

# Bank Security Seminar

Vermont Bankers Association  
New Hampshire Bankers Association  
June 2, 2025

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# 2025 Annual Bank Security Seminar

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# **Inside the Mind of a Bank Robber**

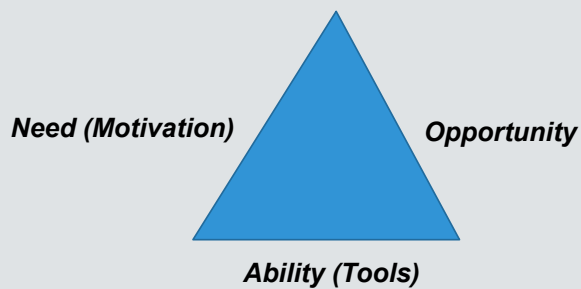


## Inside the Mind of the Robber

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## The Fraud-Theft-Crime Prevention Triangle





## Violations (Robberies) by Type of Institution

	<u>2018</u>	<u>2022</u>
Commercial Banks	2,707	1,415
Mutual Savings Banks	5	3
Savings and Loan Association	23	14
Credit Unions	215	175
Armored car Companies	10	1
Unknown	<u>15</u>	<u>4</u>
TOTAL	2,975	1,612



Source: FBI

### Institutional Areas Involved

Courier	1,557
Night Depository	3
Vault/Safe	52
Automatic Teller Machine	138
Safe Deposit Area	3
Office Area	148
Armored Vehicle	0
Drive-In/Walk-Up	34
Other	5
Cash Kiosk	6
Courier	1

Source: FBI 2022 Bank Robbery Stats



## Two Types of Bank Robberies



Organized



Unorganized

## The Robber's Planning Varies

Impromptu .....Detailed planner



## (Current) Themes Common to All



- It's all about the money
- It's a victimless crime
- Get in & get out as quickly as possible
- Avoid recognition
- Have an escape route

## The Robber's Motivation

- 1. Financial Gain:**
- 2. Thrill-Seeking:** the adrenaline rush and excitement of committing a daring crime. The thrill of outsmarting security systems and law enforcement.
- 3. Drug Use:** Drug addiction can drive people to desperate measures... a way to fund their habits or debts.
- 4. Personal Vendettas:** Occasionally, motivated by personal grudges or revenge....may target a specific bank or individual associated with it.
- 5. Misguided Ideals:** fighting against an unjust system or making a statement. Their actions are misguided attempts at rebellion.

## Bank Robber Study

Source: 1986 DOJ Study (IU PhDs)

- ☐ Low probability of resistance (i.e. the presence of a guard)
- ☐ Location was by far the most important
- ☐ Escape was a primary concern
- ☐ Small offices offering a variety of escape routes
- ☐ Limited visibility, both from the exterior & interior
- ☐ Offices with more entrances \*, direct entry from the outside
- ☐ More teller stations were more likely to be robbed
- ☐ Some seemed to prefer small or square lobbies, and broad inter-teller distances

**note:** Few mentioned security systems. Some percentage of robberies are impulsive

## Profile of the Bank Robber

### Yesterday:

Experienced, professional criminal who usually worked with a heavily armed team on a few well-planned holdups.

### Today:

In 20's, unemployed, a petty criminal who normally works alone. Usually unarmed, note-passer, impulsive decision to rob bank, possible a drug abuser. (add note ref Fridays)

## Sex of Robber 2018 (3,033) vs. 2022 (1,612)

	<u>Other</u>	<u>Unknown</u>	<u>White</u>	<u>Black</u>	<u>Hispanic</u>	<u>Asian</u>
Male		1,286	1,361	225	21	14
		601	848	152	8	10
Female		110	87	5	0	4
		45	62	9	0	1

Female robbers = approx. 15%

## Reasons Why Potential Robbers Hesitate

- ☐ High risk – Low reward
  - 1. Potential for violence
  - 2. Lengthier prison terms
  - 3. Slim chance of success
- ☐ Technological advancements
- ☐ Quicker law enforcement response



source: jmo.news

## The Amateur Robber

- ✓ Directs their attention to escape
- ✓ No plans for dealing with unforeseen events
- ✓ Little influenced by interior design or existing security
- ✓ Focuses on the steps in committing the robbery
- ✓ Amount of \$\$ expected was greatly over-estimated



## Think Like a Robber

- ☐ How would I do it?
- ☐ What might deter me?
- ☐ What makes a bank an easy target?



