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Crime & Security Newsletter

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Section A

Contactless Smart Card Press Releases

Section B

E911 Customer Panic Button System

Section C

American Trial Lawyers Association Article
from **TRIAL** magazine (November, 1992),
"ATMs: Magnets for Crime"

KEY EVENTS NATIONALLY

- 1) U.S. Debut of Contactless Smart Card Promises Dramatically Expanded Security Possibilities - America's two major vendors of ATM equipment, NCR Corp. and InterBold, premiered contactless smart card technologies at Bank Administration Institute's recent Retail Delivery Systems 15 conference in San Antonio, Texas. The contactless smart cards are the same size, shape and thickness as existing mag stripe ATM cards, but have microprocessors and memory chips laminated within the plastic card shells. The memory chips inside each card can store a wealth of information, ranging from personal identification data to prepaid credits for highway, bridge and tunnel tolls, or mass transit fares.

The cards were demonstrated by both vendors using self-service ATMs that could both read information from the card and transfer data or money credits onto the card.

In a press release, (see **Bonus Section A**) AT&T/NCR noted their smart cards already are being used for proximity toll road fare collection, which enables motorists with a smart card transmitter on their dashboard to have the toll debited from their card without stopping at a toll collection booth. Italy is using the AT&T smart card to store pension account information for pensioners, and the card is also being used for access control into buildings.

Of particular interest from a security perspective was the NCR demonstration of smart card technology being used for biometric cardholder identification. Customer voiceprint data, such as a spoken password, was stored on the smart card, and later was used to compare to the password spoken at the ATM when the smart card was being utilized (see following photo). Unless the two voiceprints matched, access to the card's information was denied.

Photo courtesy
of AT&T/NCR



Other biometric identification data, such as digitally encoded fingerprints, handwriting dynamics or retinal prints could also be stored on the card. Smart card technology offers a platform for dramatic reduction of fraudulent use of plastic cards.

The smart card systems of AT&T/NCR and InterBold are not slated for field testing for at least a year. The vendors are waiting for a signal from bankers and card issuers that there is an interest in the marketplace for this next-generation product. Smart cards have been extensively used in European countries, especially France, for more than a decade. A retrofit kit of smart card readers and related equipment would be made available to update existing machines, rather than designing an entirely new ATM for this technology.

Rutgers University Business Professor Joel Harmon offered this caution about the use of smart cards, however. "The more (information) doorways you open, the more you open yourself up to problems. Think of how difficult it currently is to correct an erroneous piece of information that makes its way into your credit history, either through data entry error or fraud. Now think how tough it will be when something unfavorable permeates a much more vast database (via smart card technology)." (*American Banker*, December 10, Matt Barthel, reporter; *New York Times*, December 9, Anthony Ramirez, reporter; and *The St. Cloud [Minnesota] Times*, December 25).

- 2) Details of Mississippi ATM Customer "Panic Button" Explained - After the tragic murder of Janet McInturf at an ATM in Biloxi Mississippi (see June 1992 Newsletter, Item #4; and July/August 1992 Newsletter, Item #1) a customer-activated E 911 "panic button" has been introduced in Mississippi (see September 1992 Newsletter, Item #8). Details about the activation and operation of the system were recently explained.

When the customer pushes the Emergency 911 button on the front panel of an ATM, the closest Emergency 911 dispatcher is automatically dialed up. After a 5-second time period, the customer is able to talk one-way to the 911 operator. The E 911 dispatcher can hear the customer's message and related background sounds, but cannot speak back to the customer. This E 911 panic button system is currently a customer-activated "listening in" device for the E 911 dispatcher. The dispatcher then may send appropriate police and/or medical assistance to the location of the ATM which is automatically displayed on the dispatcher's console. (Editor's Note: Technology exists to add a small speaker at the ATM to make the dial-up voice line the E 911 system uses a two way communication tool. No banks have yet selected this two way communication option.). Promotional material from the "SafeAlert System" is included in **Bonus Section B** for your information.

- 3) American Trial Lawyers Association Article Describes Negligent ATM Security Liability - An article, "ATMs: Magnets for Crime," by attorney Jan Lewis appeared in the November 1992 issue of *Trial Magazine*. The full text of this article is reproduced in **Bonus Section C** by permission of the publisher. A synopsis of key points of this article appears in the ATM-Related Litigation section of this Newsletter (Item #19).
- 4) American Bankers Association Establishes America's First School for Bank Security - The American Bankers Association (ABA) recently announced it will offer a School for Bank Security in July of 1993, which will introduce bankers to the basic responsibilities of being a security officer. The school will take place at the University of Maryland in College Park and will include topics such as the Bank Protection Act, ATM security, the Bank Secrecy/Money Laundering Control Act, investigations, counterfeiting, internal and

external fraud, and managing a security program. The school's faculty members will come from bank security, law enforcement and regulatory professionals. For more information, call ABA's Gregg Broomfield at 202/663-5305.

- 5) Burbank Police Arrest Two Men Who Used Telephoto Lens on Video Camera to Capture PIN Numbers and Fleece ATM Customers - Burbank, California police arrested two Israeli men on October 13 after a motorcycle police officer on routine patrol spotted Nimrod Beer, 34, urinating in an alley about 3:00 p.m. While checking the identities of Beer and his colleague, Guy Noti, 25, the officer became suspicious when the men gave conflicting stories of why they were in the alley away from their car, which was parked in front of a Bank of America.

The men gave police permission to search their car, and police found the vehicle's windows were blacked out with reflective tint, cardboard boxes painted black were stacked by the back window, and a video camera with telephoto capabilities had a black suitcoat over it. The camera was focused on the nearby Bank of America ATM keyboard. Police arrested the men on suspicion of grand theft.

The pair would allegedly videotape ATM customers entering their PIN numbers and later retrieve discarded ATM receipts. The receipts would have the bank card number on them and the men would match the time on the ATM receipts with the time on the videotape to locate the video of the correct PIN number. The pair would then allegedly create a phony ATM card entering the account number on the mag stripe of a credit card, and then use the correct PIN number for that account as identified from the telephoto image from the video camera in their car.

When the two men were arrested, Noti allegedly was carrying a large number of ATM receipts and Beer was carrying a large number of credit cards. Police searched the men's homes but found no additional evidence. (*Burbank [California] Leader*, October 17, Mike Mucciolo, reporter, front page story).

- 6) Californians Try New Con for New Cars - Several Camarillo, California youths have attempted to con car dealers about their cash assets by showing ATM receipts with dramatically inflated account balances which resulted from empty envelope deposits. Shilo Comito, 18, almost succeeded in driving away in a \$14,000 automobile on Sunday November 8 after showing a Camarillo car dealer an ATM receipt which indicated his bank account balance was in excess of \$25,000.

Comito discovered that after bank hours, he could temporarily trick an ATM into believing he had made a large deposit. Comito made out a bogus deposit slip for \$25,000, entered that amount in the ATM computer, and then deposited the empty envelope. Comito showed his newly-inflated account balance on the ATM receipt to a Camarillo car dealer to legitimize the purchase of a \$14,000 automobile. The salesperson became suspicious, called the Ventura County Sheriff's Department, and Comito spent the afternoon in the Ventura County Jail instead of on Ventura Highway in the sunshine. Sheriff's Department reports indicate several area youths have tried this scam. One of the youths actually drove a new car off the lot. (*Camarillo [California] Daily News*, November 11, Dee Reed, reporter).

- 7) Portland, Oregon Bank Security and Police Bag Major International Fraudster - Barbara Hunter, a security investigator for US Bank in Portland, had heard a lot about international fraudster Garrett Green. What she had learned, she passed on to US Bank

employees. When Green walked up to a brand new US Bank customer service representative named Lee Hicks, Hicks became suspicious, and called Hunter, who called the police.

Green has operated under more than a dozen aliases, (including David William Frame-Keir, Yonaton Eli Tzamieral, Jonatan Ellis Azamieral, among others). When arrested he was allegedly carrying a suitcase full of fake ID cards, drivers licenses and passports including (according to a police report):

"One British Passport (forged) to Mr. P. J. Everett contained the suspect's photograph. One State of Nevada Identification Card to Aron Michael Anderson contained the suspect's photograph.

One Oregon Identification Card to Paul John Everett bearing the suspect's photograph,"

and so forth.

The FBI has been tracking Garrett Green for years. Green's recent international travels have included Thailand, England, Holland, Germany and eight to ten other countries. He appears to have financed all of his world travel with money generated from bank fraud.

His *modus operandi* was to use one of his many phony IDs to open at least two or sometimes three accounts at the same time. One account would be personal, one business and one a savings account. He would deposit forged checks into the accounts, then he would tap out ATMs, typically over a weekend, and net \$400 per day or \$3,600 in the three accounts over a weekend. At times he would have three or four banks being frauded at once in a city, so that he might leave town with several thousand dollars cash.

Police described Green as "very personable and bright... a nice guy to talk to, really. Very pleasant." (*Sunday [Portland] Oregonian*, October 11, Margie Boulé, reporter).

- 8) Baltimore Bank Experiences "Fishhook Affair" of Money Lost to Night Depository Angler - Sunday night, November 8 a thief used fishhooks and fishing line to snag 17 deposit bags carrying \$65,000 from a night depository at Maryland National Bank in Lutherville. Fishhooks and fishing line were found in the depositories of several other banks' branches, although the thief was unsuccessful in fishing deposits out of the other night depositories.

Questions were raised about responsibility for the stolen money, because even though the money was left in the bank's depositories, it still belongs to the merchant until the bank opens the machine in the morning, counts the funds and issues a receipt. The deposit is not completed until it is verified. The article continued with the observation that incidents like the "Fishhook Affair" may encourage merchants to look at point-of-sale debit transactions, which would limit the amount of cash and checks merchants would need to handle and deposit. ([Baltimore, Maryland] *Sun*, November 13, David Conn, reporter).

- 9) The Homeless in New York ATM Vestibules - The dimensions of New York City's problem with homeless people taking shelter in ATM vestibules was recently quantified. One advocacy group in New York estimates there are 45,000 homeless people in the city. A shortage of beds and safety at homeless shelters leaves more than 20,000 people on the streets of New York every night. The city's more than 700 enclosed ATM vestibules provide an enticing alternative for homeless people to get out of the cold and rain, and

to have a modicum of additional safety compared to sleeping on the street.

It was recently estimated that one in four New York ATM sites is occupied by a homeless person at some point each day. Not all of these homeless people panhandle ATM customers entering or leaving the vestibule, but many do. Roving patrols of bank security officers have had little effect on moving people out of ATM vestibules. Once roused, the homeless people usually just wait until the security guards leave before reentering the vestibule. Although it technically is trespassing for any unwanted person to be on bank property or loitering within ten feet of the door, it requires a bank complaint for an arrest to be made, and banks are reluctant to complain against the homeless.

Gaining entry into card-access ATM vestibules presents little problem for most homeless people. Methods of entry include: 1) having lost or stolen magnetic stripe cards, which are relatively easy to come by on the street, 2) "piggybacking" in behind a legitimate card user, 3) using a hair pin to disrupt the magnets that lock most ATM doors, or 4) using a squirt gun to force water in the card reader slot, which likely will open the locked ATM vestibule door. (*American Banker*, September 3, Matt Barthel, reporter).

- 10) Sailor Murdered in South Carolina Last Seen Alive at ATM - Police were investigating the death of US Navy boatswain's mate James Allen Horton, 22, of Sherburne, New York, who was last seen alive Friday, October 30 at an ATM in North Charleston, South Carolina. Hunters found his body about 4:00 p.m. Saturday, November 14, in about four feet of water in a ditch in a wooded area. Horton's hands were tied behind his back and he had been struck in the head with a blunt object. He died of internal bleeding after being shot in the chest. It was recently revealed by Berkeley County Sheriff Ray Isgett that Horton had used an ATM about 9:00 p.m. on the night he was last seen alive, and that cameras at the ATM showed two men using Horton's bank card. No further information was released in this incident. (*Charleston [South Carolina] Post and Courier*, November 17 and 20, Edward Fennell, reporter, front page stories; and November 27, David MacDougll, reporter).

Followup on Earlier Major ATM Crime Incidents

- 11) North Carolina Teenager Who Killed ATM Servicer is Sentenced to Life in Prison - John Tinsley, 18, pleaded guilty to murder in the November 8, 1991 slaying of 23-year-old Angela Drake as she was servicing a First Union Bank ATM in mid-afternoon (see January 1992 Newsletter, Item #4). Tinsley allegedly approached and shot Drake five times with a shotgun, but she was able to get inside the service area of the ATM kiosk and pull the door closed. Witnesses reported hearing a shot and seeing a man dressed in black banging on the ATM's back door with a shotgun before running away. Tinsley was found hours later after a massive manhunt, dressed in camouflage, wearing a bulletproof vest, armed with two pistols, and having two bandoliers of ammunition strung over his shoulders.

Tinsley is married, has one child, and previously has been hospitalized for mental problems, at one point for nine months. The prosecutor chose to accept a guilty plea on a lesser charge instead of trying to prove the case for felony murder, which could have sent Tinsley to the state's electric chair. The prosecutor said there was a much weaker felony murder case on Tinsley murdering Drake during the commission of an armed robbery. There was no evidence of missing money, no recovered murder weapon and

no eyewitnesses to the slaying. Tinsley will be eligible for parole in 20 years. (*Greenville* [South Carolina] *News*, October 22, Matthew Burns, reporter, front page story; and the *Anderson* [South Carolina] *Independent-Mail*, October 22, Lisa Buie, reporter, front page story).

- 12) Fourth Person Pleads Guilty in Slaying of Off-Duty NYPD Officer Keith Levine - A fourth person, Michael Alston, 35, pleaded guilty to second degree murder in Manhattan on December 10, 1992, admitting that he fired the shots that killed off-duty NYPD Sergeant Keith R. Levine about 2:00 a.m. December 28, 1991 as Levine interrupted what appeared to be an ATM robbery in progress (see January 1992 *Newsletter*, Item #3; and February 1992 *Newsletter*, Item #10). Levine's murder played importantly in the New York City Council's discussion concerning ATM safety in the city.

Last May, three other suspects who had earlier been arrested in the case were released, and police acknowledged they had the wrong people. The three other defendants who have since pleaded guilty to charges related to Levine's murder include: Brookes McBryde, 39; Michelle Daniels, 25; and Irving Crumb, 31. (*New York Times*, December 11).

