



CORNERSTONE  
LEAGUE

# ROBBERY TOOLKIT

*Updated August 2022*



## Table of Contents

Robbery Preparedness	2
Bait Money & Dye Pack	4
Actions to Take During a Robbery	5
In the Event of a Holdup in the Lobby	5
In the Event of a Holdup in the Drive Through	6
Robbery Emergency Assignment Protocol	7
Robbery Response Duties	8
Scripts	9
Bomb Threat Procedure	10
Bomb Threat Checklist	11
Appendix 1 - Robbery Witness Record	12
Appendix 2 - Bait Money Record	13
Appendix 3 - Robber Identification Form	14
Appendix 4 - Emergency Contact List	16
Appendix 5 - Emergency Closing Sign	17

## Guidelines

Ensure that all employees know the location of the Robbery Kit, have access to it, and have reviewed the contents.

In advance, assign one employee the responsibility of distributing the contents of the kit.

Employees given assignment cards need to immediately follow instructions on the cards. If more cards are on hand than employees, distribute them as evenly as possible.

Other employees and members should immediately complete Robber Identification forms.

Do not discuss robbery with fellow employees or other witnesses until Law Enforcement has completed its investigation.

Robber Identification Forms and Assignment Cards should be returned to the employee who distributed the contents of kit. Robber Identification Forms must be given to Law Enforcement officials.

Credit unions must face the possibility of robbery on their premises realistically, and they should give security training a high priority. Employees should be trained in the latest methods of robbery prevention, which will improve their chances for safety and their ability to provide information that could help in the apprehension of the criminal. In addition, this preparation can lessen the emotional aftereffects of being involved in an armed robbery.

- Opening and closing procedures should be established. These could include:
  - Have several employees present when opening and closing the credit union.
  - Inspect the credit union for forcible entry before entering the building.
  - One employee searches the premises before admitting others. If all is clear, the employee entering the credit union first can signal the companion with some prearranged sign.
  - At closing make sure no one is hiding in the credit union.
  - At closing one employee can enter the parking lot first and can signal the companion with some prearranged sign if it is safe.
- Every credit union should operate with cash policies and a protection system. Each employee handling cash should be trained in the various possible types of attack, and the employee should follow good cash handling practices. A cash system should work two ways, by protecting both lives and money. Periodic surprise audits should be done to ensure all cash protection rules are being followed.
  - Try not to open the cash vault too often.
  - Do not maintain more surplus cash at a teller station than what the policy states.
  - Always keep money out of reach of members.
  - Make sure employees do not display large amounts of money.
  - Teller station counters should be designed to keep cash out of sight.
  - Be cautious when counting large amounts of cash in areas visible to the public. Large amounts of money exposed to view represent a temptation not only to robbers but to employees and members alike.
- Physical security measures include:
  - Maintain a well-lighted interior visible from the street.
  - Ensure signs, displays, plants, etc. do not obstruct the view from the street of the member service area.
  - Always maintaining visibility into the business establishment.
  - Limit entry to authorized persons during hours of operation to limit risk.
  - Storage rooms that have locks that can be opened from the inside. Robbers sometimes lock employees in storage rooms. Hide a key in the room if the lock cannot be opened from the inside.
  - Mark the edge of the doorway with height strips to identify the height of a robber.
  - Employees need to have a complete view of their surroundings such as convex mirrors, an elevated vantage point, and placement of the member service and teller area so that it is clearly visible outside the credit union and serves as a deterrent.
  - Secure the teller and other cash operations. Install barriers to keep unauthorized persons out of these areas.
  - For secure areas, use doors and gates with latches that automatically lock on closing.
  - Install a timed delay switch to turn off exterior lights after the employees have gone for the night.
  - Prominently display surveillance equipment. Be sure to have the equipment serviced regularly. Follow the manufacturer's guidance for recorded back-ups and storage space.
  - Use a dual key, drop or delay-action time-lock safe.
  - A silent alarm system:
    - Could incorporate a daytime holdup feature that reports to a remote supervised area. Make sure employees know how and when, to activate the alarm.
    - Could be unobtrusively activated by an employee who is forced to open the safe or vault.
    - Periodically test standby power and transmission methods.

