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KEY EVENTS NATIONALLY

Major ATM-Related Crime Incidents

- 1) Manchester Connecticut Bogus ATM Fraud Scam Captures Nation's Attention - A cunning and bold scheme involving at least three men and a bogus ATM installed in a Hartford area shopping mall collected unsuspecting ATM cardholders' account numbers and PIN numbers for twelve days and has captured America's attention. Hundreds of newspaper articles and broadcast media reports have been generated by the incident

which has demonstrated the ability of high-tech fraudsters to capture legitimate account numbers and PIN numbers and to create bad plastic cards used to defraud ATM cardholders' accounts.

Following is a summary of key events in this scheme, which took place in the Buckland Hills Mall in Manchester, Connecticut just outside of Hartford, Connecticut:

- Negotiations to place an ATM in the Buckland Hills Mall were begun with mall managers by a man who called himself David C. Mills, who claimed to be the president of Electronic Cash Machines, a company dealing in the repair and replacement of ATMs. Mills claimed he was representing Guaranty Bank of New Jersey. He is white, in his late 40's or early 50's, about 6' tall, with short gray hair. Mills spoke expertly about the marketing of ATMs and about mall lease negotiations. Mills apparently received verbal approval to install an ATM in the Buckland Hills Mall prior to a written contract being signed with mall management.
- Installation of the ATM occurred on Saturday, April 21, when three men who were neat and well-dressed rolled an ATM on wheels into the commons area of the mall, and installed the machine outside of a department store. The mall already had two legitimate ATMs in service. The new machine displayed Yankee 24 and Cirrus signage, although no bank logo was observed. The machine was kept on the wheels which were used to transport it into the mall. Observers reported that the ATM was plugged in to an electric receptacle, but did not have a communications line connection.
- The operation of the machine was described by Erik Wisnewski, a Nordic Trak salesperson who had a kiosk in the mall commons area about twenty feet from the bogus ATM. Wisnewski said the machine had very sophisticated color graphics on the screen including red, yellow, green and blue colors. Wisnewski reported when customers inserted their cards into the machine the screen displayed their names on the screen welcoming them to the ATM. Several times, Wisnewski observed and spoke with a white male, 5'8", slender to medium build, with dark hair, whom he identified as "the Computer Guy." The "Computer Guy" brought a laptop computer in his briefcase along with a stack of computer manuals. Wisnewski watched the "repairperson" use his laptop computer to "work on" the machine on several occasions. Wisnewski later recalled observing a "computer monitor and terminal" inside the ATM cabinet, into which the serviceperson plugged his laptop computer. Authorities now believe the "serviceperson" was downloading the account numbers and PIN numbers of cardholders who had attempted to use the ATM.
- A serious card reader jam was experienced by a Savings Bank of Manchester ATM located in the mall shortly after the bogus ATM was installed. Glue-covered cards were inserted into the legitimate machine to bring it down, and cardholders were directed to the bogus ATM as an alternate banking source.
- The machine was removed from the mall on Mother's Day, May 9, with a rented truck which was charged to a counterfeit American Express card.

The truck was abandoned on an Interstate Highway after having been driven a total of 90 miles from the time of its rental.

- The scam was uncovered Monday, May 10, by a review of cardholder account activity by the Savings Bank of Manchester. Unusual activity reports suggested fraud in some cardholders' accounts.
- The fabrication of fraudulent ATM cards was begun before the machine was removed. Bronze-colored plastic was used by the fraudsters. At least 24 cards have been retrieved in various locations.
- Fraudulent withdrawals on ATM cardholders who had used the Buckland Hills bogus ATM occurred in New York City, near Washington D.C., and in North Carolina, Georgia and Florida. Persons using the fraudulent cards were captured several times on ATM surveillance cameras. On several occasions they used disguises including baseball caps and sunglasses, and made a point of looking down to conceal the details of their faces. Nevertheless, some excellent photos have been taken of the men using bad plastic in this case.
- At least 2,000 to 3,000 cards and PINs were compromised by being inserted in the bogus ATM in Buckland Hills Mall. As of May 17, the losses attributable to this scam have exceeded \$80,000, most of which occurred in the New York City area.
- U.S. Secret Service Agent Dan Marchitello ([203] 865-2449) is leading the investigation. On May 14, a \$10,000 reward was offered in the case and news reports quoted Marchitello as saying that arrests in this case were expected within 48 hours. This announcement may have been designed to encourage tipsters to provide information about the fraudsters. Reward monies were offered by several parties involved in the electronic funds transfer industry. No arrests have yet been made in the case; and the prediction of arrests being made in 48 hours on May 14 was later denied by Marchitello.
- All customers' losses in the bogus ATM case have been totally reimbursed by the involved financial institutions to date, including the \$50 which Regulation E allows may be assigned to the cardholder in such cases. Some smaller banks, such as the Tolland Bank in Connecticut, have issued a warning to their ATM cardholders that for the time being, they would be limited to using their ATM cards to ATMs owned by the card-issuing bank. These smaller banks are attempting to limit their exposure to unauthorized withdrawal claims by cardholders. ([Manchester, Connecticut] *Journal Enquirer*, May 12, Doreen Guarino, reporter, Howard French, reporter; May 13, Doreen Guarino, reporter; May 14, Alex Wood, reporter; *The Los Angeles Times*, May 14, Sara Fritz, reporter; *The Hartford [Connecticut] Courant*, May 20, Joanne Johnson, reporter; and *The Washington Post*, Jerry Knight, reporter).

Editor's Analysis: This incident represents a new level of technical sophistication in ATM fraud. The perpetrators of these crimes are clearly familiar with banking operations. They have been thorough and have demonstrated sophisticated ATM

programming skills. They have been resourceful in locating a legitimate ATM (thought to be a Fujitsu machine), and have had no difficulty in using a card encoding machine to create fraudulent plastic.

The perpetrators of this scheme also have been very bold, and very lucky. They removed the bogus ATM from the Buckland Hills Mall just a day before the scam was exposed. Curiously, having captured more than 2,000 account numbers and PIN numbers, the offenders have removed a relatively small amount of cash fraudulently from legitimate cardholders' accounts. It does not appear that the perpetrators of this scheme are attempting to maximize their cash yield in this scam. Rather, it bears hallmarks of industry insiders who wish to demonstrate their technical competence at computer hacking, electronic funds transfer and ATM operations, and perhaps their disgruntlement with some persons in the system by creating this high-tech, high-profile fraud scam.

The good news: With the release of composite of pictures (see below) and the collection of ATM surveillance camera photos and counterfeit cards, it seems likely that the perpetrators of this scam will be arrested.

The bad news: Having demonstrated the relative ease with which account numbers and PIN numbers can be used to defraud ATM cardholders, it seems likely that others around the country will be encouraged to imitate the methodology of collecting ATM account numbers and PIN numbers and stealing money via ATMs.



State police have released composites of the suspects in the ATM scam. They identified them as, from left: the serviceman or repairman, Yates, and Mills.

- 2) Suspects Arrested in Trenton, New Jersey Carjacking, Murder and ATM Card Use of Kristin Huggins - Details of the December 17 abduction and murder of Kristin Huggins, 23, were revealed recently following the arrests of suspects in the murder (see December

1992 Newsletter, Item #17). Ambrose Harris, 40, allegedly kept Huggins alive for hours, locked in the trunk of her car and pleading for her life, and then shot her to death because she was making too much noise. According to prosecutor Maryann Bielamowicz, Huggins told his accomplice, Gloria Dunn,



30, during the abduction, "I'm going to have to pop her. The bitch is making too much noise. Do you want to watch? I got to pop her, 'cause she'll tell." Harris then opened the trunk and ordered Huggins out of the car. "Come on, you dumb bitch," he said. "Get out of the damn car." Huggins, crying and pleading for her life, had one foot on the ground when Harris allegedly shot her once in the back of the head with a .22 caliber pistol, with Dunn watching. Harris began dragging the body away, then pumped another shot into Huggins' head.

Dunn told police she and her sister had found Huggins' body in a shallow grave after she had a "premonition," but prosecutor Bielamowicz said that Dunn actually helped kidnap Huggins and then bury the body. According to police, Dunn had hoped to collect the \$25,000 reward the Huggins family offered for information leading to recovery of the body.

Harris took Huggins' MAC card and later tried to use it at two banks, but could get no cash because he did not know her PIN. The FBI has reported that one surveillance photograph taken at the banks shows a "crystal clear" photo of Harris trying to use the card.

Harris also was charged with raping three other women and robbing a fourth woman during a four-month crime spree. Deputy Police Chief Joe Constance said in a television interview that Harris is a "one-man crime spree. He'll never see free streets again." Harris was released from Raway Prison on July 15, 1992, the last day he legally could be held. He was rearrested December 27 and charged with the abduction, rape and beating of a woman, aged 25, on Christmas night. Harris has been charged with 35 criminal counts including armed robbery, aggravated sexual assault, criminal restraint and weapons offenses in the incidents which occurred between September 18 and December 27. The rape victims included females aged 16 and 17, and a 30-year-old woman. Harris was being held on \$250,000 bail, which was increased to \$750,000 after charges were brought in the Huggins abduction and murder. Bail for Dunn was set at \$200,000. ([Trenton, New Jersey] *Times*, February 19 and 23, Peter Page and Michael Booth, reporters, front page story; and the [Trenton, New Jersey] *Trentonian*, February 3, Paul Mickle, reporter).

- 3) California Jury Convicts Four People in Five Homicides, One Involving an ATM - A Los Angeles area jury convicted a man, John Irving Lewis, 22, and his three roommates, Eileen Huber, 21, his stepsister Robbin Machuca, 27, and Machuca's boyfriend Vincent Hubbard, 27, of first degree murder in five homicides which occurred in the West Covina area. The convictions occurred on December 18, just 15 months after the four

were arrested with the help of videotapes showing three of them using ATM cards stolen from their victims.

Only one of the victims, Willie Sams, 40, of West Covina, was abducted from an ATM. Sams was taken from a Security Pacific branch in West Covina, robbed and shot to death in a large trash bin. Sams' widow, Loretta, said, "I hope they all land in the gas chamber; they're like animals." All four could receive sentences of either death in the gas chamber or life in prison without the possibility of parole. (*San Gabriel Valley Tribune* [Covina, California], December 19, Bill Hetherman, reporter).

