



### **SERIAL BANK ROBBER STRIKES AGAIN**

Before you have visions of a robber walking in to a bank, producing a weapon and robbing a teller or two, please keep reading. BancInsure recently paid a large loss due to a very sophisticated bank robber. The story goes like this. It is Saturday morning and the last day of the month. The lobby will not be open and three people are scheduled to work at the branch that day. The first employee arrived and noted nothing unusual on the outside of the branch. She unlocked the door, entered the branch and turned off the alarm system. Seeing nothing amiss, she set the “all clear” signal telling the other two employees it is all right to enter. A few minutes later the second employee arrived. Shortly after her arrival, suddenly they are confronted by a man dressed entirely in black with a gun. He had apparently been hiding in a closet or a stairway. He inquired about the third employee who had not arrived. He took the videotape from the security system. He forced them to open the vault. He took the vault currency and the keys to one of the employee’s car. He tied up the two employees and locked them in a closet. He left the branch in one of the employee’s car as the branch manager was arriving; however, the branch manager did not pay much attention as he thought that husband of one of the employees had dropped his wife off at work and was leaving. Meanwhile, the two employees had managed to free themselves and use a pry bar left by the robber to force open the door. The police were called immediately. The teller’s car was located several blocks from the branch, but the robber and the money were no where around.

For obvious reasons it is not known exactly what led up to the robbery itself. It appears that the night before the robbery the robber came to the branch and left his nine-foot home made ladder parking his truck several blocks away. He walked back to the branch and used the ladder to gain access to the roof pulling the ladder up behind him. He then cut a hole in the roof and lowered himself down into the false ceiling. He removed several tiles and lowered himself into an area of the branch not protected by cameras and sensors and awaited the arrival of the employees.

He obviously was a very knowledgeable bank robber. He apparently knew the layout of the branch and how the security system worked. He knew that three employees were to work that day. The branch had a significant amount of currency on hand as one of its customers who cashes numerous checks on weekends would have picked-up a large amount of cash shortly after the branch opened. The robber may well have known this fact as well. The police found a bag of clothes on the other side of a fence from the bank that is thought to belong to the robber.

This is the third robbery of this type in a little over a year in the city where the branch is located. Reportedly, one of the other losses also is substantial. It appears to be the work of the same person. The FBI is investigating, but no arrests have been made at this writing.

This article is not intended to be a negative example, as it appears that the Bank got hit by a real “pro,” but to remind us that there are those out there that can get to us. On the good side, the branch employees remained calm and performed well in the circumstances.

BancInsure paid approximately \$206,000 for this loss.

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