

SAFECATCH

Bank Robbery
Suppression &
Apprehension Program

SAFECATCH

Follow the link:

<http://video.google.com/videoplay?docid=-7910921090914131395&ei=18TTSPfhN4z-qAOLvZS5Aq&q=bank+robbery+investigation&hl=en>

(If you have an internet connection, highlight, right click, left click "open hyperlink")

While watching the video take notice of your current security policy relating to bank robbery. Do you recognize weaknesses that can safely be corrected?

**BANK ROBBERY IS NOT THE PRICE OF
DOING BUSINESS, IT'S THE COST OF
DOING NOTHING!!!!**



This suspicious customer stood in line with other customers for over two minutes. Because no one in the bank greeted him in the lobby, the teller had to become his victim at her window.

SAFECATCH

STOP THIS ROBBERY!!!

**STOP THIS ROBBER'S FUTURE
ROBBERIES!!!**

**EVERY BANK ROBBERY IS
EVERY BANK'S PROBLEM**

What is SAFECATCH?

SAFECATCH IS A TWO PRONG APPROACH USED IN ADDRESSING ISSUES RELATED TO BANK ROBBERY. SAFECATCH IS AN ACRONYM, EACH LETTER REPRESENTS A STEP OR PHASE.

SAFE IS THE PREVENTIVE PRONG, IT IS BELIEVED THAT AS MUCH AS 90% OF ALL BANK ROBBERIES CAN BE PREVENTED.

THE CATCH PRONG BRINGS BANK EMPLOYEES INTO A PARTNERSHIP WITH LAW ENFORCEMENT, TEAMING TOGETHER TO SAFELY APPREHEND THE ROBBER.

SAFECATCH

- **S = SCAN your work area looking for suspicious persons or incidents**
 - Don't suppress "The Gift of Fear"
 - A term used by noted author Gavin de Becker, the "gift of fear" is something that we are all born with
 - Trust those instincts that tell you something is not right in this picture

S = SCAN your work area

There are many examples of bank employee's not scanning their environment and being surprised by a suspicious customer who becomes a robber.

WHY?

Have you heard the following words?

"Don't Be a hero, it's not worth it, don't do anything other than nothing."

S = SCAN your work area

If told to do nothing, that is what you will do; before, during and after the robbery.

The Uncle Fester Bandit could have been stopped on robbery five, he went on to rob three more times, for a total of eight victim tellers.

HOW COULD YOU MISS HIM



Uncle Fester



"Uncle Fester Bandit"

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- **A = Alert others to your suspicions. If the threat is immediate, utilize the “walk-away” strategy.**

For any of the following strategies to be effective, you must alert your “point of contact” or other employees of your suspicions.

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- Who is my pre-determined point of contact?
 - This can anyone in your branch who is prepared to greet a suspicious customer.
 - Branch Manager
 - Branch Operations Manager
 - Customer Service Supervisor

What If I'm Wrong?!

The beauty of SAFECATCH - you are never wrong! Even when you *may* be wrong, you're right! How can that be?

Because we are going to treat subjects that present us with the "gift of fear" exactly like we would treat a customer with whom we want to develop a banking relationship.

What If I'm Wrong?!

Legitimate Needs vs. Criminal Intent

– Legitimate Customer's Thoughts:

- My business really matters to this bank!
- I'm being provided prompt, personal attention!

– A Would-Be Bandit's thoughts:

- Anxiety: "I think they know why I'm here!"
- Paranoia: "I bet they already called the police!!"
- Fear of Capture: "If I don't get out of here fast, I'm going to jail!"

Stranger Danger

Walk-Away

Sometimes you will not receive the "Gift of Fear" until the last moment.

If an approaching customer presents you with the "Gift of Fear" politely excuse yourself and walk away to another employee or the point of contact.

Let them know of your suspicion, if the customer stays at your window he is most likely just that, a customer. Either you or the point of contact should return, apologize as you normally would for any delay and continue the transaction.

DEMAND MADE or WEAPON DISPLAYED

- If a subject has made a robbery demand, makes it as you turn to walk away or has displayed a weapon, DO NOT WALK AWAY OR CONTINUE TO WALK AWAY!
 - Comply with the demand to the best of your ability and move immediately to the CATCH phase

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- **F = Friendly: By being friendly, we take control and keep the subject in his "role."**
 - When a would-be note job bandit enters your branch, he "assumes the role" of one of your customers. He must maintain this "role" all the way up to your teller window. Only then does he assume a new role, that of a bank robber.
 - By overtly treating him as a customer well before that point, there is a strong possibility that you will be able to keep him in that customer "role" thus never allowing him to assume the role of a robber.

