

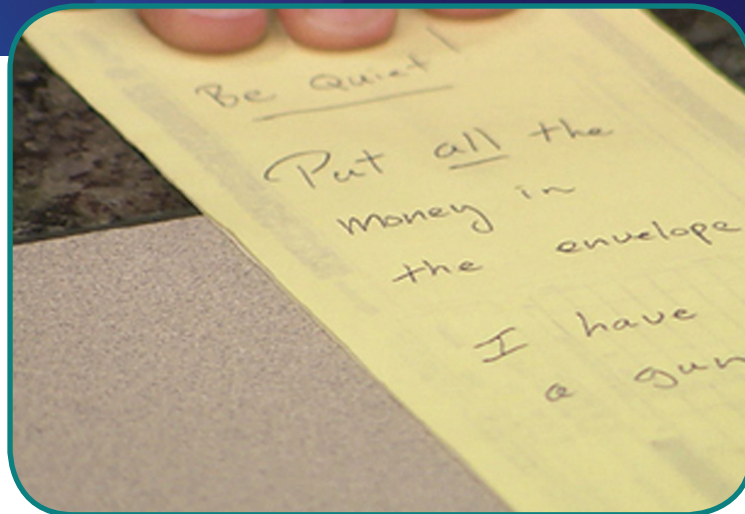
# **Robbery Actions, Reactions, and Coping Skills**



Credit Union National Association

---

Prepared by:  
Alka Mehta



Nationally, robberies of financial institutions constitute only 2 percent of all robberies. A credit union may go for years without an incident. But when it does happen, robbery is a frightening and dangerous experience. This course equips you with information to help prepare you in the event a robbery does occur at your credit union.

## Objectives

- Understand the characteristics of a robbery;
- Identify the key concepts in a robbery situation;
- Implement proper procedures in a robbery situation;
- Know the importance of witness identification;
- Perform proper procedures following a robbery situation; and
- Understand post-traumatic stress disorder.

## Characteristics of a Robbery

Robbery is ***“the taking of anything of value by actual or threatened force or violence.”*** Regardless of an actual or attempted robbery, the experience puts the victim in fear. You will never know if and when a robbery will occur. But understanding the characteristics of a robbery, and learning some general guidelines to follow, will help you cope in a robbery situation.

Key Concepts of Different Types of Robbery  
Robbery is unpredictable. However, knowing certain trends and robbery types helps prepare your credit union. Statistics show the average offender is male, but a small percentage is female. More branch office robberies occur at mid morning and mid afternoon. According to the department of Justice, the number of robberies where a note was used is equal to the times the robber only used a verbal demand.

### The Note Robbery

Fortunately, the most common robbery, the note robbery, uses the least amount of physical intimidation. The traditional robber works alone and approaches a lone teller. He is usually unarmed but may carry a knife or gun, either openly or concealed. He may claim he’s carrying a bomb. He asks for money or displays a note. The note is usually prepared just before the attempt and is typically written in block printing on something like the back of a deposit slip. The note might read, “Give me \$20,000. Don’t say anything and no one will be hurt!!”

While the note robbery is the most common type of robbery at financial institutions, takeover robberies, morning glory robberies, and closing-time robberies can also occur.



## The Takeover Robbery

A takeover robbery is committed by one or more perpetrators, often armed, who take over the lobby and demand money. The robbers are usually professional thieves working in teams. Robbers may be highly aggressive and intimidating. The robbers may require that you do not look at them and they may take a hostage. The movie clip in the course offers an example of a hostile takeover robbery

## The Morning Glory Robbery

The morning glory robbery occurs as an employee, upon arrival, opens the credit union for the business day. The robber takes the employee-hostage inside and demands money. The number of morning glory robberies is small, but significant. To protect employees and members, two employees should share the responsibility for opening the credit union whenever possible.

## The Closing Time Robbery

In the closing-time robbery, a robber hides somewhere inside the credit union at the end of the business day, or pretends to be a last minute member. After the doors are closed for the day, the robber demands money from the closing staff.

It is important to be extra careful during the opening and closing procedures.

## Assessing Your Risk

### The Physical Environment

There are several physical characteristics that can make one credit union more vulnerable to robbery than others include:

1. Credit unions in stand-alone buildings;
2. Those in well-populated areas with numerous financial institutions;
3. Those in high crime areas; and
4. Credit unions near good escape routes, such as an interstate highway.

While it's important to identify vulnerabilities, it is also important to recognize security. Robbers 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. A study of Chicago financial institution robberies found that robbers devote most of their planning to devising an escape route.

### Activities Outside the Credit Union

Be aware of activities outside the credit union. It's good practice to walk the property from time to time. Robbers usually scope the credit union grounds before hand. By being alert to all your surroundings, you can prevent a robbery.

- Keep doors and windows clear of obstructions. For example, don't hang posters or advertisements where they may block your view. You need to see out and the police will need to see in. Windows should be large