Your online connection to important information, service updates, and happenings for Pennsylvania credit unions

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### FBI Releases 2010 Bank Crime Statistics

## Pennsylvania Ranks In Top Five of National Bank Robberies

Robberies occurred at 396 U.S. credit unions last year, according to the Federal Bureau of Investigation (FBI) 2010 Bank Crime Statistics Report released earlier this month. Credit unions also experienced 11 burglaries, one act of larceny and zero extortions, the report said.

Between January 1, 2010 and December 31, 2010, there were 5,546 robberies, 74 burglaries, eight larcenies, and 13 extortions of financial institutions reported to law enforcement. The 5,628 total reported violations represent a decrease from 2009, during which 6,065 violations of the Federal Bank Robbery and Incidental Crimes Statute were reported.

Pennsylvania ranked third in the nation with the total number of bank robberies. California is first with 805 robbers, followed by Texas, 464, and Pennsylvania, 292. Rounding out the top five are Ohio, 263, and Florida, 243.

In the Northeast region, which includes New England and the Middle Atlantic (New Jersey, New York, Pennsylvania), Pennsylvania had the highest bank robberies in 2010 at 292. However, the Northeast region had the lowest total number of robberies – 985 – of the four regions. The most common location is southern and western states.

Friday is the most popular day for robberies of financial institutions. Regardless of the day of the week, violations between the hours of 9:00 a.m. and 11:00 a.m. were the most common.

An FBI agent in Pittsburgh advised *Keystone Extra* that the number of robberies typically peaks in the spring – the second quarter of the year. The



economy, drug dependency, and job situations are often the cause of the crimes.

The report also showed that most robberies occurred in commercial districts, followed by shopping center locations.

Most financial institutions that were victimized had working security alarm systems and surveillance cameras. More than 200 had guards on duty.

The most common methods included: demand note (3,142 incidents); oral demand (3,096 incidents); firearm used (1,445 incidents); and use of a weapon threatened (2,461 incidents). In the extortions, perpetrators used or threatened to use explosive devices during five incidents and made threats by telephone in eight incidents.

The FBI stresses the importance of scheduling quarterly reviews of robbery procedures and prevention, and to provide adequate training for all staff.

Five cost-effective ways to protect your credit union and staff from these crimes are detailed on page two.

For the complete 2010 Bank Crime Statistics Report, visit www.fbi.gov.

## **Five Cost-Effective Ways to Thwart Robberies**

With the recent and lingering recession causing many individuals to ponder new ways to make money, some individuals venture down the wrong path and take desperate measures like robbing banks and credit unions.

Credit Union Centers (http://www.cucenters.com) of Indianapolis shares five, cost-effective ways credit unions can help secure their branches from these crimes.

Among the things a credit union can do for less than \$2,500, are:

- 1. Train staff to look up and verbally acknowledge everyone who walks in the door. The FBI lists an alert staff as a top defense against robbery. Robbers will often "case" a facility before the robbery. Staff are more likely to identify this activity if they are alert to each visitor. If necessary, install a low volume door chime (about \$150 installed) to alert staff when someone enters the building.
- 2. Make your lobby design a robber deterrent. Place physical barriers, such as check-writing stands or queuing lines, between the entrance and teller area to prevent a robber from making a straight line from the entrance to the teller and vice versa.
- 3. **Install time-delay locks on vault cash storage.**Robbers want to get in and out in a hurry. A time-delay lock (about \$850 installed) requires staff to wait five to 15 minutes after entering the lock combination to access vault cash. Signage posted on the vault door identifies the lack of immediate access to the area. Robbers generally will not wait for the necessary time to expire. Although time delay locks won't prevent a robbery, they reduce the chance of a large loss associ-

- ated with vault-cash theft. The delay in access requires adjustment by staff and management, but with planning, operations generally are not affected.
- 4. Review images on security equipment and make adjustments, if necessary. Adjust security cameras so each teller window is covered by at least one camera with the head of a member standing at the teller window filling a minimum 15 percent of the image. Lenses should be focused for sufficient image quality for positive identification of facial features.
  - Consider installing a pinhole camera (about \$650 installed) at eye level within the doorframe of the entry exit door. Robbers will often hide their face from an exposed camera over the teller line, but they are usually looking straight ahead as they exit the branch.
- 5. Make branch security a priority for all staff. Schedule quarterly security meetings for branch staff and review before-, during-, and afterrobbery procedures. A well-trained staff with fresh information will help if, and when, an actual robbery occurs. Networking with the police and other local financial institutions to share procedures and details of robbery activity will help refine internal practices and alert staff of recent local robbery activity.

