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From Desperation to Dedication

Robbery Prevention, Apprehension & Recovery
Through the Eyes of a Former Bank Robber

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Reclaiming Lost Ground for Banks

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July/August 2009

From Desperation to Dedication

Robbery Prevention, Apprehension & Recovery Through the Eyes of a Former Bank Robber

Troy Evans



For more than 15 years, I pursued a career as a self-employed addict, drug dealer, gambler, and thief. I risked my life and sacrificed my family to satisfy my need for money, attention, and independence. Ultimately, my disregard for values and discipline resulted in a 13-year federal prison sentence.

FOLLOWING A SIX-MONTH CRIME SPREE, WHICH INCLUDED FIVE ARMED bank robberies in three states, my self-destructive lifestyle was brought to an end. I soon found myself within the razor wire and armed confines of the Federal Correctional Complex in Florence, Colo., where my neighbors included such notorious criminals as Timothy McVeigh and Terry Nichols.

Facing the obstacles, pressures, and violence of prison life, I was determined that this time behind bars would not be wasted. I chose education as my saving grace, despite the elimination of Federal Pell Grants for the incarcerated. Undeterred, I set out to secure funding on my own through scholarships, grants, and foundation assistance. After six months of submitting applications, writing

essays, begging, and pleading, I landed my first scholarship for one class. That was the beginning and, when I walked out the doors of prison, I carried with me two degrees, both obtained with a 4.0 GPA and placement on the Dean's and President's Lists.

Today, I am a motivational speaker, sharing my story of endurance and personal transformation with audiences of all ages. For nearly a decade now, I have provided financial institutions with real-life insight surrounding robbery prevention, apprehension, and recovery. By giving you a look into the "mind of the enemy," I am confident that the suggestions below, if implemented, will dramatically decrease the chance of your financial institution being targeted for a robbery, increase the chances of a quick apprehension of the assailant(s), and aid in a speedy and full recovery of monies taken.

Obviously bank robbery is not as Hollywood portrays—it is not John Dillinger, Bonnie and Clyde, and it is certainly not a crime committed by individuals who are living a glamorous lifestyle. The people committing these crimes are strung out on drugs, have a gambling debt to pay, or are about to lose their homes to foreclosure. Robbery is very much an act of desperation. Wherever drugs are available, gambling occurs, and unemployment is prevalent, the crime of robbery will occur.

This being the case, how do you "robber proof" your financial institutions? It starts with the support of senior management. You must create an environment in which a potential robber does not want to be. A robber will always take the path of least resistance.

■ **Robbery Prevention**

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■ **Robbery Prevention** — continued

Prevention

Having met and interviewed more than 300 convicted bank robbers, I have identified a couple of common threads. The first is that every institution is cased. No potential robber comes into a town, approaches the very first financial institution they come across, and makes a decision to rob that branch. The potential criminal is likely to take at least one of these steps: drive by several times deciding where to park their get-a-way vehicle; walk past the building a number of times trying to get a feel for its layout; enter the branch and request a roll of quarters for a \$10 bill while they are checking out the facility; act as though they are filling out a deposit slip at the island only to walk back out as if they forgot something; meet with a loan officer under the guise of

I walked into dozens of institutions with every intent of committing robbery only to walk up to the teller, hand the person a \$10 bill, and ask for a roll of quarters based on male presence. If you are unable to keep a male presence in your institution consistently, make sure to have a male present on Fridays from 9:00 a.m. to 11:00 a.m. Fifty percent or more of all robberies occur between these hours on this particular day of the week. Whether that person is a teller or the bank president, a male must be visible in the lobby during this time frame.

Apprehension

If you've done all you can to prevent a robbery from occurring yet your institution is targeted, "be aware but don't stare." You have no idea what type of person you are dealing with and you do not want to challenge or agitate

Require all of your employees to sign a "non-disclosure" form indicating that they will not share with anyone (family included) the policies of your institution concerning security, procedures, and training. Explain that if the information fell into the wrong hands, it could someday be used against them in a robbery situation.

an interested borrower; or sit in a nearby restaurant timing patrol cars and response times. The bottom line is that every institution is cased to some extent and bank employees need to be aware of suspicious activities—anything that is out of the ordinary.

