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KEY EVENTS NATIONALLY

INTERNATIONAL ATM FRAUD

- 1) “Card Wizard” Internet Program Generates Usable But Counterfeit Card Numbers From BIN Numbers Resulting In Major Counterfeit Card Losses - An Internet accessible program, Card Wizard, can generate legitimate VISA or MasterCard numbers from your financial institution’s BIN number. Losses were noted as early as December 1995. The counterfeit cards are used primarily in Asian countries such as Japan, Korea, China, Malaysia as well as Australia. The CUNA Mutual Group has issued an August 21, 1996 bulletin warning about these counterfeit cards (see **Bonus Section A** for full text).

Cited in the bulletin were the following:

“* A credit union was hit by counterfeit card losses in December of 1995. Sixty of their cards were hit for a total loss of \$70,000. Two weeks ago [in August 1996] the same credit union was hit again. But this time they were ready! The credit union had implemented several of the loss prevention devices, such as CVV. And [they] had implemented the CRIS program, a fraud detection system. These loss prevention devices kept the credit union’s losses to a minimum.

* Last week [mid-August 1996] another credit union wasn’t quite as fortunate. Approximately 50 of their cards were hit with losses in excess of \$250,000. Counterfeit card purchases were made in Japan and Indonesia for electronic and computer equipment. The credit union had not yet implemented any of the security devices listed below.

* CUMIS risk management offers the following recommendations:

1. Decline any expiration date mismatches, even if you are using CVV/CVC.
2. Make sure all cards have CVV/CVC security codes.
3. Carefully review your foreign transaction reports and investigate transactions in Korea, Japan, China, Malaysia and Australia.
4. Review the overlimit rejections report. Many counterfeit losses begin with an attempted transaction over the card limit.
5. Compare the excessive transactions and excessive decline reports to the above.
6. Contact your processor’s security department for help and use their neural network.
7. Report any foreign losses to VISA or MasterCard to avoid additional charges.”

The full text of the CUNA bulletin and the CUMIS risk management publication “Plastic Card Controls” is included in the **Bonus Section A**.

- 2) London Fraudsters Using Telephoto Cameras To Spy Card Numbers And PINs Hit Banks For £3 Million - A London gang of three or four people using a telephoto camera to spy both the card numbers and PIN numbers of unsuspecting ATM customers are plaguing London banks. The telephoto camera is usually placed in a building opposite the ATM, and zooms in on both the card number and the PIN number entered on the keyboard. When blown up on a large-screen TV, the numbers are said to be easy to distinguish. These important data are then transferred to the magnetic stripe of a bogus card, which is used to plunder the account. Abbey National Bank has lost £1.2 million to date in this scheme. Other banks and building societies, including Halifax have also been victimized, bringing total losses to this fraud gang close to £3 million. The London Metropolitan Police check and credit card squad is believed to know the identities of this gang of card fraudsters, although arrests have not been made.

Earlier in 1995, police arrested and charged more than six people from two gangs for similar scams on Abbey National and Royal Bank of Scotland, among others. It is believed that those involved with the current fraud have connections with those already arrested.

As a result of this card fraud epidemic, Abbey National has begun a replacement program for its 800,000 ATM cardholders "as a matter of urgency". Chris Wermann, of Abbey, said that all Abbey cardholders that had been victimized with this scheme have been compensated for their losses. He added that the newly-issued cards had additional security measures incorporated into the magnetic strip that will make it much harder for this type of scam to be successful in the future. ([London, England] *Times*, November 4, Robert Miller, reporter).

- 3) Crooked London Waiter Keeps Couple Waiting While He Runs To ATM For £300 Withdrawal On Their Card -When Alex and Susan Lawrence celebrated their silver wedding anniversary at a London restaurant this year, the final bill came to more than they had bargained for. The couple ended up paying £370, or the equivalent of \$584, for a meal that should have cost just £70. They were the victims of an opportunistic credit-card fraudster who also happened to be their waiter.

