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To: Kristen Las, Town Manager

From: Mark Chambers, Chief of Police

Date: February 10, 2026

Re: Memo to support Cryptocurrency Bylaw for 2026 Annual Town Meeting

Westford residents have experienced approximately \$600,000 in losses from cryptocurrency fraud in the past three years. In response, the Westford Police Department has proposed a bylaw to prohibit cryptocurrency machines, commonly known as Bitcoin ATMs or BTMs, within the town limits. Criminals frequently use BTMs due to their anonymity and the irrevocable nature of transactions, often coercing victims into depositing cash through scams where they impersonate officials.

The proposed bylaw aims to protect residents by removing BTMs, which are a primary tool for scammers targeting vulnerable community members. The bylaw would ban physical kiosks but would not prevent individuals from conducting cryptocurrency transactions on personal devices. This action follows similar bylaws enacted in other Massachusetts towns, including Gloucester and Waltham.

Respectfully,

Mark Chambers
Chief of Police