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Francis B. Schreiber

St. Cloud State University, fbschreiber@stcloudstate.edu

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**Bonus Section A - Federal Reserve System Regulation E:
Truncation of Receipt Account Numbers**

**UNDERSTANDING AND COMBATTING
ATM CRIME**

- 1) ATM Manufacturers Announce Future Security Options - EFT Report recently has described ATM security options which the three major ATM manufacturers, AT&T GIS, Diebold and Fujitsu-ICL will make available on their machines in the near future.
 - Transaction And Surveillance Camera Imaging - Fujitsu will be offering as an option a digital camera which will store images electronically on a disk. These images could be called up via the host computer, instead of requiring retrieval of a video cassette or film from the ATM for the examination of the image associated with a particular transaction.

Diebold has advanced to beta-site testing a "picture-within-a-picture", which includes a small box on the ATM message screen showing the customer in real time what is happening behind him or her during the transaction. This feature is said to be able to be retrofitted to existing ATMs for about \$1500. In addition, the alarm board installed inside Diebold ATMs can provide real-time status reports of security conditions in the ATM area. If an alarm is tripped, cameras can be activated automatically to record images of the ATM and its surrounding area.

- Tightened Access To Service Side Of ATMs - Diebold recently has released a two-combination electronic digital lock for its ATM safes. Entering the correct first combination initiates a status report to the ATM network. Then, in order to enter the second combination, which is specific to a particular authorized servicer, the network must acknowledge and approve the first combination. This two-combination electronic digital lock is designed to identify the specific person who has gained access to the service side of the ATM. This innovation is designed to counter insider theft, disgruntled employees, and other authorized third-party servicers who have caused major ATM cash losses in recent years.
- Data Security - To avoid theft of PIN and account numbers by an ATM servicer via wiretap, Diebold and IBM have developed an encrypted PIN pad, which encodes the entered PIN number before it reaches the communication line.

Fujitsu plans to reduce the need for ATM servicing by offering electronic journaling. This new system will allow transaction information to be recorded electronically on a disk, rather than being printed on a paper journal. With electronic journaling, the host can request that daily transaction information be uploaded to the network, reducing the need for expensive daily service visits to some types of ATMs. Fujitsu's electronic journaling is slated for availability in early 1996. Fujitsu also is offering remote diagnostics, which will allow correction of certain electronic ATM problems without human intervention. Some bill jams or card jams may be able to be corrected by the ATM host via a software link, instead of having to send a human repairperson to perform the work at the ATM.

([Washington, D.C.] *EFT Report*, March 15, Joshua Zecher, reporter).

- 2) Federal Reserve Finally Allows Truncated Account Numbers On ATM And POS Receipts - On March 16, 1995, more than 18 months after original requests were made, the Federal Reserve made permanent a rule change by which financial institutions no longer will have to print full ATM cardholder or account numbers on an EFT receipt (see **Bonus Section A** for full text of March 16 press release, and the final rule change to Reg E). The request for the rule change was sparked by fraud rings, particularly in California, which spied PIN numbers with video cameras, binoculars or via shoulder surfing, and linked the correct PIN number to the account number from discarded ATM or POS receipts, then created counterfeit copies of legitimate cards, and used the counterfeit cards for cash withdrawals and/or credit card purchases (see August/September 1994 *Newsletter*, Item #2; March 1994 *Newsletter*, Item #1; February 1994 *Newsletter*, Item #2; January 1994 *Newsletter*, Item #5).

A temporary rule change to Regulation E was implemented on December 1, 1994. The permanent rule change, effective April 24, 1995, allows a code, or as little as four digits of an account number to be printed on the receipt, with which the customer will know which account was accessed. It is hoped the elimination of the full customer number or account number being printed on ATM and POS transaction receipts will reduce the number and success of counterfeit card manufacturing schemes and thefts from ATM accounts.

The new rule says account-identifying numbers printed on the transaction receipt do not have to be unique to an individual, but have to be close enough to allow the individual to identify transactions and transfers and to verify transfers once bank statements are received. Such information could include date of transfer, amount of transfer, type of transaction and account, location of terminal and identification of any third party to whom or from whom funds were transferred. ([Washington, D.C.] *ABA Bank Security & Fraud Prevention Bulletin*, December 1994).

- 3) Miami Firm Markets Card Reader Chip To Detect Counterfeit Cards - Miami, Florida-based XTec Inc. is marketing a \$32 chip placed inside electronic card readers, which is designed to detect counterfeit magnetic stripe cards, which have surfaced in increasing numbers during the last two years. The system encodes and compares a non-reproducible electronic "signature" derived from the original magnetic stripe on the back of the original card.

Albert Fernandez of the firm discovered that magnetic stripe encoding machines leave a unique signature on the magnetic tape they imprint. Fernandez developed his expertise when litigants in a music tape piracy lawsuit asked him to help determine which tapes were original, and which were unauthorized pirated copies. Fernandez developed a way to read magnetic stripe encoding machine "signatures" and determine if an audiotape being examined came from legitimate or illegal (pirate) recording production systems.

That same technology is at the heart of XTec's card recognition system. The XTec chip measures the pattern from an authentic magnetic stripe card and compares it to the electronic signature from any other card. If a counterfeit card is used in an XTec-equipped card reader, the requested transaction will be denied.

Thus far, XTec has had little success in selling its product to the major domestic card issuers or manufacturers. Recently however, KD Electronics, a manufacturer of electronic card readers in Seoul, Korea has installed XTec's computer chips in 3000 cardreaders in supermarkets, convenience stores and book and video stores. It plans to install 10,000 XTec-equipped card readers this year and 20,000 next year. (*Miami [Florida] Herald*, October 24, Alina Matas, reporter).

- 4) Nighttime Closure Of California ATMs To Reduce Crime Is Quantified - During the last week of October, an Associated Press wire service article appeared in dozens of newspapers nationally, describing the policy of restricting after-dark hours of availability at higher-risk ATMs to reduce ATM customer robberies.

In California, the number of restricted-access ATMs was quantified. Wells Fargo was reported to have restricted hours at 22 of its 1,858 California ATMs, including four in downtown and South Central LA, according to Kathleen Shilkart, a Wells Fargo spokeswoman.

Bank of America has restricted hours at 170 of its 3400 ATMs in California (5% of its total ATMs), according to Harvey Radin, B of A spokesman.

The article also cited *Bank Network News*, an industry publication, which estimated that in 1993 there were 642 million ATM transactions per month, or 21.4 million cash withdrawals, deposits and other transactions made each day across America. Applying a national estimate of one ATM customer robbery for each 2 to 3 million ATM transactions, the article concluded, suggests there are about seven ATM robberies per day in America. ([Covina, California] *San Gabriel Valley Tribune*, October 29, Karen Gullo (Associated Press) and Mark Giberson, reporters).

- 5) Barnett Bank Restricts Operating Hours At Some Tampa And St. Petersburg ATMs - In response to more than thirty ATM robberies in the Tampa area during calendar year 1994, Barnett Bank of Tampa has restricted operating hours at three of its Tampa ATM sites as well as two sites in St. Petersburg. John Chaloupka, of the bank's security department said, "This is a proactive stance. It was a decision made by the bank due to incidents occurring in the area. We thought it was responsible of us."

Barnett Bank ATMs with hours of restricted availability either are open from 6 a.m. to 10 p.m. or from 7 a.m. to 7 p.m. When restricted hours locations are closed, a lighted sign with red letters announces the closed status of the machine, so prospective users don't have to get out of their cars and walk up to the machine to see that it is closed. (*Tampa [Florida] Tribune*, October 25, Salathia Bryant, reporter, front page story).

- 6) Atlanta Mayor Appoints ATM Safety Committee - Atlanta Mayor Bill Campbell appointed a committee October 11 consisting of bankers, city officials and a police officer to study ways to make Atlanta ATMs safer. The announcement came eight days after the shooting and vehicular runover of Dr. Patrick Mullen (see **ATM Camera Success Stories** section this issue, Item #23).

Campbell announced the task force will be made up of executives from seven Atlanta-area banks, four City Council members, the City Attorney and Lt. Deborah Cox, head of the Atlanta Police Department robbery squad. Campbell asked the committee to bring him a report in 90 days, including information about how other cities have made ATMs safer, and to make recommendations for improving ATM safety in Atlanta, including the possibility of closing ATMs after dark.

The Atlanta Police Department does not identify ATM robberies separate from other types of robberies. Lt. Deborah Cox says she can't recall more than "three or four" reported ATM holdups in the city during calendar year 1994. ATM customers aren't robbed often enough in Atlanta to justify tracking those crimes separately, Cox argues. Georgia has approximately 1,000 ATMs and about the same number of free-standing cash-dispensing machines, according to Georgia Banking Commissioner Jack Dunn. Approximately half of these ATMs are in the Atlanta region. (*Atlanta [Georgia] Constitution*, October 12, Douglas Blackmon, reporter; *Atlanta [Georgia] Business Chronicle*, October 21, Jon McKenna, reporter).

KEY EVENTS NATIONALLY

- 7) Sacramento Man Shot Dead In Failed Driveup ATM Robbery - About 8:13 p.m. Wednesday October 19, Rob Pahlman, 25, was shot once in the chest while driving out of a Wells Fargo Bank parking lot near Campus Commons in Sacramento, California. Pahlman had withdrawn \$40 from a Wells Fargo ATM moments before he was shot. The cash and all of his credit cards were found inside his car.

After Pahlman was mortally wounded, he sped toward a rendezvous with friends at their favorite bar to celebrate his getting a job offer that day, and moving out of his parents' home. He lost consciousness a quarter of a mile from the bank and crashed into three parked cars at a speed of about 65 miles per hour. Pahlman was taken to a nearby hospital, where he died.



Rob Pahlman

Sacramento police detective Jeff Gardner said investigators have "no solid leads" in the case. They believe Pahlman was killed in a botched robbery attempt. An anonymous donor has offered a \$10,000 reward for information leading to the arrest and conviction of Pahlman's killer. Police said Sacramento averages two or three ATM robberies a month that are spread through the city. Police did not know of any prior robberies at the ATM where Pahlman was shot and killed. (*Sacramento [California] Bee*, October 21, Mareva Brown, reporter; October 29, Andy Furillo, reporter).

- 8) Manhattan Bystanders Trap ATM Robber Who Stabbed Victim In Vestibule Until Police Arrive - About 7:15 a.m. on Tuesday October 18, Scott Robeson, 34, peered into the window of a Midtown Manhattan ATM lobby at a Chemical Bank branch at East 60th Street and Lexington Ave and saw a man waiting behind Lawrence Blatte, 65, who was at the ATM withdrawing cash. "Suddenly the robber pulled a knife... and he goes after the guy," Robeson said. "The guy sees the knife coming down at him and there is a tremendous commotion. The guy falls on the floor and dollars go flying all over the place." The victim, bleeding from several wounds, staggered out of the ATM vestibule onto the sidewalk yelling, "Help, I've been stabbed! Help, I've been stabbed!"

