

	<b>MEDFIELD POLICE DEPARTMENT</b>	<b>POLICY NO 2.11</b>
<b>BANK ROBBERIES</b>		
MASSACHUSETTS POLICE ACCREDITATION STANDARDS REFERENCED: NONE		DATE OF ISSUE: 06/04/2023
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## I. GENERAL CONSIDERATIONS AND GUIDELINES

In the past, bank robbery was generally the work of the professional criminal who prided himself/herself on his/her planning and performance. Today, bank robberies are often committed spontaneously and impulsively by amateurs whose instability and lack of experience increases the possibility of physical injury for bank employees and bystanders alike. Weapons may be carried or displayed in most bank robberies, but written notes threatening physical harm presented by robbers who may or may not be armed are often used to avoid attracting the attention of anyone but the particular bank teller.

Responding to an alarm of a bank robbery in progress requires the highest level of professional competence on the part of a police officer. [S]he must be keenly alert, prepared to meet a potentially dangerous situation and certain of his/her responsibilities in such an emergency. [S]he should be thoroughly familiar with traffic patterns in and around bank locations in the community and should predetermine probable escape routes and review possible pursuit tactics. Far too often, police officers become complacent in their response to a reported bank robbery because of the many false alarms that occur. Many officers have been seriously injured, some fatally, because they did not take every necessary

precaution for their own safety. Plainclothes officers are particularly at a disadvantage when they respond to a bank robbery in progress as in the confusion at the scene they may be mistaken for a suspect, with possibly tragic consequences. Such officers should be most careful in their approach and ensure that they are clearly identified as police officers before taking police action. An off-duty officer, out of police uniform, can also be placed in a difficult position by being present at the scene of a bank robbery. Unless a human life is imminently in danger, an off-duty officer in this situation is best advised to act as a bystander. [S]he should not intervene or take any police action unless [s]he can clearly do so without endangering himself/herself or others. [S]he should, of course, make every effort to observe and note any information that will aid in the subsequent pursuit of the robbers.

Although a typical bank robbery is carried out in the shortest possible period of time, an efficient bank hold-up alarm system and a rapid response by police officers dispatched to the scene can result in trapping the criminals inside the bank. As a consequence, bank employees and customers may be held as hostages with perilous possibilities. Bank officials quite generally agree that an armed confrontation of this kind should be avoided if at all possible. They also favor an outside the bank response by police officers arriving at the scene until a determination is made: (a) whether the alarm is valid or false, (b) whether the robbers have already left the bank premises, or (c) whether the robbers are still inside the bank and a hostage situation is possible. The police are equally concerned with any possibility of physical harm to innocent persons in a confrontation between police officers and armed robbers trapped inside a bank. At the same time they have the serious responsibility for the prevention of bank robberies and for the successful apprehension of bank robbers when such crimes are committed.

If a hostage situation should develop at the scene of a bank robbery as a result of the swift arrival of the police. The Chief of Police, or a designated superior officer, shall be available at all times to assume direct command of police operations at the scene of such an emergency. The primary consideration in such cases shall be the safety of the hostages and of the police personnel and others present at the scene. This policy should be foremost in the minds of all police officers and guide every tactical decision made during such a confrontation.

## II. POLICY

### A. It is the policy of this department to respond to all bank alarms.

1. Even when a bank employee indicates in a verification call that the alarm is false, the department shall nevertheless respond to each and every bank hold-up alarm as if it was genuine, until officers have verified that the alarm was false.

2. When responding to robbery alarms at financial institutions, officers shall follow the procedures set forth in this policy in order to enhance the possibility that the criminals are apprehended and observe proper precautions for the safety of officers, bank employees and bystanders.

### III. PROCEDURES

#### A. Dispatcher/Desk Officer Responsibility

1. **DISPATCH PERSONNEL TO SCENE:** Upon receiving a bank hold-up alarm, the dispatcher or desk officer shall immediately dispatch sufficient police personnel to the scene, depending upon the circumstances, and then notify the officer-in-charge.
  - a. If the robbery is in progress, a sufficient number of officers shall be dispatched to establish a superior police presence at the scene.
  - b. A controlled police response to strategic locations is necessary so that every responding police unit does not end up at the front door of the bank.
  - c. If the robbery has already occurred and it has been determined that the robbers have fled, a minimum number of officers shall be dispatched to conduct a preliminary investigation at the bank while other officers are deployed to possible escape routes in an effort to apprehend the suspects.
2. **VERIFICATION:** The dispatcher, desk officer or the officer-in-charge shall telephone the bank and inform the answering bank employee that a bank hold-up alarm verification is being made by the police department and ask whether a robbery has occurred or is in progress.
  - a. Alarm verifications should not be considered totally foolproof as the robbers may answer the telephone or the answering bank employee may be under the direct control of the robbers.
  - b. If the answer received to an alarm verification call is that the alarm is false and that no robbery is occurring or has occurred, instruct the bank employee to carry out the prearranged plan of having a bank employee meet the responding officers outside of the bank building and to notify them that the alarm is false.

