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## **No Hats, No Hoods, No Sunglasses**

A Statewide Dress Code Robbery Prevention Program



**Robberies in Missouri's  
credit unions and banks  
are on the rise.**

**Now, it's time to fight back!**

Here are the facts:

- Nationwide, robberies at financial institutions jumped 19% in 2001.
- Missouri robberies rose 28% at credit unions and banks between 2001-2002.
- **Average loss = \$4,500**

**How can you step  
up your security  
efforts –  
WITHOUT spending a lot  
of money?**

It's easy.

Adopt the **"No Hats, No Hoods,  
No Sunglasses"** policy inside  
your credit union.

By asking your members to remove hats, hoods and sunglasses, you make it easier to identify suspects and discourage robbers from targeting your credit union in the first place.

The FBI supports this effort.

"Surveillance systems are not as effective if you allow people to come in wearing disguises, which usually involve hats, hoods and sunglasses," says FBI agent Curtis Bryant.

The dress code effort is already working in Springfield, Missouri.

**Not sure how to get  
started?**

We have provided simple information to educate your staff and members and tips on how to implement this policy easily.

**Statewide Program  
Begins May 20**

**A cooperative effort by Missouri  
credit unions AND banks**

**There's more information...**

# Why Should Your Credit Union Adopt the “No Hats, No Hoods, No Sunglasses” Dress Code?

## Top 10 Reasons to Adopt the Dress Code

10. **It works.** In Massachusetts and Springfield, MO, robberies at financial institutions have dropped significantly.
9. **It’s simple to implement.** All it takes is a few signs, posters and tent cards.
8. **It’s INEXPENSIVE.** Your credit union’s only out-of-pocket expense is to purchase signs, posters and tent cards for your branches.
7. **It’s great PR.** On May 20, MCUA and other participating agencies will kick off the statewide campaign with a big media blitz. In this packet, we’ve included a sample news release and letter to the editor that you can personalize for your credit union. Follow-up the media blitz with these and media interviews to keep your credit union’s name in the media in a positive light. It also highlights that credit unions are not easy targets for robbers.
6. **It makes your employees feel safer.**
5. **It makes your members feel safer.**
4. **It saves your credit union money.** Average robbery losses are \$4,500, which is usually less than your insurance deductible.
3. **It increases the chances that robbers get caught.** If they aren’t wearing hats, hoods or sunglasses, then you can see their faces better, it’s caught on your surveillance camera more clearly and helps police track them down.
2. **It helps reduce fraud and identity theft.**
1. **It works!**

## How to Implement the Dress Code

### **Develop your credit union’s policy.**

It must be fair and consistent. EVERYONE should be treated the same. (See “Policy Options” for the four options your credit union can adopt.)

### **Order the door signs and other material from MCUA.**

To make the message consistent statewide, credit unions and banks will have the same signs. An order form is enclosed.

### **Review the program with your staff.**

Use the materials enclosed, and give them clear guidelines on your chosen method of enforcing the dress code.

### **Educate your members.**

Give your members advance notice of the program. Put an article in your newsletter (See “Sample Letter to the Editor”), post information on your Web site, or insert statement stuffers explaining the dress code and why you’re implementing it.

### **Review program with local law enforcement officials.**

Line up local law enforcement support in advance. (A sample letter is provided.)

### **Put up the signs and posters on May 20.**

A statewide kickoff day makes a big impact, and gets the message out more quickly.

### **Work with media to promote this effort.**

Send out news releases and contact your local media before the May 20 kickoff. Arrange for news conferences on May 20 to explain and promote the program. (A sample news release is provided.)

### **Be prepared for follow-up questions from members AND media.**

Everyone at the credit union should be able to answer member questions. Use the enclosed materials for reference. The message is simple: “We’re doing everything we can to make credit unions safe for our members and employees, and not a place for robbers.”

# No Hats, No Hoods, No Sunglasses

## A Statewide Dress Code Robbery Prevention Program

### Policy Options:

Credit unions can adopt the “No Hats, No Hoods, No Sunglasses” program in several different ways. Your credit union should carefully review the various options and choose the one that best fits your membership.

#### **REMEMBER:**

Whatever policy your credit union chooses, you must stick to it and enforce it consistently.

Failure to consistently and fairly enforce your policy could lead to unhappy members and potential legal action.

### Options

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- A. Signs and posters are on display in your credit union. Someone greets each member as they enter and reminds them to remove hats, caps, hoods and sunglasses. Members who refuse to comply are taken to a specific desk or teller window and served there.
- B. Signs and posters are on display in your credit union. Members are greeted and asked to remove hats, caps, hoods, and sunglasses. Credit union employees closely observe anyone who refuses to comply.
- C. Signs and posters are on display in your credit union. If members fail to remove their hats, caps, hoods, and sunglasses by the time they get to the counter, tellers ask them to remove the items. Credit union employees closely observe anyone who refuses to comply.
- D. Signs and posters are on display in your credit union. No one is approached to remove hats, caps, hoods, or sunglasses. Credit union employees closely observe anyone who does not remove these items.

If you choose to refuse service to those who won't comply with the dress code, your refusal policy must be consistently enforced.

Anyone who questions the policy receives the same response. See “Frequently Asked Questions.”

This program is another level of security for employees and members, and is a proven method to deter some types of crime – including “note job” robberies, fraud and identity theft.

### Frequently Asked Questions

Here are some answers to questions or concerns you may receive from members, staff and the media.

#### **Why are you starting this program?**

Robberies at credit unions and banks are on the rise. This is a proven, effective program that provides us with a simple deterrent.

#### **What if someone refuses to remove a hat?**

Different credit unions and banks will have different policies. Some will directly ask the person to please remove the hat – others will simply watch the person more closely.

#### **Will this cut down on robberies?**

It will reduce the number of “note-job” robberies, where the robber hands the teller a note demanding money. These robbers do not want to attract attention – they want to get in and out quickly without being recognized. Often, these “note job” robbers are from the local community and would be identified without their disguises.

#### **How many credit unions and banks are participating?**

We introduced this statewide program due to the overwhelming interest of credit unions and banks. While we do not have exact numbers, we do know that hundreds of credit union and bank locations in Missouri are participating. We anticipate that more will join in the weeks ahead.

#### **Who supports this program?**

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

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

No, but this is what we will speak about publicly. Missouri credit unions and banks are upgrading a number of security efforts. We are doing everything we can to ensure the safety of our customers and employees. Bottom line – we want the word out that anyone who comes into a Missouri credit union or bank and commits a robbery will be caught and prosecuted.