

SOUTH JORDAN CITY
CITY COUNCIL STUDY MEETING

MAY 19, 2026

Present: Mayor Pro Tempore Tamara Zander, Council Member Patrick Harris, Council Member Kathie Johnson, Council Member Don Shelton, Council Member Jason McGuire, Assistance City Manager Jason Rasmussen, Assistant City Manager Don Tingey, City Attorney Ryan Loose, Police Chief Jeff Carr, Police Lieutenant Adrian Montelongo, Director of Administrative Services Melinda Seager, Director of Human Resources Teresa Robinson, Fire Chief Chris Dawson, Director of Recreation Janell Payne, CFO Sunil Naidu, Senior Accountant Abigail Patonai, City Planner Greg Scindler, Long-Range Planner Joe Moss, Planner III Damir Drozdek, Director of Engineering/City Engineer Brad Klavano, Director of Public Works Raymond Garrison, PIO/Communication Manager Rachael Van Cleave, Senior System Administrator Phill Brown, CTO Matthew Davis, City Recorder Anna Crookston

Absent: Mayor Dawn R. Ramsey, City Manager Dustin Lewis, Director of Planning & Economic Development Brian Preece

Other (Electronic) Attendance: Planner III Damir Drozdek

Other (In-Person) Attendance:

4:36 P.M.
REGULAR MEETING

A. Welcome, Roll Call, and Introduction - By Mayor Pro Tempore Tamara Zander

Mayor Pro Tempore Zander welcomed everyone present and introduced the meeting.

B. Invocation – By Council Member Jason McGuire

Council Member McGuire offered the invocation.

C. Mayor and Council Coordination

Council Member Shelton informed the Council that Riverton City had issued a boil order for culinary water due to concerns related to cross contamination involving secondary water systems. He noted that after hearing about Riverton City, he had spoken with City Manager Dustin Lewis and stated that City Manager Lewis indicated that Director of Public Works Raymond Garrison could provide information regarding a neighborhood where four residents have cross connections that are currently being addressed.

Director of Public Works Raymond Garrison explained that South Jordan City had previously identified water quality concerns in a private secondary water system serving subdivisions near

Redwood Road. He stated that the city conducted inspections after receiving failed water quality samples and identified several cross connections between culinary and secondary water systems. He explained that most residents in the affected area had worked with the City to correct the issues, but four properties remained noncompliant despite repeated attempts by City staff to contact the property owners through certified mail, emails, and door-to-door outreach.

City Attorney Ryan Loose explained that improper cross connections can create a significant risk of contaminating the culinary water system and noted that state plumbing code requirements mandate proper backflow prevention devices. He stated that the City was preparing to issue final notices advising the noncompliant property owners that culinary water service could be disconnected if compliance efforts were not initiated. He clarified that the City's intent was to protect the public water system and avoid broader impacts such as boil orders or do-not-drink notices affecting larger portions of the community.

Council Member Johnson asked whether the residents had been cooperative during the compliance process. City Attorney Loose stated that the remaining property owners had not responded to the City's communications efforts. Council Member Johnson offered to assist with outreach efforts if needed.

Director Garrison referenced a prior incident involving a private water system in Stirling Village that resulted in a do-not-drink order due to failed backflow prevention protections. He emphasized the importance of enforcing compliance to protect the culinary water supply.

Mayor Pro Tempore Zander asked whether the city remained at risk for additional cross contamination. Director Garrison explained that the City had implemented measures to reduce the risk, but complete elimination of the risk required all affected properties to become compliant.

City Attorney Loose emphasized that the city was willing to disconnect water service to eliminate even small risks that could jeopardize the public water system. He stated that concerns regarding cross connections may be brought to council members and emphasized that the city is not attempting to be overly strict or unnecessarily shut off residents' water service. He explained that the goal is to prevent situations that could require water service to be shut down to large portions of the city or the entire community.

Mayor Pro Tempore Zander asked whether there was any additional business to address and thanked Director Garrison for the update.

Council Member Harris raised concerns regarding increased use of electric motorcycles and similar motorized bikes throughout the community. He requested an update regarding enforcement efforts.

Police Chief Jeff Carr stated that the Police Department had been actively enforcing regulations involving electric motorcycles and had impounded more than 50 vehicles since enforcement efforts began. He clarified that the primary concern involved electric motorcycles without pedals, which require registration, insurance, and a licensed operator and are prohibited from operating on sidewalks and trails.

