

# WHEN DO YOU SET OFF AN ALARM?

## Article 6: Bank Security Training, FDIC 326

*If our bank sets off an alarm, accidentally or otherwise, I expect my locally responding law enforcement team to treat it as if a perpetrator was actually in the building.*

The more time I spend as an instructor on FDIC 326 the more I realize the different reasons people have for doing things. "We've never done it that way before!" "This is how we've always done it?" and my personal favorite, "That won't work!" are always around when anyone brings up and idea different from the way we've always done it. I know you've heard 'em all at least a few thousand times.

### **It's a decision you think about long before you actually make it!**

The question is: When do you set off an alarm in the event of a bank emergency and the correct answer is: ONLY when it is SAFE to do so. Ok, so, WHEN is it SAFE to do so? Ah, that deals with subjective thinking, you know, judgment. For example: if you have to make strange, unusual, or easily detectable motions with any part of your body to set off an alarm... then it is definitely not safe to do so. If you have to look down or around to try to find the button...then it is not safe to do so. If you have to tug, pull, push, squeeze, slap, bump, twist or any other noticeable movement... then it is not safe to do so. Sound like something Jeff Foxworthy might be talking about? Yeah, me too so let's just let it rest with the idea that you don't set it off until, in your judgment, it is safe to do so.

### **Another Consideration**

In many banks, due to their experience with law enforcement in the past or a lack of proper training and coordination with law enforcement, I find the decision has been reached long before any emergency occurs that staff members are trained NOT to set off an alarm until the perpetrator or perpetrators have LEFT the building.

### **Does that make sense? Can you do that?**

It might very well make the most sense in certain situations. It is after all a judgment call but the bigger question is, "Can you do that?" Absolutely if that's your best judgment. Whatever you write down in your written security plan is perfectly acceptable under the FDIC regulations so long as your plan encompasses or complies with the guidelines in FDIC 326. Generally the regulation requires that you will "Establish Procedures!" Can your "Procedure" be to wait to set off an alarm until the perpetrator has left the building? Yes, it can, of course. It's whatever you write into your written security plan. That's the key. Is that the best procedure for your institution? Now that's a judgment call your management team has to make and it's based on their experience, your locally responding law enforcement team and likely hundreds of other factors.

At the very least, know what's expected in the overall plan and then use YOUR best judgment if you are faced with such a difficult question in real life.

### **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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