- 13) 15-Year-Old Arrested in Murder of Chicago Firefighter at Driveup ATM - Ellis Ray Patterson, 15, was charged as an adult with first degree murder in the February 28 shooting of Chicago firefighter Woody Woods, 28, at Heritage Pullman Bank (see March 1992 *Newsletter*, Item #27; and April 1992 *Newsletter*, Item #30). Two friends with Patterson have not been charged. A key break in the case came in early October when the gun believed to have been used in the murder of Woods surfaced during an unrelated arrest. After the gun was located, the two friends who were with Patterson turned up, and reported they had been drinking beer all day and were driving to Patterson's house when he said he needed to pull over to urinate. The youths pulled over by the bank, and Patterson's friends told police they saw Patterson near Woods' truck and then heard a shot. When Patterson returned, he "made some statement to them that he had just shot a guy." No explanation was offered as to why Woods was shot. (*Southtown Economist* [Chicago, Illinois], October 18, Phil Jurik, reporter).
- 14) Former Number 2 ATM Security Expert at Citibank Sentenced to 41 Months for Masterminding Scheme Which Stole \$200,000 From ATMs - Kenneth Zydor, 31, received a 41-month prison sentence for masterminding a scheme which stole \$200,000 in cash from several of Citibank's ATMs on Long Island (see September 1992 *Newsletter*, Item #11). Zydor reportedly used the money to support a drug habit. (*New York Newsday*, December 15, Robert E. Kessler, reporter).

ATM Security Legislation

An Overview of ATM Security Legislative Efforts

Following the passage of the New York City ATM Security Law, several other jurisdictions across the country have considered establishing minimum physical security standards for their ATMs. Federal legislation, which was to have been spearheaded last spring in Congress by California Representative Esteban Torres, will need to find a new champion in the new Congress. Torres will be leaving the House Banking Committee. At the state level, activities in Georgia and Florida are described below.

- 15) Georgia Legislative Activity - A committee of the Georgia Bankers Association has been discussing the merits of minimum ATM security standards for the state including lighting, cameras, 911 emergency buttons and other possibilities.

However, there is considerable debate among Georgia's banks and savings and loan associations about whether any kind of government involvement in ATM security is desirable. Georgia Bankers Association president Joe Brannen said, "because there's been some (ATM security) legislation in other states, we are trying to be proactive." If any regulatory action is taken, banks want it to include "safe harbor" protections against lawsuits brought by ATM robbery victims if the banks meet state ATM security standards.

Two potential approaches to the ATM security issue are being considered. First, Georgia Banking Commissioner Jack Dunn may decide to issue a one sentence authority for ATM security standards to be implemented by the Commissioner's office. A second approach would be to regulate ATM security via Georgia state statute. State law typically carries stronger safeguards than do departmental regulations.

One of the difficulties in establishing the need for such regulations or legislation is assessing the frequency of ATM customer robberies in Georgia. The approximately 200 Georgia banks that have ATMs find it difficult, if not impossible to have a central record of ATM crimes because no local, state or federal agency tracks ATM robberies as a subcategory of general robberies. (*Atlanta [Georgia] Business Chronicle*, November 20, Jon McKenna, reporter).

- 16) Florida ATM Security Legislation Proposed - Dianne Carr of the Florida Banker's Association in Tallahassee [(904) 222-6923] reports that an ATM security bill will be introduced very soon in the current session of the Florida legislature. The exact language of the bill is not yet solidified, although the bill will include the "3 L's" of ATM landscaping and lighting, and law enforcement tracking of ATM crimes. The bill also likely will require ATM customer safety education.

One key feature of the bill will be its California-style preempting of other ATM security legislation by local rules, regulations, codes, statutes or ordinances. Due to the number of major urban jurisdictions in the State of Florida, larger banks would then not have to face a regulatory patchwork of laws and ordinances regarding minimum ATM security standards. Included in the discussions about the Florida bill have been a number of Florida banks, the Florida Department of Banking, the HONOR ATM network and the Florida Bankers Association. The bill is expected in less than a month, before the current session of the Florida legislature begins. (Editor's Note: Once the bill is introduced, a copy of it will be included as a Bonus Section in a future Newsletter).

ATM-Related Litigation

- 17) Dismissal of Negligent Security Lawsuit Against Chicago's Cash Station Upheld by Illinois Appellate Court - The Appellate Court of Illinois, First District, ruled December 4 that the Chicago area ATM network, Cash Station, Inc., owes no duty to protect users of its ATMs from criminal attacks. The Illinois Appeals Court affirmed a lower court ruling in which justices found that Cash Station is not required to provide security systems to protect cardholders from the possibility of criminal attacks.

Chicago attorney Clinton A. Krislov brought suit shortly after the June 1989 ATM-related slaying of 26-year-old Dana Feitler on behalf of Cecilia Popp, a cardholder who was not attacked or injured at an ATM. Krislov contends, "You should not be putting these cards into people's hands and not providing reasonable security. It's not just being at the machine that can be of danger to you, it's just having the card. You have a machine that is constantly in touch with a central computer, all we've asked for is a way to punch in a number that is very unobtrusive that could mean, 'I need help.'" Krislov's suit sought to stop Cash Station from operating ATMs that do not provide a means for signaling for help, or were situated in unsecure locations. It also sought to require minimum physical security standards such as silent alarms or video cameras.

Writing for a unanimous three judge appellate panel, Justice Joseph Gordon wrote, "We cannot say that plaintiff has sufficiently alleged that future attacks are foreseeable so as to give rise to a duty on the part of defendants to protect from such attacks... Here, plaintiff bases her claim of foreseeability on allegations that 1,500 to 5,000 criminal attacks on ATM customers occur annually nationwide, including at least one in Chicago, and on the inherent nature of customer cash withdrawals... She alleges only that a future attack may occur at one of hundreds of remote facilities... There are no allegations here that defendants have any unique knowledge regarding possible future attacks at particular locations or times or involving particular assailants... The knowledge here is generic in nature, based upon nationwide statistics and one incident in the Chicago area. There are likewise no allegations that defendants have any specific knowledge regarding the risk of criminal attacks by third parties at remote ATM locations...

"It cannot be disputed that there is a public interest in addressing the question of ATM security. However, in our view, a lawsuit such as this is not the proper means of addressing the concerns of plaintiff. A legislative body, whether city council, state legislature or Congress, is clearly a more appropriate forum to address these issues. Moreover, a legislative body is better able to fashion a remedy to deal with the problem and to mandate and monitor its implementation." The case is captioned *Cecilia E. Popp v. Cash Station, Inc. and Bank Participants, No. 1-90-0321. December 4, 1992.* (*Chicago Daily Law Bulletin*, December 4, David Bailey, reporter, front page story).

- 18) ATM Premises Liability Outlined - Alfred Kremer discussed ATM premises liability in a front page article in his column, "New York Trial Practice" in the *Daily Record* of Rochester, New York. Kremer described the September 28, 1988 robbery and shooting of J. William Dire at an ATM owned and operated by Norstar Bank. Dire gave the robber \$200, and then after chasing the robber on foot, was shot in the leg. Dire and his wife sued Norstar Bank alleging the bank had failed to provide reasonable security precautions at the ATM, realizing that it was foreseeable that ATM customers could be robbed. The New York Appellate Court reversed the trial court's denial of summary judgment and dismissed the plaintiff's complaint.

Kremer summarized two principles of law: 1) a person who possesses realty is under a duty to exercise reasonable care to maintain the property in safe condition, and 2) this duty includes an obligation to take minimal precautions to protect the public from reasonably-foreseeable criminal acts of third persons.

Kremer states the premises liability problem then "boils down to two separate considerations. First, the knowledge of the possessor of the real property that there had

been criminal activity committed on the premises and secondly that the particular act of criminality was enhanced or furthered by the negligent act of the possessor of the real property."

Kremer states, "Where there has been no criminal activity at all the possessor of real property, like the owner of the dog who bites for the first time will probably be able to escape liability unless the particular defect - like a complained-of door that never closed properly suddenly served as the basis for an illegal entry. Mr. Dire never alleged that this particular machine or any other ATM machine... in this area was the source of particular criminal occurrences. Nor did Mr. Dire plead that Norstar Bank's security at this ATM was defective." Thus followed the logic of the Appellate Court's dismissal of the plaintiff's complaint.

- 19) Plaintiffs Attorneys' Periodical Reviews ATM Liability - *Trial Magazine*, an official publication of the American Trial Lawyers Association (ATLA), featured an article, "ATMs: Magnets for Crime," by attorney Jan Lewis in the November 1992 issue, which has a circulation of 68,000. The article is reproduced with permission of ATLA in **Bonus Section C**. The article is brief, and worthy of your review. It offers a summary of developments related to attacks on ATM customers, ATM security legislation, methods of deterring ATM crime, and theories of bank liability in incidents involving injury of ATM customers.

The article notes, "Traditionally, commercial property owners were not held liable for injuries to customers from criminal attacks by third parties. The attack was seen as the independent, superseding cause of the injury." In a recent Tennessee case, *Page v. American National Bank and Trust Company*, the plaintiff was ruled not to have shown the foreseeability of the attack, "even though she proved that:

- Five similar crimes had occurred at the same ATM;
- The ATM was not visible from the road, was obstructed by a sign and a retaining wall, and was not well lighted;
- The police department had warned the bank that the drive-in area adjacent to the ATM provided thieves with a good place to hide and grab money; and
- Her assailant actually hid in this spot."

"Foreseeability is the key to imposing liability for inadequate security. The existence of prior similar incidents is often used to determine this. Courts look at the time lapse between the crimes, the location and frequency of past crimes, and the type of crime to determine if past incidents made the present crime foreseeable."

Attorney Lewis reports, "the trend, however, is toward considering a wider variety of crimes to be 'prior incidents' and expanding the geographic bounds in which prior incidents are considered relevant... Some courts have taken an even more expansive view of foreseeability. Using the totality-of-the-circumstances approach, they allow the jury to consider the nature, condition and location of the premises and any prior incidents, regardless of whether they were similar to the crime that was committed against the plaintiff."

Lewis concludes, "ATMs are essentially convenience stores for money. As such, they are magnets for criminal activity. Unfortunately, many banks have not implemented the basic security precautions needed to deter crime and protect customers... Until

precautions become universal, criminal acts at ATMs can be expected to continue. Civil suits for injuries resulting from inadequate security, combined with new state and local regulation of ATMs, may convince banks to make the needed changes."

ATM Service Team Incidents

- 20) ATM Servicer Robbed in 11:45 P.M. Callout in Athens Georgia - A Wells Fargo ATM servicer was called out about 11:45 p.m. on Wednesday, November 4 to a BankSouth ATM. When he opened the ATM's service door, a man approached him from behind with a small caliber handgun and ordered him inside. Once inside the servicing area, the gunman ordered the Wells Fargo employee to open the ATM safe. After placing an undisclosed amount of money into a gym bag, the gunman "told him to lay down, that he was going to kill him," police said. But the employee threw a box at the gunman, who struck the servicer in the face with his fist or gun. The gunman then slammed the ATM service door and fled. (*Athens [Georgia] Daily News*, November 6).
- 21) Two Baltimore Area ATM Servicers Robbed - Two employees of a Brooklyn Park, Maryland bank were taking deposits from an ATM outside Household Bank on Ritchie Highway about 8:50 a.m. on Monday November 30 when a lone masked gunman walked up and told them to throw the money over their shoulders and to go back into the bank. The servicers complied, and the gunman then ran toward an alley with the money. A police dog was later unable to locate the suspect. The robber was a white male, 6' tall, 180 lbs, wearing a hooded sweatshirt and a stocking mask. ([Baltimore, Maryland] *Sun*, December 2).
- 22) Illinois ATM Servicer Arrested in \$4,000 Theft From ATM - Manuel R. Turner, 24, of Rock Island, Illinois was arrested Monday October 19 in Davenport, Iowa in connection with \$4,000 taken from an ATM last June when Turner was employed with a security firm. Police said he had access to the ATM through his job. Cash taken was in \$20 bills. (*Quad City Times* [Davenport, Iowa], October 21).
- 23) North Dakota Armored Car Employee Arrested in Thefts from ATM Canisters - Lee Barreth, 27, an armored car employee, is accused of taking money from canisters that were delivered from First Bank of Fargo (North Dakota) to an ATM at Festival Foods in Moorhead, Minnesota. Barreth is accused of taking more than \$500 between May and October and he is accused of taking more than \$2,500 during the same period in a separate theft.

Charges followed an investigation of Barreth by Moorhead police. In early October, police watched Barreth pick up a delivery from First Bank of Fargo and followed the armored car to the Moorhead Center Mall. While a courier in the armored car went into the mall, Barreth was observed leaving the driver's seat and going into the back of the vehicle, where he stayed for about 30 seconds. He then returned to the driver's seat before his courier returned. After the canister was delivered to Festival Foods, an audit determined that \$140 was missing from it. ([Fargo, North Dakota] *Forum*, November 26).
- 24) Two Shelter Residents in Minneapolis Find \$250,000 Worth of Endorsed Checks Near ATM Two Days Before Christmas - On Wednesday, December 23 William Ross and Donald Clayton, living in a Minneapolis shelter, stumbled on a plastic bag full of endorsed checks. The sack was found in a gutter near a First Bank autoteller on Fourth

Avenue in downtown Minneapolis. "There was a stack of checks about four inches thick," Clayton said, "it was too much to even count." The men found one check made out for \$61,000, another for \$31,000. All the checks were endorsed but none had been stamped by the banks. The checks apparently had been run through an ATM.

A bank official said the checks could not have been cashed, although Clayton said it was tempting to try. Clayton and Ross called the bank and the bank sent an armored van to the shelter to retrieve the lost checks. A First Bank representative met with Ross at the shelter. He was given a cash reward of an undisclosed amount. ([Minneapolis] *Star Tribune*, December 25, Kurt Chandler, reporter).

- 25) \$100,000 Santa Rosa Grocery Store ATM Service Team Robbery Was Faked; Three Arrested - The July 10, 6:00 p.m. robbery of an ATM servicer inside a Safeway grocery store in Santa Rosa California (see July/August 1992 *Newsletter*, Item #23) is now believed to have been staged by insiders. Police have arrested two cousins in this scheme. One of them, David Gates, 22, of Petaluma, was the security company courier who originally reported the robbery last July. The "robber" was actually Gates' cousin William Kent, 24, of Napa. A third Napa man, Brent Farris, was a star high school and college basketball player in Napa and drove the getaway car.

None of the stolen money has been found, although detectives believe the majority of it has not yet been spent and remains hidden. Gates recently bought an \$8,000 motorcycle and a \$2,000 truck camper shell, paying for both purchases with cash, using all \$20 bills. Detectives were suspicious of the robbery from the start. Getting money from the ATMs, even when open, requires specific knowledge of how the machine works. Police also were surprised that there were no witnesses in the grocery store, even though the robbery occurred during the day and there were several people nearby. Detectives searched a wooded area near Napa and found money canisters from the heist which were buried. ([Santa Rosa, California] *Press Democrat*, December 30, Randy Rossman, reporter; and the *Napa Valley Register*, October 9, Jack Katzanek, reporter).

