

Economic Impact

The proposed amendment may help prevent economic crimes or responsible gaming issues by requiring people making large withdrawals to make them at a manned cashiering location where they will be identified and photographed. Withdrawals of greater than \$2,000 and up to \$5,000 will still be permitted for patrons who are willing to make the withdrawal in person. This rulemaking will make it easier to identify possible credit card thieves by having a photograph of every person making a credit card or debit card withdrawal above \$2,000 in the possession of the casino licensee.

Federal Standards Statement

The proposed amendment would not exceed Federal standards. DGE's proposed amendment concerns withdrawal levels at ATMs located at retail casinos. This is not regulated by Federal law.

Jobs Impact

The proposed amendment may have a small impact on jobs in New Jersey. It is possible that additional withdrawals being done in-person, rather than at an ATM, may require the hiring of additional staff, though this is highly speculative. There will most likely be no impact on jobs in New Jersey due to this rulemaking.

Agriculture Industry Impact

The proposed amendment will have no impact on agriculture in New Jersey.

Regulatory Flexibility Statement

The proposed amendment will only affect the operations of New Jersey casino applicants and licensees, none of which qualify as a "small business," as defined in the Regulatory Flexibility Act, N.J.S.A. 52:14B-16 et seq., because they employ more than 100 persons full-time in the State of New Jersey. Accordingly, a regulatory flexibility analysis is not required.

Housing Affordability Impact Analysis

The proposed amendment will have no impact on the affordability of housing in New Jersey and it is very unlikely that it would evoke a change in the average costs associated with housing because the proposed amendment concerns the operational requirements for retail casinos.

Smart Growth Development Impact Analysis

The proposed amendment will not have an impact on smart growth and it is extremely unlikely that it would evoke a change in housing production in Planning Areas 1 or 2, or within designated centers, pursuant to the State Development and Redevelopment Plan in New Jersey because the proposed amendment concerns the operational requirements for retail casinos.

Racial and Ethnic Community Criminal Justice and Public Safety Impact

The proposed amendment will not have an impact on pretrial detention, sentencing, probation, or parole policies concerning adults and juveniles in the State of New Jersey because the proposed amendments concern the operational requirements for retail casinos. This rulemaking does not impact the ability of people subject to the criminal justice system to work in the casino facilities or impact their ability to be employed by online gaming and sports wagering operators. Accordingly, no further analysis is required.

Full text of the proposal follows (additions indicated in boldface **thus**):

SUBCHAPTER 1. GENERAL PROVISIONS

13:69D-1.18C Presentation of recognized credit or debit card in exchange for a cash access transaction

(a) (No change.)

(b) Each card cash access transaction shall be initiated by a cardholder at a:

1. Transfer company automated cash access terminal; **provided, however, that all such automated cash access terminals shall have a parameter setting limiting cash dispensing to \$2,000. For any amount above \$2,000, patrons shall be directed to a manned cashiering location to complete the transaction in conformity with this section;**

2.-3. (No change.)
(c)-(k) (No change.)

OTHER AGENCIES

(a)

ELECTION LAW ENFORCEMENT COMMISSION
Regulations of the Election Law Enforcement
Commission
Security Expenses

Proposed Amendments: N.J.A.C. 19:25-15.26 and 16.27

Proposed New Rule: N.J.A.C. 19:25-6.11

Authorized By: Election Law Enforcement Commission, Amanda S. Haines, Executive Director.

Authority: N.J.S.A. 19:44A-6.b and 7.

Calendar Reference: See Summary below for explanation of exception to calendar requirement.

Proposal Number: PRN 2025-132.

The sitting New Jersey Election Law Enforcement Commission (Commission) will conduct a **public hearing** concerning this notice of proposal on Tuesday, November 18, 2025, at 11:00 A.M. at:

Election Law Enforcement Commission
25 South Stockton St., 5th floor
Trenton, New Jersey 08608

Persons wishing to testify are requested to reserve time to speak by contacting Executive Secretarial Assistant, Maureen Tilbury, at (609) 292-8700 no later than Friday, November 14, 2025.

