

BANK SECURITY SURVEY GUIDELINES



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ACQUISITIONS

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Compiled by:

**DEPARTMENT OF STATE POLICE
CRIME PREVENTION CENTER**



MICHIGAN STATE POLICE
Interoffice Correspondence

Date : April 2, 1976

Subject: Bank Security Survey Guidelines

To : District Coordinators, Post Community Services Officers

From : Lt. Frank Heckaman

Due to the increase of bank and other financial institutions requesting our officers conduct security surveys of their facilities, the attached material has been prepared by the Crime Prevention Unit. The purpose of this material is to familiarize officers with some of the unique characteristics and situations of banks they may encounter while conducting a security survey.

A copy of this material has been forwarded to each district coordinator and post community services officer. If officers from other police agencies desire a copy, they are available and we will forward them to you for that agency. Copies of these guidelines are not to be distributed to anyone other than police departments.

This material was prepared after numerous bank surveys were conducted. It outlines many of the problems encountered and how they can be resolved. Other written information on this topic is not available as far as we know. If there are any questions regarding these guidelines, contact Tpr. Charles Brown at 373-2295.

FH:jml

Enclosure

Presently, financial institutions in many areas are realizing more security is needed as bank robberies are on the increase. This is symbolized by the increase of requests for security surveys throughout the state.

The following guidelines have been developed to familiarize and assist officers with the standards and regulations established for financial institutions by governing insurance agencies.

A. All federally insured banks are regulated by the Bank Protection Act of 1968. The act itself did not set the requirements, it simply required that federally regulated banks comply with regulations issued by:

1. Bureau of comptroller of the currency.
2. Federal Reserve System.
3. Federal Deposit Insurance Corporation.
4. Federal Home Loan Bank Board.

Problem:

All requirements, with the exception of bait money, can be circumvented because of the following provision. "Should any bank find it inappropriate for reasons of low crime rate, size, expense or location to install security devices, the bank is required to 'preserve' in its records a statement of the reasons for such a decision."

Enforcement:

Enforcement action can only be taken if no record is kept explaining nonuse of security device, and this action would be taken by insuring federal agency.

- B. The Bank Protection Act requires that the board of directors of each bank designate a security officer. This person would be responsible for installation of security devices and development of employee training.

Problem:

The officer is usually named in title only and knows very little about security. His other duties, such as vice president or loan officer, do not give him time to develop security programs for employee training or overall bank security.

- C. The act calls for banks to have adequate lighting in the area of the vault if the vault is visible from outside.

Problem:

This regulation is not a requirement and does not provide for mirrors which would pick up those areas near the bottom of the vault doors that are usually hidden from view due to walls, gates, etc.

- D. The act requires tamper-resistant locks on exterior doors and windows designed to be opened.

Problem:

The term tamper-resistant was never defined, therefore, a wide variety of lock types were found adequate.

- E. The act calls for the formulation of written security procedures by each individual bank.

Problem:

This is not a requirement and does not specify what security procedures are needed.

- F. The bank act requires that banks establish a schedule for

testing, inspecting, and servicing of all security devices that are installed.

Problem:

The act does not establish the number of times equipment should be tested in a year. The bank can also let equipment become inoperative due to repair expense, and if recorded it would not be a violation.

- G. The bank act requires that currency be kept at a reasonable minimum, and each teller station or window include bait money. This should be accomplished by using Federal Reserve Notes, which include the denomination, bank of issue, serial number, and series years. This should be verified by a second officer or employee.

Problem:

Frequently, bait money packets can be readily identified by out-of-date straps, rubber bands, paper clips, or other devices used by tellers to separate bait money from normal cash supplies.

- II. The act requires that all currency negotiable securities and similar valuables be kept in a locked vault or safe during non-banking hours.

Problem:

Many securities are left on desks during banking hours. More money is lost or stolen in this area than in armed robbery.

- I. This act requires that each bank designate an individual the responsibility of opening and closing the bank and the inspection of security equipment.

