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KEY EVENTS NATIONALLY

ATM-Related Homicides And Shootings

- 1) San Francisco Homeless Crack User Held In Stabbing Death of ATM Customer - Shortly after 11 a.m. on Monday, July 3, 1995, Juan Paculan, 56, left an ATM near Geary and Larkin Streets in San Francisco after withdrawing cash. Paculan was believed to have been followed some distance away by Paul E. Jefferson, 35, when Jefferson confronted the victim and loudly demanded money, witnesses told police. "The victim said: 'Leave me alone', and tried to walk away," police inspector Napoleon Hendrix said. Jefferson then knocked Paculan to the ground, hit him several times and began stabbing him. "Some witnesses thought (Jefferson) was hitting (Paculan), but actually he was stabbing him - other witnesses saw the blade," Hendrix said.

Jefferson apparently stole the victim's wallet, pocketed it and fled. Just a couple of minutes later, Jefferson returned, stabbed the wounded victim a few more times and began searching through the victim's clothing. Police believe that Jefferson first took Paculan's wallet and left, and then realized that the cash had been put in the victim's pocket, not his wallet, explaining Jefferson's return to the crime scene. Inspector Hendrix said, "Jefferson admitted to taking \$2 from the victim but denied stabbing him. A bloody knife was found in his clothing and he was covered with blood. There was blood all over his pants and shoes."

Jefferson, who told police he was a homeless crack user, has been in and out of prison since 1983. He was last released from Tehachapi State Prison just four months before this offense. Jefferson was booked on suspicion of murder and armed robbery. (*San Francisco [California] Examiner*, July 3 & July 6, Jim Herron Zamora, reporter; [*Palm Springs, California] Desert Sun*, July 5).

- 2) Phoenix Man, Suspect In 23 ATM Robberies, Is Shot Dead By Police After Shooting Woman For Deposit Bag Near Bank - About 3:30 p.m. on Friday, July 21, Mitzi Carr was approaching a BankOne branch at 5830 West Camelback Road in Phoenix when she was approached by two suspects who attempted to grab her deposit bag but failed, and then shot Carr in the left arm before fleeing in a stolen Honda.



■ MAY

■ FUTRELL

Phoenix police had the pair of thugs under surveillance at the time in connection with a string of 23 earlier ATM robberies, and pursued the pair a couple of blocks with a police helicopter and unmarked cars to an apartment complex, where the two suspects split up and took off on foot in separate directions. Officer Jim Toomey, a Glendale police spokesperson said, one suspect, Kameron L. May, 21, "More than once, reached into his waistband and appeared to be trying to

obtain a weapon." Believing May was reaching for a weapon, Phoenix Police Officers George Maxwell and Rick Harris fired a total of four shots. May was hit twice and died at the scene.

Despite police saturation of the area and an intense six-hour search in and around the apartment complex, the second suspect, Jule Futrell, 22, eluded police. ([Phoenix] *Arizona Republic*, July 23, Brent Whiting, reporter; *Phoenix Gazette*, July 25, August 19, Richard Ruelas, reporter, front page story).

- 3) Nashville, Tennessee Man Shot In Chest After Cooperating With "Cold-Blooded" ATM Robbers - About 9:30 p.m. on Friday, August 25, Donald Bonds Jr., 26, had completed a \$40 withdrawal from a First Union ATM in Nashville at 1125 Murfreesboro Road and was walking back to his white Mercedes Benz when he was confronted by two robbers who shouted at him to "Give me your change," his father, Donald Bonds, Sr., said. The younger Bonds turned over his cash and his wallet. Then suspect Robert Merritt, 20, shot Bonds in the chest. "Cold-blooded, no emotion, not a word spoken," the senior Bonds said.

Donald Bonds Jr. was in fair condition at Vanderbilt University Medical Center, but was unable to be questioned because of his condition. Police held a press conference at which the First Union ATM camera video of the assault was displayed (see photo below). First Union Bank offered a \$5000 reward, while CrimeStoppers added another \$1000 to the reward fund.



ATM shooting victim Donald Bonds is shown withdrawing money at First Union Bank just before the shooting.

The case was broken when Murfreesboro Detective Sergeant Anita Flagg interviewed Seria Ward, 18, of Murfreesboro on the Tuesday morning after the shooting when he claimed he was a witness and talked to her about the case. Ward implicated Merritt during the interviews, and the arrests were made. Both men were charged and held without bond. (*Nashville [Tennessee] Banner*, August 29 & 30, Patricia Lynch Kimbro, reporter; [Murfreesboro, Tennessee] *Daily News Journal*, August 30, Lisa Marchesoni, reporter, front page story).



Suspect Seria Ward

- 4) Kansas City, Kansas Man Shot In Leg Near ATM - On Saturday night, July 8, a 25-year-old man was shot in the leg near 43rd Street and Cambridge Avenue in Kansas City, Kansas. The victim said he was driving away in a van after withdrawing cash from an ATM when a robber wearing a ski mask jumped up to the passenger-side door of his vehicle. The robber pointed a handgun at the victim. The victim stopped his van, jumped out and was running away when he was hit in the leg by a gunshot. No further details were reported. (*Kansas City [Kansas] Kansan*, July 11, Mike Belt, reporter).

ATM- and POS-Related Fraud

- 5) Teenage New York City-Area Grocery Store Clerk Spies PIN Numbers And Keeps Cards For \$16,000 POS Fraud - An 18-year-old woman who was a cashier at the Grand Union supermarket in Dobbs Ferry, New York kept several ATM and credit cards of customers after watching them punch their PIN numbers into an extended keypad in the checkout lane. The juvenile female was not named, but was charged with 4th degree larceny. Her alleged accomplice, Dennis M. Thomas, 21, of Yonkers, was charged with 4th degree criminal possession of stolen property.

Police say that after keeping customers' credit and ATM cards, the female clerk teamed up with Thomas to withdraw money from ATM machines in Dobbs Ferry, Yonkers and White Plains for a known total of about \$16,000 in losses.

Police identified the couple through ATM video surveillance tapes at the Bank of New York in Dobbs Ferry. The cards and cash have not been recovered. At least six Grand Union customers have reported to police that their credit or ATM cards were missing after shopping at the store, but police believe others may have been victimized by this scam and have not yet realized it.

Police say the hustle and bustle at the grocery store checkout counter may have distracted shoppers from checking to see whether they had gotten back the card they used for their POS transaction.

Editors Note: This is one of the first publicized examples of the long-anticipated POS fraud involving an employee's abuse of position. ([Hastings-on Hudson, New York] *Enterprise*, July 21, Laura Reichler, reporter).

- 6) U. S. Secret Service "Operation Royal Road" Nets 97 Suspects in \$2.5 Million Counterfeit Card Operation in Southern California - On August 4, 1995 U. S. Secret Service announced the arrest of 97 suspects in Los Angeles, Orange, Riverside, San Bernardino and Ventura Counties in Southern California in connection with their roles in the manufacture and distribution of counterfeit bank cards. Two of the suspects arrested were owners of a legitimate, non-secure plastic card manufacturing firm.

Actual losses attributed to the gang were \$2.5 million, but the Secret Service said the potential losses could have been \$169 million. Seized after a 13 month investigation were: 107,000 account numbers, 19,000 counterfeit cards, 124 counterfeit-making devices, bank card holograms, and several computers loaded with counterfeit credit card graphics and magnetic stripe account numbers and coding programs (see **Bonus Section B**, page 2 for additional details). (*VISA Card Fraud Update*, December 1995).

- 7) Oklahoma State Government Officer Receives Nine Years In Prison For Kickback Scheme Involving \$42,000 In ATM Withdrawals - Oklahoma's former deputy treasurer will serve up to nine years in federal prison for her key role in a \$6.7 million kickback and bribery scheme in which she collected \$268,000 in kickbacks, including \$42,000 in cash from ATMs across the country. Mrs. Patricia Whitehead, 50, was convicted in July 1995 by a Federal jury of accepting kickbacks after she steered about \$1 billion in Oklahoma state investments in 1991 and 1992 to San Diego securities broker Patrick Kuhse. Whitehead, Kuhse and William Pretty, 40, met at hotels in several states before many of the trades. Kuhse earned nearly \$4 million in commissions and Whitehead collected about \$268,000 in kickbacks including \$42,900 withdrawn in \$300 amounts from ATMs from across the country. Withdrawals were made from Kuhse's Sand Diego bank accounts on a card Kuhse gave to Whitehead. Sentencing Federal Magistrate Tim Leonard said Whitehead went to "extraordinary lengths" to withdraw funds in \$300 amounts from ATM machines across the country as part of the kickback scheme.

In an unusual move for a white-collar crime, Judge Leonard ordered immediate detention for Whitehead and co-conspirator William Pretty. Whitehead was sentenced to nine years in prison, assessed \$800 in court costs and ordered to perform 208 hours of community service after she is released. Judge Leonard also cited her for perjury, lying to federal investigators and a grand jury, and attempting to obstruct justice. Pretty, the middle man in the kickback scheme, was sentenced to eight years and fled, presumably to Costa Rica, to avoid prosecution and incarceration. ([Oklahoma City] *Daily Oklahoman*, July 25, John Parker, reporter, front page story; *Tulsa [Oklahoma] World*, July 25, Brian Ford, reporter, front page story).

- 8) Two Los Angeles Area Men Arrested In Sophisticated \$80,000 ATM Fraud Scheme - In Late July 1995 Oussama Aljamal, 34, of Glendale, California and his reported accomplice, Yasser Alraies, 29, of Woodland Hills were arrested by police and U.S. Secret Service agents after a year-long joint investigation. During the search of the

homes of the men, officers seized many blank plastic credit cards, several computers, software used to encode blank credit cards, credit card receipts, credit card and ATM numbers, cash and other evidence pointing to credit card and ATM fraud.

Aljamal and Alraies allegedly targeted ATMs belonging to larger banks, credit unions and other financial and retail businesses in southern California for at least \$80,000 in fraudulent withdrawals. Aljamal was being held on \$90,000 bail and Alraies on \$35,000 bail. (*Glendale [California] News-Press*, August 3, 1995).

- 9) Oregon Postal Carrier Admits Theft Of Eight ATM Cards And \$58,000 From His Mail Customers - John Nelson, 38, of Salem, Oregon admitted July 24 that he stole bank cards from the mail of eight people on his U.S. Postal Service letter carrier route, and then used the cards to withdraw more than \$58,000 from ATMs. The thefts occurred from September 1992 through January of 1995. Nelson, who has no prior criminal record, had been a U.S. Postal Service employee for 11 years. He pleaded guilty to the charges and agreed to pay \$58,313 in restitution. The Postal Service placed him on administrative leave with pay in January 1995 and fired him on March 25. ([Eugene, Oregon] *Register-Guard*, July 25).

Followup On Earlier Incidents

- 10) For 1993 California ATM-Related Homicide, Missouri Husband Is Sentenced To Death, Wife To Life In Prison - In connection with the December 9, 1993 abduction, robbery and murder with a hunting rifle of Diana Contreras, then 19, (see May/June 95 *Newsletter*, Item #39), a California jury found Charles F. Rountree Jr. guilty and recommended the death penalty. For the complicity of his wife Mary Elizabeth Stroder in the crime, and their cross-country flight using Contreras' ATM card, the jury recommended life in prison without the possibility of parole. (*Bakersfield Californian*, August 12 & 18, Steve Swenson, reporter).

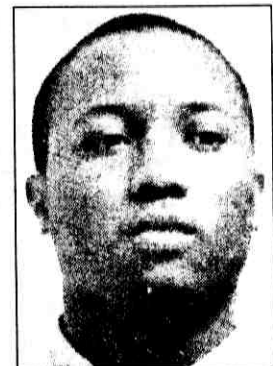


Mary Stroder



Charles Rountree Jr.

- 11) California Jury Convicts Man Of 1993 Shooting Death Of Pasadena ATM Customer - On August 25, a Pasadena jury convicted Antoine Tucker, 21, of the August 27, 1993 shooting murder of Douglas Lane, 37, at a Pasadena First Interstate Bank ATM (see August/September 1993 *Newsletter*, Item #3). A Superior Court jury deliberated just three hours in finding Tucker guilty of the charge. He could be sentenced to life in prison without the possibility of parole.



Antoine Tucker

Photographs by the ATM security camera showed Lane looking nervously over his shoulder when Tucker approached him from behind. The final image in the ATM camera sequence showed Tucker, wearing a T-shirt and dark pants, holding a gun to Lane's head and walking him down a wheelchair ramp. Police believe Lane and Tucker struggled briefly before Lane was shot once in the back. As Lane was on the ground bleeding, he was shot four more times in the chest. The \$100 Lane had just withdrawn was still in his front pocket, but his wallet was missing.



LANE

- 12) Two Philadelphia Men Arrested In The Murder Of 20-Year-Old University Student Robbed And Killed Near ATM - Two men will be tried for the robbery-murder of Brian Aidenbaum, 20, a third year Temple University Student who was punched in the head and robbed of \$20 about 7:35 p.m. on Friday, April 28, 1995 near a Philadelphia MAC ATM (see May/June 1995 *Newsletter*, Item# 2).