Attacks On ATM Machines

- 26) Oregon ATM Bombed, But Does Not Yield Cash - A First Interstate Bank ATM in Oak Grove, Oregon was bombed about 10:00 p.m. Thursday October 8. The machine was severely damaged, but no cash was lost. The type of explosive device used was undetermined. No further details were available. ([Portland] *Oregonian*, October 10).
- 27) North Carolina ATM Rocked by Bomb Blast - About 1:15 a.m. on Thursday November 6, an explosive device damaged an ATM at the New East Bank of the Cape Fear in North Carolina. The explosion sounded bank alarms and shattered windows in a nearby building, but the vault inside the ATM was not affected. Damage to the machine was estimated at \$40,000. Local police, FBI and the Bureau of Alcohol, Tobacco and Firearms are investigating. (*Fayetteville* [North Carolina] *Observer Times*, November 6, Mike Barrett, reporter, front page story).
- 28) Two Michigan ATMs Vandalized - A pair of Michigan National Bank ATMs in Dearborn had their computer screens smashed sometime Wednesday night, September 23. A bank spokesperson said similar damage occurred to an ATM in a Michigan National

Bank in Lincoln Park. ATM camera photos were given to police from each location (see **ATM Camera Success Stories**, Item #36). (*Dearborn [Michigan] Times-Herald*, September 30).

- 29) Another Dearborn ATM Smashed - About 1:00 a.m. Thursday morning October 8 someone smashed the ATM outside the Comerica Bank in Dearborn, Michigan at 8438 Telegraph Road. Witnesses said about 1:00 a.m. a Ford pickup truck pulled up next to the ATM. Two occupants got out, a loud noise was made and then the two men got back in their truck and fled. Police investigating the vandalism found the machine had been severely damaged but no money had been taken. Police have no suspects. (*Dearborn [Michigan] Times-Herald*, October 14).
- 30) Colorado Teenager Arrested For ATM Damage - A 14-year-old Fort Morgan Colorado boy was arrested for criminal mischief after he allegedly caused \$350 damage to an ATM at First National Bank. The boy was released to his parents. No further details are available. (*Fort Morgan [Colorado] Times*, October 24).
- 31) Attempted ATM Machine Theft Near Newark New Jersey - Watchung, New Jersey police are investigating the attempted removal of an ATM from a bank in the Blue Star shopping center. Employees of the Somerset Trust Company reported someone tried to remove the machine from the bank on Thanksgiving. The incident was reported 8:30 p.m. Thursday November 26. No other information was available. (*Sunday Star-Ledger [Newark New Jersey]*, November 29).
- 32) Oklahoma ATM Burglary Attempt Fails - Police in El Reno, Oklahoma reported the attempted break-in of the ATM at American Heritage Bank. The would-be burglar apparently used a large prying tool and caused heavy damage to the ATM's outer shell. The ATM vault was not breached and no cash was lost. The damage was discovered about 7:00 a.m. on October 22. "It was pretty apparent these were amateurs," said a bank official. Police are asking citizens for information about the attempted burglary. (*El Reno [Oklahoma] Daily Tribune*, October 22).
- 33) Former Bank Employee Charged in \$40,000 Burglary of Michigan ATM - Cheryl Lee Randall, 35, and her brother, Richard P. Calahan, 33, were accused of a break-in at the NBD bank branch in Flint, Michigan about 3:30 a.m. Thursday November 5. Ms. Randall worked for the bank for about 15 years until she quit a month ago.

Grand Blanc Township police were sent to the bank Thursday morning after an alarm sounded. An exterior structure holding the ATM was burglarized and more than \$40,000 was later found to be missing. Ms. Randall knew where the ATM's safe key was hidden inside the bank and used it to gain entry to the machine. Speedy police surveillance of the two suspects' two residences and one car yielded a substantial amount of money and evidence, including clothing that contained glass fragments, which police believe came from smashing a window during the break-in. Police observed the pair purchasing goods, including jewelry, on the day of the ATM burglary. (*Flint [Michigan] Journal*, November 6, Dan Shriner, reporter).

- 34) North Carolina Teen Attempts ATM Break-In - Matthew White, 19, of Newport North Carolina, was arrested November 10 and is accused of an October 15 attempt to open an ATM at Cherry Point Federal Credit Union in Moorhead City, North Carolina. No

cash was lost in the burglary attempt. White was identified from the ATM's videotape. White and a second man were with a runaway teenage girl in a stolen car when they were arrested. ([Jackson, North Carolina] *Daily News*, November 12).

ATM Camera Success Stories

- 35) ATM Videos Nail Wisconsin Teen as Fraudster - Kristin Vance, 18, was charged in connection with empty envelope deposits he was photographed making at a Blackhawk Credit Union ATM on August 26, which were followed by a withdrawal three minutes later of \$10. Vance allegedly returned to the machine and deposited a second empty envelope but represented the transaction on the machine as a \$400 deposit. Videotapes show him returning a minute later to withdraw \$75. The following day, August 27, Vance returned to withdraw \$200 from the same ATM. He was ordered to appear in criminal court on October 12. (*Milwaukee [Wisconsin] Sentinel*, October 29).
- 36) Michigan Man Uses Steering Wheel "Club" to Damage ATMs - A 42-year-old man was caught by an ATM security camera about 1:30 a.m. on September 27 taking a steering wheel "Club" (used for auto theft prevention), reaching from his car and smashing the ATM. Bank officers believe the man, a frequent customer at the bank, was late with a payment and thus was unable to access his money. When confronted with the photographic evidence, the man admitted to the vandalism. He also allegedly damaged two ATMs in Dearborn. The man will probably be charged with malicious destruction of property over \$100. Damage to the Lincoln Park ATM was set at \$1,787. (*Melvinale Heritage Sunday* [Southgate Michigan], October 11, Catherine Trainor, reporter).
- 37) Mobile, Alabama Police Arrest ATM Robbery Suspect Based on Surveillance Camera Photo - A female ATM customer was withdrawing money about 9:00 p.m. on Sunday October 25 in Mobile, Alabama when she was confronted by a man with a shotgun who demanded she withdraw money and give it to him, which she did. Four days later, Mobile police officer Travis Donnelly stopped Brentz Demarcus James, 18, about 5:00 a.m. Thursday October 29 in connection with a convenience store robbery earlier that morning. Donnelly recognized James from a surveillance camera photo from the earlier ATM holdup, and placed the man under arrest. A records check also showed that the car James was driving was reported stolen. James is a suspect in a series of convenience store robberies. He was charged with first degree robbery in connection with the ATM holdup as well as three other counts of first degree robbery and one count of first degree receiving stolen property. (*Mobile [Alabama] Register*, October 28 and 30).
- 38) Oklahoma ATM Photo Captures Card Theft Suspect - Oklahoma State University police found the man pictured in the following two ATM camera photographs in connection with the theft of an ATM card from a purse on October 14. The suspect is pictured making a withdrawal about 2:28 p.m. from a student union ATM.



Oklahoma State University student Kenneth Michael Golden, 30, turned himself in after more than two dozen callers identified him from the above photos published in the newspaper. Golden was charged with possession of a stolen debit card.

Oklahoma State University police said they received 28 to 30 calls identifying Golden from the pictures that were published in the October 28 *News Press*. Twenty-five of the callers correctly identified Golden as the man in the ATM pictures. (Editor's Note: No mention was made if the tenth caller with the correct identification received a gift, movie passes or a free compact disc). The bank card used in the transaction was from a purse which had been reported stolen on October 14. The PIN number was written inside the victim's purse, police reported. (*Stillwater [Oklahoma] News Press*, October 28 and November 10).

- 39) New York Rapist Identified by Photograph Taken by ATM Camera - Donnell Jefferson was sentenced to 12½ to 25 years in prison November 18 in Rochester New York for the January 13 abduction, sexual assault and robbery of a woman. An ATM camera photograph taken while he used the stolen ATM card was televised and published in the local newspaper. These photographs led to his arrest. Jefferson's lawyer claims his client attended college for three years and is an accomplished poet, writer and scholar. Sentencing Judge John Connell told Jefferson, "My sincere hope is that you are one of the best poets in the state's prison system. I think you are a danger to the community. It is my hope, and I think you earned it, that you stay in prison as long as possible." ([Rochester, New York] *Democrat and Chronicle*, November 19, Greg Livadas, reporter).
- 40) Extraordinarily Careful "Capital Hill Rapist" in Washington DC Identified by ATM Camera Photo - David G. Garmon raped four women in May and July of 1991 in Washington DC. His victims were older - 36, 50, 51 and 61, lived alone and were asleep when he picked a lock or took off a window screen to attack them using a knife. In an age when forensic science can turn a drop of body fluid or a stray hair into rock solid evidence, this rapist covered his tracks more carefully than veteran police investigators had ever seen. After his attacks, the rapist led his female victims to their

bathrooms and ordered them to douche and comb their pubic hair. Each of the victims felt the rapist's knife. He gave graphic descriptions of how he wanted to cut them. But it was an ATM camera photograph, taken when Garmon withdrew cash from one of his victim's bank accounts that led to his being arrested. (*Washington [DC] Times*, November 20, Catherine Toups, reporter).



IN THE NORTHEAST

- 41) Queens Teenager Arrested In Two Vicious Carjackings Involving Robbery, Sexual Assault and Forced ATM Withdrawals - Earl Walters, 17, was arrested October 7 in connection with two New York City carjackings. On September 2, a 28-year-old Brooklyn woman was abducted at gunpoint while she entered her car about 11:00 p.m. Two perpetrators held her for 2½ hours while they drove her car, beat her, and forced her to withdraw \$2,900 from a Citibank ATM.

After Walter's arrest in the September 2 incident, he was linked to the September 24 carjacking and abduction of a 58-year-old Queens woman by two perpetrators (see September 1992 Newsletter, Item #33). The two men pointed a gun at the woman, punched her in the face and shoved her in the back of her car. While Walters allegedly drove the car, the other perpetrators sexually assaulted her, stole \$40 from her purse, then forced her to withdraw \$240 from a Chase Manhattan ATM. After two hours of terrorizing the woman, they tied her up with rope, threw her over a six foot fence near a railroad right of way, and urinated on her through the fence, while using racial slurs to threaten the victim. Queens District Attorney Richard Brown condemned the two involved Queens banks for "impeding the investigation because of poorly maintained security systems. While the robberies were occurring, the security cameras (at both ATMs) were out of film," Brown said. *New York Newsday* (October 9), Rose Kim, reporter.

- 42) Three Long Island Teenagers Arrested For Involvement in Multiple Carjackings, Abductions and Forced ATM Withdrawals - Kraigory Odum, 19, Robert Masters, 18, and Germaine Williams, 19, all of Lakeview, Long Island, were charged for their involvement in several recent New York carjackings and abductions which included forced ATM withdrawals. Monday, October 9 about 8:00 p.m., a 57-year-old Asian-American Queens woman who does not speak English well was parking her car when she was forced back into the vehicle by two men, both armed with handguns. The two men drove off with the woman in the victim's car, followed in a separate vehicle by a third robber. The third perpetrator later joined the two in the victim's car, where they allegedly beat her with a pipe, and sexually abused her in an attempt to get her ATM card PIN number. The three teens tried to withdraw cash from the Hong Kong Bank in Flushing, but after incorrect PIN entries, the ATM captured the card. The ATM did not have a camera. The perpetrators then tried to force the woman into the trunk of her car, but as the woman screamed, the suspects fled. Witnesses were able to give a license plate number to the police, which led to the arrest of the three teenagers.

The supermarket tabloid *Weekly World News* sensationalized the abduction of the 57-year-old Asian-American woman and the death of a 58-year-old insurance salesman, who was abducted, beaten and shot to death in his car in east Manhattan on September 21 by captioning a short December 8 article, "America's Hottest New Fad! Victims Tortured For Their ATM Card Numbers."

Williams was also charged with the 1:30 a.m. abduction on Sunday, October 11, of a husband and wife as they were parking their car. Williams allegedly threatened the couple and drove them to a Citibank ATM, where he forced them to withdraw cash. This ATM was also the site of the September 2 robbery and abduction described above.

Queens District Attorney Richard Brown held a press conference on October 26 to announce the arrest of the three teenagers, and criticized the banks involved in the earlier incidents for not having their surveillance cameras in working order. Brown stated that if security was properly handled at Citibank, many of these incidents would have been stopped. "If the Citibank branch had repaired its security camera following my criticism of the bank for its lax security measures, two of the three incidents in which arrests are announced today might well have been prevented. I can't comprehend why Citibank has not been responsive," Brown stated.

Brown added that, "The banking industry owes an obligation to its customers - indeed to all of the citizens of this City - to use every effort to protect their security." The rash of ATM robberies that have been occurring lately in this city will only be stopped if the banking industry recognizes its obligation to install functioning surveillance cameras at every ATM facility. Those cameras will provide a strong deterrent to those who would participate in ATM robberies since if they knew they were being photographed they would not be disposed to engage in such activity. And the cameras would provide a strong investigative tool to apprehend those who would terrorize our citizens."

(*New York Newsday*, October 22, Michele Parente, reporter; *Bayside Times*, October 29, Sheila Borgstrom, reporter; *Woodside Herald*, November 6; *New York Voice*, November 12 and 26; *Greenwich [Connecticut] Time*, October 23; and *The Jersey Journal* [Jersey City, New Jersey], October 23).

- 43) New York City Emergency Medical Technicians Foil ATM Robbery of Cabdriver - About 3:15 a.m. Tuesday, November 24, a 25-year-old cabdriver, Ameer Ali, picked up two men in Bedford-Stuyvesant. As the two men jumped in the cab they began beating him, demanding his money. Finding Ali's bank card in his wallet they forced him to drive to a Citibank branch in downtown Brooklyn, where they tried to withdraw his entire \$900 balance in a single transaction. Each time they tried to get the large sum of money, the transaction was denied and the men got real angry, according to Ali. The robbers used Ali's belt and a telephone wire in the ATM vestibule to choke Ali.

As the beating was taking place, Emergency Medical Services (EMS) technicians William Sutch and Ronald Drumgo were sitting in their city ambulance around the corner when a man pulled up in his car saying someone was being robbed in the Citibank ATM vestibule. The two EMS workers drove past the ATM slowly and saw the beating taking place. The EMS techs radioed the police, did a U-turn and parked on the opposite side of the street to prepare to follow the robbers if they came out. Police arrived in a couple of minutes and arrested two suspects, Tony King, 27, a dockworker, and Jamel Mason, 25. (The *New York Daily News*, October 25, Jerry Rosa and Don Singleton, reporters; *Long Island Newsday*, October 25, Shelley Bogen, reporter; and the *New York Observer*, November 2, Mark Lasswell, reporter).

- 44) Syracuse New York ATM Captures Photos of Two Men Robbing Woman - About 6:00 p.m., Wednesday November 11, Lisa Dodd was standing at a Marine Midland ATM in Cicero when two men approached her. She withdrew \$250, gave it to them and they ran away. One man (pictured at right) was thin, 6' tall and in his mid-twenties. The other man was 5'9", 170 lbs, with short hair, also in his twenties. (*Syracuse [New York] Herald-American/Post Standard*, November 22).



- 45) New Jersey Man Escapes ATM Robbers - Shortly before midnight on Friday September 11, a man was at the drive-through ATM at the New Era Bank in Somerset, New Jersey when two men with a sawed-off shotgun demanded the victim make a withdrawal. The victim was able to escape unharmed while making the withdrawal. The suspects reportedly fled the scene. (*The Franklin News-Record [Somerset, New Jersey]*, September 17).

