***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.*

**10 Potentially Catastrophic Mistakes During Bank Robberies - Part 1**

Most bank employees will never experience a bank robbery. But those who do will find it can be a very traumatic experience. We will be looking at 10 potential catastrophic mistakes that could happen during a bank robbery. Our goal is to get the robber(s) out of the bank as soon as possible. Making a mistake could delay in achieving that goal or worse cause physical injury to any of us or our members.

1. **Do not treat the holdup note as a joke or a prank.**
There have been several actual instances in which a teller has been handed a hold up note and believes the customer is joking. If the teller does not believe the note is serious, the robber may feel forced to display a weapon, escalating the likelihood of harm.
2. **Do not create any surprises for the robber.**
In some cases tellers have walked away from their teller station if they don't observe a weapon. Others have been advised to pretend to faint. These actions may be successful in thwarting the bank robber, who may simply run out of the bank. But if the robber is really desperate, the teller's actions may cause the robber to display a weapon and possibly grab a customer in the lobby. Do exactly what the robber tells you to do.
3. **Do not carry excess cash in your cash drawer.**
Bank robbers will come back if they're given large amounts of cash. Tellers should adhere to their bank's cash limits. If a teller accepts a large cash deposit, excess cash should be transferred to the vault immediately.
4. **Do not offer to rob the bank for the robber.**
Only give to the robber the money demanded. Don't ask if the robber wants the cash in another drawer.
5. **Do not attempt to bring attention to the robbery.**
Statistically bank employees who follow the bank robber's instructions are seldom injured in the course of a robbery. Handle the bank robber as you would a regular customer. Don't attempt to gain the attention of anyone else to alert them to what is going on. The most important role you have in this robbery is to ensure the safety of all employees and customers in the bank. Bringing attention to the robber could compromise the safety of all.
6. **Do not argue with the robber or attempt to talk him/her out of the robbery.**
Arguing, confronting or attempting to talk the robber out of the crime will increase the likelihood that others will become aware a robbery is in progress and escalate the level of danger.
7. **Do not tell customers that you have just been robbed.**
After one robbery, just as the robber reached the front door, the teller yelled out "grab him, he just robbed me." This was an extremely dangerous action that places the safety of employees and customers in danger. What if a customer did attempt to grab the robber and a struggle took place in which a weapon was used and either a customer or employee was injured or killed? On occasion customers, believing they are acting as good Samaritans, have confronted or chased robbers and increased the likelihood of danger to themselves and others.
8. **Do not ever leave the bank after a robbery.**
In numerous cases it was found that after the bank robber left the branch, a bank employee will either exit the bank to see if they can observe the robber's getaway or - worse - actually pursue the bank robber in a chase. This type of action not only places the employee in danger but also poses a threat to others. If during such a chase or attempt to observe a robber that someone is injured, the bank will have potential liability in a possible civil action. This is an especially important message for non-retail employees who may not have been trained properly. Let the police chase the robber.
9. **In a take-over robbery, do not make sudden movements.** Do not attempt to activate hold up alarms, run out of the bank, or attempt to call the police. Take-over robberies are extremely dangerous because the robbers are most likely displaying weapons. If you are on the telephone when a take-over robbery occurs, hang the telephone up and do not answer any in-coming calls unless the robbers tell you to. Attempting to activate an alarm can also be very dangerous if the robbers observe you during your attempt. Do not try to escape the robbery, as robbers will be closely watching for this activity.
10. **Do not ever attempt to engage the robber(s) in a struggle.**
Although most of us would never imagine engaging a robber in a physical confrontation, there have been cases in which bank security guards, branch managers and other employees have physically confronted bank robbers. Remember this type of response to a robber increases the level of danger to all employees and customers in the bank.