

Robbery Prevention and Preparation

S1320

FIRST EDITION

Written by Paul Thompson
Produced by Beth Stetenfeld
Editorial coordination by Rena Crispin
Center for Professional Development
CUNA & Affiliates

Copyright © 2001
Credit Union National Association, Inc.

Stock No. S1320M

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of the copyright owner.

Printed in the United States of America

10 9 8 7 6 5 4 3 2 1



With respect to the content of this publication, neither the Credit Union National Association, Inc. (CUNA), nor any of its affiliates or its or their respective employees, make any express or implied warranty or assume any legal liability or responsibility for the accuracy, completeness, or usefulness of any information, commercial product, service, process, provider, vendor, or trade name/mark that is disclosed. References to any specific commercial product, service, process, provider, vendor, or trade name/mark in this publication also do not necessarily constitute or imply that such product or provider is endorsed, recommended, or warranted by CUNA. The views and opinions of the authors expressed herein do not necessarily state or reflect those of CUNA, and such reference shall not be used for advertising or product endorsement purposes.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher, Credit Union National Association, Inc., is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional person should be sought.

Table of Contents

Acknowledgments	v
About the Author	v
Preface	vii
Introduction	1
Chapter 1: Robbery and You	5
Chapter 2: Thinking Like a Robber	13
Chapter 3: Know Your Credit Union's Security Systems	21
Chapter 4: Daily Procedures	33
Chapter 5: When Robbery Happens	41
Chapter 6: Training Your Eyes	47
Chapter 7: After the Robbery	55
Chapter 8: Hostage Situations	63
Chapter 9: Extortion and Bomb Threats	73
Chapter 10: A Time for Healing	87
Chapter 11: The Legal Process	95
Chapter 12: Policies, Procedures, and Training	103
Appendix A: Answers to Activities	111
Appendix B: Glossary	115
Appendix C: Resources	117
Appendix D: Test Questions	121
Index	127

Acknowledgments

Thanks to Joan Donovan (consultant) and Beth Stetenfeld of CUNA's Center for Professional Development for their close reading of the manuscript and helpful suggestions, and Mike McLain, senior compliance counsel, CUNA & Affiliates. Thanks also to Karen Bankston of Precision Prose for her assistance in creating the case studies that begin each chapter.

The author is grateful to the credit union personnel who reviewed the manuscript and offered their suggestions and comments:

- Deanna Breeden, Matanuska Valley Credit Union,
- Kristi Charrier, DuPont SRW Employees Federal Credit Union
- Roy L. Elliott, State Department Federal Credit Union

Thanks also to Detective Steve Reinstra and the Madison, Wisconsin, Police Department for their helpfulness in providing information, including the file on the credit union robbery investigation discussed in chapter 11. The names in the case have been changed to protect privacy. Thanks also to Laurence Miller, Ph.D., and Charles Galan, of the Galan Group, for their assistance on the topic of hostage situations in chapter 8. Sources of photographs and diagrams are credited in the appropriate places. Finally, acknowledgment must be made to Darlys Lawinger and Rich Woldt, (retired) CUMIS Risk Management, for their assistance to the author on security issues over a period of years.

About the Author

Paul Thompson is general partner of Thompson Associates, LLP, a firm providing communications assistance to credit unions and their organizations. Books and modules he has written for CUNA's Center for Professional Development include Security and Fraud Handbook for Tellers, Preventing Fraud (STAR), Security Administration (MERIT), and Electronic Fraud and Security (VAP). Thompson is a Credit Union Development Educator (D.E.).

Preface

About These Modules

The STAR modules are not intended to provide legal advice, and we do not guarantee the information is appropriate for all state-chartered credit unions. If you have any legal or policy questions, contact your credit union president or your credit union league.

How to Use This Module

If you are participating in a seminar, your instructor will get you started.

If you are completing this module through correspondence study, please follow this procedure:

1. Read the chapter opening objectives to get an idea of what's ahead.
2. Read the text. Complete the activities as you read each chapter. (Answers for many of the activities are included in the appendices.)
3. When you have read the text and completed the activities, take the competency test.