- 46) New Jersey Man Indicted on \$800 ATM Fraud - Danny Wilkins, 27, of Plainfield New Jersey, allegedly made false deposits totaling \$1,300 in his account at the Somerset Trust Company. Wilkins allegedly withdrew \$800 at an ATM against this deposit before the bank could determine the error. Wilkins was charged with theft by deception, a charge carrying a penalty of up to five years in prison. (*The [Newark, New Jersey] Star-Ledger*, October 16).

- 47) New Jersey ATM Captures Photo of ATM Suspect in Two Robberies - On Thursday, October 22 about 8:30 p.m. a man accosted a young woman in the Echo Plaza Shopping Center in Springfield, New Jersey, as she was getting into her car in the parking lot. The suspect opened the driver's door and demanded money from the victim. He "kept one hand in his jacket pocket and claimed to have a gun, saying he would shoot her if she did not give him money." After handing over her money, the victim drove off. Minutes later, the same man approached a second young woman as she was leaving an ATM at First Fidelity Bank. The suspect again claimed to be armed, demanded cash from the victim, and threatened to shoot her. The robber took her back to the ATM and ordered her to withdraw an additional \$200. The suspect ordered the second victim to drive him from the scene, but she screamed and the thief fled. An ATM camera captured the accompanying photograph of this perpetrator. (*Newark Sunday Star-Ledger*, November 1, Robert E. Misseck, reporter; and *The Roselle Spectator [Union New Jersey]*, November 5, Robert Wahlers, reporter).



- 48) New Jersey Man Tackles Thug Robbing Woman At MAC ATM - On Friday October 23, the Willingboro Fraternal Order of Police honored David Stanley for his courage and initiative in peeling a pistol-packing mugger off of a woman using a MAC ATM, and then pounding the thief into the pavement one night in December of 1991. Stanley tackled the robber and held him until police arrived. The suspect was wanted for several similar attacks and is now in prison.

Stanley stated, "I'm not a hero - I just did it on instinct. I heard a cry for help, so I helped. I would have done it for anybody. Believe it or not, I wasn't scared until the police called me a couple of days later and told me he had a gun on him." Stanley was honored with his wife and 8-year-old daughter in the audience, along with National FOP

President Dewey Stokes. ([Trenton, New Jersey] *Times*, October 25, John McGourty, reporter).

- 49) Two Bayonne, New Jersey Residents Escape Injury as ATM Robber Shoots at Them - About 11:30 p.m. on Thursday, November 12, a couple stopped at the Provident Savings Bank to withdraw cash from the ATM. Two men approached their car after the transaction, one armed with a handgun which was placed at the driver's head. The second robber reached into the car and took \$40 from the passenger while the first robber attempted to grab the driver's purse. The driver shifted the car into gear and attempted to speed away, but the wet pavement caused the tires to spin. The gunman stepped back and took a shot at the auto but missed hitting either of the occupants. The slug was later recovered in the rear seat of the vehicle. (*Jersey Journal* [Jersey City, New Jersey], November 14).
- 50) Pennsylvania Man Loses \$600 and His Car to Knife-Wielding Bandit - An Erie, Pennsylvania man about to deposit money at an ATM was robbed at knifepoint of \$600 and his car. While still in his car, the victim was threatened by a man with a knife who forced the driver out of the vehicle. The suspect then grabbed the victim's money, jumped in his car and drove away. The victim's car was found less than a block away according to police. ([Corry, Pennsylvania] *Journal*, October 14).
- 51) Gunman Robs Pennsylvania Woman at 11:00 P.M. - Betty Caldwell was using the Commercial National Bank MAC machine at 11:00 p.m. on Friday October 15, when an unknown suspect approached her as she was doing the transaction. The suspect brandished a gun and demanded her money, then fled with the cash. No further details were available. ([Latrobe, Pennsylvania] *Bulletin*, October 19).
- 52) Gunman Fails in Attempted Robbery of Couple at ATM Driveup - Also in Latrobe Pennsylvania, Glenna and Joseph Connor were using a driveup ATM about 11:30 p.m. at the Commercial National Bank when a man with a gun approached them and demanded money. The couple refused the demand and drove away. The gunman fled. ([Latrobe, Pennsylvania] *Bulletin*, October 22).
- 53) Strong-Arm Robber Nets \$90 in 3:00 A.M. Robbery - About 3:00 a.m. on Thursday, October 22, an unarmed man approached a male customer at the Provident National Bank ATM in a shopping center in Rydal, Pennsylvania. The perpetrator approached the victim from behind and said if the victim didn't give some money he would be "hurt." The victim complied with the suspect's demands and handed him \$90. The suspect fled on foot. (*Glenside* [Pennsylvania] *News*, October 28).
- 54) Pennsylvania Man Facing Charges on \$2,600 ATM Scams - William J. Popella, 27, of Greensburg, Pennsylvania is facing charges stemming from his deposit of bad checks totaling \$2,637.99 into an account at the Commercial National Bank. Popella then allegedly used area ATMs to withdraw \$2,045. ([Latrobe, Pennsylvania] *Bulletin*, October 29).
- 55) Two Reading Teenagers Arrested in Attempted ATM Robbery - Kennard Patience, 19, and a 17-year-old juvenile male were arrested November 11 shortly after an attempted robbery of an ATM customer at a MAC machine about 9:40 p.m. that night. The two suspects allegedly approached the customer, Kenny Evans, and demanded money. One of the juveniles punched Evans in the face, after which Evans fled the ATM on foot with his assailants in pursuit. Meanwhile, witnesses to the incident called police, who spotted

the suspects running in opposite directions nearby. ([Reading, Pennsylvania] *Eagle*, November 12).

- 56) Man Robbed of Cash and His Car at Pennsylvania ATM - An ATM customer at the Tri-Borough Credit Union in Munhall, Pennsylvania reported he saw no one as he drove up to the ATM, but as soon as he entered his PIN number to prepare for a \$20 withdrawal, a young masked man came up beside him and stuck a gun to his head. "I'll have your money and your car," the robber said. The victim gave his money to the robber and the robber fled in the victim's car. ([McKeesport, Pennsylvania] *News*, November 14).
- 57) Empty Envelope Deposit Lands Pennsylvania Man Empty Jail Cell - Daniel Cole of Mansfield, Pennsylvania was charged with using a MAC card to make a \$450 empty envelope ATM deposit. Cole then used his MAC card to withdraw \$400 in cash. The complaint against Cole states he received money from the ATM knowing it was the product of a deception. ([Towanda, Pennsylvania] *Daily Review*, November 18).
- 58) Pennsylvania ATM Fraudster Gets 11½ to 23 Months in Prison - Craig Lagasse, 30, of Danville Pennsylvania was sentenced November 18 to between 11½ and 23 months in prison as a result of his guilty plea to charges stemming from his making empty envelope deposits at MAC ATMs. Lagasse allegedly netted \$790 from an account using his MAC card into which he had deposited only \$11. In addition to his jail time, Lagasse was ordered to make restitution for the \$790 stolen, and pay a fine of \$600. ([Danville, Pennsylvania] *News*, November 19; and the [Bloomsburg, Pennsylvania] *Press-Enterprise*, November 21).
- 59) Teenage Philadelphia ATM-Related Murderer Blames His Victim - In a jail cell interview, 17-year-old Yerodeen Williams said after his conviction on a second degree murder charge for his fatal shooting of New Jersey Assistant Prosecuting Attorney Rick Barbour, "He brung this on himself." (see February 1992 *Newsletter*, Item #9; and May 1992 *Newsletter*, Item #17). Williams said Barbour failed to follow a basic rule of street robbery -- when approached by a thief do what he says. "Give it up," Williams said. "If he'd have done that," Williams said, "that man would still be here. If you hesitate, somebody gonna give it to you. Shoot you." (*Philadelphia [Pennsylvania] Enquirer*, December 6, Diana Marder, reporter).
- 60) Philadelphia Couple Abducted From Hotel Parking Lot And Taken to ATMs - A Philadelphia couple was abducted from a hotel parking lot about 11:00 p.m. on Thursday, November 19. Richard and Gennifer Maloof were in the parking lot of the hotel where they were staying, when they were approached by three men. The couple was forced into their car and was ordered to drive north towards Philadelphia. Two of the suspects got into the car with them, while a third followed in a second vehicle. All men claimed to have weapons.

The couple was driven to ATMs and were ordered to withdraw money. Near one of the ATMs, a neighborhood resident heard voices, suspected trouble, and grabbed a baseball bat to approach the couple's car. The suspects quickly got out of the car and escaped on foot. The Maloofs were also robbed of jewelry. (*Reading [Pennsylvania] Times*, November 20).

- 61) Gun-Wielding Female Robs Delaware Woman - Gwanda Hunter, 19, was robbed Wednesday, November 4 at 7:50 p.m. in Wilmington, Delaware after she had withdrawn cash from an ATM. A woman on a nearby bench pulled out a gun and demanded

Hunter's money. Hunter handed over all of her money, the robber fled, and Hunter was not injured. ([Wilmington, Delaware] *News Journal*, November 6).

- 62) Two Strongarm Robbers Hit Wilmington ATM Customer - A 33-year-old Wilmington man was robbed Monday, November 9 in Stanton, Delaware. The man had just made a withdrawal from an ATM in the First State Plaza when he was approached by two robbers. One of the strongarm robbers held the victim while the other took his money. The robbers fled on foot. ([Dover] *Delaware State News*, November 10).
- 63) Delaware Woman Robbed in Sunday Morning Incident - A woman using an ATM at Wilmington Trust in Delmar at 7:00 a.m. on Sunday, November 15 was reportedly approached by a man who forced her to withdraw cash twice. The woman did as she was told, was not harmed, and the robber fled on foot. ([Dover] *Delaware State News*, November 17).
- 64) Maryland Woman Robbed in Her Vehicle While Counting Her Cash - A 27-year-old Maryland woman was robbed about 1:30 a.m. Sunday, September 27 as she sat in her car counting money she had withdrawn from an ATM at Union National Bank. Kara Fields told police she was sitting in her car counting her cash when a man approached and demanded her money. The robber reached in the open car window, struck Fields in the face, and grabbed her money. Fields said she then drove off the lot dragging her assailant with his arm stuck inside the vehicle a short distance before he was able to free his arm and escape. ([Baltimore, Maryland] *Sun*, September 30).
- 65) Connecticut Man Sentenced to 15 Months for Card Fraud Costing Banks \$1.5 Million Plus - Roy Bobowick of Fairfield, Connecticut was sentenced to 15 months in prison for bank and credit card fraud on October 2. Bobowick pleaded guilty to three counts of making false statements to banks that resulted in banks losing \$1.5 million to \$2.5 million, according to federal authorities. Bobowick misrepresented his annual gross income in order to obtain loans from more than 6 lending institutions, and from soliciting credit cards over seven years by submitting applications in the names of other people without their knowledge. Bobowick then had the cards sent to commercial mail boxes and used the cards to obtain cash advances at ATMs. ([Bridgeport] *Connecticut Post*, October 3).
- 66) Connecticut ATM Robber Quickly Arrested - Ardemar Torres, 18, was arrested less than 48 hours after he allegedly robbed a 26-year-old Waterbury woman who was withdrawing money from a Fleet Bank ATM at 1:45 p.m. Thursday, November 19. Torres allegedly carried a small handgun and took the \$20 the woman had initially withdrawn, and demanded more money. The woman withdrew an additional \$30. Torres reportedly admitted to police that he used his mother's car in the commission of the robbery. ([Danbury, Connecticut] *News-Times*, November 20 and 21, Elaine Song, reporter).
- 67) Massachusetts Man Leaving ATM Knocked Down and Robbed in Presence of His Wife - A customer leaving a BayBank ATM about 7:00 p.m. Saturday, October 3 failed to see two men park their car and sneak up behind him. The two men knocked him to the ground, stole \$20 and his bank card, as the man's wife watched from their car. The victim told police the suspects did not have any weapons. No injury to the victim resulted. ([Dedham, Massachusetts] *Daily Transcript*, October 5, Stacey Myers, reporter).

- 68) Prison Stripes Forever For Souza? - Manuel Souza, 42, of Nobleboro Maine, was convicted of theft December 4, for using ATM cards to overdraw his savings account \$12,000 at ATMs in Maine and New Jersey. The jury found Souza guilty of making 50 withdrawals over several weeks in November and December of 1991.

At the time Fleet Bank was taking over Maine National Bank, where Souza had a savings account. During the acquisition period, some Maine National customers were able to overdraw their accounts without the bank noticing. Souza claimed that a neighbor had stolen his ATM cards. Prosecutors proved to the jury's satisfaction that Souza had made the withdrawals, including \$1,300 withdrawn during a gambling spree in Atlantic City. Souza is an ex-Marine and Vietnam veteran who works as a janitor. He faces ten years in prison and a maximum \$20,000 fine when sentenced. (*Portland [Maine] Press-Herald*, December 5, Kit Troyer, reporter).



IN THE SOUTH

- 69) Virginia Man Speeds Away From Driveup ATM Robbery - Willard Viar was on his way to work about 8:40 p.m. on Tuesday, October 27 when he drove up to an ATM at Central Fidelity Bank to withdraw \$10. While making the transaction, Viar heard a knock on his car window, looked up and saw a 9 millimeter gun pointed at him. The gunman tried to open the car door, but Viar sped away before the gunman could get inside, according to the Spotsylvania Sheriff's Department. ([Fredericksburg, Virginia] *Free Lance-Star*, October 28, Keith Epps, reporter).
- 70) Virginia Woman Robbed of \$10 at ATM - About 7:10 p.m. on Thursday, November 5, a 38-year-old woman had just made a withdrawal from the ATM at the Ameribanc Savings Bank in Fredericksburg when she was approached by a man who asked her for some change. When she replied she didn't have any, the man showed her a pistol. The victim then gave the robber \$10 she had just withdrawn from the machine, and he walked away. No further details were given. ([Fredericksburg, Virginia] *Free Lance-Star*, November 6).
- 71) 70-Year-Old Man Robbed at ATM in Bethesda Maryland - On Wednesday, September 30 at 8:21 p.m., a 70-year-old man was robbed by a gunman of an unspecified amount of cash he had just withdrawn from an ATM at NationsBank in Bethesda. The suspect fled on foot. No further details were available. (*Potomac [Maryland] Almanac*, October 7).

- 72) Potomac Businessman Robbed at Dark ATM - On Friday, October 9 at 8:20 p.m. a 58-year-old businessman drove to Citizens Savings Bank to use the walkup ATM. Standing alone in the darkness - the ATM's lights were reportedly not lit - the man put his wallet on the shelf of the ATM and slipped his deposit envelope into the machine. Suddenly, a gunman stepped up behind the victim and put a gun in his ribs. The victim complied with the robber's instructions to withdraw \$200 cash. After taking the money, the armed robber walked quickly from the scene of the crime. Police are linking this robbery to the one which occurred a week earlier in the preceding news item. (*Potomac [Maryland] Gazette*, October 14, Janet French Sheets, reporter, front page story).