Submit written comments by December 5, 2025, to:

Benjamin Kachuriner, Esq., Assistant Legal Counsel
Election Law Enforcement Commission
PO Box 185
Trenton, New Jersey 08625-0185
Email: elec.rulemaking@elec.nj.gov

The agency proposal follows:

Summary

The New Jersey Election Law Enforcement Commission proposes a new rule and amendments to codify the permissible use of campaign funds for the reasonable costs of candidate and officeholder security and to implement the recent statutory amendment to N.J.S.A. 19:44A-7.

N.J.S.A. 19:44A-7 was amended to add direct or indirect expenses for physical or virtual security for gubernatorial candidates, their families, and campaign staff as expenses that do not count against public financing expenditure limits. This indicates that the Legislature considers reasonable security expenses permissible pursuant to the Campaign Act, which is consistent with the Commission's longstanding position. This rulemaking implements the proposed amendments and formalizes that position.

Proposed New Rule for Use of Funds for Candidate and Officeholder Security

The following new rule codifies the Commission's position on candidate and officeholder security expenses as permissible campaign and officeholding costs.

The Commission proposes new N.J.A.C. 19:25-6.11, Use of funds for candidate and officeholder security, to clarify that the use of campaign funds by a candidate or officeholder to pay for reasonable costs of security measures is a permissible expenditure, provided that the security measures address an ongoing threat or danger to the candidate or officeholder, or to their immediate family or staff, that would not exist irrespective of their status or duties as a candidate or officeholder, and that the costs are the normal amount for such goods and services. For clarity, the proposed new rule provides four specific examples of reasonable measures, but does not limit candidates and officeholders to those four examples. Subsection (a)

provides examples of non-structural security devices. Subsection (b) provides examples of structural security devices. Subsection (c) provides for bona fide and professional security personnel and services. Subsection (d) provides for cybersecurity measures.

Additionally, the proposed new rule imposes a recordkeeping requirement on candidates and officeholders that use their campaign account to purchase security goods and services and clarifies that any security devices or ongoing services purchased pursuant to this subsection are the property of the campaign and must be appropriately dissolved to finalize reporting requirements.

Proposed Amendments to Except Security Expenses by Qualified Gubernatorial Candidates from Expenditure Limits

The Commission proposes to add new N.J.A.C. 19:25-15.26(a)5, clarifying that security expenses made by qualified publicly funded gubernatorial candidates for the general election, as set forth at new N.J.A.C. 19:25-6.11, shall not be subject to the expenditure limit at N.J.A.C. 19:25-15.11(a)3, to conform with N.J.S.A. 19:44A-7, which was recently amended.

The Commission proposes to add new N.J.A.C. 19:25-16.27(a)5, clarifying that security expenses made by qualified publicly funded gubernatorial candidates for the primary election, as set forth at new N.J.A.C. 19:25-6.11, shall not be subject to the expenditure limit at N.J.A.C. 19:25-16.9(a)3, to conform with N.J.S.A. 19:44A-7, which was recently amended.

As the Commission has provided a 60-day comment period on this notice of proposal, this notice is excepted from the rulemaking calendar requirement, pursuant to N.J.A.C. 1:30-3.3(a)5.

Social Impact

The Commission's proposed amendments and new rule concerning security expenses will serve to protect candidates and officeholders, and their immediate family members and staff members, as candidates and officeholders will be able to use campaign funds to pay for the reasonable costs of security for the increased threats that they are facing.

Economic Impact

The Commission believes that the proposed amendments and new rule will have the desirable economic impact of permitting candidates and officeholders to use campaign funds to purchase security equipment and services.

Federal Standards Statement

A Federal standards analysis is not required because the proposed amendments and new rule concern New Jersey individuals that file with the Commission. The proposed amendments and new rule are not subject to any Federal requirements or standards.

Jobs Impact

The proposed amendments and new rule are not expected to have an impact on the generation or loss of jobs.

Agriculture Industry Impact

The proposed amendments and new rule are not expected to have any impact on the agriculture industry in the State of New Jersey.