Read <https://www.ojp.gov/ncjrs/virtual-library/abstracts/psychological-observations-bank-robbery>



## GATHERING INTEL: THE BASICS: I WANT TO KNOW

- The target bank
- Security measures
- Potential obstacles
- The get-a-way plan
- Can I get someone inside? (one of ours)



## Takeover Robberies: The Plans (\$50k - \$350k "take" vs. \$5k at single teller)

- ❑ 3 – 5 participants: assignments
  - 1 – 2 for tellers
  - 1 for vault
  - 1 as "floor man"
  - 1 for vault
- ❑ Know interior layout & area
- ❑ Identify manager and/or head teller
- ❑ Stolen car & plate
- ❑ In & out in 60 seconds
- ❑ Go for bottom drawer (upper has dye pack)

Per Chaz Williams

rules



60 banks, 16 yrs old,  
while in jail

**MISTAKE:** Didn't scout out bank



## Psychological Observations of Bank Robbery

*American  
Journal of  
Psychiatry* - Nov.  
1978 Article

Interviews with  
federal  
penitentiary  
inmates

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Robbery often has very little, if any, relationship to theft of money for personal profit.

Robbery served as a defense against more overwhelming drives.

An attempt to be killed or a self-destructive act of revenge.

Acting out of tremendous rage displaced from earlier experiences.

## Psychological Observations of Bank Robbery

*American  
Journal of  
Psychiatry* -  
Nov. 1978  
Article

Interviews with  
federal  
penitentiary  
inmates...cont

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Gratification of the wish for sadistic excitement.



Homosexuality and narcissistic issues of omnipotence & inadequacy.



Of 2,200 robberies (1967) only 453 were committed by men who knew anything about the inside operations of the bank



### **Results of 13 other studies (1967) :**

Motives are psychological and attempts to resolve personal conflicts.

## The Robber's Background Today (the majority)

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- Financial Problems
- Unstable Childhood
- Committed Crimes at an Early Age
- Served Time
- Unemployed
- Substance Abuse

## Typical Thoughts of the Robber

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- Blend in
- Consider weather
- Use a note (short & sweet) add "no dye packs"
- No gun or maybe a replica (25% of robbers have guns)
- Look for merchant teller or new teller
- Take manager if going into vault
- Say "Don't raise hands", "Don't lay on floor", etc.
- Gauge the teller's compliance

## Typical Thoughts of the Robber - continued

- Know layout of bank (stand alone bldg. or connected?)
  - a. cameras, man traps, number & type of doors?
  - b. how many emps on the floor?
  - c. is there a greeter?
  - d. who is the manager?
  - e. how far away are the police?
  - f. vault info
- Study for best times (traffic, weather, etc)
- Where to park getaway car & type of car to use
- Equipment: (gloves, makeup, backpack, Krazy Glue, temp tattoos, etc.)

## Why Would I Pick Your Bank?

- Close to interstate highways? (quick escape)
- In or near a mall or commercial district?
- Is vault usually open?
- Multiple ways to get in & out?
- How many employees are on duty?
- Employees appear lazy, distracted, ignoring customers, no eye contact.



## Why Would I Pick Your Bank? – cont

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- Do cash pickup times change?
- Obvious security weaknesses? (cameras, man traps, bullet resistant glass in front of teller)
- No greeters.
- Is beneficial information on your bank easily accessible?

## The Robber ....

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- Believes financial institutions have more money on Fridays for people cashing their paychecks.

Approximately 80 percent of bank robberies involve  
a lone robber who holds up a lone teller.

## Today's "Organized" Robbery Planning

### 1) Target Selection:

- 1) **Reconnaissance:** Robbers may observe multiple banks to id the best target, focusing on location, security measures, customer traffic, and police response times.
- 2) **Inside Information:** May attempt to gather inside information from employees or former employees.

### 2) Team Formation:

- 1) **Recruitment:** May recruit individuals with specific skills, like getaway drivers, lookouts, and those experienced in handling weapons.
- 2) **Role Assignment:** Each team member is assigned a specific role during the robbery.