Chief Carr explained that the Police Department was using grant funding provided by the State to support additional enforcement efforts. He noted that officers had experienced challenges because some riders flee from law enforcement, though officers have successfully identified riders and contacted parents in many cases.

Council Member Johnson referenced complaints regarding electric motorcycles operating within Jordan Ridge Park. Chief Carr stated that one reported incident involved a mountain bike team and that staff had addressed the issue, though other concerns may still exist in the area.

Council Member Harris suggested additional public education and social media outreach regarding the updated State law governing electric motorcycles and e-bikes. Chief Carr stated that the city had already released educational information and would continue additional outreach efforts.

Mayor Pro Tempore Zander asked how elected officials and residents should report unsafe or illegal operation of electric motorcycles. Chief Carr advised that concerns should be reported through the non-emergency dispatch line unless an emergency exists.

D. Discussion/Review of City Council Meeting

Presentation Item:

- Sandbox Theater cast performance for Guys & Dolls upcoming show June 19-26.

Consent Action Items:

- Resolution R2026-16, Determining the parking requirements for the Almond Dental Phase 2 project located at 10433 S. 2200 W.
- Resolution R2026-19, Authorizing the Mayor Pro Tempore to sign an Interlocal Cooperation Agreement between the City of South Jordan and Salt Lake County for road maintenance on U-111.
- Resolution R2026-20, Entering into an Interlocal Agreement to participate in the Home Investment Partnership Program for Federal Fiscal Years 2027 through 2029.

Public Hearing Items:

- Ordinance 2026-11, Amending Chapters 17.16.010 (Planning Commission), and 17.18.030.010 (General Use Regulations) of the South Jordan City Municipal Code to comply with changes in State Legislation.
- Zoning Ordinance 2026-04-Z, Rezoning property located at 10981 S Temple Drive from A-1 (Agricultural to R-2.5 (Single-Family Residential) Zone. Zerine Dixon Brewer (Applicant).

Assistant City Manager Jason Rasmussen reviewed the consent agenda items.

Regarding Resolution R2026-16, staff explained that the applicant for the Almond Dental Phase 2 project requested a reduction in required parking stalls associated with the dental office and dance studio expansion. He stated that City staff conducted parking analysis and site observations and determined a reduction of ten parking stalls was appropriate based on the proposed uses. Council Member Johnson asked how future ownership or tenant changes would affect parking requirements. City Planner Greg Sheindler explained that future changes in use would require additional review to ensure adequate parking remained available. Director of Engineering/City Engineer Brad Klavano explained that applicants were required to pay associated fees and noted

that the city retained a traffic consultant to conduct a detailed analysis. He stated that the consultant performed on-site observations and other evaluations, and that considerable effort was invested in determining what traffic-related requirements or improvements could be reduced.

Council Member Harris asked whether the proposal would allow the business to expand its operations and stated that this appeared to be the primary purpose of the request. Staff confirmed that the applicant was seeking to expand the business to include additional services and operations. City Planner Schindler explained that the existing development currently includes a dental office, a dance studio, and an original building of approximately 9,000 square feet. He stated that the dance studio intends to expand into a new 4,000-square-foot building and will occupy space in both buildings. He noted that the dental office and dance studio will remain on site, while the expansion will free up space in the original building for additional tenants, which could include office or retail uses.

Assistant City Manager Rasmussen shared a map (Attachment A). and reviewed Resolution R2026-19 involving an interlocal agreement with Salt Lake County for maintenance of portions of U-111 located within the annexed area of South Jordan City. Staff explained that although Salt Lake County retains ownership of portions of the roadway, City snowplows and maintenance crews already travel the corridor to maintain adjacent City-owned sections. Director of Engineering/City Engineer Brad Klavano stated the agreement would also allow the city to receive associated gas tax funding for maintenance responsibilities.

