

Thinking Like a Robber

Don Tuttle's Big Day

It was an eventful morning for Don Tuttle and his four-year-old son. When the Gainesville, Florida resident pulled up in front of the credit union, he saw two men acting strangely.

"I thought they were kind of joking, because they were kind of crouched down in front of the window," Tuttle said later. Then he saw that the pair wore masks and carried guns.

What was obviously the getaway car, an older Buick, was parked running in a fire zone. Tuttle momentarily thought of reaching into the car and removing the ignition key. But then he remembered his son was with him, and common sense took over. Tuttle drove carefully and calmly to a nearby store, where he called 911.

Objectives

Upon completion of this chapter, you will be able to:

1. Describe what factors make a credit union more likely to be robbed;
2. Relate the factors that discourage robbery;
3. Describe the zone concept in security;
4. Evaluate your credit union's security; and
5. Suggest security changes, if necessary, to management.

Meanwhile, the two robbers walked into the credit union and demanded cash. After receiving it, they ran out of

Case Study: Safety First in Our Town

(Note: This is a fictional case study using a fictional credit union for illustration purposes. Any similarity to an actual event or an actual organization is unintentional.)

After the Our Town Community Credit Union had been robbed twice in two years, manager Emily Gibbs and the board of directors decided that a safer location would be at the top of their list when they went looking for a site to build a new office. Other top priorities were an easily accessible and highly visible location in the mid-sized New Hampshire city the credit union served.

After narrowing the possible sites to four locations, committee members volunteered for several assignments to gather information about the potential building sites. One member called the police department to gather crime statistics in the four areas, and another contacted the city engineer's office with questions about traffic patterns and access. Then committee members paired off to visit the sites at various times during the week to take notes about pedestrian traffic in the area.

Finally, before agreeing on a final site to propose to the board, the committee met with the credit union's architects to talk about design and security measures. Understanding that safety and security were prime concerns, the architects proposed a fairly big lobby with one main entrance. Members would pass offices with reflective glass fronts on their way to the teller counter, which would be secured with a locked gate.

Those design requirements, combined with other research data, helped the committee select a site that appeared most likely to discourage would-be robbers while at the same time offering a convenient and safe location to members.

Robberies are more likely to hit financial institutions near good escape routes.

the building, hopped into the Buick, and sped away.

The robbers witnessed by Tuttle probably had spent a considerable amount of thought on escaping after their crime and chose their target with a fast getaway in mind. As part of a study of Chicago robberies of financial institutions, police and the FBI interviewed five offenders. All said that one of their primary concerns was being trapped by police inside the bank, thrift, or credit union. Therefore, they devoted most of their robbery planning to devising an escape route.

If they used a getaway vehicle, they usually parked it well away from

the robbery site in a location that would not attract attention, generally in another parking lot or in a residential area where other vehicles were parked. They then stole another car to approach the target or walked there. They were not too concerned about being observed by passersby, because they believed that police would find it hard to locate such witnesses after the robbery.

In general, robbers are more likely to hit financial institutions that are near good escape routes, such as an interstate highway. They tend to avoid targets where heavy traffic, one-way streets, and major intersections will slow their getaway.