- When accidentally set off or when it malfunctions, it should be reported immediately to the police to insure an adequate response.
  - All employees periodically need a review and training of the alarm system.
  - Seldom used doors, windows, and other accessible openings should always be kept locked. Doors should have viewers. Doors used for deliveries should be locked when not in use.
  - Maintain good exterior lighting. Adequate outside lighting of the parking area and approach to the business during nighttime hours of operation enhances employee protection. Surveillance lighting to detect and observe pedestrian and vehicular entrances of the business can also help. Adequate lighting within and outside the establishment makes the credit union less appealing to a potential robber by making detection more likely.
  - All shrubbery and trees, that a criminal could use to hide, should be cut back, and maintained.
- In certain high-risk areas or businesses, consideration should be given to the use of additional deterrents. These may include:
    - The presence of off-duty police or uniformed guards.
    - The use of an armored car service for delivery and pick-up of cash.
  - Maintain a list of emergency contact telephone numbers near the telephone. Have robber identification forms available for employees and witnesses to complete after a robbery has occurred.
  - Vary lunch hours and coffee breaks so several employees are always on duty.
  - Employees should be trained to watch for and report suspicious actions of people inside and immediately outside the premises. Don't hesitate to call the police when worried about a potential risk. Should the person leave before the officer's arrival, write down the description of the suspect and their vehicle for possible police use. A suspicious person that is seen today may turn out to be the robber who returns tomorrow. Examples of suspicious activity could include:
    - Persons monitoring business operations.
    - Persons asking about closing times, volume of business, the amount of money on hand, etc.
    - Persons who appear to just loiter in the area checking the business layout and operations.
    - Persons who may be waiting for a lull in activity and fewer members.
  - Give every member entering the business a friendly greeting. Look each member directly in the eyes. A robber does not want to be identified and such human contact may spoil it for some would-be robbers.
  - Require employees ask for the identification of workers, repair people, guards, police officers, etc. before permitting entry into secured areas.
  - The counter or work area should be cleaned regularly to remove old fingerprints. This increases the possibilities that a robber may leave a readable print behind. Oil or wax-based cleaners should not be used.
  - Try to have at least two employees on duty always. Employing two clerks is a form of "target hardening" because it may make a robbery more difficult to complete and, therefore, more unsuitable to a potential robber.
  - Don't be tempted to use phony signs or equipment. The use of phony surveillance cameras, for example, can destroy the credibility of all other security precautions. Robbers soon learn to ignore them.
  - Publicize the fact that the business uses good cash protection techniques and good protection equipment. Let potential robbers know their profits will be small and their risks high by using signs to convey this message. These visual deterrents (decals, placards, signs, etc.) should explain what safe method is used (dual key, drop or time delay safe) in hopes of deterring a potential robber or explaining the method should a robbery occur.
  - Many police departments have procedures for alarm verification and robbery response. Finding out what they are is advisable so that the employees will know what to expect in case of an armed robbery.

Bait money are bills with known serial numbers, used by banks to aid the tracing of bank robbers. The serial numbers are recorded by the bank either by making a copy or by listing in a logbook. During a bank robbery, if a robber has taken the bait money, details of this can be passed on to the police.

- **Bait money** is a packet of identifiable bills placed in each teller’s drawer and accounted for in the cash reserve fund. It is often kept in the metal clip that triggers the silent alarm, so authorities know money is being passed to a robber. Also, a small tracking device can be attached to help police follow the progress of the money. For your bait money packet to be effective, each bill’s denomination, issuing Federal Reserve Bank, series, and serial number must be recorded. The records should be kept in a locked file, away from other currency and bait money.
- A **dye pack** is a packet of bills equipped with a mechanism that releases a cloud of red vapor, plus optional tear gas, and a burst of red dye. This stains the money and often the robber, making a conspicuous and identifiable escape. The pack does not “explode” as is commonly believed. The pack rests on a metal plate in the teller drawer until passed to the robber. When the robber exits, an electronic scanner in the doorway triggers the dye pack mechanism. About 10 seconds later, the mechanism goes off with a loud report, but there’s no explosion that could hurt someone holding the pack. The robber is often forced to abandon the money because of the identifying stains he may carry on his clothing and skin.

Finally, keep the minimum amount in your drawer. Setup a second drawer for bundled cash or return extra money to the vault. The second drawer is always kept locked. So, if you do get robbed you will be handing out less cash.

**To prepare bait money:**

- You need a written record of the bait money. Record the denomination, band of issue, serial number, series year.
- Consider using lower denominations as bait money. Example: \$10’s or \$20’s
- Store bait money in cash drawer where it can easily and quickly obtain during a robbery.
  - Practice how you will pass bait money during a robbery.
  - Learn where bait money is stored, as to not inadvertently pass to a member.
- Periodically verify and maintain written record of the bait money.