As the ATM robber bent down to collect the \$20 bills scattered about the ATM vestibule floor, Robeson leaned against the one-inch-thick Plexiglas lobby door, which opens outward, preventing the robber's escape. A curbside newspaper vendor who works nearby and three other passersby joined in, holding the door closed. Several times, the attacker tried to ram the door physically to open it but to no avail. Then he took a garbage can and threw it against the door, and it bounced off. One of the bystanders ran down a staircase a few yards away into the subway station and found Transit Police officer Joseph Zampua on duty. Zampua called for an ambulance for the victim and arrested the ATM robber, identified by police as Paulie Failla, 40, of Queens. Failla is an unmarried construction worker with an unknown New York address. The victim was in stable condition with stab wounds in the hands, chest and thigh. Failla was ordered held on \$100,000 bail, and has a warrant waiting for him for an existing parole violation.

More than a dozen accounts of the heroic intervention by Manhattan bystanders in this ATM robbery were published in Northeastern newspapers. Three days later, New York Mayor Rudolph Giuliani and Police Commissioner William Bratton awarded "Certificates of Appreciation" in front of the Chemical Bank ATM vestibule where the attempted robbery occurred to the five passersby who rushed to the aid of the stabbed ATM patron and captured his knife-wielding attacker. (*New York Times*, October 19, Richard Perez-Bena, reporter, front page story; *New York Post*, October 22, Angela Allen and Mike Pearl, reporters).

- 9) For Second Time In One Week, New York City ATM Crime Victim And Passersby Detain Suspect And Foil Robbery Attempt - Four days after the ATM robbery and stabbing of Lawrence Blatte (see previous item), Elizabeth Cooper, 27, resisted the snatch-and-run ATM robbery attempt of an unarmed man in Brooklyn and, with the help of friend and passersby, detained the robber until police could arrest him. About 7:30 p.m. on Saturday October 22, Elizabeth Cooper and three friends were on their way to a restaurant dinner in downtown Brooklyn when Cooper stopped at the Independence Savings Bank ATM on Court Street for a cash withdrawal. Two ATM customers stood ahead of Cooper while her friends, Catherine Marks, 25, of Brooklyn, Dr. Eric Knight, 29, and his fiancée, Susie Lasher, 26, chatted outside the ATM vestibule.

At the ATM, Cooper did not notice a suspicious looking man enter the ATM vestibule. She said, "I took the \$60 out of the machine and he just grabbed it out of my hand. He

said nothing. I was shocked. And I think I just reacted. I didn't want to lose the money." Not knowing if the robber was armed, Cooper grabbed the robber, Enrique Maldonado, 44. Although he was unarmed, Maldonado pulled her hair and scratched her to free himself, but Cooper wouldn't let go. As the robber struggled to exit the ATM vestibule door, Dr. Knight ran toward them, and was punched in the face. Cooper's three friends knocked the robber to the ground while Knight held his legs. A passerby flagged down a patrol car and Maldonado was arrested.



Elizabeth Cooper

This event, the second in one week in which a New Yorker resisted an ATM robber and bystanders intervened allowing time for police to respond and arrest the robber, was featured in a variety of New York print and broadcast media. Maldonado had reportedly just completed two years' probation in May after pleading guilty to a sexual abuse charge. (*New York Times*, October 24, George James, reporter; [Long Island, New York] *New York Newsday*, October 24, Susan Forrest, reporter, front page story).

Followup On Earlier ATM-Related Major Crimes

- 10) Washington D.C. "ATM Rapist" Also Convicted Of Attempted Murder Because He Is H.I.V. Positive - Dwight R. Smallwood, 19, an H.I.V.-infected man who raped three women in September 1993 (see October 1993 *Newsletter*, Item #43), has become the first person in Maryland to be convicted of attempted murder for using the killer virus as a life-threatening weapon during his sexual assaults.

On September 26, 1993, Smallwood and an accomplice grabbed a 30-year-old woman from behind as she was walking to her apartment in Oxon Hill. Both men raped her at gunpoint and then forced her to withdraw \$300 from an ATM before fleeing. Two days later, Smallwood and his accomplice kidnapped a second Oxon Hill woman, 23, at gunpoint and forced her to withdraw \$300 from an ATM before they took her to a secluded spot and raped her. Then on September 30, the two men abducted a third 30-year-old Oxon Hill woman sitting in her car. She was forced to drive to several ATMs and to withdraw \$400 before she was raped by Smallwood. It is not known if any of Smallwood's sexual assault victims have contracted H.I.V. (*Washington [D.C.] Times*, October 13, Greg Seigle, reporter, front page story).

- 11) Memphis Man Is Charged With Two ATM Robberies--One Involving A Homicide - On October 18, a Memphis, Tennessee grand jury indicted Torrance Johnson, 24, for the January 26, 1994 ATM-related murder of Jean Terrell (see January 1994 *Newsletter*, Item # 1; February 1994 *Newsletter*, Item # 5). Police believe Johnson also committed an ATM robbery six days earlier at the same Boatmen's Bank ATM at 4350 Elvis Presley Blvd. in Memphis when he told another female victim he would blow her baby's head off if she didn't give him her cash. Surveillance cameras at the ATM caught images of the robber in both holdups - a man wearing a white hooded jacket.



Torrance Johnson

In July, Memphis robbery detectives arrested six suspects in other area holdups - not involving ATMs - and among the group was Johnson. He looked like the man in the Boatmen's Bank ATM photos, and police were able to link him to the two ATM

robberies and Terrell's murder.

Johnson has a previous criminal history that includes a conviction in killing of Samson DeWayne Bills, 19, who was shot to death in his apartment on August 23, 1990, the apparent victim of a robbery. Police believe Johnson drove the getaway car in that homicide. Johnson was allowed to plead guilty to a lesser charge, criminally negligent homicide, and received 16 months in prison for that offense. ([Memphis, Tennessee] *Commercial Appeal*, October 18, Toni Lepeska, reporter).

- 12) Little Rock Teen Sentenced To 25 Years As Accomplice In 1993 Shooting Of Two Women At Arkansas Driveup ATM - On October 24, Eric Lamont Walter, 18, received a 25-year prison sentence for his involvement in the robbery and shooting of Stephanie Boren, 19, and Kimberly VanBibber, 21, (see July 1993 *Newsletter*, Item #48). Walter avoided a jury trial by pleading guilty to reduced charges.

About 9 p.m. on July 21, 1993, Walter and Lebrian Holly, 17, approached the victims' car and demanded their purses at gunpoint. The women tossed their purses out of the car window and Boren, who was driving, pulled away from the ATM. As she did, Holly fired six shots, hitting Boren three times in the chest. Her passenger, VanBibber, was struck once in the arm.

In February, Lebrian Holly was sentenced to 60 years in prison (see February 1994 *Newsletter*, Item #47). A civil lawsuit involving the shooting is still pending. ([Little Rock] *Arkansas Democrat-Gazette*, October 26, Linda Satter, reporter).

- 13) ATM Camera Photos And Transaction Records Aid In Obtaining Guilty Plea To Nevada Murder - On October 7, William Morgado III pleaded guilty to the stabbing death of Sandra Clifford, his companion of two years. The two met as pen pals while Morgado was in prison for domestic battery. The couple rented a car together in California July 1 and for the next six days bought gas and alcohol together on Morgado's grandmother's credit card. By July 8, Morgado was in Reno using Clifford's ATM card. On July 9 he was captured on an ATM security camera withdrawing \$200 from her account, making a bogus \$400 deposit and then trying to withdraw additional cash July 10.



Morgado

Clifford's decomposing body was found July 14 in a parking lot outside a casino in Sparks, Nevada. Her body was under blankets in the back seat of a rental car, and was found after a construction worker noticed a foul odor and fluids seeping from the vehicle. Pathologists estimate she died July 9 or 10.

Morgado left for Las Vegas July 10 and was seen at a Laughlin bank again using Clifford's ATM card. Clifford's body had 21 stab wounds, which suggest the killing was a crime of passion, and that she probably knew her killer. The victim's son was prepared to testify that Morgado carried a pocket knife similar to the one used to kill his mother. Morgado pleaded guilty to second degree murder in the case, and could receive five years to life in prison when he is sentenced. Regardless of what sentence he receives, he will be eligible for parole in five years. (*Daily Sparks* [Nevada] *Tribune*, October 7, Angela Curtis, reporter).

- 14) 14-Year-Old California Boy Receives Maximum Sentence For Three Murder Attempts, Including One At ATM - On October 17, an "angry and anti-social" 14-year-old California boy admitted he tried to kill three people in two Sacramento street shootings in early 1994 which shocked the city. The youth's attorney said society had better watch out when the

boy is released from the California Youth Authority. "They are probably in all likelihood going to release a monster at age 25," said the lawyer. "In all probability, the system is going to treat him the same way he's been treated the past 14 years, probably worse. CYA is just going to be finishing school for him."

The youth, who was not named because of his age, admitted in Juvenile Court to shooting Robert and Pat Warren on February 27 while they were taking an evening stroll in their Sacramento neighborhood, and to shooting Celia Langworthy, 61, at a Wells Fargo ATM on Mack Rd. at 6:45 p.m. on Sunday February 27 in Sacramento, while robbing her of a single \$20 bill (see March 1994 *Newsletter*, Item #64).

Deputy District Attorney Mark Curry said, "This could have been three homicides, maybe four. He could be a serial killer, but he still gets out at that age. I can't think of a more egregious case where a kid should stay in custody."

The youth's attorney said, "He's very angry and anti-social... You have a 13-year-old who flat doesn't know any better. For him, picking up a gun was no different than picking up a stick and hitting somebody with it." "With kids of this type," the youth's lawyer said, "it's impossible to do anything with them if you don't start paying attention to them when they're 11, 12, when they first become known to the system. It could be an attempted burglary, grabbing a jacket, an attempted car theft. If we don't deal with them then, they're going to find out the system doesn't work. Then, by the time they're 15 or 16, they've played the game so long there's not a heckuva lot we can do."

A 14-year-old accomplice pleaded guilty in August to participating in the shootings of the three people. The second youth also received the maximum CYA term. (*Sacramento [California] Bee*, October 18, Andy Furillo, reporter).

- 15) Navy Yeoman Who Was "ATM Rapist" Near Los Angeles In 1992 Receives Six Life Terms Plus 122 Years For Kidnapping, Robbing And Rape In Six Incidents - On October 28, Amos Dwayne Stevenson, 22, who police dubbed the "ATM rapist" for a series of robberies and sexual assaults that terrorized Los Angeles-area beach communities in 1992, was sentenced to six life terms plus 122 years in prison for his crimes. Stevenson was convicted of kidnapping and robbing six people in four separate incidents between September and December 1992 (see December 1992 *Newsletter*, Item #91). Some were attacked near the Seal Beach Naval Weapons Station - where Stevenson worked - while other crimes occurred in Huntington Beach and Long Beach. Five of the victims were women. In most incidents, he would force his victims to drive to an ATM and withdraw \$300. But on several occasions he also raped or sexually assaulted female victims. In one crime, Stevenson kidnapped two woman who were Christmas shopping and locked one in the trunk while he raped the other. During that attack, Stevenson threatened to rape the woman's friend if she did not comply. DNA evidence was used to link Stevenson to several of the attacks. The sentencing judge declared Stevenson a "predator." (*Los Angeles [California] Times*, October 29).