Source: American Journal of Psychiatry Volume: 135 Issue: 11  
Author(s) D A JOHNSTON Date Published Nov 1978

### 3) Planning the Entry and Exit:

- 1) **Entry Strategy:** May plan how to enter the bank quickly and without raising immediate alarm. This might include timing the entry when security is lax or during shift changes.
- 2) **Exit Strategy:** Detailed plans are made for the escape, including getaway vehicles, routes, and contingency plans for dealing with law enforcement.

### 4) Equipment and Weapons:

- 1) **Acquisition:** May procure necessary equipment and weapons, often through illegal means.
- 2) **Preparation:** Disguises, tools for breaking into safes, and communication devices.

### 5) Timing and Coordination:

- 1) **Timing:** The robbery is often timed to coincide with specific conditions, such as the arrival of large cash deliveries.
- 2) **Drills:** Some robbers may conduct rehearsals or walkthroughs to ensure everyone knows their role and the plan is feasible.





## 6) Deception and Diversion:

**Disguises:** Masks, wigs, and other disguises are used to conceal identities.

**Diversions:** Creating distractions to draw attention away from the bank or confuse law enforcement.

## 7) Execution:

**Control:** Upon entering, robbers quickly take control of the situation, often using intimidation or violence to subdue bank staff and customers.

**Speed:** Get in and out as quickly as possible to minimize the chance of police intervention.

## 8) Escape and Evasion:

**Getaway:** Pre-planned escape routes and backup plans are crucial. Might involve switching vehicles to evade capture.

**Hiding the Loot:** The stolen money or valuables are hidden or laundered to avoid detection.

## 9) Aftermath

**Laying Low:** May go into hiding or lay low for a period to avoid immediate capture.

**Distribution:** The loot is divided among the robbers, often with plans for laundering the money to make it usable.

## Factors Influencing the Robber

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- Gun availability
- Motivation of group dynamics
- Social issues
- Bank procedures
- Location of branch
- Escape routes
- Previous robberies there



## For More Information

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# **Security Demystified: Navigating the Top 25 Frequently Asked Questions**

# Security Demystified: Navigating the Top 25 Questions

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BARRY THOMPSON, CRCM

## Disclaimer

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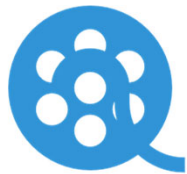
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# 1. Most Asked Questions

WHEN DO WE TELL STAFF  
TO PULL THE TELLER  
ALARMS?

## 2. Most Asked Questions



Releasing Video to Law  
Enforcement?



When can we and when  
can't we?

### 3. Barney Fife Threatens Bank

**Question:** We deal with more than 20 communities with nearly just as many law enforcement agencies. Apparently, we have a Barney Fife-type gentleman from a police agency in one town is threatening a warrant when told we require a subpoena.

Can you shed some light on this?



### 4. Bait Traps

Old technology originally used for film cameras!



## 5. After-Hours Contact

**Question:** We have hired on a facilities coordinator to help with the maintenance of our buildings. He lives very close to our main office and we are hoping that he could eventually become an after-hours contact for the security system. My boss feels as though she remembers there possibly being an issue with doing this.





## 7. Most Asked Questions

WHAT ARE YOUR THOUGHTS ON MOCK ROBBERIES?

Most Asked  
Question

## 8. Active Shooter Training

- No mock active shooter training
- Understanding the warning signs of an active shooter
- Where should staff report

## 9. No, You Can't Shoot Them!

In the wake of every shooting incident in the United States, a financial institution contacts us with a very simple question, **“Should we allow our concealed carry permit staff to be armed? This could protect us against active shooter situations or workplace violence.”**

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## 10. Public View Monitors

## 11. Breakroom Monitors

Staff Can Observe the Lobby

Great for Active Shooter  
Protection

Staff may notice a robbery  
happening

Staff can notice if we have a  
Stalker or Domestic Issue



## 12. Video Storage

**Question:** The old industry standard for FIs used to be 6 months/180 days of video storage. Is that still true today, or has that been reduced to less than that?

**Answer:** While I prefer the old standard of 6 months so many financial institutions have changed to three months a new standard is emerging. This change wasn't driven by need it has resulted from storage needs and IT requirements. With generative AI many financial institutions will regret making this decision with the new emerging frauds we can't foresee yet.