SAFE CATCH

- Friendly, friendly, friendly!
 - For example, you may approach the subject and say: “Hi, my name is (so-and-so) and I’m the (your position) here. I don’t recognize you as one of our customers. You must be here to open a new account.”
 - By approaching with a warm, friendly greeting, you just removed the subject’s disguise of anonymity and invisibility.

BE A HERO IT'S WORTH IT

Remember, you are approaching a customer, not a bank robber. Odds are, everyday someone enters your branch that gives you a moment of pause.

If no demand has been made or weapon displayed, they are customers.

If you do nothing when these individuals enter your branch, the teller will be left to make the greeting, she has no choice.

Be her hero, you will either prevent it, comply with it or develop a new customer



Contact in the lobby as close to the exit as possible.

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- **E = EXIT:** Immediately after the greeting, provide an opportunity for the subject to exit.
 - **Build Your Buffer:** Once the customer has stated why he is in your branch, you must break contact and walk away towards a location separate from the teller line. As you walk away state, "I can help you over here, I just need your ID."

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- **No penalty for early withdrawal!**

- The subject, having his anonymity taken away and provided a ready-made excuse will most likely pat his pockets and state, "OH, I forgot my I.D. in the car. I'll be right back." Then he will turn around and leave.

- **Report your suspicions to 911**

- If the subject entered in the role of a customer and was provided the above level of service and left without conducting business, he most likely was there to commit a crime. Call 911 to report suspicious activity, then notify the Bank Security Officer.

WHAT DID WE JUST DO

By implementing the SAFE portion of the SAFECATCH program you have empowered yourself and staff to take control over the safety of the branch.

No longer is the robber in control, you are. You have safe, effective strategies and choices to protect yourself, fellow employees, customers and your institution.

REMEMBER!

If at any point during the SAFE phase, a bandit actually makes a demand or displays a weapon, immediately move to the CATCH phase!

We never do anything in the SAFECATCH program to cause an escalation. There is no confrontation aspect within the program, if a demand is made we abandon all SAFE strategies, comply the best we can, and move to the CATCH phase.

SAFECATCH

- **C = Call 911 as soon as possible!**
 - **You Call, They Haul!**
 - If you are the victim teller, you make the call to 911. The victim teller is the only one with details that responding officers need.
 - **The “Alarming Truth” About That Button.**
 - Do not rely on your alarm button to notify police.
 - Your alarm button is part of the corporate notification system. 911 is the emergency response system.

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■ Help Me Help You

- As soon as the bandit's hands hit the exit door or as soon as you feel safe to do so, pick up the phone and call 911, IT MUST BE THE VICTIM TELLER
- While you are on the phone, wave your hand to signal to your coworkers that you have been robbed.
 - **DO NOT** leave your workstation to get approval for this call. You are hereby empowered to proactively partner with law enforcement to call 911 if you've been robbed.

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- **A = Action: if you see a co-worker on the phone with their hand in the air, take ACTION!**
 - If you see a teller on the phone with her hand in the air point at her and confirm, "were you robbed?"
 - If yes, every second counts, you are now partnering with law enforcement, as a partner it is your job to take action.

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If you get a positive response from the victim teller, you are to yell out for all branch employees and customers to hear:

- “We were just robbed but we’re safe.
Again, we were just robbed but we’re safe.”
 - This allows rapid notification to all other branch employees so that all can move on to the next step...

SAFECA**T**CH

- **T = Tactical:** When notified a robbery has occurred, go to your pre-determined tactical location to observe fleeing subjects and vehicles.
 - Which way did he go? Which way did he go?
 - Choreograph and rehearse who will go to which window and on which side of branch after the bandit has fled.
 - He went that-away!
 - Try to get a vehicle description and direction of travel. The Victim Teller can then relay that information to 911.
 - **NEVER FOLLOW SUSPECTS OUTSIDE THE BUILDING!**

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- **C = Cash: Limit the amount of money you hand out.**
 - Rehearse Taking Out Demand Money!
 - Go through the motion so that in a real-life robbery, you will limit the amount of cash you give out.
 - FBI statistics show that bandits return to branches they got a lot of money from!

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Rehearse grabbing your ones, fives, tens, your bait and just ONE \$100 bill on top.

Once you've given out your stack of bills, close your drawer and take a step back away from your drawer.

If a suspect demands more money, then you should comply.

