

May 14, 2024

The Honorable Jim Jordan
Chairman
Committee on the Judiciary
United States House of Representatives
Washington, D.C. 20515

The Honorable Jerrold Nadler
Ranking Member
Committee on the Judiciary
United States House of Representatives
Washington, D.C. 20515

Re: Safe Access To Cash Act (H.R. 3398)

Dear Chairman Jordan and Ranking Member Nadler:

The American Bankers Association (ABA)¹ welcomes and strongly supports H.R. 3398, the “Safe Access to Cash Act,” which was introduced by Rep. Rose (R-TN), along with four bipartisan cosponsors, and referred to the Committee. This legislation would codify ATM crimes under the Bank Robbery Act and ensure the penalties for such crimes are consistent with those for bank robberies.

ATMs provide communities with convenient access to cash and banking services when branches are closed or inaccessible. Safety is a priority for financial institutions that operate and maintain ATMs. Banks regularly monitor and assess the evolving risks to the needs of the community and implement technologies and procedures to protect ATMs, their users, and the surrounding areas.

However, the accessibility of ATMs also makes them, and the consumers that use them, attractive targets for criminals. ABA supports increased Federal and state prosecution of, and strong penalties for, those who commit crimes against ATMs and the individuals using or servicing them.

For example, “hook and chain” and “ram raid” attacks have been primary methods used by criminal groups for years. Criminals often use stolen personal and commercial vehicles, including construction equipment, to physically remove ATMs from their base and access the safe. Regardless of whether the criminals are successful in accessing the cash, these often result in a loss of service to the community while the ATMs (and the surrounding areas) are repaired or replaced.

Moreover, as institutions deploy stronger internal and external defenses to protect against these attacks, criminals have increasingly targeted ATM servicers for robberies. These robberies can

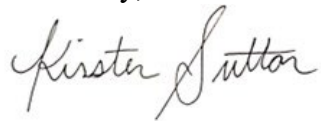
¹ The American Bankers Association is the voice of the nation’s \$23.7 trillion banking industry, which is composed of small, regional and large banks that together employ approximately 2.1 million people, safeguard \$18.8 trillion in deposits and extend \$12.5 trillion in loans.

be violent and there have been increased reports of criminals using force and weapons against servicers and technicians.

Attacks against ATMs have increased and will continue if criminals view them as easy targets with a low risk of prosecution. That is why ABA and its members support the Safe Access to Cash Act (H.R. 3398). By encouraging the prosecution of these crimes and enforcing the same penalties as bank robberies, we hope that individuals at ATMs and the ATMs themselves will be less attractive targets for crime.

We respectfully encourage you and your membership to bring this bill before the Committee for prompt action. Thank you for your consideration of this request.

Sincerely,



Cc: Members of the House Committee on the Judiciary