## 13. Camera Recording Times

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**Question:** *Do you happen to know if there is some type of industry standard that suggests how camera recordings should be set?*

*For example:*

1. Do you record 24x7 on all cameras
2. Do you only record full time during business hours and then on motion only after hours
3. Do you record only on motion 24x7

## 14. Staff Requirements for Operating a Safe Branch

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**Question:** I have been in your class when you stated that a branch shouldn't be operated with less than four people. Our CEO states we have to be reasonable, if the branch doesn't have the deposit or loan base, we must reduce staffing to one or two people. What is the reasoning for staffing with four people?

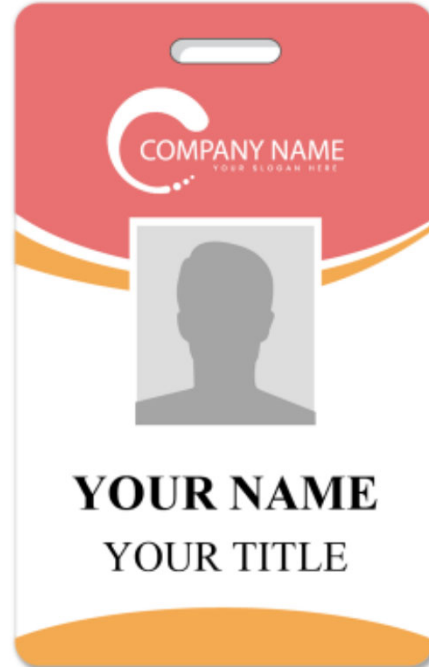


## 15. Identification Badges

The tag only has a person's first name.

The photo ID will have the person's initials on it.

The photo initials can only be seen with black light.



## 16. Visitor Passes

**Question:** *Do you by chance have a visitor procedure that you could share with me?*



## 17. Night Inspection Programs



## 18. Law Enforcement and Night Inspection Incidents



## 19. Knox Box

We had a question come up from our local fire department. They asked if they could have access to our back door code and our alarm code to use!

**Answer:** This is an easy answer! Please consider using a Knox Box. Get all the information you need

<https://www.knoxbox.com>

I never give the firemen my alarm codes. The Knox box allows them to enter the building without destroying doors etc. Without a Knox box you would need to come down to secure the building after they left the scene. By keeping the alarm system active you will know something is going wrong before the fire department reaches out to you.



## 20. Security Training for Security Officers

Security Officer should be trained yearly.

This requirement should be written in the Bank Security Program.

Training of the Security Officer is not required by regulation.



## 21. Law Enforcement Training Staff

**Question:** *This question centers around the fact that we had a local chief (during a staff training session) tell our staff that they wanted the buttons pushed as soon as a robbery occurred so they could have a better chance to catch the perpetrator. How should we handle this situation?*

## 22. Unusual Happenings – Robbery Training



## 23. Robberies at Drive-Thru or Walk-Up Windows

**Question:** Can I get your feedback on how bank employees should handle a drive-up or walk-up window robbery? I have always thought we should handle the same as a lobby robbery, give them what they ask for and get them on their way then press hold up button and/or call 911. What are your thoughts?

24. How  
Should We  
Work With  
Law  
Enforcement



## 25. Not Using Time Locks?

**Question:** We updated our vault recently, which included a new time lock for the bulk cash storage locker. One of the gentlemen that was helping with the installation said that he did not like time locks. He asked "what are you protecting, the cash or your people? If the bad guys get mad about being unable to access the cash, who might they take it out on?" He said that if we were going to use a time-lock that we should make that fact known by a notice to that effect on the front door.



## 26. Community Rooms





## 27. Personal Video and Audio Recordings

**Question:**

*We had a situation where one of the tellers thought that a person was recording them. What do you suggest to prevent this happening in the future?*



## 28. Most Asked Question

ANYTHING TO DO WITH A CASH RECYCLER?

- DUAL CONTROL
- AUDITING CASH
- KEY BOARD DISPENSING
- TAGS ON MACHING – OPERATER CANNOT OPEN MACHINE



## 29. Obtaining Additional Staff

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1. Start small

§ Temporary

§ Part-time

2. Build case for full time

3. A major loss is a good time to be asking for staff

G,A,B

## 30. Risk Assessment Checklists for Main Office or Branch

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## 31. Jugging and Parking Lot Cameras

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## 32. Can You Be Here Next Week?