Problem:

Presently, ambush robberies are a problem in Michigan and the act does not establish that a system be devised by each bank to alert other employees of a robbery in progress. Complete search of the building when opening and closing is not required.

- J. This act requires that banks provide training and periodic re-training of employees.

Problem:

Training is placed on a low priority due to the numerous responsibilities and lack of training of security officer.

- K. The act requires banks to submit statements of compliance of security to the comptroller of currency as of the last business day in June of each calender year.

Problem:

No fine has even been assessed to any bank for failing to comply.

- L. The act establishes certain minimum standards for bank surveillance systems.

Problem:

Absolutely voluntary on the part of the bank as they are given great latitude as to exact specifications.

- M. The bank act requires an alarm system or other appropriate device for promptly notifying the nearest law enforcement officers of an attempted robbery or burglary. The act also requires the alarm be equipped with an "independent source of power such as battery back-up supply power for at least 24 hours."

Problem:

All requirements with the exception of bait money can be circumvented because of the following provision. "Should any bank find it inappropriate for reasons of low crime rate, size, expense, or location to install security devices, the bank is required to 'preserve' in its records a statement of the reasons for such a decision.

N. The act establishes minimum standards for vaults, safes, and night depositories.

1. Vaults constructed after November 1, 1973, should have walls, floors, and ceiling of reinforced concrete at least 12 inches in thickness. The vault door should be made of steel at least 3-1/2 inches in thickness, or be made of other drill and torch resistant material. It should be equipped with a dial combination lock, a time lock, and substantial lockable day gate.
2. Safes constructed after February 15, 1969, should weigh at least 750 pounds empty, or should be securely anchored.
3. Night depositories constructed after February 15, 1969, should consist of a receptacle chest having cast or welded steel walls, top and bottom, at least 1 inch in thickness, a steel door at least 1-1/2 inches in thickness with a combination lock, and a chute made of steel that is at least 1 inch in thickness securely bolted or welded to the receptacle and to a depository entrance of strength similar to the chute. Night depositories should be equipped with a burglar alarm and be designed

to protect against fishing of deposits.

Problem:

Many banks do not have any gates, and safes are not adequate. Many night deposit boxes are not alarmed and do not prevent fishing, but this portion of the act is worded "Should be," and therefore, no enforcement action can be taken.

The preceding pages explore the Bank Protection Act of 1968, and attempt to point out the problems that exist. Most bank security officers have little knowledge of the Bank Protection Act and are happy to follow recommendations given by those officers conducting the survey.

If a survey is requested in your area, the following problems should be addressed:

1. Burglary
2. Robbery
3. Extortion
4. Hiring Procedure
5. Negotiable Securities
6. Bank Alarm Response Plan

Burglary:

Even though this is not a major threat to a bank, the following problems should be considered during a survey:

1. Hardware, doors, and door frames
2. Lighting
3. Storage of office machines
4. Windows (especially those not used that can be permanently sealed)
5. Money left in drawers

With proper bank procedres, hardware, and storage of machines, the opportunity and desire for B & E will be greatly reduced.

Robbery:

This area presents the greatest problem and certain vital areas should be addressed:

1. Alarm System

- a. Determine type of notification (local, direct connect central station)
- b. Does it have battery back-up
- c. If it is a dialer, does it have:
 - (1) Nonlisted phone number
 - (2) Buried phone line
 - (3) Disconnect feature (incoming calls)
- d. The vault protection should be turned off only at the time the vault is being opened, not before. To turn it off prior to opening removes that protection which must be available in an ambush situation.
- e. Within the vault is there a hidden switch that would activate the hold-up alarm?
- f. Is there a testing procedure established?
- g. Is a switch provided in areas other than teller windows?

2. Employee Training

- a. Review what training is being used.
- b. Do tellers know how to use alarm switches, and the location of all hold-up devices?
- c. Does the bank have both buttons and bill traps available?
- d. Is the alarm switch in comfortable location for teller use?

