

# Robbery & Security

Tri-County Chapter Meeting  
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## Why Rob a Credit Union?

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



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## Security Measures

- Deterrence
- Detection
- Follow Through

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## Deterrence

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

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## Detection

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

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## Follow Through

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

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## Morning Glory Robberies

- 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



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## Opening Guidelines

- 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



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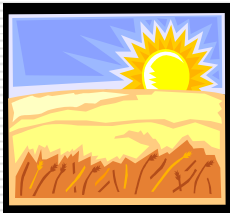
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## Closing Procedures



- 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

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## Robbery Facts

- 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

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## Robber Profile

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

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## The Lone Robber

- 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*

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## The Lone Robber

### 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

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## Takeover Robberies

- 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

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## Being Prepared

- 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



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## Preparing Bait Money



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

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## Bait Money

- 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

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## During a Robbery

- 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

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## During a Robbery

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

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## During a Robbery

- 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

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## After a Robbery

- 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

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## Dealing With the Media

- ❑ 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!



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## You've Just Been Robbed!!!



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## You've Just Been Robbed!!!



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## Post Robbery Trauma Cycle

- 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

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## Four Stages

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

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## Stage One—Shock

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### Immobilization:

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

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## Stage One—Shock

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### Denial:

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

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## Stage Two—Impact

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- Anger/anxiety
- Depression
- Self-Doubt

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### Stage Three—Recurrence

- Flashback
- Court
- Anniversary dates
- Media

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### Stage Four—Resolution

- Recovery
- Acceptance
- Emotions
- Believing

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### If You Are a Victim

- 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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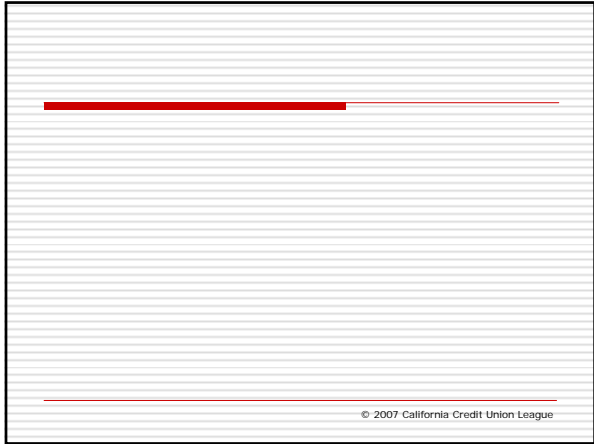
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