- 4) "ATM Specialist" Robber Arrested in Manhattan, Charged With Eleven ATM Robberies - An unemployed ex-con, David Weaver, 26, of the Bronx, was arrested January 15 in a series of stickups at midtown Manhattan ATMs during which the robber faked a gun and told his victims, "Don't make me use this." Weaver was charged with eleven robberies immediately, and was a suspect in at least nine others. Weaver was arrested by two detectives who recognized him from an ATM camera photograph taken during one of the stickups last May. At the time of his arrest, Weaver appeared to be scouting for a victim for another ATM robbery. Police investigators have sought Weaver since November 12, when it was determined that the midtown ATM robberies fit a pattern. The robber would approach a victim - always a man - and say, "Don't make me use this," while making it appear he had a gun in his pocket. Police determined that 15 additional robberies have occurred fitting this pattern. The ATM specialist robber got from \$20 to \$1,200 in each of the stickups for a total of approximately \$8,000, police said. Weaver has served three years in prison for a previous robbery conviction, but was not on parole at the time of his arrest. (*New York Newsday*, January 16, Joseph Gambardello, reporter).

Understanding and Combatting ATM Crime

- 5) Wisconsin's TYME Network Issues Pacesetting Network ATM Security Policy - As reported in the December 1992 Newsletter (Item #3), Wisconsin's TYME Network has developed America's most detailed and well-documented ATM network security policy. The policy in its entirety is reproduced with the permission of TYME, as Appendix A to this Newsletter. Your close review of this policy is encouraged, along with the supporting documentation in Appendixes A through K.

Of particular interest may be Appendix B, "TYME Operating Rules Regarding Security Issues," Appendix E, "TYME Corporation ATM Site Review Checklist," Appendix G, the current formulation of Regulation P (which could be applied to ATM security as well as larger issues of bank and branch security), Appendix I, Affidavit of Unauthorized Transactions and Appendix J, Affidavit of ATM Deposit.

TYME's aggressive, proactive ATM security policy includes the publication of 500,000 ATM customer safety statement stuffers and the production of a bank employee training video illustrating ATM security risks and security precautions. TYME's ATM security video will be 20 to 25 minutes long, and should first be viewed in the next few weeks. Karen Howlett [(414) 355-0300] has been a key player in the drafting of the policy in conjunction with TYME's ATM Security Committee. (*Milwaukee* [Wisconsin] *Business Journal*, February 6, Jeffrey Perso, reporter).

- 6) Pennsylvania Credit Union Establishes ATM Fraud Unit; Cuts Fraud Losses From \$150,000 to \$20,000 - In 1991, Pennsylvania State Employees Credit Union in

Harrisburg established a fraud investigation unit. Denny Beaver, a retired police officer, was hired to head a staff of six. Their philosophy was different than many financial institutions, as explained by Beaver, "We'll spend more money than we recover just to make a point (about fraud tolerance)." In a busy month, Beaver and his team uncover about 15 cases of fraud. In about half of these cases, charges will be filed; in the other half, the credit union will negotiate for repayment or will write off the losses. In one case the credit union caught a member floating \$1,400 in bad checks. In an unusual move, it wrote the man a \$1,400 loan, rather than charging the father of two with fraud. The member admitted that perpetrating the fraud had made him a "physical wreck." When the man was confronted, he thanked the credit union for catching him. The man has since repaid the \$1,400 and the credit union is giving him a second chance with a checking account.

The credit union was troubled by its difficulty in getting help from local law enforcement in prosecuting a \$20,000 fraud case. Federal authorities, Beaver reported, generally won't prosecute cases involving less than a \$50,000 loss. Beaver's office assembled what an assistant U.S. attorney described as "the best criminal report their office has ever received from a financial institution" in pursuit of a woman, Juanita Laboy, who had mailed in several fraudulent account applications, secured ATM cards and had stolen money from the credit union by depositing empty ATM envelopes or by using bad checks.

By aggressive investigation and prosecution, as well as establishing some additional controls on account applications and account activity, the credit union has cut its fraud losses by more than \$100,000 a year, Beaver claimed. In 1991, the year the fraud unit was established, scams cost the credit union \$150,000. This year, Beaver reported, "We're down to an all-time low of \$20,000." (*The Credit Union Times* [West Palm Beach, Florida], February 4, Martha Woodcock, reporter).

- 7) Oregon Bank's Software Glitch Debits ATM Cardholder Accounts For Cash Not Dispensed - Thursday morning, February 5, between 4 a.m. and 10:30 a.m., some Oregon ATM users who attempted to withdraw money came up empty-handed, even though faulty computer software debited their accounts for the cash anyway. On February 5, U.S. Banks' Exchange System was being modified with new software in Portland. The new software had a glitch which affected non-U.S. Bank customers who tried to make transactions from U.S. Banks' ATMs. A total of 18,000 transactions in Oregon, Washington, Idaho, Nevada and California were affected. A bank spokesman said, "We have an army of people looking at [the errors]. They are manually going through all the transactions and making corrections and reversing any charges that may [inappropriately] have occurred." (*Sunday [Oregon] Oregonian*, February 28).

ATM Security Legislation

- 8) New York ATM Security Law Comes Into Effect - On Tuesday, February 22, America's toughest ATM security law went into effect in New York City (see December 1992 Newsletter, Item #11). Council members Walter McCaffrey and Ronnie Eldridge held a press conference outside the ATMs where NYPD Sergeant Keith Levine was killed in December 1991. McCaffrey and Eldridge were key sponsors of the legislation. McCaffrey noted, "The banks fought us tooth and nail on this one, but when push came to shove, I'm pleased to see that most have chosen to comply." Council member Eldridge, whose mugging at an ATM provided the impetus for New York City's ATM security legislation remarked, "It was clear from the start that the banks did not want

91.5% Compliance
91.5%

this, but with the law now going into effect I believe we are making ATM facilities for the citizens of New York City." (*Queens Tribune* [Flushing, New York], February 18, Liz Goff, reporter; *The Queens Ledger* [Maspeth, New York], February 18, Gelhouse, reporter, front page story; and *The Times Newsweekly* [Brooklyn, New York], February 25).

The Council's Office of Legislative Oversight and Investigation reports New York City compliance with the new law has been good. At the end of the first quarter of 1993, New York's Department of Buildings reported that banking institutions responsible for the 862 ATM locations open after regular banking hours had filed the necessary certifications. According to the Department of Buildings 91.5% of these locations (789) were certified by the banks to be in full compliance with the law. Only 73 locations (8.5%) were not completely in compliance. In a May 1993 public hearing, the Acting Commissioner of Consumer Affairs (the New York City agency responsible for enforcing the law) reported that 55 violations had been issued to banks which had not yet brought their locations into full compliance. Many of these violations concerned interpretations of the law -- for example, what type of camera placement would provide adequate coverage of the ATM vestibule and entry. The Acting Commissioner also reported that no public complaints concerning ATM safety had been received by that agency at that time.

The New York City Task Force appointed by the Mayor and the City Council Speaker to examine recommendations for enhanced door locks at New York City ATM vestibules has met in full session four times. The Task Force is currently awaiting information requested from door lock vendors on five options the group has determined would meet both the requirements and intent of the door lock provisions of Local Law Number 70. Tom Sladowski of Chemical Bank Security ([212] 622-8434) presented a position paper on the five options to the Task Force. More information about this door lock technology Task Force will be presented in the March 1993 Newsletter.

- 9) Business Editor Comments on ATM Security Legislation - Tom Bengtson, publisher and editor of the *Northwestern Financial Review* in Bloomington, Minnesota commented on ATM security laws on February 6, "Most ATM proposals involve a variety of measures to ensure the safety of the customer. Some laws require the use of closed-circuit television cameras and alarms... The sad thing is, this approach doesn't even work. Consider, for example, that bank lobbies are fully equipped with cameras and alarms yet are robbed frequently.

Far less expensive measures are often most effective. For example, rules which prohibit certain kinds of landscaping within a certain number of feet of an outdoor ATM can eliminate obstacles behind which potential thieves can watch unknowing victims. Mirrors at ATMs can also help customers become aware of someone sneaking up behind them. Banks also have the opportunity to educate customers through statement stuffers and other vehicles. Simple precautions can greatly reduce a person's chances of being robbed at an ATM. If bankers take a proactive posture on the issue of ATM safety, they are much less likely to become victims themselves of conflicting, expensive and ineffective ATM rules promulgated by various government bodies."

Attacks On ATM Machines

- 10) ATM Bomb Charges Against Five University of South Carolina Swimmers Sinks Team's

Hopes - About 8:30 p.m. on Friday night, February 5, a doorman in Columbia, South Carolina saw a chemical bomb go off at a nearby South Carolina National Bank ATM. No cash was lost and little damage was done. A second bomb went off about 11 p.m. at the Village Idiot's Pizza and Pub entrance. The owner of the bar ran outside and saw a young man sitting in a nearby car with a plastic bottle and some chemicals in his lap. He pulled the man out of the car, which sped away with a second man driving. The second bomb did no damage, but the loud sound and smoke frightened customers and made the bar smell bad for a while. Both bombs are said to have been constructed of a caustic drain cleaner containing hydrochloric acid and aluminum foil inside 2-liter plastic soda bottles. Pressure built up inside the bottles until they exploded, splashing the acid solution some distance, along with smoke and a foul smell.

Five University of South Carolina swimmers, Jon Moore, 20, Pete Cadwell, 22, Flin Coleman, 19, Jeff Palm, 21, and Dino Verbrugge, 18, were arrested along with a sixth USC athlete, Chad Hardaway, 19. Swimming coach Keith Switzer said the suspension of the key USC swimmers robbed the team of a chance of finishing fifth in a tough conference. "If we get anywhere besides last, it'll be a miracle." ([Columbia, South Carolina] *State*, February 9 and 11, Clif LeBlanc and David Newton, reporters; and the [Greenville, South Carolina] *News*, February 10, Rick Scoppi, reporter).