Senior Accountant Abigail Patonai reviewed Resolution R2026-20 regarding continued participation in the Home Investment Partnership Program consortium through Salt Lake County for Federal Fiscal Years 2027 through 2029. She explained the interlocal agreement with Salt Lake County to continue the city's participation in the county consortium for an additional three fiscal years, extending the agreement from 2027 through 2030. She explained that the city currently serves on the consortium board and provides input regarding the allocation of HOME funds throughout the county. She emphasized the importance of maintaining participation, noting that the consortium supports initiatives focused on housing stability, homelessness prevention, preservation of affordable housing, and assistance for vulnerable populations. She stated that funding is commonly used for homebuyer assistance, homeowner rehabilitation, affordable multifamily housing construction, homeownership opportunities, and tenant-based rental assistance. She further noted that all consortium partners have a voice in funding decisions and reported that recent staffing changes at both the city and county levels have brought new perspectives on coordinating Community Development Block Grant (CDBG) and HOME funds to maximize their effectiveness throughout the valley.

City Attorney Ryan Loose provided additional background on the consortium, explaining that it administers federal homelessness-related grant funding that is allocated to participating cities. He noted that the funding is more effectively managed through a regional consortium than by individual cities acting independently. He explained that several cities, including Herriman, West Valley City, Sandy, and others, pool their funding and participate on a governing board that makes allocation decisions. He further reported that recent discussions had emerged among consortium members regarding governance and oversight. He stated that the city attorneys for Herriman and West Valley City had expressed interest in seeking greater control and influence over consortium

operations and decision-making. While the specifics of the proposed changes remained unclear, he indicated that the county was interested in obtaining approval of the agreement in a timely manner so that consortium activities and funding allocations could continue without interruption.

Senior Accountant Patonai advised that the consortium agreement required a decision by June 2 and noted that, if the city chose not to participate, it would need to notify the U.S. Department of Housing and Urban Development (HUD) by June 15.

City Attorney Loose explained that withdrawing from the consortium would require the city to independently identify and administer eligible programs and projects for the funding. He informed the Council that discussions were occurring among attorneys from participating cities regarding consortium governance and the level of control exercised by the county. He acknowledged concerns that participating cities have limited influence over funding decisions and that a proportional share of the funding may not be spent directly within South Jordan. However, he noted that it is unclear whether South Jordan residents are receiving services through programs funded elsewhere in the county. He stated that there is a balance between geographic distribution of funds and meeting the needs of eligible residents throughout the region. From a legal standpoint, he stated that the agreement is consistent with prior agreements, follows the same framework used in previous years, and has not presented any legal concerns or issues for the city in the past.

Senior Accountant Patonai explained that continued participation in the consortium provides an advantage because member jurisdictions receive priority consideration when seeking funding for eligible projects. She noted that any remaining funds are then made available through requests for applications submitted by nonprofit organizations, making continued membership beneficial for the city. She stated that she has been involved with the consortium since December, primarily to observe operations and gain a better understanding of the process. She acknowledged that there had been confusion regarding procedures and recognized concerns about whether participating cities are receiving an equitable share of funding and opportunities for involvement. She explained that staffing changes had led to adjustments in the review process, including greater involvement by a citizen committee in evaluating funding applications before recommendations are forwarded to the consortium. She reported that, during the most recent funding cycle, approximately \$7.28 million in requests were submitted while only \$1.6 million was available for distribution. She noted that requests from West Valley City and Taylorsville were fully funded, while other applications were evaluated and prioritized by the citizen committee. When the recommendations reached the consortium, members determined that fully funding only a few projects would significantly reduce the number of organizations receiving assistance. As a result, the consortium collectively adjusted funding allocations to distribute resources among a larger number of applicants. She stated that 15 applications were considered during the funding cycle and that she participated directly in the review process. She further reported that training and discussions with other agencies have helped identify ways to improve fairness for communities such as South Jordan, which historically have not submitted many funding requests. She stated that ongoing discussions are focused on better serving local communities while coordinating funding strategies and avoiding duplication of services already supported through Community Development Block Grant (CDBG) funds.

CFO Sunil Naidu explained that South Jordan City would not independently qualify to administer Home Investment Partnership Program funds outside of the consortium arrangement and noted that participation ensures the City maintains a voice in allocation discussions.

Council Member Johnson encouraged staff to continue monitoring the program and advocate for equitable use of the funds.

Long-Range Planner Joe Moss reviewed Ordinance 2026-11, which proposed amendments to the municipal code regarding Planning Commission appointments and removals to comply with recent State legislation. He explained that Senate Bill 284 modified requirements governing removal of Planning Commissioners and prohibited removal solely based on deliberations involving land use applications.

