

# TIME DELAY FOR INTERIOR VAULTS!

Bank Security Training, FDIC 326

## *Where is that written down?*

I suppose everyone has a “pet peeve” and I would have to think that a time delay mechanism on an interior vault, you know the one I mean, that sinister looking little vault tucked behind closed doors, way back in the farthest corner of the main vault, itself secured by tons of steel and appropriate time delay systems and alarms...

I don't get it. Why do we persist in maintaining a “time delay” mechanism on this “interior” vault? Maybe the better question would be: “Who or what is protected by this device?” I don't think any staff member is protected. Think about it this way: In the event a perpetrator has made his or her way into your bank, taken you as his “vault opening person”, entered your vault, found the way to the “inner sanctum” area where the “interior” vault sits...then what?

Are you supposed to tell this person that this vault simply can't be opened until a later time due to it's “Time Delay” mechanism? Maybe offer a cup of coffee and a Danish while you wait? There's my point: Exactly who or what is being “protected” by this practice? Is it the money? Great, money is printed every single day and the bank is insured against losses. Is it the insurance company? Maybe by having a “time delay unit” on the interior vault, the bank's insurance premium is lower...that's certainly what I want to think about as the perpetrator holds a gun toward me while we discuss that time the “time delay” will be complete and the safe can be opened!

I hope you see I am being facetious. In my opinion, the lower insurance premium, the safety of the money, and the challenge presented to a would be perpetrator are significantly outweighed by the protection of a staff member.

One other thought that comes to mind is the fact that:

**“This is the way we have always done it!”**



*By Charles M. Williams*

Somehow, I bet that's a major “excuse” or justification if you will for the continuation of this practice, but, it's a very poor justification.

Imagine for just a moment that is YOU, or YOUR wife, or YOUR Daughter or YOUR significant someone faced with this perpetrator in this situation. How much is the reduction in insurance or the safety of the money worth in comparison?

If Getting the Perpetrator Out of the Bank is the object of our training and

procedures and putting him or her into the waiting arms of our responding law enforcement team as he leaves our facility and we lock the door behind him, well, a time delay on an inner sanctum vault is not conducive to this exercise.

Of course, that's just what I think. That's what I believe. That's what I teach and, much to the chagrin of many bank executives, I haven't heard a single argument that even comes close to changing my mind. I'd welcome hearing yours!

---

## **ABOUT THE AUTHOR:**

**Charles Williams is a graduate of the University of Georgia, a former banker and a successful business owner. Williams was appointed Bank Security Officer in the 1980's with an independently owned Georgia Community Bank. Since those years he has served as an expert on FDIC 326 in banks across the country.**

**He has provided Bank Security Training, Front line staff Security Training, Hostage Issues, and the physical security of your institution for Community Banker Associations in multiple states including Georgia, Illinois, Indiana, Kentucky, Pennsylvania, Alabama and the Carolinas.**

**Williams offers a six part Bank Security Training DVD based on the FDIC Regulation.**

**Contact Williams by email through: [www.banksecuritytraining.com](http://www.banksecuritytraining.com)**

**Bank Security Training Professional  
626 Oak Street • Eastman, GA 31023  
800 277-6227**

**FAX: 478 374-071**

**[www.banksecuritytraining.com](http://www.banksecuritytraining.com)**