- c. Stress the fact that the responding officers will assume that a bank robbery is in progress unless they are promptly met.
  - d. Even when it is stated that the alarm is false, the police shall nevertheless respond to each and every bank hold-up alarm as if it was genuine, until police have verified that the alarm was false.
  - e. If an alarm verification call to the bank is not answered, it may indicate that a robbery is in progress and that the hold-up alarm may be valid.
  - f. The dispatcher or desk officer shall immediately notify the officers responding to the scene of any additional or supplementary information received, particularly any information as to the number of robbers, their description and whether they are armed.
3. PHONE REPORTS: If the dispatcher or desk officer receives a report of a bank robbery by telephone, [s]he should take the following action:
  - a. The caller shall be kept on the line while officers are dispatched to the scene;
  - b. If it is then ascertained from the caller that the robbery is over and that the robbers have left the scene, obtain the best possible description of the suspects, their method of transportation and direction of flight and broadcast this information immediately to the responding officers and to all patrol units; and
  - c. If it is ascertained from the caller that the robbery is in progress and that the robbers are still at the scene, obtain the details quickly, notify the responding officers immediately, then dispatch sufficient backup officers and a superior officer to the scene.
4. The dispatcher or desk officer shall be alert for the use of diversionary tactics by criminals planning a bank robbery who may falsely report the need for police assistance at a nonexistent accident, fire or other emergency in order to draw police units away from the scene of the planned robbery.

5. Once it has been determined that the bank robbers have fled, notify adjacent police departments to cover all possible escape routes, in accordance with a prearranged mutual aid plan, and provide these police agencies with all available descriptive information for this purpose. Notifications should also be made to the State Police and the F.B.I.

## B. Patrol Officer Responsibilities

1. Officers responding to the scene of a reported bank robbery shall proceed to the location as quickly, directly and safely as possible, following all departmental instructions for safe driving procedures under emergency circumstances.
  - a. Their approach to the immediate scene shall be as unobserved as possible to achieve the element of surprise as the use of the siren and emergency roof lights could alert the robbers of the presence of the police and create a possible hostage situation.
  - b. While en route to the scene, officers shall be alert for further information from the dispatcher and be observant for a possible getaway car traveling towards them, or for suspects switching cars on a side street or in a public parking area.
  - c. Officers should also keep a sharp watch for the presence of a lookout or a possible getaway car in the vicinity of the bank. Every effort should be made to apprehend any such car and driver, taking all necessary safety precautions in so doing. (Pursuit, if any, shall be in accordance with departmental Vehicular Pursuit policy.)
2. If a bank employee does not come out to meet the first responding officers, as part of a prearranged plan, the officers should take a safe position, using any available protection as a defensive barricade, to cover the front entrance of the bank and await the assistance of backup officers.
  - a. Backup officers responding to the scene should also safely position themselves where they can cover all other bank exits and notify the dispatcher of the existing circumstances.
  - b. Officers shall prevent entry of civilians into the bank. Persons leaving the bank shall be detained to ascertain that they were not involved in the robbery, to identify them as

potential witnesses, and to interview them for information as to what is occurring in the bank.

- c. Police vehicles parked unattended at or near the scene should not be left with motors running or with keys in the ignition. Vehicles should be concealed, if possible.
- d. Unless the robbers attempt to flee from the bank, all officers at the scene should await the arrival of a superior officer who will take charge and evaluate the situation.
- e. All officers shall avoid the impulse to take immediate action and no police tactics shall be initiated that might unnecessarily endanger their own safety or the safety of bank employees, customers and the general public.

3. The basic rule to be followed should be that no police officer should enter the bank premises while the robbers are still inside, unless so directed by a superior officer.
  - a. While the bank robbers remain inside the bank, police officers shall maintain strict firearms discipline. No firearms shall be used without the authorization of a superior officer, except in an emergency for purposes of self-defense or in the necessary defense of others.
  - b. Every effort shall be directed towards apprehending the suspects after they have left the bank premises, with the least possible danger to the officers themselves or to the public.
4. Patrol units that have not been directed to respond to the scene shall take up pre-determined perimeter positions for the particular bank location and remain alert for further instructions or for taking necessary action to prevent the escape of the suspects.
5. When a patrol officer has definitely determined that a false or needless alarm has been activated, [s]he shall immediately notify the dispatcher or desk officer in order that all other patrol officers can be so informed. Until officially notified by the dispatcher that a false alarm has been verified by a police officer at the scene, other officers should respond to each and every bank hold-up alarm as if it was genuine.
6. When it has been definitely determined that a bank robbery has occurred and that the perpetrators have left the scene, the

dispatcher or desk officer shall be notified as soon as possible of the description of the suspects, their method and direction of flight and all other pertinent information. This shall be immediately broadcast to all police patrol units to assist in the ensuing pursuit and possible apprehension.

