The Chicago Bank Robbery Initiative

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Investigators interviewed convicted bank robbers, evaluated bank security, and trained bank employees in order to combat an increasing number of bank robberies in the Chicago area.

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The Chicago area, like other major metropolitan areas of the United States, experienced a sharp increase in the number of bank robberies during the past several years. In 1994, the Chicago Police Department, in cooperation with the Chicago Office of the FBI, began researching the problem. Through this effort, investigators identified several key factors that influenced bank robbers' decisions to strike certain institutions at specific times. Investigators also determined which security measures served as deterrents to potential offenders and which measures proved most effective in helping law enforcement apprehend subjects after a robbery occurred.

The police department and the FBI subsequently drafted specific recommendations to assist banking officials in making their institutions less vulnerable to robbery. Investigators also organized a seminar for bank employees designed to augment the limited security training employees receive when they are hired. During the seminar, investigators discussed the findings of their research, reviewed federal security regulations, and made specific recommendations for tellers to follow during and directly after robberies.

While some of the data gathered by the investigators through the Chicago Bank Robbery Initiative relate specifically to bank robberies in the Chicago area, most of the information can be applied to robberies involving financial institutions in any jurisdiction. Collectively, these findings help explain some of the factors behind the rise in bank robberies in communities around the country and provide a basis for enhancing security at these facilities.

RESEARCHING THE PROBLEM

Compared with other well-populated states, the number of bank robberies in Illinois has remained relatively low. In 1994, Illinois recorded 136 robberies of financial institutions. During the same year, the state of New York recorded 329; Florida, 662; and California, 2,215.1

Despite the comparatively low statewide figures for Illinois, the city of Chicago has experienced a dramatic increase in bank robberies during the past several years. In 1993, a record 71 bank robberies occurred in the city. In 1994, the number climbed to 73. By contrast, in the years between 1979 and 1992, the highest number of bank robberies for the city during any given year had been 50.2

Chicago Police Department detectives and FBI agents participating in the Violent Crimes Task Force pooled their resources to attempt to identify the factors contributing to the rise in bank robberies. To do so, the investigators studied national and local crime records, interviewed local bank robbers, and evaluated the security measures and equipment used by area financial institutions.

Reviewing Records

To help determine basic information about the crime of bank robbery, investigators reviewed national and local statistical data and studied federal and local crime reports. The FD-430, a form completed by FBI agents at the scene of bank robberies, proved especially useful in helping the investigators identify trends and develop security recommendations for financial institutions. Investigators reviewed and entered these FD-430s and Chicago Police Department bank robbery forms into a database for analysis and future reference.

Interviewing Bank Robbers

To obtain a clearer picture of what motivated offenders, investigators interviewed convicted bank robbers. Thus far, investigators have interviewed five offenders serving time either in federal or local correctional institutions. The subjects ranged from note passers who were unarmed at the time of the robbery, to lone armed offenders, to members of armed gangs that specialized in taking over facilities and terrorizing witnesses as they emptied the vault.

While the interviews were not conducted as part of a scientific study, they have been of great value in helping investigators determine why offenders chose a particular target over others, how offenders planned the robberies, and what security measures would have deterred them from robbing a particular institution. During the interviews with offenders, investigators sought the following information:

Their prior arrest records and prior crimes committed Reasons for choosing the bank they robbed What deterred them from committing the offense at other locations (if applicable) How they committed the offense Where they wrote the note (if applicable)

Where they parked their getaway vehicle(s) (if applicable) How much planning they did before the robbery Their thoughts about security guards, either armed or unarmed Their thoughts about bait money and exploding dye packs Their thoughts on surveillance cameras and alarms Their thoughts on the law enforcement response.

Investigators also asked the offenders about the circumstances surrounding their apprehension, including what factors they believe led to their capture. If the subject proved cooperative, investigators asked more detailed questions about the robbery.

Evaluating Security Measures

To gauge the effectiveness of the different security measures adopted by financial institutions, investigators conducted inspections of area banking facilities to include those that had been robbed and those that had not been targeted. They placed special emphasis on institutions that had been robbed more than once. As new offenses occurred, investigators also inspected those facilities. To date, investigators have inspected seven facilities; four of which have been targeted more than once.

Investigators paid special attention to whether the financial institutions followed established security procedures, such as instructing employees in the proper use of bait money and dye packs. Federal banking regulations require that federally insured financial institutions maintain bait money-U.S. currency with recorded serial numbers-at each teller position. When an offender begins to spend the bait money, it provides a paper trail for law enforcement officers to track down the subject.