Getting to know your members, greeting them at the door, and looking up when they walk in shows members and possible criminals that you're alert.

If a robber is watching the credit union for any amount of time, they won't go near it because of how alert everybody is. They may go somewhere else.

# **Education & Professional Development**.

# **Calling All Emerging Credit Union Leaders**

Pennsylvania credit unions are looking for the go-getter in you!

Are you prepared for an inspirational future in the credit union world?

Looking to grow your leadership skills or perhaps your leadership team?

Registrations are now being taken for the Judge/Bradley Leadership School held at the Penn Stater Conference Center from August 7-11, 2011.

The *Judge/Bradley Leadership School*, a partnership between the Association and Penn State Business Solutions, is built on 57 years of professional leadership training. With a focus on the gradit union environment, you will develop lifelong



training. With a focus on the credit union environment, you will develop lifelong lessons in leadership, communication, and team building.

This year, you can expect growth on both a professional and personal level regardless of your current position at the credit union. There are two tracks to choose from — Basic and Advanced Management Training. In addition, the invigorating Shaver's Creek experience will energize the team-building leader inside of you.

Visit the *Judge/Bradley Leadership School* webpage on the Association's website, or download the brochure for more information.

#### **Products & Services**

#### Create an Uncommon Bond

Member engagement leads to more referrals, larger balances, and additional sticky services. Raddon Financial Group (RFG) can help you strengthen the bond with your members by measuring their level of engagement through a member survey.

Each year more than 200 credit unions rely on RFG's surveys to improve loyalty through analysis and benchmarking of 20 unique service quality attributes. RFG's research and analysis points to strategic and tactical opportunities that help grow sales, enhance service, and improve overall performance.

In addition to the traditional "must-have" research objectives such as member loyalty, potential, share of wallet, and service quality, RFG evaluates new and emerging research issues affecting your credit union and your members, including:

- Your members' level of engagement
- The Gen Y segment
- Your competition by institution type
- Social networking

Find out how your credit union can strengthen the bond with your members to improve loyalty and overall financial performance by participating in any of RFG's mail, email, Web, and phone surveys including:

- Member Relationship
- Service Quality
- Share of Wallet
- Closed Account
- Brand Awareness
- Raddon Research



For thousands of financial industry executives, Raddon's research is a reliable, objective resource for daily business decisions. Since they only serve the financial services industry, they apply their practical know-how and research methodologies to the unique challenges and opportunities of credit unions.

To learn more about RFG's survey programs, click here to download a Member Research brochure or call 800-827-3500.

## Gift Giving Easier than Ever

There's no easier time of the year to promote your Visa Gift Card Program than this spring with Mother's Day, Father's Day, and graduation celebrations right around the corner. They can be used anywhere Visa is accepted worldwide, including in-store, online, and by phone, and are more functional than a gift certificate and safer than cash.



The Visa Gift Card Program through ICUL Service Corporation offers a turnkey solution, is competitively priced at only \$1.25 per card, and easily managed. With six contemporary new designs, statement inserts, Web banners, and lobby posters, you can put the convenience of Visa gift

cards in your members hands with ease.

Order your supply today. Click here for more information or contact Chantel Hassinger at 800-932-0661, ext. 5263.

## **Convention Countdown**

# Who Will Be Named the 2011 Youth Ambassador?

For 34 years, the Credit Union Youth Ambassador of Pennsylvania Contest has been the highlight of the Association's Annual Convention. Each year, the level of competition is more challenging and exciting.

