SARTELL POLICE DEPARTMENT
Chief Brandon Silgjord • Deputy Chief Wayne Schreiner

March 4, 2026

Members of the Minnesota House Commerce Committee
Minnesota House of Representatives
St. Paul, Minnesota

Dear Chair and Committee Members,

I write to you in strong support of legislation to prohibit cryptocurrency kiosks in Minnesota. As the Chief of Police for the City of Sartell, I have seen firsthand the devastating impact these kiosks are having on innocent victims in our community, many of whom are among our most vulnerable residents.

Cryptocurrency kiosks have become a preferred tool for criminals conducting fraud schemes. Scammers commonly pose as law enforcement officers, government officials, utility companies, or even family members in distress. Victims are pressured with urgency and fear told they face arrest, financial penalties, or harm to loved ones unless immediate payment is made. They are directed to a local crypto kiosk, instructed to deposit thousands of dollars in cash, and to transfer those funds to a digital wallet controlled by the suspect.

Once the transaction is completed, the money is effectively gone.

Unlike traditional financial fraud, these transactions offer virtually no opportunity for recovery. The decentralized and anonymous nature of cryptocurrency transfers makes tracing funds extraordinarily difficult. In many cases, identifying a suspect is nearly impossible. By the time law enforcement becomes involved, the money has been transferred through multiple digital wallets and moved out of reach, often across international borders.

In Sartell alone, we have seen victims lose thousands of dollars in a single incident. These are not speculative investments gone wrong; they are calculated criminal acts targeting retirees, elderly residents, and individuals unfamiliar with cryptocurrency. The financial loss is often accompanied by deep emotional harm—victims feel shame, embarrassment, and betrayal. Some have lost life savings.

While education and public awareness are important, they are not enough. The design of these scams relies on urgency and coercion. Victims are intentionally isolated from trusted advisors and directed to act immediately. The physical presence and accessibility of crypto kiosks make them an ideal instrument for these crimes. Removing that instrument will significantly disrupt the fraud model.

Supporters may argue that kiosks provide convenience for legitimate users. However, the public safety costs are significant and ongoing. When a financial instrument is repeatedly and predictably used as a conduit for criminal exploitation, particularly against vulnerable populations, it is appropriate for policymakers to act.

Banning cryptocurrency kiosks in Minnesota would send a clear message that our state prioritizes consumer protection and public safety. It would remove a primary mechanism used in modern fraud schemes and protect residents from irreversible financial harm.

I respectfully urge you to support legislation prohibiting these kiosks. Law enforcement agencies across our state are dedicating substantial resources to investigating crimes that are nearly impossible to solve once the transaction is complete. Preventing crime before it occurs is the most effective solution.

Thank you for your consideration and for your commitment to protecting the people we serve.

Sincerely,



Chief Brandon Silgjord
Director of Public Safety
City of Sartell, Minnesota