No Hats, No Hoods, No Sunglasses

"No Hats" means fewer bank robberies

Bank robberies in Missouri continue to be lower since the "No Hats, No Hoods, No Sunglasses" bank robbery prevention program sponsored by banks and credit unions went into effect two years ago. Here are the numbers about bank/credit union robberies in Missouri since 2001:

* 2001= 123 robberies in Missouri
* 2002 = 139
* 2003 = 88 ("No Hats" program begins in May, 2003)
* 2004 = 92
* 2005 = 65
* 2006 = 87

"We're encouraged that the number of robberies continues to stay down since we began this program across the state," said Bill Ratliff, Executive Vice President of the Missouri Bankers Association. "This is a voluntary program, and only about half of the state's banks and credit unions currently participate. We want to increase those numbers, because we know that the greater the participation, the fewer the bank robberies we'll have."

Banks and credit unions display signs that request customers to remove their hats, hoods and sunglasses when entering the financial institutions' lobbies. This makes identification easier and has proven to deter potential robbbers. "If the robber can be identified, they're almost always caught," said Ratliff.

Ratliff said that bank customers have been very supportive of the program. "It's very non-intrusive. If a customer wears a hat or sunglasses in the bank, the employees simply watch that person more closely."

The program has been endorsed by the FBI, the Missouri Highway Patrol and local law enforcement agencies across the state.

Click here for more information about the No Hats program and click here for an order form for supplies.

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8 Step Program to Implement the "No Hats, No Hoods, No Sunglasses" Policy

1. **Develop your bank's policy.**
   It must be fair and consistent. Everyone should be treated the same.

2. **Order the materials from MBA.**
   A simple order form is enclosed.

3. **Review the program with bank staff.**
   Use the materials enclosed.

4. **Send out statement stuffers to bank customers.**
   Give your customers advance notice of the program.

5. **Review program with local law enforcement officials and with local reporters.**

6. **Put up signs and posters.**

7. **Send out news releases/hold press conference.**

8. **Be prepared for follow-up questions from customers and press.**

   Use the enclosed materials. The message is simple…we're doing everything we can to make banks safe for our customers and employees…and very unfriendly places for criminals.

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Frequently Asked Questions...

Why are you starting this program?

Bank robberies are on the increase. This is a proven, effective program that provides us with a simple deterrent.

What if someone refuses to remove his hat in the bank?

Different banks and credit unions will have different policies. Some will directly ask the person to please remove the hat. Others will simply watch the person much more closely. No customers will be denied service.

Will this cut down on bank robberies?

It will reduce the number of so-called "demand note" robberies. This is where the person comes in, hands the teller a note and demands money. These robbers do not want to attract attention. They want to get in and get out as quickly as possible, and they do not want to be recognized. Often they are from the same community.

How many banks and credit unions are participating in this program?

Approximately 250 banks and 100 credit unions.

Who supports this program?

This program has the support of the FBI, the Missouri Highway Patrol, local law enforcement agencies, the Missouri Bankers Association, and the Missouri Credit Union Association.

Is this the only thing banks and credit unions are doing to improve security?

No, but it is the only thing we will speak about publicly. Missouri banks and credit unions have been upgrading a number of their security arrangements. We are doing everything we can to insure the safety of our customers and employees. Bottom line: We want the word to go out that anyone who comes into a Missouri bank or credit union and commits a crime will be caught and will go to jail for a very long time.

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"No Hats" Options for Banks

❖ Different banks have adopted the "No Hats" program in different ways. Your bank should carefully review the various options and then pick the one that best fits your community.

❖ The most important thing to remember is…whatever option you select… stick to it…and enforce it consistently!

❖ Failure to consistently and fairly enforce your policy could lead to unhappy customers, and possibly legal action.

❖ Option #1. Signs and posters are up in the bank. Someone greets each customer as they enter and asks the customer to remove hats, caps, hoods, and sunglasses. Customers who refuse are taken to a specific desk or teller window and served there.

❖ Option #2. Signs and posters are up in the bank. Customers are greeted and asked to remove materials. Anyone who refuses is then watched closely by bank employees.

❖ Option #3. Signs and posters are up in the bank. No one is approached to remove hats, caps, etc. Anyone who does not remove hats, caps, etc. is closely observed by bank employees.

❖ NOTE: No customer is refused service.

❖ Anyone questioning this policy is given the same response. (See FAQ responses) This program is another level of security for your employees and customers and is a proven method to deter some types of crimes . . . "demand note" robberies, fraud and identity theft.

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Sample Option for Editorial Article

Hats Off to Missouri Banks and Credit Unions

Bank robberies are on the increase. Tough times and a struggling economy make banks appealing targets.

Now, Missouri banks and credit unions are fighting back with the "No Hats, No Hoods, No Sunglasses" program in banks and credit unions around the state. This simple deterrent will allow criminals to be more easily identified. If law enforcement agencies can identify them, they can catch them.

By simply removing hats, caps, hoods and sunglasses in bank and credit union lobbies, customers will be helping deter crime. It's that simple. Anyone wearing these items will stand out and will be noticed. Most criminals want to avoid being noticed.

So, hats off to Missouri banks and credit unions. They want their employees and customers to be safe. And…they want the word to go out that anyone committing a crime in a Missouri bank or credit union is going to get caught and go to jail for a very long time.