Figure 2.1

Zones of Defense

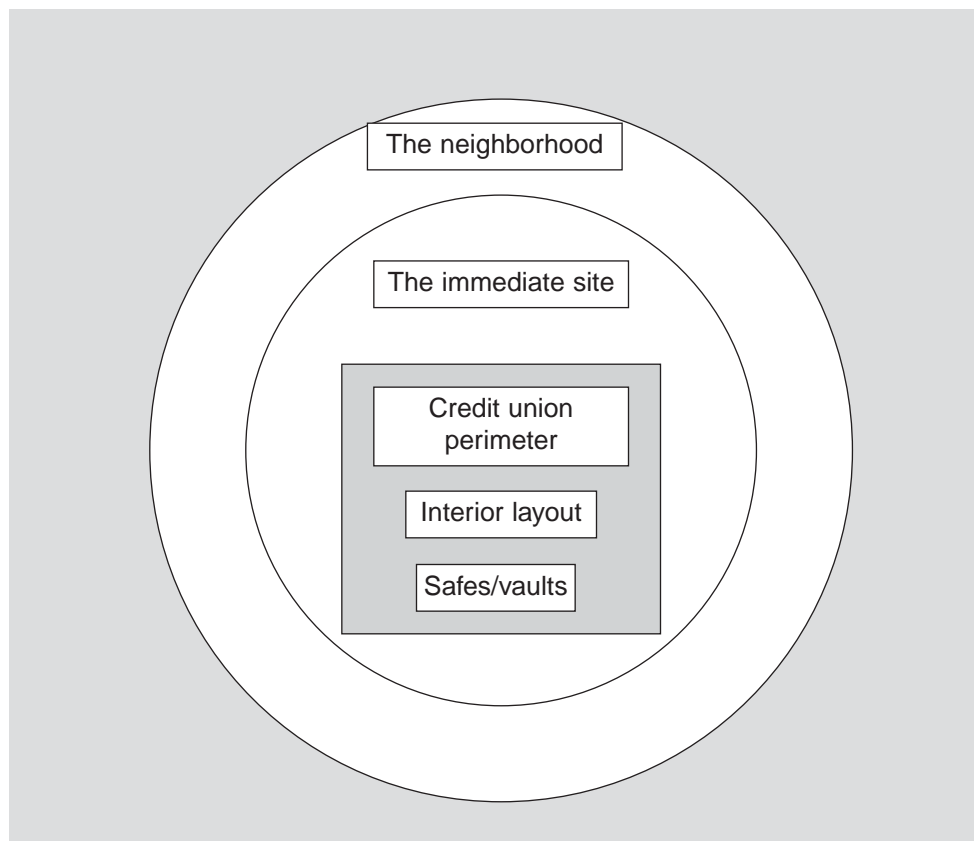


Figure 2.2**Financial Institution Robberies, 1999**

- Main office: 378
- Branch office: 6,475
- Remote facility/other: 135
- Commercial district: 4,547
- Shopping center: 1,739
- Residential/other: 702

Zone Defense

The concept of zone defense can help you analyze the probability of a robbery at your credit union. Think of your credit union as having invisible layers of protection wrapped around it (figure 2.1). Your zones of defense are the neighborhood, immediate surroundings, building security, interior layout, and safes and vaults.

Neighborhood

Some neighborhoods are relatively crime free, while others are high-crime areas (figure 2.2). A credit union or branch located in a high-crime neighborhood may be more likely to be robbed. While security precautions are important in any credit union, one located in a high-crime area should take extra precautions. The public generally knows which neighborhoods are high-crime areas, but the police usually

have detailed records on the types of crime and may have maps showing the distribution of such crimes throughout the community. Complete activity 2.1 to check out the level of crime in your city or neighborhood.

Should credit unions avoid high-crime areas completely? That's a question each credit union board must decide for itself. If many members live in a high-crime area, or residents of an area have inadequate access to reasonably priced financial services, the credit union may decide that its mission of service overrides the added risk. But in this case, the credit union should be extra careful to have a full array of protection against crime.

Building and Surroundings

Robbers don't like to penetrate deep within a building to reach their target. They want an easy, open escape route. Therefore, they tend to avoid credit unions inside sponsor buildings, office buildings, enclosed malls, and other structures that often have their own security. This is true especially if the credit union is located on an upper floor. Being inside a larger building doesn't provide 100 percent protection, however, particularly when the structure where the credit union is located

Activity 2.1**Charting Your City or Neighborhood**

Check with your city's police department, planning authority, or other agency that analyzes crime in your community. Use the information to indicate on a map the high-crime areas in the city or in your part of the city. If you have enough information, you might want to plot

1. high-crime areas
2. medium-crime areas
3. low-crime areas



has weak security.

