

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Business Changes Introduce New Robbery and Physical Security Threats

An increase in robberies across the country have occurred at drive-thru lanes, through ATM attacks, and within lobbies. In some instances, these acts are being conducted by criminals wearing masks - taking advantage of the use of face coverings by the general public to help reduce the spread of the Coronavirus. The increase in crime is likely due to difficult financial times and the additional opportunity to change the modus operandi with changes in credit union business operations.

Details

Criminals have introduced several new methods to carry out robbery, including:

- Using the credit union drive-thru and claiming to be held against their will; sending a package with a note suggesting it is an explosive; and threatening the teller with a weapon asking for money;
- Wearing face masks to hide their identity and carry out robbery attempts within the credit union lobby;
- Conduct impersonation fraud while wearing face masks to hide their identity; and
- Committing attacks at ATMs as victims are unaware of their surroundings and not cautiously performing transactions. Share the member resource: [Protecting Yourself at an ATM](#)

The increase in crime is likely due to criminals needing money in difficult financial times and the opportunity to change their modus operandi with changes in business operations including the allowance of wearing face coverings into branch locations.

The probability of a robbery can increase when a face is covered. Keep in mind there may be State and Federal laws regulating the wearing of face masks, so make sure you adhere to the laws.

Can members / non-members be requested to remove masks for identification?

If State protocols permit, employees may request for individuals to lower masks from 6 feet away to confirm their identity. Post signage indicating that you will be asking them to remove face coverings and encourage social distancing within the building.

If individuals are unwilling to remove masks, and credit union policies do not prohibit service without matching their faces to photo ID, allow them to confirm identity according to the credit union's drive-thru and telephone protocols (e.g. providing photo ID, confirming account information, providing an account holder password, etc.).

Date: June 30, 2020

Risk Category: Physical Security; Robbery; Employee Safety; ATMs

States: All

Share with:

- Branch Operations
- Executive Management
- Front-Line Staff / Tellers
- People Leaders
- Risk Manager



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Risk Mitigation

Consider these loss control tips related to drive-thru security:

- Ensure the drive-thru, walk-up windows, and all sides of the credit union building have outside cameras that are operational and positioned to capture footage.
- Advise employees to do what they are instructed and never risk their lives or the lives of their members. Remind employees that the drive-thru window may be bullet resistive and not bullet proof.
- If a robber requests money via a note through the drive-thru; send the money back and immediately shut down the tube to protect against explosives being sent in.
- If a robber informs you that an explosive has been sent through the tube:
 - Remain calm. Do NOT touch, tamper with, or move the package, bag, or item.
 - Send cash out along with the package, bag, or item. Immediately shut down the tube to protect against explosives being sent back in.
 - Notify credit union leaders and law enforcement authorities. Explain why it appears suspicious.
 - In all cases, notify everyone in the credit union that a robbery has occurred. If the credit union lobby is not locked, ensure all the entry/exit doors are locked. Authorities should be contacted by phone immediately.
 - Credit union leaders and/or law enforcement will assess the situation and provide guidance regarding shelter-in-place or evacuation. If no guidance is provided and you feel you are in immediate danger, calmly evacuate the area by following branch safety and evacuation plans. Distance and protective cover are the best ways to reduce injury from a bomb.

Every situation is unique and should be handled in the context of the facility or environment in which it occurs. Branch operation leaders and law enforcement will be in the best position to determine if a real risk is posed and how to respond.

Mitigation tips regarding lobby access and face masks / coverings:

- Post signage “We regret any inconvenience, but it is credit union policy to request brief removal of anything blocking the face for the safety of our employees. This should include removal of sunglasses, hats, hoods, and face coverings.”
- Have members wait outside in the entrance vestibule and be identified by credit union staff before being let into the lobby. Consider having a greeter at the door identifying individuals before they go to the teller area or specific department.
- Request a driver’s license or photo ID to confirm an individual’s identity.
- Educate your members or provide instructions to briefly remove their masks and look directly at the greeter or wave to the camera before replacing their masks and conducting their transactions.
- Consider limiting member flow inside branch offices. Keeping doors locked to restrict the number of members inside. Increase camera coverage inside and outside the location, if possible.
- Adhere to the State laws where your branch is located.



Risk Prevention Resources

Access CUNA Mutual Group’s [Protection Resource Center](#) at [cunamutual.com](#) for exclusive risk and compliance resources to assist with your loss control efforts. The Protection Resource Center requires a User ID and password.

- [Robbery Risk Overview](#)
- [Protecting Yourself at an ATM](#) (member resource)
- [5 Details Which Identify Criminals](#)
- [Robber Description Form](#)
- [What To Do If You Are Robbed](#)
- [Safety Plan Risk Overview](#)
- [Branch Reopening Playbook & Risk Overview](#)

Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

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Interested in learning more about emerging risks?

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