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Think of this as nothing more than another device you have available to you.

If you can successfully limit the amount of cash you hand out, you decrease the chance of the robber returning to your branch or bank.

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- H = Help reduce bank robberies by committing to the proactive approach and partnership of SAFE CATCH.
 - By doing this, we will shift from merely reporting a crime to proactively partnering with law enforcement to prevent more bank robberies and aid in the capture of bank robbery suspects.

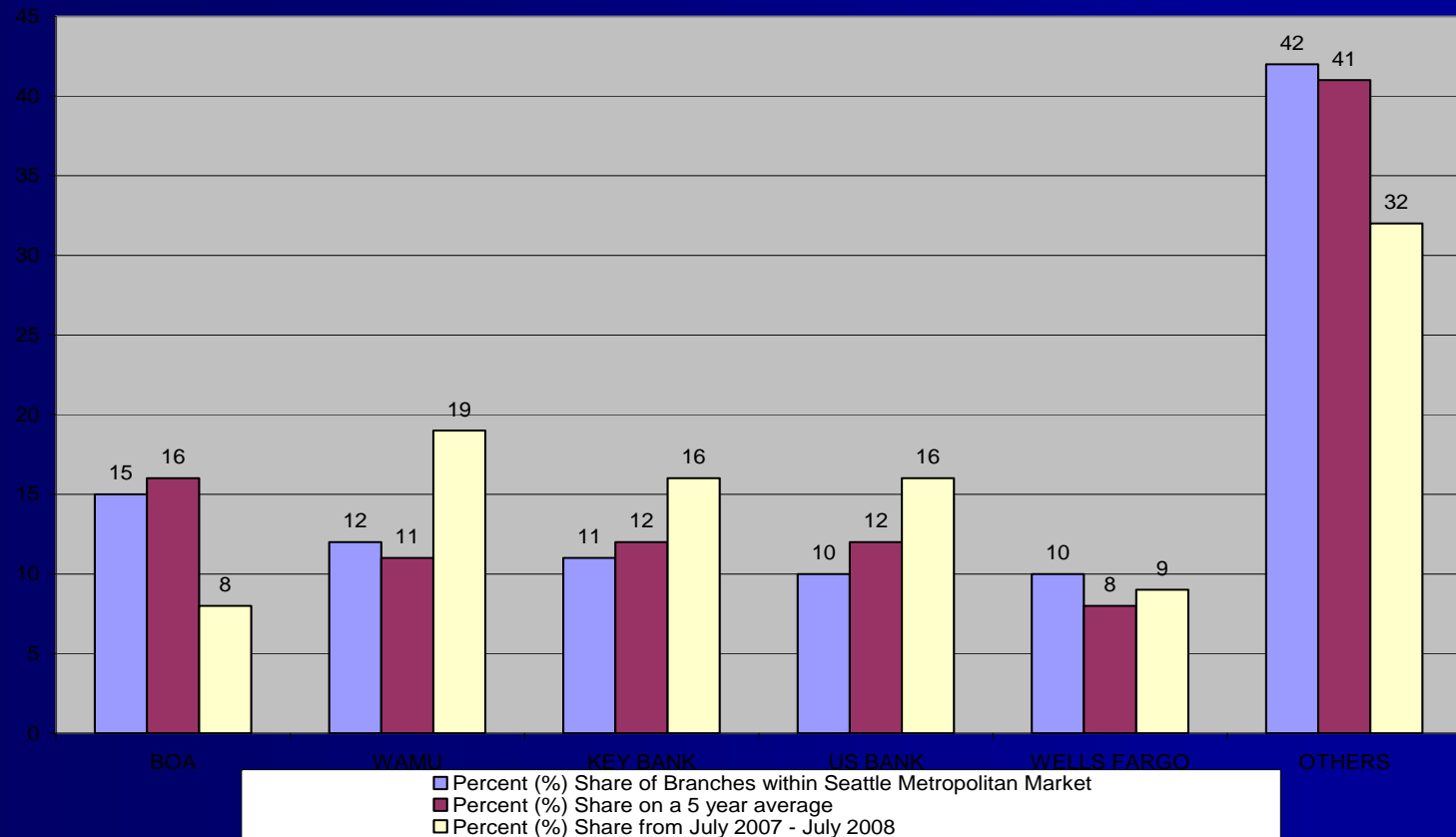
SAFECATCH

By rehearsing as individuals and choreographing as a team, we will be more likely to react in a manner that keeps everyone safe and prevent further bank robberies.