For example, a credit union at an eastern university is located in the basement of a campus hall a few feet away from a bookstore. When a credit union employee unlocked the office one morning, a man armed with a knife forced her to open the vault and give him an undisclosed amount of cash. The description of the robber fit that of a former employee of the bookstore.

Another credit union was located in the basement of an elementary school in Missouri. The credit union was a

former teachers' credit union that had gone to a community field of membership following a merger. It advertised itself as a noncash institution because of its location, but there was cash there. In its 14 years at that location, it had never been robbed, although it had once been burglarized. When a robber held a gun to the head of a female employee, she thought he was joking and pushed him away. He cocked the gun and said, "This isn't a joke." He pointed the gun at the manager, forced a teller to hand him less than \$1,000, and then fled. Ironically, the robbery happened a week before the credit union was due to move to a new location in a mall.

So no location is completely safe. No credit union can afford to depend completely on the security of a sponsor or office building or mall. It should have its own security precautions, and employees should be trained and always prepared to deal with a robber.

Robbers prefer targets that permit them to approach the building unde-

Activity 2.2

**Strolling
Around Your
Credit Union**



Take a walk around your credit union with a robber's point of view. Can you find places where you could:

- 1. Observe the credit union and its staff's comings and goings without attracting attention?

- 2. Lurk nearby to surprise an employee during opening or closing activities?

- 3. Park a getaway car nearby out of sight of the credit union?

Teller windows located near the entrance provide the robber with a quick target.

tected, with few potential witnesses passing by—especially in robberies where they lurk to strike as the building is being opened or locked up. So a credit union screened from the general gaze by another building, bushes, or other obstructions may be more likely to be robbed.

The area around a credit union should be open to public inspection and well lighted. This not only discourages credit union robbery but also helps protect employees and members against mugging or other personal crime. It's helpful to have plenty of pedestrian traffic both during office hours and when your ATM may be used by the public. Nearby bus stops, parking meters, benches, outdoor cafes, and other attractions encourage foot traffic. It's also helpful if the area is frequently patrolled by the police and if there is a police station nearby.

Robbers usually prefer to strike a

smaller establishment such as a branch office, where teller stations are often close to the door, the robber can enter and exit quickly, and there are few employees on duty.

Take a look at your credit union from a robber's point of view and complete activity 2.2.

Interior Layout and Security Devices

According to CUMIS Risk Management, it's best to have windows large enough to give the police and public a clear view of a credit union's interior, although the area behind the teller's counter should not be visible. Reflective exterior windows on the side and upper floors may give robbers pause, because they cannot be sure that witnesses might be viewing their approach or departure from the credit union (figure 2.3).

“Robbers want to get in and out as

Figure 2.3

Layout Makes a Difference

A Bank Administration Institute study found that:

- Financial institutions with small lobbies are robbed more frequently than those with large lobbies.
- Financial institutions that have visually compact square lobbies are robbed more frequently than those with wide, irregular lobbies.
- Financial institutions that have interteller distances of more than five feet are robbed more frequently than those with narrower teller spacings.
- Note-passing robbers prefer to hit institutions with two or more doors, but gunmen more frequently hit institutions with single entry and exit doors.
- The teller who faces the exit in a single-line waiting system for patrons will be robbed almost twice as frequently as a teller who does not face the exit.
- Financial institutions that are brightly lit and have large windows seem to be more prone to takeover robberies.
- Armed robbers prefer financial institutions with highly visible teller lines and obscured views from the institution's officers. Unarmed robbers seem deterred by these conditions.

Well-trained employees increase credit union security by keeping their eyes open for possible threats.

fast as possible,” says security expert Rich Woldt, formerly of CUMIS Risk Management. Robbers also like anonymity. Anything that slows them down and threatens to identify them helps deter robbery.