The waiter watched as Lawrence entered his PIN into the portable electronic card reader to pay for the meal, then the waiter explained that he would have to check the card details with the bank, as the reader appeared not to be working. The waiter disappeared with the card for about five minutes, enough time for him to slip out and withdraw £300 from a nearby ATM. The Lawrences only discovered their loss when they received their bank statement two weeks later. ([Paris, France] *International Herald Tribune*, November 11, Barbara Wall, reporter).

ATM Fraud Schemes

- 4) Maryland Man Uses "Elaborate Video Equipment And Listening Devices" To Collect ATM Account Numbers And PINs Electronically From Remote Location - \$72,000 Lost - Two Maryland fraudsters were able to scam more than 60 Aberdeen Proving

Ground (APG) Federal Credit Union customers out of more than \$72,000 by using their ATM card and PIN numbers on counterfeit cards. Joseph Gregory Barcase, 47, of Rising Sun, Maryland and a neighbor of his, Brenda Jean MacKenzie, 34, are alleged to have manufactured bogus credit cards complete with magnetic strips.

Barcase was the mastermind and technician of the scam, which allegedly got account numbers off discarded ATM receipts and receipts taken from a locked trash can at three APG Federal Credit Union branches. Much more importantly, Barcase is alleged to have used "elaborate video equipment [and] listening devices" to monitor ATM transactions as they were being made, which enabled him to gather both account numbers and the valid PIN numbers.

Maryland State Trooper Stanley Wilson, who coordinated his investigation with the U.S. Secret Service, said Barcase used a powerful telephoto lens on a micro video camera, which could read the letters on a business card 100 yards away. Most interestingly, Trooper Wilson said Barcase placed a miniature microphone and transmitter near the ATM keyboard which is believed to have captured the electronic pulses or tones generated by each key, and transmitted them to Barcase nearby. Barcase allegedly was able to use his electronic eavesdropping equipment while sitting in his car outside an ATM machine.

Barcase then allegedly encoded stolen account numbers onto the mag stripes of other credit cards. MacKenzie's role in the scam was using the bogus credit cards to make purchases.

The frauds began in April 1994, and was broken when an alert store clerk noticed that the embossed account number on a bogus credit card did not match the number on that card's magnetic strip. Barcase was charged with a similar series of crimes in a 1991 case in Harford County, but those charges ended up being dropped.

Barcase reportedly drove an old car, lived in a modest house, and was motivated by the challenge to beat the ATM system. Federal charges are pending in the case, according to U.S. Secret Service agent Doug Roloff of the Baltimore office.

Editors Note: This incident appears to be one of the first published cases of electronic eavesdropping being used from a remote location to capture valid card numbers and PIN numbers. ([Elkton, Maryland] *Cecil Whig*, December 11, Jim DeCoursey, reporter, front page story; [Bel Air, Maryland] *Aegis*, December 13. Jim Kennedy, reporter).

- 5) Four Florida Fraudsters Use Stolen Credit Cards And ATMs For \$275,000 In Fraudulent Withdrawals - Four Florida men were charged with bank fraud in Broward and Palm Beach counties in Florida. Bellal Hamze and Eduan Perez allegedly opened savings accounts at NationsBank and SunTrust branches in Broward. Using stolen credit cards, the two used an ATM to transfer credit card debits into the accounts. Then they used the ATM to make cash withdrawals.

On September 9, a fraud investigator from The Bank of North America in Lauderhill spotted similar transactions on an account opened by Vernon Donaldson. Donaldson denied his participation in this scheme, but he was identified by a bank teller as the person who opened the account. Also involved was Patrick Jones with similar withdrawals. All four men are acquaintances, according to prosecutors. Case involved losses totaling \$275,000. Charges were filed in U.S. District Court in Fort Lauderdale. ([Fort Lauderdale, Florida] *Sun-Sentinel*, December 30, Nancy San Martin, reporter).

- 6) ATM Card Scam Described By Insider - The *California Highway Patrolman* described a holiday week-end fraud scam by a Boston man who goes by the nickname of "Blackie" who said, "I'm 32 years old and I've been pulling scams as long as I can remember. People ask if I've ever had a real job. Not that I can remember. There might have been one after I got my release from juvenile detention. I delivered pizzas for a while."

