



**Office of the Lieutenant Governor
Division of Banking, Insurance and
Financial Regulation**

#5049 Kongens Gade, Charlotte Amalie, St. Thomas, USVI 00802-6487 • (340) 774-7166
1131 King Street, Suite 101, Christiansted, St. Croix, USVI 00820 • (340) 773-6459
lrg.gov.vi

BULLETIN 2026-05

TO: U.S. Virgin Islands Licensed Non-Bank Automated Teller Machine (ATM) Operators and General Public

FROM: Tregenza A. Roach, Esq., Lieutenant Governor and Chairman, Virgin Islands Banking Board

RE: New Maximum Non-Bank ATM Fee per Transaction

This Bulletin serves to advise U.S. Virgin Islands registered Non-Bank ATM operators and the general public of the new maximum fee per transaction of \$4.00, as approved by the Virgin Islands Banking Board ("Board") during its September 15, 2026, meeting. Unlike the rate increase approved in Bulletin No. 2021-03, this fee is applicable to all users of Non-Bank ATMs in the US Virgin Islands. Notwithstanding, Non-Bank ATM operators retain the discretion to charge the maximum fee of \$4.00 or a lower amount.

Non-Bank ATM operators are registered and regulated by the Board, with the Office of the Lieutenant Governor, Division of Banking, Insurance and Financial Regulation ("Division") performing administrative duties. The Division is responsible for ensuring that Non-Bank ATMs comply with applicable licensing requirements and adhere to regulatory standards.

Accordingly, Non-Bank ATM operators must report to the Division their new fee structure so their registration files can be updated. Additionally, consistent with 9 V.I.C. § 134 and to ensure compliance and promote consumer protection, every registered Non-Bank ATM operator must post, on each machine and in a location clearly visible to consumers, a sticker bearing the following information:

1. The fee per financial transaction;
2. The name of the Non-Bank operator;
3. The name, address, and 24-hour toll-free telephone number where consumers may direct inquiries or complaints;

4. A disclaimer indicating that the Non-Bank ATM operator is neither a bank nor a credit union;
5. The Division of Banking, Insurance and Financial Regulation's identification /sticker for the calendar year; and
6. The Government Non-Bank ATM Registration Number.

Posting of the fee per transaction will allow consumers to shop around to determine which Non-Bank ATM operators charge the lowest fees.

This Bulletin became effective September 15, 2026

Dated this 18th day of September 2026 at St. Thomas, U.S. Virgin Islands



A handwritten signature in blue ink, reading "Tregenza A. Roach".

Tregenza A. Roach, Esq.
Lieutenant Governor
Chairman, Virgin Islands Banking Board