



Strategic Perspective: Executive Analytical Report

22 July 2021

(U//FOUO) Criminal Actors Very Likely Will Increasingly Target Automated Teller Machines for Burglaries in the United States, Posing Greater Economic Harm than Bank Robberies

(U//FOUO) The FBI assesses criminal actors very likely will increasingly burglarize^a bank-owned automated teller machines (ATMs)^b for financial gain, posing greater risk of economic harm than bank robberies.^c Unlike bank robberies, ATM burglaries result in both significant cash loss and property damage for the US banking industry. While unsuccessful ATM burglaries do not result in compromised ATM safes and immediate cash loss from the ATM, the property damage results in monetary losses in the form of repair and replacement costs. An increase in ATM burglaries in the past two years, coupled with continued decreases in bank robberies over the past ten years, underscores the emerging economic threat of ATM burglaries. The US banking industry's limited ability to fortify ATMs nationwide, the availability of online resources to learn ATM burglary techniques, and potential access to large sums of cash present ample opportunities for criminal actors to exploit ATM physical vulnerabilities for financial gain.

- (U//FOUO) In calendar year (CY) 2020, the banking industry reported 1,010 ATM burglaries, compared to 382 ATM burglaries in CY 2019, which is a 164 percent increase, according to a US banking industry task force that compiles data on ATM crimes.^{1, 2} Financial institutions reported a total loss^d of US\$41.16 million from ATM burglaries, with an average of US\$40,752 per burglary in CY 2020, according to the same sources. There were 1,491 financial institution robberies in CY 2020 that resulted in losses totaling approximately US\$9.3 million, with an average of US\$6,226 per robbery, according to a law enforcement database that collects information about financial institution robberies reported to the FBI.³
- (U//FOUO) In CY 2020, hook and chain-style^e burglaries were the most common ATM burglary technique in the United States, accounting for over 60 percent of ATM burglaries. The US banking industry reported at least 646 hook and chain burglaries at their financial institutions, compared to 272 hook and chain burglaries in CY 2019, according to a US banking industry task force that compiles data on ATM crimes.^{4, 5} In CY 2020, financial institutions reported a total loss of US\$28.18 million from hook and chain burglaries, with an average of US\$43,622 per burglary, according to the same source.⁶

^a (U) *Analyst Note:* For the purpose of this product, "burglaries" refer to incidents in which a suspect or suspects unlawfully accessed or attempted to access by force the contents of an ATM safe insured by the Federal Deposit Insurance Corporation (FDIC). ATM burglary techniques include hook and chain, brute force, power saw and/or tools, ram raid, and hazardous devices.

^b (U) *Analyst Note:* ATMs owned by banks are typically subject to protection by the FDIC, unlike privately held ATMs often found in businesses.

^c (U//FOUO) The FBI has high confidence in this assessment based on information from the US banking industry and a law enforcement database that collects FBI bank robbery data. Financial loss data provided by the banking industry was the most important to the analytic judgment as it provided a comprehensive estimate of financial losses from ATM burglaries. The FBI makes this assessment based on the assumption that financial institutions will continue to store large amounts of US currency in drive-up ATMs. This is the first national level assessment on ATM burglaries, but is consistent with an FBI Minneapolis Intelligence Note, "(U//FOUO) Automated Teller Machine Burglaries Almost Certainly Are an Emerging Threat, Adversely Impacting the FBI Minneapolis Area of Responsibility." The FBI bases this assessment on increased reporting of ATM burglaries and total losses in the United States over the past two years.

^d (U) *Analyst Note:* Total losses include cash loss and property damage to the ATM or other physical property.

^e (U) *Analyst Note:* Hook and chain attacks on drive-up ATMs involve criminals who attach one end of a chain or cable to an ATM and the other to the rear of a typically stolen vehicle. The driver quickly accelerates to force open the safe door. If successful, criminals are able to steal the cash cassettes located inside the ATM safe.



- (U//FOUO) In CY 2019, banks in 13 states reported hook and chain ATM burglaries, with the highest number of offenses occurring in Texas, according to a US banking industry task force that compiles data on ATM crimes.⁷ In CY 2020, banks in an additional 26 states reported hook and chain ATM burglaries; these burglaries were over three times more successful in locations outside Texas, where major US banks have not installed physical mitigation barriers, according to an annual presentation from the same US banking industry task force.⁸
- (U//FOUO) In CY 2020, the FBI investigated^f 211 ATM burglaries, compared to 24 ATM burglaries in CY 2019, according to a law enforcement database.⁹

(U//FOUO) **Alternative Analysis:** The FBI considered the alternative hypothesis that ATM burglaries likely will decrease as banks employ mitigation techniques to fortify external ATMs, lessening the economic loss from ATM burglaries. The FBI discounted this alternative based on reporting of successful attempts to defeat physical barriers in Texas where major US banks prioritized mitigation efforts, the availability of online resources to learn ATM burglary tradecraft, and the US banking industry's limited ability to fortify ATMs nationwide. Indicators that would increase the likelihood of this alternative analysis would include a decrease in ATM burglaries, a decrease in cash losses and property damage, and reporting of new techniques to exploit the US banking industry.

