Workplace Violence: It Can Happen to You

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“When I arrived home for lunch, there was a man in my house waiting for me,” she began. “He ordered me to drive back to the bank with him and get money.” As a trainer for over 20 years, I often have people approach me at the end of my talks to share their stories. Many of these personal experiences become a part of my presentations. This is one of the stories I frequently retell. The bank teller went on to relate more details of her harrowing experience. The part that stands out most to me is what the robber told her in response to a question she asked him.

“Why me?” she said. “Why did you pick me out of all the employees at the bank?” His answer is chilling, “Because all the other girls go to Wendy’s or Arby’s or Chick-fil-A for lunch. You always come home.”

If you have been in banking very long, you have probably heard the advice before, “Don’t establish patterns. Vary your routine. Don’t be predictable.” Unfortunately, we do establish patterns, and we do get busy with our routines. We don’t expect anything to happen, and when it does, it will likely catch most off guard. As a whole, we are a very reactive people. If something tragic occurs, then we take precautions to try to prevent a second occurrence. The society and current atmosphere in which we live demands vigilance and planning.

Although the aforementioned case was some years ago, we have recently seen a number of similar cases across the country. In this year alone, several bank and credit union employees in Tennessee and in Ohio have been victims of similar crimes. And often, employees’ families are drawn in to the nightmare as well.

FBI officials in Knoxville, Tennessee have warned bank executives to be alert after at least two incidents in which suspects broke into the homes of bank officers and held their families hostage, while the bank officer was forced to go to the bank to withdraw money.

In March of this year, a man hid in the carport of a bank employee’s home in Humboldt, Tennessee. As she attempted to get into her car to drive to work, he accosted her and forced her to drive him to the bank. Once there, he ordered her to open the vault. Because she was unable to do so, he shot her three times and fled. Miraculously, she survived. Reports are that he targeted her because he had observed her opening the bank alone in the mornings.

In other cases, bank employees’ families have been held for hours while the employee is forced to enter the bank to retrieve money for the hostage takers. This crime is appealing to the criminals because it often nets them much more cash than an ordinary robbery.

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The first step in preventing or mitigating a risk is to move past the denial phase or the “this can’t happen to me” mentality, and accept the possibility. It can happen to you. Once you have accepted the risk, you must do everything in your power to reduce the risk to you, your family, and your coworkers. The three bank employees in the tiny town of Cairo, IL probably never thought they would be victims of a horrific attack. But in May 2014, a convicted felon confronted the three ladies as they were leaving the bank. He forced them back inside, allegedly to rob the bank. He fled with their purses after stabbing two of them to death and leaving the third critically injured. One of the ladies killed had reportedly testified against the killer in a forgery case several years before.

Whether we are discussing a robbery by a lone note-passer, a violent take-over robbery, a hostage situation, or a workplace violence incident that ends in an active shooter event, it is crucial that we do everything we can to first prevent these events from occurring; and second to make sure employees respond in the way we want them to should it occur.

Although there is no way to prevent all crime and violence, financial institutions should take a three-pronged approach to reducing their risk.

Part One: Physical Security

Conduct a security assessment of your office. You can have this done by a security professional (which is preferable), or you can do this yourself. Start from the outside and work your way in, looking for areas of vulnerability. Are there ideal places where someone could hide or “ambush points?” Is your landscaping providing a good area of concealment or is it hindering your line of sight? Is your lighting adequate? Does it clearly and evenly illuminate the parking area and entrance and exit points? Mechanical systems must be examined as well. Camera selection and placement are critical, although their primary use will be as an investigative tool rather than a deterrent. Are interior doors equipped with either a glass window or a peep hole providing a view of those on the other side of the door? Locking mechanisms and alarms must also be tested and functional. Develop a checklist, and update and reassess as changes are made or additional equipment is added.

Part Two: Policies and Procedures

Do you have safe opening procedures? Does everyone follow these procedures? I believe people are more apt to follow procedures when they understand the reason for them. I regularly use case studies in my training to illustrate the need for good procedures and training. When a crime is successful, it is oftentimes due to a failure to follow procedures and/or improper training. Examining these cases to reveal how failure to follow procedures can have disastrous results is helpful when trying to get employees to comply with the rules. Closing time should consist of a walk-through search of the facility, just as opening should. Make sure employees can and do survey the parking area for suspicious vehicles/persons before exiting. If they feel
uncomfortable, they should call the police and have them drive through the parking lot as they exit. Robbery procedures should be clear and concise, and procedures should also be outlined to include the prevention and response of kidnap and extortion threats. Measures should be drafted for proper handling of violent customers as well. Domestic violence spillover is the fastest growing category of workplace violence, and therefore must be considered. If you employ security officers at your branches, make sure you develop post orders for these officers, and that they fully aware of what is expected of them.

Part Three: Training

You may have the best security equipment, the latest technology, and volumes full of policies and procedures, but if you don’t train and establish a good “security culture” within your workplace, it will all be for naught. The human element can be the greatest asset to your security plan or your weakest link. Once you have assessed your physical location, and written or rewritten policies and procedures, you must conduct regular training with all employees. Make sure everyone is aware of proper procedures and the importance of following them. Don’t assume everyone knows what they should do – go over it, practice it, and discuss it. How should they react when confronted with a robbery situation? An active shooter? An armed intruder at their home? Does your training include procedures for dealing with an angry customer? Threats?

I often quote Lt. Col. Dave Grossman, military and law enforcement trainer and renowned author. According to Grossman, “You don’t rise to the occasion, you sink to the level of your training.” Raising awareness, planning, and practicing your plan are key to a successful response should something occur.

A criminal needs three basic ingredients to commit any crime – the desire or motivation to commit the crime, the skills and tools needed for the crime, and the opportunity to commit the crime. While the first two elements are not in our control, the third component – the opportunity – is something we can exercise some control over. We can take steps to make ourselves and our workplace a less desirable target. Are there habits and behaviors in our lives that put us at a higher risk? If we were being observed, would a potential perpetrator choose us or move on to someone else? Criminals often choose the path of least resistance - whether it be the office that has lax procedures, inattentive employees, or the target that appears to offer the biggest payoff with minimum amount of risk.

Every workplace, large or small, must evaluate their place of business with critical eyes, looking for weaknesses. Once these weaknesses are identified, immediate steps must be taken to eliminate those vulnerabilities – whether it be in the area of physical security, personnel, policy, or training.

We don’t know what we prevent; we only know what we miss. Our goal should be to prevent everything we can, but we must be prepared for those misses.