

Credit Union Robbery Prevention: Best Practices for Prevention and Employee Safety

by Thomas J. Lekan C.P.P. (Certified Protection Professional)
Financial Services Security Consultant

The robbery of a credit union is an extremely traumatic event. It doesn't matter if the robbery is by passing a note (note passer) or a more violent robbery like a "take-over" or "morning glory" robbery, it deeply affects employees, customers present at the scene, and even those who were not. Robberies of financial services offices such as credit unions are also not going to stop. In some areas of the country these robberies have actually increased. The aftermath of such a robbery includes uneasiness, anxiety, and fear, most particularly in employees and those customers who may have been at the credit union at the time of the robbery. A robbery event can also result in litigation and lost work time for employees, worse if there were injuries or death – a robbery can add expense and create other losses, both tangible and intangible. The pain continues as this one negative event reverberates throughout the organization, affecting the employees, productivity, the customer base, and even future operations.

All of this should make it very clear that robbery prevention is a necessity and a priority for each credit union office. And yes, many robberies, if not most, can be prevented by following accepted best practices and the proper application of proven countermeasures. Annual training that is meaningful and taught by professionals will help to prevent robberies and negative impacts, prevent or reduce loss, mitigate the effects of a robbery when it occurs, and enhance everyone's safety. Regular, weekly, and short "5 Minute Training Spots" on a variety of safety topics can be extremely effective, as detailed later in this article.

Let's explore factors that will contribute to preventing robberies and increasing employee and customer safety when a robbery takes place.

◆ **Recognition is a Key Prevention Factor:** A most significant robbery prevention practice is making eye contact and greeting each person who enters the credit union. Although this may seem trivial, to a robber one of the most important items is not to be recognized or be subject to a description later. Many financial offices are configured so that each person who enters the credit union is greeted by a person who faces the entry door. Robbers that I have interviewed after they were caught have told me numerous times they chose the place to rob specifically because no one noticed them,

looked at them, or greeted them. The robbers said that had they been noticed they might have chosen another place to rob. In some financial services offices a large monitor and closed circuit television system is used and placed in such a manner that a person entering can see that their image has been captured into the system. Keeping the windows clear of obstructions so that you can see into and out of the credit union is also important. Remember, robbers generally "case" the place they are going to rob prior to the robbery, often several times. The more you make it uncomfortable for them and they begin to believe they may have been recognized, the better for you and your credit union. The only time you don't want to make eye contact with a robber is during an actual robbery, as noted in the next item.

◆ **Behavior Training and Safety Emphasis:** We are all aware that the safety of our employees and customers is the most important factor in a robbery. Robbers know this also, and they know that you will give them money. This may be the reason that they choose credit unions that even have sophisticated closed circuit systems and alarms over convenience stores and gas stations where there may be armed owners. This is also a reason that robbery behavior training is so important to safety. The training should focus on remaining calm, following instructions of the robber carefully, not resisting or refusing to give the money, and being very careful after a robbery not to follow the robber out of the credit union. Robbers want the money quickly and to make their getaway. Again, from interviews I have done of robbers, even the ones who have done harm, their intention was to get in, get the money, and get out. Sudden movements, a customer who does not comply, or someone who thinks they can be a hero can cause a robber to do harm, even extreme harm. So, the second most important practice is to train employees to remain calm, survive the robbery by following instructions, and never take chances with anyone's safety. Eye contact? During a robbery it is best *not* to make eye contact with the robber, but rather follow instructions by keeping your hands in view and your eyes cast somewhat downward. Observe what you see and remember it. You may be able to note a tattoo or distinctive clothing or other important detail by following this practice.

◆ **Regular Security Assessments a Priority:** It is very important that all credit unions have a security assessment regularly scheduled and performed. As noted in the *ABA Robbery Toolbox of 2003*¹, a security risk assessment is a first step in robbery deterrence and prevention. It is further stated that, depending on the level of risk and crime rate, security assessments can range from every year to every other year in lower crime areas. The frequency and manner of assessment is a matter of choice, but a professional, unbiased, objective, and independent assessment is the preferred and best choice. Why? In litigation matters an independent security assessment and review can withstand challenges far better. The security practices, countermeasures, training, and policies, as well as security awareness are subject to review and challenge resulting in recommendations and capital planning. The assessment should include crime rate and statistics, history of robbery in the area of the credit union, police response and patrols, and special security measures such as security guards or greeters that are used.

◆ **Security Guards and Performance:** If security guards are used it is very important to determine the training, post orders, and actions that the security guard is expected to perform. Security guards can be a deterrent to crime in general if they perform according to set standards and training. A guard can also be an enhancement to customer service if they are trained in hospitality and awareness to the customer and the products. I have also recommended to the businesses that I work with to make sure the guards do not have a fixed post inside the credit union but rather spend an equal amount of time in the parking lot and surrounding areas observing the area and looking for suspicious behavior. As mentioned in this article initially, making eye contact and observation are key components of a credit union security and robbery prevention program.

◆ **Opening and Closing Procedures:** A very important procedure for the prevention of ‘morning glory’ or closing ‘take over’ robberies is a complete program of opening and closing the credit union with safety as the primary component. With the pressure today to open the office early for meetings or other functions, the opening procedures at some financial institutions have been compromised and could contribute to a dangerous robbery. In both the morning glory and closing robbery scenarios the robber or robbers hold the employees and sometimes customers

as hostages while they force the employees to get them the money. In most of these types of robberies the loss is larger and the effects on the employees are greater. It is therefore very important that opening procedures include two persons; one to open and clear the office, and the other to observe and enter only after the all clear signal is observed. The first person to enter the credit union should also step outside the office so that the second person observes that all is clear before moving toward the credit union office. Obviously before any actions are taken to enter the credit union the opening personnel should make sure no person is loitering or looking suspicious in a parked vehicle. I have always recommended that if the persons who open the office are suspicious about anyone that the police are notified to check the area before proceeding with the opening. In closing a credit union the same cautions apply. No one should be allowed into the office after closing and the door should remain locked until the employees leave. The police should be called about any suspicious persons on foot or in a vehicle. As a former police officer I can attest that the police would rather check out a suspicious person than respond to a dangerous take over robbery.

◆ **Implementation, Practice, Training:** Putting into practice all of the measures we have discussed and measuring the effectiveness of the training, policies, and practices is the next component of the plan for robbery deterrence. I suggest that employees should have training that I have witnessed to be highly effective. These are morning ‘5 Minute Training Spots’ – simple and quick, five minute, stand up training sessions. These sessions can be to discuss a product roll out or emphasis, a new procedure, or highlight security training, fraud prevention training, robbery reactions, and more. I suggest that at least once per week the training is focused on employee safety. It is very important to keep a high level of compliance to policies and procedures and employee awareness of safety issues and practices, especially robbery safety.

◆ **Robbery Every Day:** A key factor to remember is that we work in an industry where robbery is not a possibility, but rather an event that happens somewhere every day. Thinking that it will happen to someone else is not acceptable - credit union robberies happen in large cities, small cities, and even in rural areas. A false sense of security is not only undesirable, but leads toward laxity in following policies and procedures, the reverse of what is needed. Not being prepared through proper and necessary training, following policies and procedures and best practices, all of these may contribute to unnecessary harm to employees and customers, not to mention liability, although I just did.

¹ American Banking Association Robbery Toolbox 2003

Not being mentally prepared to react and survive can lead to making mistakes that a robber may interpret to be “losing control of the situation.” Remember, the robber often uses yelling and profanity and sometimes a weapon to gain control and extract fear. Many times the robber is under the influence of drugs or alcohol and is much stressed. Your calm response and actions and adherence to training will be the best way for you to survive the several minutes of a robbery.

◆ **Results?** A result of all that has been discussed here is that the vast majority of robbers of banks and credit unions are arrested very soon after a robbery and convicted because of the good practices of the industry in identification and witness follow-up. Many robberies are committed by “serial” robbers who continue until they are caught and can create havoc until this happens. By adherence to best practices these serial robbers are taken off the street before someone gets hurt.

◆ **Pretend You’re Flying:** An analogy I will end with is about the commercial airline pilot flying in different conditions. A pilot will tell you that in good weather and conditions flying can be an enjoyable job. In emergency conditions, however, the pilot must be able to perform calmly and confidently, and rely on the emergency training that they receive in training simulators and on the job training with experienced pilots as co-pilots until they are ready to command a plane. Like pilots we perform our jobs very well every day. In an emergency we are called upon to lead by example and remain calm and confident, calling upon our training and procedures as well as our survival ability to make a dangerous situation end quickly without anyone injured in the process. We should all be proud of what we do every day to make our credit unions safe for our customers, and for us, too. ✦

About the Author: Tom Lekan, a Certified Protection Professional (CPP), is a financial services security consultant, as well as an expert witness resource to attorneys in litigation matters regarding financial security institutions. After his tenure as Chief Security Officer for Keybank N.A. for many years, he began his private security consulting practice several years ago. Nationally known as a speaker on bank security and fraud, Tom was a featured instructor at two CUNA security conferences. Beginning his career as a police officer and serving for ten years, Tom understands these security and safety issues from key vantage points. Questions are welcome and can be submitted to Mr. Lekan at tlekan@gmail.com