

BANK ROBBERIES

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MASSACHUSETTS POLICE ACCREDITATION STANDARDS REFERENCED: none	REVISION DATE: 07/01/14

I. GENERAL CONSIDERATIONS AND GUIDELINES

Although this policy serves as a guide for police personnel in responding to bank alarms and reports of bank robberies, it is equally valid for responding to alarms and robberies at retail establishments.

Responding to an alarm of a bank robbery in progress requires the highest level of professional competence on the part of a police officer. [S]he must be keenly alert and prepared to meet a potentially dangerous situation.

The police are particularly concerned with the possibility of physical harm to innocent persons in a confrontation between police officers and armed robbers trapped inside a bank. The primary consideration in such cases shall be the safety of the hostages and of the police personnel and others present at the scene.

Even when a bank employee indicates in a verification call that the alarm is false, the department shall nevertheless respond to each and every bank hold-up alarm as if it were genuine, until officers have verified that the alarm was false.

When responding to robbery alarms at financial institutions, officers shall follow the procedures set forth in this policy in order to increase the possibility that the criminals are apprehended and to observe proper precautions for the safety of officers, bank employees and bystanders.

II. POLICY

It is the policy of this department to respond to all bank alarms.

III. PROCEDURES

A. Dispatcher/Desk Officer Responsibility

1. ALARM: Upon receiving a report of a bank hold-up alarm, the dispatcher must obtain information for responding officers prior to their arrival at the scene.
2. DISPATCH PERSONNEL TO SCENE:
 - a. Advise officers to begin a response with the information available, and update responders as more becomes known.
 - b. Dispatch sufficient police personnel to the scene.
 - c. Notify the supervisor.
 - d. Even when it is stated that the alarm is false, the police shall nevertheless respond to each and every bank hold-up alarm as if it were genuine, until police have verified that the alarm was false.
3. VERIFICATION: The dispatcher, desk officer or the officer-in-charge shall telephone the bank and inform the answering bank employee that a hold-up alarm verification is being made by the police department and ask whether a robbery has occurred or is in progress.
 - a. In such cases, a predetermined code word or phrase can be used to indicate a robbery in progress.
 - b. Alarm verifications should not be considered totally foolproof as the robbers may answer the telephone, or the answering bank employee may be under the direct control of the robbers.
 - c. If the answer received to an alarm verification call is that the alarm is false and that no robbery is occurring or has occurred:
 - 1) Ask to speak with the bank manager or supervisor.
 - 2) Instruct the bank manager to meet the responding officers outside of and away from the bank building.
 - 3) Obtain a description of the manager including a clothing description and advise responding officers.
 - 4) Stress the fact that the responding officers will assume that a bank robbery is in progress unless they are promptly met.
 - d. If an alarm verification call to the bank is not answered, it may indicate that a robbery is in progress and that the hold-up alarm may be valid. The dispatcher shall continue to call the bank to verify the status of the alarm.
 - e. The dispatcher or desk officer shall immediately notify the officers responding to the scene of any additional or supplementary

information received, particularly any information as to the number of robbers, their description and whether they are armed.

4. PHONE REPORTS: If the dispatcher or desk officer receives a report of a bank robbery by telephone, [s]he should take the following action:
 - a. The caller shall be kept on the line while officers are dispatched to the scene.
 - b. If the robbery is over and the robbers have left the scene, obtain the best possible description of the suspects, direction of flight, and vehicle description, and broadcast this information immediately to the responding officers.
 - c. If the robbery is in progress and the robbers are still at the scene, obtain the details quickly; notify the responding officers immediately; and dispatch sufficient backup officers and a superior officer to the scene.
5. The dispatcher or desk officer shall be alert for the use of diversionary tactics by criminals planning a bank robbery who may falsely report the need for police assistance at a nonexistent accident, fire or other emergency in order to draw police units away from the scene of the planned robbery.
6. Once it has been determined that the bank robbers have fled, notify adjacent police departments to cover all possible escape routes, in accordance with a prearranged mutual aid plan, and provide these police agencies with all available descriptive information for this purpose. Notifications should also be made to the State Police and the F.B.I.

