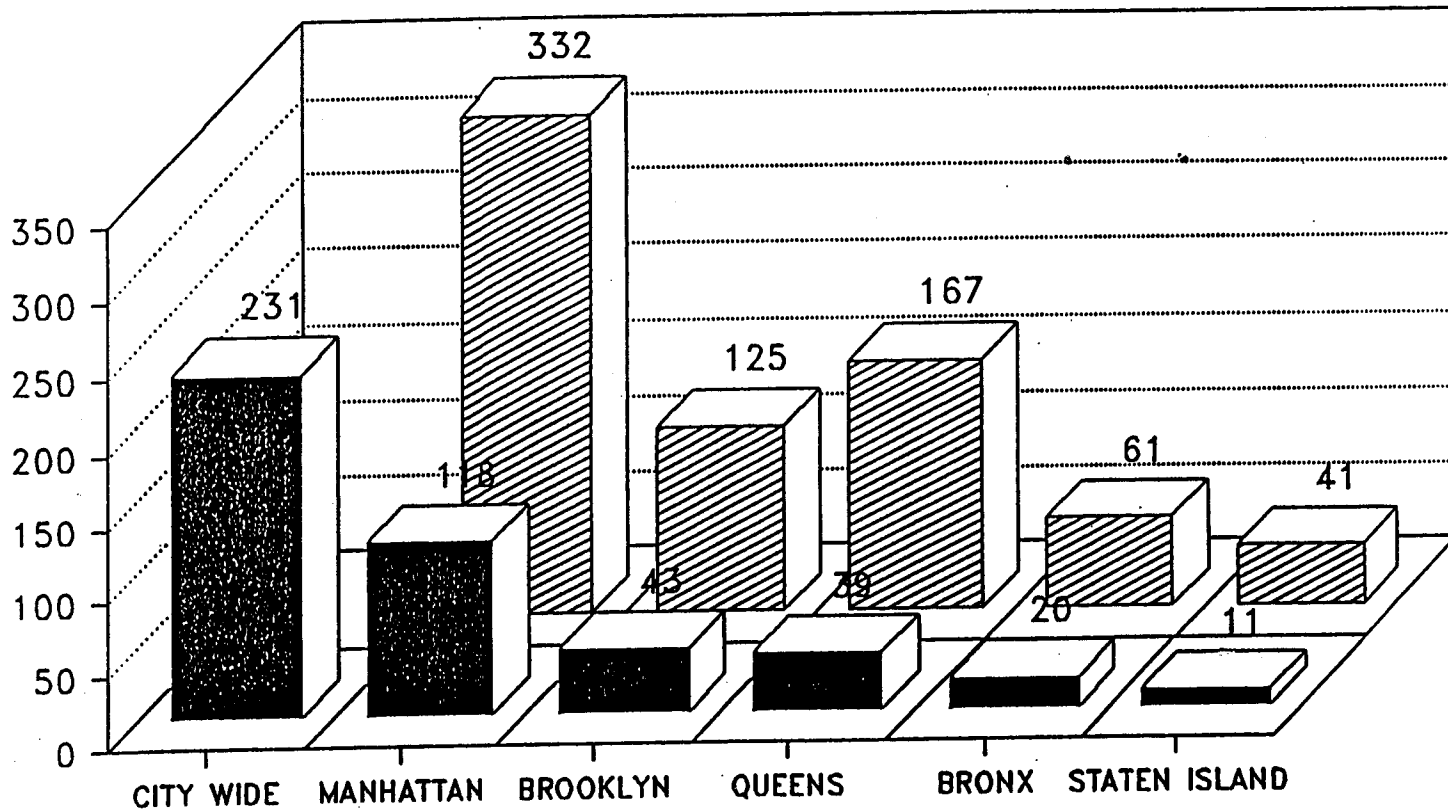
THE BRONX:

Staff surveyed 20 ATM sites in the Bronx, 9 percent of the total number surveyed citywide (231). These 20 sites represent 33 percent of ATMs available in the Bronx after regular banking hours (61). Two banks, Manufacturers and Citibank each had four sites in this sample -- Chase Manhattan and Chemical Bank each had 3. The remaining 6 sites were spread among 4 other banks. Only one outdoor ATM -- a Marine Midland -- was surveyed in this borough.

STATEN ISLAND:

Staff surveyed 11 ATM sites in Staten Island, 5 percent of the total number surveyed citywide (231). These 11 sites represent 27 percent of the total number of ATM sites available in the borough after regular banking hours (41). Only one bank (Chemical) had an outdoor site included in this sample. The 11 sites included in this sample were spread among 8 banks.

ATMs Surveyed



■ Total Surveyed ▨ Total ATMs (716)

Total ATMs are those open after banking hours.

OBSERVATIONS

INDOOR SITES:

LIGHTING:

Lighting inside of the ATM facilities was considered good by our surveyors; only 11 sites, or 5 percent, were considered to be poorly lighted. One site, however, a branch of the Central Federal Savings Bank located at 1388 Third Avenue in Manhattan, was absolutely dark at the time of our survey. Several days after our initial visit, this site was revisited and found to be -- despite its being open for customer use -- completely dark.