ATTACKS ON ATM MACHINES

Theft of Entire ATM Machines

- 16) Entire ATM Stolen From Grocery Store In Dallas Area - About 3:16 a.m. Wednesday October 19, an entire ATM was stolen by burglars from the Carnival Food Store on S.E. Eighth Street in Grand Prairie, Texas (in the Dallas-Fort Worth metropolitan area). The

stolen machine, valued at \$12,000, was recovered shortly after it was removed, but an estimated \$2900 damage was done to the ATM and a window in the store. No further details were reported. (*Grand Prairie [Texas] News*, October 23).

- 17) Hooded Men With Handguns Jerk Three Entire ATMs Out Of Supermarkets In San Antonio, Texas Area - About 2 a.m. on Thursday, October 6, a group of men - armed with handguns and wearing white hoods - backed a pickup truck through the front doors of a Handy Andy Supermarket on West Commerce Street in San Antonio. Some store employees stocking merchandise told police that they heard a loud crash, ran to the front of the store to investigate and spotted a gray pickup truck that had backed through the front doors of the store. The burglars wrapped chains around the ATM, and drove off with the machine.

No arrests were reported in this case. Two prior thefts of ATM machines at Handy Andy stores during early morning hours also have occurred since August 1993 in the San Antonio area. The previously victimized stores were on Pleasanton Road and on U.S. 90 West. Police are investigating. (*San Antonio [Texas] Express-News*, October 7).

Burglary From ATM Machines

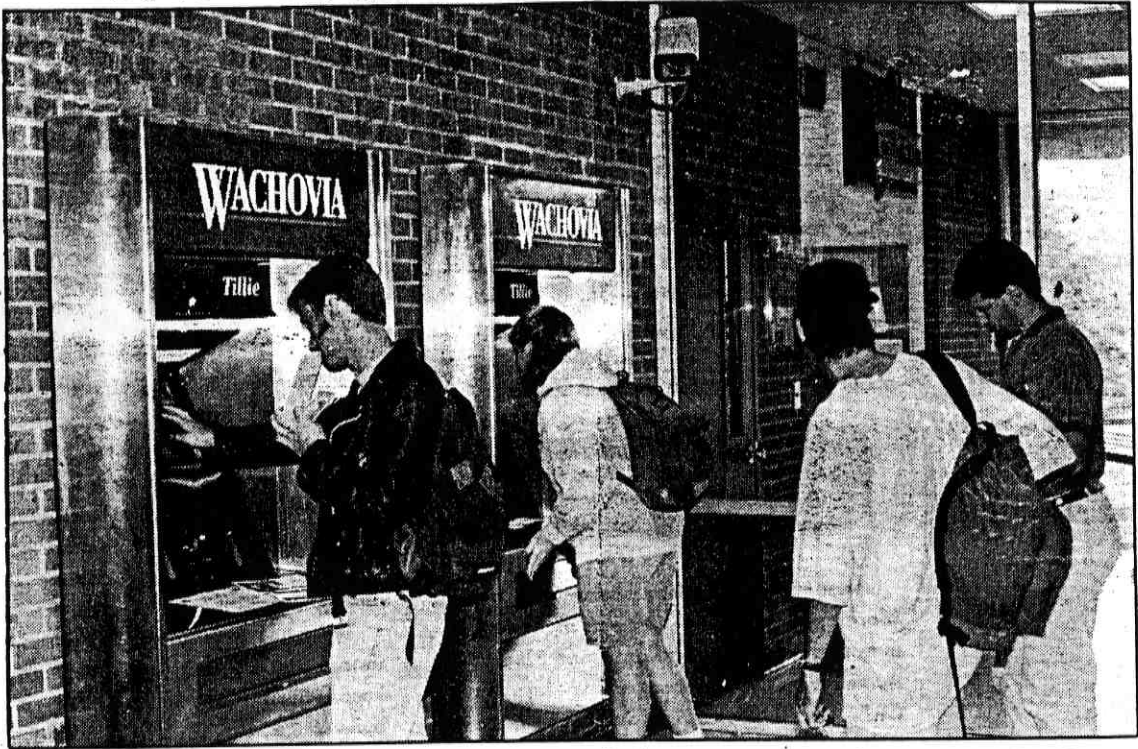
- 18) New Jersey Supermarket Employees Hogtied As Three Armed Robbers Steal \$5000 From ATM - About 12:30 a.m. on Monday October 24, two overnight clerks who were stocking shelves in a Grand Union Supermarket in Ramsey, New Jersey were confronted by three armed robbers who entered the store, hogtied the clerks, and looted the ATM of more than \$5000.

The robbery was discovered by a patrolling police officer who saw a door of the supermarket ajar about 3:20 a.m.. Upon entering the store, the officer discovered the two employees lying on the floor hogtied with rope. The robbers were identified as three white males. The robbers spent about one hour in the store, ultimately breaking into the ATM and taking "more than \$5000." Police are investigating. ([Hackensack, New Jersey] *Record*, October 25, Elaine D'Aurizio, reporter; [Ramsey, New Jersey] *Reporter*, October 28, Kay Bosworth, reporter).

- 19) New York ATM Burglars Knock Hinges Off Of Machine To Gain Entry - Some time between the closing of Northfield Savings Bank in West Brighton, New York on Friday October 21 and early Saturday morning, burglars forced open the rear door of the branch office, and then knocked the door of the ATM off its hinges. Police did not know if anything was taken in the burglary. In June, another Northfield Savings Bank ATM was broken into in Stapleton, New York. No further details were reported. (*Staten Island [New York] Sunday Advance*, October 23).

Theft From ATM Machines

- 20) Two Georgia Tech ATMs Looted Of \$77,770 - Between 7:30 and 7:40 p.m. on Wednesday October 5, two Wachovia bank ATMs in the Student Center of Georgia Institute of Technology were looted of almost \$78,000. Investigators are working on the theory that the speedy theft was an inside job. One suspect is an employee of Wells Fargo, the company responsible for servicing the ATMs. A spokesperson for Wells Fargo indicated an internal investigation is currently underway. A reward of \$5000 has been offered for information leading to the arrest of the person or persons responsible for the theft. Police are seeking information about anyone entering or exiting the ATM service



The two Wachovia ATMs in the student Center of Georgia Institute of Technology, where \$77,770 was stolen. (Note service door at right.)

door during that ten minute time period. The service door is immediately to the right of the two ATM machines pictured above. ([Atlanta, Georgia] *Technique* [Georgia Institute of Technology], October 21, Amanda Buskill, reporter, front page story)

- 21) \$20,000 Is Stolen From Texas ATM - In a cryptic report, at 8:01 p.m. on Tuesday October 11, Friendswood, Texas police were called to an ATM to investigate a reported theft of \$20,000 from an automatic teller machine. No further details were published. ([Friendswood, Texas] *Journal*, October 19).

Vandalism Of ATM Machine

- 22) Between 1 a.m. and 4:30 a.m. on Friday October 21, a vandal kicked and smashed the glass panel surrounding the Farmers Trust Company ATM on West High Street in Carlisle, Pennsylvania. Police are investigating. ([Carlisle, Pennsylvania] *Sentinel*, October 24).

ATM CAMERA SUCCESS STORIES

- 23) Publication Of ATM Camera Photo Leads Suspect In Atlanta Shooting And Automobile Runover Of Physician Victim To Turn Himself In To Police - After the publication of an ATM camera photo of a suspect in the 1:30 a.m. Monday October 3 robbery and shooting of an Irish surgeon, Dr. Patrick Mullen, more than 50 callers identified the suspect, including his father (see May/June 1994 *Newsletter*, Items #8 and 52). Daniel Roger Alo

was the target of an Atlanta police dragnet for more than two weeks after the robbery, shooting and brutal running over the legs of Dr. Mullen by the automobile of the ATM robber.

After eluding Atlanta-area police for more than two weeks, Daniel Roger Alo, 23, turned himself in to police on Thursday, October 20 about 6:30 p.m.. Alo made no statement to police, and was accompanied by his attorney Mark Hill. Hill said Alo "felt the fugitive squad was closing in on him," and that Alo maintains his innocence. "He didn't have anything to do with shooting the doctor. He wasn't even there."

Daniel Alo was indicted on October 25 by a Fulton County grand jury on charges of armed robbery, aggravated assault, aggravated battery and kidnapping. Fulton County District Attorney Lewis Slaton said Alo first befriended Dr. Mullen by talking to him on the street, but then Alo pulled a gun on Mullen, forcing him to drive to the ATM and withdraw \$300. When Mullen tried to run, Slaton said, he was shot in the back and run over with his own car.



The *Atlanta Journal* and *Atlanta Constitution* reported October 29 that Dr. Mullen initially told police he was at the ATM when two men approached him in a car. Mullen said one of the robbers jumped into his car and forced him to withdraw the maximum amount of \$300. Then, Mullen said he and the robber drove to a nearby location, where Mullen tried to run away and was shot in the back.

Daniel Roger Alo is accused of abducting, robbing, shooting and running over Dr. Patrick Mullen on Oct. 3.

The next day, Mullen told police he was not at the ATM when he first encountered Daniel Alo. Mullen told police he drove up to Alo's car in the Cheshire Square Shopping Plaza, a gay rendezvous. Mullen said in his second statement Alo "asked if I wanted to see his apartment, and I replied, 'Yes.'" In his second statement, Mullen told police he followed "Danny" to Chantilly Drive where Danny pulled a gun and said, "I am sorry that I have to do this, but I have a fine to pay in Cobb County," according to the police report. "It was at this time that the suspect took my wallet and car keys at gunpoint," Mullen said.

On October 26, Mullen, partially paralyzed from the waist down, was visited in Shepherd Spinal Center in Atlanta by the president of Ireland, Mary Robinson, during a trip she had previously planned to Atlanta. (*Atlanta Constitution*, October 4, Patti Puckett, reporter; October 7, Bill Montgomery, reporter, front page story; October 11, Kathy Scruggs, reporter; *Atlanta Journal*, October 21, Bernadette Burden, reporter; October 26; *Atlanta Constitution*, October 27; October 29, Kathy Scruggs and David Pendered, reporters, front page stories.)

- 24) [ATM Camera Photo Links New York Parolee to Murder of 78-Year-Old Woman And Theft Of Her ATM Card](#) - Reginald McFadden, 41, had a life sentence in Pennsylvania for his murder of a woman in 1969 during a burglary in Philadelphia commuted by the governor to a sentence which allowed him to be paroled in July 1993. McFadden was arrested again on October 6 for a September 21 attack on a 55-year-old West Nyack, New York woman (see

August/September 1994 *Newsletter*, Item #58) during which the victim was beaten, raped repeatedly, forced to withdraw cash from several ATMs, and then was bound with packaging tape.

Police detectives then connected McFadden to the September 28 killing of Margaret Keirer, 78, in Floral Park, New York by looking at a video of the murder suspect using the victim's ATM bank card in Rockland County. Keirer had gone into Manhattan to attend the opera, and took the Long Island Railroad back to Floral Park. McFadden followed her as she walked a short distance to her home, where he attacked her. Keirer's body, beaten and bound, was found in the bushes near her home. When McFadden was arrested, police found a piece of her jewelry in his pocket. McFadden is in jail in lieu of \$2 million bail. (*Staten Island* [New York] *Advance*, October 8; [West Nyack, New York] *Rockland Journal-News*, Henry Frederick, reporter; *Pittsburgh* [Pennsylvania] *Post-Gazette*, October 8, Pat Milton, reporter, front page story).