B. Police Response

1. RESPONSE TO THE SCENE
 - a. Officers responding to the scene of a reported bank robbery shall proceed to the location as quickly, directly and safely as possible, following all departmental instructions for safe driving procedures under emergency circumstances.
 - b. Their approach to the immediate scene shall be as unobserved as possible to achieve the element of surprise.
 - 1) Minimize the use of the siren and emergency roof lights as they could alert the robbers of the presence of the police and create a possible hostage situation.
 - 2) While en route to the scene, officers shall be alert for:
 - a) Further information from the dispatcher;
 - b) A possible getaway car traveling towards them;

- c) Suspects switching cars on a side street or in a public parking area; and
 - d) The presence of a lookout or a possible getaway car in the vicinity of the bank.
- 3) Every effort should be made to apprehend any such car and driver, taking all necessary safety precautions in so doing. (Pursuit, if any, shall be in accordance with departmental ***Vehicular Pursuit*** policy.)

2. UPON ARRIVAL

- a. All officers shall avoid the impulse to take immediate action, and no police tactics shall be initiated that might unnecessarily endanger their own safety or the safety of bank employees, customers and the general public.
 - b. The first responding officer(s) should take a safe position, using any available cover to cover to observe the front entrance of the bank and:
 - 1) NOT approach the bank;
 - 2) Report observations to the supervisor, dispatcher, and other responding officer; and
 - 3) Await the assistance of backup officers.
 - c. Additional responders should, unless otherwise directed by a supervisor:
 - 1) Take positions to observe the bank until all of the exterior exits and windows of the bank building are under police observation.
 - 2) Report any pertinent observations.
 - d. Officers shall prevent entry of civilians into the bank.
 - e. Persons leaving the bank shall be detained to ascertain if a robbery has taken place and, if they were involved, to identify them as potential witnesses, and to interview them for information on what is occurring in the bank.
 - f. Police vehicles parked unattended at or near the scene should not be left with motors running or with keys in the ignition. Vehicles should be concealed, if possible.
 - g. Unless the robbers attempt to flee from the bank, all officers at the scene should await the arrival of a superior officer who will take charge and evaluate the situation.
3. FALSE ALARM VERIFICATION: If the alarm is reported to be false, officers must verify the false alarm before entering the bank.