When asked to note whether or not the bank provided any lighting outside of the entrances to their indoor ATM sites, staff reported that 117, or 57 percent, of the 207 indoor sites did not. It was also noted that in more than half (21) of 41 instances where banks provided decorative awnings extended from their ATM entrances, these awnings were not lighted, thus blocking any available street lighting. In 9 instances where construction scaffolding encased the ATM entrance, lighting was provided only 5 times. When asked to evaluate the outdoor lighting overall at the indoor ATM sites, staff considered 62, or 30 percent, of the total number of sites visited to be dimly lit or as having significant shadowing.

ATM VISIBILITY FROM THE STREET:

In 37 instances, 18 percent of the sites, customers do not have an unobstructed view of the ATM machine(s) through at least one large window or glass wall of the facility as would be required by the proposed Council legislation. Seven times this was a result of there having been no window at all through which to look. In the remainder, visibility was blocked entirely, or in part, by physical obstructions, such as columns or pillars, in the facility. In the absence of a large window through which to look, however, staff were able to look directly through the door at these, and other ATM sites, in 30 instances and observe the ATM machines.

Tinted windows at 10 ATM sites were deemed obstructions to clear visibility of the activity inside of the site.

DANGEROUS INTERIORS

Staff noted the existence of 81 indoor ATM locations (40 percent) with areas that could allow a person, or persons, to stand, crouch or otherwise hide undetected from customers entering the ATM facility. At a Chase Manhattan ATM on 23rd Street and Park Avenue South, patrons approaching from the east to enter the facility are unable to see the ATM machines, or any part of the room in which they are located until a corner is turned -- too late to notice the presence of any persons standing against an interior wall of the facility.

At 43 sites (21 percent) counter space provided for customer convenience could be used as a hiding place for persons to lay in wait unobserved by patrons entering the facility. The Chemical Bank at 400 2nd Avenue in Manhattan (East 23rd Street) had a counter of this type behind a three foot column -- the column is all that is visible from the street.

Overall, Chemical Bank facilities contained the most interior locations for potentially dangerous hiding places. Seventeen (17) of 32 indoor Chemical facilities surveyed (53 percent) had hiding places according to our survey. Citibank followed with 16, or 44 percent, of the indoor sites surveyed having such locations. Six (6) indoor Chase Manhattan Bank branches (35 percent) contained hiding spots as did 7, or 16 percent, of the indoor Manufacturers Hanover branches surveyed.

INTERIOR MIRRORS

At only 13 sites (6 percent), did staff note the presence of mirrors, not unlike those found in some elevators, that permit persons to see into corners or otherwise visually obstructed areas such as those in the Chase and Chemical banks described above. Two of these, Chemical Bank branches at 850 Third Avenue and 2219 Broadway in Manhattan, had already recognized the potential dangers at those facilities and employ this kind of mirror.

ACCESS/DOOR SECURITY:

In 52 instances (26 percent of the time) faulty or damaged locking systems allowed staff to gain entry to the ATM facility without using a bank or magnetic card of any kind. For 16 of those gaining entry (either with a magnetic card or by simply opening the door without one) the door did not close completely behind them and required a pull to be closed securely.

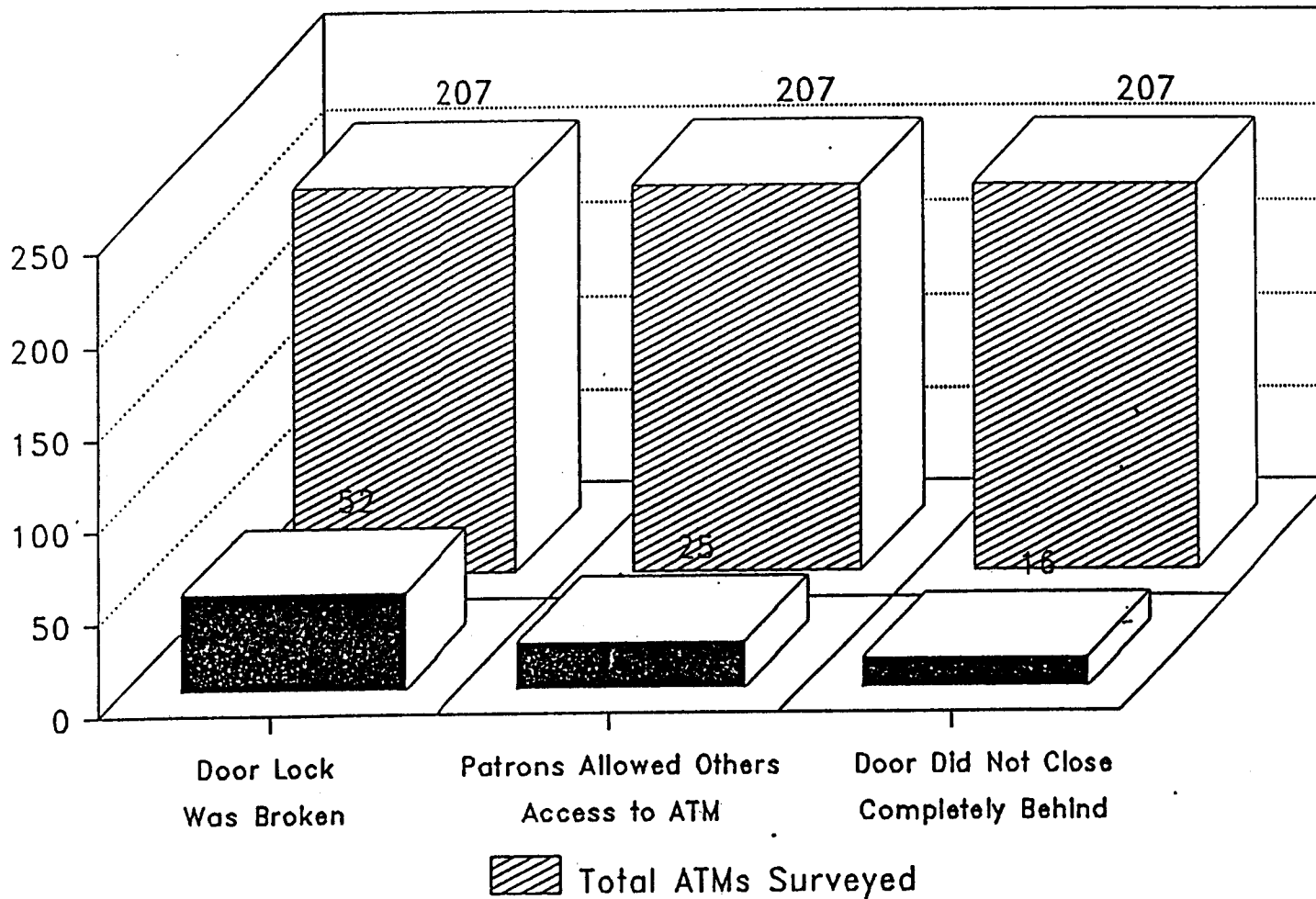
Staff noted 25 instances of patrons permitting access to the facility to other persons as they left. In 11 instances staff were followed into the sites themselves by others seeking access and in 13 instances persons sought access to the site without using their cards as staff left.