Blackie insists scamming isn't as easy as most people think. "A lot of planning and hard work goes into a good scam. I like simplicity and that's why this holiday week-end ATM scam was so great, in fact, its one of my favorites." Blackie and his associates chose a Memorial Day weekend for the swindle. They recruited some college students and told them they were buying ATM cards and their PINs for \$1000 each. Anyone who helped Blackie get such a card and PIN would be paid on the Tuesday following Memorial Day. "These kids would report their ATM card stolen on Saturday on the holiday weekend. That means that the claim wouldn't be processed by the bank until the following Tuesday. Two kids came across with 20 cards for our use just before Memorial Day weekend started."

That Friday afternoon, Blackie began cashing in the ATM cards. "All we had to do was put an empty envelope into the machine claiming we had deposited \$1000 cash, and then started withdrawing the money," he said. "Most of the cards had a \$200 a day limit, so we hit all the accounts at least once a day every day for four days. It was an incredibly successful weekend. We each made over \$6000, we paid the kids \$500 each and the card owners \$100 each."

But what about the promise to pay them \$1000 for each ATM card and PIN? Blackie smiles. "That brings up the first lesson when you are getting involved in a scam," he said wagging his finger. "Never, never trust a crook". ([Sacramento, California] December 1995, Rick Lanning, reporter).

- 7) Pennsylvania Gas Station Attendant On Probation Is Charged In ATM Card Theft - On December 5, Vivian Vann, 24, an attendant at a Mobil gas station in Fort Washington, Pennsylvania was charged with theft and use of credit cards. One customer said she had used her MAC ATM card to make a purchase at the gas station on November 20 and had been waited on by Vann, who spied the customer's PIN number. The customer said later in the day she noticed her MAC card was missing and reported it to her bank.

The bank advised the customer that two ATM withdrawals, totaling \$400 had been made from a MAC ATM a half block from the gas station, and within four minutes after the customer had purchased gas at the Mobil station. According to police only two employees were working at the time the customer made her purchase at the Mobil station. A surveillance video tape showed that Vann had been missing from the gas station for 11 minutes after the customer's purchase. According to police, at the time of the card theft, Vann was already on probation until the year 2003 for aggravated assault with a firearm and related offenses. ([Fort Washington, Pennsylvania] *Colonial*, December 20).

ATM-Related Shootings, Deaths And Serial ATM-Robber

- 8) Suspect Arrested In ATM Robbery And Shooting Of Pennsylvania College Student In Head Is Believed Involved In Murder Of Three People And Wounding Of Six In Four Month Robbery Spree - On Sunday, November 26, Michael Knox, 22, a student at Chatham College in Greensburg, Pennsylvania was accosted by two men and was forced to withdraw cash from an ATM in East Liberty. Knox then was shot in the head. Paris L. James, 20, was charged with attempted homicide, aggravated assault and robbery in the shooting of Knox.

James' alleged accomplice, Anthony Martin, 18, (see photo at right) was arrested earlier in connection with a string of violent robberies in the area in the previous four months. Police believe three people were killed and up to six wounded in the crime spree involving James and Martin. Martin, who is charged with aggravated assault and robbery in Knox's shooting, also is charged with criminal homicide in two other deaths.



Paris James, now 20, pled guilty to several of the charges, and on September 6, 1995 was given consecutive life sentences plus an additional 100 to 204 years for other crimes to be served if James is ever eligible for parole. The sentence ensures that James' guilty pleas will result in him spending the rest of his life in prison. James' attorney said James went on a three-week binge of robbing and killing to feed a drug habit. Deputy District Attorney Anthony Krastek said James had no remorse for what he did, noting that in reference to the murder victims, James told police: "[Expletive] them. They're just casualties." ([Greensburg, Pennsylvania] *Tribune-Review*, December 2, Todd Gutnick, Reporter).