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- a. The bank manager or other employee will be directed by the dispatcher to meet an officer outside of the building.
 - 1) The officer meeting the manager should do so from a position that provides cover and cannot be observed from inside of the bank, if possible.
 - 2) The bank employee should approach the officer rather than the officer approaching the employee.
 - 3) Observe the employee, and compare the description and clothing of the employee with that described by the dispatcher.
 - b. Verify and report to dispatch the employee's name.
 - c. Ascertain if anything unusual is occurring in the bank.
 - d. Report findings to the dispatcher and advise the supervisor prior to accompanying the employee into the bank.
 - e. Remain vigilant upon entering the bank, observing the behavior of persons inside.
 - f. Verify that all is well within the bank before leaving the bank.
 - g. Report the bank status and officers' findings to other units and dispatch.
4. ROBBERY IN PROGRESS
- a. An efficient bank hold-up alarm system and a rapid response by police officers dispatched to the scene can result in trapping the criminals inside the bank. An armed confrontation of this kind should be avoided if at all possible.
 - b. No police officer should enter the bank premises while the robbers are still inside, unless so directed by a superior officer.
 - c. Officers should allow suspects to exit the bank and move to a location where they cannot retreat back into the bank before attempting to place them in custody.
 - d. Every effort shall be directed towards apprehending the suspects after they have left the bank premises, with the least possible danger to the officers themselves or to the public.
5. BANK ROBBERY RESULTING IN HOSTAGES TAKEN
- a. See the department policy on **Hostage Negotiations** for more detailed information.
 - b. Patrol units shall maintain security around the perimeter of the building, keeping the building exits and windows in observation.
 - c. An outer perimeter shall be established, as directed by a supervisor.
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- d. Officers should avoid taking any direct action until specially trained units arrive unless an active shooter situation develops. An active shooter situation requires an immediate police response.
6. ROBBERY AND SUSPECTS HAVE LEFT THE SCENE
- a. When it has been definitely determined that a bank robbery has occurred and that the perpetrators have left the scene, the dispatcher or desk officer shall be notified as soon as possible of the description of the suspects, their method and direction of flight, and all other pertinent information. This shall be immediately broadcast to:
 - 1) All police patrol units;
 - 2) Other area police departments; and
 - 3) State Police.
 - b. The dispatcher shall send out an administrative flash message over LEAPS to alert outlying police agencies.
 - c. Officers conducting the preliminary investigation shall do the following:
 - 1) Assess the situation inside of the bank.
 - 2) Instruct bank employees to lock the bank doors and allow only authorized persons to enter or leave.
 - 3) Report finding to other units.
 - 4) Tend to any injured persons.
 - 5) Separate witnesses to keep them from discussing the incident:
 - a) If such witnesses must be allowed to leave the scene because of medical needs, obtain their names, addresses and phone numbers for the follow-up investigation.
 - b) If a particularly valuable witness is removed from the scene due to medical needs, assign one officer or investigator to accompany that witness, and obtain pertinent information from the witness as soon as it is safe to do so, given the witness' condition.
 - 6) Preserve the crime scene and any areas involved from contamination.
 - 7) Request copies of surveillance videos and still images of suspects for investigators.
 - 8) Remain on scene until relieved by an investigating officer.
 - 9) Prepare and submit a full report in accordance with department procedures.

- 10) For more detailed information, see the department policy on **Preliminary Investigations**.

C. Off Duty Police Officers

1. An off duty police officer in a bank during a robbery should avoid identifying him or herself or challenging the robber(s) unless it becomes necessary to protect the life of the officer or an innocent person.
2. Police officers should make a mental note of observations of the suspects and provide responding police officers with that information.
3. The officer may take charge of the bank after the suspects have left, securing the doors, protecting the crime scene, and separating witnesses.

IV. DISCUSSIONS WITH BANK OFFICIALS

A. Working with Bank Officials

1. The Chief of Police or other designated superior officers may establish a dialogue with bank officials for the purposes of addressing and responding to false alarms, deterring robberies (target hardening), and preserving evidence in the event that a robbery does take place. Banks can work toward these ends through equipment, practices and training.

B. Equipment

1. Install bullet-resistant, robbery deterrent barriers which provide for clear visibility but furnish protection for bank employees behind the teller counter and in office areas, and keep unauthorized persons from entering private bank areas.
2. Utilize high quality security cameras and digital video recorders.
 - a. Cameras should be positioned at entry and exit points to capture facial images of persons entering and exiting the bank.
 - b. Area cameras should be set up to display the movement of persons who are not actually at the teller window, inside of the bank.
 - c. Video should display in an occupied office in an area of the bank which is not readily accessible from the bank lobby, if available.
 - d. Banks should consider a camera displaying the teller and customer areas that displays at the police station. This will give police the opportunity to see what is going on in that area of the bank in the event of an alarm or robbery.
3. Bank officials should be advised of the particular vulnerability to robbery of bank customers using automatic teller machines (ATMs).

Bank officials and customers should be informed of crime prevention techniques and encouraged to report suspicious persons or circumstances involving ATMs to police.

C. Practices

1. Employ uniformed security guards or off-duty police officers as a robbery deterrent, especially in high crime areas.
2. Avoid any window displays, window signs, etc., which may block the clear view of the bank interior from the outside and enable robbers to operate without being publicly observed.
3. Utilize a team operation of at least two bank employees to open and close the bank premises, morning and evening, to avoid being surprised by robbers at these vulnerable times.
4. Conduct regular cleaning of counters and doors where customers conduct business to improve the likelihood of obtaining quality fingerprint evidence.
5. Encourage direct and obvious observation and interdiction of suspicious “customers” by bank managers, i.e., approaching a suspicious “customer” and asking if they need help.
6. Develop policies prohibiting the wearing of hoods, face masks, and other concealment clothing by customers.
7. Arrange a daily visitation to all banks by on-duty patrol officers, at varying times and with no set pattern, to discourage bank robberies. A log entry should be made of each bank visit. This practice can create a degree of familiarity and personal recognition between bank employees and police officers which can be most valuable in the event of a bank robbery emergency.

