



**Statement of the Massachusetts Bankers Association in Support of
S 1255 & H 1607 - Acts Protecting Bank Employees and Customers
Joint Committee on Judiciary
September 23, 2025
1:00 PM**

On behalf of our more than 120 commercial, savings and cooperative banks and federal savings institution members with more than 72,000 employees located throughout the Commonwealth and New England, we are writing to express our strong support for S 1255 and H 1607, both titled *An Act Enhancing the Safety of Bank Customers and Employees* - legislation that recognizes the growing concerns expressed by bankers and our customers about the *continued* pace of bank robberies and check fraud in Massachusetts.

First, the Association would like to thank each bill's sponsors Senator Michael Rush and Representative Tackey Chan for once again introducing this important legislation this session.

Trends in Bank Robberies

To place this issue in perspective, it might be helpful for members of the committee to be provided with some background on bank robberies. While the number of bank robberies in Massachusetts jumped significantly after September 11 terrorist attacks, the number of robberies has since stabilized, thanks in part to a cooperative effort by the banking industry and law enforcement. More recently, the COVID-19 pandemic also created a disproportionate decrease in bank robberies for logical reasons. Bank robberies, however, year-over-year saw a 54% increase from October 2021 through September 2022. Massachusetts experienced 70 robberies during that time period, after reporting approximately 45 robberies for the Boston metro area from October 2020 through September 2021. In fact, according to FBI statistics, there have been more than 750 bank robberies in the Commonwealth since 2015, with many being of a violent nature that put our employees and our customers at significant risk of harm.

While progress has been made since this striking spike, robberies - and the threat to customers and employees - remains a constant concern to all financial institutions - both large and small. Nearly all robberies in Massachusetts involve note passers, or individuals threatening tellers to "give me the money, I have a gun; or chemical spray; or a hypodermic needle" who then proceed to rob the branch. Needless to say these events traumatize and have lasting effects on our employees and any customers who happen to be in the branch.

In the past, bank robbery was generally the work of professional criminals who prided themselves on planning and performance. Unfortunately, today the vast majority of bank robberies are committed by individuals with substance use disorder, whose instability and need for cash can increase the possibility of physical injury and harm to employees and customers of our institutions. Other robberies are driven by economic desperation and some are committed by those suffering from mental illness.

Although the most common method of robbery involves the use of a demand note, violent, or "take down" robberies continue to occur. Unfortunately, all robberies have lasting traumatic effects on the customer and employee victims well beyond the day of the incident regardless of the method employed.

MBA has been working for several years to provide banks with the tools and guidance to address this ongoing problem. In 2003, the Association organized the Bank Robbery Working Group, which was comprised of security personnel from large and small banks, as well as representatives from various federal, state and municipal law enforcement agencies. The Group evaluated which procedures were working and

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members shared their experiences as well as policies and procedures that were effective in reducing robberies. That information was compiled with statistics and recommendations in a confidential report that is distributed to all Massachusetts banks and updated periodically.

MBA also coordinated with existing law enforcement efforts to create the MassMostWanted.org website, which disseminates photographs of unidentified bank robbery suspects. The website, which was launched in 2002 and recently completely overhauled, has helped lead to the capture of more than 1,750 criminals. The site operates in conjunction with the Tips Program, a bank-funded program for state and local police to use for the development of useful sources of information from informants that result in the apprehension of robbery suspects. In addition, several local media outlets highlight MassMostWanted cases each week.

Individuals involved in bank robberies today also frequently mask their identity in a variety of ways. Both the banking industry and law enforcement have worked on ways to both deter and counter the disguises, hats, hoods, etc., that are used. In some cases surveillance cameras have been relocated or refocused, in other cases signs have been placed in branches requesting the removal of hats, sunglasses, hoods and the like. This "No Hats/No Hoods" program, developed initially here in Massachusetts, is now common in more than 20 states.

Key Provisions in S 1255 and H 1607

S 1255 and H 1607 are designed to address the continuing problem of bank robberies by standardizing the penalties for all bank robbers, including so-called "note passers" as well as those that use a weapon or a disguise. The bill imposes a minimum 30-month sentence for a first-time offender using a note and five years if a disguise is used, a weapon is threatened or a weapon exists during a robbery. Law enforcement officials have consistently said that imposing reasonable minimum state sentences and expanding the definition of bank robbery would be effective tools in combating these crimes.

In addition to bank robberies, this legislation includes provisions to address ongoing problems with check fraud. Despite the widespread use of electronic commerce and the sharp drop in check writing, check fraud continues and has even increased in recent years here in Massachusetts.

Under current law, a bank must present evidence to a clerk magistrate in the district court that has jurisdiction where the store or bank branch is located and where the individual is alleged to have presented a stolen or forged check. However, quite often an individual suspected of check fraud has presented stolen or forged checks at multiple locations, often covered by multiple district courts. Since the amount of the fraudulent check(s) at each location or branch may be only a few hundred dollars, the courts may place a low priority on these cases. However, the cumulative value of these cases can go into the tens of thousands of dollars.

S 1255 and H 1607 make it easier to prosecute individuals who are suspected of presenting fraudulent checks by allowing banks to consolidate several check fraud cases against the same individual into a single district court. Specifically, Sections 1, 4 and 5, allow for legal action to be taken not only where the incident occurs, but also where the main office of the bank or other depository facilities are located is of paramount importance, and reflects insight into effective law enforcement given the nature of these crimes. Allowing a bank or retailer to present to law enforcement agencies and the local district courts an alleged pattern of check fraud and consolidation of the case at one court will result in much more efficient and effective prosecution of this crime.

MBA strongly supports S 1255 and H 1607 not only for their positive impact on the prosecution of suspected bank robbers and those committing check fraud, but also for their deterrent effect.

Thank you again for considering our views on these pieces of legislation. We look forward to working with the committee to advance this important public safety legislation.