(U//FOUO) **Outlook:** ATM burglaries likely will expand throughout the United States in the next 12 months, resulting in increased economic loss to the US banking industry. Given the banking industry's limited ability to secure drive-up ATMs nationwide, the potential for high reward financial gains, and the lesser criminal penalties for property crimes, ATM burglaries present a lucrative opportunity for criminal actors in the United States. Criminal actors likely will adapt new burglary techniques as US banks continue to fortify drive-up ATMs. Observable indicators include reporting of ATM burglaries in new locations or from new financial institutions, successful attempts to defeat bank mitigation, and new tactics or techniques. Enhanced collaboration across FBI field offices, US Attorney's Offices, financial institutions, and local law enforcement agencies present opportunities to dismantle criminal networks and mitigate the threat.

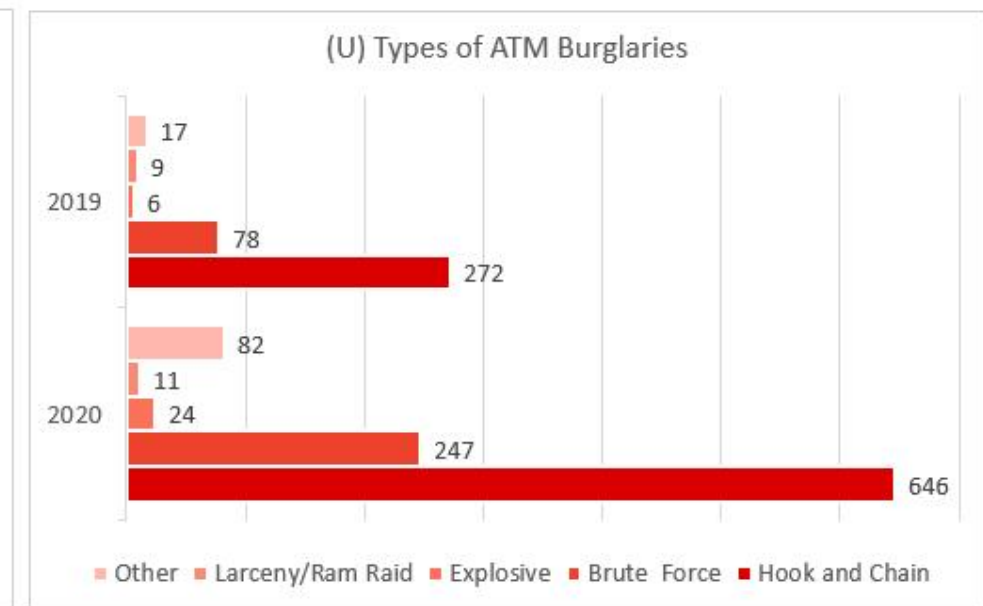
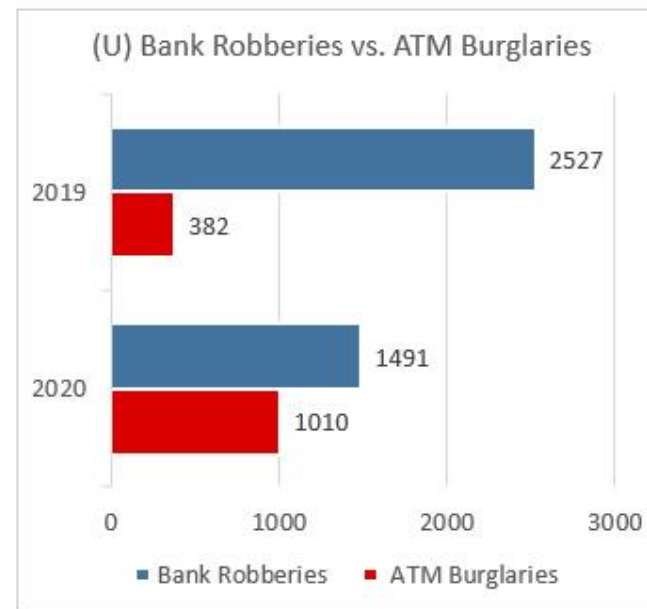
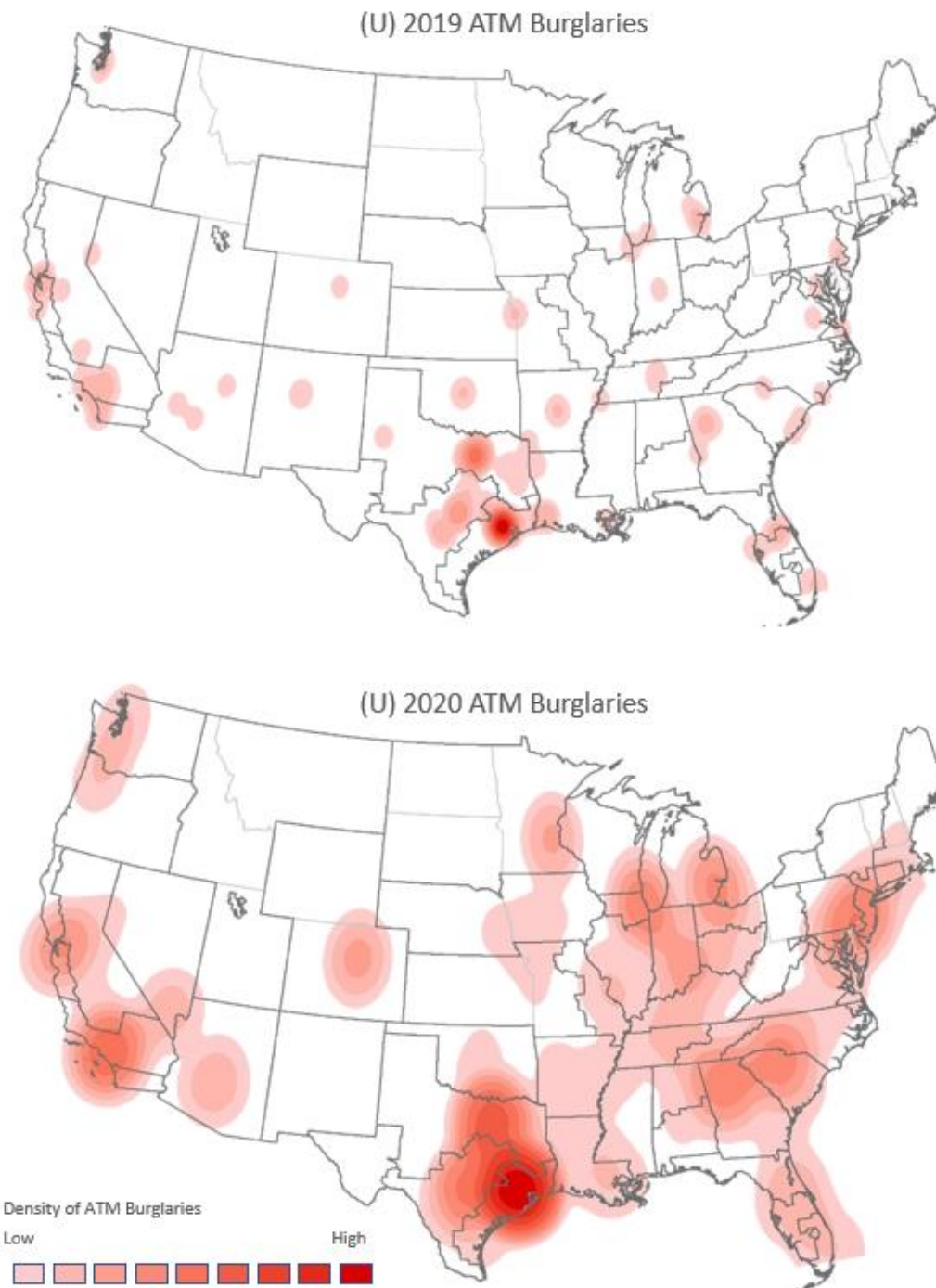
(U) Prepared by Criminal Investigative Division, Chicago Field Office, Houston Field Office, and Minneapolis Field Office