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No



## 33. Why Is AI Good For Frauds

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1. Create realistic videos
2. Fake Identification
3. False identities
4. Deep fakes of company executives
5. Phishing emails

## Questions?

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# For More Information

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# **Observation vs Perception**

## Detecting Suspicious Activity

### Observation Vs. Perception:



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- Special Agent ONI (NCIS)
- U S Secret Service - **Retired**
- Dir of Security – Cummins Engine Co
- Indiana University – CJ Faculty
- FLETC – Fed Law Enforcement Training Center
- President- National Association for Bank Security
- Associate Dean, Henley Putnam University
- Ft Lauderdale-Hollywood Intl AP
- Miami P D Training Center
- Miami Dade College



## Instructional Goals

- Open/expand your minds in your daily work
- Get rid of “scatomas”
- **Change the way you see things on the job and in your personal lives.** (*safety and general alertness focus*)
- **To practice situational awareness**
- Entertain you

**Can you improve your observation skills?**

- Observation: What you see, hear, smell, feel
- Perception : What your brain tells you,  
you saw , heard, smelled, or felt

**Situational Awareness: A learned skill!**

## Perception ....

.....the way we interpret and experience sensory information.

It is multifaceted and can vary between people, even when they are ostensibly perceiving the same object.

## Perception - AKA Cognitive Psychology

### Memory

A lot of information reaches the eye, but much is lost by the time it reaches the brain (about 90% ).

There are a lot of things you don't remember because you had no reason to remember !!

## How Perception Affects Our Daily Lives

- Marketing/Advertising
- Magic
- Criminal Activity
- Government/Politics
- Interpersonal Communication  
(example: humor)

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## PICTURES

## Time Perception

The subjective experience of the passage of time.

Example: perceiving that time passes quickly during an exciting event, but slowly during a boring one.

**Or, robbery, assault, accident, etc.**

How Does  
This Relate  
To Bank  
Security ?

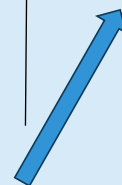


## How Does This Relate To Bank Security ?



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- Help prevent crime
- Help solve crimes
- Improves safety
- What's unusual?
- What doesn't fit?
- What stands out?
- Do you have a gut feeling?



***Be aware of your surroundings***

## Improve Your Awareness Skills

counterfeit      personal safety      access to building

unusual behavior      forgery

robbery      Check fraud

embezzlement      unattended package

weird conversation      elder fraud

mortgage fraud      threats      evacuation



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your customers



Perception of:

He's another  
customer

Maybe a  
robber?

your employees



## For More Information

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# **Conducting a Physical Security Review and Assessment**

# Conducting a Physical Security Review & Risk Assessment

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## Before You Start

- Read the Appropriate Regulations
- Review Your Robbery Training Program
- List Any Banking Offices Robbed Around Your Locations
- Review Audit or Regulatory Exam Comments
- Review Penetration Tests and Social Engineering Attacks

## Think Like A Robber – Not A Banker

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- Why would our location be selected to be robbed?
- Why would an accountholder be mugged in our parking lot?
- Why would someone be mugged at our ATM?
- How could we prevent staff from being locked in the vault?
- How can we prevent a staff member from being injured by a robber?



## Prepare in Advance – Existing Offices

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- Drug rehabilitation sites nearby?
- Homeless shelters nearby?
- Halfway houses nearby?
- How much criminal activity is in the area?
- Have any other financial institutions near this location been robbed?



Nearby Police Stations Are Not a  
“Guarantee” of Safety.



## Prepare in Advance – New Office

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- Same Questions as for Existing Offices
- Check CrimeCast Reports – [www.capindex.com](http://www.capindex.com)



# Night Inspections

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- Best Place for a Beginner to Start
- Preparations
  - Ask Experienced Security Officer or Law Enforcement to Accompany You
  - Never Take a Security Vendor
  - Never Inspect Between 2:00 – 5:00 a.m.

## Night Inspections – What to Bring

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- Night Inspection Form
- Light Meter
- Digital Camera
- Notepad



## Night Inspections – Think Like a Criminal

- How could a morning glory robbery occur?
- How easily could someone be mugged?
- How easily could the institution be held up?
- How easily could I avoid the ATM cameras?