**SAMPLE:**

Denomination	Band of Issue	Serial Number	Series Year
\$10	Dallas	MB77778775B	2003

*Refer to:* Appendix 2 - Bait Money Record

*In the event of a holdup in the lobby:*

- Remain Calm – Do not Panic – Avoid sudden movements or any action that may provoke the robber.
- Obey the robber – Always – Do not attempt heroics.
  - Follow the robber’s instructions exactly.
  - Do not hesitate.
  - Do *only* what you are told to do.
  - Do not attempt to reason with the robber.
- Activate silent alarms as soon as it is safe to do so.
- Hand over *only* the amount of money demanded.
  - Be sure to include bait money, and dye pack (if possible).
- Handle any note given carefully.
  - Try to hold it near to the edges to avoid smearing fingerprints.
  - Set the note aside. Return it *only* if the robber asks for it.
- Be observant.
- You have only a few moments to observe the robber. Apprehension and conviction may depend on *your* description.
- Be sure to check the robber’s height against the counter and door height markers.
- Activate the silent alarm a second time as the robber is leaving.
- Lock your cash drawer.
  - Secure all remaining currency and valuables.
- Observe the direction of escape.
  - As soon as it is safe to do so, carefully approach a door or window and try to observe the robber’s direction of escape.
  - Observe any accomplices or witnesses outside.
  - If a vehicle is used, try to obtain its description and license plate number.
- Notify your manager.
  - Tell your supervisor, manager, security guard, or other person of authority that you have been robbed.
- Protect physical evidence.
  - Return to your workstation and protect any physical evidence the robber might have left behind.
  - Block off the area in front of your station to protect footprints.
  - Do not touch anything the robber might have touched.
- Discuss the robbery *only* with designated law enforcement and credit union management.
- Fill out a Robber Identification Form. (*Appendix item 3*)

*Refer to:* Appendix 3 - Robber Identification Form

*In the event of a holdup in the drive through:*

- Remain Calm – Do not Panic – Avoid sudden movements or any action that may provoke the robber.
- Activate silent alarms as soon as it is safe to do so.
- Delay the robber as long as possible while verbally assuring him that you are attempting to comply with the demand. If you can do so safely, signal the closest employee.
- Handle any note given carefully.
  - Retain any note or written demand, even if the robber wants it back.
  - Set the note aside.
- Be observant.
  - Obtain a description of the robber(s) and any vehicle(s) used.
  - Get the license plate numbers.
  - Observe any accomplices or witnesses.
- Immediately take protective shelter, either duct out of site, or lock cash drawer and leave the drive-up area.
- If an alleged explosive is placed in the tube, do not touch it. Send all tubes outside and turn the system off.
- If any money is delivered at all, deliver only the special bait money, and dye pack.
- Notify your manager and security as soon as possible.
- Front doors should be locked.

(THESE INSTRUCTIONS ONLY APPLY IF THE HOLDUP ATTEMPT IS BEING MADE FOR OUTSIDE THE DRIVE THROUGH FACILITY. IF THE HOLDUP PERSON IS INSIDE THE TELLER AREA, FOLLOW INSTRUCTIONS GIVEN FOR AN INSIDE THE LOBBY HOLDUP.)

**Step #1****Emergency telephone calls to be made immediately after a robbery.**

1. Activate the alarms again, even if you believe it was activated earlier.
2. Emergency telephone calls to be made immediately after a robbery.
  - a. Local Law Enforcement Agency: 911
    - i. Identify yourself
    - ii. Report the robbery
    - iii. Give our phone number.
    - iv. If anyone has sustained injuries, request an ambulance.
    - v. Report the time of the robbery.
    - vi. Give a description of the robber, accomplices, weapons, and escape vehicle, if known.
    - vii. Report the escape vehicle's license number and direction of escape, if known.
    - viii. Remain on the telephone with the dispatcher to relay any additional information as it becomes available.
  - b. FBI – Bank Robbery Task Force
    - i. Report the same information you gave to your local law enforcement agency.
3. Notify CEO and Security Officer

**Step #2**

1. Announce to everyone in the building that there has been a robbery.
2. Ask everyone to stay in the building until law enforcement arrives.
  - a. If a customer insists on leaving, ask for two pieces of identification and list the customer's name, address, and telephone number. (*Appendix 1*)
3. Obtain the names, addresses, and telephone numbers of all who remain in the building.
4. Discuss the robbery *only* with designated law enforcement and management.
5. Fill out a Robber Identification Form of the robber. (*Appendix 3*)

**Step #3**

1. Calm victims and witnesses.
2. Gather witnesses together in an area away from where the robber might have been.
3. Isolate any victim displaying an emotional reaction to the robbery.
  - a. This will help the victim regain composure without embarrassment.
  - b. Fresh water and deep breathing can help.
4. Advise witnesses to avoid talking to the media and to give their names and addresses *only* to law enforcement and management.
5. Distribute Robber Identification Form to all witnesses. (*Appendix 3*)
6. Instruct them to fill out the forms completely *before* discussing the robbery with anyone.
7. Discuss the robbery *only* with designated law enforcement and management.

