

WHAT IS SUPPOSED TO HAPPEN!

Article 4: Bank Security Training, FDIC 326

Imagine you have a perpetrator facing YOU in a live robbery situation. You have decided it is “safe to set off an alarm” and you have triggered the system either by removing a money clip, squeezing an alarm button, pressing a trigger with your knee or foot, whichever method you have used, think for a moment: What is supposed to happen NOW?

Of course, you want to think the Calvary is coming on horseback, weapons drawn with mighty warriors who will momentarily swoop down and remove this person or person(s) and you’ll be safe and sound once again, and that would be great. But, in reality, what is supposed to happen? Do you know? Does every staff member know? Does your responding law enforcement agency know?

First, how long does it take for a triggered alarm to be heard? Maybe as long as it takes a light to come on when you flip that switch? That should be close.

So then what? Does someone call your bank? Who? What are they supposed to say? How are you supposed to respond? I can tell you, there are just about as many answers to these questions as there are institutions but the basic question remains: What is supposed to happen according to your written plan in your institution? A second question might be, “What makes the most sense in your particular application?”

I know different law enforcement agencies and communities have different ideas about this subject but in the most basic scenario, I would recommend a simple concept:

If WE (the bank) set off an alarm, accidental or otherwise, YOU (the responding law enforcement agency) COME.

Let’s treat it like a real, live emergency situation and deal with it accordingly. Follow the procedures! The people inside are focused on “Getting the Perpetrator out of the Bank!” and law enforcement will be outside, out of sight, waiting to apprehend the perpetrators when they have exited the facility...not unlike the unsuspecting predator arrests on the Dateline NBC “To Catch a Predator” series.



By Charles M. Williams

Remember the FDIC regulations only require that you “Establish Procedures...”
Which gives you the framework upon

which to create the safest possible system to protect your staff members, your customers and your institution. What you write into your required “written security plan” and how you follow that plan is what matters.

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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