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Francis B. Schreiber

St. Cloud State University, fbschreiber@stcloudstate.edu

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KEY EVENTS NATIONALLY

ATM-Related Legislation

- 1) New York ATM Security Bill Passes Public Safety Committee; Passage By Full Council, And Approval By Mayor Dinkins In August Seems Certain - On July 7 the Public Safety Committee of the New York City Council voted eight to one in favor of the ATM security bill (Int. Proposal 82-A; see **Bonus** section of May 1992 Newsletter). The only Committee objection to the bill was raised by Chair Sheldon Leffler, who agreed with bank industry arguments that the bill would conflict with federal banking regulations. Leffler also questioned whether the measures contained in the bill would be effective in reducing ATM crime.

The full Council vote on the ATM security bill is scheduled for July 29. At least 40 of the 51 New York City Councilmembers have promised to support the bill. Mayor Dinkins is expected to sign the bill into law on August 12.

Impetus for passage of the bill was gained after the December 1991 fatal shooting of an off-duty NYPD sergeant, Keith Levine, who attempted to intervene in a Manhattan ATM robbery in progress. The bill would require: better lighting at and around ATMs; at least one wall of glass at 24-hour available ATM enclosures; signs warning would-be robbers of surveillance cameras, and mirrors to allow customers entering ATM vestibules to see blind spots in the vestibule and to see behind them when operating the ATM keyboard. In addition, ATM safety mailing to ATM cardholders would be required, and a \$100 filing fee for "certification of compliance" with city regulations would be required for each ATM each year.

In a concession to ATM operators, the legislation will set up a task force to study the feasibility of locks on 24-hour accessible ATM vestibules which could be opened only by ATM cards, and not other mag-stripe charge or credit cards. Six months after the task force files its report, banks would either have to install such an ATM-card specific "door popper" at each 24-hour available outdoor ATM, or place security guards at each of these ATMs after regular bank hours.

At the July 7 Public Safety Committee hearing, bank executives cautioned that the new requirements would cost banks at least \$126 million per year and could lead to closure of some ATM sites. Bankers also argued that the security measures required under the bill had not been demonstrated to be effective at reducing ATM crime.

As reported in previous issues of **ATM Crime And Security Newsletter**, the key question with the legislation is whether it can supersede and preempt federal banking requirements for ATM security. Major New York banks, including Chemical Bank and CitiBank, indicate they may participate in a suit filed against the bill on the grounds that it attempts to preempt existing federal regulation of banking.

A *New York Times* article on the bill dated July 8 contained the following statements -

"The New York measure would eventually affect all of the 1,038 teller machines in the city and would cost the banks millions of dollars - costs that the banks say they would have to pass on to customers."

"The Council committee passed the bill over the strenuous objections of its chairman, Sheldon S. Leffler of Queens. Agreeing with the industry arguments, he contended that the bill would run afoul of Federal law and questioned whether the costly measures would be effective. 'It's basically telling businesses how to operate,' he said. 'I don't think we should be running the banks.'"

"Several Council members said they had been lobbied heavily by the banks but were swayed by the perception that the average voter would welcome the bill. Walter L. McCaffrey of Queens, a sponsor of the bill, portrayed it as 'a courageous act in the face of great pressure from special interests in the city.'"

"Council staff members said 743 robberies occurred at automated tellers last year, a tiny fraction of the total number of robberies in the city, though they maintain that many more go unreported."

(James C. McKinley Jr., reporter).

The Downtown (Brooklyn) News commented on the bill on May 22:

"(NYCE spokesperson Joan) Savarese said most banks are providing sufficient security on a site by site basis and to legislate standards across the board would be fruitless and expensive for banks and the city. The legislation could cost banks over \$50 million to install new equipment and \$60 million for annual maintenance and upkeep. She said the NYCE consortium also believed the bill would be expensive for the city, since the city would need to invest money for the manpower it would need to enforce it."

"Local community groups believe homeless are a security problem since they keep the door to ATM machines open while panhandling." The article reported one civic leader believed panhandlers provided a courtesy by opening the door and may even deter criminals since the panhandlers could serve as potential witnesses. On the other hand, "Detectives from the 84th Precinct said they believed a homeless man who frequently stood near the door at an ATM had placed a cup in the door preventing it from locking the night of July 3, when (Assistant Manhattan District Attorney) Breen was shot and robbed (while he was using that ATM)." (Karen O'Shea, reporter).

The Police Times (May-June 1992, of North Miami, Florida) reported that its representative, Chief Jim Kouri, provided testimony before the Public Safety Committee of the New York City Council about the proposed ATM legislation. Kouri reportedly "provided the panel of Big Apple politicians with a detailed cost breakdown stipulated in the ATM law, and demonstrated the need for better security for banking customers. It was pointed out that surveillance cameras would be a deterrent to ATM robberies, and also would provide police with an invaluable investigative aid, as well as evidence for a subsequent prosecution."

"Councilmember Walter McCaffrey, the author of the ATM security law, thanked NACOP for invaluable service that included assistance with compiling information for the City Council's Office of Investigation and Oversight." (Jim Gordon, reporter).

The Credit Union News of New York (May 28) reported on the ATM security problem and legislation as well. Among the interesting assertions of the article are the following: "Credit Unions, which have historically lagged the banking industry in offering members access to ATMs, have noticeably increased ATM access over the past few years. According to the latest figures, "nearly one in every five credit unions now offers ATM services to their membership... Presently almost eight out of every ten banks offer their customers access to ATMs. Banks also have installed the lion's share of the 83,000 ATMs in use."

"Twenty percent of ATM crimes... result in physical injury." (Editor's Note: This does not jibe with national surveys which suggest thirteen percent of ATM crimes of violence to customers result in injury.)

"The (ATM) criminals usually work in pairs, are males under 30 years of age and usually have a previous criminal record." (Editor's Note: Only one third of the offenders in two national surveys of ATM crimes of violence to customers have been documented to be perpetrated by more than one offender).

The article stated that, "Los Angeles alone recorded 500 ATM crimes for (the 1989 calendar year)."

The article concluded with a lengthy list of ATM security precautions which may be applicable to credit unions and their members. (Richard Weatherington, reporter).

Other Key National Events

- 2) NYPD Admits Wrong Three Suspects Arrested In Keith Levine ATM Homicide - New York Police officers and prosecutors arrested and jailed the wrong three suspects in the December 27, 1991 ATM-related homicide of off-duty NYPD Sergeant Keith Levine. Christopher Lewis, a man with 35 arrests, was originally charged as the gunman. Two women originally confessed to participating in the robbery with Lewis. The Manhattan District Attorney's office said, "as we began to look into the case further and further, it became more and more clear that we had the wrong people. It wasn't one kernel of information; it was a series of leads" that led to new arrests. The new defendants are Michael Alston, 35, Brooks McBryde, 39, and Michelle Daniels, 25. All three of the new defendants are charged with felony murder and attempted robbery. (New York *Newsday*, May 8, Emily Sachar, reporter).
- 3) Female Portland, Oregon ATM Customer Shoots And Kills Would-Be Robber - Brenda Purifoy, 26, was shot and killed after she assaulted an unnamed woman at an ATM outside the Walman Park branch of First Interstate Bank in Portland, Oregon during the first week of June. Purifoy allegedly came up behind the ATM customer, and used her hair to pull the customer to the ground. The victim's purse fell open and a gun came out. According to police reports, the ATM customer fired one shot, striking Purifoy in the back as she fled on foot. Police found Purifoy bleeding on the sidewalk about 30 feet away from the ATM. The victim did not have a permit to carry a concealed weapon, but went to a nearby relative's home where the police were called and the woman surrendered peacefully.

Purifoy had a record of numerous petty crimes, while the ATM customer who shot and killed Purifoy had no criminal record. The incident occurred in bright evening sunlight at 8:00 p.m. in front of dozens of passersby. At least three eyewitnesses came forward with information on the shooting. (Portland *Oregonian*, June 5 and 6, Stuart Tomlinson, reporter).

