

# WHAT EXACTLY IS A CAMERA

## Article 10: Bank Security Training, FDIC 326

***“Maintain a camera that will record activity in the banking office!”***

Those are the words quoted from FDIC 326.3, subsection . Maintain A Camera!

***Now what does that mean and why is it important?***

What it means is each bank, as per the regulation, is in fact required to maintain a camera that records banking activity. Isn't a \$10.00 disposable camera you can buy from a mechanical dispenser “A CAMERA?” Yes, of course it is! Then, as far as the regulation goes, could you have such a device, have a designated person step out of his or her office each day, snap a photo with this CAMERA and be within the regulations technical requirement? Yes! I think so. Is that enough? NO, I don't think so, but it meets the “Technical Requirement” as specified in the regulation.

**Based on your best judgment...**

That's the beauty of the FDIC Regulation as it pertains to bank security. Certainly, you can follow the regulation to the letter, use a disposable camera, and be within the regulation. But, if you apply judgment, study your budget, look at your facilities and your communities, chances are, you'll decide to be just a bit more elaborate in your surveillance systems. Video chip cameras are more practical. The costs have come down significantly over the past few years

and the technologies continue to roar forward. Off site storage is more and more practical and the future looks bright indeed for even newer, better technologies to evolve.



*By Charles M. Williams*

**So, what do you need?**

That's the best part. The regulation only stipulates that you maintain “A CAMERA”, but it doesn't tell you to go out and buy the very latest digital, three chip systems with at least twenty five camera's per location. Indeed not. You have the flexibility to look at your budget, your community, your locations, and use your best judgment to create a system that will meet your needs without being dictated to as to what you have to do. Now, friends, that's the way the regulation is written and I for one think it makes more sense than practically any other way it might have been done. Hats off to the Feds on that one!

The FDIC has created a framework that allows you to use your own creativity. Imagine that...and in fact,

using your imagination is the whole idea!

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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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