

February 18, 2026

The Honorable Ted Cruz
United States Senate
167 Russell Senate Office Building
Washington, D.C. 20510

The Honorable Ruben Gallego
United States Senate
302 Hart Senate Office Building
Washington, D.C. 20510

Dear Senators Cruz and Gallego:

The American Bankers Association (ABA)¹ welcomes and strongly supports your introduction of the Safe Access to Cash Act, S. 3798 and we commend you for your leadership on this important issue. 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 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 (S. 3798). 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.

¹ The American Bankers Association is the voice of the nation’s \$25.1 trillion banking industry, which is composed of small, regional and large banks that together employ over 2 million people, safeguard \$19.7 trillion in deposits and extend \$13.2 trillion in loans.



Kirsten Sutton
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Thank you once again for introducing the Safe Access to Cash Act (S. 3798) and for your leadership on this very important issue.

Sincerely,

A handwritten signature in blue ink that reads "Kirsten Sutton". The signature is fluid and cursive, written in a professional style.

Cc: Members of the Senate Committee on the Judiciary