If you are sight-impaired and choose to have this module read to you, we suggest that a spouse, partner, friend, or volunteer from your credit union or credit union league assist you. You can also check with your local library regarding reader services available in your community.

Competency Test Instructions

Each module in the STAR program has a competency test of 40 multiple choice questions. To successfully complete the module, you must correctly answer at least 32 questions. You can refer to the text as you take the test, but the test must be completed individually.

If you are participating in a seminar, your instructor will provide directions. If you are completing this module through correspondence study, please follow this procedure:

1. Locate the test questions in the last appendix of the text.
2. Find a quiet place where you can work undisturbed and at your own pace.
3. Record your answers on the answer sheet that was mailed to you along with the text. Follow the instructions on this sheet for marking answers.
4. Complete the identification section on the answer sheet and make sure you have marked an answer for each question.
5. Mail the scannable answer sheets to CUNA's National Processing Center in the envelope provided. Mail competency test answer sheets to your league education department.

Course Requirements

Core Courses Required for All Tracks

choose one of these modules { S1304 Introduction to Credit Unions and { S20 Member Relations
A1004 Introduction to Credit Unions S30 Security

Tracks	Track Modules
Member Services	S100 Money and Negotiable Instruments S110 Member Services S120 Cross-Selling
Consumer Lending	S200 The Lending Process S210 Lending Products and Regulations S220 Collections
Credit Union Accounting	S300 Basic Accounting S310 Accounting for Credit Unions S320 Credit Union Financial Analysis
Advanced Lending	choose one of these modules { S400 Bankruptcy and Court Proceedings A1006 Bankruptcy and S410 Mortgage Lending S420 Loan Marketing
Credit Union Sales	choose one of these modules { S1305 Credit Union Sales A1002 Credit Union Sales and S500 Improving and Maintaining Quality Service S520 Interpersonal Skills: Understanding Your Impact on Members
Technology	choose one of these modules { S630 Critical Role of Technology A1009 Critical Role of Technology and S600 Credit Union Technology S620 Serving Members with Technology
Loan Officer	S700 Loan Interviewing S710 Loan Underwriting S720 Loan Servicing
Savings Plus	S800 Opening New Accounts S810 Individual Retirement Accounts S820 Investment Choices for Members
Credit Union Security	S900 Preventing Fraud S910 Security Issues
Professional Development	S1000 Develop a Career Plan S1010 Write Effectively S1020 Make Work Manageable
Member Services II	S1100 Working Effectively with Difficult Members and Staff S1110 Helping Members Understand and Solve Problems S1120 Using Technology to Improve Member Service
Financial Management	S1200 Financial Management I: Statements and Budgeting S1210 Financial Management II: Sources/Uses of Money
Presidential Series	S1300 Member Services: Exceeding Expectations S1301 Financial Counseling S1302 Transitioning from Staff to Management S1303 Communication and Telephone Skills S1304 Introduction to Credit Unions S1305 Credit Union Sales S1306 Business Math: Lending and Credit S1307 Business Math: Share and Deposit Accounts S1308 Professional Member Service S1309 Security Procedure Protocol S1310 Successful Collections S1312 Servicing Mortgage Loans S1313 Preparing Loan Documents S1314 Maintaining Loan Documents S1315 Reconciling Records S1316 Applying Collection Practices S1319 Aligning Your Department with CU Strategy S1320 Robbery Prevention and Preparation

Introduction



This module in the Staff Training and Recognition (STAR) program ties into material contained in STAR modules *S30 Security* and *S910 Security Issues*. However, it takes a more detailed and extensive look at robbery and its aftermath. Each chapter begins with a case study that challenges you to draw lessons for your own credit union. Except for chapters 11 and 12, these case studies are fictional dramatizations usually based on actual situations. In all cases, except chapter 12, the names of the people, the credit unions, and the locations are fictional.