City Attorney Loose explained that the ordinance established reasons for removal consistent with State law and clarified the City's authority regarding Planning Commission appointments. Council Members discussed the relationship between Planning Commissioner terms and the appointing Council Member's term of office, including whether a newly elected Council Member could appoint a different commissioner at the expiration of a term. Council Members agreed to continue the discussion during the regular City Council meeting.

Assistant City Manager Rasmussen briefly reviewed Zoning Ordinance 2026-04-Z and stated the request appeared straightforward and was not expected to be controversial.

E. Presentation Items:

E.1. Crypto Machines. *(By Police Lieutenant, Adrian Montelongo)*

Police Chief Jeff Carr explained that cryptocurrency and cryptocurrency ATM scams have become a growing concern and acknowledged that he was previously unaware that cryptocurrency ATMs existed. He stated that several such ATMs operate within the city and noted that at least one municipality, Layton City, had recently adopted an ordinance prohibiting cryptocurrency ATMs. He indicated that the purpose of the discussion was to provide education and raise awareness regarding emerging fraud issues associated with cryptocurrency transactions.

Police Lieutenant Adrian Montelongo provided a presentation (Attachment B) regarding cryptocurrency kiosks and related fraud trends affecting South Jordan residents. He explained that cryptocurrency is a digital form of currency commonly used through online transactions and digital wallets. He reviewed common scams involving cryptocurrency kiosks, including customer support scams, impersonation scams, malware scams, and investment or romance-related fraud schemes. He explained that scammers frequently direct victims to deposit funds into cryptocurrency kiosks under false pretenses. He informed the Council that South Jordan currently has five cryptocurrency kiosks capable of facilitating cryptocurrency purchases and sales. He explained that kiosks are commonly located within convenience stores and other retail businesses.

Council Member Zander asked where the kiosks were located throughout the city. Lieutenant Montelongo stated they are distributed throughout several retail locations in South Jordan. He explained that kiosk fees previously ranged between 20% and 40% of the transaction amount,

though recently adopted State legislation now limits fees to 3% and establishes daily transaction caps. He continued to review (Attachment B), reporting statistics involving cryptocurrency-related scams. He stated that, during the previous 15 months, South Jordan residents lost more than \$110,000 through scams involving kiosks located within South Jordan and more than \$122,000 through scams involving kiosks located outside the city. He further stated that cryptocurrency investment and romance scams resulted in approximately \$3 million in reported losses involving South Jordan residents during the same period. He shared several examples involving elderly victims who were manipulated into withdrawing funds from personal bank accounts and depositing money into cryptocurrency kiosks after being threatened or deceived by scammers impersonating government agencies or technical support personnel. He explained that the Police Department had partnered with the Utah Attorney General's Office to improve blockchain investigation capabilities and had successfully frozen and recovered some fraudulently transferred funds before they left the country. He stated that staff were also preparing educational outreach materials and coordinating efforts to educate senior residents regarding cryptocurrency scams.

Council Members discussed the possibility of prohibiting cryptocurrency kiosks within South Jordan City. Council Member Shelton expressed support for banning the kiosks, stating that most legitimate cryptocurrency users conduct transactions online rather than through kiosks. Lieutenant Montelongo stated that training and research indicate approximately 90% of kiosk transactions are associated with fraudulent activity.

City Attorney Loose explained that other municipalities, including Layton City, had adopted ordinances prohibiting cryptocurrency kiosks. He stated that the City could explore adopting a similar ordinance, though legal challenges from the industry were possible.

Council Members expressed support for staff continuing to research potential ordinance options, including a possible ban on cryptocurrency kiosks within the city.

Mayor Pro Tempore Zander thanked Lieutenant Montelongo and the Police Department for their efforts to educate and protect residents from fraud.

E.2. Summerfest preview. *(By Director of Recreation, Janell Payne)*

Director of Recreation Janell Payne provided an overview of the upcoming Summerfest events and activities scheduled throughout the first week of June. She reviewed activities scheduled for the Parade Preview event at Highland Park, including the kite festival, public works equipment displays, and community activities. She also reviewed plans for the Mulligan's Bash, carnival activities, concerts, food vendors, and the Summerfest parade. She explained that Saturday activities would include the 5K race, children's run, parade breakfast, parade festivities, entertainment performances, demonstrations, and fireworks following the evening concert.