As we celebrate the 35th year of the contest in Hershey on May 12, there's no doubt that the 12 chapter finalists will raise the bar even higher as they compete for the 2011 title.

Join us Thursday evening at 7:30 p.m. for the contest, featuring Melanie Gardner of FOX43, as the evening emcee.



Congratulations to the state finalists: Randi Ewing, WEST-AIRCOMM FCU, Beaver Valley Chapter; Kevin Tyson, Sun East FCU, Delaware County Chapter; Michael Williams, Erie General Electric FCU. Erie Chapter: Brandi Kempfer, Belco Community Credit Union, Harrisburg Chapter; Kevin Edwards, Keystone FCU, Lan-Chester Chapter; Renee Bredniak, Washington Community FCU, Monongahela Valley Chapter; Kimberly Miller, Superior Credit Union, Montgomery County Chapter; Whitney Thompson, American Heritage FCU, Philadelphia Chapter; Joshua Madore, Riverset Credit Union, Pittsburgh Chapter; Christina Ulrich, Utilities Employees Credit Union, Schuylkill Valley Chapter; Katelyn Huling, Horizon FCU, Susquehanna Valley Chapter; and Alli Garner, First Capital FCU, York Chapter.

While the judges deliberate the contest winners, the Association will present awards to credit unions, recognizing their achievements in community and member service, as well as for outstanding newsletters, annual reports, and websites.

Immediately following the Youth Ambassador Contest & Awards Ceremony, CUNA Mutual Group will host an Ice Cream Social. Everyone attending the Convention and contest is invited to attend and enjoy ice cream served by CUNA Mutual staff.

Visit www.pcua.coop for convention details.

#### Credit Unions in the News \_



Barry Ashenfelder, President/CEO of LANCO FCU, and Stacey Remick, Member Services VP, present a donation of \$3,719 to Hospice of Lancaster County representatives Lauren Musser and Tim Beaver III. The credit union produced and sold cookbooks and employees participated in casual dress days to raise funds for the charity.



Old Forge Area High School students and members of the Ticket Wizard program, gather around Nina Waskevich, VP of Marketing & Sales for Tobyhanna FCU, who presented the group with a \$1,000 donation to help fund their attendance to the New York City Trade Fair. The students exhibited their Ticket Wizard project at the Fair.



Members 1st FCU recently presented a \$15,000 check to the Multiple Sclerosis Society-Central Pennsylvania Chapter. Participating in the presentation were: Greg Schank, VP of Branch Operations; Margie Adelman, President of the National Multiple Sclerosis Society-Central Pennsylvania Chapter; and Bob Marquette, President/CEO of Members 1st FCU. Members of Diamond Credit Union staff,

Members of Diamond Credit Union staff, Board of Directors, and Management, along with the architect and contractors, participated in a groundbreaking ceremony at the future site of its new branch in Exeter Township. The branch is expected to open in early 2012.



TruMark Financial employees Linda Nguyen, Branch Manager, and Laura Wolfinger, VP, Loan Servicing, present George Growcott of AMBUCS with an \$840 donation.

AMBUCS purchased a customized tricycle for Colin Harkin, to help him improve his motor skills and strengthen his lower extremities. Also pictured at right are Kevin Harkin, Megan Harkin holding Emma Harkin; and Colin Harkin on tricycle. Kneeling is Annemarie Convey, Colin's physical therapist.

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News stories and photographs are welcome. Submit information for publication to janet.johnson@pcua.coop.



# Events Calendar

#### **April**

17-23 National Credit Union Youth Week

19 Financial Education Boot Camp, Moon Township

19
Compliance Town Meeting,
Wilkes-Barre

20 Compliance Town Meeting, Plymouth Meeting

21 Compliance Town Meeting, Harrisburg

#### May

11-13 Annual Convention & Expo, Hershey

#### June

8-9 Lending Conference, State College

24-25 Volunteer Development Conference, Lancaster

#### **August**

7-11 Judge/Bradley Leadership School, State College

Visit www.pcua.coop
or contact the
Association's Education
Department for details
on education programs
and webinars.