

WOULD YOU KNOW WHAT TO DO?

Article 2: Bank Security Training, FDIC 326

Would You Know What to Do?

If an emergency situation were to occur in your bank today, would YOU know what to do? Think about that question for just a moment. Use your imagination. Picture a real live perpetrator, whether a crazed drug addict or maybe some professional robbery group inside your facility with weapons drawn. Would YOU know what to do? Would your staff members know what to do? Would your responding law enforcement team know what to do? If you can't answer YES to all three of these very important questions, then you need to address those issues now, well ahead of any actual situation.

Get the Perpetrator Out of the Bank!

.Naturally, the right answer is just that: Get the perpetrator out of the bank. How do you do that? Keep your cool. Don't panic. Do exactly what you are told to do, PERIOD. Remain Calm. Did you get that? Remain Calm. Do what you are told.

The truth of the matter is every situation is different. This is the original "play it by ear" scenario, however, you can count on the fact that remaining calm works better than most other alternatives. Doing what you are told is essential and keeping your focus on doing whatever it takes to get the perpetrator out of the bank is the gold standard.

REMAIN CALM

Practically every institution has a different situation. In some communities there is a fee every-time an alarm is triggered. In other institutions, a conscious decision is made NOT to trigger an alarm until the perpetrator has LEFT the building for fear that law enforcement may

come running in, weapons drawn and possibly creating a hostage situation or worse. Have you taken the time and energy to train with your responding law enforcement team? Have you made sure your staff members know what to expect from law enforcement? Does your law enforcement team know what YOU expect?

So, again, the simple question: If an emergency were to occur in your institution today, would YOU know what to do?



By Charles M. Williams

The time to ask that question is twofold:

First and foremost, BEFORE an emergency takes place in your institution. It's too late when the perpetrator is facing you or any of your staff members; and

Second, REGULARLY. The FDIC regulation requires Initial and Periodic training and retraining of officers and staff. What Periodic is in your bank is what you have written down in your WRITTEN SECURITY PLAN for your bank's main office and branches. (If you don't have a written plan, smile, lie to me, and then set about creating one...it's important. In fact, you can go to our website and download our

dynamic plan as a Microsoft WORD document. Then, you can simply fill in the blanks, rewrite, and carefully and easily create a long term written plan to meet your exact needs immediately and in the years to come.)

The key here as always is battling the same old enemy, Complacency. If it hasn't happened, then you might logically assume it won't happen. Unfortunately there are far too many newspaper articles from cities large and small all across the country to tell us that it does happen and it definitely can happen in your institution.

The time to answer these questions is AHEAD of an actual situation.

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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