D. Training

1. All bank employees should be trained in methods and practices to discourage robberies from occurring, thereby minimizing any injuries to police, employees, and customers in the event that a robbery does occur, and to obtain and preserve evidence and witnesses after a robbery has occurred.
2. Alarm Operation
 - a. False alarms should be immediately reported to a supervisor and the police.
 - b. Supervisory employees should be trained in alarm verification procedures with police in the event of a false alarm.
 - c. All bank employees should be trained in the proper operation of alarms in the areas where they work or supervise.

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- d. The bank hold-up alarm should be activated, as soon as it can be done safely, whenever it is known that a robbery is being attempted or is in progress.
 - e. Employees should carefully follow bank directives regarding the use of "bait money," "GPS tracking," and "red dye" devices.
 - f. Bank hold-up alarm drills should be conducted periodically, with the assistance of the police, to familiarize all bank personnel with their responsibilities and to minimize the human error factor.
3. Employee Vigilance
- a. Any information regarding suspicious persons or suspicious activity observed in or around the bank building should be brought to the attention of a bank supervisor and the police.
 - b. Employees should be observant of persons inappropriately dressed for the weather, or excessively concealed by hats, glasses and other clothing.
4. Robbery Procedures
- a. Victim resistance in a bank robbery can trigger sudden violence. Employees should not do anything that could endanger their own safety or the safety of others.
 - b. They should follow the directions of the robbers carefully as any unexpected action on their part can precipitate violent action.
 - c. They should carefully but cautiously observe the robbers and note:
 - 1) Their physical description (a physical description form should be filled out immediately while the incident is still fresh in the witness' mind);
 - 2) Voice identification;
 - 3) Method of operation;
 - 4) Names if mentioned; and
 - 5) Any other details that can aid in the police investigation.
5. Post-Robbery Procedures:
- a. Employees should remain in their places until certain that the robbers have left the bank premises and all danger has been removed.
 - b. They should close and lock all bank entrances as soon as it is safe to do so.
 - 1) Robbery suspects may not re-enter the bank.
 - 2) Unauthorized persons may not enter.
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- 3) Customers, employees, and witnesses may not leave.
 - c. An employee should telephone all details of the robbery directly to the police department including, if possible, a description of the getaway car.
 - d. Employees should safeguard the crime scene and any possible physical evidence until the arrival of the police.
6. Alarm Procedures
- a. One of the most important considerations should be the assignment of a bank employee to leave the bank premises when a bank hold-up alarm has been activated, if this can be done safely, and to proceed to a predetermined location to meet the first police officer to arrive, and to notify that officer of the source and purpose of the alarm.
 - b. If the robbery alarm is false, the officer can be quickly informed, and [s]he can then take appropriate police action to determine if it is in fact a false or needless alarm.
 - c. If it is an actual robbery alarm, the employee assigned to meet the police outside the bank can quickly alert the officer and furnish as much helpful information as possible.
 - d. If a robbery alarm has been activated and there is no bank employee outside to meet the responding police officers, the officers will then have reasonable grounds to believe that a bank robbery may be in progress and can act accordingly.
 - e. This procedure can save valuable time for the police in obtaining a quick description of the robbers, any vehicle used, the direction of flight, etc., so that pursuit can be initiated with as little delay as possible.
 - f. It is the practice in certain banks for the bank employee assigned as above to display a distinctive flag or banner of a bright, pre-determined color, to quickly alert the responding officers that a false or needless alarm has been activated or that the robbery is over and the robbers have left the scene.