- 4) Mississippi Air Force Sergeant Robbed Of \$10, Shot And Killed By Gang Members In Biloxi - An Air Force sergeant at Keesler Air Force Base in Biloxi was robbed, shot and

killed at 9:20 p.m. on July 5 at an ATM at Keesler Federal Credit Union in Biloxi. Janet Lee McInturf, 30, a surgical services specialist and mother of two small children, was shot during an ATM holdup by two robbers, and died shortly thereafter. Police believe that after McInturf withdrew \$10 and arrived back at her car, two men approached her at gunpoint and took her back to the ATM to withdraw more money. McInturf apparently resisted them, was shot and managed to get back in her car and ram her attacker's car. She apparently was trying to prevent their escape by crashing into it again when she lost control of her car and hit a utility pole.

Biloxi police charged a 17-year-old Moss Point boy believed to be a member of the Bloods street gang with capital murder two days later. Christopher Bradley was identified from an ATM photograph taken as McInturf was forced to withdraw money from the ATM. A search of Bradley's house turned up a red bandanna used as a symbol of the gang and .38 caliber revolver. Ballistics experts were expected to examine that weapon and see if it matched the single bullet removed from McInturf's body during an autopsy.

The Biloxi police also found a car they believe was the one used in the robbery and murder. The car was stolen several days ago and was hidden in a densely wooded area near Bradley's home. The suspect vehicle had flecks of blue paint (the color of McInturf's car) found in dents on the right side where witnesses said McInturf's car had hit the robbers' car. (Biloxi, Mississippi *Sun-Herald*, July 6, 7 and 8, C. R. Harper, and Gene Swearingen, reporters).

- 5) Major Electronic Card Fraud Investigated In San Diego - A major violation of credit card and ATM security was reported on April 21 by *The American Banker*. During the last four years, as many as 1,000 members of an underground computer "hacker" network may have shared information about how to break computer security codes in order to make fraudulent charges on peoples' credit cards. San Diego police apparently stumbled onto the network in March of 1992 while investigating a local credit card fraud incident. The hackers allegedly compromised the security of Atlanta-based Equifax Credit Information Services, Inc., to obtain valid credit card numbers, then used those numbers to make credit card transactions. The San Diego hackers reportedly also broke into 12 electronic files maintained by Equifax.

The hackers also reportedly learned how to break PIN code security for ATM cards, and to obtain telephone access codes authorizing long distance calls without paying.

Two arrests have been made in Ohio. In New York City, Philadelphia and Seattle computers and related materials have been seized. Scores of arrests are expected during the next few months. (Editor's Note: As they are reported, **ATM Crime And Security Newsletter** will follow developments in this case closely.)

MasterCard International reported \$381 million in losses from credit card fraud around the world last year, while Visa International says its fraud losses amounted to \$259 million in 1989, about one tenth of one percent of its worldwide sales. (Barton Crockett, *American Banker*, reporter; also from *New York Times*, April 19 and *The Los Angeles Times*, April 18).

- 6) New York State Woman Taps Bank For \$50,000 When ATM Withdrawals Not Recorded - Linda DiPierro, 43, of Ballston Spa, New York was indicted in early June on charges she illegally withdrew \$50,000 from ATMs over the past two years from Saratoga National Bank and Trust Company. Her bank apparently did not record her ATM withdrawals, and DiPierro used her card at least two to three hundred times to withdraw cash. DiPierro apparently thought she could keep withdrawing money she did not have in her account because the withdrawals were not being posted. Bank employees eventually found the error and traced the card to DiPierro. DiPierro is unemployed and is free on bail. (*Albany* [New York] *Times-Union*, June 12, Bill Eager, reporter; and *The Saratogian* [Saratoga Springs, New York], June 17).

Attacks On ATM Machines

- 7) Location Of ATM Looted During LA Riots Reported - In a single sentence comment, *The Pacific Citizen* of Los Angeles reported May 8 that the ATM at Union Bank on Jefferson Boulevard was "ripped open" during the rioting which followed the acquittal of four LAPD officers accused of beating motorist Rodney King. (Editor's Note: This apparent ATM looting does not appear to be same incident reported in the May 1992 Newsletter, Item 6, where an ATM was "put away in a truck" by thieves during the rioting). (Harry Honda, reporter).
- 8) Illinois Police Foil Attempted Theft Of ATM - Bloomingdale, Illinois police foiled the attempted theft of a First Chicago Bank ATM on May 15. Two masked men wearing snowmobile suits attempted to steal the ATM at 11:38 p.m. on Friday, May 15. Police believe the perpetrators were scared away by a witness, and left the area in a yellow rental truck. Damage to the ATM was estimated at \$15,000. (*Addison Press* [Elmhurst, Illinois], May 22, Lara Dailey, reporter).
- 9) Credit Union News Summarizes ATM Machine Thefts - The May 28 *Credit Union News* of New York) summarized attacks on ATM machines during the last few years. No specific incidents were mentioned by name or date, but the changing *modus operandi* of ATM thieves from burglary and explosives to quickly carrying away the entire machine was explained. (Richard Weatherington, reporter).
- 10) Massachusetts ATM Thieves Unable To Break Into Vault - An ATM located in the lobby of Star Market and Osco Drug on Hyde Park Avenue was gone when police responded to an alarm at 3:30 p.m. on Wednesday morning, May 27. The investigating officers discovered the ATM had been removed. Detectives and a Bay Banks representative were unable to immediately locate the machine. However, a delivery person discovered the ATM at the rear of the building at 6:00 a.m., dumped on a loading dock. The ATM was vandalized, the electronics section was destroyed; however, the thieves were unable to get into the vault. A BayBanks spokesperson said the machine will be replaced, hopefully within two weeks, in a more secure location probably inside the Star Market. (Front page story from *The Hyde Park* [Massachusetts] *Tribune*, May 28, Jon Seamans, reporter).
- 11) Pennsylvania Thieves Caught In The Act - A Middlesex Township police officer responding to an alarm at Northwest Savings Bank at 10:47 p.m. caught a glimpse of two

white men in their twenties running from an ATM before they jumped into a stolen pickup truck and fled. The officer found a floor-mounted MAC machine on the sidewalk after the thieves had wrapped a chain around it and pulled it from the building with the truck. No money was taken. The machine had been located in a 24-hour vestibule of the bank.

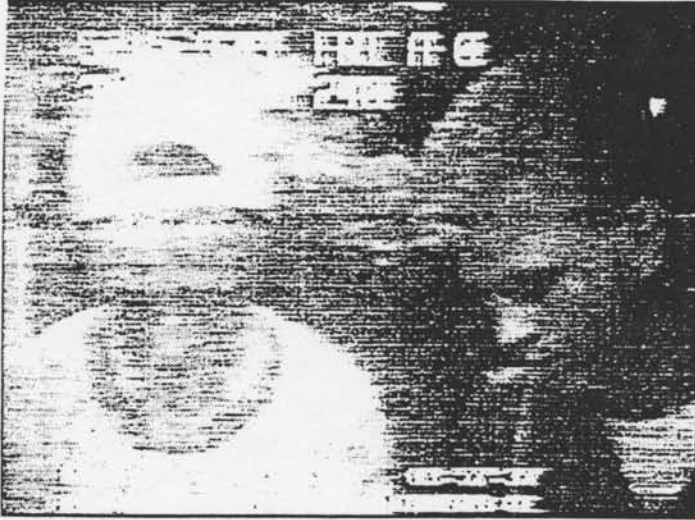
The suspects tried to ram the police car twice, and drove into a woods where they abandoned their vehicle and fled on foot. Butler County, Pennsylvania, where this incident occurred, was the home of one of the first and most publicized of ATM machine thefts - the removal of a drive-up ATM from First Seneca Bank in Buffalo Township on May 21, 1991 with a stolen front-end loader and borrowed pickup truck. (*Butler [Pennsylvania] Eagle*, June 2, Maria Guzzo, reporter).

ATM Camera Success Stories

- 12) Prolific Nevada Burglars Identified With ATM Photo - A 24-year-old Nevada man, Mario Aguirre, and his wife Annette were arrested in connection with a burglary ring in which the couple and eight others burglarized homes in two counties in Nevada. More than \$10,000 worth of goods were stolen in addition to bank cards used to extract money from ATMs. The burglaries occurred between November 1991 and January 1992 and took place during the daytime when owners were away for an extended period of time.

In early January an ATM videotaped a woman attempting to use a stolen bank card. The woman's photo was published in a Nevada newspaper, and a few days later she was identified as Annette Aguirre. The couple was charged with ten counts of burglary and seven counts of grand larceny. (*Lahontan Valley News and Fallon Eagle Standard*, May 20, Carol Fuccillo, reporter).

- 13) Pair of St. Louis Teens On Crime Spree Captured On ATM Video - A pair of teenagers suspected of multiple auto thefts and other crimes were captured on an ATM video transaction camera at South County Bank May 15 attempting to use a stolen ATM card. The two white males, suspected of several auto thefts and auto larcenies, were captured on video about 3:55 a.m. on May 15 at Boatman's Bank (see below). A witness to a later crime was said to link the two suspects from the video transaction camera image to another attempted auto theft in the area. Police are asking citizens for help in identifying the pair. (*Oakville-Mehlville [St. Louis, Missouri] Journal*, June 14, Kevin Carbery, reporter).



- 14) ATM Cameras Provided Key Leads In Arrest Of Ohio Serial Rapist - *The Post and Courier* of Charleston, South Carolina recounted the role of ATM security cameras in the conviction of serial rapist Ronnie Shelton in 1989 in Ohio. Shelton was convicted of 30 rapes between 1983 and 1988, and was sentenced to 1,449 years in prison, the longest sentence passed in the State of Ohio. Shelton preyed upon women in the suburbs of Cleveland. He had been in police custody for traffic tickets or other minor offenses 24 times during the period of his sexual assaults. He was arrested five times for voyeurism. Although only 30 victims reported being raped, one police investigator believes Shelton raped 100 women. "He would warn these women not to call police. He knew where the children went to school. He knew where the mother worked. Most of them didn't report it because they were completely terrorized."

A key break in the case came when Shelton started stealing ATM cards from his victims and began using the ATM cards to get cash. He wore a mask and gloves and covered the ATM cameras with a newspaper when he made his transactions. However, he used one ATM that had a second camera which snapped a picture with a car in the background. Police enlarged the photo and computer enhanced it to get a description of the car. An officer working the case spotted the car on the street and made the arrest. One investigator said Shelton hated "the system" and was venting his rage against women in a game to outfox the system. "He had girlfriends all over, nice looking ones, plenty of them. It wasn't sex. It was something else." (June 19, Richard Green, Jr., reporter).

- 15) MAC ATM Captures Series of Clear Photos Of Irate Customer Smashing Machine - A man attempting to use several ATM cards that were not compatible with a Berwick Bank ATM in Bloomsburg, Pennsylvania smashed the heavy glass cover on the ATM. The machine was damaged Monday night, June 29, at the First National Bank of Berwick. A series of clear images was taken by a security camera mounted in the MAC machine. Police said the suspect can be tracked through his picture and the numbers off of the

bank cards that he used, because they were recorded by the machine. Police published the warning "tell him to do himself a favor and turn himself in." (*Bloomsburg [Pennsylvania] Press Enterprise*, July 1).



IN THE NORTHEAST

- 16) Brooklyn Man Sentenced in ATM Robbery and Shooting of Manhattan District Attorney - A Brooklyn resident, Kenneth Martinez, 18, was sentenced to a prison term of 12-1/2 to 25 years for robbing and shooting Manhattan Assistant District Attorney David Breen on July 3, 1991. Martinez was convicted April 10 on charges of attempted robbery after a one week trial. Breen was shot as he tried to flee from the robber at an ATM inside a Chemical Bank branch across the street from the Municipal Building in downtown Brooklyn. Breen recovered from a gunshot wound and presented testimony at New York City Council hearings regarding the dangers at New York ATMs. The New York jury found that Martinez acted with an unidentified accomplice, who took the cash from Breen's hand before Martinez shot Breen. The accomplice has not been identified and is still at large. (*Brooklyn [New York] Daily Bulletin*, May 5, front page).
- 17) Upstate New York Teenager Accused of ATM Fraud - An 18-year-old Herkimer, New York youth was recently charged with petit larceny as a result of his allegedly using someone else's ATM card at the Herkimer County Trust on Main Street. The youth was issued a ticket for a court appearance.. (*The Little Falls [New York] Evening Times*, June 15).
- 18) New Jersey Cardholder Maced At Morristown ATM - Two men were recently arrested in connection with a May 6 attempted robbery of an ATM customer. The victim withdrew \$40 from an ATM and was then allegedly accosted by Keith Jackson, 29, and Alonzo Liddie, 31, a homeless man from Florida. The victim refused the perpetrators' demands, and then was sprayed in the face with the attackers' Mace. After a struggle the victim broke free and staggered to a nearby street. The ATM robbery was reported to be the first ATM robbery in Morristown. (*Morristown [New Jersey] Daily Record*, May 8, May 15).
- 19) New Jersey Man Who Chased, Tackled and Held ATM Crime Suspect is Honored - David Stanley, 49, a heavy equipment operator, tackled an ATM robber who had just snatched \$220 from a woman at the ATM at Farmers and Mechanics Savings Bank on December 20. Stanley heard the woman scream, then chased, tackled and held the suspect, Bryan Hicks, 21, until police arrived. Stanley later learned the suspect had a BB gun hidden inside his pants. The suspect pleaded guilty to robbery and is serving a 4-year state prison sentence.

Stanley just figured he was doing his duty. "It was instinct. If more people got involved I think there'd be a lot less crime. Also honored at the banquet was another man who was the first recipient of the Richard L. Barbour Scholarship Award, named after the county assistant prosecutor who was killed during an ATM robbery in Philadelphia last year. The \$1,000 scholarship went to a Newark man. (Camden, New Jersey *Courier-Post*, May 15, Phillip J. Wajda, reporter).

- 20) Atlantic City ATM Robber Sought - About 9:15 a.m. on May 16 a woman at the Collective Federal Savings Bank was making a withdrawal when a man came up behind her and demanded her money. The woman handed her money to the perpetrator who then fled on foot. The Atlantic County Crimestoppers is offering a reward for information leading to the arrest and indictment of the person responsible for the crime. (*Atlantic City* [New Jersey] *Press*, June 4, Brad Bennett, reporter).
- 21) Four Teens Arrested in Perth Amboy ATM Robbery of Woman With Two Small Children - Three young adults and a juvenile were arrested 30 minutes after an armed robbery they are accused of committing in Perth Amboy. A 31-year-old woman had just withdrawn money from a National State Bank ATM and returned to her car when she was robbed at gunpoint while her two children were in the vehicle. The woman was sitting in her car counting the money she had just withdrawn when a man came up to the window, put a gun to her head and demanded the money. The woman gave the money to the man, who fled in a vehicle. The woman flagged down a police car and gave a description of the suspect and the vehicle he got into. Thirty minutes later, police arrested Andre Simms, 19, of Perth Amboy, and a male juvenile who both were charged with robbery and possession of a weapon for unlawful purposes. In addition two female companions in the car, Amanda Green and Denise Dubois, 18, both of Perth Amboy, were charged with conspiracy and possession of a weapon for unlawful purposes. The four were being held in Perth Amboy jail. (*Woodbridge* [New Jersey] *News-Tribune*, June 7).
- 22) Young Norwalk, Connecticut Man Robbed of \$40 At ATM - A 20-year-old Norwalk man reported he was robbed Monday evening, May 18. The man said he had withdrawn \$40 from an ATM at Connecticut National Bank when he was approached by a black man about six feet tall weighing 180 pounds who asked if he had change for \$10. The robber grabbed the victim's \$40 and his wallet. The victim told police he thought he saw a black shiny object in the robber's hand. (*Norwalk* [Connecticut] *Hour*, May 19).
- 23) ATMs Involved in Connecticut Casino Frauds - The Connecticut State Police Casino Gambling Unit at the Foxwoods High Stakes Bingo and Casino in Ledyard has made arrests of several visitors trying to obtain money fraudulently. Two men from Massachusetts were arrested June 10 for a credit card scam using the "ComChek" machines in the casino with suspected stolen credit cards and forged Massachusetts drivers' licenses. Ralph Bova, 35, of Revere, Massachusetts, cashed a \$4,400 check while Robert Cataldo, 37, of Saugas, Massachusetts, cashed a \$4,500 check at a separate cashiers window in the casino. Both men were charged with first degree forgery, fraudulent use of an ATM and illegal use of a credit card. (*Bridgeport* [Connecticut] *Post*, June 12; and *The Waterbury* [Connecticut] *Republican-American*, June 13).

In a separate incident, a Rhode Island man was arrested June 24 after trying to get money from an ATM in the casino using a stolen credit card. Timothy Frazier, 30, was charged with first degree forgery and fraudulent use of an ATM. Mr. Frazier allegedly used a stolen credit card to obtain \$2,000 from the casino's ComChek machine. Frazier also allegedly tried to cash \$1,000 in traveler's checks purchased using the stolen credit card. The man was being held on \$10,000 bond. (*Norwich* [Connecticut] *Bulletin*, June 25).

- 24) Couple At Massachusetts Drive-Up ATM Assaulted, ATM Card Lost - A man in a car with a female companion was punched at a Fleet Bank ATM in East Long Meadow, Massachusetts about 11:00 p.m. on June 24. As his female companion hit the accelerator and drove away, the man lost his ATM card in the ATM. The victim stated he had just gotten his money from the ATM when a man reached in the car and punched him. The assailant was accompanied by three other men, ages approximately 18 through 20. The four men left in two vehicles, a red car and a black Dodge Charger. Police said they're in the process of getting a photo identification of the assailants from bank security cameras.. (*Springfield [Massachusetts] Union-News*, June 25).
- 25) Friend of ATM-Related Abduction and Murder Victim Offers Security Suggestions - *The Baltimore (Maryland) Sun* carried a letter to the editor on June 15 from Bryan Treco of Hackettstown, New Jersey, regarding the death of his friend Vito Pilius last February. Treco believes his friend, Vito Pilius, was taken to an ATM after being abducted and before being murdered last February. Treco suggests two PIN numbers should be given to each ATM card-holder. The first would be the one the customer would normally use. The second would work but also would dial 911. It would offer the victim a chance to call police without alerting the robber, states Treco.
- 26) Infamous Pennsylvania ATM Machine Thief Faces Additional Charges - James Anthony, 31, is in a state prison as a result of his highly publicized front-end loader theft of an ATM early in 1991. Anthony is serving 26 months for the ATM machine theft. He recently pleaded guilty on May 27 to possessing 13½ grams of cocaine. Anthony was sentenced to 17 to 36 months in prison which will run concurrent with his sentence for stealing the ATM. (*Valley News-Dispatch [Tarentum, Pennsylvania]*, May 29, Mark Celender, reporter).
- 27) Woman Maced at Philadelphia MAC Machine - A woman was assaulted and robbed of \$40 at 12:55 a.m. at a MAC machine at the Harvard Square Shopping Center. The woman was sprayed in the face with a Mace-like substance and was knocked to the ground, according to a police report. A suspect was a blonde male, aged 27 to 30, who fled in a grey Chevrolet Blazer or Ford Bronco. The woman suffered eye irritation but was not hospitalized. (*Northeast [Philadelphia, Pennsylvania] Times-Newsweekly*, April 15).
- 28) Teenage Philadelphia Woman, Booked For Shoplifting, Is Recognized as ATM Robber - Renee Matarese, 19, was being booked for a \$6.97 retail theft from a Sunoco Minimarket, when a police clerk identified her as the suspect in an attempted armed robbery at an ATM on June 2. Matarese allegedly was the perpetrator of an attempted ATM robbery at 12:05 a.m. at the Village Mall. The perpetrator walked up to a man withdrawing money from the ATM, raised a hammer toward the man and told him to give her the money. The intended victim raised his clenched fist and the woman ran toward a waiting pickup truck. Matarese, who has no current address, was charged with criminal intent at armed robbery and other charges in the attempted ATM robbery. (*Philadelphia [Pennsylvania] Inquirer*, June 18, Diane Struzzi, reporter).
- 29) Knifepoint Robbery of 52-Year-Old Pennsylvania Woman Reported - A 52-year-old Lafayette Hill woman was robbed and assaulted at knifepoint at 7:53 p.m. on June 8. Two witnesses to the robbery apprehended the suspect, a 29-year-old Media man, after

he fled the scene. The man was charged with robbery, aggravated assault, simple assault, terroristic threats and other related offenses. (*Town Talk* [Media, Pennsylvania], June 17, Tish Gray, reporter).

- 30) Allentown Man Reports ATM Robbery - A man walked to a nearby Allentown police station April 16 to report he was robbed at gunpoint at a Merchants Bank MAC machine about 8:50 p.m. Two black males, one of them armed with a black revolver, robbed him. There was possibly a third man involved in the robbery. No other information was available. (*Allentown* [Pennsylvania] *Morning Call*, April 17).
- 31) Broken Bottle Used As Weapon In Midnight Pennsylvania ATM Robbery - Tony Wilson, 24, of Norristown, Pennsylvania, was robbed of \$100 at an ATM by two men on May 12. One man held a broken bottle to Wilson's chest, while the other grabbed the \$100 from his hand. Wilson was not hurt. (*Norristown* [Pennsylvania] *Times-Herald*, May 12).
- 32) Pennsylvania Man Held In Empty Envelope Scheme - John W. Moore allegedly used empty envelope deposits to credit his bank account with \$1,200, from which he withdrew \$810. Moore was charged with two counts of theft by deception (one for each time he recorded a \$600 deposit on an empty envelope) and eight counts of theft and receiving stolen property (for each of the times he used an ATM to withdraw funds fraudulently posted to his account). Moore was being held in the county jail in lieu of \$5,000 bail. (*Norristown* [Pennsylvania] *Times-Herald*, May 28, Jim Deggan, reporter).



IN THE SOUTH

- 33) Wake Forest Economics Major Devises Fraud Scheme Netting \$11,040 - A 21-year-old Wake Forest University senior majoring in economics joined two other students in a fraud scheme which netted \$11,040 from Wachovia Bank of North Carolina. Nicole Williams, 21, Larry Butler, 21, and Marlo Harris face federal charges of bank fraud. If convicted, each of the three students could face fines of up to \$4,000,000 and prison terms of up to 120 years. The three committed their opportunistic fraud when a box of canceled checks from a Raleigh hospital supply company was mistakenly mailed to them. The students then used those checks to order new ones in the company's name. Using a fake Wake Forest University ID card and at least two Wachovia ATM cards, they wrote bogus checks to their false accounts. (*Greensboro* [North Carolina] *News and Record*, July 2, Libby Lewis, reporter).

Two of the three perpetrators of the fraud scheme were earlier arrested in connection with several Wake Forest University thefts. Nicole Williams and Larry Butler were joined by Terrance Brown, 23, in burglaries of the Admissions Office, the campus post office and residence hall rooms. More than \$3,000 worth of computer equipment, students' wallets and mail containing checks, credit cards and ATM cards were taken. The university computer equipment was dumped in a nearby lake, apparently to destroy the evidence. (*Old Gold and Black* [Wake Forest University], April 30).

- 34) Raleigh Woman Robbed By Two Men - A 29-year-old woman told police she was robbed about 10:00 p.m. on Saturday night, June 13, as she was withdrawing cash from a United Carolina Bank ATM. A man approached her from behind and held her while a second man operated the machine with her card in it and withdrew money. The woman said she believed a third man was nearby in a wooded area. The perpetrators fled on foot. (*Raleigh [North Carolina] News and Observer*, June 15).
- 35) Fayetteville Woman Robbed of \$100 At ATM - Jacalyn Wallace said she was robbed of \$100 about 11:30 p.m. shortly after she withdrew the cash from an ATM at First Union National Bank in the Ames Shopping Center. A man grabbed Wallace by her T-shirt and said "Give me all your money." The robber, who had a handgun, took the cash and ran into a nearby woods. (*Fayetteville [North Carolina] Observer-Times*, June 18).
- 36) South Carolina Men Indicted On Unauthorized ATM Card Withdrawals - William Earl Tucker, 24, and Billy Joe Thompson, 24, were indicted for making unauthorized charges on an ATM card. Between August 1st and 5th, 1991 the two made \$1,100 in unauthorized charges on a C&S National Bank ATM card. The maximum penalty is 10 years in prison and a fine of \$250,000. (*Spartanburg [South Carolina] Herald-Journal*, June 24, Daniel Dighton, reporter).
- 37) South Carolina Man With Wife and Family in Car Foils Shotgun-Toting Robber - John Smith of Anderson, South Carolina had just punched in the PIN number of his wife's ATM at a drive-up machine at Southern National Bank at 9:05 p.m. Monday night, May 11, when a man walked up to their car and pointed a sawed-off single barrel shotgun at him. Smith was with his wife, Denise, and two sons, who were not hurt in the incident. The man told Smith to withdraw \$1,500 from the machine. After three unsuccessful attempts at this large dollar withdrawal, the machine returned the card and the would-be robber fled on foot. (*Anderson [South Carolina] Independent-Mail and The Greenville News*, both May 13).
- 38) South Carolina Bankers Report 41% Of All Bank Money Stolen In 1991 Was In ATM Service Team Robberies - *The Palmetto Banker*, a trade journal of the South Carolina Bankers Association, reported that seven ATM service team robberies in the state in 1991 netted 41% of all bank money stolen in that year -- a total of \$513,550. All seven ATM robberies occurred between 8:00 a.m. and 2:00 p.m. (see May 1992 Newsletter, Item No. 14). (*Myrtle Beach [South Carolina] Sun-News*, May 6, Bob Bestler, reporter).
- 39) Atlanta Mother And Her 23-Year-Old Daughter Robbed At ATM; Daughter Then Abducted And Raped - Shortly after midnight on Sunday, June 14, a mother and her 23-year-old daughter had withdrawn money from a Pershing Point Trust Company Bank ATM on Peachtree Street. Two men approached them, with guns drawn on both sides of the car, and took their purses. The two men forced the younger woman into their car. A third man remained in the perpetrators' car during the holdup. The men blindfolded the young woman and drove her to an undisclosed area, leaving her 53-year-old mother at the ATM. The younger woman was sexually assaulted then dropped off in a southeast Atlanta neighborhood. The perpetrators were black, in their twenties and wearing army-type camouflage clothing. (*Duluth [Georgia] Daily News*, June 16, Carla Murphy, reporter).

- 40) Coral Springs, Florida Woman Robbed Of \$20 At ATM - Frances Dumas went to the SunBank ATM on Atlantic Boulevard Friday at 9:35 a.m. to withdraw \$20. While at the machine, Dumas was approached by a man with a gun who demanded the cash. After giving him the \$20 he threatened to "blow her head off" if she did not withdraw more cash. Dumas, 54, gave the suspect her purse and he took off on foot. The perpetrator was a white male, approximately 18 years old. (*Coral Springs [Florida] Forum*, June 11).
- 41) Elderly Woman Knocked Down And Robbed In Boca Raton - A 78-year-old Boynton Beach woman was knocked to the ground and robbed of her purse about 9:00 a.m. Monday, June 22, while walking away from an ATM. Natalie Winston was at a Barnett Bank ATM when she was approached from behind and knocked to the ground. The robber grabbed her purse containing \$11 and ran to a waiting car. (*Boca Raton [Florida] News*, June 24).
- 42) Off-Duty Mississippi Police Officer Collars Two Out Of Three ATM Robbers Single-Handedly - Off-duty Jackson, Mississippi reserve police officer Greg Owens arrived at an ATM at Deposit Guarantee Bank Sunday night, May 17, about 10:00 p.m. A second car pulled up containing Amanda Prewitt, and she entered the ATM before Owens could get out of his van. Owens decided to wait in his van until she finished. Prewitt said she had gone to the bank to withdraw \$5. After she had entered the vestibule where the ATM is located she said, "I saw out of the corner of my eye somebody open the door." Suddenly three men were close behind her. One told her, "Look at this," she said. "He showed me his gun. He said, 'Don't say a word. Give us all the money you have. When this is over, we got your tag number.' The gun was right next to my back. They were right against me." The robbers demanded \$300 but she told them she didn't have that much in her checking account. Owens watched the robbery from the sideview mirror of his van. When the robbers came out of the vestibule, he was waiting for them with his .357 caliber Smith & Wesson revolver. One man fled. The other two were held at bay. He called police on his cellular telephone and waited until a Jackson police officer arrived to complete the arrest. (The Jackson, Mississippi *Clarion Ledger*, May 19, Grace Simmons, reporter).



Owens

- 43) Texas Man Loses Wallet and Credit Cards At ATM - At 10:45 p.m., Wednesday, June 17, a 50-year-old man was robbed of his wallet and credit cards on South High Street in Longview, Texas. Three unknown black male suspects, 15 to 20 years old, robbed the man as he was about to make a withdrawal. The victim had seen the suspects earlier in a nearby parking lot. (*Kilgore [Texas] News-Herald*, June 19).
- 44) Dallas Woman Bumped In Car, Then Abducted And Taken To ATM - Karen Smith, 35, was bumped from behind in traffic about 1:45 am. on Saturday morning, May 30. Smith got out of her car to get insurance information from the vehicle who had hit her. Then the suspect, a black male, struck her on the head and on the chin with his fists, and

forced her back inside the vehicle. The suspect drove Smith's car and ordered her to stay on the floor. He drove a few minutes and picked up a second man. The driver told Smith he wouldn't hurt her but he needed \$560 to repay a debt by dawn. If he couldn't get the money he said he would be killed. Smith said she had only \$3 in her purse but told her captors she could get the rest of the money at an ATM if they promised not to hurt her. Smith made six transactions to withdraw \$600 on her ATM and credit cards. The men left Smith at an undetermined freeway exit with directions on how to get back downtown. She was not physically injured. (*Park Cities People*, Dallas, Texas, June 4, Maureen O'Donnell, reporter).

- 45) Dallas Woman Outwits ATM Card Thieves - A 23-year-old Dallas woman went to the Inwood National Bank branch on Centennial Avenue to use the ATM about 11:00 p.m. in early June. As she was preparing to use her bank card, two men walked into the building. One man demanded she get cash and became angry when she was too nervous to enter the PIN code correctly. The man threatened to get a gun but his perpetrator companion took her ATM card and wallet and demanded the PIN number. The man left the building without using the victim's ATM card. The woman, who was not hurt, immediately drove home to get her duplicate ATM card. She used her duplicate card to withdraw the maximum amount possible from her account. There was no indication in this front page story that any money was actually stolen from the victim's account. (*Richardson [Texas] News*, June 11, Kate Sullivan, reporter).



IN THE MIDWEST

- 46) Woman Robbed of \$150 In Birmingham, Michigan - A 51-year-old woman was at a Comerica Bank ATM about 9:20 p.m. when a white male approached her and told her to hand over her money. The man had his hand in his pocket, leading the woman to believe he had a gun. She gave him \$150. He left in a white Camaro driven by a white female. Birmingham police are soliciting additional information about the crime. (*Birmingham [Michigan] Eccentric*, June 6).
- 47) Grosse Pointe, Michigan Senior Citizen Arrested In Kiting Scam - A 64-year-old Grosse Pointe man allegedly stole \$2,702 from local banks in a kiting scheme which took advantage of a delay in the verification of ATM check deposits. Milton Charles Banta pleaded guilty to the charges and was sentenced on June 11. Banta was sentenced to five years probation, six months on electronic home detention, 100 hours of community service, full restitution of the money he stole and payment of court costs. (*Grosse Pointe [Michigan] News*, June 25, Donna Walker, reporter).
- 48) Ohio White Supremacist Arrested On Kidnapping Charges In Idaho - A former Columbus, Ohio man was arrested in Idaho in connection with the September 3 kidnapping of a woman at a BankOne ATM in Columbus, Ohio. While the woman was at the ATM, a man came up behind her with a handgun. The victim thought she was being held up but the kidnapper said "I don't want your money. You've got to come with me." The man took her by the arm to his car, opened the trunk and tried to force her inside. However, a businessman from a nearby mall drove up and interrupted the abduction, and the woman was able to escape.

John W. Gerhardt II, 40, was arrested in Idaho after police received a tip that Gerhardt was at an Aryan Nations paramilitary camp nearby. Gerhardt was arrested as he picked up his mail at a Post Office box. Since his arrest, Gerhardt has refused to answer questions. He plans to fight extradition. In 1972 Gerhardt and his brother Edward formed the American White National Party, a local white supremacist organization. In 1980 they were convicted of trying to bomb an elementary school where the daughter of a former U.S. District Judge was a student. The judge had ordered busing for desegregation in Columbus schools. (*Columbus [Ohio] Dispatch*, May 25, Felix Hoover and ErinMarie Medick, reporters).

- 49) Iowa "Teachers Lounge Purse Thief" Uses Stolen ATM Card To Withdraw \$900 - Cedar County (Iowa) police officers are looking for a woman who appears to specialize in stealing purses from teachers' lounges and classrooms. In the latest incident, a purse was taken from the Mechanicsville School building April 29. An ATM card, which had the PIN number on it, was used to make nine withdrawals totaling \$900. Police are asking citizens for assistance in identifying the woman. An ATM surveillance camera photo of a woman believed to be the thief was released (see below). (*Tipton [Iowa] Conservative and Advertiser*, May 20).



- 50) Sixteen-Year-Old Illinois Boy Withdraws \$1,470 From Mom's Bank Account - A Woodstock (Illinois) jury indicted a 16-year-old, who used his mother's ATM card to withdraw \$1,470 from his mother's bank account. The youth allegedly shared the money with a second youth who spent some of it at a local shopping mall. (*Crystal Lake [Illinois] Sunday Northwest Herald*, May 31, Jill Janov, reporter).
- 51) Man Robbed Of \$20 At ATM In Minneapolis Suburb - A 31-year-old New Hope man was robbed of \$20 he had just withdrawn at an ATM at a Norwest Bank in Crystal, Minnesota about 11:00 p.m. on May 22. The robber demanded the cash, then brandished a knife and threatened to kill the victim if he didn't turn it over. The victim handed over the money, and the robber fled on foot. The robber was described as a white man, approximately 45 years old with some teeth missing. He had a dark mustache and wore a stylish Minnesota brown plaid shirt. (*Crystal-Robbinsdale [Minnesota] Sun-Post*, June 3).



IN THE WEST

- 52) Los Alamos, New Mexico ATM Service Team Robbers Indicted And Released Without Bond - Two Espanola, New Mexico men, Alex Martinez, 21, and Tim Harper, 20, were indicted by a federal grand jury in connection with an April 22 ATM service team robbery at the Los Alamos Credit Union (See May 1992 Newsletter, Item No. 11). An assistant United States Attorney said it was unusual that the two men, charged with the \$58,000 service team armed robbery, were released without bond.

The men were released on their own recognizance, but will be under electronic surveillance. The decision was made because the men had no prior criminal convictions. If convicted, the men could get a maximum penalty of 25 years in prison each and/or a \$250,000 fine. A 17-year-old woman has been implicated in the crime, but will be prosecuted under the juvenile court system. Money stolen in the 2:15 p.m. service team attack was recovered after police investigation. (*Rio Grande* [Espanola, New Mexico] *Sun*, May 21).

- 53) Arizona ATM Robber Shoots Car To Get \$20 - A Mesa, Arizona man had just withdrawn \$20 from an ATM at First Interstate Bank on Alma School Road in Tempe, Arizona and had returned to his car when a robber tapped on the man's car window with a gun at 12:15 a.m. Saturday. When the man hesitated to hand over the \$20, the robber fired a shot at the back end of the victim's car. No one was hurt. The robber grabbed the \$20 and fled in a 4-door red Buick. (*Tempe* [Arizona] *Daily News Tribune*, June 16).

- 54) Couple In Million Dollar California Home Tricked By Robbers Posing As Police Officers - Two men knocked on the door of the million dollar home of a Yorba Linda, California couple about 8:00 p.m. on May 29 and flashed badges which seemed to substantiate their claim that they were plainclothes police officers. When Jack Marlowe, 50, and his wife Linda, 43, let the men in, the men pulled out guns and tied up the couple. The gunmen stole jewelry, cash and a bank ATM card. (*Orange County* [Santa Ana, California] *Register*, May 31, Jeordan Legon, reporter).

- 55) Trial Reveals Details of Abduction, Rape And Shooting Of 46-Year-Old California Woman - The shocking details of the ATM abduction, sexual assault and attempted murder of a 46-year-old Sacramento woman were revealed during testimony in Sacramento (California) superior court in late June. The woman told of being abducted at gunpoint November 9 from the Golden 1 Credit Union ATM at 8th and O Streets in Sacramento. Her abductor ordered her to drive to a vineyard where he sexually assaulted her as she lay face down in the dirt. Then, she said, he shot her three times in the head, first on the left side, then in the back, and finally on the right side. She realized she was alive but lost consciousness.

When she awoke, the victim was afraid her assailant was still there. However, she was able to get up, pull her jeans back on and made her way to a farm house about a quarter of a mile away to get medical help and to call the police. On trial for the crimes is Steven Thomas Alexander, 33, who was arrested a few days after the attack when he allegedly tried to use the woman's ATM card at the same downtown Sacramento ATM location. Alexander faces life in prison with the possibility of parole if convicted on

more than a dozen charges in this incident including kidnapping, sexual assault, attempted murder and weapons charges. (*Sacramento [California] Bee*, July 1, Dale Vargas, reporter).

- 56) Milpitas, California Woman Grabbed From ATM And Sexually Assaulted - A 28-year-old woman was grabbed from a Wells Fargo Bank ATM at 11:15 p.m. by a man who forced her into his car, where she was sexually assaulted. The assailant was described as a white male, 30 years old. Milpitas police are seeking information from citizens regarding this crime. (*San Jose [California] Mercury-News*, April 12).
- 57) Gunman Robs Fontana, California Woman Of \$160 - A 39-year-old woman had withdrawn \$40 from a Bank of America ATM at the Vineyard Valley Mall Tuesday night, April 16 when a man grabbed her left shoulder and held a handgun to her right side. The perpetrator demanded the woman's money, then made her withdraw the remaining cash in her account, \$120. Before fleeing, the robber told the woman not to look at him or he would fill her full of bullets. (*San Bernardino [California] Sun*, April 16).
- 58) Snatch And Run Robber Sought In Fremont, California - About 11:15 a.m., a Fremont woman withdrew \$40 from an ATM at Home Savings Bank when she was approached by a man with an unlit cigarette in his mouth. He asked for a light, then grabbed the two \$20 bills she had withdrawn and fled. Police released the following sketch of the suspect, a young black man. (*Fremont [California] Argus*, May 7).



Robbery suspect

- 59) Teen Female Arrested In Alhambra Bad Check Operation - Alhambra, California police have arrested a 17-year-old female who deposited stolen and forged checks at various ATMs, totaling in excess of \$29,000. Following her deposits of the stolen or worthless checks, she made a withdrawal of \$29,000 in \$100 bills. (*Alhambra [California] Post-Advocate*, May 14, Warner Jenkins, reporter).
- 60) Scanty Details Available In Oakland ATM Robbery - The Oakland police blotter reported on May 9 that a strongarm robbery occurred at the ATM on Grand Avenue at 3:25 a.m. A male suspect struggled with a victim for cash withdrawn at the ATM. No other details were available. (*Montclarion [Oakland, California]*, June 2).
- 61) Scanty Details Available In Mission Viejo Stolen Card Fraud - An unidentified person, using a stolen ATM card, obtained \$300 in cash from the Bank of America ATM on Calle Avidor at 5:00 p.m. on March 22. No additional details were available from this police blotter report. (*Capistrano Valley [Mission Viejo, California] News*, June 4).
- 62) Fullerton, California Suffers Three ATM Robberies Over Weekend - On Saturday, June 6, at 8:40 p.m., a 20-year-old Fullerton man was ordered at gunpoint to put cash he had just withdrawn on the ground near the ATM at Security Pacific Bank on Chatman

Avenue. The suspect in this incident was a black male. One hour later, a 39-year-old Fullerton man reported a black male gunman took \$100 he had just withdrawn from a Security Pacific ATM on Orangethorpe Avenue. On Sunday afternoon, a 49-year-old Anaheim woman reported she had been robbed at an ATM at the Wells Fargo Bank on South Harbor Boulevard by a black male. (*La Habra [California] Daily Star-Progress*, June 8).

- 63) California Kidnapper Gets 31 Years In Prison Plus Two Life Terms - Gary Joe Wiley, 35, was recently sentenced in the September 20 kidnapping of Alpine, California resident Kevin Crowder, 28, at gunpoint from the Union Bank ATM in El Cajon. Wiley ordered Crowder to take out \$300, but because the card was left in the machine too long, it was captured by the machine. Wiley then ordered Crowder to get another ATM card from his wife, which resulted in an emergency phone call to her at work and a tense ride in Crowder's vehicle back to his Alpine home.

Two other El Cajon residents were robbed at gunpoint within ten minutes of each other on September 13 at the same bank. "It was every ATM customer's nightmare," one of the robbery victims said. "I started thinking about what I could do with a shotgun at my head and realized that if I moved he could pull the trigger and I'd be dead." The sentencing judge acknowledged drugs played a big part in these crimes, but did not offer an excuse for violent, dangerous criminal behavior. Wiley could be up for parole in about 20 years. (Front page story, *Alpine [California] Sun*, June 10, Jacqueline Gladfelter, reporter).

- 64) Rohnert Park Woman Robbed At Knifepoint By Two Men - A 34-year-old Rohnert Park woman was confronted by two knife-wielding men while making a deposit at a Security Pacific Bank ATM on State Farm Drive about 6:45 p.m. The suspects demanded the woman withdraw \$100 from her account. She refused and one of the suspects took her purse instead. The woman was alone and was not injured during the incident. The suspects were described as white and Hispanic males. (*Petaluma [California] Argus-Courier*, June 15, Rob Lopez, reporter).
- 65) Vallejo Customer Robbed At Gunpoint - A Bank of America customer using an ATM in Vallejo was robbed at gunpoint Wednesday morning, June 17, and was forced to drive the suspect elsewhere in the city. The suspect allegedly displayed a revolver before demanding the victim's money and ordering him to withdraw an additional \$200 from his bank account. (*Vallejo [California] Times-Herald*, June 19).
- 66) Oregon Woman Robbed At Knifepoint - A knife-wielding man approached a woman at an ATM at the U-Lane-O Credit Union about 8:25 p.m. Saturday night, May 30. After the woman got cash from the ATM, the suspect displayed the knife and demanded the money. The woman gave the money to the robber. The woman was not injured and police are investigating the incident. (*Eugene [Oregon] Register-Guard*, May 31).
- 67) Two Seattle ATM Robbers Sought By Police - Seattle police are seeking information on two people who robbed a woman at gunpoint at the ATM at the First Interstate Bank on Aurora Avenue North on May 17. According to police reports, the woman was beginning an ATM transaction when the two men approached her. One man put a gun in her face, demanding money and her PIN number. The second man grabbed the

victim's change purse. The two robbers fled without getting the ATM card or PIN number. (*North Central [Seattle, Washington] Outlook*, May 27).



INTERNATIONAL REPORTS

- 68) Montreal Gazette Reports April ATM Bombing Not Linked To Earlier ATM Bombings - Canadian police said a detonator exploded Friday night, April 10 in a Royal Bank of Canada ATM in St. Laurent. The device caused little damage and no money was taken. Police said they didn't believe this explosion was related to a wave of ATM bombings earlier in the Montreal area. (April 11).
- 69) London Times Article Commemorates 25th Anniversary Of ATMs In England, And Describes New ATM Confidence Fraud Scheme - *The London Times* on June 27th marked what it described as the 25th anniversary of "hole-in-the-wall" cash machines since they were introduced in North London. June 26th, the two men who pioneered the first machine were back outside the first ATM installation at a Barclay's Bank in Enfield to commemorate the anniversary. John Shepherd-Barron invented the first system when he worked for De La Rue Systems. It was operated by customers inserting a check-style voucher which carried punchcard holes in it into a drawer. The ATM used an optical pattern to match the code on the voucher with the one punched in by the customer. A packet of bills was then put into a second drawer which the customer pulled out.

Ron Everett, then a bank employee who was trying to persuade his superiors to try the new ATM, admitted he resorted to a bit of deception himself to ensure the success of the machine's well-publicized first usage, in which ten one-pound notes were to be distributed to dignitaries. "I was so apprehensive that when they pressed the button no money would come out, that I went inside, opened the safe and got ten pounds of notes. When they hit the button, I put the money in the drawer so it was there when they pulled it out."

There are stated to be 18,000 ATMs in place now in Britain, dispensing nearly two thirds of the personal cash withdrawn from financial institutions in the nation.

In other British news, a new nationwide ATM fraud is currently being investigated by Scotland Yard. Traveling groups of bona fide auctioneers who hire hotel ballrooms for their auctions have been followed by "security subcontractors" who ostensibly check on the authenticity of check and credit cards at the start of an auction. Potential buyers are asked to turn over their card numbers and then to enter their PINs into a portable PIN pad. With both account numbers and PIN numbers from the cards, the criminals have been able to make bogus cards with mag stripes acceptable to the cash machines. Hundreds of victims have lost up to £2,000 each since the racket first came to police attention two months ago. Card fraud in Britain is estimated to be worth £165 million a year.

CONSUMER EDUCATION

- 70) California ATM Safety Tips - The Willow Creek (California) Kourier listed in an editorial several ATM safety tips on June 3. The Yucca Valley Hi Desert Star reported June 21 that ATMs had been in service locally and in America for 20 years; 83,000 ATMs were now in service in the United States. The convenience of ATMs and general safety precautions were described for the six ATMs located in Yucca Valley. (Kurt Schauppner, reporter).
- 71) Syndicated Columnist Warns Readers in Washington, DC and Boston About ATM Safety - Syndicated columnist Paula Bern responded to a reader's letter about using an ATM at night by offering several "common sense" precautions when using ATMs -- "lock all the car doors when using a drive-up ATM; avoid using the machine late at night; try to use a well-lit machine;... select a machine with a permanent surveillance camera mounted above the withdrawal slot (it's a fine deterrent for criminals); and don't write your personal identification number on your ATM card." ("Workstyle" column by Paula Bern, *The Boston Herald*; *The Washington Times*, June 22).

NEWS OF WEIRD ATM CRIMES

- 72) Biker Type (Pedal Variety) Allegedly Stole \$400 From An ATM Customer In Carlsbad, California - A Carlsbad, California ATM customer reportedly had \$400 stolen from him by a bicyclist. The white male suspect was described as between 35 and 40 years old, with slender build, blonde mustache and was riding a black bicycle with black riding shorts and a black and yellow helmet. The crime reportedly occurred shortly before 9:30 p.m. Friday, June 12. (*North County Blade-Citizen* [Oceanside, California], June 14).
- 73) San Francisco ATM Robber Mugs Decoy Policewoman, Ending Spree Of Eight ATM Crimes - A 29-year-old man, Darryll Ballen, was arrested by a team of police surveillance officers after he snatched cash undercover policewoman Susan Manheimer had just withdrawn from an ATM outside a Wells Fargo Bank on Divisadero Street. Ballen turned and ran but was quickly captured by several companion officers on the decoy robbery detail. Ballen is suspected of robbing eight other women at ATMs. (*San Francisco Chronicle*, June 19).
- 74) Would-Be ATM Thief Bursts Into Tears In California - A 28-year-old San Leandro woman using an ATM about 9:25 p.m. Sunday, May 24, was grabbed by a man who ran up and demanded money. A second man waiting nearby was believed to be with the perpetrator. Instead of gathering a fistful of dollars for his crime, the robber was sent packing with a face full of Mace. The woman sprayed her attacker with a canister of Mace which was attached to her keyring. The second blast of Mace hit the man in the eyes. The man, clutching his face, dashed away with his accomplice. Police said "after (the woman) sent (the robbers) running, she looked around to make sure they were gone, then rushed across the street to call the police." Both perpetrators were described as white males in their twenties. (*Hayward Daily Review*, May 27, Glenn Chapman, reporter).

- 75) Young North Carolina Man Kidnaps Mom At Knifepoint For \$20 ATM Robbery - Both *USA Today* (June 9) and *USA Today International* (June 10) reported that Dwight Carter, 22, was arrested June 7 on charges that he kidnapped his mother at knifepoint and took her to an ATM where he forced her to withdraw \$20. Carter reportedly then took her back home, where his mother called the police. (Editor's Note: Gentle reader of **ATM Crime And Security Newsletter**, you are encouraged to contact the Editor with your interpretation of this bizarre crime. Should Mr. Dwight Carter be nominated for the "Mr. Magoo Award for Shortsightedness," or was he merely intent on developing some hard life experience which he plans to make into a smash hit Country and Western song, "Testing The Limits of Love?")

CLOSING NOTES

Following this page is the *Bonus* section for the June 1992 issue of **ATM Crime And Security Newsletter**, documentation from a major financial institution regarding its servicing procedures and security recordkeeping for ATMs. These documents are reproduced with the permission of the financial institution which prefers not to be identified.

Section: Security Operations Unit Subject: Security Procedures for Servicing ATM's

POLICY STATEMENT:

For purposes of security and dual control, ATM's should always be serviced by no less than two employees, one acting as "observer" and the other as the "servicer."

On-site ATM's will have cash replenished, deposits collected and first-line service performed by banking center personnel during regular banking hours. After-hours first-line servicing will be performed by Electronic Banking Operations personnel accompanied by a protection officer or contracted to a third-party vendor.

Drive-up ATM's will have cash replenished and deposits collected by a third-party vendor. First-line servicing will also be provided by a third party vendor. In certain instances, such as immediately following an acquisition, it may be necessary for banking center personnel to replenish cash and collect deposits. If so, the security procedures outlined herein must be strictly adhered to.

Off-site ATM's will have cash replenished and deposits collected by a third-party vendor. First-line servicing will be performed by either Electronic Banking Operations personnel, accompanied by a protection officer, or a third-party vendor depending on the proximity to our downtown location or as determined by the Electronic Banking Operations Unit.

If a protection officer is assigned to the bank/branch, (s)he must be assigned to accompany the service team, if the ATM is being serviced by banking center personnel. In such instances, one bank employee and one protection officer is sufficient to service the ATM.

Section: Security Operations Unit Subject: Security Procedures for Servicing ATM's

PROCEDURE:

1. Vary the time and if possible, the routes (including exit doors) to the ATM's during cash replenishment and collection of deposits.
2. Reduce the amount of cash in the canisters to the absolute minimum necessary. Cash limits should be based on usage experience at the particular ATM site.
3. Assign a teller at the drive-up or post another employee at the drive-up window to observe the service team during cash replenishment and collection of deposits at drive-up ATM's. The teller or other employee should be trained to activate the alarm if anything suspicious or dangerous is observed involving the ATM teams.
4. Require a drive-up teller or other employee to be continually observant for suspicious activity in the vicinity of the ATM, especially parked cars. The teller should record any observation of suspicious activity, including the license plate number, vehicle description and physical description of suspicious persons, on the Observation Report form. Forward this information to the Corporate Security Division and local management.
5. Ensure that the area near the ATM is clear of all non-employees and/or parked vehicles and that all doors are properly secured.
6. Obtain and carry the wireless alarm device, if available, at all times while the machine is being serviced.
7. Deactivate the alarm system before accessing the ATM and reactivate the alarm system upon completion of the ATM service.

Terry Tazari - 4/11

BANK/BRANCH QUESTIONNAIRE

(Please Print)

G. ATM INFORMATION (Use additional sheets, if you have ATMs off-site)

1. Facility name: _____
ATM location/address: _____
City, State Zip Code: _____
Machine number(s): _____

2. Number of ATMs at facility: _____
Make and model of ATM(s) _____
(i.e., IBM 3624, etc.): _____

3. Operational hours and days: _____

4. Who services machines?: _____
Street address: _____
City, State Zip Code: _____
Key contact/phone number: _____
Service hours: _____

5. Type of ATM - (cash dispenser _____
or full service): _____

6. ATM location - (vestibule, _____
through-the-wall, drive-in): _____

7. Amount of cash maintained _____
in each machine: _____

8. Machine is balanced out: _____
(daily/weekly/as needed, etc.) _____

BANK/BRANCH QUESTIONNAIRE

G. ATM INFORMATION

Customer Safety

YES NO

9. Is the ATM located in a secure, well-lighted area? YES NO
 If YES, indicate lighting conditions: _____

10. Are lighting fixture lamps replaced on a scheduled basis? YES NO
 If NO, how/when replaced? _____

11. Is the ATM and the customer visible from the street at all times? YES NO
 If NO, indicate nature for lack of visibility: _____

12. Does the ATM site have any blind spots such as drapes or shades to block observation? YES NO
13. Is clear or lightly tinted glass used in the window and door areas? YES NO
 If NO, explain type of glass used: _____

14. Is a tamper-proof trash receptacle provided for the customer to use? YES NO
 If NO, explain type of receptacle used: _____

15. Have you installed a convenience telephone for the customer? YES NO
 If NO, any plans for installation of phone? _____

16. Are cameras used as part of your security program? If YES, what types of cameras are used, how many? and area(s) covered. YES NO
 CCTV-Surveillance: _____
 CCTV-Transaction: _____
 Film-Transaction: _____
 If NO, any plans for camera installation? _____

BANK/BRANCH QUESTIONNAIRE

G. ATM INFORMATION

Safety of ATM Service Team

YES NO

17. Is ATM service/maintenance always performed by at least two persons? _____
If NO, how many? _____
18. Is entry to the cash container controlled by both a combination and a key? If NO, what is required to gain access? _____

19. Have procedures been established to ensure that no one person has access to both the key and the combination? If NO, who has access to both? _____

20. Do you maintain a record of all personnel who have had access to either a key or the combination? If YES, what is retention period? _____

21. Are the key and combination changed periodically when situations such as personnel turnover occur? If NO, how often changed? _____

22. Is a guard escort service provided for ATM service team transporting currency? If YES, by whom? _____
23. Is cash delivery always performed during normal business hours? _____
If NO, when? _____
24. If supplemental cash is required, do you provide a dual control storage container for transporting? If NO, how is it transported? _____

5. Is supplemental cash ever maintained within the service area outside the ATM cash storage chest? If yes, how is it stored? _____

BANK/BRANCH QUESTIONNAIRE

ATM INFORMATION

Safety of ATM Service Team - continued

- | | YES | NO |
|---|-------|-------|
| 26. Has a routine been established to allow replenishment of forms and removal of deposits to be performed during normal business hours to prevent after-hours calls? If NO, how is it handled? _____ | _____ | _____ |
| 27. Are service vehicles equipped with a two-way radio system? If NO, indicate type of communication system used? _____ | _____ | _____ |
| 28. Is a telephone "check-in" required after entry into the service area? If NO, what is required? _____ | _____ | _____ |
| 29. Do the service and maintenance personnel have a method to send an alarm signal to the guard service if it is necessary? If NO, what method is used? _____ | _____ | _____ |
| 30. Are ATM service team personnel adequately identified at time of servicing the machine? If YES, how are they identified? _____ | _____ | _____ |
| 31. Are ATM service team personnel periodically rotated? If YES, how often? _____ | _____ | _____ |
| 32. Is the ATM located in an enclosed area (i.e., vestibule, lobby, etc.) If YES, how is access controlled? _____ | _____ | _____ |
| 33. Is the entrance to the service area visible from the street at all times? If NO, describe configuration: _____ | _____ | _____ |

BANK/BRANCH QUESTIONNAIRE

ATM INFORMATION (Use additional sheets, if you have ATMs off-site)

ATM Physical Security - continued

YES NO

34. Is the service area interior out of view to the public? If NO, describe configuration: _____

35. Is the servicing area of adequate construction and equipped with sufficient locking hardware? If YES, describe: _____

36. Does the secured area door have internal hinges or are the door hinges adequately pinned to prevent removal of the door? If NO, describe configuration: _____

37. Is the door to the service area equipped with a viewer with a 90-degree angle and a door closer mechanism? If NO, describe configuration: _____

38. Is a motion detector installed in the enclosed work area? If NO, how is area protected? _____

39. Are ATM's equipped with heat-sensing thermostats, vibration alarm detectors and door contacts? If YES, alarm protection devices used: _____

40. Are both the ATM cabinet and cash chest on alarm? If YES, describe type of alarm devices employed: _____

Are ATM alarms monitored? If YES, by whom/where? _____

BANK/BRANCH QUESTIONNAIRE

G. ATM INFORMATION

ATM Physical Security - continued

YES NO

42. Are alarms on separate zones/points? If YES, how segregated? _____

43. Are written alarm response procedures established? If YES, please attach copy of written procedures. _____

44. Is the service area equipped with a smoke detector and a fire extinguisher? If YES, what types? _____

45. Do you maintain a record of personnel who have had access to the rear service door key? If YES, how long are records maintained? _____

46. Are all key cylinders keyed differently? If NO, how are they keyed? _____

47. Is a telephone installed in the service area for use by ATM personnel? If YES, what type? _____

48. Are emergency telephone numbers to service companies readily available for bank employees in the event there is a problem with lighting or heating/air conditioning units? If YES, where are they posted? _____

SECTION COMPLETED BY: _____ Phone # () - _____