- 11) ATM Bomb Blast Rocks Midtown Atlanta - About 12:45 a.m. Thursday, February 18, an explosive device planted at a Trust Company Bank T-24 ATM in midtown Atlanta exploded. No cash was lost at the drive-through ATM, but the fascia of the machine was destroyed. Investigators are examining ATM camera film to see if clues can be obtained. Neighbors called police and initially reported that an electric transformer had blown up. (*Atlanta* [Georgia] *Constitution*, February 19, Susan Laccetti, reporter).
- 12) New Jersey ATM Vandalized - On Sunday morning January 17 about 1:33 a.m., a responding Sparta Township, New Jersey police officer found a National Bank of Sussex County ATM with broken glass on the fascia, and another window to the left side of the machine shattered. The MAC machine suffered no cash loss. Witnesses described a suspect fleeing east in a dark-colored midsize car. Police are investigating. ([Morristown, New Jersey] *Daily Record*, January 19).
- 13) South Carolina Man Arrested After Failing To Make Withdrawal With First a Stolen Card and Then With a Tire Iron - About 11 p.m. on Saturday January 9, Erwin Johnson, 31, of Charleston, South Carolina attempted to use a stolen ATM card to get money from a machine on Savannah Highway. Failing to get money with the stolen card, Johnson got a tire iron and tried to pry open the ATM, causing about \$2,000 in damage. An ATM camera took pictures of him smashing the machine. If found guilty of the intent to steal charge, Johnson could be sentenced to life in prison under South Carolina state law. ([Charleston, South Carolina] *Post and Courier*, January 20).
- 14) Arkansas Machine "Wounded" By Gunfire - Saturday, February 20, investigating police officers found a two inch gunshot hole in the display screen at the Worthen Bank on Albert Pike. What appeared to be gunpowder remained on the exterior of the screen, and a great deal of damage was caused to the inside of the machine. Bank employees stated that the ATM's camera was still functioning, however, and may have captured photographs of the perpetrators. No mention was made of cash lost in the incident. ([Hot Springs National Park, Arkansas] *Sentinel-Record*, February 23, Steven Moss, reporter).

ATM Machine Thefts and Service Team Robberies

- 15) Arizona ATM Servicer Accused of \$13,600 Theft - A Wells Fargo Armored Service employee, Michael Dentzer, 30, has been arrested in Phoenix and has been accused of making a \$13,600 cash withdrawal from bank ATMs he was supposed to stock with cash. Dentzer was arrested after admitting taking cash meant for several ATMs, according to a Phoenix police report. He was booked into Maricopa County Jail on suspicion of theft. (*Tucson [Arizona] Citizen*, February 12).
- 16) California Police Investigate Theft of \$21,000 From ATM Servicing Area - Buena Park, California police are investigating the theft of \$21,000 on Tuesday night, February 16, from the ATM room of a Bank of America branch. Police report someone used a key to enter the room and to open a vault and remove the cash. An investigation is ongoing. (*Orange County Register [Santa Ana, California]*, February 20).
- 17) California Gang of Ex-ATM Servicers Plead Not Guilty in Two ATM Service Team Robberies - Three Escondido men, Steven Charles Jones, 25, Daria Zarrabi, 25, and Brian Lee Flaherty, 23, pleaded not guilty to charges they conspired and attempted to rob an ATM technician on November 27 outside a Wells Fargo Bank in Oceanside (see December 1992 Newsletter, Item #23). A fourth defendant, Fred Walko, allegedly went to the Oceanside bank with a scanning radio, handcuffs, a gun and a pager but was shot by an ATM technician. Walko also pleaded not guilty to the charges on February 1.

Flaherty and Zarrabi are former employees of a company that serviced the ATMs and are named in a new grand jury indictment filed on February 3, alleging they took \$123,700 in an earlier May 22, 1992 holdup of another Wells Fargo Bank in San Diego. A fifth defendant, David Paul Morgan, 25, was arrested in Glynco, Georgia in mid-January on charges of aiding in the May 22 ATM service team robbery in San Diego. Morgan also is a former ATM service technician and was scheduled to be arraigned on February 4. (*San Diego [California] Union-Tribune*, January 13; and the [Escondido, California] *Times-Advocate*, February 4).
- 18) San Diego ATM Servicers Hit For \$30,000 on February 8 - About 3:50 p.m. on Monday, February 8, two men armed with handguns stole more than \$30,000 from two bank employees as they were loading cash into a CitiCorp Savings ATM machine. The robbers apparently had watched the workers open the door to the ATM booth outside the bank and then made their move. No shots were fired and no injuries were reported. (*San Diego [California] Union-Tribune*, February 10).
- 19) Colorado Drive-Up ATM Stolen With Front-End Loader; Later Found in Ditch - About 3:30 a.m., Wednesday, February 17, a freestanding drive-up ATM owned by MegaBank was pushed sixty feet across the bank's parking lot with a front-end loader, and was put into another vehicle and transported out of the area. On Monday, February 22, the machine, which was valued at \$50,000, was found in an irrigation ditch in rural Arapahoe County near Greeley, Colorado. Arapahoe County Sheriff deputies said Monday they did not know if there was still money in the machine. (*USA Today [Washington, DC]*; and the *Fort Collins Coloradan*, February 23).

ATM Camera Success Stories

- 20) ATM Cameras Trap Florida Woman in False Robbery Report - Patricia Wallace, 41, of

Jacksonville Beach, Florida told police a man drove up as she was using an ATM at First Union Bank on December 6 at 11:43 p.m. After she entered her PIN number, the man reportedly demanded a \$300 withdrawal and also took her ATM card and PIN number. Wallace immediately reported the incident to police. The next day she reported the incident to the Jacksonville Navy Federal Credit Union, signed an affidavit about the crime, and was reimbursed \$300 by the credit union to her account by the bank.

When investigating police obtained photos from ATMs where transactions had occurred on the card between the time of the reported robbery and when the request for reimbursement was made to the credit union the next day, Wallace was pictured alone at the ATMs, using the card which she had reported stolen.

The credit union reported only one ATM card had been issued to Wallace. Wallace reportedly withdrew \$180 after the card was reported stolen. The credit union plans to press charges against Wallace for falsely obtaining the \$300 credit to her account. Jacksonville police are still seeking the man pictured in the transaction camera photograph which was taken at the time of the initial reported robbery on December 6. ([Jacksonville Beach, Florida] *Beaches Leader*, January 8, Candace Preston, reporter, front page story).



Photo from automatic teller machine at First Union Bank shows Patricia Wallace and an unknown man during what Wallace said was a robbery on Dec. 6. Police are looking for the man for questioning, and said Wallace will be charged with fraud for allegedly trying to use the card after the time she said it was stolen.

- 21) North Carolina ATM Camera Captures ATM Card Thief - Rowan County, North Carolina deputies are expected to charge a suspect identified on an ATM camera photograph who attempted to use a stolen ATM card. The suspect attempted to use the card at F&M Bank in Granite Quarry, North Carolina. The card and a checkbook were stolen from a vehicle between January 15 and 17. The suspect will be charged with breaking, entering, and larceny of a motor vehicle. (*Salisbury* [North Carolina] *Post*, January 24).
- 22) Camera Catches Massachusetts ATM Robber in the Act - About 3 p.m. on Saturday, January 23, a 26-year-old woman stopped to use the walk-up ATM in the lobby of the Andover Savings Bank. She saw a man inside the lobby, who was attempting to use the machine. She waited until he left, then used her card to enter the lobby. While making a cash withdrawal, she turned around and saw the man who had just left standing behind her. The woman thought the man might be going to snatch her purse, so she made just a \$10 withdrawal. The robber then grabbed the money and the receipt out of her hand and fled, ripping the cash receipt in half.

The woman ran outside and got a partial license number of the man's gray four-door Nissan. When he saw her staring at his license number, he stopped the vehicle, got out

and pretended to charge at her, so she ran back inside the bank lobby and tried to lock the door. The man is being sought by Methuen, Massachusetts police (see accompanying photos). ([Lawrence, Massachusetts] *Eagle-Tribune*, January 29, Jim Patten, reporter, front page story).



Alleged robber attempts to use ATM machine.

- 23) ATM Camera Captures Housekeeper Using Card Stolen From Her Employers - Maria Esmeralda, 26, has been arrested by Hermosa Beach, California police and charged with grand theft after she was videotaped at a bank ATM using a card stolen from her employers. Esmeralda was a housekeeper for an elderly couple, and allegedly removed the ATM card from a desktop in the home where she worked. Officials at Union Bank noticed a sudden heavy burst of activity in the account, including a number of withdrawals occurring out of town, which was very suspicious to the bank's employees because the elderly couple who was issued the card rarely traveled due to their ages. Police used ATM camera photos to identify Esmeralda. The victims of the card fraud positively identified Esmeralda and she was arrested. More than \$6,400 had been fraudulently removed from the account. ([Hermosa Beach, California] *Easy Reader*, February 18).

- 24) ATM Camera Photos Lead to Homicide Suspect - The body of Paul Kinon, 22, was found February 8 in the trunk of a car in Knob Noster State Park in Missouri. Wanted for questioning is Heath D. Priest, 21, of St. Charles, Missouri. Priest recently had been released from the Missouri Department of Corrections on charges of receiving stolen property. He was wanted on a warrant for escaping from a halfway house in Kansas City on January 9. Kinon was last seen leaving a party in St. Charles with Priest around midnite on Thursday, February 4. The two men were not acquainted prior to the party. Priest allegedly attempted at least five times early Friday morning, February 5, to withdraw cash from an ATM in Cahokia, Illinois using a bank card belonging to Kinon and his mother. Priest managed to obtain a total of about \$200 from some of the ATMs, while security cameras took pictures of him. The bank card is the only motive police have at this time for the murder of Paul Kinon. Other evidence has been retrieved in the case, including a .38 caliber gun Priest's father directed police to. Ballistic tests allegedly showed the gun matched the bullet retrieved from the victim's head. Priest is believed to have planned to bury the body in the state park, because he spent more than five hours hanging around the car and repeatedly walking down into a picnic area, according to park employees. Police also found a new shovel on top of the body in the trunk. ([Warrensburg, Missouri] *Daily Star-Journal*, February 16).



Heath D. Priest

- 25) Pennsylvania Man Has Card Captured, Beats ATM With Car Jack, and is Captured by Police - At 12:41 a.m. on Wednesday, February 17, Richard Friedman, Jr., 22, went to an ATM at Bucks County Bank in Lansdale, Pennsylvania and inserted his card. However, his card was captured by the machine for violation of "bank policy," police said. Friedman returned to his car, grabbed the car jack, and returned to the ATM and began "whaling on" the ATM. Damage to the machine totaled \$5,900. During the attack, however, the security camera inside the ATM photographed the entire incident.