Arrested were Thomas Pinckney, 20, of North Philadelphia and Lamon Jackson, 24, of Philadelphia, who admitted he struck the blow that killed Aidenbaum. Jackson said, "I ran up on the side of him and I hit him with my fist, one time, as he fell and he hit his head like on a little step. I didn't hit him hard. It was more like a push-punch than a punch-punch...I am sorry that this happened."

Pinckney told police he and his four friends were on their way to rob a crap game when they spotted Aidenbaum near the ATM. Pinckney said after Aidenbaum fell to the sidewalk, "I went in his pocket and took his wallet." Pinckney said the group later burned the wallet, along with Aidenbaum's credit cards and Temple University identification card. The five youths bought and smoked marijuana with the \$20 they stole. (*Philadelphia [Pennsylvania] Inquirer*, August 2, Linda Loyd, reporter).

- 13) Oregon Man Receives Less Than Four Years In Prison For \$346,770 ATM Fraud Spree And Faces New Charges Of Stealing ATM Cards For \$2500 In Unauthorized Withdrawals - In April 1995, David P. Gallagher, 40 pleaded guilty to a November 1994 fraud spree in which he and three others stole \$346,770 from 48 ATMs in Oregon (see July 1994 *Newsletter*, Item #1). The withdrawals were made on a single ATM card stolen from a purse in a locked vehicle during a two-day, 100 mile withdrawal spree through five Oregon counties in which 723 transactions were made on the one card at 48 ATMs.

For his guilty plea, Gallagher was sentenced in July 1995 to 3 years and 10 months in prison. Gallagher also must pay \$4000 in restitution. The Secret Service has recovered \$237,375 of the stolen money, but believe the four thieves spent the rest of the money, \$109,395, which was unlikely to be recovered.

Gallagher was facing new charges of card theft and unauthorized ATM withdrawals as he was awaiting sentencing on this major ATM case. U.S. Secret Service agents re-arrested him June 29 for allegedly breaking into five parked vehicles, stealing checks

and ATM cards and then using them to obtain \$2500. Al Bosco, Special Agent in Charge of the Portland Secret Service office said, "(Gallagher's) record shows 22 felony convictions for this type of crime. Why should he stop now?" ([Eugene, Oregon] *Register-Guard*, July 2; [Portland] *Oregonian*, July 29, David R. Anderson, reporter).

UNDERSTANDING & COMBATTING **ATM CRIME**

- 14) Further Details of YACS ATM Burglars Revealed Along With Effective Countermeasures - The Yugoslavian, Albanian, Croatian and Serbian (YACS) burglars continue to operate across America (see January/February 1995 *Newsletter*, Items #1, 2 & 3; November/December 1994 *Newsletter*, Items #1 & 2).

Among the details of the YACS operation which recently have been revealed are:

- Police first noticed the *modus operandi* of what later were identified as the YACS burglars in 1989, when a string of diners in New York's Nassau County had remarkably similar characteristics -- holes were cut in the building roofs, cash registers were emptied and store safes were emptied or removed.
- Next, supermarkets up and down the East Coast began experiencing similar crimes in which holes were cut into roofs, and safes and cash registers were emptied.
- Shortly thereafter, scores of shops in strip malls just off of major north - south expressways in the Northeast began being burglarized, again by expert crews who entered the premises through the roof.
- The YACS are now believed responsible for more than 1,000 commercial burglaries, in which as much as \$50 million in cash or goods have been taken.
- Unlike traditional organized-crime families, which are vertically structured with a top boss, underbosses, captains, lieutenants and soldiers, the YACS burglars are said to have a horizontal hierarchy. There is a cadre of expert burglars who select accomplices on a job-by-job basis. These burglary crews, which typically have four to eight members, operate independently of one another. John Ceprini, a Nassau County, New York detective who has been following the YACS for about six years said, "The crew chief probably picks old cronies he's worked with before, or people he knew from whatever town he was from in the old country."
- Law enforcement officials now believe that between 100 and 300 YACS have played some part in the break-ins.

- Ceprini said, "The way (the YACS) operated (earlier) was to have one of their women--a wife or a girlfriend--get a job in a diner, and then case the place for them; then they'd break in and get the goods. Their patterns of burglaries change periodically. As they get better, their targets get bigger."
- Police have learned that some of the YACS bought a \$14,000 safe on which to practice their entry techniques. Ceprini said, "This group is good, and they are constantly working on making themselves better."
- Chuck Miller, Loss Prevention Director of the Food Marketing Institute in Washington, D.C. said, "They would go into the supermarkets during the day and case the joint themselves. There are even reports of them using video cameras in some stores. If anyone asked them why they were taping, they'd say they were visiting the U.S. and were so impressed with how well-stocked supermarkets in this country are, and they wanted to bring back tapes to show their own countrymen."
- The Food Marketing Institute has published a second excellent bulletin (see **Bonus Section A**) outlining the characteristics of YACS attacks and making the following observations:
 - FMI's Loss Prevention Services Department has recorded 337 attacks on grocery store safes and ATMs principally in supermarkets during the past five years. Detailed information about these burglaries has been coordinated with local law enforcement and the FBI.
 - Areas of particular YACS activity are: the New York City area, the Middle Atlantic states, the Atlanta, Georgia area, Southern California and Tennessee.
 - Three very instructive YACS crime scene photos were included in the December 1995 *Loss Prevention Letter*, including the hole cut in a supermarket roof for entry, the cutting of alarm wires, and the burglary tools left behind at the crime scene. (Philadelphia [Pennsylvania] *Inquirer*, July 31, Karen Miller, reporter, front page story; [Washington, D.C.] *Food Marketing Institute's Loss Prevention Letter for Supermarket Executives*, December 1995). (See also **Burglary of ATMs** section of this issue of *Newsletter*.)

- 15) VISA USA Launches Major Collaborative Effort With Law Enforcement to Reduce Use of Counterfeit Cards - During the last three years, VISA USA Fraud Control, under the direction of Allan Trosclair, took major steps to involve law enforcement officers in the prevention, detection, investigation and prosecution of counterfeit card fraud.

A major component of this effort was publication in November of 1994 of VISA's Law Enforcement Training Officers Manual, which includes chapters on: The Evolution of VISA, VISA Products and Security Features, Fraud Types and Overview,

Investigation and Prosecution, and Information Sources, in addition to a 40 slide presentation for the education of law enforcement officers on card fraud with an accompanying presenter's script. The card fraud training program is available, along with a training video for law enforcement agencies, from VISA USA Fraud Control [contact Joanne Colgate at (415) 432-2978].

In addition, VISA Fraud Control now offers an on-line law enforcement Bank Identification Number (BIN) directory for law enforcement agencies to verify questionable information on seized cards.

Also included in VISA USA's fraud control collaborative efforts is the publication of the quarterly "VISA Card Fraud Update." Volume One, Issue One from December 1995 is appended to this issue of the *Newsletter* as **Bonus Section B**.

VISA's counterfeit reduction efforts were stimulated by recognition that the Los Angeles area accounted for approximately 20% of VISA's world-wide counterfeit. California also was the leading source of counterfeit MasterCard losses in the world in 1994 with \$30 million. This was much larger than the counterfeit MasterCard losses in the nations of Great Britain (\$6 million), Japan (\$4 million) or Malaysia (\$4 million) that year.

The VISA Los Angeles Counterfeit Reduction Committee was convened in 1993. This committee, comprised of bank card investigators and representatives of American Express, Discover, MasterCard and VISA, was organized to educate the loss prevention and training managers of shopping malls, auto rental companies as well as bank tellers on the proper methods of handling manual cash advances (see **Bonus Section B** for additional details on the activities of and expansion of the VISA Counterfeit Reduction Committees in major cities across America).

Editor's Note: VISA has provided a model of aggressive collaboration between the financial services industry and public law enforcement during recent years. This model deserves emulation for the specific fraud control needs of ATM and POS card issuers and terminal deployers. Be sure to read the full text of **Bonus Section B** for important details about VISA's Counterfeit Reduction program.

- 16) Details And Data Offered About First Union's ATM Safety Program - Ray Ellis, of First Union Bank in Roanoke, Virginia described some of the components of the ATM security program covering First Union's 2,100 ATMs in 13 states in an article in the January/February 1996 *Bankers Magazine* (see **Bonus Section C** for full text of article, which is reprinted by permission of the author and publisher).

Key components of the First Union's ATM Safety program include:

- a site survey for all potential ATM locations, which classifies the crime risk in the area
- a security incident notification system using E-mail, and a rapid reaction post-incident management process
- a post-security incident assessment process
- a robbery incident tracking data base
- a security improvement escalation matrix including installation of surveillance cameras, a customer-activated emergency 911 call button, limiting hours of availability at the ATM and closing locations with repeated problems
- quarterly lighting inspections and annual lighting and visibility surveys at and around ATMs, and
- distribution of ATM customer safety brochures.

New data were presented regarding the security incident experience of First Union Bank ATMs between September 1, 1994 and August 31, 1995. These data show:

- 57.5 % of robbery victims were male
- 79.4 % of incidents occurred during nighttime hours
- 54.4 % of ATM incidents occurred between 10 p.m. and 6 a.m.
- 79 % of ATM security incidents occurred at walk-up ATMs and,
- when a loss was experienced in an ATM incident, the average loss was \$164.63.

Ray Ellis notes that these data seem to indicate little change in the characteristics of ATM crime from the first national survey of ATM crimes of violence conducted by Bank Administration Institute in 1986 and the American Bankers Association national survey in 1990.

- 17) "Lebanese Loop" Described by Consumer Activist Columnist David Horowitz - Public awareness of the "Lebanese Loop" ATM card reader jam scam was heightened in August by the warnings of syndicated consumer activist columnist David Horowitz, who described the "Helpful Stranger" scam:

"It begins when the victim's ATM card gets stuck in the machine. The Helpful Stranger approaches the victim and says the same thing happens all the time with that particular machine. The stranger advises the victim to re-enter his or her identification numbers to free the card. By now, the thief is standing next to the victim watching the (PIN) being punched into the machine key-pad. It doesn't work, the card remains stuck in the machine and the victim leaves in frustration. ...

Getting the card to stick in the machine is fairly simple. The crooks simply glue a folded strip of film inside the card slot, which jams the card when it's (sic) inserted. Police actually

videotaped thieves tampering with an ATM at a bank in Coral Gables, Florida. The five suspects in the case were charged with making 50 fraudulent ATM transactions using this method.”

Horowitz cautions ATM customers not to throw away their ATM receipt, and to block any bystander's view of the ATM keypad when entering their PIN number. (Holdenville [Oklahoma] *Daily News*, August 9, David Horowitz, reporter).

BURGLARY OF ATMS

(See also Item #14 for news about the YACS ATM burglars, and Item #95 for news of New Zealand ATM burglaries.)

- 18) Four Albanian Men Arrested in Possession of Burglary Tools in New Jersey - In a Superior Court proceeding in Newark on August 15, prosecutor Fred Franco asked the judge to continue holding on high bail four Albanians arrested with burglary tools in Fairfield, New Jersey because of their risk to flee and avoid prosecution.

The four were discovered at 4 a.m. on Friday August 11 with a sledge hammer, crowbars, chisels, wedges, a cutting device, a police scanner, cotton gloves, walkie-talkies and “plugs” to keep their walkie-talkie conversations silent.

Prosecutor Fred Franco advised Superior Court Judge Anthony Frasca that there was investigation into the possibility that these men were part of “Albanian burglary gangs that have been operating in and around the area.”

Police identified the suspects as Ardjan Bujaj, 26; Sokol Nukaj, 35; Nikolin Prelaj, 28; and Engjell Rezaj, 28, all of the Bronx. Bail for the four initially was set at \$250,000, with no cash alternative. Prosecutor Franco said a criminal check on Rezaj turned up outstanding warrants on burglary and criminal trespass charges in the Bronx and Connecticut, and that on four occasions, Rezaj did not appear in court after bail was set. Franco also said Rezaj had used several aliases.

Prosecutor Franco also informed Judge Frasca that he had spoken with investigators in the Bronx and that the last name of Nukaj might actually be “Dukaj.” That suspect has an Alaska driver's license, employs aliases and also has a criminal record for burglary and criminal trespass. Franco requested a “full bail work-up” on all four, a process that will include investigation by the U.S. Immigration and Naturalization Service. Judge Frasca continued the bails of Nukaj and Rezaj at \$250,000 cash, but dropped the bail requirement for the other two men to \$100,000 cash each.



Bail remains high for these Albanians at a hearing in the Essex County Courthouse in Newark for possession of burglary tools in Fairfield. Groups of Albanians are showing up in New Jersey as money machine thieves, authorities say (Photo by Tom Kifts)

Probable YACS ATM Burglaries

- 19) Burglars Net \$36,000 From New York Area Bank--YACS Suspected - About 9 p.m. on Sunday July 30, telephone lines carrying alarm circuits to the Provident Savings Bank in Mount Ivy, New York were cut. It wasn't until 8:30 a.m. the following morning, when employees first arrived at work, that the looting of the ATM was discovered. The Provident Bank ATM is inside the front lobby of the bank and is accessible 24 hours a day. After the alarm system of the bank was disabled, a crowbar was used to pry open the back door of the ATM and empty it from inside the bank building. A videotape from a surveillance camera inside the Provident Savings Bank may hold clues about the burglary, but the FBI has not yet released details of the tape.

