

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*

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

National Center for Victims of Crime:

www.ncvc.org

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

National Organization for Victim Assistance:

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

1-800-627-6872

Contact us to receive more risk education and support: 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 #:** _____

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

Sex: Male Female

Age: Height: _____ Weight: _____

Build: Small Medium Large

Stature: Thin Medium Heavy

Complexion: Light Medium Dark Ruddy
Fair Wrinkled

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

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

Sweater: Yes No Color: _____

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: _____

Eyes: Shape: _____
Color: _____

Eyebrows: Shape: _____
Color: _____

Ears: Shape/Size: _____

Mouth: Size/Shape: _____

Teeth: Shape/Condition: _____

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:

