

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Loitering & Vagrancy Reportedly On the Rise

Many municipalities have laws against encampment and loitering on public property. As a result, it drives people to private commercial properties like credit unions and ATM vestibules. Loitering and trespassing causes security concerns and deters members, employees, and visitors from entering the credit union property, building, or even using on-site services. The fact is when someone is hanging around your property, they may not feel safe or comfortable entering. They don't know whether the person or area is dangerous. This affects your credit union brand and reputation.

Details

Most recently, credit unions have reported a notable increase in the number of trespassing and loitering incidents in ATM vestibules, credit union entrances, and buildings. Along with potential security and workplace violence threats; this can also pose a health and safety risk for member, customers, and employees.

Simply put, loitering is when a person sits around on a commercial property without permission and doesn't plan to conduct any transaction with the credit union. Instead, the property is used as a safe, warm/cool, and dry location for someone to hang out.

In some reported instances, there have been individuals which have set up full sleeping arrangements with sleeping bags, pillows, and personal belongings inside ATM vestibules in order to avoid laws and fines associated with sleeping in public parks, sidewalks, and other public places.

Loiterers can drive members, visitors, tenants, and vendors away from your credit union business and even impact employee productivity and your reputation. Loitering can also be a steppingstone to vandalism or potential violent situations.

Rather than risk getting caught in public places where law enforcement patrols, individuals will often seek a place to occupy that's not public. Law enforcement focuses on public spaces like city parks and sidewalks. They do not proactively monitor commercial properties which is why you need a proactive plan and security solutions like video surveillance.

So, what can you do?

Your credit union organization can also coordinate with local social organizations - such as government groups, nonprofits, and social workers - to manage outreach and find non-punitive solutions to loitering problems.

Unfortunately, if the problem exists, your credit union must protect your employees, members, and your properties. It makes sense to ensure that your employees are adequately prepared on how to handle difficult situations such as loitering and vagrancy.

Date: April 26, 2022

Risk Category: Physical Security; Employee Safety; Member Safety; ATMs

States: All

Share with:

- Branch Operations
- Executive Management
- Facilities
- People Leaders
- Risk Manager



Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

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Tips for Handling Sensitive Loitering Situations

- Posting a "No trespassing" or "No loitering" sign can help employees with this responsibility to feel more confident providing this instruction.
- Obviously, always treat those seeking shelter, or inhabitants of encampments with respect and compassion. No one wants to mistreat someone regardless of breaking the law.
- Ask the individual to please gather their belongings and leave. Explain that you are enforcing the "no trespassing" policy of the credit union. If available, refer to posted signage.
- Like many difficult situations, having a co-worker by your side can help alleviate any pretentious situations.
- Maintain good vibes by exercising excellent communication skills. Making eye contact and showing proof that you're actively listening are key tools.
- Avoid confrontations and do not engage in any type of verbal abuse or harassment. Never make threats of harm to the individual.
- Threats of any nature made against you should be reported to your supervisor and the local authorities.

Risk Mitigation

Credit unions should consider these risk mitigation tips:

- Implement card mag stripe on door for unlocking entrances to ATM vestibules
- Place cameras, video surveillance, and/or security mirrors to monitor interior and exterior locations. Install video analytics or intelligent video software in your camera system. It can be set alert you when something suspicious occurs.
- Equip vestibules and entrances with emergency phone / button
- Use motion detection-based surveillance to trigger an alarm if a person is in the ATM vestibule longer than the average transaction time. In addition, consider using an internal audio alarm (beeping) to be activated making it less desirable for extended visits.
- Ensure safe lighting is used and clear of obstruction
- Clear site line into ATM vestibule and entrances
- Post no trespassing or loitering signage
- Educate employees on how to treat sensitive situations such as requesting an individual to leave your premises. Share tips for diffusing abusive visitors and/or situations.
- Introduce ATM safety tips and precautions with your members
- Schedule periodic patrol check-ins by law enforcement and/or security guards

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) for exclusive risk and compliance resources (User ID and Password required).

- [Abusive Members Risk Overview](#)
- [ATM Safeguards](#)



Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
- [Report a RISK Alert](#)

The Protection Resource Center requires a User ID and Password.

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