**Step #4**

1. Secure physical evidence.
  - a. Rope or block off all areas in which the robber might have moved.
  - b. Prevent anyone from touching objects the robber might have handled.
  - c. Be aware of possible fingerprints at the teller counter and doors.
2. Secure any remaining currency and valuables.
  - a. Make sure all tellers have closed their lines and locked their cash drawers.
  - b. Keep area around vaults, safes, and teller lines clear of unauthorized personnel.
3. Protect surveillance camera and footage until police arrive.
4. Keep telephone lines clear for law enforcement and emergency services.
5. Discuss the robbery *only* with designated law enforcement and management.

**Duty #1**

Branch: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

- Call 911 and **stay on the line until instructed to hang up by the dispatcher**
- Observe escape vehicle and route (***do not exit building***)
- Record vehicle license number, if known

**Duty #2**

- Lock doors
- Close blinds or curtains
- Post sign on door and drive-thru to alert members (*Appendix item 4*)
- Distribute staff badges to employees
- Assign a staff member to stand at the door to admit authorized persons

**Duty #3**

- Assist victim teller(s)
- Lock all teller drawers
- Rope off victim teller window(s)
- Place evidence (note) in plastic bag

**Duty #4**

- Ask members and other witnesses present to gather in member service waiting area
- Instruct them not to discuss their observations with anyone until they have completed the witness forms and been interviewed by law enforcement (scripts provided)
- Distribute Robber Identification Form to all witnesses for completion (*Appendix 3*)
- Record names and addresses of all witnesses on Robbery Witness Record (*Appendix 1*)

**Duty #5**

Branch: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

- Call FBI:
- Call credit union management:

**Duty #6**

- Pull drive in shades
- Recall drive-in tubes
- Turn on lane closed lights

***No Injuries***

“We have experienced a robbery. There do not appear to be any injuries. The robber has left the branch and the doors are locked. Telephone calls to appropriate law enforcement and Credit Union personnel are being made. Please have a seat in the member service waiting area and do not discuss the robbery with anyone. The police will arrive soon, and they will take your statement. I am going to pass out robbery witness forms for you to complete. The forms are self-explanatory, but if you have any questions, I will be glad to assist you.”

***Possible Injuries***

“We have experienced a robbery. The robber has left the branch and the doors are locked. Telephone calls to appropriate law enforcement and Credit Union personnel are being made. If you have been injured, please let me know at once. Please have a seat in the member service waiting area and do not discuss the robbery with anyone. The police will arrive soon, and they will take your statement. I am going to pass out robbery witness forms for you to complete. The forms are self-explanatory, but if you have any questions, I will be glad to assist you.”

This quick reference checklist is designed to help employees and decision makers respond to a bomb threat in an orderly and controlled manner with the first responders and other stakeholders.

Most bomb threats are received by phone. Bomb threats are serious until proven otherwise. Act quickly but remain calm and obtain information with the checklist on the reverse of this card.

***If a bomb threat is received by phone:***

1. Remain calm. Keep the caller on the line for as long as possible. **DO NOT HANG UP**, even if the caller does.
2. Listen carefully. Be polite and show interest.
3. Try to keep the caller talking to learn more information.
4. If possible, write a note to a colleague to call the authorities or, as soon as the caller hangs up, immediately notify them yourself.
5. If your phone has a display, copy the number and/or letters on the window display.
6. Complete the Bomb Threat Checklist immediately. Write down as much detail as you can remember. Try to get exact words.
7. Immediately upon termination of call, **DO NOT HANG UP**, but from a different phone, contact authorities immediately with information and await instructions.

***If a bomb threat is received by handwritten note:***

- Call: \_\_\_\_\_
- Handle note as minimally as possible.

***If a bomb threat is received by e-mail:***

- Call: \_\_\_\_\_
- Do not delete the message.

