

**BILL ANALYSIS**

S.B. 1451  
By: Flores  
Criminal Jurisprudence  
Committee Report (Unamended)

**BACKGROUND AND PURPOSE**

The bill sponsor has informed the committee that crimes of stealing checks, selling checks on the dark web, and committing forgery on checks to increase the amounts and alter payees are all surging in volume and creating havoc for Texas banks and their customers. According to the Texas Financial Crimes Intelligence Center, international criminal organizations have contributed to the rise in financial organized crime, operating in increasingly sophisticated fraud schemes. Furthermore, the U.S. Department of the Treasury reported in 2024 that check fraud had increased 385 percent since the COVID-19 pandemic. S.B. 1451 seeks to address this issue by increasing the criminal penalty for stealing or receiving an unsigned check or similar sight order from a Class A misdemeanor to a state jail felony.

**CRIMINAL JUSTICE IMPACT**

It is the committee's opinion that this bill expressly does one or more of the following: creates a criminal offense, increases the punishment for an existing criminal offense or category of offenses, or changes the eligibility of a person for community supervision, parole, or mandatory supervision.

**RULEMAKING AUTHORITY**

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

**ANALYSIS**

S.B. 1451 amends the Penal Code to increase the penalty for stealing or receiving a stolen check or similar sight order from a Class A misdemeanor to a state jail felony. The bill applies only to an offense committed on or after the bill's effective date. An offense committed before the bill's effective date is governed by the law in effect on the date the offense was committed, and the former law is continued in effect for that purpose. For these purposes, an offense was committed before the bill's effective date if any element of the offense occurred before that date.

**EFFECTIVE DATE**

September 1, 2025.