Regulatory Flexibility Statement

The Commission's proposed amendments and new rule do not impose any recordkeeping, reporting, or compliance requirements on small businesses, as that term is defined in the Regulatory Flexibility Act, N.J.S.A. 52:14B-16 et seq. The reporting and recordkeeping requirements generated by this rulemaking are solely on the candidates or officeholders that are purchasing such goods and services.

Housing Affordability Impact Analysis

The proposed amendments and new rule will have an insignificant impact on the affordability of housing in New Jersey and there is an extreme unlikelihood that the proposed amendments and new rule would evoke a change in the average costs associated with housing as the

proposed amendments and new rules concern New Jersey candidates and officeholders that file with the Commission.

Smart Growth Development Impact Analysis

The proposed amendments and new rule will have an insignificant impact on smart growth and there is an extreme unlikelihood that the proposed amendments and new rule would evoke a change in housing production in Planning Areas 1 or 2, or within designated centers, pursuant to the State Development and Redevelopment Plan in New Jersey because the proposed amendments and new rule concern New Jersey candidates and officeholders that file with the Commission.

Racial and Ethnic Community Criminal Justice and Public Safety Impact

The Commission has evaluated this rulemaking and determined that it will not have an impact on pretrial detention, sentencing, probation, or parole policies concerning adults and juveniles in the State. Accordingly, no further analysis is required.

Full text of the proposal follows (additions indicated in boldface **thus**; deletions indicated in brackets [thus]):

SUBCHAPTER 6. RECEIPT AND USE OF FUNDS

19:25-6.11 Use of funds for candidate and officeholder security

(a) **The use of campaign funds to pay for the reasonable costs of security measures for a candidate or officeholder, and members of their immediate family (defined as parents, siblings, spouse, children, and others living in the household) and campaign staff, is permissible, so long as the security measures address ongoing dangers or threats that would not exist, irrespective of the individual's status or duties as a candidate or officeholder. Disbursements for security measures must be based on the fair market value of such goods and services. Examples of such security measures include, but are not limited to:**

1. **Non-structural security devices, such as security hardware, locks, alarm systems, motion detectors, and security camera systems;**
2. **Structural security devices, such as wiring, lighting, gates, doors, and fencing, so long as such devices are intended solely to provide security and not to improve the property or increase its value;**
3. **Security personnel and services that are bona fide, legitimate, and professional. Security personnel must be compliant with the Security Officer Registration Act, N.J.S.A. 45:19A-1 et seq.; and**
4. **Cybersecurity software, devices, and services.**

(b) **Candidates and officeholders that use campaign funds to pay for the reasonable costs of security measures must retain documentation, including receipts, invoices, and contracts of such expenditures, and must retain a written statement that details the ongoing danger or threat that precipitated the expenditures. The retention requirements set forth at N.J.A.C. 19:25-7, Recordkeeping, apply to the documentation required pursuant to this subsection.**

(c) **Any security devices or ongoing services purchased pursuant to this subsection are an asset of the campaign and must be appropriately dissolved once the candidate closes out their campaign or the officeholder is no longer in office. Devices and equipment must be sold for cost or other reasonable value.**

SUBCHAPTER 15. PUBLIC FINANCING; GENERAL ELECTIONS FOR THE OFFICES OF GOVERNOR AND OF LIEUTENANT GOVERNOR

19:25-15.26 Expenses not subject to expenditure limits

(a) The following expenditures by qualified candidates shall not be subject to the expenditure limit described [in] at N.J.A.C. 19:25-15.11(a)3:

- 1.-4. (No change.)

5. **Security expenses, as set forth at N.J.A.C. 19:25-6.11.**

SUBCHAPTER 16. PUBLIC FINANCING OF PRIMARY ELECTION
FOR GOVERNOR

1.-4. (No change.)

5. Security expenses, as set forth at N.J.A.C. 19:25-6.11.

19:25-16.27 Expenses not subject to expenditure limits

(a) The following expenditures by a qualified candidate shall not be subject to the expenditure limit described [in] **at** N.J.A.C. 19:25-16.9(a)3, Limitations on participating candidates: