

# Robbery – Before, During and After

Prevent - Prepare - Respond

Protect your employees and visitors

## Robbery – What is it?

*Defined: “taking something of value from a person using violence or the threat of violence”*

### **Robbery:**

- Has 2 key elements: surprise and confrontation
- Executed RAPIDLY
- Is a planned crime
  - Credit unions/banks branches and offices are “cased”
- Occurs when the branch appears to be an “attractive” or “easy” target
  - What does this mean?
    - It’s where cash is kept!
    - Appears to be good “getaway” potential
    - Street view is obstructed
    - Usually occurs mid-morning or mid-afternoon but “morning glory” robberies are on the rise

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risk education:  
[alliedsolutions.net/resources](https://alliedsolutions.net/resources)*

### **Robbers:**

- are usually male
- are relatively young – the majority are under 25 years old
- are repeat offenders or have records of violence
- are usually strangers to you
- use the threat of force and violence to obtain control
- use weapons – or at least the threat of weapons
  - guns, knives, bombs
- usually provide notes (This is a stick-up!!! Give me all your money in small bills and no one gets hurt! No alarms! No dye packs!)

## Prevention/Deterrence

Assess your risk at each branch office. Determine any vulnerabilities and attempt to reduce those risks. Are there any easy escape routes? Make sure your employees are trained and aware.

### **Buildings and grounds:**

#### **Exterior:**

- Parking lots
- Lighting
- Employee entrance
- Surveillance cameras
- Shrubs, bushes and trees
- Obstructions

#### **Interior:**

- Windows and blinds/shades
- Lighting
- Surveillance cameras
- Creative obstructive routes: queue lines, furniture, reception desk
- Unobstructed views of tellers from other employee offices (lobby)
- Posted financial statements should not disclose "CASH"

#### **At the entrance(s):**

- Place signage and decals:
  - FBI investigation warning decals
  - No Hats, No Hood, No Sunglasses
  - Smile, you're on camera!



- Place monitors facing the entrance
- Surveillance cameras
- Height markers

## Office Opening/Closing Procedures

Remember the robber usually “cases” the branch office for a period of time before the attempt. He knows the routine when opening and closing the office.

### **Opening:**

- Use two employees to open - if this is not possible, consider the use of a wireless alarm actuator.
- Never open early for anyone!
- Be alert. Drive around the building to determine if there are any suspicious people or vehicles.
- Look for broken windows or other signs of an attempted break-in.
- If opening in the dark, be sure the lights are all working.
- Don't park next to each other; one employee stays in the car while the other enters the building.
- Conduct a complete internal reconnaissance of the office.
- If OK, place an “all-clear” signal to allow the other employees safe entrance.
  - If not OK, the employee in the car should immediately contact the police.
  - Create a “distress” signal.
  - Know the appropriate phone numbers, as well as 911.



- Use an “ambush” code on the alarm control panel.
- Examine the clarity of images provided by your surveillance cameras.

### **Closing:**

- If two people are the last to leave, one person should go to their car first before the last person exits the building and goes to their car (do not park close to one another).
- Implement a “clean desk” policy and make sure all sensitive data is secured.
- Complete an end-of-day reconnaissance of the office.
- Be sure the alarms are set on vaults, safes and the area/perimeter.
- Make sure all blinds, shades and curtains are open, providing a clear view of the lobby and offices.
- IF you do work late, let others know.
- Periodically discuss the importance of following these procedures with all employees.

### **During Business Hours:**

- Stay alert, keep your eyes open for suspicious activity/people.
  - People loitering in the lobby or parking areas
  - People “acting nervous”
  - Same car keeps driving by (write down the license plate)
- Keep only “working” currency in the cash drawers and ensure it is a minimum amount.
- Store excess currency (strapped) in in the lower drawer.
- Do NOT count/verify cash replenishments at your teller station or when members are in the lobby.
- Use “bait” money or GPS tracking technology.
- Understand when you are to actuate the silent alarm.
- Don't wear expensive jewelry.



- Keep doors/gates to teller area locked.
- Ensure robbery packets have necessary documents and are provided at each teller station, as well as with the receptionist and offices facing the lobby.
- Place disposable cameras in outlying offices.

**During a Robbery:**

- Do NOT treat any threat as a joke or prank.
- Do NOT surprise the robber with any actions:
  - Pretending to faint
  - Holding up the note for others to see
  - Announcing you are being robbed
- Do exactly what the robber tells you to do.
- Give them only what they want, nothing more, such as the cash in your second drawer.
- Explain your movements.
- Stay calm!
- Try to keep the demand note.
- Concentrate on characteristics such as gender, race, height, build, age, eyes, hair, presence of a beard/mustache, clothing, accents, weapons, etc.
- Don't be a hero!

**After a Robbery:**

- Stay calm.
- Observe the robber's exit:
  - On foot
    - What direction



- By car
  - Try to get license plate number
  - Year, make, model
  - Which direction
- In a multiple employee branch, each employee should have pre-assigned tasks, such as:
  - Contacting police/FBI
  - Actuating the silent alarm when it's safe to do so
  - Ensuring employee's/victim's safety and providing robbery ID forms
  - Obtaining robbery packets for other employees
  - Securing the office and locking the doors
  - Calmly talking to members and other employees about the robbery
  - Establishing witness interviews and securing the rooms
  - Securing the crime scene area (yellow tape)
  - Securing remaining cash
  - Obtaining images from surveillance cameras
  - Prohibiting anyone from entering the crime scene or leaving the office
- Do not touch anything.
- Do not discuss anything with other employees or members.
- Prohibit outgoing phone calls to anyone, including family members.
- Only authorized personnel should talk to senior management, law enforcement and media.
- Contact the alarm monitoring station to find out if they received the alarm.
- Only one person should guard the front door, not allowing anyone, other than law enforcement, in.

## Robbery Packets

Each packet should include:

- Robbery procedures
- Police/FBI phone numbers
- Robbery witness record
- Robbery ID forms
- Signs for the front doors
- Victim Assistance contacts
- Yellow caution tape

## Victim Assistance:

### **Federal Bureau of Investigation:**

[www.fbi.gov/hq/cid/victimassist/home.htm](http://www.fbi.gov/hq/cid/victimassist/home.htm)

### **National Center for Victims of Crime:**

[www.ncvc.org](http://www.ncvc.org)

1-800-FYI-CALL or 1-800-394-2255

### **National Organization for Victim Assistance:**

[www.try-nova.org](http://www.try-nova.org)

1-800-TRY-NOVA or 1-800-879-6682

### **Office for Victims of Crime Resource Center:**

[www.ojp.usdoj.gov/ovc/ovcres/welcome.html](http://www.ojp.usdoj.gov/ovc/ovcres/welcome.html)

1-800-627-6872

Contact us to receive more risk education and support: [risk\\_specialist@alliedsolutions.net](mailto:risk_specialist@alliedsolutions.net).



**Do not discuss details of the crime or robber descriptions with anyone except the officer in charge or law enforcement officials.**

**Remember: Record your own observations, not what someone tells you.**

**Use a separate form for each robber.**

**Time of Robbery:** \_\_\_\_\_ a.m./p.m. **# of Robbers Involved:** \_\_\_\_\_ **This form describes robber #:** \_\_\_\_\_

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**Race:** Asian Black/African American  
Caucasian/White Hispanic Native American  
Native Hawaiian/Pacific Islander

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**Sex:** Male Female

**Age:** Height: \_\_\_\_\_ Weight: \_\_\_\_\_

**Build:** Small Medium Large

**Stature:** Thin Medium Heavy

**Complexion:** Light Medium Dark Ruddy  
Fair Wrinkled

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**Hair:** Bald Partially Bald Very Short (close  
cropped) Short Medium Long Color: \_\_\_\_\_

**Beard:** Yes No Color: \_\_\_\_\_

**Mustache:** Yes No Color: \_\_\_\_\_

**Goatee:** Yes No Color: \_\_\_\_\_

**Sideburns:** Yes No  
If yes - Short Medium Long

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**Glasses:** Yes No  
If yes - Regular Sunglasses

**Size of frame:** Small Medium Large

**Type of frame:** Wire Plastic Color: \_\_\_\_\_

**Shape of frame:** Regular Round  
Square Rectangular

**Hat:** Yes No Color: \_\_\_\_\_  
Type: \_\_\_\_\_

**Tie:** Yes No Color: \_\_\_\_\_

**Shirt or Blouse:** Color: \_\_\_\_\_  
**Type:** Work Sport Dress T-shirt  
Sweatshirt Other

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**Sweater:** Yes No Color: \_\_\_\_\_

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**Pants/Skirt:** Color: \_\_\_\_\_  
**Type:** Work Sport Dress

**Shoes:** Color: \_\_\_\_\_  
**Style:** Work Sport Dress  
Type of Heel: \_\_\_\_\_

**Coat:** Yes No Color: \_\_\_\_\_  
**Type:** Business Suit Jacket  
Overcoat Raincoat

**Length:** Hip level Knee Level Thigh Level  
Ankle Level Other

**Gloves:** Yes No Color: \_\_\_\_\_  
Type: \_\_\_\_\_

**Mask or Disguise:** Yes No  
Type: \_\_\_\_\_

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**Eyes:** Shape: \_\_\_\_\_  
Color: \_\_\_\_\_

**Eyebrows:** Shape: \_\_\_\_\_  
Color: \_\_\_\_\_

**Ears:** Shape/Size: \_\_\_\_\_

**Mouth:** Size/Shape: \_\_\_\_\_

**Teeth:** Shape/Condition: \_\_\_\_\_

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**Hands:** Condition: \_\_\_\_\_  
Right Handed Left Handed

**Weapon:** None seen    Gun    Knife  
If gun -    Rifle    Shotgun    Pistol  
              Revolver    Automatic

**Color of Gun:**    Black    Chrome    Blue

**Speech:**    Refined    Course    High    Low  
              Draw    Stutter    Lisp    Normal

**Manner:**    Polite    Gruff    Calm  
              Nervous    Impaired

**Direction of Escape:**

**Motor Vehicle:**

Color Top:  
Color Bottom:

Make of Auto:  
Model:

              2 Door    4 Door  
              Sedan    Wagon    Van    Other

License plate #:

State:

Color of plate:

Color of numbers:

Number of people in vehicle:

**Scars/Marks/Moles:**

**Robber First Observed:**

**Actions of Robber:**

**Words Spoken by Robber:**

**Was the money placed in a container?**    Yes    No

If yes, describe:

**Peculiarities, jewelry, etc.**

**Location of employee/member in relation to subject(s):**

**Other Details:**

**Witness Contact Information:**

**Name:**

**Address:**

**City:**

**State/Zip:**

**Phone:**

**Alt Phone:**

**Member #:**

**Signature:**

**Date:**

