

Bank Robberies: How to Maximize Your Safety and Increase Your Survivability—When Situational Awareness Isn't Enough

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While situational awareness is always beneficial, sometimes you might find yourself in a potentially volatile and dangerous situation that you don't see coming.

This is especially true for bank robberies.

According to Dr. George Vergolias, PsyD, CTM, most of the time when a bank robbery occurs, you will not know what is happening until it is happening to you. This is particularly relevant with professional bank robbers—who are experts at keeping their composure and remaining under a “normal” guise until they choose to make themselves known.

To make matters even more complicated, in professional bank robberies with multiple perpetrators involved, you may not realize that you are being robbed by a group of individuals working together. Oftentimes, one robber may choose to make you (the retail bank worker) aware of their presence inside of the bank, while their partners remain discreet or hidden—either as other customers inside the bank or working outside to pull off a concerted bank robbery effort.

The unfortunate reality is, sometimes you will not know you are being robbed until there is a gun or weapon pointed at your face—even if you are extremely self-aware and perceptive of your surroundings. Unless the individual is unprofessional and/or spontaneously robbing a bank, which is statistically less common than professional bank robberies, there may be little to no warning signs at all that a robbery is about to occur.



While this may sound scary, it doesn't mean that you can't maximize your chances of keeping yourself as safe and secure as possible in bank robbery situations.

To do this, it is important to understand a few key points. These factors will shape the way an employee should react when being robbed in a bank workplace setting.

UNDERSTANDING THE MOTIVATION AND MINDSET OF A BANK ROBBER

First, it is vital to understand the motivation for robbery and the mindset that bank robbers usually possess. Bank robbers are unique from other kinds of robbers in their motivation for committing the crime, which typically lies solely in getting the money. There is a small subset of bank robbers who may be under the influence of drugs or alcohol and/or desire to hurt someone. However, this type of robber is proportionately small.

It is common to see an uptick in bank robberies

when there is financial downturn in areas, thereby increasing the desperation for money and providing motivation for a person to rob a bank.

The intention behind most bank robberies is simple: get in, get the money, and get out of the bank as quickly and efficiently as possible.

Second, it is necessary to understand why most bank robbers carry a gun. According to Dr. Vergolias, the number one reason is quite surprising: it is not to hurt you, but for their own protection.

While this seems illogical, in the bank robber's mind— the situation is volatile; therefore, they feel threatened. This might explain why they are animated or jittery when they begin to conduct the robbery.

BEST PRACTICE TIPS FOR KEEPING YOURSELF SAFE:

- **Remain calm:** While the situation will feel scary, try to remember that the robber's motivation is

likely just to get the money. Don't make sudden movements, use a calm tone of voice, and talk slowly and clearly when speaking to the robber. The goal is to not emotionally excite or agitate the perpetrator.

- **Move quickly:** Most of the time, the point when things start to go wrong in bank robberies happens when the robber is not getting what they want. This could mean the bank teller is stalling, perhaps the robber hears sirens or the police coming, etc. It is when the robber starts to think they are in danger of getting caught that they may become threatening and/or dangerous.
- **Don't be a hero:** Listen to the demands of the robber and give them the money they ask for. If you stall or try to fight them, you might agitate the perpetrator who is already in fear of the robbery failing and give them reason to become violent.
- **Make a compromise if necessary:** If the robber is asking to speak to your manager or your superior who is not around, you should try to make the best possible compromise with them. (Example: if the robber asks for the money in a safe that you don't



have access to, you could offer them all the money in the teller boxes instead.) Even if you can't give the robber exactly what they want, you should try to give them something else in return. Tell them what you can do, and explain that you do not have access to the original demand they asked for.

UNDERSTANDING THE DIFFERENCE BETWEEN AFFECTIVE AND PREDATORY VIOLENCE

Another key understanding when it comes to bank robbers is the difference between Affective and Predatory violence (Meloy, 2000). Whether a bank robber is a highly-skilled professional or someone who is desperate and/or acting impulsively, they can still fall into one of these two states.

Affective violence is a violent state or mode of the brain in which the individual is emotional, defensive, reactive, and ready to “fight or flight” in response to reduce the threat they are experiencing.

If a bank robber is in an affective state of violence, this should shape the way in which you respond to them. With the goal of intervention being to help the individual remain emotionally stable (and not to escalate them), you should try to reassure the bank robber and make them feel “safe” as much as you possibly can. This might mean walking them through the steps you are taking as you are getting them the money they ask for, or letting them know that you yourself are nervous and don't want to get hurt. This will help to keep both yourself and them as calm as possible.

If you are getting shifty with your hands or fidgeting, this is what can agitate a person in this state of violence and cause them to act on impulse, so try your best to minimize this action. Try to keep your body calm.

Predatory violence is a violent state of the brain that is premeditative, with a cognitive focus or intent to harm a target.

If a bank robber is in a predatory violent state, this too will also shape the kind of response you should have towards them.

With a robber in this violent state, it is important to talk as little as possible and to not have dialogue with the individual. You should comply as much as you can and as quickly as you can.

This differs from the response to a robber in an affective state of violence, because the predatory robber does not want reassurance. They are making the threat of robbery because they want something.

WHAT TO REMEMBER:

While it is beneficial to understand how to respond to someone in an affective or predatory violent state, the most important thing to remember is to remain calm. No matter which type of violent state the robber is in, the best practice for keeping yourself safe in a bank robbery situation keeping yourself and the robber level in terms of energy and emotions. This will help you to maximize your chances of coming out of a bank robbery situation safely.

Ensure your retail bank location is safe and secure. [R3 Continuum](#) can help.

SOURCE:

Meloy, J.R. (2000). Violence, Risk, and Threat Assessment: A practical guide for mental health and criminal justice professional. San Diego, CA: Specialized Training Services.