Council Members discussed logistics involving parade participation, breakfast vouchers, and the Veterans float. Assistant City Manager Rasmussen requested that Council Members provide names of veterans who would like to participate in the float as soon as possible.

Council Members also discussed participation in the Summerfest 5K race and coordination with parade staging.

Council Member McGuire identified a website issue involving the interactive map feature for Summerfest. Communications Manager/PIO Rachael Van Cleave stated that the GIS team was currently updating the map and the map will be available soon.

City Attorney Loose reminded the Council that agenda items had already been discussed in detail and noted that the first three resolutions on the regular meeting agenda were listed as consent items. He explained that the Council could choose to remove any item from the consent agenda for individual discussion or approve multiple consent items through a single motion, a practice that has been used periodically in the past. He emphasized that the decision was entirely at the discretion of the Council. He further clarified that individual items could be removed from the consent agenda while the remaining items could still be approved together through a consent motion.

Council Member McGuire motioned to adjourn the May 19, 2026 City Council Study Meeting. Council Member Johnson seconded the motion. Vote was 5-0, unanimous in favor.

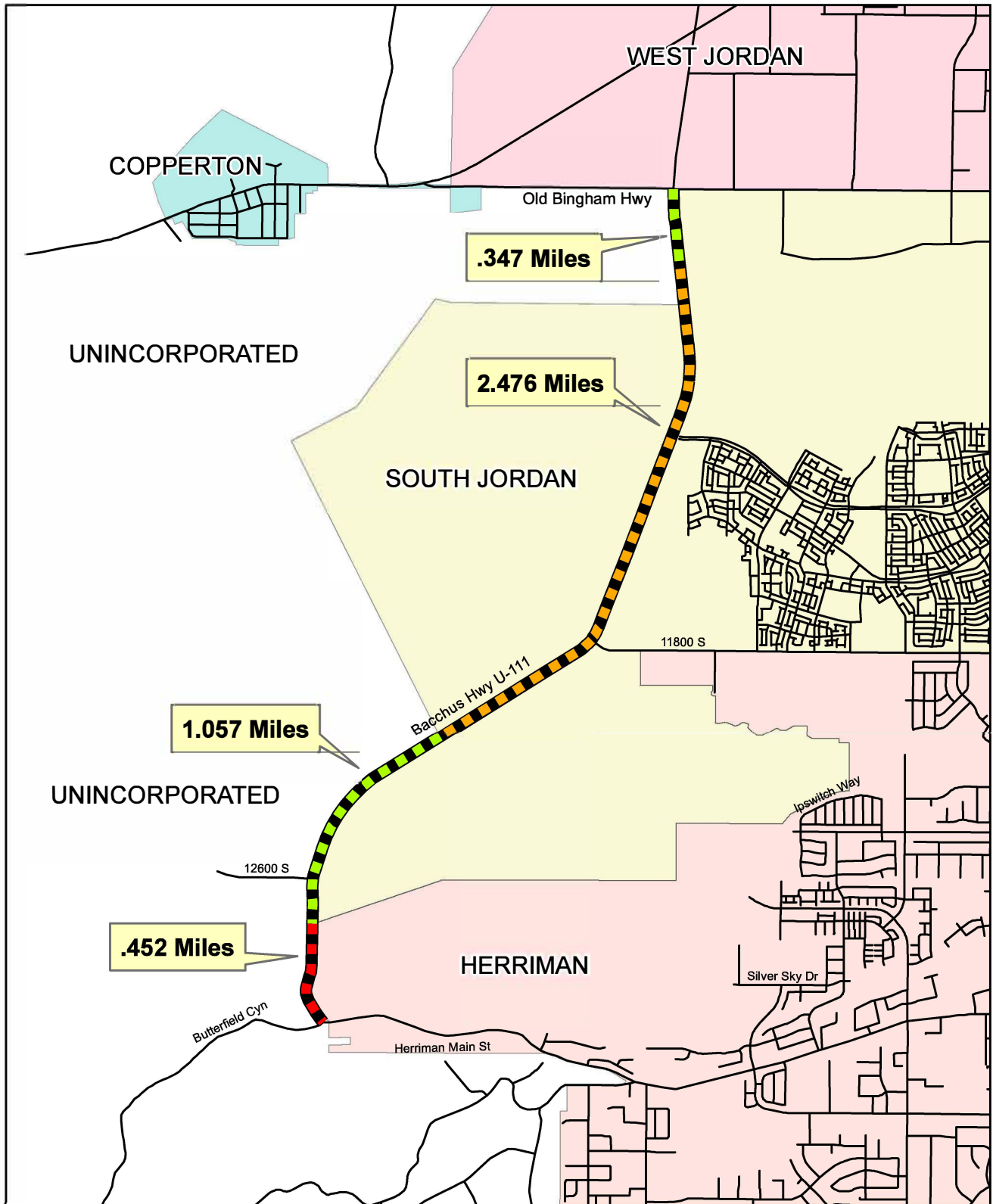
ADJOURNMENT

The May 19, 2026 City Council Study Meeting adjourned at 5:54 p.m.

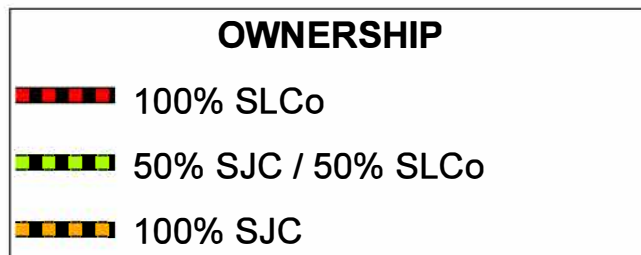
This is a true and correct copy of the May 19, 2026 City Council Study Meeting Minutes, which were approved on June 16, 2026.



South Jordan City Recorder



Public Works - Operations
Pavement Management



SOUTH JORDAN POLICE

Cryptocurrency & ATM's



Cryptocurrency

- A Digital Currency
- Referred to as “Digital Gold”
- No single institution controls or governs
- “peer to peer” or internet-based transactions
- Multiple coin options
 - Bitcoin, Lightning BTC, Bitcoin Cash, Ether, Dash, Litecoin, Zcash, Monero, Dogecoin, Tether, Ripple, and USD Coin



Common Scams

- **Customer Support Scams** – Major companies call citizens to help them with their service (Shipping companies and even streaming platforms)
- **Impersonation Scams** – Law Enforcement, Court officials, Bail Bondsmen, or family members impersonated to collect funds from victims, in the forms of all currency to include Crypto.