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4 Ls: Landscaping, Lighting,  
Locations, Locks

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## Day Review

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- Visit Nearby Institutions, Especially Any That Have Been Robbed
- Ask Yourself...
  - Why would I rob this office?
  - How would I rob this office?
  - Why wouldn't I rob this office?
- Keep Notes of Your Answers

## Day Review – Inspect Your Surroundings

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- Circle your branch by car or foot
  - Start at least two blocks away
- Is there anything unusual in this area?
- Ask yourself, “Where would I park or stand to observe this branch unnoticed?”
  - Keep notes of your answers.
  - Take pictures of the places to hide to share with staff.

## Day Review – Inspect Your Branch

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- Walk around the office on foot.
  - Don't forget to look up.
- Review signs on doors.



## Day Review – Inspect Your Branch

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### Ask Yourself...

- Can someone drive through the glass doors?
- Can someone access the branch through the roof?
- Can someone bypass the motion detectors?









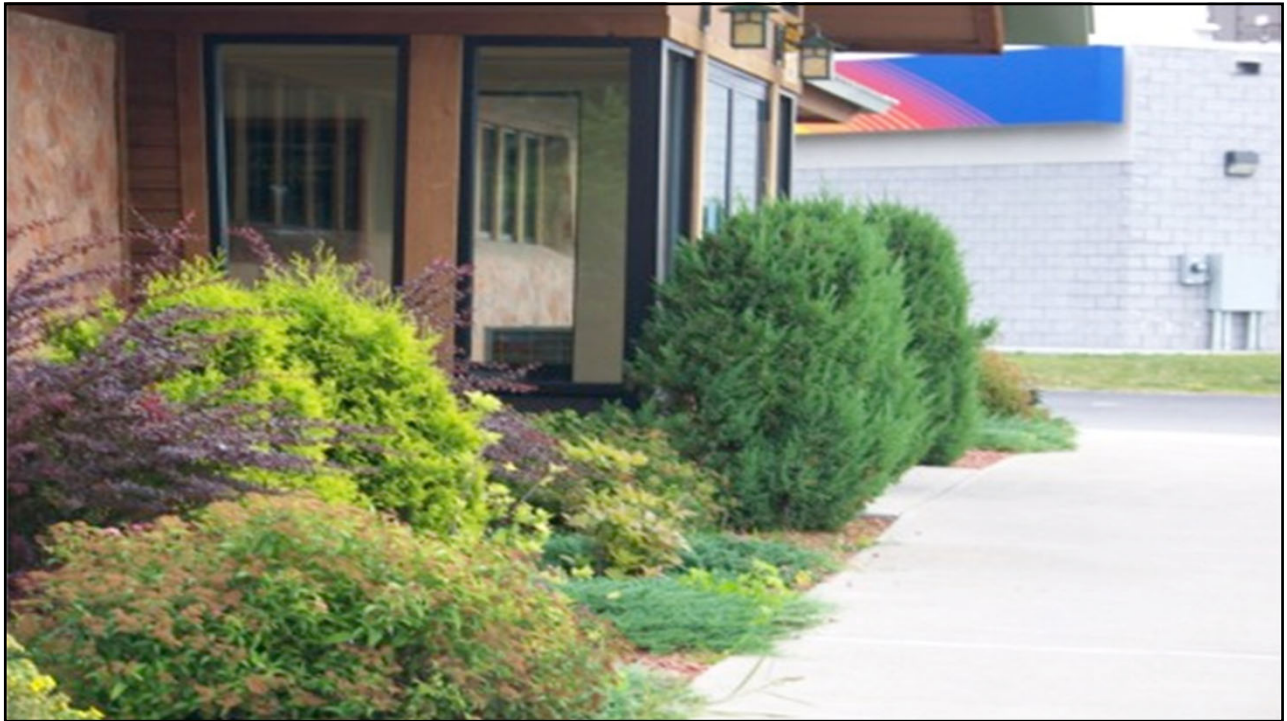
## Day Review – Inspect Your Branch

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### Employee Entrance Door

- Building Design
- Red Flag for Attacks
- Smokers' Door







## Night Depositories

## Day Review – Inspect Your Branch

### Customer Entrance Door

- How many do you have?
- Can the interior of the branch be seen?
- Special signs on doors:
  - No hats, hoods, or sunglasses.
  - FBI investigates robberies at this location.
  - Robbery prevention program in effect.