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- 73) Baltimore Man Startled By ATM Thief - A man reported he was at a Baltimore ATM about 1:05 a.m. when a stranger walked up to him and began making friendly conversation. The suspect then suddenly reached into the victim's pocket, stole \$165 and fled. No further details were available. (*East Baltimore [Maryland] Guide*, October 15).
- 74) ATM Problems Plague Waldorf, Maryland - Two ATM robberies, which are not believed to be related, and a theft from an account via an ATM plagued tiny Waldorf, Maryland in less than a week.
On November 4, Sandy Snyder, 45, was making a transaction at the Bank of Baltimore ATM about 11:00 p.m. when she was approached by a gunman. He demanded her cash and fled.
Six days earlier, Tiajunna Rena Haney, 30, was using an ATM at the First National Bank of Maryland in St. Charles when she was robbed at gunpoint by a man. The two robberies are not believed to be connected.
In the third ATM incident, more than \$1,000 in cash was withdrawn from a First National Bank of Maryland account of Freida McArthur. The unauthorized withdrawal was being treated as a theft by investigating troopers. (*St. Mary's Today [California, Maryland]*, November 10, Gary Dillman, reporter).
- 75) Two Men Rob Two Women at North Carolina ATM - On Friday night October 9 about 11:00 p.m. at a Southern National Bank ATM in Fayetteville, North Carolina, two gunmen robbed two women of a bank card, demanded a forced withdrawal of \$200, and stole a diamond ring valued at \$1,000. The women were not injured. No further details were available. (*Fayetteville Observer-Times*, October 11).

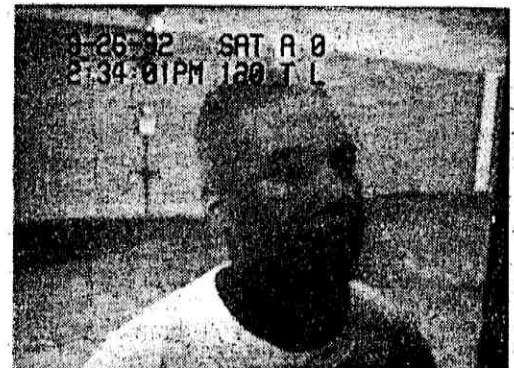
- 76) Charlotte ATM Carjack Victim Rescued by Two Sanitation Workers - Devery Maier, 28, was using a drive-through ATM at First Union Bank in Charlotte, North Carolina about 6:00 p.m. on Thursday, November 5. As she withdrew her cash from the machine, a man approached the driver's door and demanded her money. Maier tried to drive off but the man grabbed her around the neck, opened her car door and jumped in the back seat. Maier drove off with the suspect pounding her on the head from behind. Moments later, she crashed her car into the rear of a second car stopped at a red light. That car then struck a truck driven by Joseph Sumpter, 38, and his colleague Lee Seabrooks, 32, both city sanitation workers.

The two men saw the carjacker hitting Maier, and then saw him jump from her car and run away. Sumpter and Seabrooks pursued the man in their pickup truck and caught up with him in a nearby parking lot. The two men corralled the suspect, Tyrus Winslow, 21, and literally sat on him in the parking lot until police arrived. (*Charlotte* [North Carolina] *Observer*, November 6, Angela Wright, reporter; and the [Rock Hill, South Carolina] *Herald*, November 6).

- 77) South Carolina Man Robbed at ATM, Then Stuffed in Trunk of His Car - Todd Deming, 27, was stopped at the ATM at South Carolina National Bank in Columbia, South Carolina about 1:00 a.m. on Thursday, October 29 when he was confronted by two men, one of whom carried a pistol. They ordered Deming to hand over the \$150 he had, and to withdraw additional cash at the ATM. Deming withdrew \$200, gave it to the men and was locked in the trunk of his car as the men drove away. When the car stopped, the robbers opened the trunk and made additional demands for money, jewelry and bank code access numbers. "Each time I thought I would be shot.... These guys intended to commit murder," Deming said. Deming tried but failed to kick the trunk lock open. He eventually was able to free himself by kicking out the backrest of the rear seat. ([Columbia, South Carolina] *State*, October 30, Bob Stuart, reporter).

About two weeks later, two suspects were arrested by an off-duty Lexington County Sheriff's Deputy when he saw them standing near an ATM with guns. Leonard Stroman, 21, and Charvell Douglas, 21, are being held on \$250,000 bond each. Abduction victim Todd Deming later was able to pick the two men out of a 24-person lineup as the men who robbed and abducted him on October 29. Police charged the two men with armed robbery, kidnapping and possession of a stolen firearm. ([Columbia, South Carolina] *State*, November 12).

- 78) University of South Carolina Police Search For Mailbox Thief of ATM Card - University of South Carolina police are searching for a man who may be responsible for the theft of \$500 from two cash machines using an ATM card which was stolen from a mailbox (see ATM photo of suspect at right). USC police are asking for public assistance in identifying the suspect. (*University of South Carolina Gamecock* [Columbia, South Carolina], October 30, Marc LaFountain, reporter, front page story).

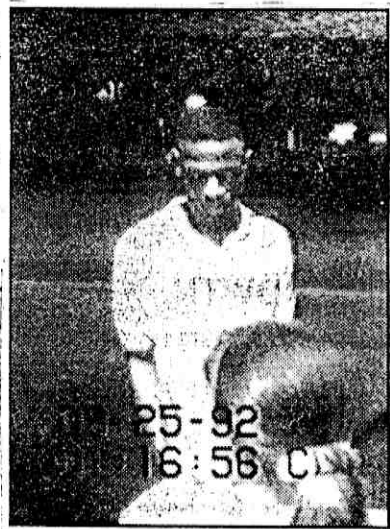


- 79) Shot Fired At South Carolina Security Guard Who Interrupts Halloween ATM Robbery - A department store security guard who ran after two shoplifters out of Briarcliff Mall in Myrtle Beach, South Carolina on Halloween night, lost his suspects in the parking lot.

However, he then saw an apparent holdup in progress at a South Carolina National Bank ATM. The security guard reported one shot was fired by the robber, perhaps at the security guard. The robber fled into a woods adjacent to the mall. ([Myrtle Beach, South Carolina] *Sun-News*, November 1).

- 80) Trial Continues For South Carolina Woman Abducted By Home Intruder - The Orangeburg, South Carolina trial of John E. Glover, 32, in the July 8 11:30 a.m. home invasion and abduction of Angel Smith, 21, was detailed (see July/August 1992 *Newsletter*, Item #51). Of interest in the testimony was the fact that the defendant's mother identified Glover by an ATM camera video where the forced withdrawal of \$100 from Ms. Smith occurred. Defendant Glover testified that he knew Smith and that they had taken drugs together. Ms. Smith stated she did not know Glover. ([Orangeburg, South Carolina] *Times and Democrat*, November 4).
- 81) Eight Atlanta Witnesses See ATM Robbery Victim Struggle With Armed Assailant and Get Shot - About 10:00 p.m. on Friday, September 25, eight witnesses saw a 23-year-old Atlanta man struggle with an armed assailant at an ATM on Roswell Road. After the struggle started, an older car rolled up, one of two additional robbers in the car got out and three shots were fired. The shooting victim was taken to the hospital with unspecified injuries. (*Atlanta* [Georgia] *Constitution*, October 1).
- 82) Third Man Charged in July 2 Atlanta Area ATM Robbery - Harold Hughes III, 20, was arrested September 30 in connection with the July 2 ATM robbery of a man in the Atlanta area. Two other men already have been arrested in the case. Hughes is believed to have been the driver of the getaway car. (*Augusta* [Georgia] *Chronicle*, October 1).
- 83) Augusta Georgia Man Arrested in August ATM Robbery - Richmond County Sheriff's Department reported the arrest of Raymond George Sellers, 29, in connection with an August robbery at an Augusta area ATM. Sellers was returned to Richmond, Georgia from Alabama where he had been stopped by police "for questioning on other charges." (*Augusta* [Georgia] *Chronicle*, October 2).
- 84) Two Florida High School Teenagers Shoot ATM Customer in Back For \$5 Roller Rink Money - Benjamin Burgess, 16, and Serge Vertus, 17, high school students in Lake Worth, Florida, were arrested for armed robbery and attempted murder after they shot Michael Trueblood, 28, in the back at an ATM, severing his spinal cord. The two teenagers wanted to go to the Palace (rollerskating) Skateway, but had only \$13 between them. They needed \$18. The boys cruised the parking lot near the ATM in suburban Lantana until someone came to use the machine. Michael Trueblood appeared about 10:07 p.m., but could get no cash because the machine was empty. Trueblood had no cash on him, so he shrugged off the boys' robbery attempt. As Trueblood walked away from the teenagers, Burgess fired one shot from four feet away, which went through Trueblood's back, severing his spinal cord. A police officer arrested Burgess, Vertus and Artie Frederick, 17, after they committed a similar robbery about 1:35 a.m. the same night. The second robbery was not at an ATM. (*Lake Worth* [Florida] *Herald*, September 17, Jay Kravetz, reporter).
- 85) Unauthorized Withdrawal of \$550 Reported in Miami - A customer of First Union Bank reported that her bank account had \$550 less in it than it should have. Her statement showed the money was withdrawn from an ATM at the Miami Springs branch of the bank. The victim told police she had never even received an ATM card or PIN number

from the bank. Police detectives are investigating the theft. No further details were reported. (*River Cities Gazette* [Miami, Florida], October 29).

- 86) Two Mississippi Teens Charged in Abduction, Rape and Robbery of Mother in Presence of Her 12-Year-Old Daughter - James Seaton, 15, and Shanta Jones, 16, were charged with rape, robbery, auto theft and kidnaping with the October 18 abduction of a 31-year-old woman and her 12-year-old daughter as they walked to their Chevrolet Blazer in the parking lot of a Kmart store in Jackson, Mississippi at 8:15 p.m. on Sunday, October 18. The woman and her daughter were forced to drive in their vehicle to Trustmark National Bank where they were forced to make an ATM withdrawal. The mother later was raped outside of the Blazer on a dirt road in Ridgeland, Mississippi, while her 12-year-old daughter was inside the Blazer. The woman reportedly asked bystanders for help twice earlier in the abduction; once in the parking lot and once at the ATM. No one came to her assistance. ([Jackson, Mississippi] *Clarion Ledger*, October 20 and 27, James Overstreet, reporter).
- 87) Mobile Man Abducted, Robbed and Shot - David Williams, 30, reported to police that he was confronted by a man armed with a handgun about 8:30 p.m. on Wednesday, November 18 at an ATM in Mobile, Alabama. He said the gunman forced him into a car and he was driven to another neighborhood where he was robbed and then shot as he made an attempt to attack the robber. (*Mobile* [Alabama] *Register*, November 20).
- 88) New Orleans ATM Camera Catches Robber in the Act - About 1:15 a.m. on Friday, September 25, a 22-year-old woman making a withdrawal from a New Orleans ATM was startled when a man came up behind her and said, "Give me what you've got!" She turned (as the ATM camera photo shows), and saw the man standing behind her with his right hand concealed inside his shirt. She took the man at his word that he had a gun. The woman gave him the \$20 she had just withdrawn from the ATM and the man fled. Police are asking citizens for information about the identity of the robber. ([New Orleans, Louisiana] *Times-Picayune*, October 2).
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- 89) Good Samaritan Motorist in Louisiana Abducted, Robbed and Left Naked - Robert F. Munch, Jr., 26, recently was arrested in the September 28 abduction and robbery of a Slidell, Louisiana area man. The victim of this scheme said he stopped as a Good Samaritan motorist to help two men who had the hood of their car up on Interstate 12. When the victim stopped, one of the men approached his car, pointed a stainless steel revolver at him and forced him over to the passenger's seat of his car while the gunman took the driver's seat. The victim was then driven in his car to a side road where the men robbed him of his wallet, watch, ring, credit cards and ATM card. The victim was also forced to give his ATM PIN number, after which they put him in the trunk of their car. After driving around for a short while the robbers let the victim out of the car, made him take off all of his clothes, and forced him to run down a gravel road. The robbers used the victim's ATM card to withdraw money from a bank in Covington a short time later. Police said a second man, already

under arrest for a different armed robbery, is also under investigation for these crimes. (*Slidell* [Louisiana] *Sentry-News*, October 8, Steven White, reporter).

- 90) Reward of \$20,000 Offered For San Antonio, Texas ATM Killer - The Alamo Chapter of Credit Unions offered \$20,000 for information leading to the arrest and conviction of the killer of Samuel W. Evans, 58, two days after the shooting. Evans was fatally shot in the early morning hours of Thursday, September 24 after withdrawing money from a Security Service Federal Credit Union ATM in San Antonio (see September 1992 *Newsletter*, Item #18). "I sure hope we get this sucker," said Silver Crim, president of the Alamo Chapter of Credit Unions, which has 51 San Antonio credit unions as members. (*San Antonio* [Texas] *Express-News*, September 26, Keefe Borden, reporter).
- 91) Irving, Texas Teen Robbed of Cash and ATM Card - An 18-year-old man was robbed about 11:10 p.m. October 21 at a First Gibraltar ATM in Irving, Texas. The victim was confronted by a man carrying a gun and was forced to give up his ATM card and PIN number. The robber took an unknown amount of cash from the ATM, then fled the scene with the money, the victim's ATM card and the ATM receipt. No further details were available. (*Irving* [Texas] *News*, October 25).
- 92) Young Texas Minister Robbed of Funeral Airfare at ATM, Pursues and Identifies Perpetrator for Police - A 25-year-old Baytown Texas minister withdrew \$130 from a U-Teller in Baytown in order to buy an airplane ticket to attend a family funeral. As the minister got his money and turned to leave the ATM, he encountered a man standing directly behind him. The suspect held one hand behind him as if he were about to draw a gun and demanded money from the minister. The minister handed over his cash and the suspect fled. The minister jumped into his own vehicle and followed the suspect's vehicle. When he got close enough to recognize the man who had robbed him, the minister took down the car's license plate number. A Baytown police officer located the vehicle and arrested one man who admitted involvement in the incident. The arrestee said he had dropped off his other two accomplices at an apartment complex. (*Baytown* [Texas] *Sun*, October 28).
- 93) Man Robbed in Front of His Family at 3:00 A.M. in Downtown Baytown Texas - An ATM customer drove his family to a Citizens Bank U-Teller about 3:22 a.m. on Friday, October 23. The man left the car to make a deposit at the ATM. While the man was standing at the ATM, his family saw someone approaching and started yelling for him. The man ran back to his van and jumped in with his family as a young man carrying a shotgun walked up to the car door and pointed a sawed-off shotgun at the man. Without saying a word, the victim handed over his wallet and U-Teller card. The victim drove off with his family and called police to report the incident.

Witnesses described the getaway vehicle, and also said they earlier saw several males looking around the corners of a nearby carwash, but were unable to provide more specific descriptions of the suspects. Baytown Texas Crimestoppers is offering \$1,000 reward for information leading to the arrest and indictment of the persons responsible for this felony. (*Baytown* [Texas] *Sun*, November 2).