7. Upon entering the bank premises to conduct the preliminary investigation, the officers first dispatched to the scene in the primary response vehicle shall be responsible for securing the bank premises, for assisting any injured persons and for the protection and preservation of any physical evidence.
  - a. Lock all bank entrances and exits, except the front entrance which should be guarded, and permit no unauthorized persons to enter.
  - b. Locate witnesses and require them to remain until interviewed unless medical needs require that they be removed from the scene.
  - c. If such witnesses must be allowed to leave the scene because of medical needs, obtain their names, addresses and phone numbers for the follow-up investigation. If a particularly valuable witness is removed from the scene due to medical needs, assign one officer or investigator to accompany that witness and obtain pertinent information from the witness as soon as it is safe to do so, given the witness' condition.
  - d. Remain on scene until relieved by an investigating officer.
  - e. Prepare and submit a full report in accordance with department procedures.

## IV. DISCUSSIONS WITH BANK OFFICIALS

- A. The installation of bullet-resistant, robbery deterrent barriers which provide for clear visibility but furnish protection for bank employees and keep unauthorized persons from entering private bank areas.
- B. The employment of uniformed security guards as a robbery deterrent, especially in high crime areas.
- C. The avoidance of any window displays, window signs, etc., which may block the clear view of the bank interior from the outside and enable robbers to operate without being publicly observed.

- D. The utilization of a team operation of at least two bank employees to open and close the bank premises, morning and evening, to avoid being surprised by robbers at these vulnerable times.
- E. The daily visitation to all banks by on-duty patrol officers, at varying times and with no set pattern, to discourage bank robberies. A written record should be submitted and maintained of such bank visits. This practice can create a degree of familiarity and personal recognition between bank employees and police officers which can be most valuable in the event of a bank robbery emergency.
- F. Bank officials should be advised of the particular vulnerability to robbery of bank customers using automatic teller machines (ATM's). Bank officials and customers should be informed of crime prevention techniques and encouraged to report suspicious persons or circumstances involving ATM's to police.
- G. One of the most important considerations should be the assignment of a bank employee to leave the bank premises when a bank hold-up alarm has been activated, if this can be done safely, and to proceed to a predetermined location to meet the first police officer to arrive and to notify that officer of the source and purpose of the alarm.
  - 1. If the robbery alarm is false, the officer can be quickly informed and [s]he can then take appropriate police action to determine if it is in fact a false or needless alarm.
  - 2. If it is an actual robbery alarm, the employee assigned to meet the police outside the bank can quickly alert the officer and furnish as much helpful information as possible.
  - 3. If a robbery alarm has been activated and there is no bank employee outside to meet the responding police officers, the officers will then have reasonable grounds to believe that a bank robbery may be in progress and can act accordingly.
  - 4. This procedure can save valuable time for the police in obtaining a quick description of the robbers; any vehicle used, the direction of flight, etc., so that pursuit can be initiated with as little delay as possible.
  - 5. It is the practice in certain banks for the bank employee assigned as above to display a distinctive flag or banner of a bright, predetermined color, to quickly alert the responding officers that a false or needless alarm has been activated or that the robbery is

over and the robbers have left the scene. Supervisors should ascertain if any banks utilize this practice.

- H. Bank hold-up alarm drills should be conducted periodically, with the assistance of the police, to familiarize all bank personnel with their responsibilities and to minimize the human error factor.
- I. All bank employees should be carefully instructed as follows:
  - 1. The bank hold-up alarm should be activated, as soon as it can be done safely, whenever it is known that a robbery is being attempted or is in progress;
  - 2. Any information regarding suspicious persons or suspicious activity observed in or around the bank building should be brought to the attention of the police;
  - 3. Victim resistance in a bank robbery can trigger sudden violence and that employees should not do anything foolhardy that could endanger their own safety or the safety of others;
  - 4. They should follow the directions of the robbers carefully as any unexpected action on their part can precipitate violent action;
  - 5. They should carefully follow bank directives regarding the use of "bait money" and "red dye" devices;
  - 6. They should carefully but cautiously observe the robbers and note their physical description, voice identification, method of operation and any other details that can aid in the police investigation; (a physical description form should be filled out immediately while the incident is still fresh in the witness' mind);
  - 7. They should remain in their places until certain that the robbers have left the bank premises and all danger has been removed;
  - 8. They should then immediately close and lock all bank entrances, allowing no unauthorized persons to enter, and telephone all details of the robbery directly to the police department, including, if possible, a description of the getaway car; and
  - 9. They should safeguard the crime scene and any possible physical evidence until the arrival of the police.