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Law Enforcement Bulletin



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A police cadet gains field experience assisting a lost child (see article p. 1).

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Law Enforcement and Financial Institutions A Need to Train and Communicate

"... cooperation between all levels of the law enforcement community and financial institutions ... can lead to an increase in arrests and the successful prosecution of criminals."

By
CAPT. ROGER ZEIHEN
*Kenosha County Sheriff's Department
Kenosha, WI*

MICHAEL ZEIHEN
*Special Agent
Criminal Investigation Division
Internal Revenue Service
Wausau, WI*

and
THOMAS E. BURG
*Special Agent
Federal Bureau of Investigation
Wausau, WI*

To the criminal mind, financial institutions are the pot of gold at the end of the rainbow. Many dream of walking off with the loot from a bank robbery, and most bank robbers are prepared for a violent confrontation to accomplish this objective. As such, all financial institution robberies must be considered very volatile and extremely dangerous.

Robberies of financial institutions are a fact of American life. Since the first bank robbery by Frank and Jesse James over 100 years ago, this country has witnessed an abundance of this criminal act. Until recently, the rate of occurrence continued to increase. In fact, according to FBI statistics from 1975 to 1979, the rate increase was 48 percent. Recent rates of occurrence, however, appear to have leveled off.

As of October 1, 1987, FBI statistics showed that the solution rate of 1986 financial institution robberies was approximately 63 percent. This figure, as well as the rate of occurrence, may

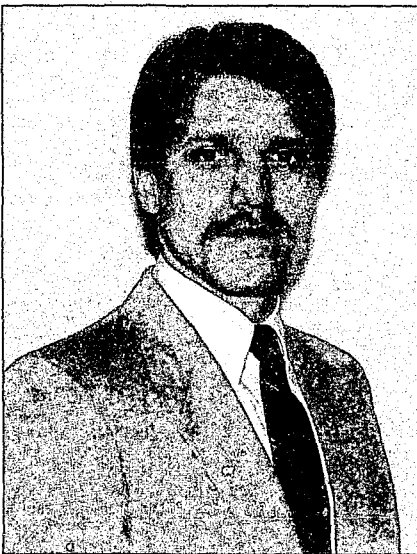
be improved through increased cooperation and coordination between law enforcement and financial institutions.

The Bank Protection Act (BPA) of 1968 mandated, among other things, the development of security procedures, a minimum level of security devices, and provisions for periodic training and retraining of employees of federally insured institutions. Enforcement of this act, as well as responsibility for investigating robberies, etc., falls within the jurisdiction of State and local law enforcement agencies, in cooperation with the Federal Bureau of Investigation.

The Bank Secrecy Act (BSA) of 1970 requires banks and certain other financial institutions to keep records and file certain reports, including currency transaction reports, which can provide law enforcement agencies with important information about possible criminal activity. Enforcement of the



Captain Zeihen



Special Agent Zeihen

provisions of the BSA is primarily the responsibility of the Criminal Investigation Division of the Internal Revenue Service. Since questions pertaining to the BSA, or indications of violations against it, are most likely reported to the agency most frequently involved with the financial institution, all levels of law enforcement should be familiar with the provisions of the BSA. It is also essential and beneficial to police operations that agencies maintain liaison with financial personnel in their jurisdiction who supervise the recording of these transactions.

In the financial arena, cooperation between all levels of the law enforcement community and financial institutions is vital. Cooperative investigative efforts can lead to an increase in arrests and the successful prosecution of criminals.

An important aspect of this cooperation is the training which can be provided by law enforcement agencies. Training increases the awareness of financial institution employees to suspicious persons and/or prepares them to react properly should a criminal act occur in their presence. This is particularly important in view of the changes that have evolved in the financial community.

For the most part, most financial institutions were located in the heart of the community. The amount of citizen activity around these institutions made the criminal hesitant to act. However, within the past few decades, small satellite financial facilities have emerged in the urban and rural areas of our country. These institutions, with their small number of employees and reduced citizen activity, appeal to the criminal be-

cause of their apparent vulnerability. For this reason, financial institutions and their employees must be better prepared to handle criminal activity and to work closely with law enforcement in an attempt to prevent and properly respond to any such activity.

Training Considerations

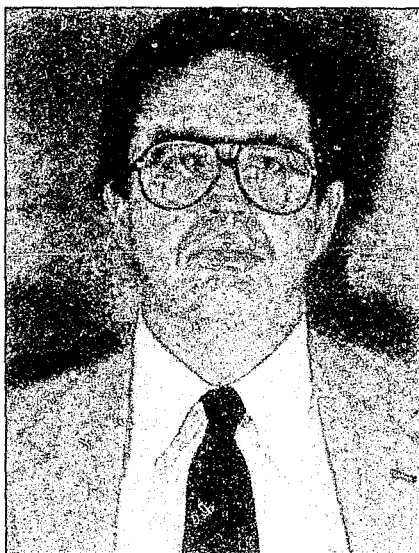
The primary purposes of coordinated law enforcement/financial institution training are:

- To assure the safety of everyone involved in a holdup situation (bank employees, customers, law enforcement officers, and criminals);
- To teach employees how to be attentive to suspicious persons and activities and what to look for during a robbery (i.e., to make them witnesses rather than victims); and
- To minimize the losses of the institution.