- 94) Oklahoma City Woman Admits Fabricating ATM Robbery and Abduction Report - Sheila Kay Barnett, 30, had claimed that she was robbed at a First Security Bank ATM on Wednesday, November 18. She claimed she was abducted and held captive for nine hours. But police never believed her.

Ms. Barnett later admitted the incident did not occur and she reported the robbery and abduction to cover other illegal activities in which she was engaged. Police refused to comment on exactly what activities those were. Barnett was not arrested for giving police false information. (*Black Chronicle* [Oklahoma City, Oklahoma], November 26, Thomas E. Seward, reporter, front page story).



IN THE MIDWEST

- 95) Ohio Teen Uses ATM to Bilk Bank of \$3,000 - Dabanga Guilford, 18, was arraigned on September 28 on three counts of grand theft for allegedly depositing bad checks into a Union Federal Savings Bank ATM in Painesville Ohio. Guilford allegedly withdrew \$3,000 against the fraudulent deposits. ([Willoughby, Ohio] *News-Herald*, September 29).
- 96) Three Ohio Teens Held in Robbery of Businessman at Kettering ATM - Kettering, Ohio police report a teenager thought to be Jason Pennington approached a business manager with a gun about 10:45 p.m. Sunday, November 1, as the man was about to make a deposit in an ATM at the Fifth/Third Bank in Kettering. A second teenager acted as a lookout and an adult accomplice was nearby. Robert Adkins, 17, was detained on charges related to this robbery and was on parole at the time. Andrew Clark, 15, was also detained on a charge related to this robbery and also was on probation at the time of the robbery. (*Dayton* [Ohio] *Daily News*, November 7, Rob Modic, reporter).
- 97) \$7,000 Fraud Reported in Grosse Pointe Michigan Empty Envelope Deposit - Grosse Pointe Woods police are investigating an ATM-related fraud case reported by a local bank recently. On August 24, a man deposited an empty envelope in an ATM and keyed in a deposit amount of \$7,000.14. The following week, the account-holder cashed \$7,000 in personal checks. The bank was not identified by name, and no further details were available. (*Grosse Pointe* [Michigan] *News*, October 15).
- 98) Michigan Mom Gives Gunman \$20, But No More Because "I'm a Single Parent" - A 29-year-old Livonia, Michigan woman made a \$20 ATM withdrawal at the Comerica Bank in Redford shortly before 9:00 p.m. on Tuesday, October 20. A man wearing the hood of his coat over his head then approached her and placed a handgun against her ribs. The robber told the woman to withdraw all of her money. The woman told him she couldn't do that because she was a single parent. The robber grabbed the \$20 she had just withdrawn and fled on foot. (*Redford Observer* [Livonia, Michigan], October 26).
- 99) Shots Fired by Two Would-Be Teenage ATM Robbers Near Ypsilanti Michigan - On Tuesday night, October 27, an Ann Arbor man attempting to make a withdrawal from an ATM at the First of America Bank was threatened by two teenagers with a gun. One of the teenagers pulled out a chrome-type revolver and pointed it at the victim. The two began to struggle and two shots were fired in the air. No one was injured. The suspects then fled. No additional details were available. (*Ypsilanti* [Michigan] *Press*, October 31).
- 100) Michigan Man Uses 17 Fake Credit Cards to Take \$55,000 in Cash Advances From ATMs - Robert C. Leboida, 48, of Madison Heights, Michigan pleaded guilty November 4 to having used the names and credit information of fellow Lamphere High School employees and others to falsely obtain 17 credit cards. The cards and banks

involved included Discover, Mastercard and Visa, through First of America and Comerica Banks. Leboida is believed to have used his position as a high school custodian to obtain at least some of the personal and credit information used in the fraudulent applications. Between early 1991 and April 1992 Leboida used the credit cards to obtain cash advances totaling nearly \$55,000 from ATMs. ([Royal Oak, Michigan] *Daily Tribune*, November 6, Tony Bittick, reporter).

- 101) Indiana Man Loans His Truck With ATM Card in Glove Box and Loses \$400 in ATM Withdrawals - Brandon Weaver of Warsaw, Indiana left his wallet in his truck recently and gave Lawrence Purnell, 28, of Warsaw permission to use the vehicle. Purnell and Jeanette Wade, 20, also of Warsaw, are accused of making four unauthorized \$100 withdrawals using Weaver's stolen ATM card. All four incidents were captured on ATM camera videotape. Purnell was arrested and jailed, and police are looking for Ms. Wade. ([Warsaw, Indiana] *Times-Union*, November 6, Ruth Anne Long, reporter, front page story).
- 102) One of Two Men Who Posed as Cops in Chicago Home Invasion Robbery and Forced ATM Withdrawal is Sentenced to 15 Years and Agrees to Testify Against His Partner - Clyde J. Malecki, 32, of Indiana was sentenced October 26 to 15 years in jail for his part in a home invasion robbery in Buffalo Grove, Illinois on August 22 (see September 1992 *Newsletter*, Item #62). Malecki wore a cap and jacket with a sheriff's police logo on it and his robber partner, Shelby Thomas of Chicago, displayed an outdated police badge when Lawrence and Lori Slavin opened the door of their home on the evening of August 22. The men held the Slavins at gunpoint, threatening them and their five-month-old and 3-year-old daughters with death while robbing their home of about \$12,000 in cash and belongings. Thomas forced Lawrence Slavin to go with him to an ATM where a forced withdrawal of \$300 was made. Malecki has agreed to testify against Thomas in exchange for a guilty plea to the home invasion charge and the recommendation of a 15-year sentence on that charge (which carries a maximum sentence of 30 years in prison). ([Arlington Heights, Illinois] *Daily Herald*, October 27, Trish Lichtenstein, reporter).
- 103) Iowa Man Found Guilty of Kidnapping and Robbery in Morning; Charged With Sexual Assault, Abduction, Forced ATM Withdrawal and Homicide in the Afternoon - David Tillman, Jr., 29, was convicted in an Ames, Iowa court Friday morning, November 6 of first-degree kidnapping, robbery and burglary charges, and was charged in the afternoon with breaking into 40-year-old Veterinary Services lab technician Toni Jean Bryant's mobile home where he allegedly sexually assaulted her, stole money from her, forced her to drive to an ATM to withdraw more money and then killed her. Bryant's partly clothed body was found near railroad tracks in Ames. An autopsy concluded she had died of multiple blows to the head.

Tillman faces mandatory life in prison without parole on the earlier kidnapping charge of which he was convicted, as well as terms of up to 25 years each on the robbery and burglary charges of which he was convicted. (*Des Moines [Iowa] Register*, November 7, Thomas R. O'Donnell; and the *Iowa State Daily [Ames, Iowa]*, November 13, front page story).



David Tillman Jr.



Toni Jean Bryant

- 104) Kansas Man Sentenced to One to Five Years in Prison for Empty Envelope Deposits - Tony Bruton, 25, was sentenced October 14 to one to five years in prison for making empty envelope deposits of \$3,595.77 at the ATM at Home National Bank in Arkansas City during four days in May 1992. Bruton then withdrew \$565 in cash from the ATMs over four days. Bruton was also ordered to pay restitution of \$565 to Home National Bank. (*Arkansas City [Kansas] Traveler*, October 15, Heather Heinisch, reporter, front page story).



IN THE WEST

- 105) One Man ATM Crime Wave Ends With Arrest in Wyoming on Friday the 13th - Jason Keith Matthews, 25, is accused of committing more than a dozen armed robberies, many involving ATMs, during a crime spree which stretched from Oregon to Colorado. Matthews went AWOL from his US Army National Guard assignment in Aurora Colorado on October 1. At the time, he was married and living in a West Denver suburb with his wife. Lakewood Colorado police detective Mike Powell said, "I hear he was a pretty bright student. He just got homesick."

Eight days later, a man fitting Matthews' description abducted an Oregon couple at gunpoint, robbed them of a small amount of cash and several credit cards and drove away in their green 1988 Honda Accord. Matthews is then believed to have driven south through Nevada and east into Utah. He is wanted in connection with ATM robberies in both states.



In late October, ATM robberies began occurring in the Denver metropolitan area. By October 31, eight people had been robbed by a man fitting Matthews' description. A 9 millimeter handgun was used in each robbery. A ninth ATM victim was spared when she reported she had only \$8 remaining in her bank account. The next ATM robbery

attributed to Matthews occurred in downtown Rapid City, South Dakota on Monday, November 9. A second Rapid City ATM robbery occurred the next day.

At 4:45 p.m. Friday, November 13, Matthews was pulled over on Interstate 25 near Casper Wyoming by Wyoming state trooper Rick Dye for speeding 90 miles per hour in a green 1988 Honda Accord. When the trooper learned the car Matthews was driving was stolen, he called for backup. Meanwhile Matthews got out of the stolen car with a 9 millimeter semiautomatic handgun, held the gun at shoulder height and aimed it at the trooper as Matthews walked toward the patrol car. Dye got out of his car and fired at Matthews twice. The second shot hit Matthews in the left leg, and Matthews then surrendered. Matthews has made several admissions concerning the Rapid City ATM robberies. He is being held in County Jail in lieu of \$100,000 bond. (*Rapid City [South Dakota] Journal*, November 11, 13, 14 and 17, Ron Brown, reporter, front page stories).

- 106) Pocatello Police Investigate ATM Frauds - Pocatello, Idaho police are investigating two separate cases involving thefts using ATM cards. Dorothy Briggs reported the loss of \$330 withdrawn from her bank account. Briggs told police her new ATM card was sent to an old address last May and was never forwarded to her.

In an unrelated case, Vicki Hansen reported her ATM cards had been used to withdraw about \$400 from her account. Police have two suspects. (*Idaho State Journal* [Pocatello, Idaho], October 15).

- 107) Polite Robber Holds Up Two Students in Reno - Rachel Yost, 20, and Kristin Leas, 19, were making an ATM transaction about 12:15 a.m. Wednesday, October 14 when a stocky unkempt man behind them said, "Give me your money, please." The robber took a total of \$60 from the two women. Police are reportedly looking for a polite suspect. (*Reno [Nevada] Gazette-Journal*, October 15).

- 108) Portland Oregon Rapist Photographed by ATM Camera - About 11:45 a.m. Tuesday, November 6, a 23-year-old woman waiting at a Park-and-Ride lot in Carver, Oregon was assaulted by a man who hit her with a crowbar and stuffed her into the trunk of his car. He then drove to a wooded area east of town where he raped and assaulted her. The rapist then took her cash machine card and demanded the PIN number. The man took \$200 from the woman's account. As he drove off with the victim still in the trunk, the woman escaped by unlocking the trunk from the inside and jumping out. She landed on the highway and was nearly hit by a following automobile. The ATM photograph of the rapist, described as heavysset and in his late 20's, is to the right. (*Sunday [Portland] Oregonian*, October 11).



SUSPECT

- 109) Bend Oregon ATM Robbers Use Squirt Gun to Irritate Eyes of Holdup Victims - Thursday, November 19 at 1:05 a.m., 23-year-old Kelly Sink was approaching the night depository of the Bank of the Cascades in Bend, Oregon. She turned around at the sound of a man's voice and was sprayed in the eyes by an unknown liquid from a squirt gun. The woman told police the liquid stung her eyes and she fell down. The robber grabbed a bank bag from Sink containing an undisclosed amount of business receipts from Domino's Pizza and fled. A similar robbery occurred Friday night November 13 at the same bank branch when a gas station employee making a deposit was sprayed in the face and robbed. Two men, Steven Close and Dulin Johnstone, both 24, were arrested in

connection with that holdup (Editor's Note: Although this was described as an ATM crime; because a bank deposit bag was involved, it likely was a night depository robbery). (*Bend [Oregon] Bulletin*, November 19).

California Incidents

- 110) Out-Of-Order ATM in Milpitas Limits Loss of Robbery Victim - Frank Faria, 38, attempted without success to get cash out of a Bank of America ATM about 5:20 a.m. on Sunday, September 27. The machine was out-of-order and he returned to his car. Faria then was approached by a robber who was armed with a semiautomatic handgun. The robber demanded cash. When Faria told the robber the machine wasn't working, the robber demanded Faria's ATM card and PIN number. The suspect then walked away with the stolen ATM cash. No injury was reported. No cash was lost. (*Fremont [California] Argus*, September 28).
- 111) Trio of Bungling ATM Robbers in Oxnard Get No Cash - Abramo Alinei, 42, was withdrawing cash from an American Savings Bank ATM Tuesday, September 22 about 8:40 p.m. when three men approached him and demanded money. When Alinei said he didn't have money, one of the suspects placed what Alinei thought was a hairbrush handle against his stomach and demanded the cash from his pockets. Alinei then yelled to his wife who was waiting in a nearby car to get the gun out. The suspects then yanked a gold chain from Alinei's neck and fled. (*Ventura County [California] Star Free Press*, September 29).
- 112) El Cerrito Robbery Briefly Noted - A Kensington man reported two men attacked him at a Wells Fargo Bank ATM, took his wallet, and attempted to force him to withdraw \$300 from the ATM about 11:30 p.m. on Wednesday, September 23. No loss was reported. No further details are available. ([El Cerrito, California] *Journal*, October 1).
- 113) Montebello Strongarm ATM Robbery - Wednesday, September 30 about 10:00 p.m. a 39-year-old woman at a bank ATM reported two male suspects took \$40 she had withdrawn from the machine and ordered her to take the rest of her money out of her account. The two robbers fled on foot with \$80. No further details were available. (*The News [Montebello, California]*, October 3).
- 114) Two Older Women Abducted From Sun City California and Driven to Three Different ATMs - About 9:30 a.m. Wednesday, September 30, a 64-year-old woman using a Bank of America ATM in Sun City was approached by a man who demanded \$300. The woman was unable to work the machine because she was too frightened. The suspect then forced the woman into her car in which her 86-year-old mother had been waiting. The suspect drove the car to Perris where he stopped at a Security Pacific ATM which the younger woman once again was unable to properly use. Finally the man drove to a Household Bank, where he used the victim's ATM card and PIN number to withdraw \$300. The man left the 64-year-old woman at that bank and drove her car with the elderly woman still inside to a fourth bank where he fled on foot with the keys and cash. The next day Edward Hodge, 30, was arrested and matched the descriptions supplied by the victims. His bail was set at \$25,000. ([Temecula, *Californian*, October 1, John Hall, reporter; and the *Perris Progress*, October 7, front page story).
- 115) Two Men Robbed in Beautiful Downtown Burbank - About 8:30 p.m. on Thursday, October 8 Matthew Devito, 27, and Timothy Shanepelter, 33, were approached by two

men in their 20's. One of the robbers brandished a shotgun and told the two victims to "take the money out of machine or we'll blow you away." Devito was forced to withdraw \$260 from the ATM and Shanepelter turned over \$30 he was carrying. The gunmen ordered the two men to lie on the ground and shouted derogatory remarks at them before leaving. (*Burbank Leader*, October 10).