3. Surveillance Equipment (camera)

- a. What type is being considered, or in use?
 - *(1) Demand (activated only when alarm initiated)
 - (2) Continual Surveillance

(3) Close Circuit Television System with monitor

- b. Is film checked after installation to determine areas not covered?
- c. The camera should be installed at a height that would prevent an attempt of covering the lens with paint or other foreign materials.

*Many times dual function buttons are used by alarm and surveillance companies. This system gives the banks a method of either taking photos of suspicious persons, or initiating the alarm and cameras in the case of a robbery.

4. Glazing

- a. Consideration should be given to bullet resistant glazing especially when a bank feels cameras and alarm are too expensive.
- b. Where possible burglar resistant glazing should be used or considered for future use.

5. Locks, Doors, Door Frame

- a. If a double cylinder deadbolt lock is recommended it should be an auxiliary lock and used in conjunction with panic equipment.
- b. The back door should always be locked and if of solid construction a viewer provided for employees.
- c. When door frames are recommended they should be of metal construction with a rabbeted jamb where possible.

NOTE: Key control and lock changes are important with banks as employee turnover is quite high.

Extortion:

Since extortion attempts are becoming commonplace throughout the state it is important to establish:

- 1. A kidnap extortion plan detailing specific duties and responsibilities of each employee.
- 2. A complete profile of all employees to assist law enforcement initial investigation. (sample with writing)

NOTE: American Bankers Association has developed a manual entitled "Kidnap Hostage". This manual outlines necessary information and is available for the confidential use of ABA member bank personnel and law enforcement agencies. Address: American Bankers Association, 1120 Connecticut Avenue NW, Washington, D.C. 20036.

Hiring Procedures:

Although the Bank Protection Act does not deal with bank personnel and hiring procedures, this should be an area of concern:

1. A complete background check should be conducted before hiring.
2. All employees should be fingerprinted and checked through records.

NOTE: Officers can obtain criminal record checks for personnel officers.

Taken from the Washington Post, March 18, 1976 (UPI). Article entitled "LEAA Is Removing Records Restrictions".

"The Law Enforcement Assistance Administration yesterday announced it is removing restrictions it had placed on releasing criminal histories and conviction records for non-law enforcement purposes.

The LEAA last May issued regulations restricting the release of the information to news media or for employment or government licensing purposes unless local or state laws specifically allow it.

The regulations, as now amended, provide that conviction data may be disseminated without limitation, the LEAA said.

Criminal history record information relating to the offense for which an individual is currently within the criminal justice system may be disseminated without limitation.

The regulations apply to all federally financed criminal information systems.

The 1973 Crime Control Act requires regulations to protect privacy rights of criminal defendants, but leaves the details up to the LEAA. News media spokesmen have complained that the initial draft unduly interfered with the public's right to know.

The LEAA announced that it is modifying the regulations, effective April 19, in order 'to strike a balance between the public's right to know such information with the individual's right to privacy.'

Negotiable Securities:

As serious as bank robberies, burglaries, and other crimes is the handling of negotiable securities and currency:

1. Establish a system for handling securities.
2. Don't leave securities laying on desks, etc.
3. Banks should make periodic checks of securities, thus establishing a time period if they are stolen.
4. If securities are transferred by mail, they should only be sent by registered mail.
5. Establish written procedures to follow when it is discovered that securities have been lost or stolen.
6. When money is being transferred from a main branch to branch banks, a check-out and check-in system should be used. Also, money should not be carried from the bank in marked bags.

Bank Alarm Response:

Banks want to protect their assets from bank robberies, but they are even more concerned with the safety of customers and employees from the potential violence that is present in every robbery situation. If the bank has made no prior arrangements with its local police department, a speedy police response to a robbery alarm may in itself place lives in needless jeopardy. Where there are no procedures, police are likely to enter a bank while a robbery is in progress, often with guns drawn. This type of action has presented problems as tellers are failing to sound the alarm until after the robbers have left the premise. With an established bank alarm response program, the banks and law enforcement agencies can eliminate a majority of the guess work now encountered when an alarm is sounded.