^f (U) The FBI's investigative response to all violations of the Bank Robbery and Incidental Crimes statutes is outlined in the Violent Incident Crimes Policy Guide, Section 3.9.1.2, "Measured Response Policy in Bank Robbery, Bank Burglary, Bank Larceny, and Bank Extortion Violations."



(U//FOUO) Automatic Teller Machine Burglaries Increasing Nationwide, Posing Greater Economic Harm than Bank Robberies

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(U) Total Losses

(U) Hook and Chain Burglaries

	Total Incidents	Total Cash Loss	Total Property Damage	Total Losses	Losses Per Incident
2019	272	\$5,750,000	\$8,670,000	\$14,420,000	\$53,015
2020	646	\$11,230,000	\$16,950,000	\$28,180,000	\$43,622

(U) All ATM Burglaries

	Total Incidents	Total Cash Loss	Total Property Damage	Total Losses	Losses Per Incident
2019	382	\$6,770,000	\$12,910,000	\$19,680,000	\$51,518
2020	1010	\$13,500,000	\$27,660,000	\$41,160,000	\$40,752

(U) Bank Robberies

	Total Incidents	Total Cash Loss	Total Property Damage	Total Losses	Losses Per Incident
2019	2527	\$14,395,529	\$22,251	\$14,452,219	\$5,719
2020	1491	\$9,283,167	\$ -	\$9,283,167.31	\$6,226

(U//FOUO) Source: FBI Criminal Investigative Division, based information from the US banking industry and the Reengineered Bank Robbery Statistical Application | 1 January 2019 to 31 December 2020 | Data was retrieved from a 14 January 2021 spreadsheet provided by the US banking industry's ATM Crime Task Force and from an FBI database that collects information on bank robberies and incidental crimes.

(U) Prepared by Criminal Investigative Division, Chicago Field Office, Houston Field Office, and Minneapolis Field Office