- 25) Cambridge "ATM Bandit" Nabbed By Massachusetts Police And Is Charged With Five Armed Robberies - About 6 p.m. on Tuesday October 11, Willie J. Dortch, 22, was arrested by Cambridge, Massachusetts police as he was apparently breaking into a house near Harvard University. An arresting officer said she recognized Dortch's face as the man photographed on a wanted poster at the police department in connection with several area ATM robberies. Cambridge police believe Dortch is the "ATM Bandit" or "BayBank Bandit" who preyed on college students at least seven times in September and October 1994. Dortch allegedly approached college students, sometimes displaying a gun, and forced them to withdraw cash from their bank accounts at ATMs. Several of the ATM robberies happened near Harvard University and the Massachusetts Institute of Technology. Police said Dortch was brazen, at times accosting people on crowded streets during the daytime. Police said he even marched one victim over the Massachusetts Ave. bridge from Cambridge into Boston to withdraw cash at an ATM. Police reports said after robbing one victim of \$200, the robber gave \$10 back to the victim after the victim complained he wouldn't have enough money to eat.

On Friday September 23, Eric Kupferberg was robbed at the BayBank ATM in Kendall Square. The robber followed Kupferberg out of the ATM lobby into a nearby parking lot, displayed a gun and then escorted Kupferberg back to the ATM and had him withdraw the limit of \$500.

Joel Johnson, an MIT sophomore was approached Friday morning October 7 as he left a fraternity house. The robber displayed a gun and walked Johnson to the Quality Mart ATM at Massachusetts Ave. and Beacon St. and had him withdraw the daily limit of \$500. After handing the cash to the robber, Johnson left the store, walked across the Harvard Bridge to MIT and reported the incident to police. The Quality Mart had a video surveillance camera, which took a clear picture of the suspect.

Dortch was held without bail, and was indicted on five robbery charges about a week after his arrest. Cambridge police had been staking out ATM machines where the suspect had struck previously for nearly a month, but without success. One police source stated that Dortch has admitted to the crimes and admitted using a toy gun in the robberies. Dortch has a long criminal history in the area. (*Portsmouth* [New Hampshire] *Herald*, October 13, Larissa Pawula, reporter; *Boston* [Massachusetts] *Herald*, October 13; [Cambridge, Massachusetts] *Tech Talk*, (MIT), October 14, Daniel Stevenson, reporter, front page story; [Boston, Massachusetts] *Cambridge Tab*, October 18, Kevin Kempfskie, reporter; *Cambridge* [Massachusetts] *Chronicle*, October 20, Scott Farnelant, reporter; [Lawrence, Massachusetts] *Eagle-Tribune*, October 21.

- 26) Upstate New York Man Spotted On Video Taking \$400 In Unauthorized Withdrawals On Landlord's ATM Card - In the third week of October, police in Orchard Park, New York filed charges against Kenneth Sieczkarski, 29, after police investigation revealed he stole his former landlord's ATM card in July. The cardholder discovered the theft a short while later when he tried to withdraw cash on a business trip. The victim learned his ATM card had been used to withdraw \$400 in one day in eight different ATM transactions. One of the transactions filmed the unauthorized card user. Sieczkarski was identified from the ATM video as the unauthorized user of the card. ([Orchard Park, New York] *Southtowns Citizen*, October 21)
- 27) New York Teen Identifies Ex-Roommate In ATM Photo Using His Stolen ATM Card - On October 25, Anthony Tagliarino, 22, of Saratoga Springs, New York was arrested in connection with his attempt to use an ATM card stolen from Matthew Quinn, 18, at the Adirondack Trust Company Bank in Saratoga Springs at 3:15 a.m. on October 20. Quinn identified Tagliarino, his former roommate, as the person photographed using the stolen card at the bank. Bail was set at \$1,000. ([Schenectady, New York] *Daily Gazette*, October 26).
- 28) McDonald's Manager In Missouri Caught On ATM Camera Using Stolen Credit Card - On Monday October 3, James Clarke, 22, the night manager of a McDonald's restaurant in Mountain View, Missouri was arrested in connection with his use of a credit card taken from a purse left in the restaurant on September 4. The victim, Judy Ernest, was quickly contacted by McDonald's employees who said they had found the purse and had placed it in their store safe until she could pick it up. On the day she forgot her purse, someone used her Boatmen's First National Bank credit card to make two charges, and then attempted to use the card to withdraw cash from a local ATM, but was unsuccessful. A video camera at a Mountain View ATM captured an image of Clark attempting to use the stolen card on September 4. When Clark was questioned about the incident, he admitted the offenses. (*West Plains* [Missouri] *Daily Quill*, October 4, Julie Warner, reporter, front page story).
- 29) ATM Camera Captures Texas Man Pounding On ATM 30 Minutes In Attempted Burglary - About 2:48 a.m. on an unspecified day over the weekend of October 1 and 2, a burglar, wearing a ski mask and thought to be Roy Edward Lynch, Jr., 20, entered an ATM kiosk adjacent to Prime Bank in Orange, Texas and began pounding on one of the two ATM machines with a hammer. The burglar first pulled one security camera off the wall and disabled it. He then jostled a second camera, but it continued working and taped the 30-minute burglary attempt. The burglar hammered a hole in the wall behind the machines, then began trying to destroy the lock on a safe. At one point during the burglary, a customer came in. The burglar hid in some nearby bushes. Despite tile fragments and a torn-up video camera on the floor, the ATM customer completed his transaction and left the ATM kiosk without reporting anything amiss to either the bank or local police.

After the customer left, the burglar went back inside the kiosk, took off his ski mask and bandanna (apparently because of the heat) and continued working on the ATM until about 3:15 a.m. when he left without getting any cash. After examining video footage of the burglary, police recognized Roy Lynch from his prior criminal record. Police arrested Lynch on October 6 at his home. Lynch is being held without bond in a local jail. (*Beaumont* [Texas] *Enterprise*, October 7, Susan Borreson, reporter, front page story).

- 30) Texas Man Turns Himself In To Police After Photo Of Him Using Deceased Woman's ATM Card Appears In Newspaper - On October 7, Emmanuel Garcia, 28, of Needville, Texas turned himself in to police after a local newspaper published an ATM camera photo of him using a deceased woman's ATM card one day earlier (see photo at right).

Garcia told police the woman, Mary Ann Duff, gave him her purse. Duff's husband, Dan reported that her purse was stolen while he was out of town between 1 p.m. August 28 and the following day at noon. Duff told police when he returned to his residence on August 31, he found his wife very ill and put her in the hospital, where she slipped into a coma and later died on September 7.



Richmond, Texas police detective Raymond Ramirez said the department received five or six calls about Garcia after his photograph appeared in the newspaper. Garcia had not been charged with anything at the time of this news report and police did not know if there was a connection between Mary Duff's death and her missing purse and ATM card. ([Rosenberg, Texas] *Herald-Coaster*, October 6 and 10, John Raughter, reporter, front page stories).

- 31) Oregon ATM Camera Identifies Five High School Classmates In ATM Robbery, Kidnapping And Beating Of Woman - About 5:30 a.m. on Wednesday October 5, Elizabeth Gumm, 25, was using a driveup ATM at a U.S. Bank facility in Tanasbourne, Oregon. ATM video camera evidence shows a man, believed to be Michele Sweere, 21, standing lookout while Anthony Richard Randolph, Jr., 20, pulls a gun on the victim and forces his way into her car. Gumm then was immediately forced to withdraw cash from her account at the ATM. Police believe Randolph then forced Gumm to drive from the bank to another location where she was forced out of her 1986 Honda Civic and into a Jeep Cherokee in which four other suspects were riding. Gumm was then taken to another location where she was beaten, kicked and pushed over an embankment by several of the suspects. She later walked to get help and was hospitalized with broken fingers and scalp lacerations.

After examining the ATM video, the two men named above were arrested by police, along with Justin Bond, 20, and Crickett Joel Henry, 18, the only female of the group. The four were arrested in Lukeville, Arizona as they tried to re-enter the country from Mexico. Also arrested in Oregon was Jeffery M. Cooper, 20. All five suspects were classmates at Banks High School, in the Class of 1993, where all are well known. Cooper, Sweere and Bond all were star football athletes at the school the other two suspects were part of the 1993 class, but did not graduate. ([Port Angeles, Washington] *Peninsula Daily News*, October 10; *Hillsboro* [Oregon] *Argus*, October 11, Eric Apalategui, reporter, front page story; [Forest Grove, Oregon] *News Times*, October 12, K.D. Norris, reporter, front page story).

ATM SECURITY LITIGATION

- 32) Atlanta Woman Stabbed In December 1993 Sues For \$2 Million - About 9:30 p.m. on Sunday, December 12, 1993, Peggy Hanley, 62, was stabbed repeatedly at a First Union ATM on Roswell Road in Atlanta (see November/December 1993 *Newsletter*,

Item # 86). Hanley's attorney, Robert Finlayson, said she sustained serious wrist and hand injuries, requiring several operations and continuing treatment. A civil suit was filed October 5, 1994 in State Court of Fulton County, and alleges that First Union Bank and an unidentified company responsible for the operation of the ATM did not provide adequate security for ATM customers. The suit seeks \$2 million in damages. (*Atlanta* [Georgia] *Constitution*, October 6).

- 33) Mother Of Slain South Carolina ATM Servicer Files Two Lawsuits Against First Union Bank - The mother of Pinkerton ATM servicer Angela Drake filed suit against First Union Bank in Greenville, South Carolina in connection with the shooting death of her daughter on November 8, 1991 while servicing a First Union ATM in Greenville (see January 1992 *Newsletter*, Item # 5).

Mary Drake said in two lawsuits that bank employees' negligence contributed to the death of her daughter during an attempted robbery while Angela Drake was servicing the ATM. Victim Drake, who collapsed inside a kiosk ATM service area after being shot and slamming shut the door, managed to call 911. When the 911 dispatcher contacted the bank to pinpoint the victim's location, bank employees denied knowledge of any problem. The lawsuits claim when police officers arrived, their efforts to rescue Drake and to provide her first aid were hampered by bank officials' inability to produce keys or lock combinations to open the servicing door of the ATM kiosk. "Therefore, they were unable to render aid to (Angela Drake) for an extended period of time," according to the wrongful death lawsuit.

Mary Drake also filed a survival action seeking payment of medical bills. Both lawsuits claim that the bank had a duty to maintain safe premises. They accused the bank of failing to install security devices and direct phone or intercom access to the main bank branch. A First Union spokeswoman expressed sympathy for the Drakes, but said policy forbid her to comment on the pending lawsuits. (*Anderson* [South Carolina] *Independent-Mail*, October 12, Lisa Buie, reporter).