There have been more than 60 bank burglaries in the last three years in the New York metropolitan area, with many linked to the YACS bank burglars. ([West Nyack, New York] *Rockland Journal-News*, August 2, Denise Valenti, reporter, front page story; August 5).

- 20) Hardyston, New Jersey ATM Smashed, And Burglars Take Unspecified Amount of Cash - In the early morning hours of August 11, burglars gained entry into the First Fidelity Bank in Hardyston Township, New Jersey after disabling the alarm lines outside the bank. Then they smashed open the ATM machine inside the bank and escaped with an unspecified amount of cash. No further details were published. (*Sparta [New Jersey] Independent*, August 24).

- 21) Old Lyme, Connecticut ATM Cracked Open by Robbers - Between 11:30 p.m. Sunday, August 27 and 1 a.m. on Monday, an ATM at the Essex Savings Bank in Old Lyme, Connecticut was broken into. The thieves used crow bars, a wedge and a sledge hammer to open the ATM's door and to get out the cash. The thieves took the cash canisters to a grassy area behind the bank and forced them open with the crow bars before leaving with the cash. The thieves left their tools behind. The thieves had also cut the phone lines to the bank. Police decline to say how much money was stolen, but Bank President Olson said the ATM is capable of storing about \$2,000. ([New London, Connecticut] *Day*, August 29).
- 22) Burglars Loot ATM In Guilford, Connecticut - During the weekend of August 19, burglars broke into the ATM at the Citizens Savings Bank in Guilford, Connecticut. The perpetrators cut the telephone lines before entering the building and then forced open the ATM. An undetermined amount of cash was taken. The burglars left tools behind, such as crow bars and sledge hammers, that were used to enter the building. Deputy Police Chief Thomas Terribile said, "There's got to be more than one (person). The amount of tools brought in -- one person couldn't lug it in." Local police are working with the FBI to solve the crime. (*New Haven [Connecticut] Register*, August 22, Peggy Schenk, reporter; [Guilford, Connecticut] *Shore Line Times*, August 23, Elizabeth Young and Dale Faulkner, reporters).
- 23) Cutting Torch Burglary of Elmhurst, New York ATM Nets \$65,000 - At 1:36 a.m. Sunday, August 6 an unknown number of burglars broke into the First Federal Savings and Loan Association Bank ATM. The burglars cut the top off of the ATM with a cutting torch. The burglars stole all the cash from the ATM, which netted them \$65,000. At this point no identifications have been made of the thieves. ([Maspeth, New York] *Queens Ledger*, August 10).
- 24) Connecticut ATM Opened, Undetermined Amount of Cash Taken - About 7 a.m. on Saturday, August 26 someone entered the East Granby, Connecticut Fleet ATM building, opened the machine and stole an undetermined amount of cash. The State Police are requesting anyone in the area of Route 10 and Route 187 on Saturday that may have observed any unusual persons or vehicles adjacent to the Fleet ATM to contact them. (*Hartford [Connecticut] Courant*, August 29; [Simsbury, Connecticut] *Farmington Valley Herald*, August 31, Ann Cronan, reporter, front page story).

Unsuccessful Attempted ATM Burglaries

- 25) \$1500 Damage To ATM In Plainfield, Pennsylvania - Some time between 12:50 p.m. Saturday, August 5 and 11 a.m. on Monday, August 7, someone tried to pry open a door to gain entry to a building housing an ATM at Farmers Trust. No further details were published. ([Newville, Pennsylvania] *Valley Times-Star*, August 9).
- 26) Burglars Break Window At ATM In Lincoln, Nebraska - On Saturday, July 22 burglars broke a window and then took a sledgehammer to the ATM inside the East Park Plaza Mall in Lincoln, Nebraska. Burglars were unable to break into the ATM,

therefore no cash was missing. The alarm went off at 4:18 a.m., but when police arrived no one was there. Investigating police discovered the broken window and that the ATM was knocked over. No further details were published. (*Lincoln [Nebraska] Journal-Star*, July 23).

- 27) Attempted ATM Theft In Bastrop, Texas - Between 6:30 p.m. Friday, August 18 and 7:30 a.m. Saturday, thieves attempted to burglarize the ATM at Victoria Bank & Trust. They broke a grille on the ceiling, tried to pull out the vent grille on the floor and tried to pry off the back door. No further details were published. (*Bastrop [Texas] Advertiser*, August 24).
- 28) Rochester, New York ATM Captures Photo Of Suspect - Some time over the weekend of July 28 to 31, suspects attempted to enter the rear door of the ATM at a Chase Manhattan Bank branch on Chili Avenue in Rochester. The suspects hit the door handle with a blunt instrument, but were unable to gain access. The ATM next to the damaged one may have captured a photo of the suspect. No further details were published. ([Rochester, New York] *Community News*, August 7).

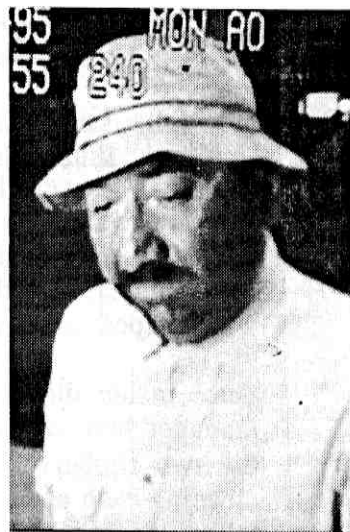
Followup On Earlier ATM Burglary Incident

- 29) Two Philadelphia Airport ATM Burglars Who Got \$44,865 Also Get Away With Probation - Two Philadelphia men, John Comitale, 33, and James Samuel, 27, pleaded guilty to the February 2, 1995 theft of \$44,865 from an ATM at Philadelphia International Airport. U.S. District Judge Thomas N. O'Neill Jr. gave each man three years probation and said the suspects escaped prison terms because they were first offenders and because they both cooperated with authorities. Restitution also was ordered to Wells Fargo Guard Services. Samuel, a Wells Fargo ATM servicer gave Comitale a key, codes and a safe combination enabling him to get into the ATM. Comitale surrendered to authorities a week later. (*Philadelphia [Pennsylvania] Inquirer*, July 27).

ROBBERY OF ATM SERVICER

- 30) Houston ATM Service Team Robber Caught On Video - At 9:50 p.m. on Monday, August 14, a repairman entered the ATM lobby of a NationsBank in the 7500 block of San Felipe in Houston, Texas. An armed suspect surprised the servicer and forced him to open the ATM. Before fleeing with the money, the suspect bound the repairman's hands and feet with duct tape and left him in a room behind the ATM. The repairman was able to get the attention of another customer who then called police.

The armed suspect got away with the money but not before a video surveillance camera got his photo (at right). The suspect was wearing a light-colored golf or fishing hat, a long-sleeved shirt and dark trousers. Wells Fargo, which maintains the bank's ATMs, is offering a reward of up to \$5,000. (*Houston [Texas] Chronicle*, August 23, S. K. Bardwell, reporter).

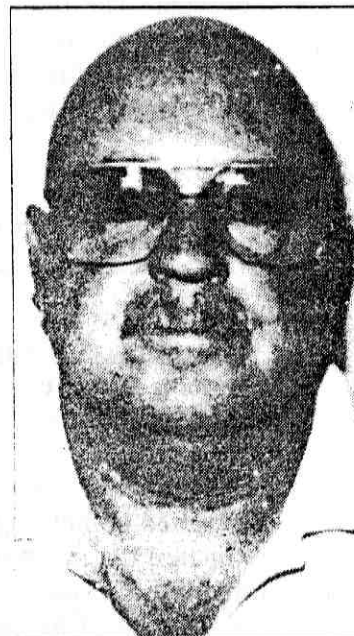


ATM photo of suspect

Followup--Robbery/Murder of ATM Servicer

- 31) Suspect Charged In Abduction, Robbery And Murder of Los Angeles-Area ATM Servicer - Bill Charles Poyner, a paroled bank robber, was charged August 9 with the murder of Wells Fargo Armored Service employee Robert T. Walsh who disappeared from his ATM servicing route in the Los Angeles area on Friday April 14, 1995. Walsh died of a single gunshot to the head. Police believe that at least \$13,000 in deposits collected on Walsh's courier route was stolen from him (see March/April 1995 *Newsletter*, Item #6).

Poyner, aged 50, was arrested in an Anaheim hotel. Poyner has lived in a motel near San Diego since the beginning of 1995. Police believe Poyner is responsible for numerous armed robberies at banks, motels, health clubs, liquor stores and flower shops in Orange and San Diego counties.



Police File Photo
Bill Charles Poyner

In the early 1980s, Poyner was convicted of several crimes in Orange County but was suspected of being involved with nearly 80 more crimes. Lt. Timm Browne of the Orange Police Department said, "Literally, this guy has a rap sheet higher than I am tall." Poyner also currently is wanted in Arizona for

about 20 robberies which occurred in the Scottsdale and Phoenix areas in 1994. (*Los Angeles Times*, August 10, Lee Romney, reporter; *Orange [California] Independent*, August 3, Kyra Kirkwood, reporter).

Robbery From ATM Vault

- 32) "Morning Glory" Robber With Phony Bomb Net \$750,000 Cash From Newhall, California Bank Vault And ATMs - About 8:10 a.m. on Wednesday July 12, Julian Boykin, Manager of the Newhall, California Bank of America had just arrived for work when he was confronted by a man who claimed he was carrying a bomb in a bag he held. A second employee was already inside the bank performing security checks. Moments later, a third teller arrived for work and was accosted by a second robber who jumped out of a white minivan.

Once inside the bank, the robbers ordered the tellers to open the vault while the manager held the bag reported to hold the bomb. After gaining access to the vault, the two robbers cleaned it out, and then went over to the bank's ATMs. After cleaning cash out of the ATMs, one of the robbers tied up the manager and one of the tellers inside the vault. The third teller was later put in the vault but not tied up.

The robbery was over by 8:30 a.m. and no one was hurt. The sheriff's bomb squad blew apart the bag reported to contain a bomb, which actually contained road flares and some fireworks wrapped up to look like dynamite. The two robbers in the bank were thought to be accompanied by a third suspect who was driving the white minivan. The three robbers netted about \$750,000 in cash--one of the largest bank robberies in Southern California history. ([Los Angeles] *Daily News*, July 13, Laurence Darmiento, reporter; [Palmdale, California] *Antelope Valley Press*, July 14, John Connolly, reporter, front page story).

THEFTS BY ATM SERVICERS

- 33) ATM Servicer Charged With \$105,000 ATM Theft In Calumet, Illinois - Eddie L. Barfield, 30, an employee of Wells Fargo Armored Services Corp., was charged with stealing \$105,000 on June 30, 1995 from a Calumet, Illinois Citibank ATM. Joe Allen, spokesman for Wells Fargo, said the machine had been stocked with extra cash because of the Fourth of July holiday. FBI spokesman Bob Long said Citibank officials suspected something was wrong about 12:30 p.m. Saturday when the bank's computer indicated the machine was running low on cash. Later, Wells Fargo guards arrived to replenish the cash supply and discovered that receipts at the machine did not match the amount of money withdrawn. Bank officials spent six hours auditing the tapes before they determined that at least \$90,000 was missing and contacted police. Calumet Area police later reported that a total of \$105,000 was missing.

The ATM thief apparently used a key and combination to open the ATM. Citibank employees have access to keys to open ATMs, but only Wells Fargo employees have both keys and combinations. The stolen money was not recovered.

Calumet Area detectives were able to arrest Barfield because the police got a list of customers who had used the ATM about the time of the theft. They then called every customer until they found one who remembered seeing a man carrying a small gym bag out of the ATM. A witness identified Barfield as the man seen leaving the ATM in a lineup at the Calumet Area Police headquarters. Barfield was released on his own recognizance after a bond hearing. [Chicago, Illinois] *Daily Southtown*, July 4, Anne Sweeney, reporter; July 20, Steve Metsch, reporter; *Chicago* [Illinois] *Sun-Times*, July 19, Jim Casey, reporter).

- 34) Scottsdale, Arizona ATM Loses \$104,000 In "Inside Job" - About 6:30 a.m. on Saturday, August 19, a sophisticated burglar looted a Bank of America ATM on North Hayden Road of \$104,000. Scottsdale Police and Wells Fargo Armored Service officials said a surveillance camera was turned off during the burglary of the ATM, and then was turned back on. There was no sign of forced entry into the ATM, and police speculate the burglary was an "inside job."

Around 10 a.m. on Saturday, Wells Fargo Armored Service which services the ATM received a message indicating the ATM was either out of cash or one of the cash cassettes had been tampered with. When the service technician arrived, he discovered \$104,000 in \$20 bills was missing from one of the cash cassettes, which had been tampered with. Further inspection of security logs revealed the unauthorized opening of the ATM about 6:12 a.m., and deactivation of the video camera inside the ATM just prior to that entry. Police are investigating. (*Scottsdale* [Arizona] *Progress Tribune*, August 21, Robbie Sherwood, reporter).