During the course of the survey fieldwork, staff discovered that a bank card was not required to gain access to the ATM sites but that, rather, any card with a magnetic strip would allow them entry. While not uniformly tested as part of this survey, all those attempting to gain access with a non-bank magnetic strip card were able to do so. Oddly, despite comments by banks that access was not restricted to bank cards, one branch -- European American Bank at 545 Madison Avenue -- permitted access only when bank cards were used.

SECURITY CAMERAS:

At 49 percent of all the indoor ATM sites surveyed (100), staff noted the presence of security cameras in the facility or in

Access to Indoor ATMs



the adjacent non-ATM banking area of the bank. Only 44 (44 percent) were trained on the ATMs themselves. The remainder were focused on either the facility entrance/exit or elsewhere in the bank. Therefore only 22 percent of the indoor ATMs surveyed had security camera equipment placed in such a way as to observe or record activity in the ATM area. Slightly more than half (53) of the cameras had obvious indication of operation (e.g., movement, red light, etc.). It is impossible to note, however, whether these cameras were loaded with film or connected with someone who is observing the activities at the ATM.

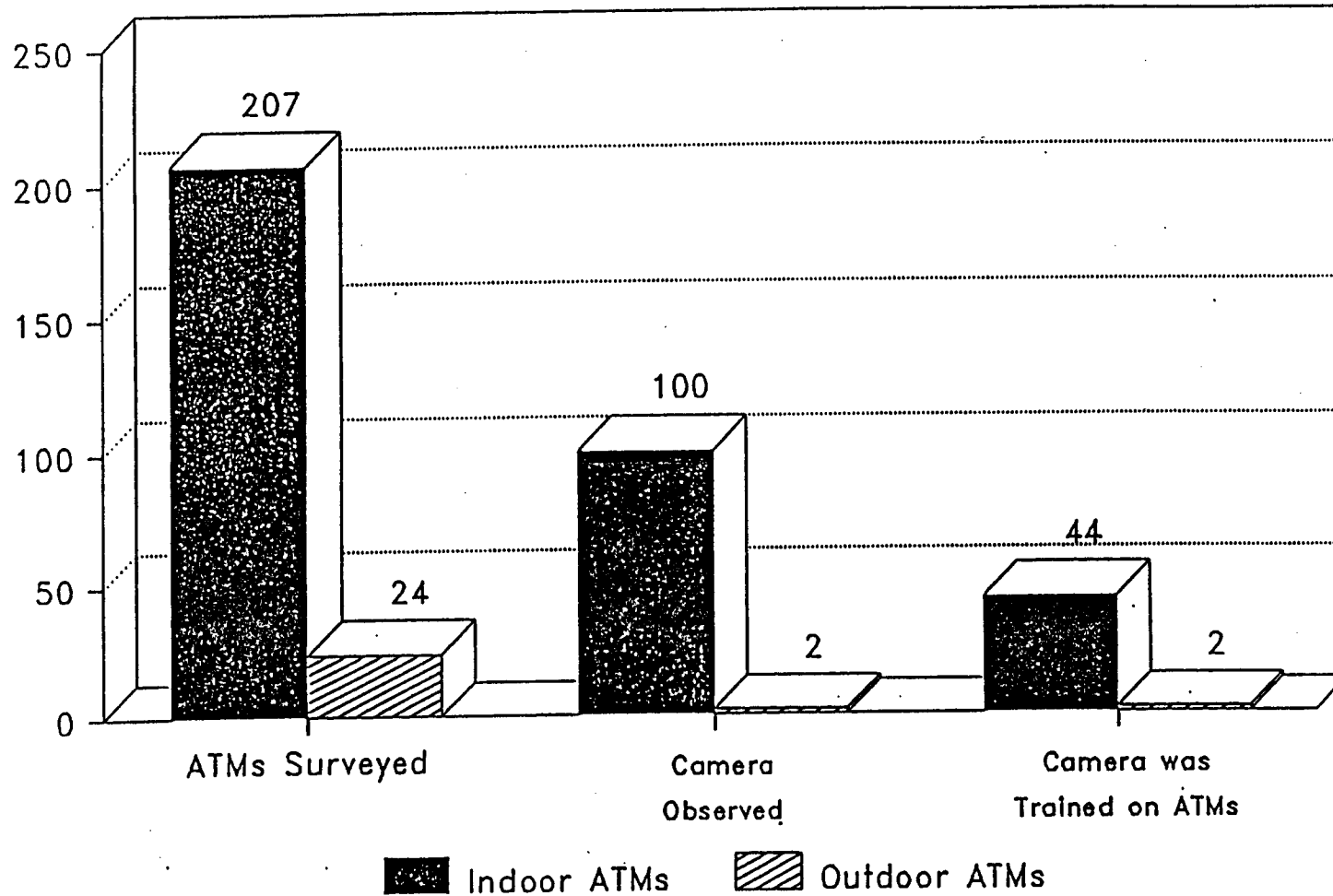
At one site -- a Chase Manhattan branch at 400 East 23rd Street -- a video monitor was placed near the ATM machines, enabling patrons to observe themselves as they were videoed as well as the activity of those behind them in the facility.