Common Scams

- **Malware Scams** – Popups disabling computers or cell phones. Holding ransom of devices until payment made
- **Investment scams** – Fake platforms, unlicensed brokers
 - Romance Scams – Persons build relationship and convinced to send money for love or investment purposes*



Cryptocurrency ATM's

- A kiosk that allows users to buy or sell cryptocurrency using cash or debit card.
- Kiosks send crypto cryptocurrency to a digital wallet, often via the use of a QR code generated by the receiver
- Generally, some kiosks ask for ID prior to completing transactions
- Some Kiosks allow users to cash out their crypto currency for cash onsite
- Fees implemented by ATM's to guarantee their funds - 20% to 40%*



How does it Happen?

- The trending ATM Scam
 1. Person convinces victim to withdraw money from their personal account in large sums
 2. Victim travels to ATM to deposit money
 3. Victim is told Crypto is the only accepted currency*
 4. Victim has little to no information about transaction after funds are completed



South Jordan CC ATM Locations

- 5 Confirmed locations in South Jordan
- Common places include specialty stores, convenience, grocery, and even pastry shops
- Additional locations offer Cryptocurrency cash outs*





Our Local Impact

- South Jordan Police Cases – January 2025 through March 2026
 - Crypto ATM Victim loss (Inside South Jordan) = **\$110,700**
 - Average Per Case: \$18,450
 - Average Age of Victim: **72**
 - Crypto ATM Victim loss (Lured outside South Jordan) = **\$122,020**
 - Average Per Case: \$8,715
 - Average age of victim: 48
 - Additional loss through Romance, Embezzlement, or Investment = **\$3,153,939**
 - Average age of Victim: 41
 - Thwarted Cases = **\$202,100**
 - Average age of victim: 60
 - Unknown how many left unreported



Case Summary 1

- 80-Year-old victim's desktop computer locked and prompted a phone number. Victim told her phone line was "not secure", and another number was given to call. Victim convinced she had authorized a transaction of \$21,000 to a bank in China. Victim told she would be given her \$21,000 back if she "duplicated" the same transaction and deposit it through a crypto currency ATM. Victim withdrew funds from her bank and traveled to the ATM where she deposited \$21,000. During the transaction she entered her SSN, Driver License information, photograph, and other personal identifying information.