You are empowered to proactively partner with law enforcement to aid in the prevention and assist in the apprehension of bank robbery suspects!

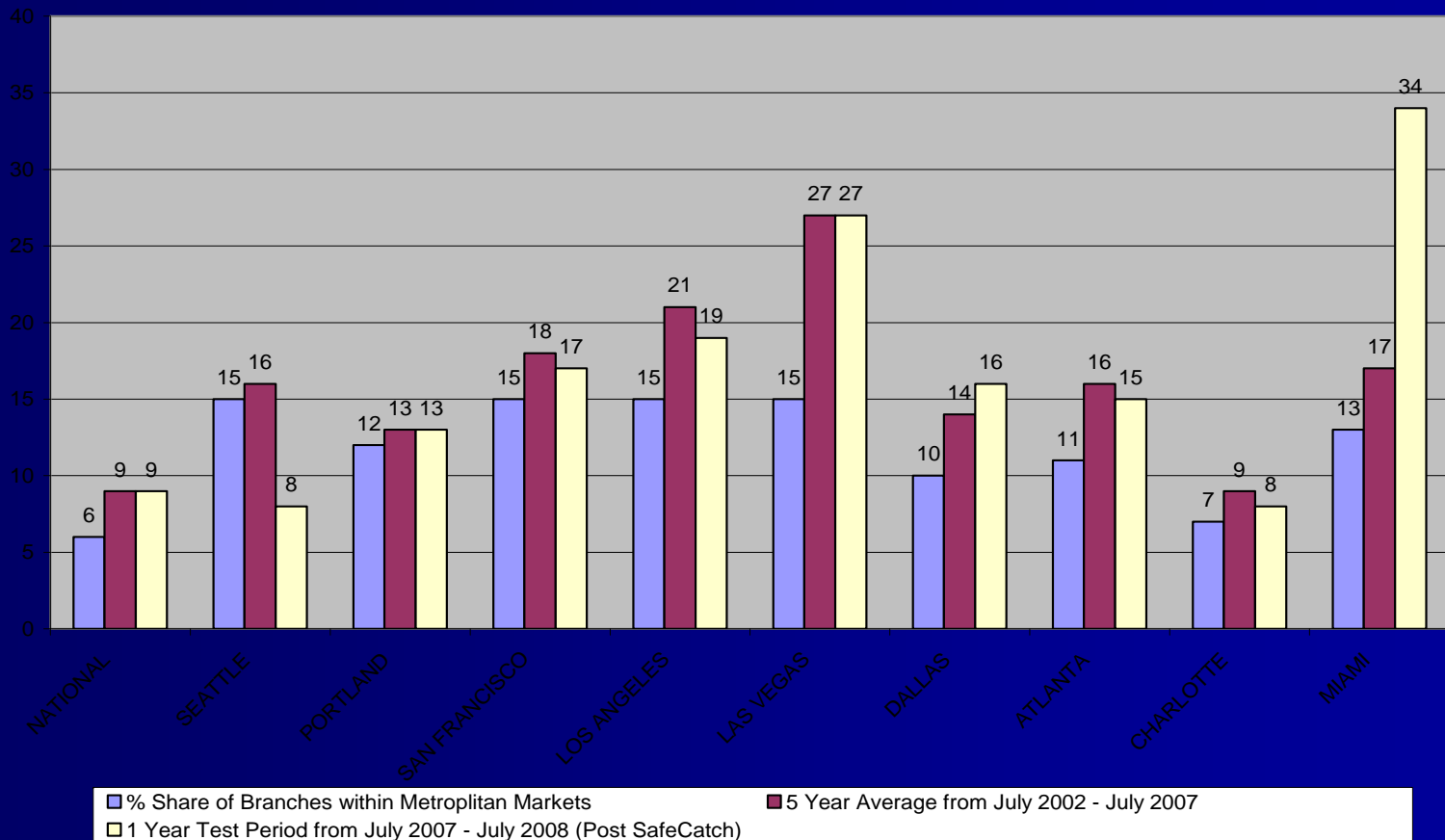
DOES IT WORK? SEATTLE MARKET

Percent (%) Share of Bank Robberies within Seattle Metropolitan Market



BANK OF AMERICA US MARKET SAMPLE

Percent (%) Share of Bank Robberies within Metropolitan Markets



SAFECATCH

If you have any questions regarding the safety and security of your branch, contact your Security Officer, area law enforcement representative or area FBI representative .

If you have any questions about the SafeCatch program you can also contact Seattle Division Special Agent Larry Carr at 206-262-2000