To accomplish these goals, training programs can be conducted at the individual institution or at a separate training facility.

On-site training allows representatives of the law enforcement agencies to discuss the actual security devices of the institution, examine the layout for problem areas, and answer specific questions of those attending. On-site training is recommended when a number of employees from a particular institution have to be trained, e.g., for larger institutions in metropolitan areas.

Joint training of employees of several different institutions can be accomplished at a separate training site. While this precludes specialized training, it is more manpower efficient to the



Special Agent Burg

law enforcement agencies. However, whether the training session involves one or many financial institutions, law enforcement and financial institution understanding and coordination are enhanced.

Coordination of training among the various law enforcement agencies and financial institutions not only educates employees but redefines each other's roles in the event of a robbery. Representatives from every law enforcement agency involved in the training should attend all sessions and be familiar with his or her department's operations. This facilitates the implementation of any modifications to policy or operations arising from the training discussions.

Financial institutions should require all employees to receive this type of training. Untrained employees, particularly those recently hired, may be reluctant to activate the necessary alarms, fearing a confrontation in the bank. Being aware of a law enforcement officer's duties in a silent response plan, i.e., to remain out of the institution and out of sight until assured safe entry, will instill confidence in activating alarms at the earliest possible moment.

Coordinated training accomplishes two important objectives. First, it updates each law enforcement agency's response operations, while at the same time standardizing the procedures in one locality. It also eliminates the uncertainty in the minds of financial employees should suspicious activities occur.

If conducted at the financial institution, training sessions should last no longer than 90 minutes and take place just prior to opening or after closing to allow for maximum attendance. It is

recommended that some form of compensation be given to those attending an off-site location or for time spent which exceed normal working hours. Such compensation may prevent attendance problems and/or employee resentment and may increase enthusiasm and participation.

Training topics can be tailored to the particular institution or the employees. However, it is suggested that the following be incorporated into each session:

- General Security Procedures—including locking cash drawers at all times, keeping money out of reach of customers, limiting tellers to handling only their cash drawers, providing and replacing bait money, and protecting funds transported outside the institution,
- Safety and Protective Devices—including where they are located and how they operate,
- Specific Robbery Precautions—including low cash drawer limits and employee alertness to suspicious activity inside and outside the building,
- Specific Employee Actions During a Robbery—including the consideration of everyone's safety, complying with demands, giving bait money, handling demand notes and/or other evidence, observing what was said and done, and activating silent alarms and/or surveillance cameras,
- Specific Employee Actions After a Robbery—including the protection of the crime scene, notifying law enforcement officials, separating witnesses, and completing description forms, and
- Familiarization with Hostage/Extortion Situations.

Book Review

Presentations should be kept simple and practical, yet interesting. This can be accomplished through the use of visual aids, by relating the topic being discussed to the physical layout of the institution where the training is taking place, or by explaining past robbery experiences. Visual aids (movies, video tapes, slides, etc.) can be obtained from the FBI, State training and standards bureau, security companies, and/or the financial institutions themselves. Using these training techniques eliminates boredom and increases comprehension.

Law enforcement agencies and financial institutions can work together to deter crime. Cooperative training programs, which can affect the occurrence and solution rates of financial institution robberies, are just one way toward this common goal. Also, well-trained, informed employees enhance personal safety and increase understanding of each other's roles. By exchanging information on physical operations and investigative techniques, i.e., by providing the most complete training possible, both the law enforcement and financial communities are better prepared to confront the crime problem of financial institution robberies.

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Cop World: Inside An American Police Force by James McClure, NY, Random House, 1984, \$16.95 (paperback, Laurel, NY \$4.95)

The San Diego, CA, Police Department has a new look, described in this book as "anti-macho" or not intimidating. Patrol officers are hatless on routine patrol (their issued helmets are kept in the trunks of their patrol cars) and cannot wear black gloves or mirror, aviator-style sunglasses. This is part of the C.O.P., Community Oriented Policing program, begun in 1974, and now implemented by Chief of Police Bill Koller, who rose from the ranks to take over the department in 1977.

James McClure, a South African newspaperman, previously wrote *Spike Island*, a study of the Liverpool, England, police after he emigrated to England. *Cop World* is another first-hand look at a police department; the author participated in San Diego's ride-along program and presents an honest picture of the San Diego police at work. Patrol work, as every police officer knows, often resembles military combat: hours of sheer boredom punctuated by moments of sheer terror.

Police patrol officers, after some experience, realize that the majority of their work is not law enforcement, but the order maintenance that our society expects, to various degrees depending on community values. And the need for order maintenance comes from abuse of alcohol (and drugs, today), altercations between human beings, and automobiles. These three "A's" are the day-to-day work of the police. Each affects the other: alcohol-related fights, driving under the influence, etc.

A work such as *Cop World* gives a more accurate picture of the realities of policing than hours of television or movies, with their dramatic necessities. Ride-along programs should be required of Hollywood writers — and of academics who pontificate on the ills of policing. The author understands the nature of today's policing, the improvements that have been made in recent years, but best of all, he can articulate the hopes and fears of all patrol officers, in their own words.

—By Thomas J. Benkin, J.D.