VANDALISM TO ATMs

- 35) Seven Tupelo, Mississippi Bank ATMs Vandalized - During the early morning hours of Wednesday, July 12, unknown suspects drove up to ATMs at four banks in town and took a liquid substance and poured it on all the machines, causing them to "go down." The suspects would then drive off to the next machine. A total of seven ATMs were damaged at the following banks: Bank of Mississippi ATMs on: North Gloster, Harrisburg, Coley Road and Veterans Blvd. Also hit were Deposit Guaranty, Trustmark National Bank and The People's Bank. The value of each ATM is about \$50,000. Crime Stoppers will pay up to \$1,000 to the first caller with information that leads to an arrest. No further details were published. (*Okolona* [Mississippi] *Messenger*, July 20).

ATM-RELATED LITIGATION

- 36) Tennessee Jury Awards Family Of Teenager Murdered At ATM \$15 Million, But Collection Doubtful - On July 10, 1995 a six-member civil jury awarded the family of ATM shooting murder victim Elysia Coughlan \$6 million in compensatory damages and \$9 million in punitive damages from the three teenagers convicted of her murder. However, there is little likelihood that the award will yield any significant amount of money for the family of the deceased in the near future.

Coughlan, then 16 years old, was gunned down in September 1993 on her first ATM transaction as she withdrew \$20 from an ATM in a shopping mall (see August/September 1993 *Newsletter*, Item #6). Attorney John Day filed suit on behalf of Coby Coffman, the mother of the shooting victim. Donald Vest, 17, pleaded guilty to shooting Coughlan and received a life prison sentence for felony murder plus an 18 year sentence for robbery. Jason Jennings pleaded guilty to second degree murder and aggravated robbery in exchange for a 60 year sentence. Karn Thongkumgool, 16, pleaded guilty to second degree murder and robbery and received a 50-year prison sentence. None of the defendants was present for the civil trial, and none of them had legal representation, therefore the victory was largely symbolic for the family of the victim.

Attorney said the three killers, if they ever are paroled and begin work, would owe Coffman a portion of their incomes until they pay the jury award. Day explained, "anything that they would inherit, or if they would do some sort of movie or book about their life of crime", would have to be paid to the plaintiffs in this case. Day stated the three would even have to pay "if they won the lottery." Day said he was confident the case would withstand any appeal to a higher court. (*Nashville [Tennessee] Banner*, July 11, Toni Dew, reporter).

- 37) Husband Of Woman Slain Near Biloxi, Mississippi ATM Sues For \$20 Million - On July 5, 1992 Janet McInturf, 30, had just withdrawn \$10 from a Keesler Federal Credit Union ATM and had returned to her car when Christopher Bradley, 20, approached her, brandished a gun and forced her to return to the ATM to withdraw \$270. When McInturf returned to her car, Bradley shot her in the chest during a struggle.

Bradley pleaded guilty in January 1994 to robbing and shooting McInturf, and was sentenced to life in prison. Michael Francis, 21, an accomplice in the crime who waited in a car for Bradley, also pleaded guilty to capital murder. Gary McInturf, the estranged husband of Janet McInturf, has filed suit against Keesler Federal Credit Union on behalf of himself and the couples' two small children, now 6 and 8, and is asking for more than \$20 million in damages. The lawsuit claims that Keesler was aware that security was inadequate and failed to correct it. It also claims the credit union failed to warn members of prior crimes, and seeks money from Bradley for intentionally killing McInturf. ([Biloxi, Mississippi] *Sun Herald*, July 8, Sharon Ebner, reporter).

- 38) Georgia Appellate Court Rules Dismissed Negligent ATM Security Case With Armed Guard Present Must Be Heard By A Jury - In 1992, Stephen Ray Killebrew withdrew cash from a SunTrust Bank ATM in the Atlanta area and had returned to his car when he was jumped from behind. As he tried to flee, his assailant, who still has not been identified, shot Killebrew.

A Fulton County civil trial judge earlier dismissed Killebrew's claim that the bank failed to take proper security measures. But the Georgia Court of Appeals reversed the trial court judge and ruled that a jury must decide if the bank should have known the ATM was unsafe. The plaintiff alleges SunTrust should have known the bank was unsafe because another ATM customer had been robbed there five months earlier. SunTrust's attorney Fred M. Valz III argued the bank did not know about the earlier robbery when Killebrew was assaulted. Plaintiff's attorney Robert C. Koski said the incident was described in a police report and the bank should have known about it.

Koski also said his client was lured to the Roswell Road cash machine by the false appearance of special security, because a uniformed armed guard was patrolling the parking lot next to the ATM; but the bank said the guard was under orders just to prevent illegal parking and littering on the night of the attack. Plaintiff's counsel argued that the bank falsely "created an image of a safe haven", by having the armed guard patrolling the premises. Killebrew reportedly saw the guard and assumed the ATM would be safe. (*Atlanta [Georgia] Journal*, July 11, Peter Mantius, reporter).

- 39) ATM Customer Shot In Sacramento During Robbery Spree Sues Wells Fargo Bank - Just after midnight on Friday June 9, 1995 Brent Blevins, 25, was shot in the leg near a Wells Fargo Bank ATM by two men on a robbery and murder spree in Sacramento, California (see *May/June Newsletter*, Item #4). Andrew Crater, 19, and Thomas Robinson, 24, were arrested and charged with the shooting of Blevins, the robbery of other persons during the robbery spree, and the shooting death of Jim Pantages.

Blevins has filed suit against Wells Fargo, alleging it failed to provide adequate security. One year earlier, the suit alleges, there was a murder-robbery in the vicinity of the bank, and Wells Fargo "failed to take adequate security precautions to protect their customers," the Sacramento Superior Court suit said. (*Sacramento [California] Bee*, July 12).

JUDICIAL INTERPRETATION

- 40) California Appellate Court Overturns ATM Card Theft Conviction Because Bank Did Not Give Written Notice Of ATM Card Revocation - The California Court of Appeal, Third Appellate District filed an opinion on July 18, 1995 regarding the conviction of Theodore Charles Whight regarding Whight's conviction on four counts of fraudulent use of an access card and four counts of grand theft by false pretenses.

Briefly, Whight discovered that the ATM card connected to his defunct checking account at Wells Fargo Bank could still be used to obtain cash back at four local

Safeway stores. For several weeks, Whight made small purchases and used his ATM card to pay for the item and receive cash back, usually \$200 at a time. Whight defrauded Safeway of more than \$19,000 with this scheme. In a bench trial in the original court of jurisdiction, Whight was found guilty of all charges and was sentenced to six years in state prison and a \$500 restitution fine and \$19,460 in restitution to be paid to Safeway stores. An abstract of the case and the court's ruling is excerpted in **Bonus Section D**.

Of interest to California financial institutions is that California statutes contain a special technical definition of the term "revoked"--"Revoked access card means an access card which is no longer authorized for use by the issuer, that authorization having been suspended or terminated and *written notice thereof having been given to the cardholder*" (italics added). Because there was no evidence that the bank gave written notice to Whight that his ATM card had been suspended or terminated, the appellate court overturned convictions for part of the offenses charged against Whight.

Editor's note : The bottom line from this judicial interpretation is that California financial institutions (and perhaps those in other states as well) may be well advised to send **written** notice of revocation of cardholder privileges.

ATM CAMERA SUCCESS STORIES

- 41) Police Arrest Suspect In 11 Puget Sound Rapes With Help Of ATM Camera Photo - On May 25, 1995 Jeffrey Paul McKechnie, 26, of Sumner, Washington was arrested in Salem, Oregon when a police officer looking for stolen vehicles spotted McKechnie's car parked at a motel. McKechnie fled the Puget Sound area about May 12 after news media published a police composite drawing of a sexual assault suspect which was based on an ATM and convenience store security camera images, as well as the descriptions offered by 11 women the accused is suspected of having raped (see May/June 1995 *Newsletter*, Item #41).

A security video at a Kent, Washington convenience store captured an image of a man, believed to be McKechnie, using the card of a 63 year old woman who had been awakened in her apartment hours earlier by a rapist entering through a sliding glass door. After the man raped the woman, he forced her to reveal her PIN number and took her ATM card. The suspect withdrew \$200 from the victim's account, but was able to be identified from ATM camera photos by an unusual jagged-edged logo on the back of his jacket. Prosecutors say McKechnie's wife later identified the photographed man as her husband. After the publication of the security camera images, several people called police and identified McKechnie. (*Seattle [Washington] Post-Intelligencer*, July 11, Arthur Gorlick, reporter).



McKechnie

- 42) New York Trooper Arrests Card Thief From ATM Camera Video - On August 28, New York State Trooper Eric Underhill was investigating thefts from parked cars when he saw a man later identified as Michael Guthinger, 22, of Schenectady, whom the trooper recognized from an ATM camera photo which had been circulated among state police which showed a man using a stolen ATM card. Guthinger later admitted to police that he had used the ATM card which had been stolen from a woman's purse left in her parked car, along with her PIN number which was written down. Guthinger allegedly told police he used the stolen ATM card three times for a total of \$800 in unauthorized withdrawals. Guthinger also was wanted on a warrant from the state Division of Parole. ([Schenectady, New York] *Daily Gazette*, August 30, Jon Blackwell, reporter).



IN THE NORTHEAST

- 43) New York City Comptroller Robbed At Manhattan ATM - At 7:09 p.m. Friday, June 30, former New York City Comptroller, Elizabeth Holtzman, 54, was making a \$100 withdrawal at the Chemical Bank ATM on 28th Street and Park Avenue South, when she was robbed at gunpoint by two youths. The suspects took the victim's cash and a bank card, but Holtzman refused to give up her jewelry and ran out of the bank. Two uniformed firefighters heard Holtzman's cries and chased one of the suspects. A 17-year-old boy, Kenneth Brown, was nabbed near the bank. The second suspect, Rene Ellis, was arrested at his home, a few blocks away.

Holtzman, a former Congresswoman and Brooklyn district attorney, said she had just left her Park Avenue law office before stopping at the Chemical Bank ATM. She was not hurt in the robbery. No further details were published. ([Long Island] *New York Newsday (City Edition)*, July 1, Pete Bowles, reporter; July 2, Jim Cummins, reporter; *Staten Island [New York] Advance*, July 1; [New York, New York] *Daily News*, July 1, Jose Lambiet, reporter; [Newark, New Jersey] *Sunday Star-Ledger*, July 2).



Newsday File Photo
Elizabeth Holtzman



Suspect Rene Ellis

- 44) ATM Link To New York City Rape Investigated - About 7 p.m. on July 12, a woman, 24, was raped in her upper East Side penthouse apartment. The victim may have been followed home from an ATM machine where she just had made a \$400 withdrawal. According to police, the woman and her friend went out to an ATM machine at Lexington Avenue and 86th Street. When they came back, the friend noticed a man believed to be the suspect riding up in the elevator and later saw him in the hallway leading to the victim's apartment. Meanwhile, the door to the victim's apartment had been left ajar when she ran to answer the phone and the attacker walked right in. "He grabbed a butcher knife in the kitchen. He had it to her throat and took her to the bathroom. He ripped her clothes off and sodomized her," a friend of the victim said. A neighbor stated, "He threatened to kill her if she screamed, so she cooperated." The suspect also robbed the victim of the \$400. Police are looking for a tattooed man. The apartment house's management said they were stepping up security. ([New York, New York] *El Daily News*, July 14, Alice McQuillan and Jane Furse, reporters).
- 45) 75-Year-Old Syracuse, New York Woman Bashes Fleeing ATM Robber Twice With Her Cane - At 11:15 a.m. on Sunday, July 23, Sarah Jo Manno, 75, made an ATM withdrawal at the Wilson convenience store in Syracuse. An unidentified man pushed her into her car and grabbed her purse and \$40 from her hand. Manno told police that she tried to fend off the attack and struck her assailant twice with her cane. Manno was not hurt. (*Syracuse* [New York] *Herald-Journal*, July 24, J. Trout Lowen, reporter).
- 46) Ulster, New York Police Seek Teen ATM Bandit Who Gave Stolen \$80 Loot Back To Victim - At 4:30 p.m. on Friday, July 28 a man had just withdrawn \$80 from an ATM at the Kings Mall when he was approached by a male in his late teens, demanding the victim hand over all his money. The robber took the \$80 and tried to flee, but the victim stopped him and got his money back. The suspect then ran off across the parking lot. No further details were published. ([Kingston, New York] *Sunday Freeman*, July 30).
- 47) New York City ATM Robber Fails Twice In Just Minutes - On Thursday, August 24, Karl Armahizer, 32, was determined to take money from anyone who entered the ATM at the Chase Bank on 5560 Broadway, but was arrested after two failed attempts.

One victim came in to deposit his check and had only time enough to put in his card and enter his PIN when Armahizer shoved him aside and told him the machine didn't work, but then extracted \$500 from his account. The victim was able to retrieve his money.

Minutes later, Armahizer allegedly did the same thing to a 66-year-old man at the ATM. With stolen \$560 in hand, Armahizer tried to leave the bank, but he was followed by the victim and dropped the money on the ground, according to police. Police arrested Armahizer and charged him with robbery. ([Bronx, New York] *Riverdale Press*, August 31).