***Signs of a suspicious package:***

- No return address
- Excessive postage
- Stains
- Strange odor
- Strange sounds
- Poorly handwritten
- Misspelled words
- Incorrect titles
- Foreign postage
- Restrictive notes
- Unexpected delivery

\* Refer to branch security manual for who to call and evacuation criteria in the case of a bomb threat.

**DO NOT:**

- Use two-way radios or cellular phone. Radio signals have the potential to detonate a bomb.
- Touch or move a suspicious package.

**AFTER THREAT CALL 911**

Date: \_\_\_\_\_

Time Call Started: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Time Call Ended: \_\_\_\_\_

**Ask Caller:**

- Where is the bomb located? (building, floor, room, etc.) \_\_\_\_\_
- When will it go off? \_\_\_\_\_
- What does it look like? \_\_\_\_\_
- What kind of bomb is it? \_\_\_\_\_
- What will make it explode? \_\_\_\_\_
- Did you place the bomb? \_\_\_\_\_
- Why? \_\_\_\_\_
- What is your name? \_\_\_\_\_

**Exact Threat Verbiage:**

\_\_\_\_\_

\_\_\_\_\_

**Caller Identification:**

- Where is the caller located? (background/level of noise) \_\_\_\_\_
- Estimated age: \_\_\_\_\_
- Is voice familiar? If so, who does it sound like? \_\_\_\_\_

**Caller's Voice:**

- Female
- Male
- Accent
- Angry
- Calm
- Clearing throat
- Coughing
- Cracking voice
- Crying
- Deep
- Deep breathing
- Disguised
- Distinct
- Excited
- Laughter
- Lisp
- Loud
- Nasal
- Normal
- Ragged
- Rapid
- Raspy
- Slow
- Slurred
- Soft
- Stutter

**Background Sound:**

- Animal noises
- House noises
- Kitchen noises
- Street noises
- Booth
- PA system
- Conversation
- Music
- Motor
- Clear
- Static
- Office machinery
- Factory machinery
- Local
- Long Distance

**Threat Language:**

- Incoherent
- Message read
- Taped message
- Irrational
- Profane
- Well-spoken

Any Other Information: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



Teller ID	Teller Name	Drawer #	Denomination	Band of Issue	Series Number	Series Year
111	Cindy Lou Who	2	\$ 10.00	Dallas	MB77778775B	2003

Fill out this form as soon after a robbery as possible and before you speak with anyone else. Provide as many details as you can remember but don't guess if you are unsure. Describe only those items you are sure of. You can use the figures to draw in details such as tattoos, scars, or other identifiable details. Complete this form legibly with as many details as possible. Complete a separate form for each robber involved.

**Description of Robber (write in if needed):**

**Height:** \_\_\_\_\_ **Weight:** \_\_\_\_\_ **Sex:**  Male  Female

**Apparent Age:** \_\_\_\_\_ **Race:** \_\_\_\_\_

**Build:**

Slender     Medium     Heavy     Fat

**Complexion:**

Light     Dark     Freckled

**Hair Color:**

Blonde     Red     Brown     Black  
 Gray     Partially Gray

**Facial Hair:**

Beard     Unshaven     Moustache     Smooth Shaven

**Hairstyle:**

Long     Short     Medium     Bald  
 Straight     Curly     Wig     Partially Bald

**Eyebrows:**

Bushy     Thin     High     Low Over Eyes

**Eyes:**

Large     Small     Wide Set     Deep Set  
 Pouches     Droopy     Close Together