When a survey is implemented, interviews should be conducted with the personnel officer, security officers, and head teller, and a variety of questions asked.

Head Teller:

1. Does the bank have adequate plans and training to cope with:
 - a. Robbery and burglary
2. How do you believe bank security could be improved?
3. Is pre-employment training adequate?
4. Is retraining adequate?
5. Is management strict or lenient in enforcement of bank security regulations?
6. Are teller's cash supplies provided individual lock-up at end of day?
7. Do you feel the bank's alarm system could be improved?
8. In your view, what constitutes proper bait money?
9. Are wrappers for bait money dated? If so, are the wrappers updated regularly?
10. Are teller windows always equipped with bait money?
11. Are teller cash limits strictly enforced?
12. Are tellers trained to observe suspicious persons and possible "casing" of the bank?
13. Does the bank have an operative protection plan followed by employees at time of arriving for work?

Security Officer:

1. Is security of this bank your full-time function (details if not?)
2. What security equipment is installed?
3. Do you believe security of this bank could be improved?
4. Is the security equipment operating today?
5. When was each last tested and how often is it tested?

6. Describe burglar alarm system, and indicate location of alarm control box.
7. How could the bank be better protected against burglary?
8. How could the bank be better protected against robbery?
9. Is there outside perimeter lighting?
10. What is the bank's security plan for employees arriving at work each day?
11. Are employees schooled in observing bank and surroundings for suspicious persons?
12. Is the bank's bait money set up and managed properly?
13. Are bait money lists prepared and available?
14. It is always available to tellers and are they trained in its use?
15. Does the bank use a "clip switch" on bait money to activate alarms?
16. What instructions are given tellers in preserving and handling evidence?
17. Are new employees trained adequately in bank security?
18. How could training of new employees be improved?
19. Is there an adequate re-training and refresher program for all employees?
20. Is the Executive Officer of the bank sufficiently security conscious?
21. Describe procedures for police arriving at bank in response to an alarm.
22. Are all employees instructed to obtain names and addresses of all crime witnesses and to encourage their remaining at the scene for interview?
23. Is responsibility fixed for inspection of doors, windows, lights, vaults, cash at closing?
24. How long could securities be missing before discovery?
25. How would the alarm and camera systems operate if there was a power failure?
26. How many cameras are mounted for use?
27. How often is film changed or checked?

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28. Is the bank vault obsolete or otherwise vulnerable?
29. Does the vault have a time-clock?
30. Is the vault door clearly visible from outside the building? If so, is the vault door well lighted during hours of darkness?
31. Does the vault have a phone or alarm switch to the outside?
32. Does the night depository conform to current security standards?
33. Is the bank perimeter constantly lighted at night?
34. Are the premises checked on weekends and holidays?
35. Are all exterior walls, the floors, ceiling, alarmed for forced entry?
36. Are employees trained to avoid endangering themselves or others in case of robbery?
37. Are you required to submit written reports regarding status of security procedures and equipment?
38. What key control procedures does the bank have?
39. Is one person designated to routinely arrive first each work day? What other instructions are given the first arrived?
40. Is the exterior of the bank checked before the first person arrives?
41. Is there a procedure for verifying the authenticity of delivery, repair and service personnel upon arrival? (detail)
42. Is there a security procedure in effect to close the bank each day? (describe)
43. Are employees regularly reminded not to discuss security procedures, devices or related matters outside the bank?
44. Do you have a current plan known to all employees for dealing with extortion/kidnap robbery incidents? (describe)
45. Has personal data on employee and officer families been compiled for use in event of a kidnap/hostage robbery?
46. Do you have a disaster evacuation plan? (describe)

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47. Have you had any:

- a. robberies
- b. burglaries
- c. other larcenies
- d. missing securities

during past three years? What security improvements would have prevented these losses?