Transaction cameras (those placed at the ATM machine for the specific purpose of recording customers as they engage in a transaction) were observed -- in full view at the ATM machine or detected behind a reflective panel -- at 25 (13 percent) of the sites surveyed. Obviously, the presence of a transactional camera is, by its nature, often difficult to observe.

WARNING SIGNS:

Staff noted signs posted at 16 sites (8 percent) alerting patrons to the use of surveillance cameras. Some of these same signs alerted customers to safe ATM procedures. In all, 37 ATM

Security Cameras



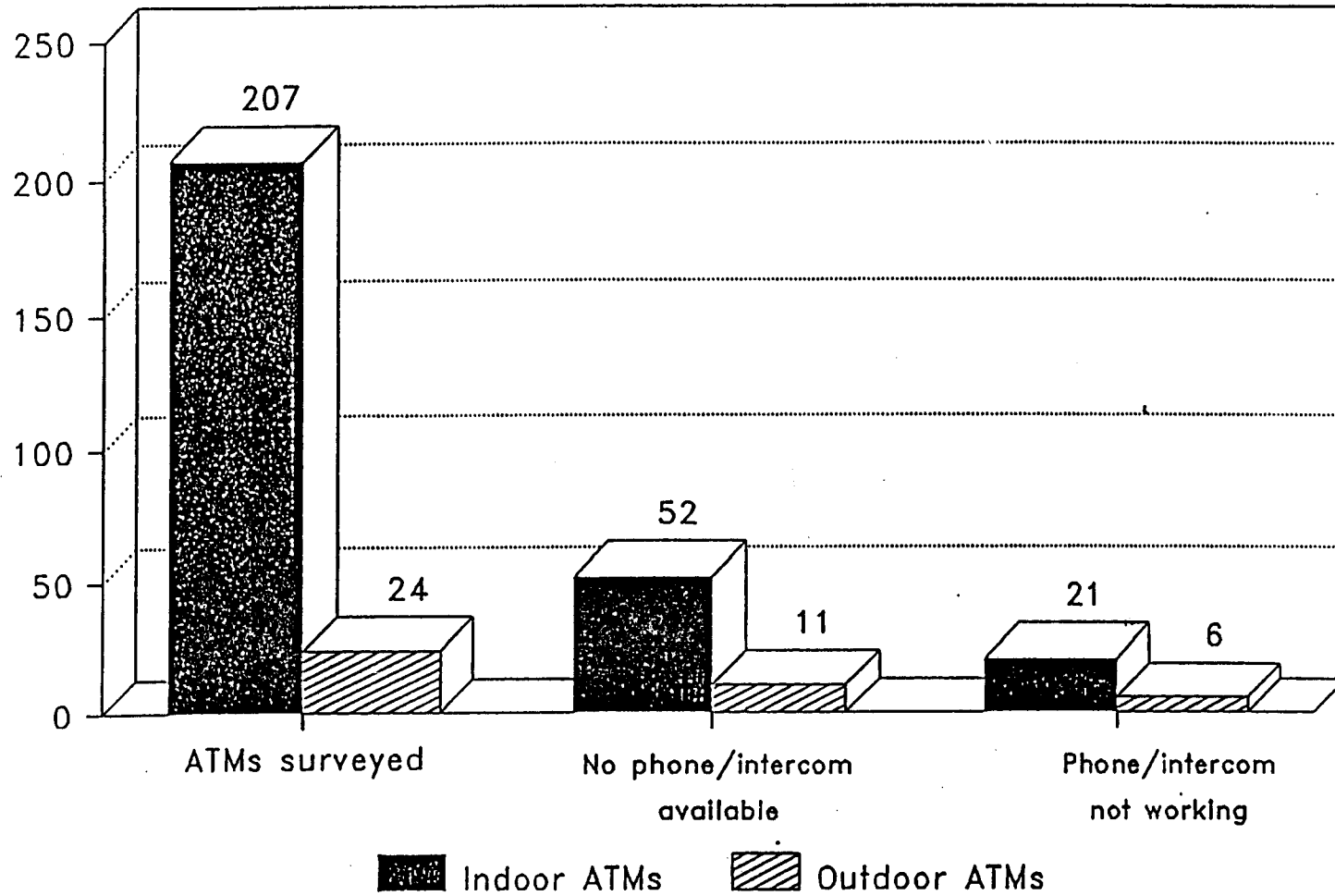
facilities posted signs offering some kind of ATM safety awareness to customers. Staff noted signs such as these most often in Chemical bank branches; 9 times, or 22 percent of the Chemical Bank branches surveyed had signs of this type.