**Eye Color:**

Blue     Gray     Hazel     Brown     Black

**Nose:**

Small     Large     Long     Short  
 Thin     Wide

**Teeth:**

Straight     Crooked     Buck     Discolored  
 All Missing     Several Missing

**Chin:**

Long     Square     Receding     Prominent

**Shape Of Face:**

Round     Square     Thin

**Mask:**

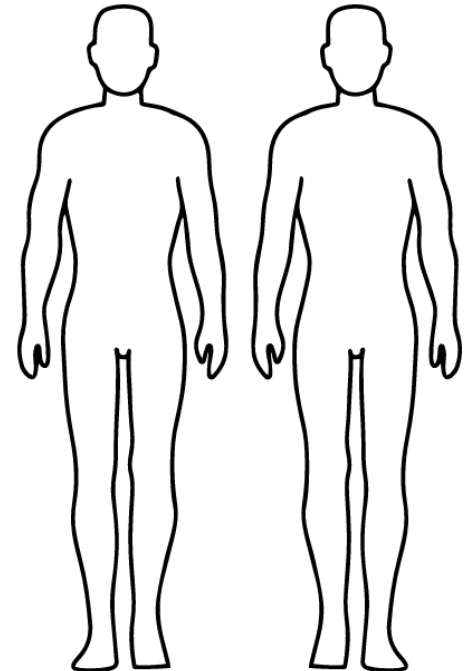
Yes     No

**Ears:**

Small     Prominent

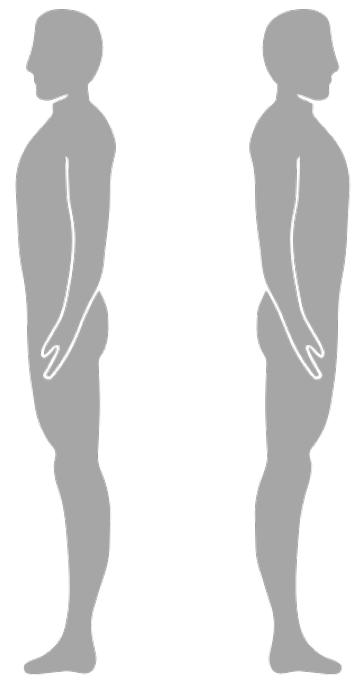
**Glasses:**

Yes     No     Sunglasses    Glasses details: \_\_\_\_\_



**Front**

**Back**



**Left**

**Right**

### Other Marks and Characteristics

Describe other identifiable items such as scars, tattoos, birthmarks, limp, twitch, deformities, amputations, etc.

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### Clothing (Check items and describe.):

- |   |  |
|---|--|
| <input type="checkbox"/> Jacket/Coat _____    | <input type="checkbox"/> Belt Buckle _____ |
| <input type="checkbox"/> Shirt _____          | <input type="checkbox"/> Gloves _____      |
| <input type="checkbox"/> Pants _____          | <input type="checkbox"/> Hat _____         |
| <input type="checkbox"/> Skirt or Dress _____ | <input type="checkbox"/> Shoes _____       |
| <input type="checkbox"/> Suit _____           | <input type="checkbox"/> Other _____       |
| <input type="checkbox"/> Tie _____            | _____                                      |

**Jewelry** (watch, ring, necklace, earrings, etc.): \_\_\_\_\_

### Speech:

- Loud    Soft    Rapid    Slow    High Pitched    Lisp    Refined    Nasal    Effeminate    Stutter  
 Deep    Other: \_\_\_\_\_

### Accent:

- Local    Eastern    Southern    Western    Foreign   Describe: \_\_\_\_\_

### Weapon:

- Semiautomatic Pistol    Revolver    Knife    Automatic Rifle    Shotgun    Rifle    Submachine Gun  
 Sawed-Off Shotgun   **Color:**    Black    Shiny    Matte    Other:

Describe weapon: \_\_\_\_\_

### Robbery Detail:

Did robber use note:    Yes    No                      Did you retain note:    Yes    No

If you were unable to keep the note - what did it say?

---

If robber spoke, what did they say?

---

Did the robber have an accomplice that you are aware of?    Yes    No

### Robber's Escape:

- Don't know    On Foot    Car/Truck    Other Vehicle: \_\_\_\_\_

### Escape Vehicle:

Make: \_\_\_\_\_ Model: \_\_\_\_\_ Color: \_\_\_\_\_

Year: \_\_\_\_\_ License No.: \_\_\_\_\_ No. of other passengers in vehicle: \_\_\_\_\_

Direction taken: \_\_\_\_\_ Other Details: \_\_\_\_\_

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Date of Robbery: \_\_\_\_\_ Time: \_\_\_\_\_ CU Name: \_\_\_\_\_

Branch: \_\_\_\_\_ Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Your Name: \_\_\_\_\_ Position: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Home Address: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

# EMERGENCY DIAL 911

*It may be necessary to dial a digit to get an outside line (ex. 9-911)*

Your Location \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Phone \_\_\_\_\_

EMERGENCY	
Police/Fire/Ambulance	911
Call Center	
Alarm Company	
Non-Emergency Police Report	

UTILITIES	
Electric Company	
Gas Company	
Water Company	

# **DUE TO AN EMERGENCY, THIS BRANCH IS TEMPORARILY CLOSED.**

*We will reopen as soon as possible.*

**You can still access your accounts through:**

**Other Locations**

**Bank by Phone**

**Online Banking**

**Mobile App**

*We apologize for any inconvenience this may have caused  
and appreciate your patience.*