Friedman apparently had other frustrations that evening. Based on evidence found at the scene of a burglary about 2 a.m. at the Hearth Bakery in Hatfield, Pennsylvania police arrested Friedman and charged him with that crime. Friedman was already in jail when police investigations of the ATM machine vandalism lead them to Friedman. Police detective Mike McCarthy of the Lansdale police reported, "We found out he [Friedman] was arrested for the [burglary] at Hearth Bakery, so it didn't take a whole lot of smarts to find him for the ATM vandalism charge." ([Lansdale, Pennsylvania] *Reporter*, February 25, Keith Herbert, reporter).

- 26) Pennsylvania ATM Camera Nails Man in Stolen Card Withdrawal - On Friday, February 19 an Allentown, Pennsylvania man Christopher Lenegan, 34, pleaded guilty to receiving stolen property and was sentenced to two months to two years in prison and a \$250 fine.

On May 14 a woman from Northampton was at a baseball game when her purse was stolen from her car. The purse contained credit cards, a checkbook and cash. On June 15 the woman got a credit card bill indicating a total of \$500 had been withdrawn from an ATM during a five-minute period. Bank cameras recording the transaction filmed a man whom Allentown detectives identified as Lenegan. Lenegan is currently serving time in the Lehigh County prison. ([Easton, Pennsylvania] *Express-Times*, February 20).



IN THE NORTHEAST

- 27) Maine Man Steals Wallet; Makes ATM Withdrawal - A 26-year-old Biddeford, Maine man, Ronnie Smith, was arrested for stealing a woman's wallet at a local shopping mall and withdrawing \$140 from an ATM using a stolen bank card. Smith allegedly bragged to his friends that he had wrapped a towel around his face when he went to the ATM so that he wouldn't be photographed. (*Journal Tribune* [Biddeford, Maine], February 4).
- 28) Massachusetts Robber Nets \$100 - A Weymouth Savings Bank ATM customer was confronted at 9 a.m. on Thursday, January 28 in Weymouth, Massachusetts by a man who said he had a gun. The robber escaped with \$100, and the customer was not injured. No further details were available. (*Patriot Ledger* [Quincy, Massachusetts], January 28).
- 29) Massachusetts Woman Reports Stolen ATM Card, \$180 Loss - A Newton, Massachusetts woman alleged that someone took her ATM card some time between February 12 and 16, figured out her PIN and then used the card to make withdrawals from her account for a total of \$180 from three different ATMs. (*News-Tribune* [Waltham, Massachusetts], February 23).
- 30) Plea Bargain Reached in \$50,00 New York ATM Fraud Case - Linda S. DiPierro, 43, was arrested in June 1992 on charges that she used an ATM card between November 1990 and April 1992 to withdraw \$50,700 from nonexistent accounts from Saratoga National Bank and Trust, and Glens Falls National Bank and Trust. She was charged with five felony counts, including grand larceny and four counts involving her state and federal income tax returns. Under the terms of the plea bargain, she was allowed to plead guilty to one felony count of second degree attempted grand larceny. (*Saratogian* [Saratoga Springs, New York], February 2).
- 31) Jamestown, New York Woman Murdered After 3 A.M. ATM Use - A 32-year-old Jamestown, New York woman, Melinda Juul, was found shot dead about 4:30 a.m., Wednesday, January 20. According to police, Juul took a scheduled break at 3 a.m. from her job at a group home, left to use a nearby ATM, and then bought a magazine at a convenience store. Her coworkers reported her missing shortly thereafter. Juul's body was discovered on a side street, dead from a single .40 caliber bullet which pierced her lung. Police are seeking information about a dark-colored car seen near the crime scene by several witnesses. (*Erie Morning News* [Erie, Pennsylvania], January 22).
- 32) Ski Mask Robbers Hit New Jersey ATM - A 23-year-old New Brunswick man was followed into a NatWest Bank ATM on Tuesday evening, January 12, by two men. One man wearing a ski mask pulled out a small silver handgun and ordered the victim to lay down on the floor, and then stole his wallet which contained only \$5. The victim did not use the ATM, and the robbers fled on foot. (*Home News* [New Brunswick, New Jersey], January 14).

- 33) Pennsylvania Car Thieves Charged With ATM Card Fraud - Two Pennsylvania men, Brian Pieciak, 19, of Easton, and William Meyers, 20, of Riegelsville, were indicted for stealing numerous items in several car thefts near Flemington, New Jersey. On July 16, the men stole several items from two vehicles in Bloomsbury, New Jersey; including two credit cards and an ATM card. The men allegedly used the stolen ATM card to obtain \$400 in cash from an ATM. (*Hunterdon County Democrat* [Farmington, New Jersey], February 11).
- 34) Drifter Charged With Stolen Credit Card ATM Withdrawal in Pennsylvania - Vincent Borinsky, 22, no known address, was charged with theft, receiving stolen property, unlawful use of a computer, and credit card violation for allegedly using a stolen credit card to take \$20 from an ATM at 1 p.m. on December 13 at Schuylkill Haven Trust Company, in Schuylkill Haven, Pennsylvania. (*Republican* [Pottsville, Pennsylvania], January 19).
- 35) Two Pennsylvania Teens Fail at ATM Robbery - A 14-year-old boy and a 15-year-old boy attempted to rob an Easton, Pennsylvania woman who was using a MAC ATM about 10 p.m. on Monday, January 25. One of the boys was wearing a yellow ski mask, waved a pellet gun at the woman and demanded the cash she had withdrawn. The woman told the boys she wasn't afraid of them or their "squirt gun." The woman escaped in her car unharmed and called the police. The boys were apprehended later that night, and are also suspects in a recent convenience store robbery. (*Express Times* [Easton, Pennsylvania], January 27, Theresa Anderson, reporter).
- 36) ATM Cameras Reveal Two Women Suspects in Unauthorized Pennsylvania ATM Withdrawal - Shawn Miller, 23, of Blawnox, Pennsylvania reported \$80 was withdrawn from his bank account via an unauthorized ATM transaction Wednesday, February 10. ATM cameras caught two women at 3:10 p.m. on the day in question in the Hadley Union building making the unauthorized withdrawal. Police are trying to identify the suspects. (*Gazette* [Indiana, Pennsylvania], February 15).
- 37) Petty Theft in Pennsylvania - A Mayport, Pennsylvania man, Shawn Gross, has been accused of withdrawing \$30 from his Integra Bank savings account via an ATM on January 13 when he had less than 50¢ in the account. Gross refused to repay the bank, and has been charged with theft by deception. No further details were available. (*Leader Vindicator* [New Bethlehem, Pennsylvania], February 17).
- 38) Young Pennsylvania Man Charged With Unauthorized Withdrawal of \$250 - Scott Potter, 20, of Johnsonburg, Pennsylvania, allegedly gained access to an ATM card owned by Ila and Rebecca Slater, and used it to withdraw \$250 from their account in September via an ATM. Potter also allegedly attempted to access another account, but was unsuccessful. (*Journal* [Corry, Pennsylvania], February 19).
- 39) Pennsylvania Man Makes Phony Deposits, \$1,230 in Real Withdrawals - David Marody, 25, of Jeannette, Pennsylvania, was charged with theft by deception and unlawful use of a computer. He allegedly made numerous empty envelope deposits at a Community Savings Bank ATM between February 2 and 9, and then made withdrawals from his fraudulently-inflated bank account in the amount of \$1,230. (*Standard Observer* [Irwin, Pennsylvania], February 20).

- 40) Another Pennsylvania Man Makes Bigger Fake Deposits and Bigger Real Withdrawals - William Hyndshaw, 21, of Northampton, Pennsylvania, was charged with theft by deception and receiving stolen property after allegedly opening bank accounts at several banks, depositing empty envelopes at Merchants Bank ATMs, and then withdrawing \$10,500. Because of this incident, Merchants Bank is changing its deposit crediting procedures with ATMs. (*Morning Call* [Allentown, Pennsylvania], February 25).



IN THE SOUTH

- 41) Three Men Arrested in Silver Spring, Maryland ATM Robbery Spree - After a string of at least four and perhaps six ATM robberies in a Silver Spring, Maryland neighborhood, police arrested three men moments after they robbed a 27-year-old man at knifepoint at a NationsBank ATM about 9:45 p.m. on Monday, February 8. The robbers were observed by police on a stakeout of an area ATM as they parked their car in the rear lot of a NationsBank branch, where the robbers waited for about 10 minutes. The victim drove up to the bank, parked and entered an ATM vestibule. Two of the suspects went into the bank and robbed the victim at knifepoint, while the third man drove the getaway car. The three robbers were apprehended by police a few blocks away.

Gary Porter, 24, Michael Reinikov, 18, and Arthur Stump, 19, were each charged with several counts of armed robbery and conspiracy to commit armed robbery. Porter was charged in six robberies, and was held on \$500,000 bond. Reinikov and Stump were charged with four robberies, Reinikov was held on \$50,000 bond and Stump on \$5,000 bond.

Details follow of four related Silver Spring ATM robberies believed committed by the trio:

Friday, January 29 at 9:46 p.m., three robbers approached a 27-year-old man getting cash from a NationsBank ATM in Silver Spring. One of the robbers said he had a gun and took the victim's cash and wallet. The robber demanded the victim take additional money from the ATM, and the victim complied. The robber then took the victim's ATM card and took additional money in a third withdrawal. The robbers returned the victim's ATM card and wallet and ran away.

On Monday, February 1 at 9:40 p.m., a 53-year-old man was using a Chevy Chase Bank ATM in Silver Springs when two men approached him, told him they had a gun, and ordered him to leave his card in the machine. However, the man removed his card, turned and ran away.

On Wednesday, February 3, at 9:27 p.m., a 34-year-old man using an ATM at a shopping center was accosted by two men who said they had a gun. The robbers took the victim's cash and ran.

On Friday, February 5, at 10:31 p.m., a 46-year-old man and his friend had just withdrawn money from a Chevy Chase Bank ATM at a Silver Spring shopping center when a man appeared, told them he had a gun and ordered the victim to put his ATM card back into the machine. When the victim started speaking a foreign language, the robber threatened to shoot him. The victim still did not comply, and the robber approached the ATM customer's companion, who was waiting in the car and ordered him

to roll down the window. The companion refused, drove away and the robber fled on foot. (*Montgomery Journal* [Rockville, Maryland], February 3, 5, 9 and 10, Marcos Lindekugel, reporter; and the *Silver Spring* [Maryland], *Gazette and Record*, February 24, Lawrence Sherrod, reporter).

