

Congress of the United States

Washington, DC 20515

May 6, 2026

The Honorable Scott Bessent
Secretary
Department of the Treasury
1500 Pennsylvania Avenue NW
Washington, D.C. 20220

The Honorable Andrea Gacki
Director
Financial Crimes Enforcement Network
U.S. Department of the Treasury
1500 Pennsylvania Avenue NW
Washington, D.C. 20220

Dear Secretary Bessent and Director Gacki:

I am writing to request information on how large international cash transfers are reported and monitored by your agencies, particularly those leaving Minneapolis-Saint Paul International Airport (MSP).

Recent reports have raised serious concerns about large amounts of cash, sometimes totaling hundreds of millions of dollars annually, being transported out of MSP. Current law requires individuals carrying more than \$10,000 in U.S. currency out of the country to file FinCEN Form 105, Report of International Transportation of Currency or Monetary Instruments (CMIR). Policies like this help monitor international financial activity and work to deter illicit transactions. However, these reports raise questions about whether existing oversight and coordination between federal agencies is sufficient to identify potential abuse. Particularly in cases where individuals receiving federal benefits, paid by U.S. taxpayers, may also be moving large sums of cash overseas.

As you may be aware, the state of Minnesota has recently experienced several fraud cases involving federally funded programs, largely due to the negligence of the governing administration. When considering these incidents, it is important to examine whether federal agencies are effectively monitoring and confirming the amount of international cash remittances each individual carries and coordinating with the relevant agencies to best identify suspicious financial patterns that may indicate misuse of federal benefits.

To better understand FinCEN's oversight and interagency coordination in this area, please submit responses to the following questions:

1. **Verification of Filings:** What processes does FinCEN use to confirm the accuracy and completeness of CMIR filings submitted at airports and other ports of entry?
2. **Data Sharing and Coordination:** Does FinCEN share CMIR data with other federal agencies - such as Centers for Medicare and Medicaid Services, Health and Human

Services Office of Inspector General, or state Medicaid fraud control units - to assist with identifying potential fraud involving federal benefit programs?

3. Fraud Identification: What tools are used to observe patterns of unusually large amounts of cash being transported out of the country or frequent currency exports that could indicate fraud or abuse of federal assistance programs?
4. Airport-Level Reporting: Are there significant differences in the levels of declared currency exports across U.S. airports, and if so, what factors might explain elevated levels of outbound cash at specific locations such as MSP?
5. Interagency Coordination: How does FinCEN coordinate with the federal agencies, such as the Department of Justice, Customs and Border Patrol, and other federal law enforcement entities, to investigate suspicious activity identified through CMIR filings?
6. Possible Policy Tools: From an enforcement and investigative perspective, would a temporary pause or restriction on international remittance transfers, including those involving individuals under investigation for fraud or abuse of federal benefit programs, be an effective tool in exposing potential fraud, or could such a policy negatively impact ongoing investigations or intelligence-gathering efforts?

Strong oversight of large international cash transfers is essential to protecting taxpayer dollars and preventing fraud in federally funded programs. Greater transparency in how this data is monitored and shared among federal agencies will help Congress determine whether additional safeguards or legislative action are needed.

Thank you for your attention to this matter. I look forward to your response. Please contact my office if you have any questions.

Sincerely,



Pete Stauber
Member of Congress



Brad Finstad
Member of Congress



Michelle Fischbach
Member of Congress