- 48) Shot Fired In Somerset, New Jersey Attempted ATM Robbery - At 1:30 p.m. on Monday, July 3 Gloria Worten was attempting to make a withdrawal at a New Era Bank ATM. Two suspects attempted to rob Worten but apparently did not see her husband, Charles Hightower, waiting for her in his car. One suspect fired a shot at Hightower, then Hightower chased the two men. The chase ended when Hightower struck the men with his car.

Alan J. Foat, 19, and Derrick Barnes, 23, were arrested and Barnes was taken to the hospital, where he was treated and taken to police headquarters. According to reports, it was Foat that fired the handgun. Foat was released from the hospital and was charged in connection with the incident. Bail was set at \$35,000. (*Somerset* [New Jersey] *Spectator*, July 6; [New Brunswick, New Jersey] *Home News*, July 7, Lonnie Mack, reporter).

- 49) Princeton, New Jersey Woman Abducted From Home And Forced To Make ATM Withdrawals - At 4:30 a.m. on Sunday, July 23 a Princeton Township woman was abducted from her house and was forced to drive her abductor to several ATMs, where the suspect withdrew an undisclosed amount of money. The suspect returned the woman to her house about 5:30 a.m. and fled the area on foot. (*Princeton* [New Jersey] *Packet*, July 25, Hank Kalet, reporter, front page story).

- 50) Union, New Jersey Man Robbed After ATM Withdrawal - At 8:30 a.m. on Thursday, July 28, a Union, New Jersey man was robbed at gunpoint by two thugs after making a \$250 withdrawal from a First Fidelity Bank ATM in Journal Square. The victim was not harmed and the robbers fled with his cash. ([Jersey City, New Jersey] *Jersey Journal* (City Edition), July 28).

- 51) New Jersey Teen Female Reports \$18,000 Loss On ATM Card - Between May 20 and June 1 someone allegedly used a stolen ATM card, belonging to an 18-year-old Middlesex woman, to remove \$18,000 from her United Jersey Bank account. The victim had received her bank statement in the mail and when she noticed that the balance was not correct, she went to the bank to check the balance. Then she remembered that her ATM card had been stolen from her bedroom in late May or early June. (*Piscataway* [New Jersey] *Review*, August 25).

- 52) North Brunswick, New Jersey Woman Robbed After Making An ATM Withdrawal - At 11:45 p.m. on Tuesday, August 29 a woman had made an ATM withdrawal at the NatWest Bank when she was approached by a man who demanded she turn over all her money. The victim screamed and ran away, but the thief went into her car and stole her purse which contained \$30 cash and jewelry. The thief fled on foot in an unknown direction. ([New Brunswick, New Jersey] *Home News*, August 30).

- 53) Two Delaware ATM Robberies Reported - 1) At 10:50 p.m. on Thursday July 27, a 25-year-old woman was robbed of her purse after she withdrew cash from a Wilmington Trust ATM on State Street in Dover, Delaware. She was approached by the robber as she entered her car, he grabbed her purse, a struggle ensued and he fled with the purse. 2) At 9:40 p.m. on Monday July 31, a man was walking away from a Wilmington, Delaware ATM after making a withdrawal when two men hit him on the back of the head, and punched and kicked him. The robbers took the victim's wallet

containing \$100. The suspects in this robbery are about 19 to 20 years of age, and were seen getting into a white Ford Mustang. ([Wilmington, Delaware] *New Journal*, July 29 & August 2; [Lewes, Delaware] *Daily Whale*, July 29; *Dover [Delaware] Post*, August 2).

- 54) West Newton, Pennsylvania Empty Envelope Fraud Nets \$600 - On June 26, the Commercial National Bank's West Newton branch was allegedly defrauded by Jan Aultz for a total of \$600 through the use of a MAC card. Aultz claimed to have lost his wallet on May 23 in the game room at a local resort which contained his MAC card and other credit cards. Aultz is then suspected of making \$1650 in empty envelope deposits, and withdrawals totalling \$600. ([West Newton, Pennsylvania] *Times-Sun*, July 5).
- 55) Milton, Pennsylvania 22-Year-Old Uses Mother's Discover Card For \$3150 In ATM Cash Withdrawals - On July 3, Milton police arrested Marcus Engleman, 22, and charged him with taking his mother's Discover card and withdrawing about \$3,150 from her account at various ATMs. Young Engleman faces several felony charges, including theft by unlawful taking, receiving stolen property and stealing a credit card. Police said that it took him about five weeks to conduct his thefts. His mother had no idea what was happening during the thefts. Engleman is incarcerated in prison in lieu of \$25,000 bail. (*Lewisburg [Pennsylvania] Daily Journal*, July 6).

- 56) Fort Washington, Pennsylvania Man Robbed At Gunpoint At ATM - A few minutes past midnight on Tuesday, June 27 a 36-year-old man was robbed at gunpoint after making a withdrawal at a MidLantic ATM in Fort Washington. After placing the money in his wallet, the victim went halfway to his vehicle when he saw two men walk up from the side of the building. One of the men pointed a single barreled rifle at him and said, "Give me the cash." The victim handed over the \$40 he had just withdrawn along with about \$7 he had in his wallet.

Police described one of the robbers as wearing a dark winter coat, dark pants and a wool cap. A composite sketch appears at right. ([Oreland, Pennsylvania] *Springfield Sun*, July 6, Linda Finarelli, report).



Police sketch of the armed robbery suspect who carried a gun.

- 57) Allentown Man's Use Of MAC Card Of Acquaintance For \$1277 Theft Lands Him In Jail - During May and June, Daniel Felix Jr., 26, and an accomplice used a MAC card of a woman Felix knew to steal \$1,277 through several ATM transactions. Felix allegedly obtained the woman's PIN number by watching the victim's daughter use the card. Felix faces charges of theft, receiving stolen property and unlawful use of a computer. ([Allentown, Pennsylvania] *Morning Call*, July 18).

- 58) \$247 ATM Withdrawal Grabbed And Stolen In West Chester, Pennsylvania - At 1:30 p.m. Monday, July 17 a woman had just withdrawn cash from a First Fidelity ATM and was walking away when a thief ran by and grabbed the \$247 from the victim's hand and fled. No weapon was displayed. The suspect was seen wearing black clothes and Timberline boots. ([West Chester, Pennsylvania] *Daily Local News*, July 20).
- 59) Card Forgotten In Bellefonte, Pennsylvania ATM Used For Unauthorized Withdrawal - On June 26 a man in Bellefonte, Pennsylvania mistakenly left his MAC card in an ATM after using it. The card was found in the machine by an unknown person who used it once to withdraw cash from the victim's account. The thief then attempted to use the stolen ATM card eight additional times, but was unsuccessful. The suspect was wearing a white T-shirt with unknown lettering on the front, a neck chain and was carrying a dark colored backpack. A photo of the suspect was obtained through the ATM camera. ([Clearfield, Pennsylvania] *Progress*, July 31).
- 60) Transient Pennsylvania Female Admits \$8400 In Stolen Card ATM Withdrawals - During March, Caroline Ezeugu, 23, who is staying in a women's shelter, used a stolen credit card to obtain cash from an ATM at the Integra Bank in Penn Hills, one of several illegal transactions she undertook this spring. Ezeugu pleaded guilty to federal charges of attempting several ATM cash withdrawals totaling \$11,900 using stolen credit cards, which are believed stolen from Texas and Florida, and successfully collecting \$8,400.

According to U.S. Attorney Cynthia Eddy, Ezeugu is unable to repay the money and ordered no restitution. Ezeugu faces a maximum of 10 years in prison, but will receive less than a year under federal guidelines. ([Greensburg, Pennsylvania] *Tribune-Review*, August 10 and August 24).

- 61) In Allentown, Pennsylvania Motorist Abducted, Beaten, Robbed Via ATM And Left Naked By Two Hitchhikers - At 1:30 a.m. on Tuesday, August 1, a 39-year-old man driving in Allentown was flagged down by two pedestrians, to whom he gave a ride. The two men soon forced the victim from his vehicle and assaulted him, hitting several times with a metal object. The suspects then demanded money, and the victim told them his wallet was in his truck. The robbers got the victim's wallet, and \$35, and found the victim's bank card and demanded that he tell the suspects his PIN, threatening him with death if he did not.

Suspect Jody Wellington, 25, drove to an ATM at Meridian Bank and withdrew \$200 from the victim's account. He then tried unsuccessfully to withdraw more money. Wellington and suspect Hayden L. Roland, 20, then drove the victim around and discussed what to do with him. At one point, Wellington said, "Why don't we just kill him?" The victim was taken out of the truck in a rural area and was told to take off his clothes. The suspects then made the victim lie down in a nearby creek. About a half-hour later, the victim got out of the creek and walked to a house on Valley Road. The police were called and the victim was taken to a nearby hospital for treatment.

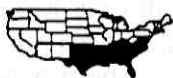
After leaving the victim, Wellington and Roland tried to withdraw cash three more times but couldn't because they had reached the daily withdrawal limit. Police were able to link the suspects to the crimes by the victim's identification of the two in a photo lineup.

Wellington and Roland are charged with kidnapping, robbery, two counts of theft and receiving stolen property, robbery of a motor vehicle, aggravated and simple assault, terroristic threats, reckless endangerment, unauthorized use of a computer, criminal conspiracy and four counts each of criminal attempt at the unauthorized use of a computer, theft and receiving. Each of the suspects are being held on \$110,000 bail. (Allentown, Pennsylvania] *Morning Call*, August 11, Aminah Franklin, reporter; [Lansdale, Pennsylvania] *Reporter*, August 12; [Doylestown, Pennsylvania] *Intelligencer-Record*, August 14).

- 62) Upper Darby, Pennsylvania Woman Made \$5,647 In False ATM Deposits, Then Withdrew \$1136 - On April 17 and 18 Patricia Duffy, 33, made 11 false ATM deposits to her Frankford Bank account totalling \$5,647. On April 17 through April 21, Duffy withdrew \$1,136 from her account. Investigator Robert Ervin said that Duffy admitted making the fraudulent withdrawals and deposits. Duffy stated that she would like to pay it back, but she has not done this. ([Newtown Square, Pennsylvania] *Haverford County Press*, August 30, Ida B. Fine, reporter).

- 63) Hanover, Pennsylvania Woman Buys Mobile Home, And Uses Credit Cards Found In Mailbox For \$1200 In ATM Withdrawals - On April 25 and 26, Tammy Mitchell allegedly used credit cards belonging to T. Kathleen Ashbaugh to withdraw \$1200 from two ATMs at Farmers Bank and Trust and the Bank of Hanover. Mitchell bought a mobile home in East Berlin from Ashbaugh and received the mailbox keys. Apparently a new Visa and MasterCard were reissued to Ashbaugh on April 17 and 18 and delivered to Ashbaugh at the old mobile home address. Ashbaugh realized she never received the credit cards when she was advised by credit card officials on June 22 that she could carry a \$3,000 balance.

On August 4, Mitchell denied using the victim's credit cards, claiming she sent them back in the mail. Detective David C. Leese showed her ATM pictures of her using the credit cards along with the dates and times of the transactions. Mitchell said that even though the pictures looked like her, it wasn't because she was at work on those dates. Mitchell's employer stated that she was on vacation on those dates. Charges against Mitchell are under review. ([Hanover, Pennsylvania] *Evening Sun*, August 30, Mike Hoover, reporter).



IN THE SOUTH

- 64) Laurel, Maryland Man Robbed of \$130 After Withdrawal From ATM - On Saturday, July 8 at 2 p.m. a 51-year-old man had made a \$130 withdrawal from an ATM at a

NationsBank branch on Baltimore Ave. when a robber grabbed the money from the victim and ran away. No further details were published. (*Laurel [Maryland] Leader*, July 13).

