

## SECURITY AND ROBBERY PROCEDURES

Members Exchange Federal Credit Union works very hard to provide the best possible security measures to ensure the credit union staff, members, financial data, and building safety. The information contained here will outline the particular steps taken to maintain security.

### **Employee Safety**

Regularly, all employees receive training in personal and credit union security. Training consists of outside seminars, videos, in-house educational sessions, and credit union alert letters from the Credit Union National Association (CUNA).

#### Alertness

Employees are instructed to be alert to unusual situations at work and from work, entering and leaving the building. No employees are allowed to re-enter the building after regular business hours without prior approval from Management.

#### Arriving at Work

**All** employees are trained to be aware of the building and the area around the building for any suspicious activity.

The lobby doors will be unlocked promptly at 9:00 a.m. for the members to begin transacting business. If everything is as it should be outside the building when employees arrive, an employee with authorized security and key access may unlock the door and enter the building. All other employees should remain outside in a locked automobile. The alarm system will be disarmed when inside and the employee will search throughout the building. If all is well, a group text message will be sent via the GroupMe app. to the other employees waiting outside that it is safe to enter. Should there be a problem or situation where other employees would be in danger if they entered the building, the message will not be sent, which tells them not to enter but seek help for the employee who has entered the building.

Once employees have entered the building, they will not open doors to anyone outside who does not have a key to the building until the person is verified. They have also been instructed not to let anyone in for any reason if they do not know who it is. They **MUST** get a member of Management or a supervisor's approval for admission.

#### Departing Work

**All** employees are trained to be aware of the building and the area around the building for any suspicious activity. Employees are trained to watch their co-workers leave, get into their cars and report any suspicious activity to a supervisor immediately.

Two (2) employees should remain in the building after closing. Suppose everything is as it should be outside the building when employees begin to depart. In that case, an employee with authorized security and key access will set the alarm and ensure all exterior doors are locked.

#### Credit Union Door Key

After successfully passing an introductory period, managers and any other employee with authorized security and key access are given a key to the credit union's doors. These keys unlock the outside doors to the building and some doors inside the building. These keys are not to be duplicated, given to anyone else, left in a place where a member could pick them up, and not left on the key chain when someone borrows their car. When the key is lost, the information is given to Management, and additional security steps are taken.

#### Lobby and Teller Area

The lobbies are equipped with various monitors, cameras, height markers, panic buttons, and door key codes. The Branch Manager, the Assistant Branch Manager, and the Member Specialist Manager/Senior Member Specialists are the only person with knowledge of combining the credit union vaults/safes.

All locations are equipped with time locks that automatically allow the front doors to unlock and lock at closing. Lobby doors are then locked with keys at closing. All employees should be very observant when a person enters the building.

### Vendors

All vendors should sign in when they arrive and sign out when they leave the building. An employee must stay with any new vendor while moving throughout the building.

### Suspicion of Robbery and Actual Robbery

If a suspicious person/persons enters the building, the employees should stay alert. If the credit union is robbed, employees should follow the training they have received. Employees will have a signed acknowledgment indicating they understand the procedures to follow during and immediately after a robbery. If an employee does not follow credit union policy procedure, they will be terminated immediately, which could endanger employees and/or members.

1. Stay calm.
2. Do not make sudden moves
3. No heroics
4. Obey each command of the robber. Do only as the robber(s) instructs.
5. Make no more eye contact than necessary.
6. Do not handle any notes the robber passes through the teller window.
7. If possible, slide the note over to one side out of the reach of the robber.
8. If possible, give the robber a dye pack in cash from the cash drawer.
9. Allow the robber to leave the building.
10. Once the robber is out of the building, lock the front door.
11. Tell the manager or next teller you have been robbed.
12. Do not talk to anyone else.
13. Secure the teller area and do not let anyone disturb the site.
14. If an employee becomes a hostage or is harmed, it is up to the employee to do whatever he or she feels necessary to protect life.
15. **Remember! You cannot be replaced, but money can.**
16. Write down everything that happened, describe the robber's body features, and identify marks, clothes, voice, race, sex, height, weight, and nationality. Also, write down if anyone was with them and their departure method, on foot or in a vehicle, type of vehicle, color of vehicle, and which direction they went.