9) Cleveland Woman Shot Dead In Her Car Near ATM In Front Of Her Four-Year-Old

Daughter: Two Suspects Arrested - About 8:15 p.m. on Wednesday, December 13, Robin Kasper, 31, was fatally shot in her car after withdrawing \$100 from an ATM outside National City Bank at East 71st Street and Broadway in Cleveland, Ohio. Police believe the two men wanted in Kasper's slaying had pulled up to another ATM machine about 20 feet behind Kasper's car. After Kasper withdrew her cash, the two robbers approached her and demanded her money. Kasper reportedly handed it over to the robbers, then one of them choked her and shot her in the heart in the presence of her 4-year-old daughter, Salina, who was in the car beside her. The screams of the 4-year-old alerted passersby, and a woman took Salina out of the car and called police. An ATM camera captured an image (below right) of one of the suspects in the case.

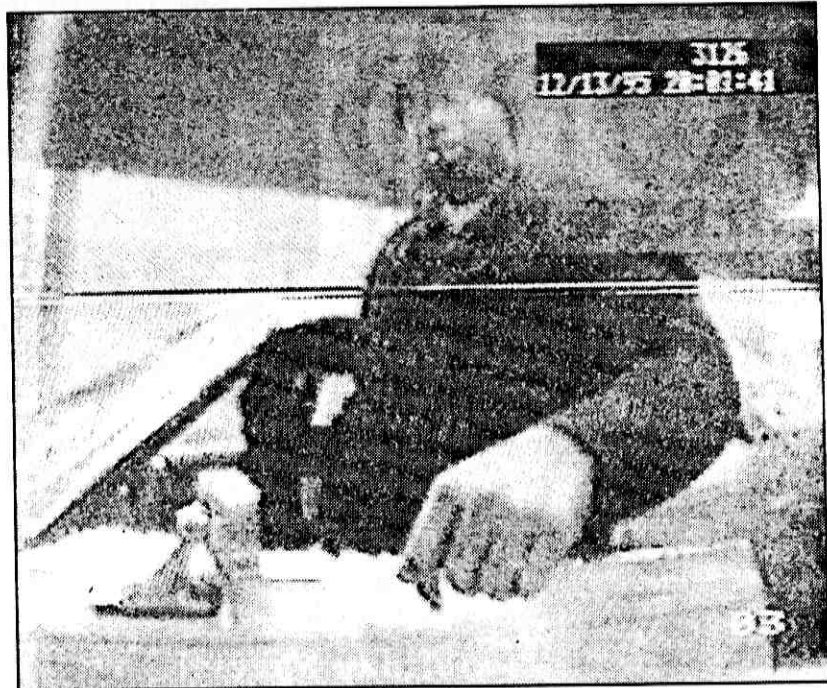


Robin Kasper was fatally shot while in her car Wednesday night after withdrawing money from an automatic teller machine. She is with her daughter Salina in this family snapshot. Salina, 4, was with her mother, but was not hurt.

The next day, Cleveland police spotted the car used in the robbery and arrested the driver. Vincent Wright, 29, of Cleveland was charged with aggravated murder. Homicide detective Greg Kunz said, "His excuse was that he didn't mean to shoot her." After questioning

Wright, police also arrested Jason Johnson, 25. A .25 caliber automatic handgun believed used in the shooting was found under a crib in Johnson's home. Both men have prior arrest records. Both men lived with girlfriends who have children, and both men have jobs as welders at a plating company.

The suspects apparently decided to commit the robbery after having a couple of drinks after work. National City Bank had offered a \$5000 reward for information leading to the arrest and conviction of the



This bank photo shows one of the men police are seeking in the fatal shooting of Robin Kasper at the automatic teller machine of the National City Bank branch at E. 71st St. and Broadway.

perpetrators of this crime. The Cuyahoga County reward commission offered an additional \$3000 reward. ([Cleveland, Ohio] *Plain Dealer*, December 15 & 16, Douglas Montero and Maggie Martin, reporters, front page story).