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Teller Response Cards

This is part of a statewide effort to make banks safer for you and for us. By removing hats, hoods and sunglasses, it is easier for the police to identify criminals. This is a way you can help us stop robberies, fraud and identity theft.

Feel free to make copies of this card for your tellers.

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Dealing With the Media After a Robbery

1. Designate one person to deal with the media.

2. Inform all other employees to refrain from speaking to the media.

3. Do not allow the media to enter the bank until police or FBI complete their investigation.

4. Do not allow media to photograph the inside of the bank or any witnesses.

5. Do not disclose the names of any bank employees or any witnesses.

6. Do not disclose the amount of money taken.

7. Do not discuss your security system.

8. Do not disclose any security procedures.

9. Do not disclose your bank's policies regarding robberies.

10. After consulting with law enforcement, you may release the following to the media:

    - Date and time of robbery
    - Your name and business phone number
    - A brief statement assuring customers it is safe to continue to bank here

NOTE: Avoid statements such as "Our people did exactly what they were trained to do, they gave them the money and got them out of the bank." FBI officials inform us that these types of statements actually encourage robbers to come into banks feeling they are easy targets.

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Sample News Release

FOR IMMEDIATE RELEASE

Banks and Credit Unions Kick Off "No Hats, No Hoods, No Sunglasses" Program

Missouri banks and credit unions, including (Insert your bank name and/or participating banks in your community.), are beginning a "No Hats, No Hoods, No Sunglasses" policy in their lobbies. "This is in response to the rising number of bank robberies we've seen in Missouri," said Missouri Bankers Association President Max Cook. "The simple act of removing hats, hoods and sunglasses in Missouri financial institutions will make it much easier to identify and capture anyone committing a crime."

Hundreds of bank and credit union locations around the state are participating, said Cook. "Not every institution is participating just yet, but the majority are."

The FBI, the Missouri Highway Patrol, and local law enforcement agencies around the state endorse the program as do the Missouri Bankers Association and the Missouri Credit Union Association.

Cook said this is just one of a number of security improvements banks and credit unions are implementing, but the only one that would be discussed publicly. "This is very simple," said Cook. "We have signs and posters in the banks and credit unions and they politely ask people to remove hats, hoods and sunglasses."

People that refuse will still be served, said Cook, but "everyone in the bank will be watching them a lot more closely."

Law enforcement officials say that the "No Hats" policy is an effective deterrent to the so-called "demand note" criminals. These are typically unarmed individuals who want to enter and leave the institutions without being noticed.

"We want to do everything we can to make our banks and credit unions safe for customers and employees," said Cook. "We also want to do everything we can to insure that if someone enters a Missouri bank or credit union and commits a crime, that person will be caught and will go to jail for a very long time."

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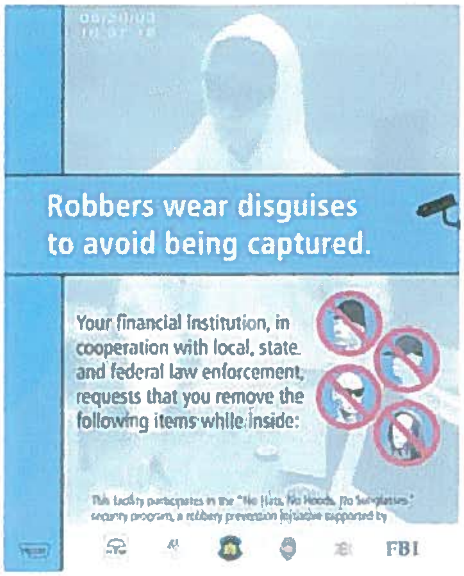
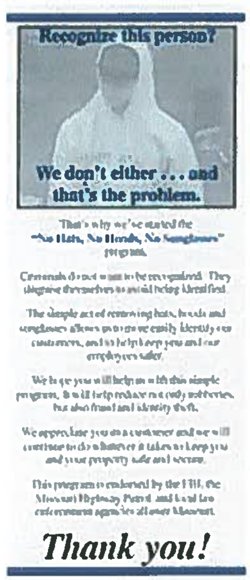
Send this news release to your local media outlets.

NO HATS NO HOODS NO SUNGLASSES PROGRAM PROMOTION MATERIALS



Lobby Posters
8 1/2" x 11"

Door Static Sticker
8½" x 11"



Statement Stuffers

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Top 10 Reasons to Adopt a "No Hats, No Hoods, No Sunglasses" Program…

10. It works. In states and cities where the program has been adopted, bank robberies dropped significantly.

9. It's simple. All it takes is a few signs, posters, and tent cards.

8. It's inexpensive. Expenses are for a few signs, posters, tent cards and statement stuffers, which MBA will provide at low cost.

7. It's great PR. You can follow up with news releases, op-ed pieces, letters to the editor, and press interviews. It keeps your bank's name in the media in a positive light, and it highlights that bank robbers will be caught.

6. It makes your employees and customers feel safer.

5. It allows law enforcement to allocate resources to homeland security efforts.

4. It saves your bank money. Average bank robbery losses are $4,500, usually under your insurance deductible.

3. It increases chances the robbers get caught. If the police can see the criminals' faces, they can catch them.

2. It also helps reduce bank fraud and identity theft.

1. Did we mention that it works?

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