42) Virginia Couple Recount Card Theft From Auto and PIN Extraction by Deception - In a December 29 letter to the editor, a Virginia couple recounted their loss of credit cards, drivers license, house keys and ATM card from their parked car while attending services at church on December 16. About 10 p.m. on the day of the theft, the couple received a call from someone identifying himself as a bank official. The caller stated he would cancel the ATM card for them and asked what PIN number he should cancel. The unwitting couple gave the caller, who actually was a card thief, their PIN number also. Loss of cash from their ATM account was implied. (*Arlington* [Virginia] *Journal*, December 29).

43) Number of Virginia ATM Crimes Described as "Fewer... Than One Might Expect" - The extradition of Brian McGill, 25, from Washington D.C. to Alexandria, Virginia, was reported in connection with a July 3 incident in which McGill and a 15-year-old youth approached a 34-year-old Arlington woman, and ordered her at gunpoint to drive her car to an ATM for a forced withdrawal.

John Morran, regional security manager for Crestar Bank, stated, "I have more of a problem with homeless people sleeping in vestibules. In the scheme of things, we do not consider ATM robberies out of control." Crestar Bank keeps its ATMs well lit and close to the roadways so users are visible to passersby. The company also sends ATM safety reminders out with monthly bank statements. Morran cautions, "People should try to avoid going to ATMs by themselves. If you find a machine with a burnt out light, report it to the bank manager." *Arlington* [Virginia] *Journal*, January 27, Jay Sherman, reporter).

44) Police Arrest Arlington, Virginia Man After 29 Burglaries Which Terrorized Female Victims - On February 3, Arlington, Virginia police arrested a 41-year-old Westover man, Charles Patrick McManus, as a suspect in 29 Arlington area burglaries and robberies which have occurred since August 1992. McManus was arrested after he allegedly used a ladder to climb into a North Arlington house at 4:30 a.m., cut the victim's telephone line, entered her bedroom and displayed a handgun. McManus bound and gagged his 39-year-old female victim, and allegedly stole her ATM card and demanded her PIN number, warning that he would return and kill the woman if the number she gave him was incorrect. The victim freed herself about an hour later and reported the incident to police.



Charles Patrick McManus
Suspect in 29 crimes

Roger Estes, an offduty detective in the police department's burglary unit, heard the radio report of the crime and directed the officer working the case to the nearby house of McManus, who was a suspect in the string of burglaries. When police arrived, they became suspicious because the hood of McManus' Honda was warm. Police arrested McManus when he emerged from the back door of his home, carrying the female burglary victim's ATM card.

An Arlington police detective believed McManus derived sexual pleasure from the awakening and terrorizing of his victims, many of whom were elderly woman. "He's the kind of guy nightmares are made of. He's an absolute horror show," said burglary detective Roger Estes. In twenty of the earlier burglaries, he let his victims sleep as he made off with valuable property including expensive jewelry, china and 24 place settings of sterling silverware. In eight of the recent cases, however, police say McManus intentionally woke his victims, shined a light in their faces and either sprayed tear gas in their eyes or threatened to harm them. Detective Estes said he is unsure why the burglar sprayed tear gas in four victims' eyes, because he usually hid his face with a stocking mask, hood or baseball cap, and apparently did not fear capture. Police feared the burglar's crimes were escalating, and could have led to further violence, or could have caused an elderly victim to have a heart attack. McManus, Pittsburgh native, previously had been convicted in Pennsylvania on bad check charges, assault, assault on a police officer and burglary.

In a search of McManus' house, police found more than \$100,000 in goods. Police believe McManus may have stolen as much as \$500,000 worth of cash and valuables during the past six months, and consider him a suspect in burglary cases in other jurisdictions in the metro area as well. (*Arlington [Virginia] Journal*, February 4 and 5, Scott Schraff, reporter, front page stories; and the *Northern Virginia Sun* [Fairfax, Virginia], February 5, Andrew Cain, reporter, front page story; *Arlington [Virginia], Courier*, February 10, Chris Logan, reporter).

- 45) Virginia ATM Card Thief Photographed - A suspect stole a woman's purse containing bank cards from her car parked in a Prince William, Virginia shopping center on November 15 around 6:00 p.m. The Prince William County Crime Solvers is seeking the identity of a man photographed while using the stolen ATM cards at two Lake Ridge banks. No further details were available, and the photograph was not included with the newspaper article. ([Manassas, Virginia], *Journal Messenger*, February 6).
- 46) North Carolina Woman Robbed at Gunpoint - Peggy Williams, a Rocky Mount (North Carolina) woman, was robbed at gunpoint about 9:00 p.m., Monday, January 25 at the Centura Bank ATM. A man approached her from behind, stuck a gun to her back and demanded cash. When a bank employee came out of the facility, the robber threatened to kill both Williams and the employee. The robber made both people lay on the ground as he fled on foot with an undetermined amount of money. ([Rocky Mount, North Carolina] *Evening Telegram*, January 26, Eric Eckard, reporter).
- 47) North Carolina Woman Thrown to Ground in ATM Attack - A Shelby, North Carolina woman withdrew a small amount of cash around 11:30 p.m. on Tuesday, February 9 at a BB&T ATM. The woman had returned to her car and unlocked the driver's door when a man suddenly grabbed her from behind, put his hand over her nose and mouth and threw her to the ground. The man snatched her purse containing her wallet, \$20, her ATM card and another credit card. The woman was slightly injured in the attack but did not seek medical treatment. ([Shelby, North Carolina] *Star*, February 10).
- 48) Spartanburg, South Carolina Corrections Officer Robbed and Shot in Back at ATM - Ulysses Griffin, 55, of Una, South Carolina was confronted at a Cedar Springs NationsBank ATM at 11:00 p.m., Sunday, January 10. Griffin had just taken his money and his card out of the ATM when a young man entered the ATM booth, took Griffin's money, knocked him to the ground and shot him once.

Griffin said, "Everything was lighted. People were going in and out of (the nearby) Winn-Dixie, and people were cleaning up at Quincy's. All of a sudden I see the fella running in the parking lot. He comes in and puts the gun to my head and says, 'Give me all of your money or I'll shoot you.' I gave him the \$15 I'd just got out of the machine plus the \$6 I had in my pocket. I begged him not to kill me. Just take the money. The man grabbed my head, and I tried to get away from him and just push the gun out of his hand and away from me." Griffin was knocked down and heard the shot, and felt the pain in his back. He got up and walked over to the Quincy's where the manager called for help. Griffin believed the assailant intended to take his car, but there were too many people driving up. The bullet hit a rib in Griffin's back, probably stopping it from striking his heart. "I'm lucky to be alive. It probably would have killed me if it hadn't hit my ribs. He was aiming for my head," Griffin said.



An image of Griffin's attacker was captured on the bank's ATM camera inside the vestibule. The suspect was a white male. A 16-year-old Indiana youth was arrested Thursday afternoon, February 11, as a suspect in the shooting. The Indiana youth was with two other juveniles from the Spartanburg area on the night of the attack. Sheriff's deputies were able to pinpoint the two Spartanburg youths, who later led them to the Indiana suspect. Sheriff Bill Coffey stated, "In this case, the youth thought he could breeze into town and do this and then go home. He may have gotten away with it had it not been for us finding the other two (Spartanburg youths)." (*Spartanburg* [South Carolina], *Herald-Journal*, January 12, Suellen Dean, reporter, front page story; and February 13, Reginald Fields, reporter).

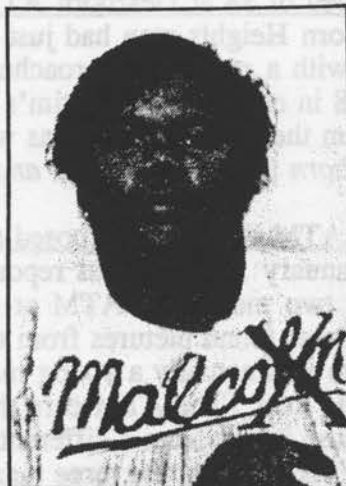
- 49) Athens, Georgia Man Robbed of \$100 and Sweater by Three Men - Just after 1:00 a.m. on Saturday morning, January 2, a man was robbed at a NationsBank ATM in downtown Athens of \$100 and his sweater. One of three attackers brandished a black revolver, and another man threw the victim to the ground. The victim threw his wallet and his sweater to the three men. (*Athens* [Georgia] *Daily News/Banner-Herald*, January 3).
- 50) Atlanta Bank Offers \$5,000 Reward in Christmas Night Slaying of 19-Year-Old Woman - The Decatur Federal Bank announced a \$5,000 reward January 3 for information leading to the arrest of a man who killed 19-year-old Michele Murillo at the bank's ATM on Christmas Day. Murillo was shot at point blank range through the window of her car, while trying to deposit \$95 in Christmas money, which has not been recovered. Doroville police earlier released a sketch of the suspect based on a picture taken by the ATM camera. (See December 1992 Newsletter, Item #16, for article and sketch). (*Atlanta* [Georgia] *Daily World*, January 3; *Decatur-DeKalb News/Era* [Decatur, Georgia], January 7, Rebecca Thomas, reporter).
- 51) Atlanta Columnist Concludes ATM Risk is Worth the Convenience - Columnist David Black, the managing editor of the *Atlanta Business Chronicle*, stated in a January 8 column about ATM crime, "Few of us would be foolish enough to pull a roll of \$20s out of our pocket and flash them on a crowded street. Yet most of us have no qualms about pulling a wad of money out of a machine on that same street and putting it in our pockets. Sometimes we do it with someone standing only a foot or two behind us in

line... But given the choice between going back to cashing checks at a secure bank office - which still is an option -and an ATM, the consumers have spoken. Our preferences are clear. Short of developing a Robocop that also dispenses \$20s, maybe we ought to accept the risk of using something as convenient as a 24-hour ATM."

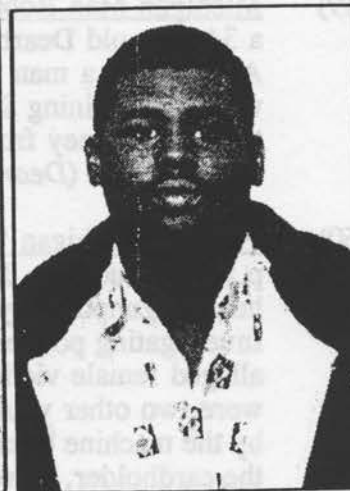
- 52) Valdosta, Georgia Man Robbed of \$30 at ATM - About 7:20 p.m. Wednesday, January 13, a man at an ATM was approached by a robber with a gun, and surrendered an estimated \$30. No further details were available. (*Valdosta [Georgia] Daily Times*, January 15).
- 53) Elderly Jacksonville, Florida Man Carjack Victim at ATM - Allan Hires, 76, went to a First Union National Bank ATM about 10:15 a.m. on Tuesday, January 12, and withdrew \$50. He was about to get back into his 1982 Chevrolet Malibu, when a stranger approached him from behind. Witnesses said they saw the stranger physically pick Hires up and slam him to the ground. The robber took Hires' wallet and stole his car. The victim was treated at a nearby hospital for a gash on his head. No arrests have been made. ([Jacksonville] *Florida Times-Union*, January 14, Jim Schoettler, reporter).
- 54) Florida Gas Station Manager Robbed of \$10,000 Deposit at ATM - The manager of a Fort Pierce, Florida gas station was robbed of about \$10,000 at gunpoint about 6:30 a.m. on Monday, February 8, as she pulled up to a Barnett Bank ATM. A small, dark-colored pickup truck swerved in front of the victim's car, a man jumped out, demanded the money and threatened to shoot her. No injury was reported. (*Fort Pierce [Florida] Tribune*, February 9).
- 55) St. Petersburg ATM Robbery Ends in Gulf of Mexico - About 9:30 p.m. Tuesday, February 9, Martin Nee, 65, was robbed at gunpoint by three robbers at an ATM at the First Union Bank in Redington Shores, Florida. One man who ran away on foot after the robbery was arrested by police near the bank. One male and one female suspect in a white Pontiac headed north, chased by several police cruisers. The pursued vehicle stopped after striking a garbage can on Clearwater Beach. The man in the car jumped into the Gulf of Mexico to elude police, but surrendered after the Pinellas County Sheriff's helicopter circled him, and illuminated him in the water with a spotlight. Jason A. Blanko, 22, was charged with armed robbery, false imprisonment, grand theft auto and fleeing and eluding. He was being held in jail on \$85,500 bail. Also arrested were Holly Hartline, 18, of Temple Terrace, and Charles Brown, 21, of Tampa. Hartline was held on \$50,000 bail; Brown on \$35,000. (*St. Petersburg [Florida] Times*, February 11).

- 56) 19-Year-Old Memphis State University Coed Abducted and Taken to Two ATMs -

Anita Blabey, 19, was abducted about 7:15 p.m. on Wednesday, December 2, from a Walmart parking lot in Memphis, Tennessee as she walked to her car. A woman approached her and asked for directions, and then told her that a man who had appeared at the other side of her car had a gun. Blabey was ordered into the



Jeannine Orange



Perry Burton

abductors' nearby car. "When I stepped away from my car, there was a sinking feeling," Blabey said. "I figured I wouldn't get back. These people had a gun, their faces weren't covered. I could identify them." Blabey got into the front seat, the woman drove and the man was seated in the back with a gun held on Blabey.

The couple drove Blabey to an ATM and waited for a customer to finish using the machine. After the customer finished, the woman went inside the ATM with Blabey and forced her to withdraw \$200. "We tried to take more, but it didn't work," Blabey said. The abductors then drove Blabey to another ATM but could not withdraw any additional money. The woman took Blabey's purse, gasoline credit card, VISA card and keys.

Blabey was taken to a car wash in Olive Branch, Mississippi, and released without physical injury. Blabey was able to identify the female kidnapper by looking at police photos. Jeannine Orange, 19, was arrested December 2 after charging \$182 on Blabey's credit card at the Footlocker in Hickory Ridge Mall. She is being held on \$50,000 bond. If convicted, she could serve up to 60 years in prison. Perry Burton, 18, was arrested on January 6, and is being held on \$10,000 bond. ([Memphis, Tennessee] State University] *Helmsman*, January 20, Donna Ogle, reporter, front page story).

- 57) Arkansas Man Reports \$600 Unauthorized Withdrawal - Guy Brown of Rogers, Arkansas told police Thursday, February 25 that his First National Bank ATM card had been used without his permission and over \$600 had been withdrawn from his account. No further details were available. (*Northwest Arkansas Morning News* [Rogers, Arkansas], February 27).



IN THE MIDWEST

- 58) Indianapolis Woman Carjacked, Abducted and Robbed at ATM - A 28-year-old Indianapolis, Indiana woman, Mary Braerband, was abducted by a male and a female while making a withdrawal from a walkup ATM. The pair forced her into the passenger seat of her car at knifepoint. She was driven from the ATM she had been using to a location in the inner city where the two suspects met another man and three additional suspects. The victim was then driven to a second ATM to withdraw money for them. She was released unharmed and her truck was stolen. There are no suspects. (*Indiana Herald* [Indianapolis, Indiana], January 9).
- 59) Michigan Man Robbed of \$8 at Dearborn ATM - On Monday, January 4 at 9:30 p.m. a 34-year-old Dearborn Heights man had just walked out of a Michigan National Bank ATM when a man with a revolver approached him and ordered him to hand over his wallet, containing \$8 in cash and the victim's ATM card. The victim had been unable to obtain money from the ATM, which was why he had only \$8 on him at the time he was robbed. (*Dearborn* [Michigan] *Press and Guide*, January 14).
- 60) Pontiac, Michigan "ATM Robbery" Exposed as a Hoax by ATM Camera - About 5:45 p.m. on Tuesday, January 13, a witness reported to police that he saw a woman being held at gunpoint by two men at an ATM at the National Bank of Detroit in Pontiac. Investigating police later found pictures from the ATM video camera which showed the alleged female victim was actually a young man with long hair and the alleged robbers were two other young men. The ATM card that the victim was using was not accepted by the machine because it was from a different bank. Police used bank records to locate the cardholder, who verified that the three men were "just playing with a toy gun." No

charges have been filed in the incident. (*Oakland Press* [Pontiac, Michigan], January 13, Bob Gritzinger, reporter; and January 20).

- 61) Illinois Man Charged With Felony in ATM Withdrawal From Closed Account - A 24-year-old man, William Wilson, Jr., was charged with a felony for using an ATM card to take more than \$350 from a closed account at Mendota National Bank. The man's girlfriend, Anita Thiel, was also arrested for obstruction of justice for lying to police about Wilson's whereabouts. Her three children were placed in protective custody because they appeared to have been abused. Wilson's bail was set at \$25,000; Thiel's was set at \$15,000. (*News Tribune* [LaSalle, Illinois], February 10, Daron Walker, reporter).
- 62) "Bathroom Bandit" on the Prowl for ATM Cards in St. Paul - St. Paul Minnesota police said that six robberies or attempted robberies have taken place in mens' restrooms in the minimall businesses along Grand Avenue in St. Paul. On Thursday, February 11 about 10:55 p.m., James Lynn, 37, entered the bathroom serving Dixie's Bar and Grill and noticed a person in a toilet stall. Lynn reported suddenly feeling something jabbed in his back, which the assailant said was a knife. The robber demanded Lynn's wallet and his PIN number. Lynn said he didn't have a cash card in his wallet but he gave the suspect a number anyway. The other robberies used a similar *modus operandi*. (*St. Paul* [Minnesota] *Pioneer Press*, February 13, Maria Reeve, reporter).
- 63) Kansas Golf Coach Robbed at ATM - Kansas State University golf coach Mark Elliott was robbed at gunpoint at a Manhattan Federal driveup ATM in Manhattan, Kansas on December 17. Two men, Randollo Burrell, Jr., 23, and Dondi Farley, 24, of Junction City, Kansas, demanded \$125 and the keys to Elliot's vehicle. The suspects were arrested on December 20, after robbing a Coastal Mart convenience store in Topeka. (*Manhattan* [Kansas] *Mercury* January 11, front page story).



IN THE WEST

- 64) Texas Man Abducted, Threatened With Machete and Forced to Withdraw Funds From ATMs - A 27-year-old man told Killeen, Texas police that he was abducted Sunday, February 14, by a man and a woman who threatened him with a machete, and ordered him to withdraw an undetermined amount of cash from several area ATMs. The man was able to escape his kidnappers unharmed. No further details were available. (*Temple* [Texas] *Daily Telegram*, February 16).
- 65) Man With Hammer Robs Texas Woman at Drive-Up ATM - About 8:45 p.m. Monday, February 15, a woman using a drive-up ATM at a BankOne branch in Garland, Texas, was threatened by a man who approached the driver's side window of her car with a hammer, and robbed her of an undetermined amount of money. The suspect then fled on foot. The woman was not injured in the incident. (*Garland* [Texas] *News*, February 18).
- 66) Galveston Man Abducted After ATM Withdrawal and Robbed - A 27-year-old Galveston man told police that after he withdrew money from his bank's ATM about 2:30 p.m., Thursday, February 25 he was confronted by two men who approached him and pushed

a gun into his back. The men got in his car with him, and told him to drive around the island. Eventually, the two abductors stole \$125 from the victim and ran away. One man had a Jamaican accent. (*Galveston [Texas] Daily News*, February 26).

67) Three Arizona Teens Surrender in Carjacking and Kidnapping of Tucson Man - Three teenagers, two male and one female, robbed a 59-year-old Tucson man at gunpoint in a restroom at a city park on Friday, January 8 police said. They then forced the victim to drive them to Nogales and to withdraw money from an ATM. The man managed to break free and escape to the inside of the bank. The three teens then returned to Tucson in the man's stolen 1988 Ford Bronco. Two juveniles, Juan Martinez, 14, and Bradley DeLoe, 16, called police at 1:00 p.m. on Saturday, January 9 to surrender. The remaining suspect is a white female about 16 years old, who is called Rose. The two youths in police custody were charged with armed robbery, aggravated robbery and kidnapping. (*Tucson [Arizona] Citizen*, January 11).

