

Do You Have A WRITTEN PLAN?

Article 9: Bank Security Training, FDIC 326

Do You have a WRITTEN security plan?

It is the responsibility of the bank's board of directors to ensure that a written security plan is developed and implemented for the bank's main office and branches!

Amazing how many banks do NOT have written plans

It couldn't be more specific: It is the responsibility of the board to make sure a WRITTEN PLAN... that's pretty clear and yet, many of the bankers I meet in training sessions across the country either don't have or aren't sure if they have such a document. Most have never seen it. Many haven't heard of it before.

Why is it so important?

Having a written plan is important on two levels. First, the fact that your individual bank is provided a framework upon which to build a solid security plan is a thing of beauty! Each bank is allowed, within the scope of its own budget, judgment and community situation, to create its own plan. When you think about it, that's incredible. You don't have to follow to the letter exactly what every other bank follows, whether it works or not, just because it's the rule! Absolutely not! The regulation provides a framework within which each individual member

may create his or her own plan to fit the need in that specific location. That concept is important. Create your own, keep it within the general guidelines established by the regulation, write it down for your main and branch offices, and live by it.

Second, a written plan requires you to sit down, think about what you need, what you should do, what you have and all the many other considerations, and put on paper exactly what you are going to do. That helps each bank think through the process, create their own plan, and make sure a solid policy is in place for the bank's main office and branches. Just think, it could be that there was an entire series of rules that all of us had to follow with very little or no flexibility. The concept of a written plan is ingenious. Take advantage of the opportunity to be creative, thorough and in compliance. It's only important when an emergency occurs and it's too late after the fact. The time to get it done is



By Charles M. Williams now.

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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