

GET THE PERPETRATOR OUT OF THE BANK!

Article 3: Bank Security Training, FDIC 326

Get the perpetrator OUT of the bank!

There he or she is. Nervous, Out of control. Crossed the line. Brought a weapon into your facility. Standing in front of YOU or YOUR STAFF MEMBER. Needs a certain amount of money for whatever. The switch has flipped in his or her mind and a decision has been made that you (as a banker) either have money or have access to money and there you are, faced with a dangerous and extremely volatile situation.

Remain Calm!

If the question is what to do in the event of an emergency in your bank, then, of course the answer is: Get the perpetrator out of the bank. How do you do that? You keep your cool. You don't panic. You do exactly what you are told to do, PERIOD. Remain Calm. Did you get that? Remain Calm. Do what, in your best judgment will serve to get the Perpetrator Out of the Bank!

Now, if anyone can tell you other steps that will absolutely work in any situation, I'd like to meet that person. Without question I could learn a good bit, in fact we all could. The truth of the matter is, every situation is different. No single technique could be counted on to work in all circumstances but you can absolutely depend on the fact that Remaining Calm is far better than any alternative. Doing what you are told is essential! Keeping your focus on doing whatever it takes to get the perpetrator out of the bank is the gold standard.

Do Exactly What you are told!

If you've trained with your responding law enforcement team you can expect them to be waiting silently and out of site outside your facilities so that when the Perpetrator or perpetrators do leave your facility, law enforcement takes over.

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

The time to answer that question is NOW, ahead of any actual emergency.

What does the FDIC regulation mean by Initial and Periodic training according to YOUR WRITTEN SECURITY plan?

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 we've got a dynamic plan you can get to give you a WORD document from which you can fill in the blanks, rewrite, and carefully and easily mould to meet your exact needs)

The key here as always is battling the 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.



By Charles M. Williams

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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