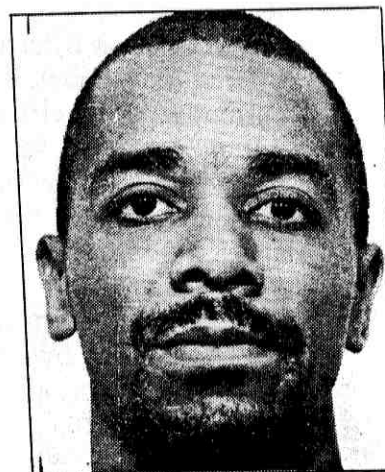
- 10) 26-Year-Old Woman Lawyer Stabbed To Death Near Washington, D.C. ATM - Shortly before 8 p.m. on Saturday, December 16, Bettina Pruchmayr, 26, was found lying on the pavement near a Citizens Bank of Washington ATM at Florida Avenue and Fourth Street NE in the District of Columbia. Pruchmayr, a lawyer for the nonprofit World Federalist Association, had been stabbed numerous times in the abdomen and died shortly thereafter. Police believe Pruchmayr had withdrawn \$20 from the ATM and was getting into her 1987 Ford Mustang when the suspect, Leo Gonzales "Peabody" Wright accosted Pruchmayr with a knife, telling her to move over into the passenger seat of her car or he would stab her.

About 7 p.m. a bank security camera captured a dark-colored Mustang driving into the parking lot. Two witnesses, neither of whom attempted to intervene, told D.C. police they saw two people inside that car struggling or tussling over something - a black male was in the driver's seat, and a white female was in the front passenger seat. The first witness reported hearing a woman screaming, and a man saying, "Give me the God damn money"; and the woman screaming back, "No! No! No!" When the woman tried to get out of the car, the man grabbed her by the neck. That witness left the area briefly and returned to find Pruchmayr lying on the ground and the man and the car gone.



Bettina Pruckmayr

The affidavit filed by homicide detective Jim Trainum stated, "The black male ran to the ATM and attempted to use the decedent's ATM card, utilizing the decedent's correct [access code]. The black male returned to the Ford Mustang, entered the driver's side door and drove away. Missing from Pruchmayr's belongings were her VISA and MasterCard and her ATM card, a gold bracelet, a watch, a ring, her drivers license and a dark green and black purse. D.C. police officers searching Wright's room in a rooming house recovered knives, a shotgun, assorted credit cards, assorted jewelry, a mask, assorted wallets, purses and luggage, and Pruchmayr's driver's license, her Pennsylvania Bar Association membership card, some of her jewelry and a note Wright had written with her name, address and phone number on it.



Leo Gonzales Wright

Wright had just completed serving 17 years in prison for the robbery and murder of a D.C. cab driver. He had failed to keep appointments with his parole officer, and had tested positive for heroin and cocaine while on probation, yet had not been reincarcerated. He also had been indicted on a felony drug charge. Wright was being held without bond on charges related to Bettina Pruchmayr's murder.

On September 9, Wright avoided the death penalty by pleading guilty to the stabbing death of Bettina Pruchmayr, carjacking, first-degree premeditated murder while armed, two counts of first-degree felony murder while armed, armed robbery and kidnapping and guilty pleas in unrelated December 12 carjacking. Prosecutors asked for a sentence of life without the possibility of parole. Sentencing U.S. District Judge Emmet Sullivan said to Wright, "You will die in jail. This court will do everything in its power....to ensure you never walk the streets again. You will never be released into society. I think what you did was outrageous, and you will spend the rest of your life in jail." Judge Sullivan said that even if Wright, who is HIV-positive, develops full-blown AIDS and is on his deathbed, he will not be released, as sometimes happens with dying inmates. "You are the most violent, dangerous person I've ever encountered," Judge Sullivan said. "I think what you did was outrageous." (*Washington Post*, December 18, Rueben Castaneda, reporter, December 22, December 29, Nancy Lewis and Bill Miller, reporters; *Washington Times*, December 19, Kristan Metzler, reporter; September 10, Gretchen Lacharite, reporter).

- 11) New Orleans - Area Woman Abducted From ATM Is Robbed, Shot Three Times And Left For Dead - On Tuesday, November 21, Donna Faye Rogers, 33, was withdrawing cash from an ATM at Parish National Bank in the Bogue Falaya Shopping Center in Covington, Louisiana when an assailant hopped into her Dodge Caravan, and forced her to drive to Bogue Falaya Park. Once there, the assailant shot Rogers twice in the neck and once in the stomach before fleeing with her cash. Despite her serious wounds, Rogers drove several blocks to a police station, where she collapsed.

