From: Denise Wickiser
To: *CI-StPaul_Contact-Council; CouncilHearing (CI-StPaul)
Subject: Public Comment: Crypto currency kiosks proposed ordinance
Date: Tuesday, November 18, 2025 1:24:59 PM

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Dear Council President Noecker and Members of the St. Paul City Council,

My name is Denise Wickiser and I am a resident of Ward 2. I'm writing in strong support of the proposed ordinance to prohibit virtual currency kiosks in the City of St. Paul. I serve on the City of St. Paul Advisory Council on Aging, and through both this role and my professional experience of 15 years working with local nonprofits that serve older adults, I have seen firsthand how devastating cryptocurrency kiosk scams can be for vulnerable residents.

Older adults are targeted disproportionately by fraudsters using these kiosks. Scammers rely on confusion, urgency, and fear—often impersonating government agencies or service providers—to coerce victims into depositing large sums of cash into machines they do not fully understand. I personally know someone who fell victim to this type of fraud, and the emotional and financial toll was profound. Their experience is unfortunately not unique.

Despite recent state-level consumer protections, scammers have already found ways to circumvent these regulations, as your policy staff and law enforcement officials have clearly documented. The data presented to the Council aligns with what professionals serving older adults see every day: the current safeguards are not enough.

These kiosks create a uniquely high-risk environment because they combine anonymity, speed, and a lack of centralized oversight. No disclosure screen or receipt can match the effectiveness of removing a tool that has become a primary mechanism for fraud. The city's responsibility to protect public safety, particularly for its most vulnerable residents, justifies this decisive action.

This ordinance is not a ban on cryptocurrency itself or online commerce. It is a targeted and reasonable measure to eliminate a known flashpoint for exploitative criminal activity. As someone who works closely with older adults and who advises the City on aging-related issues, I urge you to adopt the ban to prevent further financial harm and to protect residents from scams that can strip them of their life savings in minutes.

Thank you for your leadership on this issue and for your commitment to safeguarding the wellbeing of St. Paul residents.

Sincerely,

Denise Wickiser
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