- 116) San Diego SWAT Team Arrests Fourth Man in Home Invasion Robbery and Brutal Rape - San Diego SWAT officers stormed an apartment Thursday, October 8 and arrested the fourth person wanted in connection with an August 18 home invasion robbery in National City (see September 1992 Newsletter, Item #75). During the robbery the woman was repeatedly raped and sodomized by the two intruders in the presence of her husband and toddler. Steve Simmons, 26, a registered sex offender, was found by SWAT team officers lying face down on the living room floor after a flash-bang grenade was detonated on the front porch. Three other people already have been arrested after one of the victims' ATM cards was used at two local banks. ([Chula Vista] *Star-News*, October 10, Craig Miller, reporter).
- 117) Palo Alto Man Robbed of \$300 Cash Deposit - About 10:00 p.m. on Sunday, October 11, Daniel Anders was about to deposit \$300 in \$20 bills at the Great Western Bank ATM, when a man came up from behind him and demanded the money. Anderson at first denied he had any cash but then surrendered it when the robber brandished a revolver. The robber took the money and fled on foot. ([Palo Alto] *Times Tribune*, Imran Ghorri, reporter).
- 118) Mission Viejo Police Arrest Two Men Lurking Near ATM With Ski Masks and Handguns - Dennis Griston, 21, and William Harrison, 22, were arrested shortly before 11:00 a.m. on Sunday, October 11 when a deputy saw the two men lurking near a trash bin about 30 feet from an ATM. One man had a ski mask in his pocket; ski masks, gloves and loaded handguns were found in the trash bin. Both men were held in Orange County Jail on \$50,000 bail each. (*Orange County Register* [Santa Ana, California], October 13).
- 119) Sawed-Off Shotgun Used to Rob La Cañada Man of \$386 in Cash and Car Keys - About 8:50 p.m. on Wednesday, October 7 a La Cañada man using an ATM outside the Home Federal Bank had just withdrawn \$300 from the ATM when a gunman suddenly appeared, produced a sawed-off shotgun from under his raincoat, aimed it at the victim and pumped the slide action to show that he meant business. The victim turned over \$386 in cash, his car keys and his remote control garage door opener. The robber jumped into a waiting car hidden behind some bushes in the rear of the building which was driven by a second man. ([*La Cañada Valley Sun*, October 15).
- 120) 42-Year-Old Adopted Son Pleads Guilty to Fraudulently Obtaining \$15,000+, Murdering Her and Burying Her Body in the California Desert - Scott Herd, a 42-year-old Prunedale man, was sentenced to 17 years to life for the April 15 slaying of the mother who adopted him when he was five days old, Martha Herd (see September 1992 Newsletter, Item #12).

Herd murdered his mother when she told him she suspected him of stealing \$28,000 from her retirement bank account using an ATM card. Herd said he lost "all self-control" during an argument about the money, beat her to death, and buried her in a shallow grave in the desert. When he was arrested eight days later, he was driving his mother's 1991 Buick Sable. Police found digging tools in the trunk; her purse, checkbook and

drivers license were on the back seat. Herd pleaded guilty to some of the charges against him in exchange for not being charged with first-degree murder. The sentencing judge told Herd to expect to spend at least 20 years in prison before the possibility of parole. ([Salinas] *Californian*, October 15, Larry Parsons, reporter).

- 121) 60-Year-Old Woman Robbed of \$2,850 at Thousand Oaks ATM - A 60-year-old woman was accosted by two men about 9:00 p.m. on Friday, October 16 at a Great Western Bank ATM in Thousand Oaks California. The victim was unable to withdraw money from that ATM and was forced by one of the suspects to drive to a nearby Home Savings of America Bank. The second suspect followed in a separate vehicle. The victim was forced to withdraw \$350 from that bank, and the robbers also took \$2,500 in personal property from the woman, who was not injured.

A reward is offered by Crimestoppers for information leading to arrests and the filing of criminal complaints in the case. An ATM camera at one of the locations captured the image of robber at the right. The suspect is black, about 6' tall, 24 years old and 170 lbs. Police note the suspect seemed very unfamiliar with the Thousand Oaks area. ([Oxnard, California] *Press-Courier*, October 18 and November 1).



- 122) Turlock Man Abducted, Robbed and Pistol-Whipped - Monday evening October 19, a 25-year-old Turlock man stopped to rent a movie shortly after 7:00 p.m. When he returned to his car, there was a masked gunman sitting in the front passenger's seat. The gunman was armed with what appeared to be a .45 caliber semiautomatic pistol and ordered the victim to get behind the wheel and to give the robber the victim's wallet. The bandit removed the victim's ATM card, cocked the hammer back on the pistol and instructed the man to drive to a Wells Fargo Bank ATM. At the bank, the robber remained in the car and instructed the victim to withdraw \$200. "The suspect said he would shoot the victim and anyone else in the area if (the victim) tried to run," a police spokesman said. When the victim returned to the car with the money, the bandit took the cash and smashed the victim on the forehead with the pistol and fled. Police were unable to locate the suspect. (*Turlock Journal*, October 20, Abbie Dutcher, reporter).
- 123) Los Angeles Judge Sentences Man to Death in the Gas Chamber in ATM-Related Homicide - David Earl Williams, 30, was sentenced to death in the San Quentin gas chamber for his murder of Joanne Lacey, a post office supervisor, on the night of March 20, 1989. Williams deliberately rammed her car at an intersection in Pasadena. He then kidnapped Lacey at gunpoint, took her jewelry and forced her to drive to a bank where he made her withdraw \$200 from an ATM. Wanting more money, Williams had Lacey call a female friend and ask her to bring \$500 in cash. The friend brought the money and handed it to Lacey who was sitting in the passenger seat of her car. Williams then drove Lacey to a quiet spot near the Rose Bowl where he parked the car and ordered her into the trunk. When she apparently hesitated he shot her in the hand. After Lacey

climbed in the trunk, Williams sloshed gasoline over the vehicle, set it on fire and fled. Joanne Lacey died of burns and smoke inhalation. The victim's husband, Napoleon Lacey, said "I feel relieved. He got what he deserved." (*Los Angeles Times*, October 21, Eric Malnic, reporter).

- 124) Merchant Robbed of Night Deposit at ATM in Sebastopol - A female merchant was robbed about 9:10 p.m. on September 29 as she was attempting to make a night deposit at a Bank of America. The robber knocked her to the ground and ran off with her deposit bag. She suffered minor injuries. (Editor's Note: This probably is a night depository case and not, strictly speaking, an ATM robbery). (*Bodega Bay Navigator*, October 22).
- 125) Two Suspects Sought in Sacramento ATM Robbery - The Sacramento County Sheriff's Department is asking for citizen help in locating two suspects in the robbery of a man using an ATM outside School's Federal Credit Union about 10:00 p.m. on Saturday, October 3. The first suspect was a black male, 23 or 24 years old, 5'9", 150 lbs. He wore a black trenchcoat. The second suspect was a black male, 18 to 20 years old, wearing a light-colored baseball cap. ([Sacramento] *Union*, October 22).
- 126) Career ATM Robber on Parole Commits Yet Another ATM Crime - Andrei Seniguar, 27, was sentenced to 17 years in prison, the maximum term, for the February 15 robbery and beating of a postal worker, Richard Kirkpatrick, 40, outside a Bank of America ATM. Seniguar approached Kirkpatrick from behind as Kirkpatrick was depositing his paycheck. Seniguar grabbed him in a chokehold and beat his face and head. He then took Kirkpatrick's wallet and ATM card. Kirkpatrick managed to note the license plate number of Seniguar's car, prompting Seniguar to return and order him not to call police or to identify him, court records state. The robbery occurred 23 days after Seniguar was released on parole after serving time for other ATM robberies. ([Los Angeles] *Daily News*, October 24, Philipp Gollner, reporter).
- 127) Oakland Police Report Four ATM Incidents in One Day - The Oakland police blotter for Sunday, October 4 shows four ATM-related incidents:
- 1) Armed robbery, 5100 block of Broadway, bank, at 3:05 a.m. Male suspect at ATM put knife to neck of victim; loss of cash reported.
 - 2) Armed robbery, 5100 block of Broadway, bank, at 10:45 p.m. Male suspect pulled knife at ATM, scared off; no loss reported.
 - 3) Armed robbery, 3500 block of Fruitvale Avenue, bank, at 5:25 p.m. Male suspect put knife to back of victim at ATM; no loss reported.
 - 4) Armed robbery, 3500 block of Fruitvale Avenue, bank, at 10:10 p.m. Male suspect encountered victim at broken ATM; knife in possession. Victim fled; no loss reported.
- (*Montclarion - Oakland Edition*, October 27).
- 128) Police Foil ATM Robbery by Murrieta Teens - Wednesday, October 28, about 9:00 p.m. Murrieta police officers received a call from a man who had been using the ATM at the First Interstate Bank when he saw youths standing around the corner of the bank. They were each wearing sweatshirts with collars partially pulled up over their faces, and the man reported seeing one youth holding a two inch black revolver. The man canceled his ATM transaction and called police. When an officer arrived, the three juveniles ran into

an open field north of the bank. ([Temecula] *Californian*, October 30, John Hall, reporter).

- 129) Camarillo Bank Hit With Empty Envelope Deposits - Two Camarillo banks suffered empty envelope deposit losses at their ATMs in mid-October. Two hundred dollars was taken from a Bank of America on October 14; the same amount was taken from a Security Pacific Bank October 15. The incidents are still being investigated. (*Camarillo Daily News*, October 30).
- 130) University Student Robbed at Knifepoint by Teenage Boy - About 1:50 a.m. on Friday, October 30 a 21-year-old Sonoma State University student had just withdrawn \$20 from a Bank of America ATM when a teenage boy jumped out of nearby bushes wielding an eight inch knife. The suspect put the knife to the victim's stomach and demanded the \$20 bill. The victim handed the money to the suspect and was then struck in the face by the juvenile's hand. The victim fell to the ground and a second suspect kicked him in the head. (*Petaluma Argus-Courier*, October 30, Rob Lopez, reporter).
- 131) "Bonnie and Clyde" ATM Robbers Arrested After Chase by San Jose Police - Friday, October 30. About 10:30 p.m. a man and two women returning to their car from a Wells Fargo ATM were confronted by a man who stuck a sawed-off shotgun through their car window and demanded their wallets.
- About 10:37 p.m., Freddie Figueroa, 35, and Dottie Walsh, 32, both of San Jose, were arrested after a Santa Clara patrol officer spotted a car speeding from the Wells Fargo Bank and gave chase. San Jose police think Figueroa and Walsh are also the pair dubbed the "Bonnie and Clyde of San Jose," who drove up on a motorcycle wearing motorcycle helmets and brandishing a sawed-off shotgun while committing three sidewalk stickups the week prior to the ATM robbery. (*San Jose Mercury News*, November 2; and *The San Francisco Chronicle*, November 3).
- 132) Man Robbed of \$500 at South San Francisco ATM - A 54-year-old man was robbed at gunpoint about 6:45 p.m. Sunday, November 1, in South San Francisco. After the holdup occurred the robber fled on foot around the rear of the building. There was no injury involved. No other information was available. ([South San Francisco] *Daly City Record*, November 4, front page story).
- 133) 19-Year-Old Gets Life Plus 32 Year Sentence for Abduction, Sexual Assault and Forced ATM Withdrawal - Edward Eugene Motley, 19, was convicted in November of abducting a 28-year-old clothing store clerk in her car in a five hour ordeal which included sexual assaults and a \$200 ATM robbery (see April 1992 Newsletter, Item #77). Motley's prior record includes arrests for pimping and sexual assault. He will not be eligible for parole for at least 23 years. "His parole officer hasn't been born yet," said Deputy District Attorney Michael Fletcher. "This was a bad fellow. The victim's been through hell." (*San Jose Mercury News*, November 6, Ann W. O'Neill, reporter).
- 134) San Diego Woman Carjacked, Taken to ATM for \$200 Withdrawal - A woman was in her car after making a purchase at a market about 10:00 p.m. on Wednesday, November 4, when two armed men got in her vehicle and a third man followed her in a second car to a local bank. She was forced to withdraw \$200 from the ATM and was not hurt. (*San Diego Union-Tribune*, November 6).

- 135) San Francisco Carjacking Comes Up Dry at ATM - One of 51 carjackings reported in San Francisco since September 17 occurred Sunday, November 8 about 2:00 a.m. when a motorist stopped to pick up a hitchhiker in the Castro District. The hitchhiker pulled a knife on the driver and forced the driver to take him to an ATM near California and Divisadero Streets. The ATM at this location did not work and the suspect took off with the car leaving the driver unharmed but stranded. The same suspect may be responsible for a carjacking Wednesday, November 4 in which a man pulled a knife on a victim, forced him to withdraw money from an ATM and took off with the victim's car. (*San Francisco Chronicle*, November 9).
- 136) Serial ATM Robber in San Diego Locks Victims in Car Trunks - An ATM robber who forces victims to drive him to bank machines to withdraw money and then locks his victims in their car trunks has struck six times in the two weeks following November 7. Two robberies occurred Monday, November 16. In one abduction, a man was parked at a market waiting for his wife to finish shopping when he was accosted. He was driven to an ATM, told to withdraw money and then taken back to the same market parking lot and locked in his trunk. "After the man was locked in his trunk, the robber told him he was putting his car keys on the front seat. When his wife came out of the store she heard her husband yelling, found the keys and let him out."

In two cases where motorists resisted and drove off or ran away, they were not hurt. The serial ATM robber "doesn't appear to want to hurt people but he does have a gun." In each case the gunman has walked up to a motorist, asked for a wallet and ATM card, gotten in the passenger side of the vehicle and ordered the motorist to drive to the closest ATM. Losses have ranged from several dollars to \$200. (*San Diego Union-Tribune*, November 19, Joe Hughes, reporter).

- 137) Year-Old Murder of Cindy Wanner Unsolved - Despite thousands of hours of investigative time spent by Sheriff's deputies, the FBI, and agents from the California Department of Justice, not a single suspect has been identified in the November 25 disappearance of Cindy Wanner from her sister's home in Granite Bay (see February 1992 Newsletter, Item #14). Wanner's body was found about three weeks later in a secluded forest area. Wanner's ATM card was used to withdraw \$40 less than four hours after her abduction, but detectives did not find about this transaction until nine days later because of a bank error in notification. By that time, the ATM camera videotape of the transaction had been erased.

Sheriff's deputies say whoever killed Wanner remains free, and they fear the scenario happening again. Deputies said there is evidence to indicate the killer is still in the area and that he could play out the same type of crime again. A personality profile compiled by the California Department of Justice indicates the suspect is probably white, in his 20's or 30's, has a lower educational level, and would probably be a quiet loner who stays to himself. Even if he lives with a roommate, or family members, he would have access to privacy. Ms. Wanner's husband, Bob, has left California with his two daughters. (*Sacramento Union*, November 24, T. G. Swauger, reporter, front page story).



INTERNATIONAL REPORTS

- 138) French Baker Interrupts ATM Thieves Stealing Bank's Dough - In the French town of Cloyes, a band of armed gangsters reportedly stole a small truck last year. Later that evening they drove the truck to the center of town to the local bank. At 4:00 a.m. they hooked some chains to the automatic teller machine outside the bank, pulled it out of the wall and dragged it along the main street. The only resident of Cloyes to hear the commotion was a baker who at 4:00 a.m. was making his dough for the day.

