



KE Special Report

Robbery — It Could Happen to You

A masked man. Written demand note. Shiny pistol. Bag of cash. Get-away car.

It's more than a scary thought; it's an unpleasant fact that robberies do happen — particularly at financial institutions. Recently, there have been a number of occurrences of credit union robberies in Pennsylvania. The motives for robbery vary, but are usually driven by drugs, gang initiations, unemployment, or the excitement of robbing the vulnerable.



This *Keystone Extra* supplement has been prepared to help you check your credit union's preventive procedures and prepare for the possibility of robbery. We hope you'll share this information with your staff.

Prevention & Planning

While the possibility of a robbery is always there, you can reduce the probability that a robber will strike. Keeping life safety as your primary focus, set goals to create a work environment that discourages robbers and helps potential victims stay in control, which will result in suffering less trauma and expedite recovery time. Since most robbers case their target, one goal should be to integrate all credit union security systems so no holes are left in your defense, convincing the robber to pick another target. Discuss your security with your local police, FBI and your CUNA Mutual Relationship Manager. All can offer a perspective on robbery methods in your area and alternative security to consider.

Credit union location is important to the convenience of your members, but should not be vulnerable to robbers. One-way streets, heavy traffic areas and busy intersections make a criminal escape route difficult. Offices near Interstate highways are also high targets because of easy access for a quick get-away.

Office layout can either help or hinder the robber's progress. Keep teller counters away from entrances and restrict behind-the-counter entry. Large picture windows in the lobby area discourage criminals because they give passing police and pedestrians a direct inside view of the office. Place height markers near entrance/exit doors.

Security devices should be installed and tested regularly. The robbery alarm system must send a "silent" signal directly to the local police station, a central monitoring

company or the building's internal security office. The emphasis here is on "silent." An audible alarm could trigger a shooting and endanger everyone on-premise.

Surveillance cameras can be instrumental in solving criminal acts while at the same time act as a deterrent for robbers. Conduct periodic tests at different times of the day to check positioning of the camera according to sunlight or window reflections. The film won't help law enforcement if photos are not clear due to lighting.

Be wary of loitering. Criminals will thoroughly case a building to gain knowledge of activity and the interior layout. Employees should be observant of persons loitering in the building or near the door. Note description of individual, vehicle, and date and time of suspicious activity. Don't challenge anyone; seek assistance from police.

Ask for identification. Inform employees when workers will be in the building, and don't be afraid to ask them for identification.

Prevention Tips for Credit Union Staff

- Avoid unnecessary routines. Different individuals should open and close the office each day.
- Those opening or closing the credit union should carry a cell phone.
- Employees should go to lunch at staggered intervals.
- Vehicle car doors should be locked at all times.
- Deliveries of cash and securities should vary by day and time and not be made on routine schedule.
- Keep cash in teller drawers at a minimum.
- Be inconspicuous when handling currency. Count money in areas where you cannot be seen.
- Always have at least one bundle of bait money in every drawer sequenced by serial numbers. Keep a record of the numbers by year and denominations.
- When closing, always ensure that the vault is securely locked, as well as all doors and other entrances to the office.
- Avoid discussing credit union security, cash-handling procedures, or activity schedules in public...you never know who is listening.
- Staff should never be tempted or lured outside, leaving the office unattended.

Continued on reverse side

Robbery — It Could Happen to You -- continued

The Blue Bandana Robber



Since September, 1998, a perpetrator has been hitting small offices of financial institutions, including credit unions, in the Harrisburg, York, Lancaster areas. This individual is attributed with 21 robberies. He started out with monthly hits, but his visits have become more frequent since January, 2001. As several credit unions can confirm, the robber will not hesitate to make a return visit.

During a Robbery

It can't be stressed enough ... *life safety is the most important concern during a robbery.*

Remain as calm as possible. Remaining calm will greatly improve your performance and help to calm others, including the robber.

Follow instructions exactly. Give the thief what s/he asks for. Avoid talking or moving unless instructed. Try to put demand note aside and out of sight so robber leaves it behind.

Activate silent alarm and surveillance cameras. Only do this if it can be done without arousing undue attention. Give the robber only the amount of money that he demands and include "bait money" in the loot.

Be observant! Try to obtain a vivid mental picture of the perpetrator, including eye/hair/skin color, shape of head, and any other distinguishing characteristics. Note speech accent. Locate height markers at doorways and compare the individual's weight and size with someone you know.

Don't try to be a hero. Heroic actions will only increase the probability that someone will be injured. Let this action up to the law enforcement agencies. Watch the escape. If possible, get a description of the getaway car and direction of travel.

After the Robbery

Call the police and FBI immediately *and lock perimeter doors.* This will prevent robber from returning if s/he is challenged outside.

Safeguard the evidence. Do not touch any article that may have been handled by the robber, including door handles, and prevent additional traffic inside that could destroy evidence.

Count the currency. As soon as practical, count the remaining currency to determine the extent of loss. *Keep this information confidential.*

Make a list of witnesses. Get names and addresses of all witnesses, both inside and outside the credit union. While they wait for police to arrive, ask them to write down everything they can remember regarding the event.

Do not release unauthorized information to the media. Never disclose the amount of money stolen, or the names of witnesses and employees involved.

Post Robbery Trauma

Victims who know what to expect and who maintain a sense of being in control before, during and after an armed robbery are less likely to suffer from post robbery trauma. Periodic robbery training sessions for all credit union personnel is critical to successful loss control efforts. Training sessions should emphasize what to expect and how to act during an armed robbery.

The credit union should also have availability to an Employee Assistance Program (EAP), trained counselors or psychologists. The sooner you and your employees can identify post robbery stress disorders, the less likely your credit union will suffer additional losses. Management staff should also open their doors to employees who feel the need to talk about the situation confidentially.

Preferably within 48 hours of the robbery, schedule a staff meeting. Request input from each employee. Their suggestions on what might have better prepared them for the robbery or their opinion as to improving security measures will help them reduce their "victim guilt and fear."

Special thanks to CUNA Mutual Group and the Federal Bureau of Investigation for providing information included in this supplement.

Robbery Facts from FBI

- Of 4,952 identified perpetrators, 49% were determined to be users of narcotics; 17% have previous convictions of robbery, burglary or larceny, related to banks.
- Friday is the day of choice for most robbers.
- The prime time is 9:00 - 11:00 a.m.
- Branch offices are prime targets.
- Average offender is a male. Only 6% of nationwide identifiable holdups were conducted by women.
- Commercial districts are nearly three times more likely to be hit than shopping center locations.
- On average, a weapon was threatened but not observed more times than a firearm was actually used.
- In most cases, alarms and cameras were activated; but bait money was only used 50% of the time and dye packs/tear gas were used 33% of the time.

Based on FBI Crime Statistics of Federally-insured Financial Institutions (referenced as "banks") as of December 31, 1999.