

# COMPLACENCY IS THE REAL ENEMY



By Charles M. Williams

## Article 1: Bank Security Training, FDIC 326

Talk to as many banking professionals as you want from banks of different sizes all across the country and you will find one thing they have in common: The vast majority have never, NEVER been involved in a bank robbery situation. Of course, that majority is smaller in many of the larger metropolitan areas and ever larger it seems in the more rural areas, but the fact remains, most bank professionals have never been robbed and that's the good news. I personally hope it always remains that most are never faced with a perpetrator, in a live robbery situation, but the result of so few ever being involved created a very serious issue: WE BECOME COMPLACENT.

I could not tell you the number of bank security professionals, bank presidents, and front line personnel from institutions large and small, north, south east and west who have told me, "We have never been robbed so we assume we never will be!" Add that to the fact that from a management perspective, "It has never been an issue for our institution" and the logical response is often, "Why make investing in newer, better, more sophisticated security training and equipment a priority!"

### Complacency is the real issue.

It's so easy to become complacent. Your business has been operating in this same area for generations and you've never had an incident. Your procedures are pretty good but they are not changed much and there is not any real problem if your vault's day gate is left open most of the day, or your "all clear to come in" signal is the same as

it was when you started working there twenty years ago, or, those bushes out by the entrance way have grown large enough over the past ten years that a large person could easily hide behind them but you have seen them growing everyday and you no longer even notice them. Of course there are hundreds of other examples and I am sure you can think of a few to fill in here. The fact is, complacency is the most challenging part of creating and maintaining a top notch security program in your business.

### Three Simple Questions

The simplest rule of thumb I could suggest is very effective for most people and it's one that's easy to remember. Just use your imagination: If a PERPETRATOR were to come into your institution this morning would YOU know what to do? Would your STAFF MEMBERS know what to do? Would your RESPONDING LAW ENFORCEMENT TEAM know what to do?

By asking these pertinent questions, thinking about your response as if you were at that moment faced with an armed perpetrator then you can use your best judgment in satisfying the FDIC requirements but much more, your personal response to a live, dangerous perpetrator. The concept of imagining a situation before it actually occurs can serve as an excellent training vehicle to prevent its occurrence.

The fact is, an ounce of prevention is always worth a pound of cure!

If Complacency is the issue then taking ACTION is the best remedy.

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### 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.

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