Rogers had extensive surgery, and was in guarded condition four days later. Parish National Bank offered a reward of \$5,000, which was increased \$1,000 by a reward offered by Samuel Prevost, the victim's brother who is a former police officer and currently is in charge of security at Lakeview Regional Medical Center. Two witnesses who saw the masked gunman have been located, and police are investigating. The shooting shocked the town of Covington, which has few crimes of violence. ([New Orleans, Louisiana] *Times-Picayune*, November 25, Glen Justice and Kim Chatelain, reporters).

- 12) Brooklyn Man Arrested In Connection With "More Than A Dozen" ATM Robberies - On October 15, NYPD officers arrested Roberto Lopez, 33, of Brooklyn in connection with "more than a dozen" ATM robberies during the previous two months. Lopez was nabbed after having robbed a woman in the Citibank ATM at 142 East 23rd Street. Lopez was arrested with the help of an unnamed homeless person who intervened when he heard the victim's cries.

Lopez has been identified by six robbery victims thus far, starting with an August 28 ATM robbery. In that incident Lopez allegedly robbed his victim at knifepoint at the Chase Manhattan Bank ATM at East 23rd Street and First Avenue.

Other robberies linked to Lopez include a September 2 robbery at the Citibank ATM at East 15th Street and First Avenue; a September 9 robbery at the Chemical Bank branch at Park Avenue South; a second robbery at the Chemical Bank on Park Avenue South; two robberies at the Citibank at 79 Fifth Avenue on September 22 and October 8; and finally the October 15 Citibank incident after which he was captured. ([New York, New York] *Town & Village*, November 2, Todd Maisel, reporter, front page story).

Followup On Earlier Major ATM-Related Crimes

- 13) Accomplice In Philadelphia Cop Killing At ATM Gets Life In Prison Without Parole - Walter Ceo, 22, will spend the rest of his life in prison for his involvement in the November 1993 slaying of Philadelphia police officer Stephen Dmytryk. Ceo was not the gunman in the crime, (see August/September 1993 *Newsletter*, Item #7 and October 1993, Item #9), but was found guilty by a jury on November 1 of second degree murder, which carries an automatic sentence of life in prison without parole. ([Philadelphia, Pennsylvania] *Daily News*, November 2, Leon Taylor, reporter).
- 14) Memphis Man Convicted Of ATM Robbery Faces Death Penalty For Second Fatal Robbery At ATM One Week Later - On December 7, Torrance Johnson, 25 was convicted of aggravated robbery at a Boatman's Bank ATM in Memphis on the evening of January 20, 1994 at 4350 Elvis Presley Boulevard. The victim identified Johnson from a lineup, and ATM camera photos showed the holdup man wearing a hooded sweatshirt. The victim in this robbery lost \$50, her purse and her car, and said the robber threatened to kill her but she was not hurt.

Six nights later, a robber wearing a similar hooded sweatshirt shot and killed Beverly Jean Terrell at the same ATM (see January 1994 *Newsletter*, Item # 7). Johnson pleaded guilty in 1992 to criminally negligent homicide for his role in the shooting death of a 19-year-old man during an apparent hold up. Johnson was released after serving part of a 16-month sentence. ([Memphis, Tennessee] *Commercial Appeal*, December 9, Lawrence Buser, reporter).

BURGLARY OF ATMS

YACS Burglaries

- 15) FBI Updates YACS ATM Burglaries To "Major Case"; Fox Network Reports YACS Losses Exceed \$100 Million - Chuck Miller, Vice President of Loss Prevention Services at the Food Marketing Institute (FMI) of Washington, D.C. reported that the criminal activity of the YACS [Yugoslavian, Albanian, Croatian and Serbian] burglars has been upgraded by the FBI to the status of a "major case." Miller, who

has been coordinating data on YACS burglary investigations at supermarkets nationally with the FBI stated, "There have only been 113 'major cases' in the history of the FBI. That gives you an idea of the seriousness of these crimes."