- 34) Jamaican ATM Customer Alleges Racism In Lawsuit Involving New York Police - At 10:20 a.m. on Sunday August 14, Lister Hewan-Lowe, a black Jamaican, was making a \$20 withdrawal from an ATM at National Westminster Bank in Patchogue, New York where a bank alarm had sounded. While conducting his transaction, Hewan-Lowe heard a hard knock on the ATM vestibule door, made by a responding police officer. The police complaint states Hewan-Lowe ignored the officer's order to open the ATM vestibule door and swore at the officer. After finishing his withdrawal, he opened the door. Hewan-Lowe, stating he feared potential brutality, slipped outside. There, he said officers handcuffed him and roughed him up before arresting him. Police charged him with misdemeanor obstructing government administration.



Hewan-Lowe

Hewan-Lowe's attorney, Ron Kuby, contends that his client, who has dreadlocks, a goatee and an accent, was picked on because of the way he looked. A lawsuit is planned, Kuby said. Kuby said police went straight to the black man before checking other doors and windows in the bank to see if there had been a breakin at the bank office, which was closed. "Had he been a white person under similar circumstances, this would not have happened," Kuby said. ([Long Island, New York] *Newsday*, October 27, Gary Witherspoon, reporter).



IN THE NORTHEAST

- 35) Massachusetts Man Escapes Bicycle-Mounted ATM Robber - About 9:05 p.m. on Sunday, October 9, a Boston man told police that a suspect riding a bicycle rode over to him and told him to go with the robber to an ATM or the victim would be killed. A passing motorist pulled over to assist the victim, causing the would-be ATM robber to flee on his bicycle toward the Charles River. ([Boston, Massachusetts] *Cambridge Tab*, October 18).
- 36) New York Woman Steals Mail From Same Rural Mailboxes Three Times In Credit Card Application Scam Using ATMs For Cash Advances - On October 13, Leah Michelle Davis, 33, of Auburn, New York was arrested in connection with a scam in which Davis is believed to have followed letter carriers around to rural mailboxes and to have stolen correspondence containing credit card applications. Davis allegedly would fill out the applications in the name of the legitimate addressee, send them in, and return to the same mailbox a few days later to retrieve the newly-issued credit card. Davis would then return to the same rural mailbox a third time to intercept the letter containing the credit card's PIN number, which would enable her to obtain up to \$900 a day in cash at an ATM.
- All of the fraudulently-acquired ATM cards were used at outside ATMs which were not under camera surveillance. Davis initially only was charged in connection with possession of one fraudulent credit card and a \$7,000 credit card account check, but police believe several other credit cards were obtained by Davis in the same manner. This case is thought to be unique in central New York state. The investigation is continuing in cooperation with the U.S. Secret Service, U.S. Postal Inspectors Office, the U.S. Marshal's Service and the Ithaca, New York police. (*Courtland [New York] Standard*, October 14, Trish Hansen, reporter).
- 37) Upstate New York Man Charged With \$380 ATM Theft On Stolen Debit Card - On October 19, Christopher Palmisano, 24, of Middletown, New York was charged with grand larceny in connection with 12 withdrawals on a stolen ATM card at two different ATMs in the Village of Warwick, netting a total of \$380. ([Middletown, New York] *Times Herald Record*, October 20).
- 38) Upstate New York Woman Robbed, Carjacked And Taken To ATM For \$200 Withdrawal - About 10:35 a.m. on Friday October 21, a 48-year-old Pittsford, New York woman was loading groceries into her car in a shopping mall parking lot when she was approached by a man carrying a knife who forced her into her car. The robber went through the victim's purse, took her cash and then demanded she drive him to the Rochester Community Savings Bank ATM, where she was forced to withdraw \$200. After grabbing the ATM cash, the robber jumped out of the victim's car and fled on foot. Police are investigating. (*Brighton-Pittsford [New York] Post*, October 26).
- 39) New York Couple Charged With Felonies For False Reports Of Unauthorized Withdrawals - A Saugerties, New York couple, Francis Bailer IV, 20, and his girlfriend, Rachel Torgerson, 19, were each charged on October 26 with first-degree falsifying business records, both felonies. The pair withdrew cash from an account with First Rhinebeck Bank (presently First Hudson Valley Bank) between August and October 1994, police said. But the couple told bank officials they did not withdraw the cash, and signed an affidavit to that effect in the presence of a notary. On the first occasion, the couple

withdrew \$1,575. They tried a second time to be reimbursed for more than \$3,000 in false unauthorized withdrawals. The false unauthorized withdrawal claims involved branches in Saugerties, Kingston and Ulster, New York. ([Kingston, New York] *Daily Freeman*, October 28).

- 40) New Jersey Home Healthcare Worker Steals 92-Year-Old Woman's Credit Card For Purchases And \$3,000 In ATM Cash Withdrawals - On Wednesday October 19, Charles Kevin Dease, 40, was arrested in connection with his alleged theft of a credit card from a 92-year-old woman's residence while he worked there as a home healthcare worker. Dease allegedly made purchases with the credit card, and cash withdrawals from ATM machines totaling more than \$3,000. Dease had worked for the woman just two weeks. Police are soliciting information about other home healthcare clients who may have been victimized in a similar manner. ([Toms River, New Jersey] *Ocean County Observer*, October 21).
- 41) Delaware Man Ties Up Woman, And Drives Her To ATM For Forced Withdrawal - Delaware State Police arrested Woody V. Patterson, 29, of Magnolia, Delaware in connection with the Saturday October 22 robbery and abduction of a 30-year-old woman. Patterson allegedly demanded cash from the woman, who refused. He then tied her up, drove her to a MAC ATM and forced her to withdraw an unspecified amount of cash. The victim was released unharmed. Patterson was being held in jail in lieu of \$8,500 bail. ([Dover] *Delaware State News*, October 28; [Wilmington, Delaware] *News Journal*, October 28).
- 42) Man Arrested For Attempted ATM Robbery Near Temple University In Philadelphia - In a cryptic police log entry, it was noted that Jonathan Thomas was arrested for attempting to rob a non-Temple University student on Sunday October 9, at the MAC ATM at 1501 North Broadway Street in Philadelphia. No further details were published. ([Philadelphia, Pennsylvania] *Temple (University) News*, October 11, Jennifer Darr, reporter).
- 43) Philly Teen Arrested At ATM In Possession Of Stolen ATM Cards - At 12:59 a.m. on Saturday October 22, a 16-year-old male in Philadelphia was arrested after he was seen pushing buttons at a First Fidelity MAC machine in Cheltenham Square. After the youth was stopped by police, a stolen MAC card and receipts for the card were found in his possession. The juvenile was released to his mother and will be petitioned to the juvenile court on charges of receiving stolen property. (*Glenside [Pennsylvania] News*, October 26).
- 44) South Philadelphia Man Robbed Of \$60 And MAC Card - About 9:30 p.m. on Friday October 21, a 30-year-old South Philadelphia man was robbed of \$60 and his MAC card after he withdrew cash from an ATM at 21st street and Snyder avenue. A gunman approached the victim and demanded his cash. The victim resisted and a struggle ensued. The robber eventually made off with the victim's cash and the ATM card. The victim received scratches to his hands and face, but did not require hospital treatment. Police are investigating. (*South Philadelphia [Pennsylvania] Review-East*, October 27).
- 45) Pennsylvania Woman Stopped For Speeding Is Arrested On \$9,500 Empty Envelope Bank Fraud - On October 27, Monica Lee Griffin, 24, of Lower Pottsgrove, Pennsylvania was stopped for speeding at 70 mph by township police. A routine computer check revealed she also was wanted by Pottstown police for using an empty envelope ATM deposit to steal \$9,500 from Patriot Savings Bank last July. On July 9, Griffin allegedly made an empty envelope deposit for \$20,000. At the time, her actual account balance was about

\$480. Three days later, Griffin withdrew \$500 from her account, and then withdrew \$9,500 from her bank account. Griffin was released on \$10,000 bail. She was not sent to the local prison because she is pregnant. ([Pottstown, Pennsylvania] *Mercury*, October 29).



IN THE SOUTH

- 46) Maryland Man Robbed Of \$310 At ATM - At 7:40 a.m. on Wednesday September 28, a 20-year-old Loyola (Baltimore) student parked his car near a Signet Bank ATM on Homeland Avenue in Baltimore. As he got out of his car he was approached by three men, one brandishing a gun. The gunman demanded cash and the student handed over \$10. The gunman then ordered the student to withdraw \$300 from the ATM. The student complied, and was ordered back into his car and drove away. Police are investigating. ([Towson, Maryland] *Baltimore Messenger*, October 5).
- 47) Two Gunmen in Bethesda, Maryland Clean Out ATM Customer's Account - About 11:16 p.m. on Sunday October 23, two men pulled a 9mm handgun on a 34-year-old man who had just withdrawn cash from a downtown Bethesda ATM and demanded that the victim give them all his money, and then go back to the ATM and withdraw the rest of the cash in his account. The victim complied with the robbers' demands, and then put his hands up on a wall, as the robbers directed. The robbers held a gun to his head and told him not to turn around for five minutes or he would be shot. The suspects then fled. ([Rockville, Maryland] *Bethesda Gazette*, October 26, Myra Patner, reporter).
- 48) Guest In Maryland Woman's House For Her Husband's Funeral Steals Bank Card And \$803 - On October 14, the house guest of a Mechanicsville, Maryland woman whose husband was being buried stole the widow's bank card and withdrew \$803 from her account. The victim, Carolyn Tayman, discovered the theft when she attempted to cash a check on October 15. Police are investigating. ([California, Maryland] *St. Mary's Today*, October 25).
- 49) Virginia Man Struck On Head From Behind At ATM And Loses Jewelry - About 6:55 p.m. on Sunday October 16, a 22-year-old Alexandria, Virginia man was at an ATM when he was struck on the head from behind. The suspect then pulled the victim to the side of the building and demanded his cash. The victim told the robber he did not have any money. The robber took the victim's jewelry and fled the area on foot. The victim did not require medical attention. (*Alexandria* [Virginia] *Port Gazette Packet*, October 20).
- 50) Masked Robber With Pistol At Virginia ATM Scared Off By Woman's Screams - About 8:30 p.m. on an unspecified night in the week prior to October 25, a 32-year-old woman at a NationsBank ATM in Manassas, Virginia was returning to her car when a man wearing a mask and holding a pistol approached her and demanded several times that she give him cash. The victim repeatedly told the robber she had no money then started to scream. The robber ran into a nearby woods and the victim climbed into her car and drove to a nearby gas station where she called police. Police are investigating. ([Manassas, Virginia] *Journal Messenger*, October 25).
- 51) Two ATM Robbers Abduct Virginia Woman In Her Car For Forced ATM Withdrawal - About 10 p.m. on Thursday October 20, a 27-year-old Alexandria, Virginia woman was leaving her vehicle when she was approached by two men. One robber displayed a handgun and demanded her car keys. The two abductors then forced her into her vehicle.

One of the suspects drove her to an ATM where she was forced to withdraw an unspecified amount of cash. The two robbers then drove the woman in her car to nearby Washington, D.C. where they released her unharmed. (*Alexandria [Virginia] Post Gazette Packet*, October 27).

