

How Do You Get To Be A Security Officer Anyway?



By Charles M. Williams

Bank Security Training, FDIC 326

Remember when you were in grade school and your teacher asked: "What do you want to be when you grow up?" You would hear "Doctor," "Lawyer," "Fireman," "Policeman," and many other professions mentioned. If you're like me, I would bet you never heard anyone say: "When I grow up I want to be the Security Officer in a bank!" I have yet to meet anyone who has told me otherwise.

In the early eighties, I had been working in a local community bank (75 million in assets) for about two years. Our security officer had been with the bank for decades. In fact, his first job with the company after his return from service in WWII was to remove the ashes from the pot bellied stove and build a new fire to warm the building. That was a while!

As he approached retirement our president came to my office one morning and said he thought I'd be a good security officer and wondered if I would take that job. Like almost everyone else who has been a security officer, of course, I jumped at the chance. I thought I was being recognized for all my efforts on behalf of the organization. Recognition was here for the taking and I did it with pride and enthusiasm.

When I settled down a bit and started looking at the job I went back to the president and asked "how do I go about being the security officer?" I think I will always remember his answer: "You just go to the file, see what we've been doing and keep doing that!"

Now I'm not there with you in person but I can just imagine a big grin (or grimace) of agreement just passed through your mind if it didn't show on your face. That's the answer I get most often when I ask people how they came to have the security officer's position.

Maybe it isn't the ideal situation but it happens that way often. The important thing is what you do WHEN it happens, regardless of how!

In my own experience, I did go to the file and saw the pictures, quarter after quarter, year after year, decade after decade of this dedicated gentleman as he stood before the security cameras and had his test picture taken with a bank name and date sheet held about chest high. You could flip through the pictures start to finish and watch a young man turn into an old guy right before your eyes!

I remember thinking, man, there has to be more to it than this!

With that thought in mind I found the FDIC Regulation, searched and studied and discovered FDIC 326.3 and knew I had found what I was looking for. That particular part of the regulation is the basis for everything the FDIC has to say about the physical security in a bank, and it is contained in one page.

Imagine that. Thousands of FDIC insured institutions with more than 150 years of history and a one page document outlines the basic security requirements. In fact, that "page" was originally created as a part of the United States Code way back in the "Matt Dillon" and real life "Gunsmoke" days, well before electronic monitoring, video devices, die packs and time delay locks were even thought of and yet, it makes perfect sense even today.

The FDIC regulation was well designed as a timeless GUIDE for banks of all sizes in practically every location across the country. In fact, over the years, very few modifications have been made to this document, the latest on record having occurred in April of 1991 if that tells you anything! The beauty of the regulation is that it allows total freedom for you as an individual bank to design your security

program to meet the need you recognize in your marketplace. Simply study the regulation, write your program to fit the basic requirements while incorporating your best judgments and ideas and then, follow what you have written.

It's a pretty ingenious concept if you stop and think about it and judging the success of the program for its long history, I'd have to say it was well designed and continues to serve the need even a hundred or more years later. I'm impressed and I think you will be too when you take time to learn more about it.

So! How do you handle your responsibilities as "Security Officer for your bank?" Well, you do in fact need to go to the file...but go to the FDIC 326.3 file as well...and see how what you are doing compares with the long held directive.

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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