Some of the activities ask you to conduct research, use your creativity, and investigate online resources. Try to complete as many of the activities as possible. If you don't have Internet access, your local library may offer it. Or your library or supervisor may be able to provide alternative resources on which to draw.

Chapter 1 takes a broad look at credit union robbery based on FBI statistics and other sources. It points out which employees are most likely to be

involved during a robbery. It emphasizes the importance of training and practice for dealing safely with robbers and emerging untraumatized.

How does the typical credit union robber think? What is uppermost in his or her mind before and during a robbery? Chapter 2 discusses what makes a credit union attractive or unattractive to robbers. Factors include building location, lobby layout, location of windows, staffing, and other considerations.

Chapter 3 explores typical credit union security systems, including locks, alarms, cameras, dye packs, and bait money. It emphasizes the need for regular checking and maintenance to ensure reliability.

Daily procedures can do much to discourage robbery or minimize losses. Chapter 4 looks at robbery-conscious procedures that should be employed throughout the workday. These include establishing opening and closing routines, maintaining good sight lines in lobbies, keeping eyes open for suspicious people or vehicles, and maintaining only minimum cash in cash drawers.

Training and practice pay off when a robbery actually occurs. Chapter 5 spells out what tellers and others should be prepared to do and not do as the robbery advances. It stresses the need to avoid heroics and to do exactly what robbers ask. The chapter discusses the issue of when the alarm should be triggered.

Chapter 6 continues the themes of

chapter 5 as it encourages employees to use their eyes to obtain a good description of robbers and any weapons they may be carrying. It tells what identifying personal characteristics to look for, provides sketches to help identify weapons, and includes exercises to develop identification skills.

Chapter 7 discusses what employees should do after the robbery to calm staff and members, preserve evidence, and deal with police and press.

Some robberies go beyond the routine and into high crisis when they involve hostage taking. How can staff protect themselves in their daily routines and deal with this crisis if it arises? This subject is covered in chapter 8.

Chapter 9 deals with extortion through real or hoax kidnappings and

bomb threats.

A robbery can have a devastating impact on the employees involved, which in turn can lead to loss of employees and worker compensation claims. Post-traumatic stress can be minimized by understanding and dealing with it in the days and weeks after a robbery. Chapter 10 suggests solutions, including meeting with employees and their families, encouraging employees to express their reactions, helping employees to regain a sense of control, and, if necessary, using the services of professionals skilled in dealing with post-traumatic stress.

Any credit union employee who witnesses a robbery may be called on to testify at legal proceedings. Chapter 11 familiarizes you with the legal system and identifies the law enforcement agencies that may be involved in dealing with and investigating credit union robberies. Chapter 12 concludes the module by discussing training policies, procedures, and schedules.

When you have completed the module, you'll have a good grasp of how to deal with robbery and the threat of robbery, and you'll be able to share this knowledge with others at your credit union.



Icons and Play Pages

Throughout this module you will see a variety of reference icons. Each icon represents a corresponding activity or exercise that will enhance each chapter. The purpose of the activity or exercise is to allow the participant to apply a corresponding concept or theory presented in the chapter.

Each icon may also be referenced as a “play” activity. That is our goal—to encourage you to play, and at the same time learn about the major concepts covered here.

Resources



Activity: An interactive exercise to further your knowledge.



Calculator: A flash calculator to aid in your calculations.



Community Chat: A chat room where you can discuss content with others taking the module.



Field Trip: An additional resource located outside the module (for example, an instructional video).



Knowledge Check: A practice activity to test what you have learned.



Resource: Additional resources and information on the topic.



Timeline: An interactive timeline to learn more about the history of this topic.

In addition, the “Play Page” is a place to experience some of the interactive, online learning activities available in CUNA’s CU Advance courses.

To access the Play Page for this module, go to <http://training.cuna.org/playpage/index.html> or go to www.cuna.org and type “Play Page” in the Search Box. Select the title of this module, and then the chapter you want to review.

Enjoy!

