

TEXAS IS GROUND-ZERO FOR VIOLENT "SMASH & GRAB" CRIMES

SUPPORT SB 516 ENHANCE CRIMINAL PENALTIES

Texas has become ground-zero for ATM smash and grab crimes where criminals use stolen trucks or construction equipment to rip apart ATMs to access the cash contents. Banks of every size across Texas have reported more than 400 of these incidents in the last year alone!

THE PROBLEM

COVID-19 has led to restricted or limited access to bank lobbies in communities across our state. Automated Teller Machines (ATMs) and Interactive Teller Machines (ITMs) have become critical for citizens to access their money for purchasing food, medicine and other daily necessities.

But criminals are using stolen trucks or construction equipment to violently rip apart ATMs to access cash contents in what are called "Smash & Grab" attacks.

TBA member banks have reported more than 400 of these incidents across Texas in just the last year alone! This issue is especially problematic in communities where there are fewer ATMs and where obtaining replacement machines could take weeks—impacting customer access to their funds.

TBA formed an ATM Crime Task Force composed of

THE SOLUTION

Chair Joan Huffman has filed SB 516, sponsored by Chairman Andy Murr in the House, to increase the penalty for crimes involving ATMs. This bill will increase the state-jail felony for criminal mischief to clearly provide that damage or destruction of an ATM is a third-degree felony.

community bankers, state regulators, and ATM industry representatives. We partnered with the FBI and Texas law enforcement officials who tell us that these attacks are often committed by individuals associated with organized crime.

Under current state law, however, these crimes may be considered as simple property damage or mischief cases. Even when criminals fail to access the cash canister, these acts often destroy the machines which can cost from \$40,000 to nearly \$100,000 each. In cases in which the cash canister is successfully breached, the cost of the crime increases by tens of thousands of dollars. Cautious estimates are that this has led to at least \$24 million in damages for banks. If unabated, this will result in sharp insurance rate increases for Texas community banks.

THE BENEFITS

These crimes are too rarely prosecuted under Federal bank robbery statutes. We need an enhanced deterrent and stronger tools for prosecution. The increased penalty under SB 516 will give local Texas prosecutors additional options when dealing with these crimes and will help law enforcement agencies more effectively track this expanding scourge.

Chris Furlow

CEO/President

cfurlow@texasbankers.com

John Heasley

EVP, Govt. Relations

john@texasbankers.com

Celeste Embrey

EVP, Govt. Relations

celeste@texasbankers.com

Wynn Baker

BankPac & Advocacy Coordinator

wynn@texasbankers.com



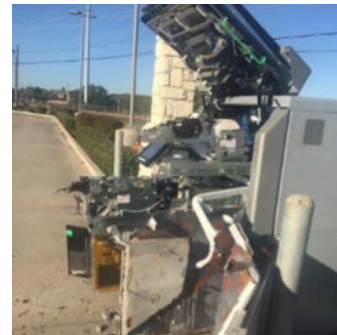
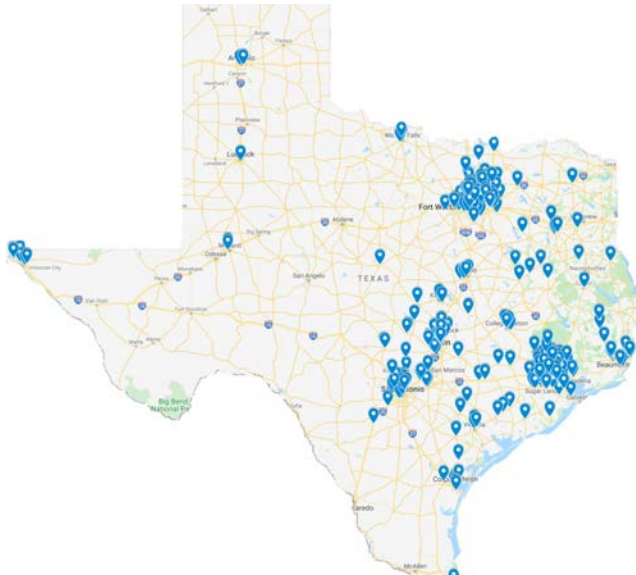
ADVOCACY
IN ACTION

TexasBankersAssociation
Strong Banks. Stronger Communities.

TEXAS IS GROUND-ZERO FOR VIOLENT "SMASH & GRAB" CRIMES

SUPPORT SB 516 ENHANCE CRIMINAL PENALTIES

Texas has become ground-zero for ATM smash and grab crimes where criminals use stolen trucks or construction equipment to rip apart ATMs to access the cash contents. Banks of every size across Texas have reported more than 400 of these incidents in the last year alone!



To access an interactive version of this map, follow tinyurl.com/ATMCrimeMapTX



ADVOCACY
IN ACTION

TexasBankersAssociation
Strong Banks. Stronger Communities.