68) Deadly Details Revealed of Arizona Abduction, Forced ATM Withdrawal and Murder - In court testimony in Tucson, Arizona on Tuesday, January 19, the deadly details of the July 1992 disappearance and murder of 25-year-old Hector Juarez were revealed. In July, suspect Jeffrey Logan initially told police that he sat helplessly as his friend, Thomas Kemp, kidnapped community college student Hector Juarez, drove Juarez to an ATM where cash was withdrawn, and then fatally shot him. Logan said, "My God, Tom, what did you do to him? He said, 'Don't concern yourself or you'll be next to him.'" Afterward, Logan said Kemp drove him to Flagstaff where they kidnapped a couple and forced them to drive the two men to Denver. There, Logan helped the couple to escape from Kemp before Logan turned himself in to police.

In court testimony, the couple said Logan was armed with a handgun during the incident, and that when Logan talked about Juarez's abduction, he did so using the phrase "we," indicating that both he and Logan were responsible. The woman, who initially reported Logan did not touch her during the trip, later told investigators that he had raped her. The couple agreed that Logan did help them escape from the car. Police said, "He [Logan] basically saved their lives, there's no question about that. The evidence tends to indicate that Kemp had plans for those people. Once Logan became aware of them, they devised a plan to safely get away from him." Logan also gave police the .38 caliber handgun used to kill Juarez, and helped officers locate Juarez' body, which was discovered lying in the desert about 30 miles northwest of Tucson. (*Arizona Daily Star [Tucson, Arizona]*, January 20, Joe Salkowski, reporter).

69) Seattle Woman Robbed at ATM - On Monday, January 4, at approximately 7:30 p.m., a 26-year-old Seattle woman was robbed at gunpoint by a man believed to be about 18 years old. She was trying to deposit her paycheck into an ATM when the suspect pointed a gun at her and told her to withdraw money. The gunman escaped with \$200, and fled on foot. No injury was reported. (*University Herald [Seattle, Washington]*, January 13).

California ATM Crime Incidents

70) Stolen Credit Card Tapped for \$1,800 at ATMs in Ventura - It was reported January 4 that a woman's Western Federal Credit Union Gold Card was stolen from the mail at her office and was used to withdraw \$1,800 from various ATMs in the Ventura area. (*Camarillo [California] Daily News*, January 7).

- 71) Shotgun-Toting Ski Mask Robber Hits Two ATMs in 30 Minutes - On Friday, January 8 a masked robber with a shotgun robbed victims at ATMs within a half-hour of each other. At about 8:30 p.m., a male ATM customer handed over \$20 he had just withdrawn from a Bank of America ATM in Fremont to a robber wearing a ski mask and carrying a shotgun. About 9 p.m. the second victim, Fremont resident Ronald Ellis, gave the shotgun-toting robber his wallet, containing only his credit cards. The \$20 that Ellis had just withdrawn was still sitting in the dispenser tray when the robber ran away. (*Argus* [Fremont, California], January 10, Susan Tay-Kelley, reporter).
- 72) ATM Card Stolen During Home Invasion Robbery in Glendale - Three gunmen entered a home in Glendale, California at 10:00 p.m. on Sunday, January 10, forced the homeowner and his wife, both 29 years old, along with their two male guests, ages 29 and 23, into the bathroom where they were bound, and stole \$2,400 in cash and other items, along with an ATM card. The gunmen also demanded the access code for the ATM card before leaving. A police spokesman noted that it appeared that the family had been targeted and that the robbers had a lookout outside the residence with whom they communicated on a walkie-talkie. (*Glendale* [California] *News Press*, January 12, Ed Kamlan, reporter).
- 73) Man and Three Teens Arrested After Two ATM Robberies in Visalia - On Saturday, January 9 two 19-year-old Visalia men were forced to turn over money they had just withdrawn from a Visalia Bank of America ATM to two 15 or 16 year old boys who demanded their money at gunpoint. The teen robbers ran to a car, which was stopped shortly thereafter by a police officer for speeding. While the officer questioned the driver, he heard of the robbery over the police radio. The officer then arrested a 20-year-old man and three boys in the vehicle, and found 3 handguns in their car. (*Advance Register* [Tulare], January 12).
- 74) Californian Who Stole More Than \$200,000 Via Bank Machines is Sentenced - Dominic Lee Bruno was sentenced to five years in federal prison and was ordered to pay a \$59,902 fine and \$250,000 in restitution. Bruno stole mail from post office boxes in Leucadia, Carlsbad, and Encinitas, California. He used credit card information obtained from the mail to make withdrawals at ATMs. He was arrested and his assets were seized in 1991, but he made bail and then did not report for court appearances. He was recaptured in August, 1992 and was sentenced on January 4. (*North County Blade-Citizen* [Oceanside, California], January 14).
- 75) Two Men Strongarm Rob ATM Customer in Salinas - On Monday, January 18, at approximately 2:42 p.m. a man was robbed of \$200 that he had just withdrawn from a Bank of America ATM in Salinas. One man came up to the victim and asked for directions while the other approached him from behind, twisted his left arm and took the cash from his hand. ([Salinas] *Californian*, January 19).
- 76) 16-Year-Old Robs Female High School Employee at Knifepoint at ATM; She Identifies Him - At 6:35 p.m. on Monday, January 18, a 16-year-old boy made the mistake of trying to hold up Middletown resident Candes Sharp at knifepoint as she was withdrawing \$60 from an ATM. Unfortunately for the youthful robber, Mrs. Sharp worked at the local high school, and recognized him. She called the Sheriff's Department, who then arrested the boy at his home. (*Middletown* [California] *Times Star* January 21, front page story).
- 77) Three Teens Rob Hemet Woman Near ATM - On Sunday, January 24, at 8:24 p.m.,

three teenagers approached a woman who had just returned to her car after withdrawing money from an ATM, pointed a gun at her, and took her money. One robber fled in a car, two other suspects were chased on foot by witnesses but escaped. (*Hemet [California] News*, January 25, A. Lee Graham, reporter).

78) ATM Phone Fraud Warning - Chowchilla, California, bank officials reported that telephone "operators" in the area are obtaining ATM and personal reference information over the phone from bank account holders. The operators are telling people they need the information for service clubs and for telephone company use. (*Chowchilla [California] News*, February 9, front page story).

79) Los Angeles Home Invasion Robberies Can Involve Forced ATM Withdrawals - An article in *Rafu Shimpo*, a Los Angeles newspaper, described the increasing number of "home invasion" robberies, during which organized robbers break into a home, hold the occupants at gunpoint, and take cash, jewelry, valuables, and other items. One of the features of some home invasion robberies is taking a family member with an ATM card to an ATM and forcing them to withdraw cash. Police noted that many of these robberies take place in Asian-American neighborhoods. The robbers tend to be teenagers, and the victims tend to not report the crimes. Various police officials listed some basic tips for avoiding home invasion robberies. (*Rafu Shimpo [Los Angeles, California]*, February 10, Glenn Suravech, reporter, front page story).

80) Berkeley Carjacker Breaks Leg After Jumping 30 Feet From Freeway Overpass - Late Friday evening February 5, two men, one of whom had a semiautomatic weapon, forced a 23-year-old Hercules, California man in a 1992 Honda Accord off the road in Berkeley, California. The suspects forced the man to lie on the floor of his car as they drove around Berkeley and tried to withdraw cash with his ATM card, robbed him of jewelry and dumped him unharmed in the Oakland Hills.

On Monday, February 8, an Oakland police officer saw the stolen Accord and pursued. After the driver shot at a nearby motorist who would not yield, police chased the Honda onto Interstate 580. After a high speed chase, the Accord collided with another car, and crashed into a retaining wall. The suspect, 24-year-old Vincent Lewis Hall, left his gun and ski mask in the car, and jumped off the 30 foot overpass. He broke his leg and police were able to capture him. (*Berkeley [California] Voice*, February 11, Chris Piper, reporter).

81) Bystanders Grab ATM Robber in Calexico - On Tuesday, February 16 at 2:00 p.m., in broad daylight and in the presence of others, 22-year-old Vincente Castillo Fernandez of Mexicali attempted to take \$300 from a woman who had just withdrawn it from a Calexico Bank of America ATM. Two men grabbed Castillo after he took the woman's money and held him until police arrived. Police are investigating whether Castillo was involved in another recent ATM robbery in Calexico. (*Imperial Valley Press [El Centro, California]*, February 17).

- 82) Suspects Shoot at Santa Rosa ATM Customer - Michael Walton, 42 of Guerneville, California, was approached by two men with a handgun as he used an ATM in Santa Rosa at 11:20 p.m. Monday, February 15. He ran away, and one of the robbers shot at him but missed. (*Press Democrat* [Santa Rosa, California], February 17).
- 83) Atherton Man Robbed of \$200 at ATM - An Atherton man was robbed of \$200 by a masked gunman as he was using an ATM in South San Francisco at approximately 8:40 p.m. on Wednesday, February 17. No further details were offered. (*Times* [San Mateo, California], February 18).
- 84) ATM Robbery in San Pablo - Randy Daves, 39 of El Sobrante, California had just withdrawn money from an ATM in San Pablo at 6:30 a.m. on Sunday, February 21 when a man walked up to him asked him for \$5 or \$6. He refused, and the man pulled a gun on him and demanded his money and wallet. The robber grabbed the cash and wallet and fled. Police are viewing the ATM camera videotape in hopes of identifying the robber. (*West County Times* [Richmond, California], February 23).
- 85) Beverly Hills Man Carjacked in Trunk, Forced to Make ATM Withdrawals - On Friday, February 19 at about 10:00 p.m. a 31-year-old Beverly Hills man was approached by a man who pointed a sawed-off shotgun at him, demanded his money, and ordered him into the trunk of his car. The suspect drove around for about 30 minutes, and then arrived at a bank where he was joined by a second suspect. The robbers took the victim out of the trunk and to the ATM where he withdrew \$180 and gave it to the suspects. The robbers ordered him back into the car trunk and drove him around for another 5 minutes before abandoning the car, leaving the trunk open slightly, and taking the victim's watch and jewelry. (*Beverly Hills* [California] *Courier*, February 26, Mia Kaczinski Dunn, reporter).
- 86) Hayward Woman Kidnapped, Forced to Use ATM and Gang-Raped - On Tuesday, February 23 at about 2 a.m. a 23-year-old Hayward woman was approached in a parking lot at her apartment complex by a man with a gun who ordered her to give him her money, and then forced her out of her car after she said she had no money. The man took her ATM card and forced her into another car with two more men. The men took her to an ATM and made her withdraw \$200. They then forced her back in the car and took her to Richmond, where they gang-raped her and then left her naked at a public school about 5 a.m. (*Daily Review* [Hayward, California], February 25, Glenn Chapman, reporter).
- 87) Berkeley ATM Suspect Photo Published - Two of three wanted suspects were arrested in connection with the February 10 robbery in Berkeley, California. A third man was arrested by mistake, and was released. Bank of America was able to provide police with a clear photo of the third suspect from the video camera at the ATM, which was published in the *Oakland Tribune*. Police are asking for help in identifying the suspect. (*Oakland* [California] *Tribune*, February 27).



