***NOTICE****: The following has been provided by WBA committee and section volunteers for use by member banks.
It should be reviewed and revised as appropriate to the user-bank’s own policies, procedures, and practices.*

**A Morning Glory Robbery – A Real Life Example**

The branch manager had approached the door of her branch to open it up in the morning, when she heard running footsteps behind her. She turned to see a man almost upon her, wearing a stocking pulled down over his head, carrying a gun. He made her open the door, and told her to open the vault.

When she explained it took two people, he forced her to lie on the floor until the next two employees, arriving at the same time, came in. They opened the vault, he grabbed money and filled the bag, pushed the three of them into the vault and pulled it closed. He thought it was locked, fortunately, it was not.

Forty five minutes, later the police entered the branch and rescued the three employees, still in the vault, but unable to hear anything outside. They thought the robber was still in the branch, and were afraid for their lives.

Morning glory robbers generally target branches with 5 or fewer employees. They observe the procedures for a number of days to determine if the branch is observant of their surroundings or are careless and just enter the building. If the employee is following instructions, the robber may decide to move on and find another target.

Anytime you enter the bank, you should be checking your surroundings. Is there someone loitering in a nearby car? The car may be sitting a short distance away but in view of your path to the door. Is there someone approaching you? If you see something that is out of the ordinary and it concerns you, do not go inside the bank. Trust your gut feeling and return to your car or continue to walk past the bank. Once in a safe place, call 911 and get the police to help. They are more than happy to assist us.

Don’t underestimate the importance of being careful. It just might keep you from having a very bad day!