COMMUNICATIONS:

At 155 ATM sites (75 percent) the bank provided a telephone or intercom to provide patrons access to bank personnel in the event of a problem. Consequently, at the remaining 25 percent of the sites, staff could not communicate with anyone outside of the ATM area. On 21 occasions the phone tested by staff at the site was inoperative, leaving only 134 sites (65 percent) with working communications. On average, for those banks with working phones/intercoms, an average of 18.4 seconds (about three telephone rings) elapsed before a bank employee responded to a phone or intercom activation. National Westminster had the worst response time to phone/intercom activation. At two of the three indoor National Westminster branches visited -- 3506 Johnson Avenue in the Bronx and 175 Water Street in Manhattan -- more than 3 and 4 minutes elapsed, respectively, before a bank employee answered the phone/intercom activation.

Only First Federal Bank provided a phone specifically marked for "security purposes only." In 3 of the 5 First Federal branches we surveyed the security phones were always answered promptly by persons identifying themselves as security personnel. At the 2 remaining First Federal branches surveyed the "security phones"

Communications at ATMs



were not working.

The other banks in our sample with phones or intercoms indicated at the site that the instruments were for customer service or account questions.

At 37 (18 percent) of the sites visited the banks posted an outside phone number for customers to call with any complaints or problems. At 53 percent (110) of the sites visited, staff noted the presence of a public telephone on the street or street corner near the ATM entrance.

ATM REFLECTIVE PANELS/MIRRORS:

At only 59 of the ATM sites visited (29 percent) was there a mirror, or the presence of a panel which provided a reflection, on (or at) the ATM machine at a reasonable eye level which would permit patrons to observe the activity of persons standing or approaching from behind. Twenty-four Citibank ATM locations were considered by staff to offer this kind of reflective protection more often than any other bank.³ Other banks employing the use of these reflective panels in their branches included American Savings bank (at 5 of 8 indoor locations) and Chase Manhattan (at 8 of 17 indoor facilities surveyed).

³ While it is true that all Citibank machines by their design contain reflective panels, other factors, such as lighting, physical obstructions and machine placement, contributed to the decision as to whether the panels are more effective from one branch to another.

LOITERING:

At 29 locations (14 percent) staff observed 36 persons loitering and/or panhandling. In 19 instances, these persons were outside of the facility and in 10 instances, inside. Eighteen of these persons were observed between 6 p.m. and 9 p.m. and 18 observed between 9 p.m. and midnight.

UNIFORMED GUARDS:

Uniformed guards were observed at 10 locations (5 percent). Two of these guards were stationed outside of Chemical sites at 2 Penn Plaza and 59 West 86th Street. Another was posted outside of a Chase Manhattan Bank at 73rd Street and Broadway. Guards were positioned inside of two Chase locations (2 West Fordham Road in the Bronx, and 140 East 75th Street), two Manufacturers Hanover branches (378 6th Avenue and 405 Lexington Avenue), a Chemical Bank (353 West 57th Street), a Citibank (201 West 34th Street) and a Community National Bank (3155 Amboy Road in Staten Island).

VANDALISM/GRAFFITI:

There were few notable signs of either vandalism or graffiti at the indoor ATM sites surveyed. Only 5 instances of vandalism were reported by staff at any of the locations surveyed. One notable example was a Chase Manhattan Bank at 41st Street and Park Avenue where phones at both ATM machines were ripped off and where dangling and frayed video cables indicated the theft of surveillance equipment. What makes this site particularly noteworthy is that the vandalized condition was reported unchanged

on two visits a week apart.

Only 3 instances of graffiti were noted citywide at indoor sites.

MISCELLANY:

- Only 15 sites (7 percent) were considered littered or unclean.
- At 177 locations (86 percent) the banks provided a shelf or ledge for patrons to place handbags, knapsacks etc., on during transactions.
- Two Manufacturers Hanover branches in the sample (146 East 86th Street and 1191 2nd Avenue) covered their interior window ledges with spikes to discourage loitering. A Chemical Bank branch at 633 3rd Avenue slanted its interior ledges for the same purpose.

OUTDOOR SITES:

LIGHTING:

Overall, lighting was considered to be good at the 24 outdoor ATM sites visited. Twelve of the sites (50 percent) were near working streetlights, 10 of the sites had non-bank or ATM lighting contributing to the overall brightness at machine, and 17 sites were self-illuminated. Staff considered that nearby lighting (e.g. stores, busstop shelters, etc.) contributed to the illumination at

17 of the outdoor sites (71 percent). In the two instances surveyed where construction scaffolding was present, it was lighted.

VIDEO SURVEILLANCE:

At 2 locations, a Bank of New York at #1 Wall Street and a Citibank site in the World Trade Center, staff noted the presence of video cameras focused on the ATM site. It should be noted that both of these "outdoor" sites were ATMs located in enclosed malls or plazas.

Transactional cameras were also observed behind reflective glass at 2 outdoor sites.