ATM suspect

- 88) Oceanside ATM Customer Robbed at Gunpoint - On Friday, February 26 at about 8:00 p.m. two men with a gun robbed a victim at a Wells Fargo 24 hour ATM and fled with an undisclosed amount of cash. (*North County Blade-Citizen* [Oceanside, California], February 27).



INTERNATIONAL REPORTS

- 89) Canadian Woman Robbed of Wallet After ATM Withdrawal - About 6:30 p.m. Wednesday February 10, a woman leaving the Royal Bank ATM in Kitchener, Ontario after making a withdrawal was approached by two men who snatched her wallet from her hand. Police are looking for two white males in their late teens. No further details were reported. (*Kitchener-Waterloo* [Ontario, Canada] *Record*, February 11).
- 90) Niagara, Ontario Crimestoppers Appeal For Information About December 7 Theft of ATM Machine - Approximately 1:15 a.m. on December 7, 1992, thieves smashed a large plate glass window at a supermarket in Niagara, lassoed a Royal Bank ATM and hauled it away. Police responded to the grocery store after an alarm sounded. Officers followed debris on the road for more than a mile before losing the trail. More than \$85,000 in cash was reported lost in this ATM machine heist. The Niagara regional police are appealing for information. ([St. Catharines, Ontario, Canada] *Standard*, February 12, Mark Sargeson, reporter).
- 91) Theft of ATM in Colorado Reported Internationally - The theft of a MegaBank ATM using a front-end loader (see Item #19 above) was reported in the International Edition of *USA Today* (Zurich, Switzerland) February 19.

CONSUMER SAFETY EDUCATION

- 92) David Horowitz reports "Banks Are Taking ATM Security Seriously" - Syndicated columnist David Horowitz in his feature "Your Money... And How to Fight Back," reported on February 22 that "Exact (ATM) crime statistics are hard to come by. Many police departments don't keep separate records of ATM robberies. The banks aren't anxious to publicize the danger. An industry survey of 1,200 banks showed only 80 cases of violent crimes at ATMs in all of 1988... but security experts say the problem is far greater than that. The Electronic Funds Transfer Association estimates that there is one criminal attack for every two million to three million ATM transactions... In spite of the reluctance to talk about the problem, banks are taking ATM security seriously. Trade associations have surveyed their members for data on ATM crimes. They've hired security specialists like Norman Bottom and formed task forces to help them upgrade protection at their ATM facilities." ([Corry, Pennsylvania] *Journal*, February 22).
- 93) Worldwide ATM Deployment Data Offered For Consumer Education - The "Business Primer" column by Robert Trigaux in the *St. Petersburg* [Florida] *Times* on February 8 offered data on the worldwide deployment of ATMs: "As of 1991, Japan had the most ATMs, with 98,500. The United States had 83,000, followed by all of Europe with 82,000." Information about ATM fees, Regulation E and future capabilities of ATMs was also included.

94) ATM Safety Education Offered By Many Newspapers - Basic ATM safety information was offered by a number of regional newspapers during January and February of 1993, including:

- The *Boston* (Massachusetts) *Sunday Herald*, January 10
- The *Hattiesburg* (Mississippi) *American*, January 16
- The *Cheboygan* (Michigan) *Daily Tribune*, January 19
- (Biloxi, Mississippi) *Sun-Herald*, January 31
- (Spokane, Washington) *Spokesman-Review*, January 31
- The *Bloomington* (Indiana) *Voice*, February 1993
- The *ASTA Agency Management* (Washington, DC), February 1993
- The (Newark, New Jersey) *Star-Ledger*, February 16
- The *Pickens County Progress* (Jasper, Georgia), February 18
- The (Carrollton, Georgia) *Times-Georgian*, February 20
- The (Cartersville, Georgia) *Daily Tribune News*, February 23 and
- The *Virginian-Pilot* (Norfolk, Virginia), February 24.

NEWS OF WEIRD ATM CRIMES

95) Detroit Woman Robbed of \$20 at ATM, Rams Robber Fleeing on Foot Four Times With Her Car - Late Saturday, February 20 a 22-year-old Detroit woman was robbed of \$20 and her purse by a man at an ATM at First of America Bank on South Chrysler Drive. The woman got into her car, chased the robber fleeing on foot, and struck him four times with her car. The hapless robber, fearing the worst, threw the woman's purse and his nylon stocking mask at the woman and fled through some nearby yards. A responding police officer spotted the man running, watched him hop a fence and go to a parking lot where he entered a 1982 Chevrolet. The officer blocked the man's exit with the squad car and observed the man "sweating profusely" and "breathing heavily." The robbery victim was brought to the scene and immediately identified the man as the robber. Police recovered what they believe is the woman's \$20 bill wedged in the seat of the robber's car. The suspect is a 29-year-old Warren man on parole for armed robbery. ([Royal Oak, Michigan] *Daily Tribune*, February 23, John Michalak, reporter, front page story).

96) Tears of Would-Be ATM Victim Melt Female ATM Robber - About 11 a.m. on Tuesday, February 16 in Philadelphia, a female University of Pennsylvania student leaving the MAC ATM at 40th and Locust Streets noticed an unidentified female following her. About two blocks later, the unidentified female approached the student and pushed her into an alley. The would-be robber told the student she had a gun and wanted all of the student's money. At this point the student began to cry. The would-be

robber became apologetic, confessed she did not really have a gun and did not want to hurt anyone. The robber told the student she was hooked on drugs and wanted to be enrolled in a detoxification program. The student gave the female some subway tokens and a quarter to make a phone call. The two women then walked a block before going their separate ways. No arrests were made in the incident and the student was not injured in the attempted robbery. ([Philadelphia, Pennsylvania] *Daily Pennsylvanian*, February 17, Charles Ornstein, reporter).

- 97) South Carolina Gasoline Tanker Operator Threatened With Incineration in ATM Card Robbery - A Charlotte man pumping gasoline from a tanker truck into an underground fuel tank was robbed Monday, January 11, by a suspect the tanker driver said threatened to blow up him and his truck. Shortly after 7 p.m., the driver was approached while pumping gas into the tank. The suspect pulled a pistol and robbed the driver of an ATM card. The suspect reportedly took the card, withdrew some cash from a nearby ATM, then returned the card to the victim, threatening, "If you move, I'll blow you and the truck up." The robber fled the scene and the victim called the police. ([Rockhill, South Carolina] *Herald*, January 13).
- 98) Three Berkeley ATM Robbers Choose Parking Lot Loaded With Undercover Cops on a Stakeout -- And Regret It - Wednesday night February 10, three Berkeley men, Edward Livingston, 24, Keith Parker, 24, and Troy Whittle, no permanent address, confronted a 45-year-old Berkeley woman withdrawing cash from an ATM. The three men shoved her aside and grabbed her money. Lieutenant Tom Grant of the Berkeley Police reported, "They chose the ATM in the parking lot at the Bank of America at Ashby and Adeline. Regrettably for the suspects, most of our drug task force was using that parking lot as a rendezvous for a narcotics buying program they were conducting in the area. So there were a lot of officers there - all in plain clothes. All of the drug task force members gave chase after the robbery was observed and beat patrol officers in the area joined in. The bandits abandoned their car about a mile away and tried to flee on foot but all were collared." (*Oakland [California] Tribune*, February 12, William Brand, reporter).
- 99) Citizen and Dog Take a Bite Out One-Man ATM Crime Wave in Manhattan - About 2 p.m. on Saturday February 20, Caroline Sadler, 56, walked up to the ATM at a CitiBank branch at Madison Avenue and 42nd Street. She hadn't even gotten any cash out of the machine when a young man in a blue jean jacket walked up and said, "Gimme your purse." The robber then opened his jean jacket to reveal the butt end of a .38 caliber revolver. Sadler handed the man her purse containing \$20. The man grabbed it and went running into the street.

At 4:10 p.m. the robber made a second appearance at the Chase Manhattan branch on 8th Avenue and 24th Street. This time his victim was Robert Cole, age 74, who had just withdrawn \$100 from the ATM. After seeing the exposed grip of the handgun, Cole did not ask any questions and handed over his \$100.

At that moment Louis Torres was walking his half-German Shepherd, half-Husky and all-trained attack dog, Varon. Torres, 41, saw the young man in a jean jacket run past him, and an old man began shouting he had just been robbed. Torres and Varon gave chase down into the subway, and caught up with the fleeing suspect on the station mezzanine. Varon went into attack position and Torres said, "You're a robber, and I'm

calling the police." The robber took a couple of steps backward until he banged into the station wall and fell, not realizing it but during the fall breaking the barrel of his gun, revealing it to be nothing but a plastic fake.

Still the robber threatened, "You know I can kill you. I'm going to shoot your dog," the man said. "If you want, you try," Torres said. The robber pulled himself up and started running again but Torres and Varon caught up with him a second time. At this point the robber's tone had turned to pleading. He held up some bills in his hand. "I'll give you something. We can split it." Torres shook his head no. "Give it to the police." A New York Transit Police officer on patrol in the station spotted the confrontation and arrested the man, Kenneth Stevens, 34. His New York address is listed as the Edgecomb Correctional Facility in Upper Manhattan, where he was on work-release, part of a 5-to-15 year sentence for an earlier first-degree robbery. (*New York Newsday* [Long Island, New York], February 23, Ellis Henican, reporter).

COMING ATTRACTIONS

One of the most frequently questions your Editor is asked by the news media is, "What is the current rate of ATM crime? How often does it occur?" New data from the California Bankers Association and other sources will provide an interesting insight into changing patterns of ATM crime nationally in the March issue of **ATM Crime And Security Newsletter**.

CLOSING NOTES

Bonus Section A for the January/February 1993 Newsletter follows:

The TYME Network "Security Issues and Considerations" ATM Security Document.