

# Robbery & Security

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**Tri-County Chapter Meeting**

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# Why Rob a Credit Union?

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- ❑ Standardized designs and predictable layouts
- ❑ Employees are unarmed and consistently compliant
- ❑ Most robbers avoid apprehension



# Security Measures

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- Deterrence
- Detection
- Follow Through

# Deterrence

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- ✓ Procedures or devices that may prevent or restrict criminal activity

# Detection

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- ✓ Early warning signals that may uncover a crime before it is initiated

# Follow Through

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- ✓ Procedures and/or actions to be set into motion immediately when any criminal activity (robbery) has occurred

# Morning Glory Robberies

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- ❑ Wait inside or outside the facility and accost first employee to arrive
- ❑ Wait for subsequent employees to arrive
- ❑ Use a ruse to get inside the facility
- ❑ Accost an employee who may exit the facility for any reason



# Opening Guidelines

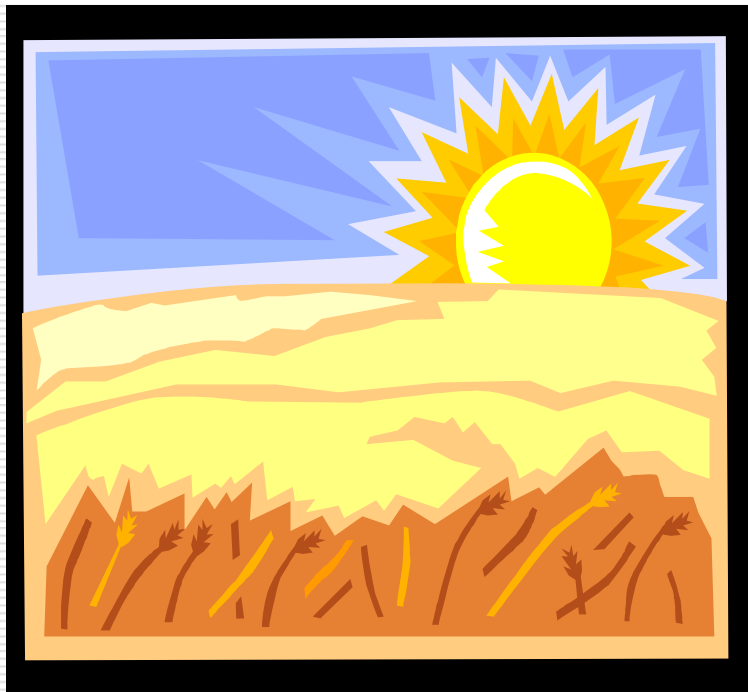
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- Do not assign same person to open
- Do not enter building until two people are present
- Use an "all clear" signal
- Do not admit any one other than employees before building is open to members
- Do not leave the credit union until it is opened for business



# Closing Procedures

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- Be alert for suspicious people in lobby 15 minutes prior to closing
- Inspect public access areas
- Lock doors at predetermined time
- Do not allow anyone to enter after closing

# Robbery Facts

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- ❑ No “typical” robber
- ❑ Most robbers are amateurs
- ❑ Robbers are not deterred by: prison, cameras, etc
- ❑ Credit unions have become very desirable places to rob
- ❑ Most common time and day of a robbery is between 9 – 11 a.m., Friday
- ❑ West Coast has the highest number of robberies
- ❑ Approximately 60% of bank robbers are apprehended
- ❑ 80% of robberies are accomplished by one person
- ❑ Weapons are uncommon
- ❑ More than 80% of robbers have no prior convictions for financial institution crimes

# Robber Profile

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<b>GENDER</b>	<b>RACE</b>	<b>CRIMES COMMITTED</b>
Male	Black	43.0%
Male	White	40.0%
Female	Black	5.5%
Female	White	6.0%
	Unknown	5.5%
	<b>TOTAL</b>	100.0%

# The Lone Robber

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## □ Goals—

- Routine *transaction*
- Completed by a *regular member*
- Hopes to blend into the *environment of the credit union*
- Wants to rob a *single teller*
- Hopes to leave behind only *one witness—the teller*

# The Lone Robber

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## □ Techniques Used—

- No visible weapon and no written instructions
- May pass note informing teller of a robbery
- Passes a note, shows no weapon and specifies an exact amount of cash
- May display weapon at teller station and may also pass a note

# Takeover Robberies

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- Two or more robbers
- Weapons (that may or may not be fired)
- Gang members
- Robbers may be on drugs making actions unpredictable
- Usually takes less than three minutes

# Being Prepared

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- Lock cash drawer when you leave the window
- Check alarms monthly.
- Check cameras monthly
- Prepare bait money.
- Verify bait money monthly
- Become familiar with Robbery Duty Cards



# Preparing Bait Money

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- Denomination
- Bank of issue
- Serial number
- Series year

# Bait Money

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- Denomination should be consistent throughout the office
- Place bait money in the cash drawer where it can be obtained quickly during a holdup.
- Know what actions must be taken to give bait money to robber
- Do not inadvertently give bait money to regular members
- Verify existence of bait money periodically

# During a Robbery

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## Protect life

- Be calm
- Take threat seriously
- Do not draw attention to yourself or the situation
- Take only those actions that are necessary and safe
- Do as you're told
- Explain what you are doing

# During a Robbery

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- Observe the robber's physical features
  - Voice
  - Mannerisms
  - Clothing
  - Distinctive scars, tattoos, etc.
  - Approximate age
  - Facial features
  - Height

# During a Robbery

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- Other important guidelines
  - Activate the alarm (if safe to do so)
  - Try to keep the note
  - Give no more money than is demanded
  - If more than one robber, key in on only one
  - If another employee is being robbed, continue business as usual
  - Observe the direction of escape

# After a Robbery

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- Activate alarm (again)
- Alert co-workers
- Distribute Robbery Instructions/Duty cards
- Lock all entrance doors and post "Closed" sign
- Isolate victim(s) in private room
- Preserve any evidence the robber leaves
- Touch nothing in the area where the robbery occurred
- Contact law enforcement agencies
- Ask members present to complete a Robber Description Form

# Dealing With the Media

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- ❑ Do not allow media personnel into the credit union
- ❑ Designate one credit union employee as official spokesperson
- ❑ Respond to media in a courteous manner
- ❑ Do NOT disclose amount of money taken from the credit union!



# You've Just Been Robbed!!!

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# You've Just Been Robbed!!!

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# Post Robbery Trauma Cycle

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- Three sets of victims:
  - Impacted credit union employees
  - Members of the credit union present at time of robbery
  - Family and friends of each of these groups

# Four Stages

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1. Shock
2. Impact
3. Recurrence
4. Resolution

# Stage One—Shock

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- Immobilization:
  - Confusion
  - Disorganization
  - Helpless
  - Overwhelmed
  - Can't concentrate
  - May not want to work

# Stage One—Shock

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- Denial:
  - Can't believe it happened
  - Tunnel vision
  - Slow motion
  - In a fog

# Stage Two—Impact

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- Anger/anxiety
- Depression
- Self-Doubt

# Stage Three—Recurrence

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- Flashback
- Court
- Anniversary dates
- Media

# Stage Four—Resolution

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- Recovery
- Acceptance
- Emotions
- Believing

# If You Are a Victim

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- Talk to someone immediately.
- Avoid isolation.
- Engage in physical exercise.
- If you are angry, express it in a safe way.
- Do something pleasurable.





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