Dye packs consist of bundles of currency that contain a colored dye and tear gas. Given out during a robbery, they are activated when the subject crosses an electromagnetic field at the facility's exit. Upon activation, the pack stains the money with a brightly colored dye and emits a cloud of colored smoke. When given out properly by bank employees during a robbery, bait money and dye packs cannot be detected by robbers and can greatly assist law enforcement in apprehending offenders.

FINDINGS

Investigators accumulated a wealth of information from this informal research effort. Some of the data confirm previously held conceptions regarding bank robbery and the offenders who commit this crime. However, in its totality, the information provides a more comprehensive picture of the problem and can be used by investigators and bank personnel to enhance the security of financial institutions.

Crime Facts

National and local crime statistics reveal considerable information about the crime of bank robbery. They also provide information about the subjects who commit these crimes. The prime time for bank robberies is from 10 a.m. to 3 p.m. Friday remains the day of choice for most bank robbers.

The average offender is a male over 30 years of age. From 1991 to 1994, females participated directly in only 3 percent of the bank robberies committed nationwide.3 On average, bank robbers are older than subjects who commit other types of robberies. The average offender is not armed. Those offenders who use a note to communicate their intentions generally give the teller a handwritten message that they prepare on some type of readily available bank paper (such as a deposit slip) at the institution just prior to the robbery.

Offender Interviews

Investigators also gained insight from their interviews with convicted bank robbers. All of the interviewed subjects had "graduated" to bank robbery from other types of commercial robbery. In fact, each subject's record included prior convictions for robbery.

All of the subjects indicated that they moved up to bank robbery to obtain larger amounts of money. One subject planned his robbery after reading newspaper accounts describing a crime that occurred the previous day, during which a large sum of money was taken.

The offenders unanimously stated that the presence of a uniformed security guard would have deterred them from targeting a particular financial institution. Likewise, they all were aware of the steps that banks take to help police catch bank robbers, such as including bait money and dye packs with the cash surrendered during a robbery. When the subjects committed their offenses, they specifically instructed the tellers not to include these items. Each of the offenders interviewed believed that bank tellers were trained not to resist during a robbery but to surrender money without hesitation. This may explain in part why most bank robbers do not believe it is necessary to display a firearm during the commission of a robbery. All of the subjects revealed that one of their primary concerns was being trapped by police inside a bank. Therefore, the subjects devoted the majority of their pre-robbery planning to devising an escape route. If subjects used a getaway vehicle, they either parked their vehicle a considerable distance from the facility and walked to it after the robbery, or they used a stolen car to drive to their own vehicle.

Either way, they were careful to park their own vehicles in a location that would not draw attention-generally in another parking lot or in a residential area where other vehicles were parked. The offenders believed that the transient nature of pedestrian traffic in business districts would make it difficult for law enforcement to locate witnesses outside of the bank.

Financial Institutions

Security inspections revealed that closed-circuit television (CCTV) has become the preferred surveillance device of many area financial institutions. The increased use of CCTV followed a 1991 decision by the Federal Deposit Insurance Corporation, the Federal Reserve, the Bureau of the Controller, and the Federal Home Bank Board--the four governing bodies that administer federal financial security regulations--to relax regulations relating to photographic security. The original regulations, as set forth in the Bank Protection Act of 1968, required that federally insured financial institutions maintain "...one or more photographic, recording, monitoring or like devices capable of reproducing images of persons in the banking office with sufficient clarity to facilitate...the identification and apprehension of robbers or other suspicious persons."4 The revised regulations only require financial institutions to "...establish procedures that will assist in identifying persons committing crimes against the bank and that will preserve evidence that may aid in their identification and prosecution. Such procedures may include, but are not limited to: retaining a record of any robbery, burglary, or larceny committed against the bank; maintaining a camera that records activity in the banking office; and using identification devices, such as pre-recorded serial-numbered bills or chemical and electronic devices."5

While CCTV meets the standard of the new regulations, still photography (35 or 70mm) offers superior reproduction capabilities. When investigators reviewed and analyzed surveillance films from CCTV systems in use during robberies, they quickly noted the poor quality of the images. In most cases, the cameras were positioned too far away from the area being monitored-leading to partial images of offenders or images that were too small to reveal adequate detail. Not surprisingly, attempts to produce still photographs from these images for distribution to law enforcement agencies and the public often met with dismal results.