Case Summary 2

- 86-year-old victim was contacted by someone claiming to be with the FBI. The victim was told she was under investigation for pornography crimes. The victim was threatened, saying people would be sent to her home to physically harm her if she hung up the phone. The victim felt coerced to go to her bank, withdraw \$13,000 and then deposit the funds into a cryptocurrency ATM. The victim had a difficult time remembering each instruction given, but said she simply followed the instruction out of coercion. The victim provided her Driver License information and SSN.



Case Summary 3

- 82-year-old victim received letter in mail for an auto-renewal of virus protection software. The victim called the number provided and was convinced to give remote access to her computer. The scammer accessed her bank accounts, moving large amounts of funds into her checking account. The victim was then instructed to withdraw the money from her checking account and deposit it into a cryptocurrency ATM. Over the course of 2 days, the victim deposited \$21,700.



Case Summary 4

- 66-year-old victim was contacted by someone claiming to be from the US Marshal's Office. The victim was told she was under investigation for drug smuggling and money laundering, after her vehicle was located containing 20 pounds of cocaine, blood, and other personal identifying information. The victim believed the statements and became frightened. The victim remained on the phone with the scammer for almost 5 hours instructing her to withdraw \$25,000 from her bank and deposit it into a "safe account", where she would only be able to access the funds. The funds were transferred and her bank was unable to refund the loss



Seize Cash/ATM?

- Not recommended...
 - Lawsuits by ATM providers on Cities



Utah's Legislative Changes

- HB72
 - Businesses or entities operating an ATM must register with the state and obtain a license; Requires specialized training for law enforcement agencies
 - Quarterly reporting requirements to the state on trends such as cases closed, disposition of cases, crypto tracing, and training
 - Transaction limits – Maximum transfer of \$2,000 per calendar day for the first 3 days, and \$5,000 per day after the first 3 days of use
 - Transaction fees may not exceed 3%
 - Required disclosures of all ATM's warning users of irreversible scams



What Law Enforcement is Doing

- Blockchain investigations*
- Education and Awareness
 - LE Fraud groups sharing knowledge
 - Citizen awareness through social media and community organizations
 - Education on thwarted scams**
 - Educating our most vulnerable***
 - Utah Attorney General's Office affiliate partnership
- Opportunity to implement city code





FRAUD ALERT



1

Pause and don't act immediately

- Scammers rely on urgency ("act now," "limited time," "emergency"). Take a moment to slow down and think. If it feels rushed or emotional, that's a red flag.

2

Verify the person or organization

- Independently confirm who's asking.
- Look up the official website or phone number (don't use what they gave you)

3

Never send money through risky methods

- Avoid sending money via gift cards, wire transfers, cryptocurrency, or payment apps to strangers.
- Legitimate organizations almost never require these methods.

4

Watch for common scam warning signs - Be suspicious if they:

- Ask for personal or financial information
- Say you've won a prize but must pay fees
- Pretend to be government agencies or tech support

5

Report and protect yourself - If you suspect a scam:

- Report it to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) or [IC3.gov](https://www.ic3.gov)
- Contact your bank or payment provider immediately
- Contact the South Jordan Police at 801-840-4000



STAY ALERT. STAY INFORMED.
PROTECT YOURSELF.

SOUTH JORDAN POLICE DEPARTMENT
801-840-4000 | sjc.utah.gov/police



ATM Accessibility

- Top 5 Countries with ATM's
 - United States: 29,759
 - Canada: 3541
 - Australia: 1612
 - Spain: 369
 - Poland: 285
- In 2020, less than 4000 ATM's were in the United States
 - 700% increase in 5 years



Those Most at Risk

- Criminals target older individuals, specifically in ATM scams
- People aged 60 and over were more than 3 times as likely than younger adults to report a loss at an ATM scam
- People aged 60 and over accounted for over 66% of all funds lost to these scams
- In 2023, ATM scam losses nation wide reached \$144 million
 - Increase in ATM accessibility means an increase in potential victimization
- In 2025, ATM losses for victims over 60 was \$257 million*



QUESTIONS?