Management should be notified immediately that a robbery has occurred. At the same time, Management will inform the police, Board President, Supervisory Committee Chairman, FBI, and any medical emergency agency that might be needed. All other personnel in the area are asked to write down what they observed and have been instructed not to enter or touch anything in the robbery area. If other members were present in the lobby, they were asked to write down everything they observed without discussing it with anyone else.

All other personnel has been instructed to:

1. Lock the safe/vault.
2. Secure all areas to keep anyone from tampering with evidence.
3. Put a sign on the door stating the credit union is closed due to a robbery.
4. If possible, a member of Management is positioned outside to greet the authorities.
5. Remain calm.

### Hostage Situation

If the robber tries to take a hostage, employees have been instructed to do whatever is necessary to keep going

with the robber. Employees have been told to do anything to make themselves undesirable to the robber. They have been informed of the great danger of being harmed later if taken hostage.

#### Other Employee Security

There are other times when our employees may be involved in a dangerous situation. They have been instructed on how to handle upset and unsafe members. The employee has been asked to stay calm and try to calm the member. All employees should remain alert to what is going on around them and contact Management if another employee is in danger. Some offices are situated so that should an emergency arise, the office can be observed by employees who can summon help from other employees or the proper authorities.

#### Problems Outside of Credit Union Building

If troubled or suspicious persons are outside the building, the situation should be watched very closely, and if needed, the authorities should be called. All staff members are instructed not to enter or leave the building alone (except for a person who opens the building each morning). No employees are allowed to enter the building after regular business hours without Management approval.

Employees have been educated on how to manage the trip to and from work each day: the route should be changed often; stay alert of suspicious people or situations; avoid high-risk areas (if possible); lock cars immediately upon entering and keep them closed while driving; park in well-lit areas; check beneath the car; have keys in hand when going to the vehicle; never pick up hitchhikers under any circumstance; have actual numbers in an envelope in the glove box so that if the car breaks down, lower the window enough to pass the envelope through and ask whoever stops to make a call for you; don't accept a ride, and stay in your car. If they are being followed, do not drive home or work; go directly to the nearest police or fire station for help.

### **Emergency Preparedness, Disaster Recovery, and Information Systems (IS) Security Policy**

Members Exchange Federal Credit Union's Emergency Preparedness, Disaster Recovery (DR), and Information Systems (IS) Security Policy, together with departmental procedures, provides plans for responding to emergencies or disasters in all institution areas and continuing operations in an emergency or disaster. The policy's IT, and Programming Security section addresses overall security and preparedness considerations unique to the IT and Programming area and critical to the entire organization.

This policy was adopted to delineate viable guidelines and procedures to be followed in an emergency or a disaster and provide a plan of action to protect company personnel, members, and company and member information. The plan of action would also enable the financial institution to continue to operate as closely as possible in a "business as usual" manner following an emergency or disaster.

~~Since~~ the number and type of emergencies or disasters that could occur are numerous. Since each particular event could have many different variables, the plan is written to cover a significant emergency or disaster situation. It is designed to protect human life, financial institution facilities, equipment, and records. Implementation of this plan or portions of this plan could result from a nuclear attack, natural disasters such as fires, floods, earthquakes, hurricanes, tornadoes, technological disasters, hardware/software disasters, riots, strikes, or even disgruntled employees.

The extent to which the plan is implemented depends on the importance of the emergency or disaster. The degree of implementation will be a decision of the Emergency Assessment Team in most instances. An emergency or disaster in the IT area will be managed under Susan Boshart, Executive Vice President, Misty Munn, Senior Vice President and ~~Michael Spotts~~ Jacob Hampton, Network/Programming Manager.

#### Meeting Place for Evacuations

In the event of an evacuation due to fire, gas, or other emergencies, below are the designated areas at each branch location:

Marketridge – across Marketridge Drive in the parking lot by the mailbox.

Pearl – across Metroplex Boulevard in the parking lot.

Byram – the parking lot of Barnett's Body Shop.