Personnel Officer:

- 1. Are new employees screened adequately before hiring?
- 2. How could screening be improved?
- 3. Are custodial personnel screened as thoroughly as other personnel?

To obtain a true picture of bank security many of the questions asked the security officer should also be asked of the teller and personnel officer in separate interviews.

Common Problems Found in Bank Surveys

1. Either no alarm system, or alarm system inadequately installed. Also, alarm does not cover night deposit boxes.
2. Cameras are not provided to identify robbery suspects.
3. Lack of concern for security among all bank employees.
4. Training program is inadequate and not updated.
5. Money is moved from main bank to branches in marked money bags and no check-in system is used after arriving at branch bank.
6. Banks have not provided a system within the bank to alert other employees of a robbery in progress.

Examples:

- a. Install light in area of desk officers to flash on when alarm is activated.
 - b. Install or use open phone line to work in conjunction with alarm. When alarm is sounded phone line lights up in all offices.
7. Procedure for opening and closing is not established and all employees are often held hostage after walking into an ambush robbery situation.
 8. Failure to establish an extortion plan or profile of all bank employees.
 9. Defective exterior hardware, doors, and door frames are commonly found in survey.
 10. Failure to put office equipment in vault overnight (especially check protector).
 11. Failure to remove money from all cash drawers.
 12. Failure to secure tunnels leading under drive-in windows into main building.
 13. Viewers are not installed on solid back doors.
 14. The use of bullet resistant glazing should be considered in many surveys.
 15. A code system should be developed between loan personnel and tellers in case of a robbery attempt at the loan officer's desk.

16. Bank personnel will not push alarm buttons due to current police response in many areas.

Even though all problem areas will not be covered, the preceding information on violations should provide areas of concern for the surveying officers.

Architecural Design:

Many security problems now found in banks could be avoided if police officers would become involved when banks or branch banks are being planned.

The following areas should be evaluated when banks are being constructed.

1. Bank location and police response.
 - a. Many authorities feel an alarm system is not needed if police response is more then five (5) minutes.
2. Windows are being installed in many of the new banks that restrict sunlight. A definite problem is presented as the windows prevent view of the bank's interior by patrolling police officers.
3. Are adequate doors, door frames, and hardware installed during construction.
4. Is wiring for an alarm system and surveillence equipment being installed during construction.

Summary:

With the increase of bank robberies, police departments must evaluate the need for security recommendations. Even though the Bank Act of 1968 establishes certain requirements, the majority of bank security officers are not aware of methods for circumvention. Officers conducting surveys should follow the guidelines established by the Bank Act when giving security recommendations.

Information provided by the United States Marshall Office has indicated that work is being done at this time to eliminate existing

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deficiencies in the Bank Act. Therefore, any financial institutions in need of an alarm system, surveillance equipment, etc., should begin purchase and installation at this time to provide a cost spreading effect.



Personal Profile of: _____ Date: _____

Physical Description:

Sex: _____

Race: _____

D.O.B.: _____

Ht.: _____

Wt: _____

Complexion: _____

Scars: _____

Tatoos: _____

Glasses: _____

Dexterity: _____

Blood Type: _____

Medical History on file with Dr.: _____

Dental History on file with Dr: _____

Fingerprints - complete set on file with: _____

Handwriting Specimen (left - right, written - printed) Where filed: _____

Hair Sample: _____

Jewelry Worn: _____

Style of Dress: _____

Nick Name or AKA: _____

Business Address: _____

Home Address: _____

Cottage Address: _____

Marital Status: _____

Church Affiliation: _____

Social and Service Clubs (incl. Meeting Time, Day & Location) _____

Hobbies (Where engaged in): _____

Special Skills: _____

Schedule of Regular Weekly Activities: _____

Past Experiences with enemys/threats: _____

Idiculiarities: _____

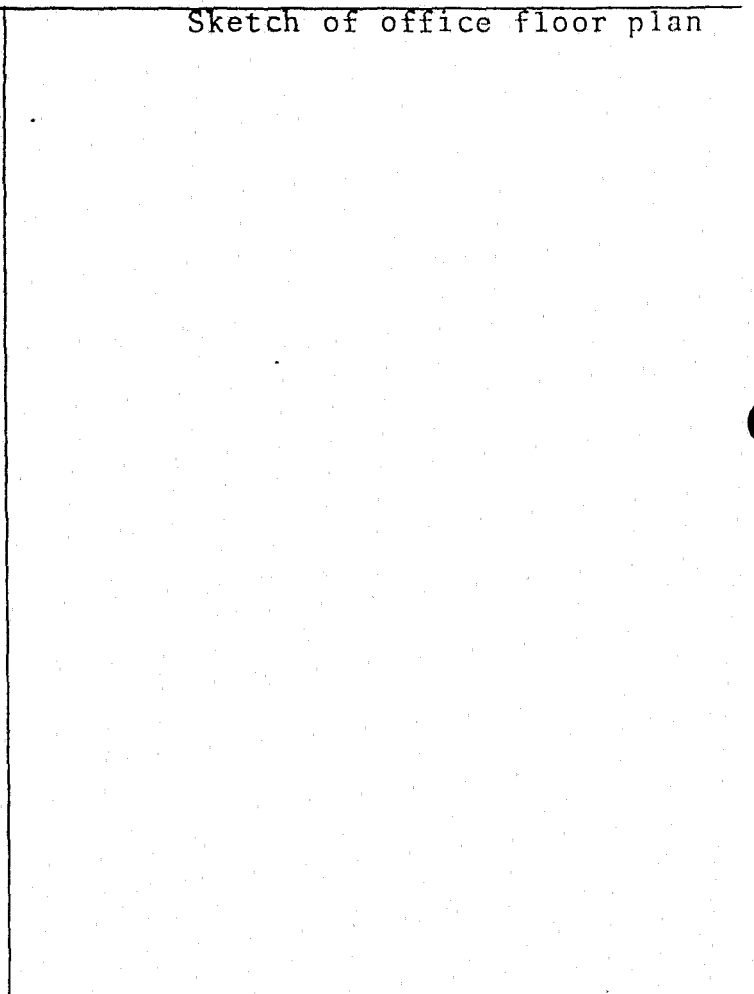
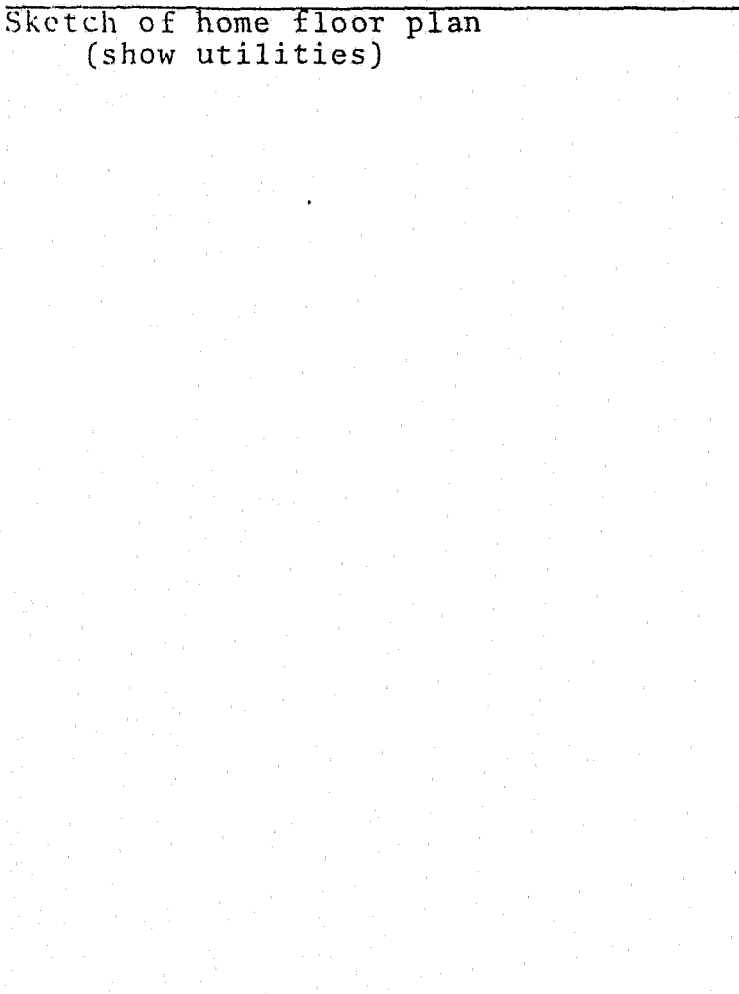
Services Contracted by Family (Chauffer, Maintenance, Fuel etc): _____