COMMUNICATIONS:

At the ATM machine itself, staff reported the presence of telephones or intercoms for patrons to report problems at 13 sites (50 percent). Of these, only 7 (29 percent) were reported to be working at the time of our visits. At the 7 outdoor sites with working telephones/intercoms, it took an average of 17.3 seconds, or just under three rings, to reach a bank employee. At two bank sites, the Bank of New York at #1 Wall Street and the National Westminster at 1675 Broadway in Manhattan, only 6 seconds was necessary for bank personnel to respond. At the Chemical Bank at 353 West 57th Street a full minute elapsed before bank personnel responded.

Only one location had a complaint number posted. Public phones were noted to be nearby at 14 (38 percent) of the sites surveyed.

MIRRORS/REFLECTIVE PANELS:

At only 6 sites (25 percent) was a reflective panel or mirror placed at eye level to enable patrons to observe persons standing or approaching from behind.

LOITERING:

Staff reported no persons loitering or panhandling at the time of any of our visits at any outdoor site.

VANDALISM:

Only two instances of vandalism were noted at any of the 24 outdoor ATM sites. At one site, a National Westminster Bank at 1675 Broadway (52nd Street), it was clear that instructional signage next to the site telephone had been ripped off of the wall.

DANGERS:

In the opinion of staff, 11 sites (46 percent) had areas or locations nearby that offered protection for persons to wait unnoticed (alleys, driveways, etc.) while patrons were conducting banking business at the ATM.

MISCELLANY:

- Eleven of the sites surveyed (46 percent) were near other outdoor facilities or gathering places (e.g., sidewalk cafes, busstops, etc.).
- Eighteen of the sites surveyed (75 percent) provided a shelf or ledge upon which to rest handbags, knapsacks, etc.
- One Chemical Bank branch (not in our sample) at 1934 Broadway was noted to have placed posts in the sidewalk seemingly with the purpose of keeping customers in queue but also perhaps to discourage cash snatchers, or vehicles from mounting the sidewalk and damaging the machines.

APPENDIX A

BANK NAME	NO.	STREET NAME	BORO
AMERICAN	1619	SHEEPSHEAD BAY RD	K
AMERICAN	988	EIGHTH AVENUE	M
AMERICAN	245	FIRST AVENUE	M
AMERICAN	175	DYCKMAN STREET	M
AMERICAN	1370	AVENUE OF AMER.	M
AMERICAN	1258	SECOND AVENUE	M
AMERICAN	830	THIRD AVENUE	M
AMERICAN	3102	STEINWAY ST	Q
ANCHOR	2401	RALPH AVENUE	K
ANCHOR	2626	HYLAN BOULEVARD	R
APPLE	1320	AVENUE OF AMER.	M
APPLE (OD)	88	PINE STREET	M
BANK OF NEW YORK	530	FIFTH AVENUE	M
BANK OF NEW YORK	575	MADISON AVENUE	M
BANK OF NEW YORK	10348	LEFFERTS BLVD	Q
BANK OF NEW YORK (OD)	48	WALL STREET	M
BANK OF NEW YORK (OD)	1	WALL STREET	M
BARCLAY	3663	MAIN STREET	Q
BARCLAY	4030	NATIONAL STREET	Q
BARCLAY (OD)	13210	FOURTEENTH AVE	Q
BAYSIDE FEDERAL	200	THIRD AVENUE	M
BOWERY	504	NEPTUNE AVENUE	K
BOWERY	430	SEVENTH AVENUE	M
BOWERY	245	EAST 24TH STREET	M
BOWERY	1010	THIRD AVENUE	M
BOWERY	641	LEXINGTON AVENUE	M
BOWERY	470	EIGHTH AVENUE	M
BOWERY	1200	AVENUE OF AMER.	M
BOWERY		QNS BLVD @ 62 DR.	Q
BOWERY (OD)	358	FIFTH AVENUE	M
CENTRAL FEDERAL	1388	THIRD AVENUE	M
CHASE	4620	THIRTEENTH AVENUE	K
CHASE	1501	AVENUE M	K
CHASE	16	COURT STREET	K
CHASE	140	EAST 75TH STREET	M
CHASE	400	EAST 23RD STREET	M
CHASE	30	ROCKEFELLER PLAZA	M
CHASE	101	PARK AVENUE	M
CHASE	33	EAST 23RD STREET	M
CHASE	110	WEST 52ND STREET	M
CHASE	257	BEACH 116TH ST	Q
CHASE	18401	HILLSIDE AVENUE	Q
CHASE	6660	FRESH POND ROAD	Q
CHASE	7046	AUSTIN STREET	Q