- 52) Passersby Intervene In North Carolina ATM Robbery And Detain Would-Be Robber With Toy Gun - About 7:29 p.m. on Saturday October 1, Elaine Morris, 51, was approached at a Wachovia Bank ATM in Burlington, North Carolina by a man with a gun who tried to rob her. Melvin Harris, a witness to the crime, said he and his girlfriend were in the Wachovia parking lot when they heard the victim's screams. Harris said he ran after the robber and detained him as he was trying to put a toy gun back under his shirt. Police arrested Gordon Devon Moore, 35, who lives at a mobile home park in Burlington, and charged him with attempted armed robbery. He is in jail in lieu of a \$75,000 bond. ([Burlington, North Carolina] *Times-News*, October 3, Sharon Smith, reporter).

- 53) North Carolina ATM Driveup Robber Attempts Four Robberies At One Machine In Four Days - Beginning on Saturday October 1, four robbery attempts were made in one week at a Durham, North Carolina First Union Bank driveup ATM. Only one resulted in any cash lost. The hapless ATM robber made his first attempt at 9:21 p.m. on Saturday October 1, when Mary Little drove up to the ATM, inserted her card and punched in her PIN number. At that moment, she caught a glimpse in her rearview mirror of a man running toward her. She threw her car into gear and drove off, leaving her card in the ATM. The thief took her card, but failed to get any cash.

The second attempt came at 6:30 p.m. on Sunday October 2, when Lisa McQuay took her cash, but left her card in the ATM when she saw a man running toward her. Ms. McQuay sped off but stopped a safe distance away and watched as the thief left her ATM card in the machine but took her receipt and walked away on foot.

The first successful robbery came about two and a half hours later on Sunday night, when Steve Tillman lost \$100 and his ATM card after he saw a man running at him at the driveup ATM. Tillman sped away with his card and \$100 cash still in the ATM.

The last robbery attempt was Tuesday night, October 4, when Stuart Royall was approached by a man who ran toward him at the driveup facility. Royall said he drove away when the suspect ran toward him, and reached inside a backpack as if to grab a weapon. Police are investigating. ([Raleigh, North Carolina] *News & Observer*, October 6, James Shiffer, reporter).

- 54) North Carolina Police Arrest Four Teens In \$5 Fayetteville ATM Robbery - About 9:30 p.m. on Wednesday October 5, Sheresse Hargett, 22, was robbed at a Wachovia Bank ATM on Country Club Drive in Fayetteville, North Carolina. One of the robbers had a handgun, and took her ATM card and \$5 from the machine. Shortly thereafter, police announced the arrest of Zachery Patterson, 19, Michael Williams, 16, and two 15-year-olds whose names were not released because of their ages. (Fayetteville [North Carolina] *Observer-Times*, October 7).

- 55) University Of North Carolina Student Carjacked For Six Hours And Forced To Make ATM Withdrawals - University of North Carolina police reported that Michael Leasure, 20, was carjacked from the UNC campus in Chapel Hill around 2 a.m. on Wednesday October 12. Leasure was walking to his car when he was approached by a single man on foot who forced Leasure into his own car and ordered him to drive to several locations. Although the captor displayed no weapons, Leasure was threatened at times during the kidnapping.

Leasure was forced to make \$130 in ATM withdrawals at two separate machines. Leasure was released about 8:30 a.m. Durham and University police are investigating. ([Chapel Hill, North Carolina] *Daily Tar Heel*, October 17).

56) Ski-Masked ATM Robber Takes \$100 From South Carolina Woman In View Of Her Two Young Children Waiting In Car - About 8:45 p.m. on Tuesday October 11, a ski-masked ATM robber surprised a woman at the First Union Bank ATM on Main Street in Anderson, South Carolina. Stephanie Clark was robbed within view of her two young children, who were in a car parked nearby, and locked the car doors and hid in the back seat. Clark told police the robber threatened her with a sharp object he had in his hand. She was ordered to withdraw \$1,000 from her account. Clark showed the robber her withdrawal slip and said she only could withdraw \$100, which she did. The robber took her cash and fled on foot. (*Anderson* [South Carolina] *Independent-Mail*, October 13, Mike Brassfield, reporter).

57) South Carolina Thug Who Beat ATM Customer With Two-Foot Oak Stick Is Arrested - Late Tuesday night October 18, Raymond Broman, 39, had just withdrawn cash from a First Union Bank ATM on Palmetto Parkway on Hilton Head Island, South Carolina, when he was attacked by two robbers. The two thugs struck Broman in the back of the head and on his left knee with a two-foot section of oak wood. The robbers struggled with Broman to take his cash withdrawal, but fled the scene empty-handed after he fought them off.

A local man, Jody M. Washington, 24, was arrested in connection with the incident, and was held in jail in lieu of \$15,000 bond. The second robber is being sought by police. ([Hilton Head Island, South Carolina] *Sunday Island Packet*, October 23).

58) Georgia Woman Suffers Two Unauthorized Withdrawals. Two Houseguests Are Suspects - On October 6, a Covington, Georgia woman reported that two unauthorized ATM withdrawals had been made with her card at First National Bank on Salem Road. The victim said that two friends had been staying with her and her husband, and that her ATM card had been stolen from her purse. No further details were published. (*Covington* [Georgia] *News*, October 27).

59) Florida Man Fails To Get \$800 From ATM On Stolen Card - On Friday September 30, Danny Eugene Maes, 22, was charged by Sarasota, Florida with grand theft after attempting to withdraw cash from an ATM using the bank card of a woman who had been robbed of it in July. Maes unsuccessfully tried to withdraw \$800 from two Sarasota ATMs. The stolen card was taken July 20 as the woman was on her way to work. Maes was arrested at 12:38 a.m., and was in jail in lieu of \$20,000 bail. (*Sarasota* [Florida] *Herald-Tribune*, October 1).

60) Orlando Man And Friend Robbed Of \$87 At ATM - At 11:40 p.m. on Thursday September 29, a 24-year-old man withdrew \$20 from a SunBank ATM on North Orange Avenue in Orlando, Florida. A robber with two accomplices (see photos at right) put a gun to the victim's back and forced him into his car, where the victim's friend was waiting. The armed robber ordered the friend to withdraw \$40 from the ATM, which he did. The gunman then took all of the cash both men had - \$87 - and fled with his accomplices. (*Orlando* [Florida] *Sentinel*, October 1 and 6).



Suspect

Suspect

- 61) Orlando Man Robbed Of \$60 Near ATM - At 5:15 a.m. on Friday September 30, a 20-year-old man withdrew \$60 from a Barnett Bank ATM in the Orlando, Florida Fashion Square parking lot. As the man returned to his car, a gunman slid into the passenger seat, ordered the victim to drive and demanded cash. The victim handed over his ATM cash withdrawal but refused to give up his wallet. The robber fled when the car stopped. (*Orlando* [Florida] *Sentinel*, October 1).
- 62) Tampa ATM Robber Fires Shot In Wall When Victim Refuses To Turn Over Her Cash - On Saturday morning October 1, a 43-year-old woman had just withdrawn cash from a First Union Bank ATM on East Fowler Avenue in North Tampa when a robber approached her and demanded her cash. The victim refused, and the robber fired a shot from his .38 caliber revolver into the wall next to the machine. The robber took the victim's cash and fled in a red Chevrolet Camaro. A witness followed the car to a group of apartments and notified police. The robber eluded police by leaping from a second-floor stairwell and running into a nearby woods. Deputies later arrested Steven Donell Wiggins, 26, as he slept in his bed. Wiggins was held without bond in county jail and is facing numerous charges. (*Tampa* [Florida] *Tribune*, October 4).
- 63) Florida Insurance Agent Steals \$14,000 With ATM Card Of Elderly Woman - The Florida Department of Insurance revoked the insurance agent license of Mariana Garcia, formerly with Amer-Life and Health Services in Zephyrhills after Garcia was convicted of exploiting an elderly Zephyrhills woman by using the woman's ATM card to withdraw more than \$14,000. ([Port Richey, Florida] *St. Petersburg Times*, October 4, Katherine Shaver, reporter).
- 64) Gainesville Teen Robbed By ATM Gunman - About 9 p.m. on Saturday night October 8, a 19-year-old man was confronted by a robber outside a First Union Bank ATM near the Oaks Mall in Gainesville, Florida. The victim had just withdrawn an undisclosed amount of cash from the ATM when a robber appeared, armed with a gun. The suspect "racked" his gun, then stuck it in the victim's stomach and demanded the cash. The robber fled on foot with the stolen cash. (*Gainesville* [Florida] *Sun*, October 9).
- 65) Florida Firefighter Draws His Gun On Two Teen Driveup ATM Robbers - About 6:30 a.m. on Saturday October 15, a Hillsborough County firefighter at a Barnett Bank driveup ATM on Whiteway Drive in Temple Terrace, Florida had completed his cash withdrawal and had pulled his pickup truck forward to put away his cash. One teenage robber then ran up to the driver's side door and grabbed the firefighter's left arm, as a second teen robber ran up to the passenger side. When the second teen reached across the front seat and punched the firefighter in the face, the victim told the robbers he had a 9mm Smith & Wesson handgun stuck between his legs. The firefighter pulled out his gun and pointed it at the teen who punched him, sending both youths running from the bank. (*Tampa* [Florida] *Tribune*, October 18).
- 66) Florida Man Carjacked From Grocery Store Parking Lot And Taken To ATM For \$500 Withdrawal - About 9 p.m. on Saturday October 22, a man was returning to his car in a grocery store parking lot in Ellenton, Florida. The victim was approached from behind and felt an object against his neck. The victim got into his car and a masked robber got into the back seat. The robber ordered the victim to drive to an ATM and to withdraw \$500. The victim did as he was instructed and then drove the robber about 1/4 mile away where the robber got out of the car and fled into a nearby orange grove. The victim was not injured. (*Bradenton* [Florida] *Herald*, October 23, Nick Mason, reporter).

- 67) Two University Of Central Florida Students Abducted And Taken To ATMs For Forced Withdrawals In Two Weeks - About 9 p.m. Thursday evening October 20, University of Central Florida student Stephen Reddy was riding his bicycle home in Orlando, Florida when he was approached by two men in a car. The passenger in the car pointed a black semi-automatic handgun at Reddy at told him to get into the car. Reddy refused and was pushed off his bike and was forced into the back seat of the car with the barrel of a gun shoved into his mouth. After being driven to a remote location, Reddy was asked how much money he had in his bank account. The abductors rifled through Reddy's backpack and found his wallet and bank card. The robbers demanded his PIN number but Reddy couldn't remember the code. He was driven to a Great Western Bank ATM on Highway 50 where the robbers tried several PIN numbers without success and threatened to beat him with the gun. After being taken to a second Sun Bank ATM on Highway 50, Reddy had an opportunity to flee the car and did so. Orange County Sheriff deputies released the accompanying photo of one of the suspects.



Deputies released this ATM photo of 1 of 2 men suspected of kidnapping a UCF student at gunpoint. The student escaped.

This was the second time in two weeks that a University of Central Florida student was abducted at gunpoint. One week earlier another student was abducted from a parking lot and was taken to an ATM where he was forced to make a cash withdrawal from his bank account. Police believe there is a connection between the two incidents. ([Orlando, Florida] *Central Florida Future* (University of Central Florida) October 25, Scott Holbrook, reporter, front page story; *Orlando* [Florida] *Sentinel*, October 29).