Vehicles (Including complete description of all vehicles operated:)

List persons who might be contacted in a kidnap or extortion incident (business associates, friends other than immediate family - list all telephone numbers and addresses):

Sketch of home floor plan
(show utilities)

Sketch of office floor plan



SECURITY SURVEY

CONFIDENTIAL SAMPLE

At this time, armed robbery and extortion are the major threats to any financial institution. The survey revealed numerous security weaknesses in both the main bank and branch banks which make robbery or extortion not only possible, but attractive.

The following recommendations are directed in the areas of prevention as well as apprehension.

INTERNAL SECURITY

Surveillance Cameras:

Presently, the banks have no method of identifying would-be criminals, whether it be robbery or the passing of bad checks.

Recommendations:

Install at least two "DEMAND" cameras near the main bank entrances which are located in the middle of the bank. These cameras will pick up anyone entering or leaving the main lobby at this point. A third DEMAND camera should be installed in the northeast corner of the lobby, thus giving minimum coverage to the complete lobby area and the third entrance door. If cameras are installed properly all tellers and other personnel, with the exception of bank managers, will be covered. Consideration should also be given to installation of at least one SEQUENCE camera with wide angle lens behind the teller cages.

When or if cameras are installed, they should be located at a height that would eliminate the possibility of covering or having the lens covered with paint or other foreign materials, thus eliminating any photo.

If cameras are installed to work in conjunction with an alarm system, consideration should be given in the area of dual function buttons. This would afford employees the ability of either filming suspicious persons (example: check passers), or sounding the alarm and filming suspects in an actual robbery situation.

Alarm System:

Presently, bill traps provide the only means of activating the bank's hold up alarm. This system could be defeated either by an electric malfunction or by knowledge of the system by a hold up man.

Recommendations:

1. It is suggested a dual function button be installed in the teller areas that are used most frequently. With the present system a teller away from the window being robbed would need to open her cash drawer to sound the alarm.

2. With the increased robberies of bank managers by persons applying for loans, etc., a dual function alarm button should be provided at each manager's desk. Also, a code system should be established between bank managers and the tellers during phone conversations to alert a teller a hold up is taking place.
3. The present location of security boxes allows customers daily access to the bank vault and affords very little security in this area. It is suggested a hidden alarm switch or button be installed in the vault area, thus providing an employee the capability of sounding an alarm.

If it is decided an alarm system will be installed, consideration should be given to alarm companies that specialize in bank security due to level of expertise and technical knowledge it requires.

Extortion Plan:

With the continued increase of extortion from bank employees, an extortion plan should be considered. The following recommendations are used by many financial institutions in an attempt to reduce possible violence.