- 65) Silver Spring, Maryland Woman Threatened With Handgun For ATM Cash - On Sunday, July 30 at 6:30 p.m. a 51-year-old woman was approached by a man as she completed an ATM withdrawal at the First Virginia Bank on Georgia Ave. in Silver Spring. The robber was brandishing a handgun and ordered the woman to surrender her money. The victim handed over her ATM cash and the money from her purse after the robber had threatened her with the gun a second time. The robber fled on foot. ([Rockville, Maryland] *Montgomery Journal*, August 2).
- 66) Off-Duty Annapolis Cop Exchanges Gunfire With Robber At ATM - At 3:30 a.m. on Thursday, August 17, Annapolis Police Officer Wilbert Strickland, 33, was on his way home in Baltimore when he approached a NationsBank ATM. The suspect demanded the keys to Strickland's rental car. When Strickland started to back away, instead of pulling out his keys, he pulled out his service weapon, a 9mm Beretta semiautomatic. "The suspect fired off a shot at the officer, and the officer returned fire," Officer Tapp-Harper said. The suspect then ran back to his vehicle and fled the scene. Officer Strickland followed the suspect and flagged down a Baltimore police officer and reported the incident. No one was injured. No further details were published. ([Annapolis, Maryland] *Capital*, August 18, Christopher Munsey, reporter, front page story; [Baltimore, Maryland] *Sun*, August 18).
- 67) Arlington, Virginia Woman Robbed While Withdrawing Cash From ATM - At 11:05 a.m. on Wednesday, June 28 a woman withdrawing cash from an ATM on Jefferson Davis Highway was approached by a man who grabbed her money and then fled on foot. The suspect was wearing a baseball cap and gray pants. No further details were published. (*Arlington [Virginia] Courier*, July 5).
- 68) Arlington, Virginia Man Beaten, Robbed And Forced To Make ATM Withdrawals - On July 29 at 9:45 p.m. a 53-year-old man was stopped at a traffic light when two suspects entered his vehicle. One suspect got into the front passenger seat and the second entered the rear seat. The victim was made to get into the back seat and the first suspect drove the vehicle to Washington, D.C. The victim was then forced to withdraw cash from an ATM. The abductors then parked the vehicle in a parking lot and began to drink alcoholic beverages, which they made the victim drink also. The victim was then beaten, robbed and left in the parking lot. One suspect was wearing a burgundy tank top and gray pants. No further details were published. (*Fairfax [Virginia] Journal*, August 4; *Alexandria [Virginia] Port Gazette Packet*, August 10).
- 69) Alexandria, Virginia Man Robbed By Motorist After Making ATM Withdrawal - At 9:10 p.m. on Sunday, August 13, an 18-year-old man and three of his friends were approached by a motorist asking for directions. As the group walked away from the ATM, the motorist appeared again and placed his hand in his waistband as if he were reaching for a weapon. The suspect demanded money and asked the victim for his wallet. The victim complied and the suspect left the area in a gold Dodge Intrepid. The suspect was wearing a light-colored shirt and tan pants. No further details were published. (*Alexandria [Virginia] Port Gazette Packet*, August 17).

70) Huntington, West Virginia Herald-Dispatch Carrier Abducted And Forced To Make ATM Withdrawals - On July 15, a newspaper carrier was kidnapped and forced by two teen-agers at knifepoint and gunpoint to drive to local banks and to withdraw approximately \$650 from ATMs. After stopping for gas, the carrier tipped off a Huntington police officer who arrested the two teens in the carrier's car. Matthew James White, 15, and John Glenn Wagoner, 14, are being held without bail. No further details were published. ([Huntington, West Virginia] *Herald-Dispatch*, July 23).

71) Clarksville, Tennessee Man Robbed By Three Thugs At ATM - About 11 p.m. Thursday, July 13, Henry Harris, 63, approached a NationsBank ATM and withdrew \$20. Harris was trying to put it into his wallet, when someone grabbed him from behind. Another suspect approached Harris from the front and said that he didn't want to hurt him, he just wanted his money. Harris told police that the second suspect was carrying a stick which resembled a police baton. The two suspects grabbed the ATM cash and another \$10 from Harris' wallet and fled on foot.

Terrell Milton, 21, and Carlos Mason, 21, were arrested in this case and charged with robbery, and are being held on \$25,000 bond. A third suspect is still at large. ([Clarksville, Tennessee] *Leaf-Chronicle*, July 15, Richelle Thompson, reporter).

72) Charlotte, North Carolina Woman Tied Up, Held At Gunpoint, And Has ATM Card Stolen - During mid-July a man broke into the home of a 28-year-old Charlotte woman, tied her up, rifled through her things, spent more than an hour in her home and continuously threatened to kill her. The suspect fled from the house on foot. The woman was able to free herself and call police.

A surveillance camera at an ATM on South Boulevard recorded a transaction hours later in which the victim's ATM card was used. Police would like to question the man in the photo at right how he obtained the card. Investigators say they don't know whether this man is the same one who held a gun on the woman during the robbery last month.



Photo taken
at ATM

73) Clemson, South Carolina Student Abducted And Robbed At Gunpoint After ATM Withdrawal - At 9:45 p.m. Tuesday, August 29 a 21-year-old Clemson student went to an ATM at a Wachovia Bank to withdraw \$20, because he and his girlfriend had come up short of cash while eating at a restaurant across the street. A suspect, clad in a white mask, dark clothing and latex gloves and armed with what was believed to be a 9mm pistol, approached the car, pointed the handgun at the student and said things such as "Don't move," "Stay in the car" and "Don't try anything" and took the cash. The suspect then climbed into the back seat and pulled the car's cellular phone out of its holder. The robber ordered the victim to withdraw another \$200, but it would not go through. Then he tried for another \$100 but was denied again. The money was in the account, but the victim must may have just entered the wrong information.

The suspect ordered the victim out of his car and told him to walk away. Police believe that the suspect then drove off with the original \$200 in another vehicle or had an accomplice pick him up. ([Greenville, South Carolina] *News*, August 31, Robert King, reporter, front page story).

- 74) Augusta, Georgia Woman And Teen Robbed At ATM - At 2:30 a.m. on Wednesday, August 9, a 24-year-old woman and a 16-year-old Butler High School student were getting money from the ATM at Georgia Bank and Trust Co. as they were approached by a robber, who took at least \$200. The robber pointed a black semiautomatic handgun at the woman and the student when demanding the cash. No further details were published. (*Augusta [Georgia] Chronicle*, August 10).
- 75) Atlanta Neighborhood Group Reimburses \$280 Lost In ATM Robbery To College Student - On Tuesday, August 1 a college student was robbed of rent money she had withdrawn from an ATM at a Buckhead neighborhood NationsBank in Atlanta. Buckhead Coalition has reimbursed the college student the \$280 which was stolen. "We greatly regret the robbery...and want to reassure you of your relative safety from crime in Buckhead," said Buckhead Coalition President Sam Massell in a letter to the student. ([Marietta, Georgia] *Sandy Springs Neighbor*, August 16).
- 76) Georgia Bank Manager Who Is Police Chief's Wife Steals \$118,000 From Customer Accounts With ATM Card - Between May 1991 and April 1995, Rhonda Smallwood, 35, embezzled money from The Bank of Fitzgerald and Colony Bankcorp Inc. while employed there. Smallwood withdrew funds from customer accounts in the bank with her ATM card, also inflated bank expenses, took money from an account that was earning interest for the bank and also took money from various other bank accounts. Restitution to the bank has been made.
- Smallwood, who is the wife of Fitzgerald Police Chief William Smallwood, could face 30 years of imprisonment and a \$1 million fine. U. S. Attorney George Christian explained that the probation office will use the facts in the case, amount of money involved and Smallwood's position at the bank to determine the sentence. This case was investigated by the FBI and the U.S. Secret Service office in Albany. ([Fitzgerald, Georgia] *Herald Leader*, August 30, front page story).
- 77) Hollywood, Florida Police Seek Two Suspects In Three Attempted ATM Robberies - On June 30, Miguel Pratt, 21, was withdrawing funds from an ATM at First Union Bank, when two men came up behind him. One man was armed with a handgun. They took Pratt's money and searched his wallet. The robbers demanded Pratt carry out another ATM transaction and they took the cash from that withdrawal as well. Then the robbers forced Pratt to drive to two other ATMs but were unable to get cash. At that point, the robbers ordered Pratt to drive back to eastern Hollywood, where they got out of his car and fled. No further details were published. (*Miami [Florida] Herald*, July 4).
- 78) Florida Man Tricks ATM For \$1700 - On May 21, June 7 and 8, Laneal Simpson, 25, attempted to make a cash withdrawal from an ATM at the Everglades Federal Credit Union and the computer informed him of "insufficient funds." Simpson would not take "no" for an answer and found a way to override the system and illegally withdrew

money from several ATMs. Simpson admitted to police to illegally taking \$1700 from the Credit Union. Simpson was arrested when he attempted to cash his payroll check at the Credit Union, and was charged with three counts of grand theft. ([Belle Glade, Florida] *Sun*, July 6, Brenda Bunting, reporter, front page story).

- 79) Boca Raton, Florida Woman Abducted At Car Wash And Forced To Make ATM Withdrawal - At 10:20 a.m. on Saturday, June 24, a woman was vacuuming her car at the Sunshine Car Wash when a man approached her with a knife. The man ordered her into her car, rummaged through her purse and found her ATM card, then drove the victim to an ATM at the Great Western Bank and withdrew cash from her account. An ATM video image of the alleged kidnapper is shown at the right. ([Boca Raton, Florida] *Boynton Beach Times*, July 6).



- 80) Two Arrested In Miami Beach Abduction From Home And \$500 Forced ATM Withdrawal - About 10:30 p.m. Wednesday July 26, Ernesto Santistevan, 30, was followed on to the grounds of his Miami Beach home through an electric gate by four men in a blue four door Chevy Caprice. Santistevan was dragged into the abductors' car, was driven around for an hour, and then was forced at gunpoint to divulge his PIN number, which was used with his ATM card for a \$500 withdrawal. The victim was pushed from the abductors' car, but later aided police by spotting the car with two abductors in it. Two men, Adrian Wright, 20, and Aric Gainer, 17, confessed to the robbery. Police are looking for the other two robbers. (*Miami* [Florida] *Herald*, July 28).
- 81) Tampa, Florida Man Robbed At Gunpoint By Two Carjackers - On Saturday evening, August 26, Chuck Etheredge, 25, was forced at gunpoint by two men, into his own 1981 Camaro and then was forced to make \$600 in ATM withdrawals at a Barnett Bank at North 22nd Street and East Fowler Ave. Etheredge said that the robbers made a lot of threats, asked him where he lived, took his wallet and keys to his apartment. The robbers told him if he was lying, they were going to kill him. (*Tampa* [Florida] *Tribune*, August 28, Nancy Lawson, reporter).
- 82) Two Union, Missouri Men Charged With ATM Robbery And Kidnapping - Two men have been charged with the June 24 kidnapping and robbery of Corey Bounds of Newton, Missouri. Bounds was driving home when a vehicle in which the suspects were allegedly in, pulled over Bounds with blinking lights. The suspects then robbed Bounds of an undetermined amount of cash after forcing him to use an ATM card at a local bank. They also stole a 9mm pistol belonging to Bounds. Bounds was beaten and later thrown out on the side of the road. Two unidentified suspects have been arrested and a bond for \$50,000 has been set. (*Union* [Missouri] *Appeal*, July 5, front page story).

- 83) Fort Worth Citizens On Patrol Spot Three Teen ATM Robbers Who Shot Victim - At 11 p.m. on Saturday, August 26, Amy C. Compton, 26, was shot in the thigh during an armed robbery at a NationsBank ATM on East Seminary Drive in Fort Worth. As she began her transaction, a teen came to her car window, pointing a .380 caliber semiautomatic handgun at her and threatening to kill her. As Compton fumbled with her purse, another teen tried to get into her car and one of the boys shot her. Compton fled the bank parking lot and drove home, fearing that the robbers were following her.

Three teens have been arrested in connection with this robbery, on charges of attempted capital murder and engaging in organized criminal activity. Two Citizens on Patrol volunteers saw the shooting and followed the car long enough to write down the license plate information. Shortly thereafter, the teenage suspects were spotted at the NationsBank at University Drive and Berry Street by the same volunteers. (*Fort Worth [Texas] Star-Telegram*, August 28, Chris Vaughn, reporter).



IN THE MIDWEST

- 84) Three Wisconsin Residents Make 24 Fraudulent ATM Deposits of \$2005 And 40 Withdrawals For \$350 - A total of 64 transactions were made in a 14-hour span June 6 and 7 at TYME ATMs located at National Bank of Waupun's main office and at the Waupun West Shopping Center (see May/June 1995 *Newsletter*, Item #83). In all, the three suspects made 24 fraudulent deposits of \$2,005 through the empty envelopes. They received a total of \$350 in withdrawals in 40 attempts.

Stacy Zech, 21, Sarah Harteau, 19, and Daniel Bryan, 19, face multiple misdemeanor charges of being party to the fraudulent use of a credit card. Bank officials said the \$200 daily withdrawal limit on a TYME card likely prevented much larger sums of money from being taken. ([Fond Du Lac, Wisconsin] *Reporter*, August 9).

- 85) Suspect Arrested In Two Robberies In Two Weeks At Grayslake, Illinois ATM
- On Saturday July 8, at 2:20 p.m. a woman made a withdrawal at the Warren-Newport Credit Union ATM at Country Faire Plaza in Grayslake. A man approached her with a revolver and demanded cash, saying "This is not a joke. Give me the money, or I will blow your head off." The woman grabbed the cash from the ATM and gave \$200 to the robber.

A second robbery at the same ATM took place on Sunday, July 16 when a suspect matching the earlier robber's description demanded cash at gunpoint from a woman, who grabbed her cash and drove off.

The suspect in both robberies, Boyd Carter, 20, was captured in Gurnee, Illinois Sunday, July 16 by a patrol officer with the Lake County Sheriff's department based on a description of Carter's vehicle from the victim. The .22 caliber pistol believed used in both incidents was recovered in Carter's car, but Carter did not have the money from

the July 6 robbery. During questioning by Grayslake police, Carter confessed to both robbery attempts. (*Chicago* [Illinois] *Tribune*, July 11 and July 18, Ted Saylor, reporter; *Grayslake* [Illinois] *Review*, July 20, Leslie Spinner, reporter).