- 68) Two Gunmen Rob Little Rock, Arkansas ATM Customer - About 7 p.m. on Friday October 28, a Little Rock man had withdrawn cash from the Worthen Bank ATM on South University Avenue when two robbers approached him from behind. One of the robbers put a handgun to the victim's head and ordered him to withdraw \$200. The victim complied and handed over the cash to the robbers. When the gunmen moved the weapon away from the victim's head, the victim fled on foot. Police interviewed a witness who saw the robbery. ([Little Rock] *Arkansas Democrat-Gazette*, October 30, Jim Kordsmeier, reporter).



IN THE MIDWEST

- 69) After Ohio Empty Envelope Deposits, Paper Declares "ATM Machines Work On Honor System That Isn't Always Followed" - On April 8, 1994 a 29-year-old woman opened a savings account at a Bank One in Boardman, Ohio, using her three-year-old daughter's social security number on the account. Since that time, "numerous false deposits were made with the use of an ATM card issued with the new account," a bank investigator stated.

The investigator told police the Bank One ATM "is basically based on an honor system. It can receive an empty deposit envelope simply by the amount the depositor punched in. This enables money to be withdrawn immediately after the transaction." The investigator told police it can take up to two days to detect the fraudulent deposit, adding, "due to the account being opened under a three-year-old's social security number, it could not be easily traced since there is no operator's license or identification card normally issued to a minor child, and the mother's last name differed from her daughter's." Several complaints are reported to have been filed with local police departments. ([Youngstown, Ohio] *Boardman News*, October 6, front page story).

- 70) Former Ohio State Football Star Pleads Guilty In Theft Of ATM Card And \$1060 In Withdrawals - Former Ohio State football star Timiko Payton pleaded guilty on October 19 to a felony charge of misuse of a credit card (see May/June 1994 *Newsletter*, Item #117). Payton pleaded guilty on to his role in taking an ATM card from a fellow student's room on April 30, 1994 and using it in several ATMs on campus. Payton and three others used the card at 14 ATMs, obtaining \$1,060 from nine of them. Payton, 20, a former defensive lineman, was to be sentenced December 13. The charge is punishable by up to 18 months prison or a \$2500 fine or restitution. (*Philadelphia [Pennsylvania] Inquirer*, October 21).
- 71) 17-Year-Old Son Of LaCrosse Police Detective Charged As Gang Member In \$210 ATM Robbery - Christopher Sutton, 17, the son of LaCrosse, Wisconsin police detective Don Sutton, was charged in connection with the September 5 robbery of a man who had just withdrawn cash from an ATM in the Sam's Club parking lot in LaCrosse. The younger Sutton and a 14-year-old Onalaska boy both wore masks and stole \$210 from the ATM customer while holding a Marksman BB gun which looked like a .45 caliber pistol according to the victim, Dell Fystrom.

Christopher Sutton was described by police as second in command of a local gang called the White Gangster Disciples. The gang allegedly was planning a bigger robbery to pay for their leaving the LaCrosse area. Because of Christopher Sutton's family connection with the LaCrosse police department, a special prosecutor from a nearby county will be hearing criminal charges in this case. If convicted, Christopher Sutton could face up to 50 years in prison. He remains in custody in LaCrosse county jail in lieu of \$5,000 cash bond. Christopher Sutton served a year on juvenile supervision after admitting his role in a 1993 house burglary and theft of firearms.

The 14-year-old juvenile accomplice in the ATM robbery pleaded guilty to participating in the crime, and was ordered by a judge at a juvenile hearing to a residential treatment center. The juvenile was ordered to spend the first 30 days after his release from the treatment center in home detention, to write a letter of apology to the victim, to perform 120 hours of community service, and to receive counseling and make restitution for the stolen cash. (*LaCrosse [Wisconsin] Tribune*, October 18, Bill White, reporter; October 29, Gayda Hollnagel, reporter).

- 72) Missouri Man Carjacked And Taken To ATM For \$700 Withdrawal - About 9:45 p.m. on Sunday October 16, a 50-year-old St. Charles, Missouri man was in his car leaving a shopping mall where he worked as a store manager when he was approached by a suspect who displayed a .45 caliber automatic handgun. The suspect demanded the victim's wallet, then ordered the victim over to the passenger side of his car. The suspect drove the victim's car to the Commerce Bank at Mexico Road and Mid Rivers Mall Drive and using the ATM, took \$700 from the victim's account. The victim was then released. His car was recovered in front of a restaurant nearby. Police are seeking information. ([St. Charles, Missouri] *St. Peters Journal*, October 19, Peggy O'Farrell, reporter).

- 73) Missouri Woman Robbed Of \$40 At Driveup ATM - On an unspecified date shortly before October 26, a woman was robbed as she tried to use an ATM at the Commerce Bank on South Blue Ridge Boulevard in Raytown, Missouri. The victim told police before rolling down her car window and starting to use the ATM she looked around to make sure no one was near. After she had inserted her ATM card however, a man stepped out from behind the machine and demanded, "Get some money out of there for me. Can you get \$500?" The victim told the robber she was only there to check on the balance of her account and to see if a check had been deposited. The robber replied, "Get me a \$100 bill." The victim told the robber that unless the check had been deposited she only had a few dollars in the account. "Get me \$50. See what you can get," he said. The victim withdrew two \$20 bills which the robber snatched from the ATM cash dispenser before running away. During the robbery the victim told police the robber kept his right hand inside his right front pocket. The victim believed he was holding a gun. Once in a while, she said he would move his hand and she saw the shape of a "long stem" in his pocket which she believes was the barrel of a gun. (*Raytown [Missouri] Dispatch*, October 26).
- 74) South Dakota Teen Sentenced To Nine Months In Jail For Theft Of ATM Card And \$800 - Aaron Quandahl, 19, of Aberdeen, South Dakota was sentenced to nine months in jail for theft of an ATM card in June and withdrawal of \$800 on the stolen card. Quandahl pleaded no contest to a grand theft charge and received a five year suspended sentence for the crime. (*Aberdeen [South Dakota] American News*, October 25).
- 75) One Robbery And One Shot Fired In Two Separate Kansas City ATM Incidents - Shortly after midnight on Wednesday October 5, a woman told Kansas City, Kansas police she had just put her card into an ATM on Rainbow Boulevard, when a man walked up behind her car and fired a gun. The woman drove away from the ATM, leaving her ATM card in the machine.

In a second incident reported to police, a man using an ATM at Fourth Street and Minnesota Avenue in Kansas City, Kansas on Sunday October 2 was robbed by two men, one of whom was armed with a gun. The men robbed the victim of his cash and his ATM card, police reported. No further details were published. (*Kansas City Kansan*, October 5, Mike Belt, reporter).



IN THE WEST

- 76) Oklahoma City Woman Robbed At ATM With Her Children Nearby In Car - About 8:30 p.m. on Wednesday October 26, Dana Brown stopped to withdraw cash from an ATM at a Northwest Bank in Oklahoma City, Oklahoma. She told police she locked her children in the car, and then went inside. While she was withdrawing cash, a man entered the building, stuck a semi-automatic gun in her side and told her to withdraw \$500. When the victim began to panic, the robber threatened to shoot her and said something about her children. The robber insisted the victim stand close to the ATM because he knew it had a camera. ([Oklahoma City] *Daily Oklahoman*, October 28).
- 77) Three Arizona Teens Rob 76-Year-Old Woman Of Purse And ATM Card And Use Stolen Card - About 9:30 p.m. on Tuesday September 20, Helen Enloe, 76, was followed home from church in Chandler, Arizona and was robbed of her purse by two young men with a gun. The robbers reportedly fired a shot in the air before they left the robbery scene. The robbers later used the stolen bank card at an ATM in North Phoenix.

Police arrested Jerrold Burnette, 18, Corey Anglin, 18, and a 17-year-old juvenile in connection with the robbery. The suspects allegedly told three acquaintances they had "robbed an old lady in her driveway." One of the acquaintances later told his probation officer in Flagstaff about the Chandler robbery which led to the arrest of the three teenagers. (*Chandler Arizonan Tribune*, October 14, Inger Sandal, reporter).

California Incidents

- 78) "Shoulder Surfing" Continues At ARCO POS Terminals - The problem with "shoulder surfing" of PIN numbers and fabrication of counterfeit ATM cards continued in October in Southern California. The *Los Angeles Times* reported October 1 that Daniel Hebert had his account containing nearly \$800 tapped in Los Angeles and Orange Counties while he was on vacation at his parents' home in Delaware with his ATM card in his possession. An investigation by Bank of America determined that Hebert's card had been counterfeited, and the bank refunded the cash missing from his account.

Secret Service agent Jim Bauer said a skilled "surfer" can easily counterfeit dozens of cards a day. "Multiply a few dozen or a few hundred cards by \$300 or \$500 a day each, and you're talking about some major money," Bauer said. The surfers often hit the same accounts on several consecutive days before the scam is detected. If the account balance falls too low, they often deposit bogus checks or make empty envelope deposits at ATMs to quickly raise an account's balance to steal additional cash.

Bauer said the U.S. Secret Service and a number of other law enforcement agencies have arrested about half a dozen shoulder surfer suspects in Southern California over the past few months. Several POS counterfeit schemes are the work of individual thieves, but Bauer said "at least a few" rings of thieves are at work. In one arrest based in an Orange County hotel room earlier in 1994, police arrested three men and confiscated about 500 blank ATM cards, magnetic strips, a telescope, two guns and \$20,000 in cash. Editor's note: The recent Federal Reserve rule allowing four digit truncation of POS account numbers on receipts is expected to dramatically reduce this type of fraud. (*Los Angeles Times*, October 1, David Myers, reporter).

- 79) Wells Fargo Offers \$25,000 Reward For Arrest Of Los Angeles Driveup ATM Robber Who Shot Fleeing Customer In Chest - About 8:40 p.m. on Wednesday October 5, a man in a four-wheel-drive pickup truck had used a driveup ATM at a Wells Fargo Bank branch in the Los Angeles-area community of Brentwood, and still had his cash in his hand when a gunman approached his vehicle from behind, pointed a weapon at the victim and said, "Give me your money". The victim tried to speed away, and the robber shot at the victim several times. One bullet hit the victim in the shoulder, and exited the man's chest. The victim was taken to UCLA Medical Center where he was listed in fair condition.

The next day, Wells Fargo offered a \$25,000 reward for information leading to the arrest and conviction of the ATM gunman who shot the fleeing customer. Wells Fargo Director of Corporate Security Bill Wipprecht said, "We are outraged by random urban violence, especially when it happens near one of our facilities. We hope a reward of this size is enough to make even (the gunman's) family and friends think about turning this guy in." ([Los Angeles, California] *Daily News*, October 6 and 7).

80) San Pedro ATM Robber Forces Victim Back Into Bank To Cash A \$400 Check - About 10:30 a.m. on Thursday October 6, a 34-year-old man who had just finished using an ATM outdoors at the San Pedro Wells Fargo Bank was ordered at gunpoint to go inside by a robber and was told to cash a \$400 check in his own name. The customer complied. Once outside the bank again, the robber pushed the victim to the ground, and fled with the cash. ([San Pedro, California] *News-Pilot*, October 122).