Running out to the street to see what the commotion was about, the baker encountered the truck, the ATM and the thieves. The thieves shook their guns at the baker and told him to go back in his shop unless he wanted to become a former baker. He did as he was told but lost no time calling the local gendarmes. Unfortunately for Cloyes, the gangsters had the foresight to park a stolen car in front of the gates to the town's police station parking lot. When the baker made his call to the gendarmes, they could not quickly leave their parking area, so the perpetrators clanged on down the road until the ATM fell apart, at which time the thieves scooped up the bank's dough and went cheerfully on their way. (This story is recounted is from a guest column in *The Hyde Park [New York] Townsman* by Bill Berensmann).

- 139) Two Argentine ATMs Bombed in Buenos Aires - The Argentine news agency, Telam, reported that bombs exploded at two ATMs in Buenos Aires on November 19. The first bomb exploded at 1:10 a.m. at a Rio Bank branch, injuring two police officers who were standing guard, shattering windows and cracking walls. About 20 minutes later a second bomb exploded at the Bank of Boston ATM, shattering windows. Police said the bombs consisted of galvanized pipes equipped with mechanical timers made from clocks, batteries and wires. A spokesperson for the self-styled People's Revolutionary Organization (ORP) claimed responsibility for the bombings in a statement read to a radio station. (U.S. State Department's OSAC Electronic Bulletin Board).

Canadian ATM Incidents

- 140) Two ATM Service Team Attackers Botch Robbery Attempt - Two ATM service technicians for the Canadian Imperial Bank of Commerce in Whitby received a call Saturday night October 31 that the instant teller was jammed. When the two technicians arrived to repair the machine, the robbers, masked in balaclavas, were waiting with shotguns. One of the technicians managed to get himself into a service room where he locked the door and telephoned 911. The two thieves knocked the other ATM servicer to the ground, taping his mouth and eyes shut and stealing his gun. No money was taken in this ATM service team attack. Police are still investigating. (*Oshawa [Ontario] Times*, November 3).
- 141) British Columbia Woman Robbed of More Than \$100 at ATM - A 57-year-old woman from Kelowna, British Columbia had more than \$100 snatched from her by a teenager at 11:00 p.m. (Canadian Thanksgiving) Monday. The woman, who has lived in Kelowna for 23 years suggests better lighting and security at the Toronto-Dominion ATM might have prevented the robbery. RCMP Superintendent Rod McKay says it's the first time he has heard of an ATM robbery since he was posted to Kelowna four months ago.

"This is an isolated case," he said. ([Kelowna, British Columbia] *Daily Courier*, November 6, Ron Seymour, reporter, front page story).

- 142) Nova Scotia Supreme Court Overturns Conviction of 37-Year-Old Man in \$69,000 Theft From ATM - Wayne Kenneth Lake of Bramber, Nova Scotia was charged with two of his brothers, Paul and Richard, both of Toronto, with breaking and entering a Toronto Dominion ATM in New Minas on February 2, 1991 and stealing \$69,000 from it. Entry was gained through a poorly secured rear door at the bank, alarm wires were cut and the machine was opened and seven cash cassettes removed.

Paul and Richard Lake pleaded guilty and each received a three-year prison term. Paul Lake and a fourth brother, Randy, gave statements to police implicating Wayne. But at trial both Paul and Randy said they could not remember if Wayne was involved, and that the first statements they gave to police were not true. The Nova Scotia Appellate Division said the trial judge correctly rejected the statements as evidence against Wayne, but stated the trial judge was wrong to convict Wayne anyway by relying on inferences drawn from circumstantial evidence. The Appeals Court ruled that the conviction of Wayne Lake must be quashed. ([Halifax, Nova Scotia] *Mail-Star*, November 18, Donna Marie Sonnichsen, reporter).

- 143) Winnipeg Man's Car Rammed at ATM, Then He is Targeted for Being Run Down on Foot - A 59-year-old man reported his car was rammed twice in front of a Bank of Montreal ATM about 4:30 a.m. Wednesday, November 25. The man got out of his car and the attackers then allegedly tried to run him over on foot as he waited for help. As the man waited on the median strip, the two assailants drove their Chevy pickup down the street, made a U-turn and drove directly toward him. The man climbed a snowbank for protection as the two men sped away. (*Winnipeg [Ontario] Free Press*, November 26. Thanks to Andrew Kautz and Jerry Anderson for providing copies of this incident).

- 144) Canadian Bankers Association Analyzes Types of Credit Card Fraud in Canada - In an article titled "Electronic Banking Spawns Fraud Wave" the *Globe and Mail* offered an overview of credit card crime in Canada. The Criminal Intelligence Service Canada, a network linking Canada's major police forces, found that Canada ranked as the worst country in the world for fraudulent use of credit cards. "The fraudulent use of Automatic Teller Machines is also on the rise," the report noted. Canadian credit card crime on Visa and Mastercard cost \$50 million, an increase of 50% over the previous year. The Canadian Bankers Association (CBA) expects bank credit card fraud to rise in 1992 to \$55 million (out of \$45 billion in total transactions).

"Last year more than 600,000 bank credit cards were reported lost or stolen in Canada. Of the 37,000 used fraudulently, about 8,000 were taken from an unattended jacket, purse or locker in the workplace and 6,000 from automobiles... Lockers at recreational facilities are the next most likely target, but only 10% were lost to pickpockets or purse snatchers. Of the lost cards, about 5,000 were left behind in restaurants and bars.

"About 15% of card fraud is committed because of pilfering through the postal system and thefts from home mail boxes, according to CBA figures. Thieves have sometimes been able to obtain inside information as to when cards are being delivered to their favorite target, apartment-block mailboxes.

"About 1% of cards used fraudulently are obtained by using false names and addresses, usually through elaborate operations run by rings of card thieves or organized crime... The most lucrative credit card fraud is in the production of altered or newly embossed cards. In Canada 5,000 counterfeit cards have been discovered (through November of 1992), double the figure for the previous year... A large percentage of these cards actually originate in East Asia and are sold by crime groups of Asian descent located in major urban centers in Canada.

"Only a half dozen ABMs in Canada were successfully hit by thieves last year,... while 1,600 Canadian banks were robbed." (*Globe and Mail*, November 17, Shannon Day, reporter, thanks to Jerry Anderson).

CONSUMER SAFETY EDUCATION

- 145) First Carjacking Prevention Tips Offered - The Queen Anne's County (Maryland) Sheriff's department offered several interesting and pragmatic suggestions for minimizing carjacking risks. They are among the first crime prevention suggestions published on this problem, and are reproduced below:

"Before you go:

- Know your route. Well-lit and well-traveled streets are generally safest.
- Have an alternate route in case of problems.
- Keep your vehicle in good repair and be aware of your fuel level.
- Keep doors locked and windows up.
- Keep valuables out of view.
- Keep car keys separate from house keys.
- Don't leave vehicle registration, mail, bills or other materials with your home address in vehicle.

Getting There:

- Be aware of activity, especially pedestrians near your vehicle.
- Be suspicious of people approaching your vehicle for change, directions, handing out flyers, etc.
- If someone asks for assistance (stalled vehicle, etc.) do not get out of your vehicle. Go to a safe location and call police.
- Travel in the lane closest to the center of the road whenever legally possible.
- Leave sufficient distance between your vehicle and other vehicles to allow yourself a way out.

Upon Arrival:

- Park in well-lit and well-traveled areas.
- Look around for suspicious persons and possible hiding places (darkened doorways, etc.) before turning off the motor.
- If in doubt, do not get out of the vehicle. Drive away and park somewhere else.
- Be especially cautious when using Automated Teller Machines.

Returning to Your Vehicle:

- Be aware of persons loitering near your vehicle.
- Be aware of any tampering which may have been done to your parked vehicle.
- If you think your vehicle has been tampered with, don't get in it. Notify police, parking attendant, or security guards for assistance.

Remember:

- Never assume your vehicle can stop a bullet.
- Resistance to the robber's demands may escalate the situation and increase the risk of personal harm to you.
- Avoid reckless heroics. Such actions may endanger you and innocent bystanders.
- Your best course of action is to plan ahead and be prepared for all possible situations."

([Easton, Maryland] *Star-Democrat*, October 21).

- 146) New York Readers Offered ATM Safety Tips - After a September 13 knifepoint abduction of a woman at a driveup ATM in Brighton, New York, several "common sense" safety tips were offered to readers. (*Brighton-Pittsford* [New York] *Post*, October 7, Jeffrey Thomas, reporter, front page story).
- 147) Massachusetts Readers Offered ATM Safety Tips by Community Services Officer - The *Hyde Park* (Massachusetts) *Tribune* on October 29 offered a list of ATM safety tips by Amy Spang, a community services officer.
- 148) American Bankers Association ATM Safety Tips Offered for Miami Readers - *The Miami Herald* offered eight ATM security tips December 14 to keep in mind for the increased usage of ATMs during the holiday season.
- 149) University of Michigan Students Reminded of ATM Safety - Jerry Wright, Director of the Ann Arbor Police Department's crime prevention unit, offered information on ATM safety in Ann Arbor, and Michigan's Magic Line ATM Network President Jim Outland offered several tips about ATM security. (*Michigan Daily* [Ann Arbor, Michigan], October 8, Angela Dansby, reporter).
- 150) American Bankers Association ATM Safety Tips Offered for Minnesotans - Six ATM security tips, principally aimed at fraud reduction, were printed in the December 13 (Minneapolis-St. Paul) *Star Tribune* in Minnesota, courtesy of the American Bankers Association.
- 151) South Dakotans Given ATM Safety Reminders - After two ATM customer robberies in Rapid City South Dakota during the week of November 5 (see *Newsletter*, Item #105, *In The West* above), a list of common sense ATM safety precautions were printed on the front page of *The Rapid City Journal* on November 12, Ron Brown, reporter.
- 152) Oklahomans Offered ATM Fraud Tips - Readers of the *Ada* (Oklahoma) *Evening News* were offered ATM fraud prevention tips November 2 by Jim Hamby, financial representative of the paper. PIN security and procedures for lost and stolen cards as well as error correction on ATM account activity reports were described.
- 153) Texas Readers Warned of "Danger of ATMS" - Reminding readers of the San Antonio murder of a 58-year-old man near an ATM, (see Item #90). Richard Zagrzecki offered several physical security reminders for ATM usage, including giving the robbers what they ask for. "There's no sense in dying for whatever amount of money." ([Rosenberg, Texas] *Herald-Coaster*, September 30).

- 154) Richardson Texas Police Offer Security Tips - The crime prevention unit of the Richardson police department offered useful ATM security tips in *The Richardson (Texas) News* October 4. Among the useful tips were: "Be wary of people standing at or pretending to use nearby payphones. Payphones have a tendency to legitimize loitering behavior, thus giving the criminal an excuse to watch and plan... If making a commercial deposit, keep the bank bag concealed until ready to make the drop."

NEWS OF WEIRD ATM CRIMES

- 155) Reading Pennsylvania ATM Thief Dresses for Success (At Being Identified in Court) - Terry Lee Brooks, 29, of Reading Pennsylvania was found guilty by a jury of 16 criminal counts stemming from three street robberies. Police reportedly had good evidence in the case, including ATM camera photographs of the robber wearing a blue, hooded sweatshirt and a white T-shirt as he withdrew money from an ATM with one of his victim's stolen ATM cards.

Brooks apparently gave little thought to his wardrobe on the day of his trial because he wore -- the blue, hooded sweatshirt and the white T-shirt pictured in the ATM camera photograph. If the jury had any reasonable doubt about the defendant's guilt, wearing his "robbery suit" to court apparently erased that doubt. The jury found Terry Brooks guilty of all 16 counts related to the three street robberies. (*Reading [Pennsylvania] Times*, September 16).

- 156) Two "Keystone Crooks" Bungle Five Stickups, Encounter Off-Duty Cop, and Get Shot in Philadelphia - About 1:00 p.m. on Monday, November 2 Alexander Messa, 18, and Joel Navarez, 21, began what was to be an ill-fated day in crime for them. One of the men stopped an elderly woman on a sidewalk and was hassling her. When a Good Samaritan woman saw what was happening, she grabbed the older woman by the arm and strolled off with her. The robber pulled a shotgun from under his raincoat and demanded the Good Samaritan woman's purse. She ignored the robber and kept walking. When she reached the other side of the street she screamed, and the robber ran off.

Five minutes later, the same would-be robber appeared at a MAC machine, displayed the shotgun to a 34-year-old man and ordered him to withdraw \$200. But the intended victim entered an incorrect PIN number and told the robber, "The machine's broke." The robber demanded the man try another ATM at the same bank, but the victim pulled the same ruse. Finally the victim handed the robber \$2 from his pocket and walked briskly away.

The robber reportedly lurked inside the bank ATM vestibule waiting for another victim. Five minutes later, another customer appeared, and the robber displayed the shotgun. The second customer also pulled the wrong ID number ruse, then dashed away and hid behind a car in the parking lot. About 25 minutes later, the robber targeted a woman walking outside a department store and demanded her money. She jumped into a passing car.

Then about 2:10 p.m. the robber saw a 63-year-old woman complete a withdrawal of \$40 from a MAC machine. He then displayed the shotgun and demanded the woman's money, which she turned over to him. This modest robbery success was foiled, however, because off-duty police officer Charles Burnett observed the stickup. He also

saw the robber hop into a green Dodge Omni driven by the second man. When the robber pointed his shotgun out the window at Burnett, who had identified himself as a police officer, Burnett unleashed five rounds from his pistol, hitting Messa in the leg. Messa appeared shortly thereafter at a nearby hospital where he was treated and released. Meanwhile police spotted the green Dodge speeding, and chased it in a high speed pursuit. The chase ended by the suspect's vehicle crashing into an innocent motorist, sending a woman to the hospital with multiple broken bones and injuries.

Both robbers were then arrested, and both tried to weasel out of the crimes by testifying against each other. (*Philadelphia [Pennsylvania] Daily News*, November 3, Jack McGuire, reporter).

- 157) Pro Football Player Sidelined One Year for Illegal Use of Hands -- on ATM - It was recently disclosed that Los Angeles Raiders defensive tackle Nolan Harrison had sat out the football season his senior year at the University of Indiana for ripping an ATM out of a wall after the machine reportedly captured his card. "It was one of those long, hot summers and I was just bubbling," Harrison said. "I didn't care if it was a machine. It was going to come out. It had done something wrong to me and I was going to make it pay."

Harrison's academic major at the University of Indiana? Criminal law. (*San Diego [California] Union-Tribune*, October 23).

CLOSING NOTES

Bonus Sections A, B and C for the October/November 1992 Newsletter follow:

Section A: Contactless Smart Card Press Releases

Section B: E911 Customer Panic Button System

Section C: American Trial Lawyers Association Article from **TRIAL** magazine (November, 1992), "ATMs: Magnets for Crime," (Reprinted by permission)

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