## Day Review – Inspect Your Branch

### Accountholder Entry

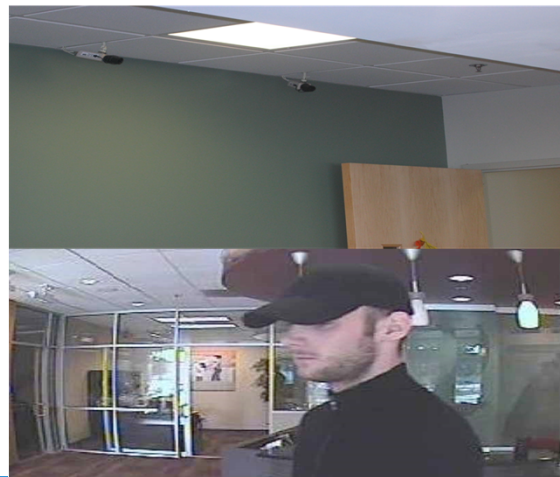
- TV Monitor
- Greeter
- Height Markers
- Are desks empty?
- Did the other offices you visited have anything better? Why?



## Day Review – Inspect Your Branch

### The Lobby

- Where are the cameras?
- Are cameras 5'5" – 6' from the floor?
- Is there a door frame camera?





## Day Review – Inspect Your Branch

### Lobby Observation

- Where can a robber hide in plain sight?
- What direction are check writer desks facing?
- Is there a camera at the check writer desk facing the customer entry door?
- Can the public get to non-public areas easily?
- How do staff interact with customers?
- What is more important – a ringing telephone or the customer in the lobby?

## Day Review – Inspect Your Branch

### Lobby Observation

- Are the blinds or shades closed?
- Will staff speak to someone they don't know?
- Can we see into the cash vault?



## Day Review – Inspect Your Branch

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### Physical Layout

- Are you in a mall or shopping center?
  - If so, do the interior walls lead to the roof?
- Are there any unlocked, exposed electric panels?
  - What circuits could the public access?
- Are restrooms available for public use?

## Day Review – Inspect Your Branch

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### Special Considerations

- Office Buildings – are there access to upper floors?
- Parking Garages
- Ask onsite staff if they have any concerns.
- Ask staff if anything unusual has ever happened.

## Focus on Deterrents

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- Proper Opening Procedures
- Signage
- Unobstructed Views at the Teller Area
- Vault Door Time Locks
- Safes, Vaults, and Alarm Systems UL Rated
- Cash Recyclers
- BR Glass
- Cashless Environment
- Two Employees Visible to Lobby at All Times

## Post Closing Reviews

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- Check Your Clean Desk Policy
- Sticky Notes
- Clip Boards
- Keyboards

## Inspection Goals

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- Are we harder to rob than the institutions around us?
- Do we have all the material needed to write our report?
- Do we have all the material needed to tailor staff training?

## Preparing The Report

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The security officer for each bank shall report at least annually to the bank's board of directors on the...

1. Implementation
  2. Administration
  3. Effectiveness
- ...of the security program.

## Preparing The Report

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- Note weaknesses you have found.
- Offer reasonable solutions.
- Use your digital photos as evidence.

## Robbery and Staff Training

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- Show staff places people can hide to observe the branch/office.
- Discuss weaknesses you have found during the review.
- Use the digital photos to show staff examples of the problems.

## Robbery – Most Common Types

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- ATM Robberies
- Bank Robberies
- Closing Time Robberies
- Information Security
- Internal Fraud
- Morning Glory Robberies

## Robbery – Methods Used

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## Robbery – The Components

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- Opportunity and Need
- The Right Situation
- The Right Time
- The Right Location
- The Right Feeling
- The Positive Casing of the Building

## Robbery – Techniques to Reduce Risk

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- Night Inspection Program
- Lower Cameras in Offices
- TV Monitor at Customer Entry
- Signage
- Reverse Check Writer Desk
- Obtain Pictures of Robbers Exiting Building
- Visible Height Markers
- Engage People in Conversation/Talk to Strangers
- Encourage Staff to Interact with Present Customers First

## Social Engineering Attacks – Hiding in Plain Sight

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- “I am lost and looking for a restroom.”
- Building Inspector
- Regulator
- Delivery Person
- Asking for Directions or Reading Signage
- Obtaining Information
- Opening New Account

## Websites for Help

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- Active Shooter – “Run, Hide, Fight” on YouTube
- Association of Certified Fraud Examiners –  
acfe.com
- Center for Disease Control – cdc.gov



# Questions?

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## For More Information

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