



Drive Thru Robbery Question

Question: I attended a meeting in Memphis last week where police officers were talking about two recent robberies that had taken place at drive-in windows. The robber drove up to the drawer unit, placed a note in the drawer and claimed to have a bomb in the branch. They instructed the teller to give him a specific amount of money and said if they did not call the police until after 15 minutes, he would not activate the bomb. They gave him the money because they didn't know if there was a bomb or not. I assume that is what we should instruct our tellers to do too. What about a robbery with a gun at a drive thru? I have never thought too much about drive-thru window robberies and what procedures should be followed. Do you have any thoughts on that?

Answer by Barbara Hurst, BOL Guru

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Answer: I've been asking around since I saw this question and there isn't too much happening in the way of Drive Through robberies. We're seeing a spate of ATM Smash and Grab going on, especially in Georgia.

Cops down there are calling them "Bubba" robberies, - I guess because whoever is doing them knows how to use stolen backhoe and other heavy machinery to get the standalone ATMs. Almost 20 years ago I remember a drive-in where a teller, when threatened with the gun, tapped on the window and said something to the effect of "Go ahead and shoot - This is bullet proof." He did. It wasn't. After that we simply cautioned our people to drop to the floor, lock the door and push the alarm. Now I'd tell them to lock the door and call 911.

With the threat of the bomb in the branch, you can't assume it's not there. Under those circumstances, the teller would be justified in giving out the money.

Answer by Dana Turner, BOL Guru

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Answer: As it always must be with security -- it's not just about the money. It's about the safety of employees and other persons lawfully on the premises (robbers excluded).

I suggest that for any bomb threat-related robbery such as you describe -- give the robber the money. There are too many unknowns with bombs (size, type, materials used to create, power, type of detonation device and places to hide one) that it's impossible to calculate the risk involved with denying the robber's command.

Regarding the armed robber at the drive-up/walk-up window -- the best response may be dictated by the building itself. Many institutions instruct their employees to refuse the robber's command, drop down out of sight and activate the alarm. If the exterior of the building at the window is layered brick or stone that's more than four inches thick, this tactic may be effective.

If the building's exterior at the window is stucco, however, a well-pumped pellet gun might penetrate it. This issue also pertains to branches where "bandit barriers" have been installed and the area below the barrier hasn't been equally fortified. "Bandit barriers" and windows aren't "bullet-proof" (stops the bullet) -- they're "bullet-resistant" (slows the bullet down). In this case, I

suggest that you instruct your employees to give the robber the money -- not doing so simply isn't worth the risk.

Full names on employee name tags?

Question: Recently all employees in our bank have been issued name tags with both first and last names on them. There has been a huge outcry from the tellers in one market that the new tag causes privacy concerns and is a huge personal safety issue.

I understand some of their concerns, but by the same token most of the desks and offices in the bank have nameplates sitting on them and pretty much every employee but the janitor has business cards (including tellers - but some choose not to display them in a holder). These name tags are supposed to be worn during banking hours in the bank, so these staff members aren't going out to the public with them on. Officers have worn theirs for years and continue to wear them at public functions like Chamber of Commerce events, seminars we sponsor, etc.

Any insight or specific reg requirements or pertinent articles on this topic would be greatly appreciated. I have searched every Reg doc I can find and searched Bankers Threads using multiple search criteria and the closest things I can come up with concern visitor's badges and Internet directories.

Answer by Dana Turner, BOL Guru

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Answer: Your bank seems to have established the practice of using first and last names on identification devices (badges, desktop nameplates and business cards) that are clearly meant to be visible to the public -- on and off the premises. It's a great PR tactic and you've effectively created a "culture" that supports this practice. You've set a precedent.

The security function often rides the line between what's prudent and what's established. The practice of using only tellers' first names came into being many years ago -- and it's not necessarily appropriate today. To my knowledge, there's no regulation that requires a first name only -- it's simply an often outdated industry standard. If employee information is as readily available as you state, I don't see any reason to change your existing practice. Perhaps for those folks who raised the "outcry," you might offer them the option of a first name only badge. I really don't believe that the public will notice . . .

Answer by John Burnett, BOL Guru

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Answer: There are a couple of other issues here.

A "first name only" tag for tellers does seem to have been a standard in many parts of the country. Whether that standard's being abandoned in your area is a question you'll have to answer by checking out the competition.

On a personal note, the "first name only" badges give a first impression of being a little more friendly than those with full names. They've been used in many industries to suggest a friendlier, more open, customer venue. I expect that regionalism may play a role here.

It does seem a bit strange, however, that many organizations, my former employer included, put full names on platform and management types, and first name only on tellers. Why should Amy Teller be perceived differently from Sarah Smith, desk-jockey? Why should Amy feel any more "exposed" in her position than Sarah, who opens accounts and fields problems all day?

I suppose you'll have to balance corporate desires for a standard against individuals' preferences here. This is an issue without black-and-white answers.

Staff Requirements -- Bank Protection Act

Answer by Andy Zavoina, BOL Guru

Question: Is there a regulatory requirement within the Bank Protection Act or any other regulation that requires a minimum number of staff present in a branch banking office, more specifically, a need of an officer?

Answer: None that I know of. Your Security Policy should address opening/closing procedures. And while dual control is a plus, it is not an absolute requirement. Nor is having a bank officer present.