Security devices like doors that trap robbers and cameras that capture their appearance are discussed in detail in chapter 3. But much can be accomplished by an office layout that intimidates robbers and makes them psychologically uncomfortable. For example, a single lobby entrance forces a robber to enter and leave by the same route, which means fewer escape options. (Separate, locked entrances can be provided for staff.) Teller win-

dows located near the entrance provide the robber with a quick target. But if the teller counter is located toward the rear of the lobby, the thief must pass the member service area and possible witnesses on his way to the goal. The discomfort is increased if the credit union places an information desk at the front of a lobby with an employee who greets visitors, answers questions, and directs them to the proper staff. The lobby should be kept clear of plantings, sculptures, or other obstructions that prevent employees from observing the area.

Staff offices, perhaps with reflecting glass, looking out onto the lobby area cause the robber discomfort because he

Activity 2.3

“Casing the Joint”



Go into your credit union during a busy hour. Stand at a desk, pretend to make out a deposit slip, and observe the lobby. Answer the following questions.

1. Are there teller counters located near the entrance for a quick getaway?

2. How easy would it be to get behind the teller counter?

3. How many staff witnesses are around with windows looking into the lobby?

4. Is there a receptionist who has a good view of the teller area?

5. Does anybody pay attention to you, or is everybody absorbed in their work?

Activity 2.4**Evaluating Robbery Risks**

Use this checklist to evaluate your credit union's risk of robbery.

- Access Routes
 - Is the credit union easily and quickly accessible by auto?
 - Is the credit union near a major route like an interstate highway?
 - Are there any traffic features like major intersections that would slow a robber's get-away?
 - Are there easy escape routes by foot near the credit union?
- Neighborhood
 - Is crime common in the neighborhood?
 - Have nearby financial institutions been robbed recently?
 - Has the credit union itself been robbed before?
- Building and Surroundings
 - If the credit union is an office in a larger building, such as a factory, does the building have good security?
 - Does the credit union have its own office?
 - Are the grounds and parking lot free of hiding places and sight obstructions?
 - Are the grounds and parking lot well lighted?
 - Are building security devices up to standard and properly checked and maintained?
 - Does the credit union request periodic security inspections by the police?
 - Does the office layout discourage robbers?
- Training
 - Is the staff well trained in robbery procedure?
 - Does the staff periodically rehearse what to do in case of robbery?
- Daily Procedures
 - Does the staff understand and follow daily procedures designed to discourage robbery, such as proper opening and closing procedures?
 - Does the staff follow cash drawer and vault procedures designed to minimize loss of cash in case of robbery?

cannot be sure whether witnesses are looking into the lobby.

The teller area should be secured by a locked gate or door to deny robbers access to behind the counter. The counter itself should be unbroken, without low desks that the robber can vault. To provide a desk where people

in wheelchairs can be served, use a station separate from the main teller counter. Again to discourage the robber from vaulting the counter, the spaces between the teller stations should have glass or solid barriers that can extend to the ceiling. The teller stations themselves may be fronted with

bullet-resistant glass, if considered worthwhile.

Safe or Vault

A credit union’s safe or vault is a frequent target of robbers, and daily procedures should minimize the risk of having the vault cash easily available to a robber. The safe or vault should also meet underwriting requirements for resisting burglary.

How easy would it be to rob your credit union? Complete activity 2.3 to help assess your credit union.

Training, Procedures Are Important

Well-trained employees increase credit union security by keeping

their eyes open for possible threats. For example, an alert employee who comes up to someone loitering in the lobby and asks to help that person can cause a potential robber to leave and seek an easier target. Proper cash drawer and vault procedures will minimize the loss in a robbery. Chapter 4 covers daily procedures, and training is discussed in detail in chapter 12.

Complete activity 2.4 to further evaluate your credit union’s risk of robbery. Then review the chapter opening case study by completing activity 2.5.

Activity 2.5

Case Study Review—Our Town Community Credit Union



1. What information did the building committee gather to compare the relative safety and security of the four locations for a new office?

2. Based on the information presented in this chapter, why did the architects propose a big lobby with one entrance?

3. Why would the lobby be designed so that members would walk by offices with reflective glass fronts on their way to the teller counter?

Suggested answers appear in appendix A.