81) Three Pleasant Hill High School Football Stars Arrested In Foiled ATM Robbery - About 7 p.m. on Wednesday October 12, a 24-year-old woman at a Wells Fargo Bank ATM in Pleasant Hill, California was confronted by a gunman who demanded she withdraw cash. The gunman carried a .22 caliber revolver and had two accomplices who stayed in the getaway car. The victim pushed the cancel button and the trio of robbers fled in the car.

A witness to the robbery followed the suspects' 1985 white Honda station wagon and called police on his cellular telephone with its license number. Police officers traced the car's license number to the owner's house in Pinole and waited for the suspects. About 10:30 p.m. a 17-year-old arrived home in the car. The teenager confessed to police, and told police where to find the other two accomplices. Police arrested the other two boys later that same evening, and arrested all three on suspicion of armed robbery.

The community of Pinole was shocked when it was revealed all three of the accused robbers were Pinole High School football players. All three were kicked off the football team. The coach, Jim Erickson said the coaching staff and team felt betrayed. He said two of the three players are talented standouts. One of the players was arrested on a sexual assault charge the day after the robbery and then released. That youth is accused of forcing a 14-year-old female acquaintance to engage in oral copulation on October 6 at the boy's house. ([Walnut Creek] *Contra Costa Times*, October 13; [Pleasanton] *Valley Times*, October 14, Amy Senk and Rob Shea, reporters; [Richmond] *West County Times*, October 15, Martha Ross and Rob Shea, reporters, front page story).

82) Teen ATM Robber In Hacienda Heights Foiled By Woman's Husband, Who Wrestles Weapon Away - About 11 p.m. on Wednesday October 12, Lisa Martin was at a Bank of America ATM on South Hacienda Boulevard in Hacienda Heights when she was confronted by a robber with a weapon. The victim's husband, David, intervened in the attempted robbery and struggled with the robber. At one point, a second suspect got out of a waiting car and joined the fight. David Martin grabbed the robber's gun, and hit one of the teenage robbers over the head. The two thugs then fled. Sheriff's deputies found two men hiding nearby in a trash bin. Police arrested Gustavo Anguino, 18, and a 17-year-old juvenile, both from La Puente, on suspicion of armed robbery. ([Covina] *San Gabriel Valley Tribune*, October 14).

83) Los Angeles Man Robbed At ATM Of \$40 And His Boots - About midnight on Wednesday October 12, Michael Decarbo, 23, stopped at an ATM on North Pass Avenue and withdrew \$40. As he left the ATM, two men grabbed him from behind and restrained him while a third robber took his wallet. The three thugs then forced the victim to the ground and, using a knife to cut his boot laces, removed his boots and took them as they fled. (*Burbank Leader*, October 15).

84) 84-Year-Old Man Loses \$40 at Placerville ATM - About 9:18 a.m. on Monday October 17, an 84-year-old man using a Bank of America ATM in Placerville had just completed one ATM transaction, and was in the process of completing a second when he noticed somebody standing beside him. The suspect reached over, took the victim's \$40 and fled on foot. Police are reviewing a bank security video tape for images of the suspect. ([Placerville] *Mountain Democrat*, October 19).

- 85) Police In Torrance Stakeout Net Two Robbers Suspected In Seven Holdups, Including Three ATM Robberies - On Thursday October 20, Torrance police on a stakeout watched two suspects rob a man at an ATM in Pico Rivera before arresting them. The two men are suspects in seven robberies in Torrance during the previous week. Information from witnesses of the earlier robberies led police to follow the two suspects for two days. Arrested were Orlando Haygood, 20, and a 15-year-old teenager.

Three of the robberies occurred at Torrance ATMs:

- At 5 p.m. on October 15, a victim was robbed in front of the Bank of America ATM on 3804 Sepulveda Boulevard
- At 8:15 p.m. Sunday October 16, a victim was robbed of cash at the Bank of America ATM at 190th Street and Anza Avenue, and
- At 9:40 p.m. on Tuesday October 18, two victims were robbed after using the Bank of America ATM at 3804 Sepulveda Boulevard.

([Torrance] *Daily Breeze*, October 22).



INTERNATIONAL REPORT

- 86) 71-Year-Old Woman In Winnipeg, Canada Loses Cash To Snatch-And-Run ATM Robber - Early on Saturday October 8, a 71-year-old Winnipeg, Canada woman who had just made an ATM withdrawal at the Hotel Ft. Garry was pushed from behind and had her cash snatched out of her hand. The victim was not injured. Police are looking for an Asian man in his late 20s. (*Winnipeg* [Manitoba, Canada] *Free Press*, October 9).

ATM CONSUMER SAFETY EDUCATION

During the month of October 1994, several items appeared in the print media nationwide related to ATM consumer safety education. Among those were the following:

- [New York, New York] *Good Housekeeping*, October 1994
- [Prince Frederick, Maryland] *Calvert Independent*, October 5
- Tarrytown [New York] *Daily News*, October 5
- [Turtle Lake, North Dakota] *McLean County Journal*, October 6
- [White Plains, New York] *Reporter Dispatch*, October 7
- Chicago [Illinois] *Tribune*, October 9, Sharon Stangenes, reporter
- [New York, New York] *United Press International*, October 10, Cynthia Littleton, reporter
- Chicago [Illinois] *Defender*, October 11
- Fort Pierce [Florida] *Tribune*, October 17, Aliene Pruitt, reporter
- Muskogee [Oklahoma] *Daily Phoenix & Times Democrat*, October 19, Riletta Marshall, reporter
- Lansing [Michigan] *State Journal*, October 20

- *Hartford* [Connecticut] *Courant*, October 22
- [East Lansing, Michigan] *State News* (State University), October 26, David Runk, reporter
- [White Plains, New York] *Reporter Dispatch*, October 26
- [San Bernardino, California] *Sun*, October 27, Teresa Gaines, reporter
- *Kerrville* [Texas] *Daily Times*, October 30, and
- *Enid* [Oklahoma] *News and Eagle*, October 30, Crystal Hansel, reporter.

NEWS OF WEIRD ATM INCIDENTS

- 87) In A Bizarre Turnabout, Pennsylvania Cabby Robs Passenger - On an unspecified date in Bala Cynwyd, Pennsylvania, a 23-year-old man decided he was hungry late at night and wanted to go to a restaurant in nearby Rosemont, so he hailed a cab. When the cab arrived in Rosemont, the cabby said, "That'll be \$47." "No way," the passenger said. The cab driver produced a pistol beside him on the front seat. "It was gonna be \$47," he said. "Now it's more."

The cab driver took the passenger's money and a gold chain. Next, he drove the passenger to an ATM and had the victim withdraw \$300. The cabby took the money and drove away. The victim was left standing on the sidewalk by the bank at 1 a.m.. The restaurant was closed. The victim was still hungry. (*Philadelphia* [Pennsylvania] *Inquirer*, October 3, John Corr, reporter).

- 88) Son Of Ted Koppel Avoids Jail In ATM Assault Conviction - Andrew Koppel, 24, son of ABC TV newsman Ted Koppel, was sentenced in D.C. Superior Court to three months suspended jail time and one year probation for his assault November 3, 1993 on Patrick Ahearn, 30, at a Capitol Hill ATM (see July 1994 *Newsletter*, Item # 69). Andrew Koppel, was convicted on July 29 of the misdemeanor assault charge. At the sentencing the younger Koppel said to the judge, "Whatever sentence you deem fair for me... I'd like to just complete the sentence, finish law school and see if I can be accepted as a member of the bar". (*Washington* [D.C.] *Times*, October 5, Kristan Metzler, reporter).

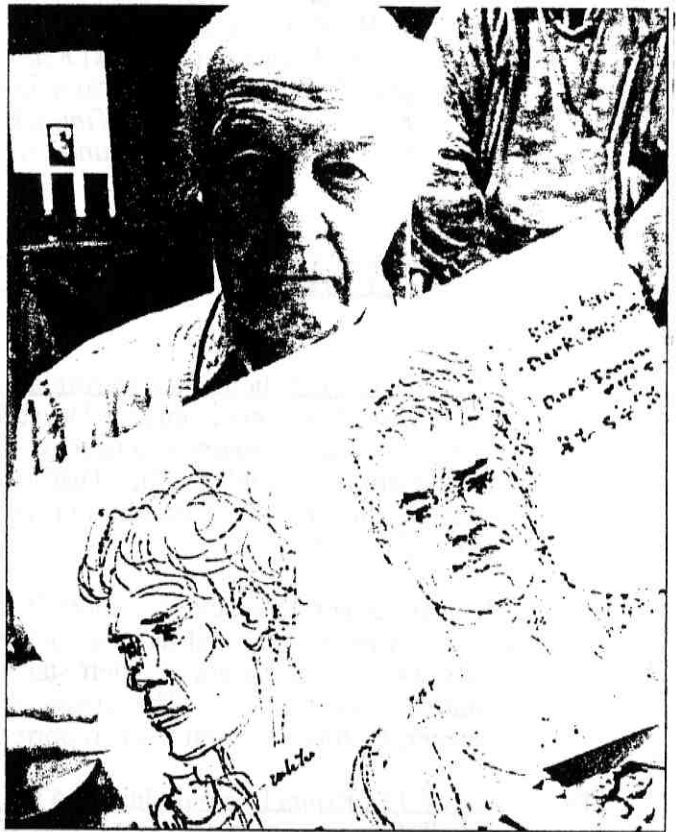
- 89) Florida ATM Thief Stretches Believability - In May, 1994, Lloyd Johnson, Jr., 38, was arrested in Jacksonville, Florida, and pleaded guilty to running by a driveup ATM machine and snatching cash from the ATM just before the waiting motorist could grab it, and running away.

Johnson told Judge Morton Kesler that he wasn't a thief. Johnson said he had been using an ATM elsewhere on the bank's property, but was unfamiliar with how it worked. Johnson said he thought he had to run over to the driveup ATM to receive his cash. Editor's note: And if you believe that... ([San Mateo, California] *Cover Story*, October 10, Chuck Shepherd, reporter).

- 90) 78-Year-Old Canadian Man Stabbed By Burglar At Home Loses ATM Card And PIN, But Sketches Perpetrator So Well Police Capture Him In Hours - The *National Examiner* reported that 78-year-old Bill Stapleton of Toronto, Canada was awakened at 2 a.m. in his home and realized that someone was in his bedroom. The intruder became enraged when he found just \$4 in Stapleton's wallet, and demanded that the victim give him his ATM card and PIN number. The robber became even angrier when he realized that Stapleton gave him the incorrect PIN number and stabbed the victim in the chest with a ten-inch knife.

The victim said, "When he tried to stab me a second time, I said -- 'Don't hurt me again.'". The intruder then stole the victim's van, and crashed and abandoned it. Police traced the wrecked van back to Stapleton's house, where they found the artist bleeding from a chest wound. The victim was rushed into emergency surgery, but still managed to sketch a portrait of his assailant.

Aided by Bill Stapleton's sketch, a police officer recognized the suspect and picked him up. The suspect, Raymond Barrington Sisco, 22, was charged with attempted murder, burglary and other crimes, and is currently awaiting trial. ([Boca Raton, Florida] *National Examiner*, October 11).



Bill Stapleton with sketch: 'Don't mess with an artist'

Concluding Note:

Following is **Bonus Section A:** Federal Reserve System Regulation E:
Truncation of Receipt Account Numbers.