

119TH CONGRESS
1ST SESSION

H. R. 1631

To amend title 18, United States Code, to clarify that ATMs are in the care, custody, control, management, or possession of, any bank, credit union, or any savings and loan association regardless of whether the ATM is located on the physical premises of such an institution.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 26, 2025

Mr. ROSE (for himself, Mr. IVEY, Mr. FITZGERALD, Mr. MEUSER, Ms. BROWNLEY, Mr. FOSTER, Mr. OGLES, and Mr. KUSTOFF) introduced the following bill; which was referred to the Committee on the Judiciary

A BILL

To amend title 18, United States Code, to clarify that ATMs are in the care, custody, control, management, or possession of, any bank, credit union, or any savings and loan association regardless of whether the ATM is located on the physical premises of such an institution.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Safe Access to Cash
5 Act of 2025”.

1 **SEC. 2. ATM ROBBERY.**

2 Section 2113 of title 18, United States Code, is
3 amended by adding at the end the following:

4 “(i) The term ‘ATM’ means any network-connected
5 automated teller machine terminal that is connected to one
6 or more of the global, national, or regional electronic fi-
7 nancial networks that allow a depositor of any bank, credit
8 union, or savings and loan association, by use at such
9 ATM of a card or other access device, as defined in sub-
10 section (e)(1) of section 1029 of this title, issued or au-
11 thorized by such depository institution, to access such de-
12 positor’s account for the purpose of making withdrawals
13 from or deposits to such account, or making inquiry as
14 to the balance in such account, and includes any ATM
15 owned, operated, or sponsored by a bank, credit union,
16 or any savings and loan association.

17 “(j) For purposes of this section, an ATM, and any
18 cash that is in transit to or being loaded into or unloaded
19 from an ATM, shall be considered in the care, custody,
20 control, management, or possession of, any bank, credit
21 union, or any savings and loan association, regardless of
22 whether—

23 “(1) the ATM is located on the physical prem-
24 ises of such an institution; or

1 “(2) the ATM is owned or operated by such an
2 institution.”.

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