- 86) Grand Island, Nebraska Police Investigate Theft Of \$840 From Fake ATM Deposit - On 8:45 a.m. Saturday, August 26, a phony deposit was made at an ATM at Commercial Federal Bank in Grand Island. On the following Monday at 8:42 a.m. an \$840 cash withdrawal was made at the ATM. Police would not comment on whether the person listed on the account is a suspect. No further details were published. (*Grand Island* [Nebraska] *Independent*, August 30).



IN THE WEST

- 87) Oklahoma City Man Robbed At Gunpoint While Making ATM Withdrawal - At 10:20 p.m. Wednesday, August 2, a man was making a cash withdrawal at an ATM at Liberty Bank on NW 63 in Oklahoma City when a robber approached his car and pointed a gun at the victim. The robber got into the victim's car and told him to get as much money out of the machine as he could. The robber then ordered the victim to drive him to North Grand Boulevard and Glennbrook Drive, where the gunman got out and fled. No further details were published. ([Oklahoma City, Oklahoma] *Sunday Oklahoman*, August 6).
- 88) Gilbert, Arizona Woman Robbed At Gunpoint By Two Youths At ATM - Shortly after midnight on Friday, June 23, a woman stopped at the First Interstate Bank ATM on North Gilbert Road to withdraw \$20, when two suspects stepped out from behind some bushes and asked her the time. The woman told police she became "uneasy" and continued back to her car, when one of the men grabbed her car door as she was attempting to close it and pointed a gun at her. The second robber reached into the car and grabbed the woman's purse and fled on foot. The first man continued to struggle with the car door while still pointing the gun at her. The suspect eventually let go of the car door and attempted to wipe off his fingerprints with his shirt tail.

The victim said, "I thought I was going to die. It's really a very cold feeling (being faced with an armed robber), I really didn't know how it was going to end."

Gilbert police arrested a 16-year-old boy and an 18-year-old man in connection with the robbery. (*Gilbert* [Arizona] *Independent*, July 5, July 12 & July 26, Jeremy Handel, reporter, front page story; *Scottsdale* [Arizona] *Progress Tribune*, July 18, Ruthanne Gilbert, reporter).

- 89) Woman Robbed And Punched After Making A Withdrawal At ATM In Vancouver, Washington - At 11:20 p.m. on Friday, June 30, a 46-year-old woman was robbed at gunpoint after making a withdrawal at a SeaFirst ATM at Eighth and Broadway Streets. The suspect grabbed the woman by the hair and told her to "take all the money out or I'll shoot you." The suspect then punched the victim in the face, grabbed

her purse and fled. The purse contained \$25 and credit cards. No further details were published. ([Vancouver, Washington] *Columbian*, July 3, Tom Vogt and John Branton, reporters).

California Incidents

- 90) Two Gunmen Rob 63-Year-Old Man At ATM In Vista, California - Early Tuesday morning, July 11, Ralph Bassett, 63, drove up to the ATM at the Bank of America on West Vista Way when he was approached by two men. One man pointed a semiautomatic handgun at Bassett, and ordered Bassett out of his car. The second man forced Bassett to withdraw \$200 from the cash machine. The gunmen grabbed the money and ran. No further details were published. ([Oceanside, California] *North County Blade-Citizen*, July 12).
- 91) Couple Accosted At Ballpark In Walnut Creek And Forced To Walk Half Mile To Withdraw \$200 From ATM - At 12:15 a.m. on Sunday, July 16 as young couple that sat in the bleachers at Heather Farms Park ballpark were accosted by two young men who threatened to harm them unless they surrendered a wallet. When the robbers discovered an ATM card, they ordered the victims to walk about a half-mile to an ATM at Bancroft Village Shopping Center and to withdraw \$200. No further details were published. (*San Francisco* [California] *Chronicle*, July 17).
- 92) Taco Bell Employee Robbed While Making An ATM Deposit In Red Bluff - On Monday, August 14 a Taco Bell employee was making an ATM deposit at Tehama County Bank on South Main Street when a man armed with a rifle or .410 gauge shotgun, pointed the weapon at him and demanded the money. "The suspect ordered the victim to 'drop the bag, get in the car, and get out of here,'" said Red Bluff Police Cmdr. Mace McIntosh, "and that's exactly what he did. He wasn't about to take any chances of getting hurt." McIntosh said ATM robberies are uncommon in Red Bluff. "This is the first one this year." No further details were published. (*Red Bluff* [California] *Daily News*, August 14, Marsha Dorgan, reporter, front page story.)
- 93) Man Robbed At Solana Beach ATM - Shortly before 8 p.m. on Friday, August 18, a thief walked up to a man at a Bank of America ATM and threatened him with a black revolver and robbed the man of \$60. The thief was wearing a dark cap backward and a dark flannel shirt. No further details were published. ([Oceanside, California] *North County Blade-Citizen*, August 20).
- 94) Transient Santa Monica Woman Arrested In Attempted ATM Robbery - At 10:30 a.m. on Wednesday, August 23, a woman using the ATM at the Bank of America at 1430 Wilshire Blvd. felt something sharp press against her back. The robbery suspect, transient Mary Casey, demanded the woman's money and threatened to kill her. The victim ran into the bank and called police. Casey was apprehended a few blocks away. No weapon was found ([Santa Monica, California] *Outlook*, August 24).

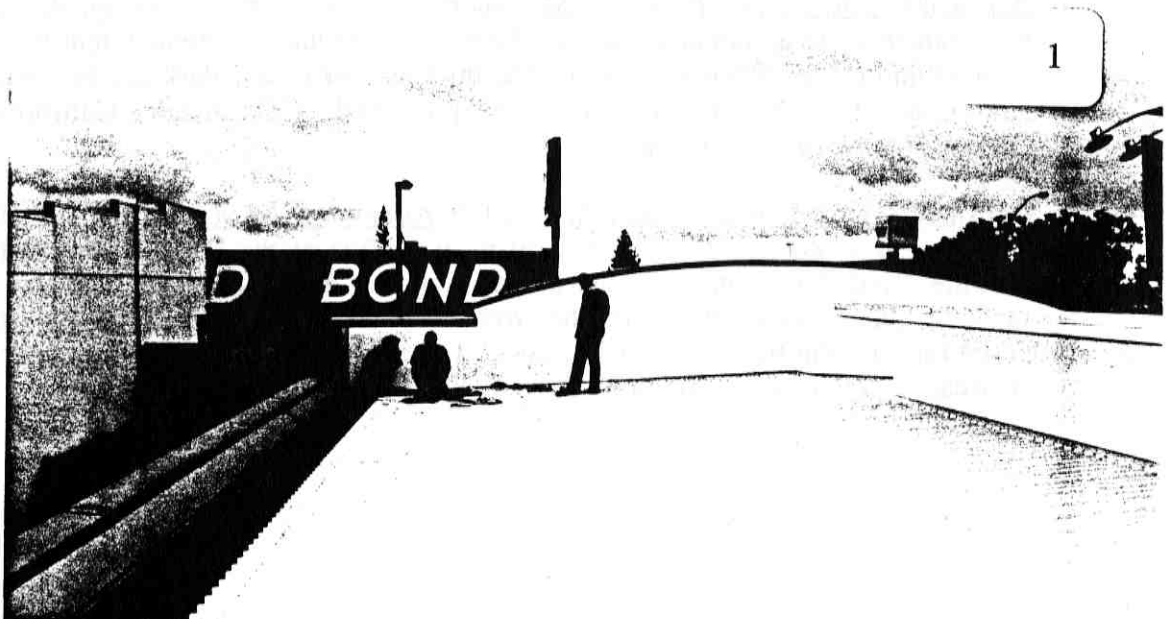


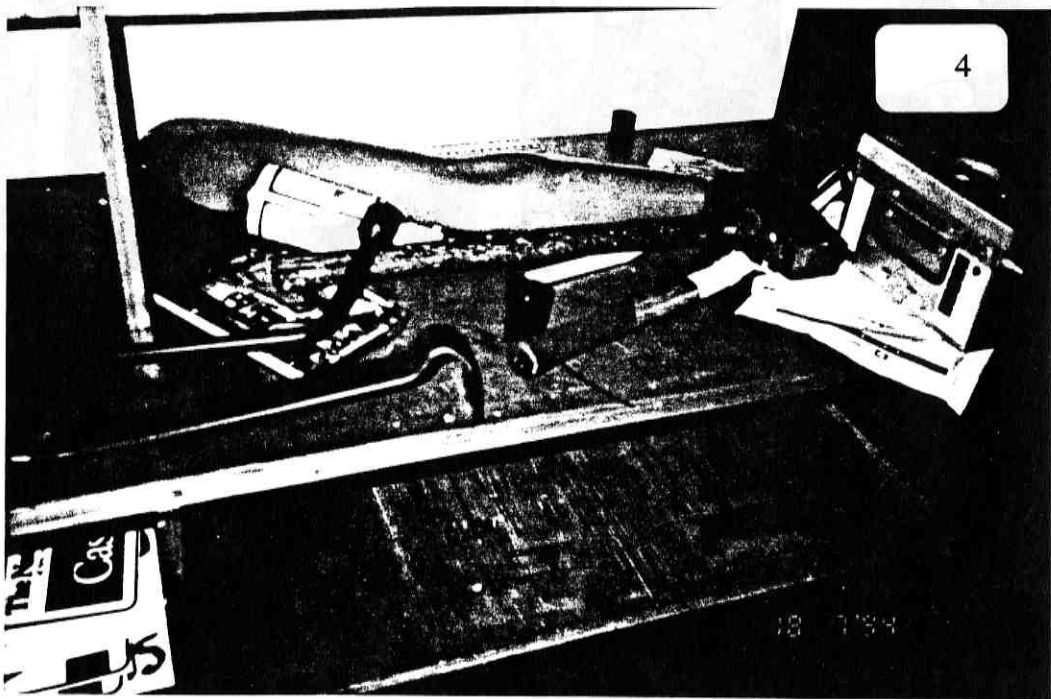
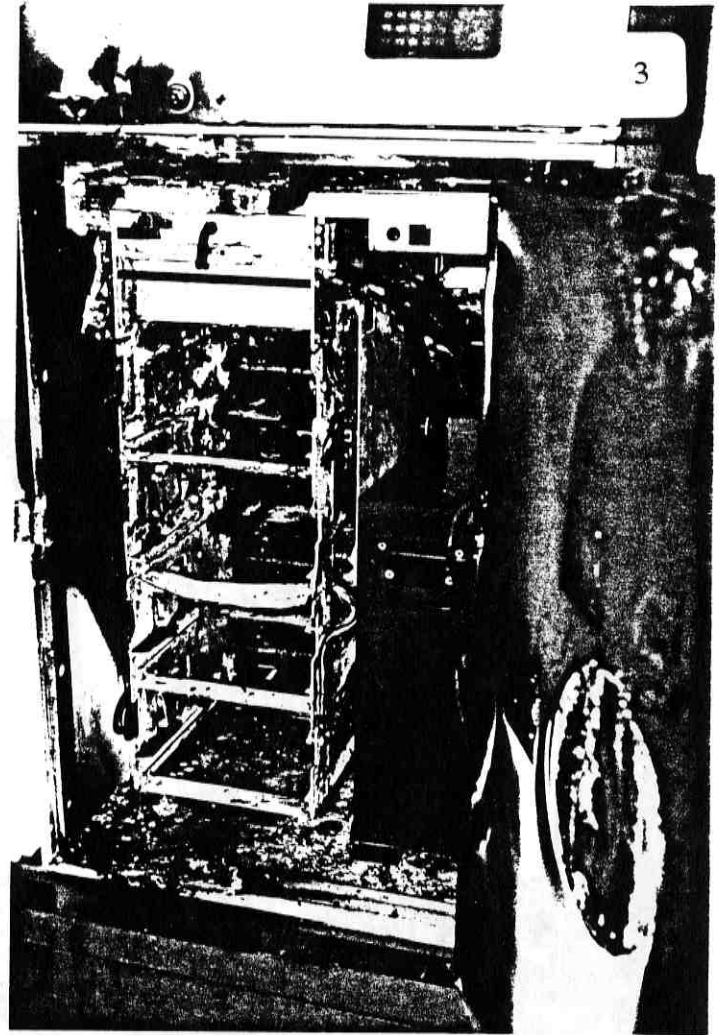
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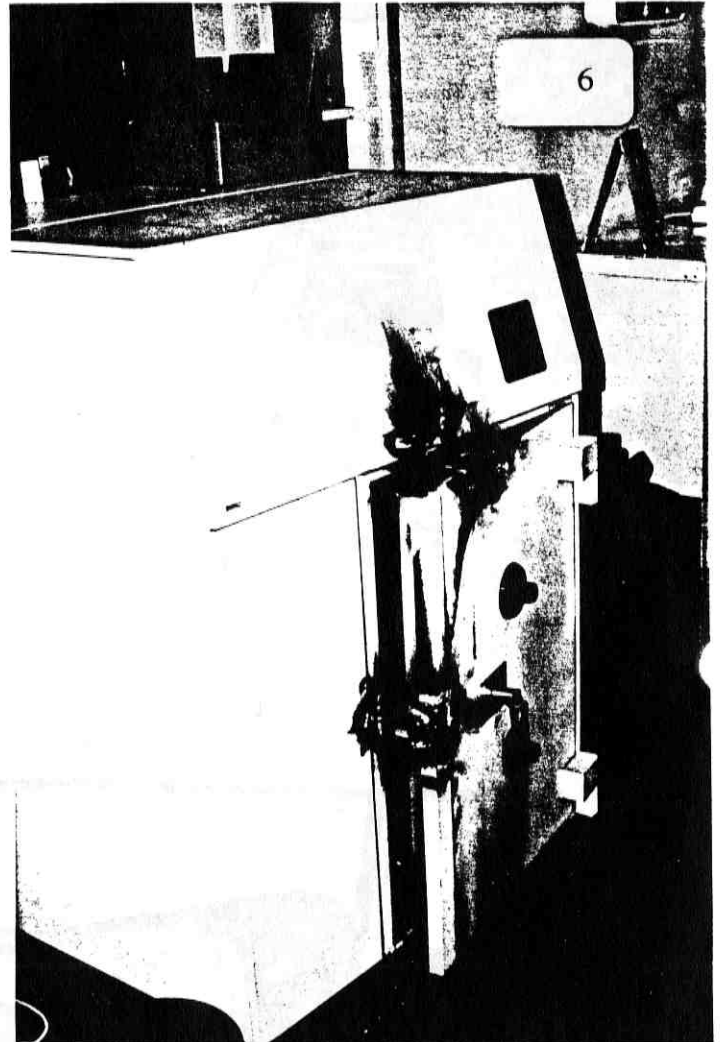
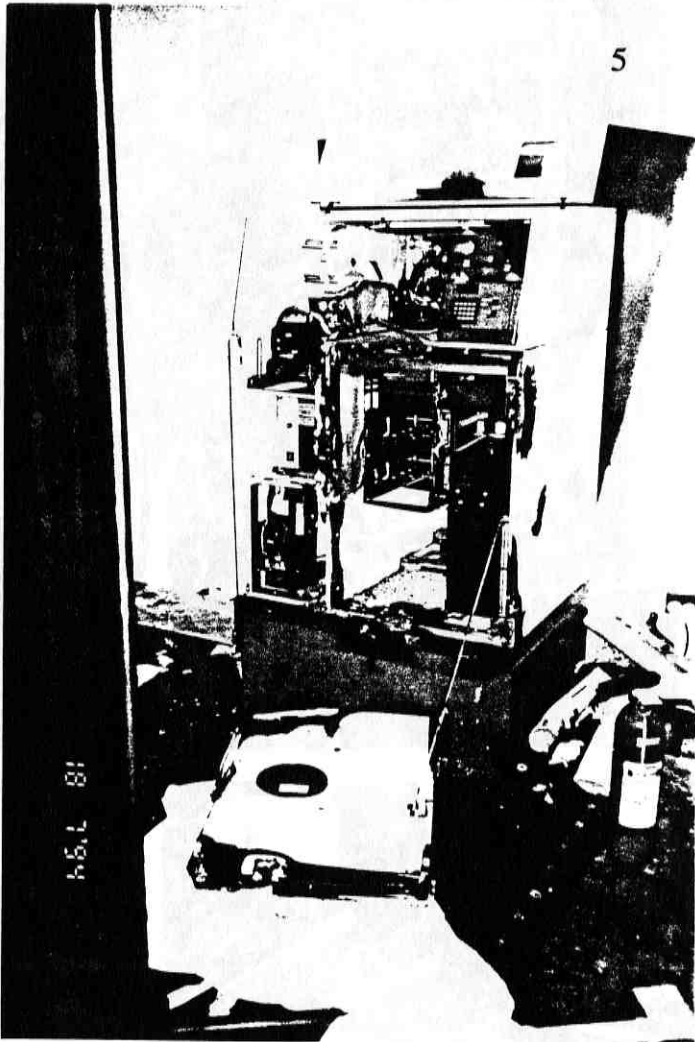
- 95) New Zealand Experiences Rooftop Raiders of ATMs and Ram Raids of ATMs During Past 18 Months - The nation of New Zealand has experienced multiple burglary attacks on its ATMs during the past 18 months. One group has been entering ATM facilities through the roofs (see following photos 1 and 2) and then using oxy-acetylene cutting equipment to enter ATM chests (see photos 3 and 4 following). The *modus operandi* of these ATM vault burglars is to enter the building directly above the ATM and then mask or bypass the alarm detector, and then cover nearby windows with heavy blankets and proceed with their attack. Their estimated total time to cut into ATM vaults with the oxy-acetylene torches is approximately eight to ten minutes. The first attack virtually destroyed the ATM and its contents. Following attacks on ATMs have gotten more skillful (see photos 5 and 6). The most recent ATMs burglarized were still operable after being looted.