## Extortion

Extortion may involve any employee and could have a hazardous outcome. Therefore, employees have been made aware of various situations and have received training on how to handle them. The employees have been instructed to extortion at and outside the office.

### Receiving Calls at Work, Employee or Family Member Kidnapped

1. Be calm and think.
2. Slow everything down.
3. Keep the caller on the phone as long as possible.
4. Ask as many questions as you can.
5. Write down everything said, if possible.
6. Be exact.
7. Try to alert another employee.

### Questions to Ask

1. Who is this? \_\_\_\_\_  
Time of day call started. \_\_\_\_\_  
The time of day call ended. \_\_\_\_\_
2. Where are you calling from? \_\_\_\_\_
3. Is this a joke? \_\_\_\_\_
4. How do I know this isn't a joke? \_\_\_\_\_
5. Can I talk to...? (get code word) \_\_\_\_\_
6. Is he/she all right? \_\_\_\_\_
7. What are they wearing? \_\_\_\_\_
8. How do I know you want to harm them? \_\_\_\_\_
9. Why are you doing this? \_\_\_\_\_
10. What exactly do you want? \_\_\_\_\_
11. How much do you want? \_\_\_\_\_
12. How do you want it? \_\_\_\_\_
13. How should it be wrapped? \_\_\_\_\_
14. Where should it be delivered? \_\_\_\_\_
15. When should it be delivered? \_\_\_\_\_
16. How should it be delivered? \_\_\_\_\_
17. Is it ok for my assistant to deliver the money? \_\_\_\_\_
18. Who should I give it to? \_\_\_\_\_
19. How will I know them? \_\_\_\_\_
20. How will they know me? \_\_\_\_\_
21. Please repeat instructions to make sure I have them correct \_\_\_\_\_

As soon as the phone conversation is completed, write down their sex, estimated age, accent; attitude; mannerisms; background noise; unusual words used, is the voice familiar? Who? Is the voice disguised?

Do you think the threat is real? \_\_\_\_\_  
Why? \_\_\_\_\_

Then sign your name and date what you wrote

If no one in the office was aware of the call, tell Management, who will contact the proper authorities and the FBI. Information is given to Management and the officers, and a decision is made on how it will be handled.

## **Bomb Threats made by phone**

Try to keep the caller on the phone as long as possible. If the bomb threat is serious, the person calling may answer all of the questions listed below, believing no one will be able to tell anyone because the bomb may go off. However, the employee may be able to summon help by getting the attention of other employees, who will alert the authorities while talking to the bomber.

1. When is the bomb going to explode? \_\_\_\_\_
2. Where is the bomb right now? \_\_\_\_\_
3. What does the bomb look like? \_\_\_\_\_
4. What kind of bomb is it? \_\_\_\_\_
5. What will cause the bomb to explode? \_\_\_\_\_
6. Who placed the bomb? \_\_\_\_\_
7. Why did you place the bomb? \_\_\_\_\_
8. When was the bomb placed? \_\_\_\_\_
9. What is your address? \_\_\_\_\_
10. What is your name? \_\_\_\_\_

While the employee is talking on the phone, other employees evacuate the building, and authorities are called.

### ***Member Safety***

As with the employee, the member's life is always considered when they are in or near the building and a situation arises. The member is informed about what is happening and must abide by the same rules as the employee. However, the member has not been to the seminars and has not been trained on what to do. At this time, the Management and employees aid the member to safety. This may include the building and property evacuation or moving to a safer area inside the credit union building. In any case, the actions discussed earlier must be adhered to as closely as possible. These preparations are:

1. Lock the safe.
2. Secure all Teller Areas.
3. Close all file cabinets.
4. After all employees and members are safely out of the building, lock all doors to the credit union.
5. Leave the building.

## **Fire in the Building**

If the fire is contained in a small area and handled by the employees, it will be put out with the proper fire extinguisher or water. The building will be evacuated if needed, and the Fire Department will be summoned. If the fire were more than a small trash can fire, the Fire Department would be called to inspect the building.