CHASE	3528 EAST TREMONT AVE	X
CHASE	2 WEST FORDHAM RD	X
CHASE	11 HUGH J. GRANT CIRCLE	X
CHASE (OD)	BROADWAY & 63 ST.	M
CHASE	BROADWAY & 63 ST	M
CHASE (OD)	1441 BROADWAY	M
CHASE (OD)	2099 BROADWAY	M
CHEMICAL (OD)	100 W.T.C.	M
CHEMICAL (OD)	621 BAY STREET	R (dt)
CHEMICAL	8418 BAY PARKWAY	K
CHEMICAL	356 FULTON STREET	K
CHEMICAL (OD)	1932 BROADWAY	M
CHEMICAL	453 EAST 86TH STREET	M
CHEMICAL	850 THIRD AVENUE	M
CHEMICAL	2219 BROADWAY	M
CHEMICAL	40 WEST 34TH STREET	M
CHEMICAL	1411 BROADWAY	M
CHEMICAL	1 EAST 42 STREET	M
CHEMICAL	1350 AVE. OF AMERICAS	M
CHEMICAL	33 EAST 23RD STREET	M
CHEMICAL	850 EAST 51ST STREET	M
CHEMICAL	10 HANOVER SQUARE	M
CHEMICAL	770 BROADWAY	M
CHEMICAL	633 THIRD AVENUE	M
CHEMICAL	2 PENN PLAZA/31ST ST	M
CHEMICAL	2900 BROADWAY	M
CHEMICAL	265 BROADWAY	M
CHEMICAL	130 WILLIAM STREET	M
CHEMICAL	741 FIFTH AVENUE	M
CHEMICAL	425 PARK AVENUE	M
CHEMICAL	525 BROADWAY	M
CHEMICAL	59 WEST 86TH STREET	M
CHEMICAL	10736 SEVENTY-FIRST AVE	Q
CHEMICAL	2398 BELL BOULEVARD	Q
CHEMICAL	1550 RICHMOND ROAD	R
CHEMICAL	13 KNOLLS CRESCENT	X
CHEMICAL	385 EAST FORDHAM RD	X
CHEMICAL	3169 BAINBRIDGE AVE	X
CHEMICAL	400 SECOND AVENUE	M
CHEMICAL	349 FIFTH AVENUE	M
CHEMICAL (OD)	126 EAST 86TH ST	M
CHEMICAL	353 WEST 57TH STREET	M
CHEMICAL (OD)	353 WEST 57TH ST	M
CHEMICAL	126 EAST 86TH STREET	M
CHEMICAL (OD)	349 FIFTH AVENUE	M
CHEMICAL (OD)	400 SECOND AVENUE	M
CHEMICAL (OD)	622 WEST 168TH ST.	M
CITIBANK	430 MYRTLE AVENUE	K

CITIBANK	375 COURT STREET	K
CITIBANK	5420 THIRTEENTH AVENUE	K
CITIBANK	325 COURT STREET	K
CITIBANK	181 MONTAGUE STREET	K
CITIBANK	1411 KINGS HIGHWAY	K
CITIBANK	330 MADISON AVENUE	M
CITIBANK	2560 BROADWAY	M
CITIBANK	72 FIFTH AVENUE	M
CITIBANK	4949 BROADWAY	M
CITIBANK	1310 AMSTERDAM AVENUE	M
CITIBANK	201 WEST 34TH STREET	M
CITIBANK	2861 BROADWAY	M
CITIBANK	1 BROADWAY	M
CITIBANK	GRAND & CLINTON ST	M
CITIBANK	130 EAST 42ND STREET	M
CITIBANK	399 PARK AVENUE	M
CITIBANK	9512 SIXTY-THIRD ROAD	Q
CITIBANK	10229 QUEENS BOULEVARD	Q
CITIBANK	6067 MYRTLE AVENUE	Q
CITIBANK	6920 GRAND AVENUE	Q
CITIBANK	27206 UNION TURNPIKE	Q
CITIBANK	16921 ONE HNDRD 37TH AVE	Q
CITIBANK	8119 ROOSEVELT AVENUE	Q
CITIBANK	9305 JAMAICA AVENUE	Q
CITIBANK	21710 JAMAICA AVENUE	Q
CITIBANK	15619 CROSS BAY BLVD	Q
CITIBANK	17650 UNION TURNPIKE	Q
CITIBANK	12111 LIBERTY AVENUE	Q
CITIBANK	2825 RICHMOND AVENUE	R
CITIBANK	445 FOREST AVENUE	R
CITIBANK	1705 CROSBY AVENUE	X
CITIBANK	3825 EAST TREMONT AVE	X
CITIBANK	141 EINSTEIN LOOP	X
CITIBANK	1265 CASTLE HILL AVE	X
CITIBANK (OD)	101 W.T.C.	M
COMMUNITY NATIONAL	3155 AMBOY ROAD	R
CROSSLAND	211 MONTAGUE STREET	K
CROSSLAND	1722 AVENUE U	K
CROSSLAND	9201 THIRD AVENUE	K
CROSSLAND	481 KINGS HIGHWAY	K
CROSSLAND	5929 FLATLANDS AVE	K
CROSSLAND	1166 AVENUE OF AMER.	M
CROSSLAND	101 WEST 51ST STREET	M
CROSSLAND	416 LEXINGTON AVENUE	M
CROSSLAND	4355 AMBOY ROAD	R
DIME	1901 EIGHTY-SIXTH ST	K
DIME	MADISON AVE & 56 ST	M
DOLLAR DRY DOCK	750 LEXINGTON AVENUE	M