The majority of people that come into your institutions are legitimate customers you see every day, every week, or every month. These are not the people that should concern you. It is those you have never seen before that should cause you worry. Make it a policy that if any employee sees an individual they do not recognize enter your institution (and if they are not in the middle of some type of transaction), approach that individual, extend a hand, and say, "Thank you for visiting our branch. What can we do for you today?" That alone may keep the potential robber from choosing your institution—the last thing a criminal wants is someone looking them in the eye and getting a good description. Your legitimate customers will view it as fantastic customer service; potential robbers will deem it as reason enough to head down the road.

The second common thread I found in interviewing convicted robbers was the importance of a male presence in the lobby. The potential robber fears someone who may play "Joe Hero" and try to thwart what they are attempting.

the individual. Don't stare, but do look for distinguishing marks or characteristics that make that individual stand out such as scars and tattoos. When I was apprehended, the FBI told me that my cases had been filed away as unsolvable. Although they had photos and ran them in local newspapers and on TV stations, the police failed to receive a tip on me because I went outside my own "backyard." I could have been any one of 10 million people residing in this country being of slightly above-average height but with no notable features. They also had fingerprints from the notes I had passed but, because I had never been in trouble with the law, they found no matches.

What might have happened if the tellers involved in those robberies would have noticed that I had one ear that sticks out a little further than the other, or that the nail on my right-hand middle finger is crooked due to the fact that it was cut off when I was young and never healed correctly after being reattached? If these details would have been broadcast along with the photos, maybe the hotel employee that evening could have recalled checking someone in who had an ear that stuck out, or perhaps the salesclerk would have recalled the guy who handed her a bill with a hand that had a crooked middle finger. The bottom line: taking notice of even the slightest distinguishing marks or characteristics then relaying

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that information to law enforcement greatly enhances the chances for a quick apprehension.

Recovery

The first step to take immediately following a robbery is to lock the door. This eliminates the possibility of a hostage situation should the robber attempt to re-enter the institution after law enforcement arrives. Bank employees also should attempt to observe the robber's route and means of escape, and then relay that information immediately to law enforcement via phone. In addition, and just as importantly, each and every individual who was involved in the robbery should immediately (and not 10, 20, or 30 minutes later) write down every single detail, description, and impression involving that robbery.

After my apprehension, and while going through trial, the most damaging testimony came from one teller who had taken it upon herself to immediately write down every description and detail she could recall following the robbery—my hat and what kind it was; my sunglasses and what brand they were; my shirt and what was on it; my pants and what brand they were; and finally the brand and color of my shoes. When she took the stand and began describing these details (as I was apprehended with these items), my attorney leaned over and said, "You better take the plea they are offering. You will never overcome this testimony." Make it your bank policy that everyone involved in a robbery must immediately write down all impressions and descriptions they are able to recall.

Final Thoughts

Your frontline people are the most important and powerful robbery deterrent you have. These individuals can keep you from being targeted. Take a page out of the Wal-Mart book and make it bank policy to meet and greet as many people as possible who come through your doors. You will end up pleasing your legitimate customers while scaring off any potential robbers.

Because complacency can be your greatest enemy, I would encourage you to implement the following immediately.

First, create a suspicious activities log. Supply every workstation with a journal or notebook—something within reach where a quick note can be written if that person sees anything out of the ordinary or someone they do not recognize. Management should review these notebooks at least weekly, if not daily. If a pattern is detected, then your institution may have been cased for a robbery and appropriate measures should be taken.

Second, have all bank employees sign a "non-disclosure" form. One of the reasons I was successful as a bank robber was the fact that I had at one time dated a teller. I knew about bait money, dye packs, second drawers, tracking devices, when money was counted, and so forth. Little did she know at the time that she was providing me with valuable information that I would later utilize as a bank robber. Require all of your employees to sign a "non-disclosure" form indicating that they will not share with anyone (family included) the policies of your institution concerning security, procedures, and training. Explain that if the information fell into the wrong hands, it could someday be used against them in a robbery situation. ▶

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