All of the attacked ATMs were equipped with heat and seismic detectors, and were monitored 24 hours a day by security staff. Security guard response time in the early attacks was less than ideal, but now has improved.

A second type of attack on New Zealand ATMs has been the theft of entire ATMs by the so-called "ram raid", in which a truck or heavy vehicle will back and smash through the vestibule or entryway adjacent to a 24 hour accessible ATM. Then the attackers attach a chain around the machine and drive off with the ATM in tow. A New Zealand company has patented a device using a heavy steel base plate with chains to anchor the ATM and to counter this threat. To view a demonstration video of how this "Challenger ATM Chain-Guard" product works, contact the Editor at (612) 856-4884.







- 96) Canadian Man Gets Jail Time Despite Written Apology In Empty Envelope Deposit Scam - On July 28, John Joiner, 45, of Peterborough, Ontario, Canada received five months in jail, in part for a March 4 empty envelope deposit at an ATM. Joiner received \$80 after making an empty envelope deposit, which he used to buy alcohol. In the empty envelope was a note stating, "I know I made a bad mistake and I will pay back the money - John Joiner." Joiner made good on his promissory note and paid back the money. However he was arrested about three weeks later for driving while impaired and violating the terms of his probation. ([Peterborough, Ontario, Canada] *Examiner*, July 30).
- 97) ATM Thief Uses Pepper Spray In Calgary, Canada - About 3 a.m. on Sunday July 2, an ATM customer in Calgary, Alberta, Canada was sprayed in the face by a thief who then grabbed the victim's cash. Inspector Jack Beaton said several Calgarians recently had been victimized at ATMs : "We're advising people to be aware there could be people sitting and waiting for them (at the ATM)". No further details were reported. (*Calgary* [Alberta, Canada] *Sun*, July 3).

ATM CONSUMER SAFETY EDUCATION

Several news items related to ATM consumer safety education were published during July and August of 1995:

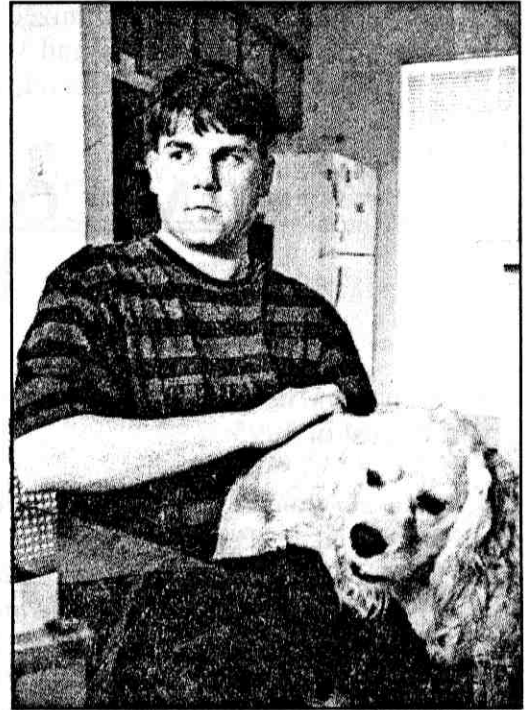
- [Washington, D.C.] *Bankers News*, July 4
- [New Castle, Pennsylvania] *News*, July 29, Nancy Lowry, reporter
- [Philadelphia, Pennsylvania] *Guide (Kensington/Richmond Edition)*, August 17
- *Staten Island* [New York] *Advance*, August 2, Reginald Patrick, reporter
- Salem [Massachusetts] *Evening News*, August 24, Kelly Bouchard, reporter
- *Whitewater* [Wisconsin] *Register*, August 3
- [Waukesha, Wisconsin] *This Week! (West Allis Edition)*, August 7
- *Janesville* [Wisconsin] *Gazette*, August 20
- [St. Croix Falls, Wisconsin] *Standard Press*, August 31
- *Tunica* [Mississippi] *Times*, July 13, Rosemary Tindle, reporter
- [Tucson] *Arizona Daily Star*, July 30, Alan D. Fischer, reporter
- *Odessa* [Texas] *American*, August 28, Kristie Hayward, reporter
- [Tillamook, Oregon] *Headlight-Herald*, August 2
- [Tacoma, Washington] *News Tribune*, July 31 & August 7
- [Novato, California] *Marin Independent Journal*, July 18, Richard Polito, reporter and
- [Los Angeles, California] *Investor's Business Daily*, August 16, Grace W. Weinstein, reporter, front page story.

NEWS OF WEIRD ATM INCIDENTS

- 98) Florida Dog Who Took Bite Out Of ATM Card Foils Carjacking And Abduction - About 9:30 p.m. on Wednesday July 19, Jonah Lowery was working alone at a computer in the business in Sarasota, Florida where he is employed. Three strangers smashed a window, and then came in through the door. The three thugs demanded Lowery's wallet and car keys, and held a pistol to his head as they led him into the trunk of his Honda. The three men drove off, stopping for gas and to pick up friends. At an ATM on US 301 in Sarasota, the abductors tried for 15 minutes to get cash from Lowery's bank account. When his card wouldn't work, they asked him repeatedly for directions.

Lowery immediately thought of his one year old dog, Jaimi, a cocker spaniel that had munched his ATM card earlier in the week. The ATM kept rejecting the card long enough that Caroline Zimmer, who works at a shop near the ATM, thought she was witnessing a drug deal and called police. Once police arrived, Lowery was able to escape from the trunk of his car by folding down the back seat.

"If (the abductors) would have gotten the card to work quickly and left in his car again," Zimmer said, "who knows what would have happened to him." Lowery credited his dog for "taking a bite out of crime". "Most of the time," Lowery said, "I get mad at Jaimi when she (chews on things like my ATM card), but this time I'm pretty happy." (*Sarasota [Florida] Herald-Tribune*, July 21, Lou Ferrara, reporter, front page story).



STAFF PHOTO/MIKE LANG

Jonah Lowery and his dog, "Jaimi."

- 99) Iowa Fire Fighters Discover Orphan ATM In Shed - Owner Is Unknown - On July 12, the Des Moines (Iowa) Fire Department was called to a house fire at 976 - 25th St. After putting out a fire, they returned to their fire stations.

After discovering later that they were missing a piece of their fire fighting equipment, the fire fighters returned to the home to see if they had left it there. On their return visit, the fire fighters discovered an ATM in a shed behind the house. From the amount of dust and other debris that had accumulated on the ATM, it was apparent that it has been in the shed for some time. The owner of the ATM was unknown, and Des Moines police detectives were checking for reports of any lost or missing ATMs. Police took the orphan ATM to the station while they were investigating the case. (*Des Moines [Iowa] Register*, July 14).

- 100) California Man Deposits "Non-Negotiable" Promotional Check For \$95,093.35 In ATM Then Withdraws Funds In Cashiers Check Which He Refuses To Return To The Bank - In May 1995, Patrick Combs of San Francisco received a junk mail "non-negotiable" promotional check from the Association of Certified Liquidators. On a whim, Combs wanted to see if a bank would accept a "non-negotiable" check. On May 22 Combs deposited his \$95,093.35 "check" in an ATM. The bank credited his account for that amount.

Combs said, "I was having fun with it. I would call my bank for my bank account balance and hear it jingle 'over \$100,000'" he said. Twice, Combs went to a bank teller to see if he could withdraw the money in the form of a cashiers check. Each time the teller said he could. So Combs withdrew every penny and put it in a cashier's check, which he then stored in that bank's safe deposit box. First Interstate Bank noticed the error on June 5, but Combs said he wasn't notified until June 22. Meanwhile, First Interstate froze his account and the ATM machine captured his ATM card.

A bank security officer called Combs and demanded the cash back. But when Combs said he was on vacation and couldn't get to the safe deposit box, the security officer demanded permission to drill the box open. Combs said he was initially prepared to return the money, but the bank's bad attitude changed his mind. (*San Jose [California] Mercury News*, August 17, Associated Press Story).

- 101) California Man Who Pissed On ATM On Busy Street Corner Is Pissed Off As He Is Hauled Back To Jail - On Friday night, July 28 on the busy corner of Fourth Street and Mendocino in Santa Rosa, California passersby were startled to see a tattooed man in a tank top urinating on an ATM. After completing his illegal peeing, the man wandered down Fourth Street with a buddy in and out of a few bistros and bars.

The malefactor seemed to have made a safe escape, until an offended witness pointed out the violator to a passing police officer, who called the man over to the squad car. While running a check on the tattooed man, the police officer discovered outstanding parole violations and hauled the then pissed-off jerk back to the hoosegow. ([*Mill Valley, California Pacific Sun*, August 2, Alex Horvath, reporter).