DOLLAR DRY DOCK	1270 LEXINGTON AVENUE	M
DOLLAR DRY DOCK	465 GRAND STREET	M
DOLLAR DRY DOCK	60 EAST 42ND STREET	M
DOLLAR DRY DOCK	770 THIRD AVENUE	M
EAB	545 MADISON AVENUE	M
EAB	1107 BROADWAY	M
EAB (OD)	800 THIRD AVENUE	M
EAB (OD)	475 PARK AVENUE SOUTH	M
EAB (OD)	16848 HILLSIDE AVENUE	Q
EAB (OD)	6626 METROPOLITAN AVE	Q
FIRST FEDERAL	217 BROADWAY	M
FIRST FEDERAL	237 FIRST AVENUE	M
FIRST FEDERAL	4395 WHITE PLAINS RD	X
FIRST FEDERAL	3478 BOSTON ROAD	X
FIRST FEDERAL	569 WEST 235TH ST	X
FIRST NATIONWIDE	4897 THIRTEENTH AVENUE	K
FIRST NATIONWIDE	1302 AVENUE J	K
FIRST NATIONWIDE	1320 AVENUE J	K
FIRST NATIONWIDE	1460 FOREST AVENUE	R
GREATER NEW YORK	1550 FLATBUSH AVENUE	K
GREATER NEW YORK	6640 BAY PARKWAY	K
GREATER NEW YORK	101 CHURCH AVENUE	K
GREATER NEW YORK	4302 EIGHTEENTH AVENUE	K
GREATER NEW YORK	122 SEVENTH AVENUE	K
HOME FEDERAL	24840 NORTHERN BLVD	Q
INDEPENDENCE	1416 EAST AVENUE	X
INDEPENDENCE	1769 EIGHTY-SIXTH ST	K
LINCOLN	1462 NOSTRAND AVENUE	K
LINCOLN	221 CANAL STREET	M
LONG ISLAND SAVINGS	9727 QUEENS BOULEVARD	Q
LONG ISLAND SAVINGS	3501 THIRTIETH AVENUE	Q
MANUFACTURERS	SEVENTH AVENUE	K
MANUFACTURERS	201 AVENUE U	K
MANUFACTURERS	7510 FIFTH AVENUE	K
MANUFACTURERS	20 FLATBUSH AVENUE	K
MANUFACTURERS	1987 FLATBUSH AVENUE	K
MANUFACTURERS	195 MONTAGUE STREET	K
MANUFACTURERS	891 UTICA AVENUE	K
MANUFACTURERS	4901 THIRTEENTH AVENUE	K
MANUFACTURERS	1663 EAST 17TH STREET	K
MANUFACTURERS	127 SEVENTH AVENUE	K
MANUFACTURERS	5101 FOURTH AVENUE	K
MANUFACTURERS	6501 EIGHTEENTH AVENUE	K
MANUFACTURERS	798 MANHATTAN AVENUE	K
MANUFACTURERS	2379 BROADWAY	M
MANUFACTURERS	4 NEW YORK PLAZA	M
MANUFACTURERS	405 LEXINGTON AVENUE	M
MANUFACTURERS	1513 FIRST AVENUE	M

MANUFACTURERS	2762 BROADWAY	M
MANUFACTURERS	110 WEST 34TH STREET	M
MANUFACTURERS	1460 BROADWAY	M
MANUFACTURERS	130 FIFTH AVENUE	M
MANUFACTURERS	401 MADISON AVENUE	M
MANUFACTURERS	378 AVENUE OF AMERS.	M
MANUFACTURERS	109 DELANCEY STREET	M
MANUFACTURERS	221 PARK AVENUE SOUTH	M
MANUFACTURERS	1275 AVENUE OF AMERS.	M
MANUFACTURERS	1180 THIRD AVENUE	M
MANUFACTURERS	1191 SECOND AVENUE	M
MANUFACTURERS	147 EAST 86TH ST	M
MANUFACTURERS	510 FIFTH AVENUE	M
MANUFACTURERS	1065 AVENUE OF AMER.	M
MANUFACTURERS	1919 FRANCIS LEWIS BLVD	Q
MANUFACTURERS	4711 QUEENS BOULEVARD	Q
MANUFACTURERS	7722 TWENTY-FIRST AVE	Q
MANUFACTURERS	8120 NORTHERN BLVD.	Q
MANUFACTURERS	6363 ONE HNDRD 8TH ST	Q
MANUFACTURERS	3380 FULTON STREET	Q
MANUFACTURERS	5926 WOODSIDE AVENUE	Q
MANUFACTURERS	4101 KISSENA BLVD	Q
MANUFACTURERS	2126 WHITE PLAINS RD	X
MANUFACTURERS	207 CITY ISLAND AVE	X
MANUFACTURERS	5656 RIVERDALE AVENUE	X
MANUFACTURERS	3551 JOHNSON AVENUE	X
MANUFACTURERS (OD)	LAG/TRUMP SHUTTLE	Q
MARINE MIDLAND	140 BROADWAY	M
MARINE MIDLAND	777 THIRD AVENUE	M
MARINE MIDLAND	919 THIRD AVENUE	M
MARINE MIDLAND	250 PARK AVENUE	M
MARINE MIDLAND (OD)	2014 BARTOW AVENUE	X (dt)
NATIONAL WESTMINSTER	592 FIFTH AVENUE	M
NATIONAL WESTMINSTER	175 WATER STREET	M
NATIONAL WESTMINSTER	21602 MERRICK BOULEVARD	Q
NATIONAL WESTMINSTER	3506 JOHNSON AVENUE	X
NAT. WESTMINSTER (OD)	1675 BROADWAY	M
REPUBLIC NATIONAL	450 SIXTH AVENUE	M
REPUBLIC NATIONAL	452 FIFTH AVENUE	M
REPUBLIC NATIONAL	100 MAIDEN LANE	M
RICHMOND COUNTY	645 ROSSVILLE AVENUE	R
S.I. SAVINGS	1320 HYLAN BOULEVARD	R
S.I. SAVINGS	2700 HYLAN BOULEVARD	R

(OD) Stands for Outdoor ATM's

(dt) Stands for Drive-Thru ATM's