

BUREAU OF BANKING

Department of Professional and Financial Regulation

State of Maine

January 5, 1976

BULLETIN #12 FREE-STANDING TELLER FACILITY ADJOINING BANKING
OFFICE

To the Chief Executive Officer Addressed:

Many banks desire to provide drive-up teller facilities for their customers at their main office or a branch office. At times, the contour of the land, traffic patterns in the area, the configuration or construction of the buildings, etc. makes it impossible or undesirable to install such a teller facility in or attached to its present or proposed buildings. To the extent that a "free-standing" structure, not attached to the existing office, has been used to provide such services, it has been past Bureau policy to treat such facilities as a separate branch and to require separate branch office approval.

This is to inform you that beginning January 1, 1976, the Banking Bureau will consider such free-standing facilities adjoining an approved branch office in which there are no intervening buildings, public roads or rights of way, parcels of land owned by others, etc. as merely an extension of the teller line of the adjacent office and will not require separate approval as a branch office. Each such proposed drive-up structure will be judged on a case-by-case basis to determine if it complies with this new Bureau policy.

/s/ Leslie G. Hilton
Deputy Superintendent