In discussions with banking officials, investigators identified other factors that could inhibit the successful investigation of bank robberies. Some managers were reluctant to use bait money due to a concern that their bank incurred a financial loss by having cash sitting in a drawer not earning interest. Several banking officials expressed concern about safety and liability issues relating to exploding dye packs.

In addition, many banking officials revealed that in the event of a robbery, they have instructed their personnel to wait until the offender leaves the premises before activating the silent alarm. When asked why, they explained that the alarms automatically activate still security cameras throughout the facility. Because the banks ultimately incur the cost of having the surveillance film developed, some officials prefer to have tellers activate the alarms after the offender exits the building so that there is no need to develop the film.

ENHANCING BANK SECURITY

In January 1995, during the early stages of the research effort, FBI and Chicago Police Department investigators conducted a security seminar at one of the branch offices of a major financial institution. Over 250 employees from Chicago area financial institutions attended the seminar. The response was very favorable, and many institutions arranged to receive additional on-site training for their personnel.

Eight months later, the investigators held a second seminar, which incorporated the research findings. Each financial institution in Chicago was invited to send representatives to the seminar. This program primarily focused on enhancing security measures at banking facilities. FBI special agents and detectives from the Chicago Police Department also reviewed the findings of the research effort and made recommendations for employees to follow during and after a robbery.

RESULTS

Preliminary figures indicate that the initiative, coupled with increased enforcement efforts, has helped stem the tide of bank robberies in the Chicago area. After increasing dramatically over the past several years, the number of bank robberies in Chicago declined even more dramatically after the August 1995 seminar. In the first 6 months of the year, 71 bank robberies were recorded in the city. Twenty-six bank robberies occurred in the last 6 months of 1995.6 In the 2 months directly following the seminar, only five robberies were recorded.

CONCLUSION

Financial institutions always have been attractive targets for criminals. In recent years, however, the number of bank robberies has grown to unprecedented levels in many communities around the country. The Chicago Bank Robbery Initiative yielded a wealth of information that investigators could, in turn, provide to the personnel of financial institutions to enhance the security of their facilities.

Although banks must tread a fine line between safeguarding against robbery and maintaining an accessible environment for their customers, the increased criminal focus on financial institutions calls for a renewed commitment to enhancing bank security. Through the Chicago Bank Robbery Initiative, investigators have gained new insight into an old crime. By working cooperatively with area bank personnel, the FBI and the Chicago Police Department have used this information to increase security at financial institutions throughout the city.

Endnotes

1 FBI Bank Crime Statistics: Federally Insured Financial Institutions, Federal Bureau of Investigation, 1994. 2 Ibid. 3 Ibid. 4 FDIC Rules and Regulations, part 326, sec. 326.3, "Minimum Security Devices and Procedures and Bank Security Act Compliance," The Bank Protection Act of 1968 as amended, effective May 3, 1991. 5 Ibid. 6 Records of the Chicago Police Department.

Sidebar

Guidelines for Closed-Circuit Television Systems Closed-circuit television (CCTV) systems have become the primary surveillance device used by many financial institutions. Although CCTV offers benefits such as continuous coverage of targeted areas, those recorded images often lack sufficient detail to help law enforcement because of their poor reproduction quality.

The lack of photographic detail may be due to many factors. CCTV cameras often are placed too high and too far from the area they are intended to film. The images then sometimes are recorded on a split-image monitor, which further reduces their size, clarity, and reproduction potential. These weaknesses can be minimized if financial institutions design systems that follow these guidelines:

The CCTV camera should be mounted no more than 7 1/2 feet off the ground and a maximum of 10 feet from the targeted area. The CCTV system should monitor the customer lines, the customer desk area, and the facility parking lot. Cameras conspicuously placed to view these areas provide an effective deterrent to crime. Cameras should be checked periodically to ensure proper positioning and lighting. The CCTV system should record in "real time" speed (20 frames per second) and be convertible to a slower speed (60 frames per second) when the alarm is activated. To preserve quality, tapes should be used a maximum of three times. CCTV should be used only in conjunction with still photography and should not be relied upon as the sole surveillance system in a banking facility.

Excerpted from Robbery Procedures and Security Standards for Financial Institutions, Findings of the Chicago Bank Robbery Initiative, 1995, 4-5. Copies of the booklet can be obtained by writing to Sgt. Paul Carroll, Chicago Police Department, Detective Division, Room 501, 1121 South State Street, Chicago, Illinois 60605.