The credit union is equipped with a Fire Alarm that will sound whenever there is smoke or anything that sets it off. The Main Office is equipped with a sprinkler system. The Fire Department will send their trucks to the building for assistance. The nearest Fire Department to the Main Office Branch is the Ridgeland Fire Department. The Byram Fire Department is approximately 1.7 miles from the Byram Branch. The Pearl Fire Department is about .5 miles from the Pearl Branch.

### **Main Office**

#### Fire Extinguishers:

1. First Floor – outside elevator and hall by the Collections Department.
2. Second Floor – outside the elevator, outside Computer Room, and hall by the kitchen.
3. Computer Room - Halotron

#### Exit Locations:

1. First Floor – front lobby doors, employee entrance by the Collections Department, employee entrance by

- imaging area.
2. Second Floor – employee entrance by the kitchen.

### **Byram Branch**

#### Fire Extinguishers for General Use:

1. Right of the front door
2. Right of the back door

#### Exit Locations:

1. Double doors at the front entrance of the building.
2. The back door, beside the break room
3. Side door, side of ATM

### ***Pearl Branch***

#### Fire Extinguishers:

1. Back door, beside the break room door.
2. Storage area beside the drive-thru.

For Fire Safety, all doors are unlocked each day.

Every effort is made by both staff and Management in the credit union's evacuation to leave the building in an orderly and efficient manner so that everyone's safety is maintained. First aid boxes are stocked and located in the kitchen cabinets of all branches.

### **Severe Weather**

In a tornado or strong wind, the employees have been instructed where to go and what to do.

#### **Main Office**

It has been pre-determined that the main office's safest rooms are either the PSR file room or the Phone Center/Imaging Area. Both rooms contain no glass windows and are located on the First Floor.

#### ***Byram Branch***

It has been pre-determined that the safest room at the Byram Branch location is the vault.

#### ***Pearl Branch***

It has been pre-determined that the safest room at the Pearl Branch location is the vault.

Both Management and employees will work together to secure the building from vandalism before the weather becomes so dangerous they have to seek shelter for themselves. The cash will be placed in the safe, the safe will be closed and locked, doors will be locked, blinds will be closed, and power will be shut off.

### **Building Safety**

With the board of directors' approval, the credit union management has tried to fortify the credit union building as much as possible without attracting undue attention from undesirable persons. As mentioned earlier, we have inside monitors, alarms, signals, devices, and various means of communicating emergencies. The outside of the building is also addressed with precautions taken to ensure member and employee safety. Individual lights and monitors have been installed to aid in the daytime and after-hours situations. Many procedures are known only by Management, Security, Police, and Emergency Authorities.

### **Chain of Command**

Should the credit union suffer a loss to its Management, Staff, Supervisory Committee, and Board of Directors, the

following chain of personnel will take over this credit union's day-to-day operation until the problem has been taken care of and other personnel hired?

- A. President/CEO (Manager)
  - 1-a. Executive Vice President(s)
- B. Supervisory Committee Chairman
  - 1-b. Supervisory Committee Members
- C. Chairman of the Board of Directors
- D. Vice-Chairman
- E. Secretary/Treasurer
- F. Board Member who has served the most prolonged time graduating downward until the last one.
- G. The Mississippi Credit Union System will assist the leadership in any way needed.

### **Mishandling of Funds and Credit Union Accounts**

The credit union has taken many steps to assure our members, CUNA, NCUA, and the Mississippi Department of Banking and Consumer Finance, that everything possible is being done to oversee every account and its employees' day-to-day activities and suppliers. The credit union has secured and maintained many checkpoints of all daily activity involving every aspect of the credit union business using many transaction checks and balances. All errors and transactions must be corrected and balanced each day before closing.

The National Credit Union Association (NCUA) audits the credit union at least every 18 months. An outside agency is hired, or the Supervisory Committee performs an audit. Any problem found must be corrected before the audit is completed.

Any staff member's confirmed misuse of credit union funds will cause that employee to be terminated even though restitution is made. The staff member will also be prosecuted to the fullest extent of the law. The Employee Handbook covers the procedure for employees suspected of or observing anyone else misusing credit union funds or mishandling accounts.

The Supervisory Committee has the authority to close the credit union should there ever be a problem with incompetent or insecure handling of the credit union accounts.