1. An updated file of top officials should be instituted as soon as possible and should contain the following information.
 - a. Complete physical description of all employees, dental and medical records.
 - b. Complete description of official's home, including basic floor plan and address.
 - c. Type of vehicles used by officials and his family, including license numbers.
 - d. What school attended by official's children, also grades and teachers.
 - e. If spouse is employed, where employed and phone number.
 - f. Updated photos of the family inclusive of married sons and daughters must be part of any file.
 - g. Location of summer homes and a complete check out system when employees are on vacation.
2. Many times money is extorted by persons stating that they are employed by the phone company, etc. and asking that home phones not be answered. It is important that both employees, their spouse, and children be trained in procedures to determine if someone is actually being held hostage. The safeguards that can be built into an extortion plan are only limited by one's imagination, therefore, if unique problems arise in this area, do not hesitate

to expand protection.

Procedural Recommendations:

1. Ambush robberies are becoming commonplace throughout the state, therefore, the installation of a hold up switch located in an inner office to be turned off before opening the safe would work in conjunction with existing opening procedures.
 - a. Part of this procedure should be the implementation of a hold up switch located in an inner office to be turned off if everything is all clear before opening the vault. This would include a complete search of the bank before opening.
 - b. Establish a procedure that would use two employees to open the bank, one person opening up and the second person setting in a vehicle across the street to notify police if robbery does occur.
 - c. Establish a procedure that requires placing a sign in the door that advises employees that everything is all clear. This practice could be incorporated and used in the drive-in bank at Center and Woodworth Streets.
2. When money is counted to refill drawers, it should be kept from public view as many robberies are invited due to carelessly exposing money.
3. When money is being transferred from the main bank to branch banks care should be taken as to not to expose this transfer to the public. During the survey an employee was followed from the bank by the survey team and a vehicle license number recorded. This same procedure could be used by a hold up man and a robbery committed while traveling bank to bank.
4. If employee's are to continue transferring money by vehicle a system that would require a phone call from the employee to the main bank should be instituted after safe deliveries. An armored car service could be considered.

General Recommendations:

1. All exterior doors should be checked for gaps which would allow prying and face plates installed where needed.
2. The present single cylinder deadbolt locks provide inadequate protection from burglary as glass can be broken and the suspect can reach in and unlock the bank doors. To prevent this, double cylinder deadbolt locks should be installed on all exterior doors.

3. The double windows used for an exit in the furnace room provide no protection. It is suggested these windows be replaced with metal doors using an inside locking system to use in case of fire.
4. Consideration should be given in the area of purchasing extortion insurance for the bank. This can only be done after an extortion plan is developed and used.
5. To reduce the opportunity of kidnapping and extortion, bank officials should not be listed in any public directory. Presently, anyone can learn an officials name, address, and phone number with little research.
6. Don't allow delivery personnel access to the basement area without escort.

At this time, an alarm system is not being recommended for exterior protection, as robbery prevention should be a priority.

With proper hardware and internal security procedures breaking and entering should not be a problem.

Implementation

All recommendations made by the survey team have been made with a cost effectiveness factor in mind. Also, the total security potential and hazard has been considered and not just one aspect of security such as hardware or alarm systems. Recommendations made which entail an expenditure have been made only after considering all alternatives available and choosing the one which offer you the best security at the lowest possible price.

Implementation should be done all at once when possible. If this is not possible a schedule of implementation should be drawn up to spread the cost over a period of time. In any event, implementation should be done as quickly as possible as the recommended changes are interrelated and the security advantages gained by one item may be contingent upon implementation of another.

It should be pointed out that some of the recommendations made may conflict with those made by other consultants such as your alarm company, armored car company, or security hardware company. Each of these individuals had a product or service to sell to you, and may tend to overlook complementary security measures that use anything other than their own product. The tendency to oversell is a result of a combination of competition for the sale and ignorance of the consumer of the vast array of security measures that can be applied in a given situation. Therefore, you should understand that the recommendations contained in this report are the opinion of trained specialists of the Michigan State Police who can recommend a package of integrated security measures without concern for loss of a sale in any particular area of specialty devices or services.



END