On Tuesday, December 5 the Fox News network reported on the YACS group in a three-day series of reports which stated that since 1991 the YACS have been responsible for 500 burglaries in 22 states, stealing more than \$100 million from U.S. businesses, mostly supermarkets, ATM machines, home centers and jewelers. The Fox report said the group's members are mostly Muslims who have fled Bosnia, and unlike most criminals are fighting for a cause - theirs being the taking back of Muslim land lost in the war to the Serbs. The Fox report stated that according to national and international intelligence reports, some of the money taken by the YACS burglars was being sent back to the Balkans for use in buying weapons in the war. ([New York, New York] *Chain Store Age*, November 1995; [Santa Anna, California] *Orange County Register*, December 5, Reuters Report).

- 16) YACS Suspected In Daly City, California ATM Burglary - Early in the morning of Sunday, November 19, burglars cut a hole in the roof the Bank of America branch on Westlake Court in Daly City. The burglars dropped a rope inside the ATM area, cut the bolts on the door to the ATM and escaped with more than \$30,000, according to the FBI. (*Oakland [California] Tribune*, November 25).
- 17) Stony Point, New York Police Foil Thanksgiving Day Burglary Of Supermarket ATM - The Grand Union supermarket in Stony Point, New York closed at 2 p.m. for the Thanksgiving holiday. Police report burglars entered the supermarket a few hours later by prying open a rear door. As the burglar attacked the NatWest Bank ATM located inside the store, an alarm was sent to the Stony Point Police. A patrol officer responding to the call attempted to reach Grand Union employees so he could enter the store and investigate. The officer reported the window blinds were closed at the front of the store where the ATM is located. When police finally gained access to the store, they found an assortment of burglary tools strewn on the floor, and found the telephone lines to the store were cut. However, the police found no trace of the burglars.

Stony Point police believe the YACS group is responsible for the burglary. The YACS are now believed to have been staking out the Grand Union supermarket for at least one week before the crime, and purposely triggered the ATM alarm earlier in the week to observe police response time. The YACS group is known to use police scanners to monitor law enforcement activity as they execute their burglaries. ([Haverstraw, New York] *Rockland County Times*, November 30, Ben Keeperman, reporter, front page story).

18) Five YACS Caught In Christmas Day Burglary Of Saratoga Springs, New York Supermarket ATM -

About 9:30 a.m. on Christmas morning, Saratoga Springs, New York police responded to an alarm at the Grand Union supermarket. Police found the building secure, but investigator Bruce Cogan continued to check the building throughout the day. His efforts paid off about 1:30 p.m. when he spotted a black Lincoln Town Car leaving from behind a warehouse bordering the supermarket. Cogan followed the car a short distance before stopping it. Three of the suspects bailed out of the car, but two remained in the car and were arrested. With the assistance of New York State Police and Saratoga County Sheriff's Department deputies, two of the suspects were quickly tracked down. One of the men was burrowed in a snowbank. The fifth suspect was captured by state police canine units about 30 minutes later hiding in a garbage can at a nearby house.



Krasniqi

Police say the five men entered the rear of the Grand Union supermarket, cut the alarm to the ATM and smashed their way inside the machine and stole \$12,180. Two of the suspects had most of the stolen cash stuffed in their pockets. The burglars then ditched their tools outside the supermarket as they left.

Arrested were: Peter Beqirig, 31 of the Bronx, Mark Nikolaj, 32, of the Bronx, Arber Mustafaj, 22, of the Bronx, Anton Krasniqi, 31, of the Bronx and Nasar Maehovic, 22, of Hamtramck, Michigan.



Mehovich



Nikolaj



Mustafaj



Beqirij

A City Court judge denied bail for the men, and all five pleaded not guilty to one count each of third-degree burglary. All of the accused were denied applications to be represented by public defenders. ([Schenectady, New York] *Daily Gazette*, December 27 & 29, Meredith Kruse, reporter; [Saratoga Springs, New York] *Saratogian*, December 27 & 29, Michael Kress and Michelle Falardeau, reporters, front page story).

Follow-Up On Earlier ATM Burglary Report

- 19) Two YACS Burglary Suspects Plead Guilty In Connecticut ATM Heist - Ljeka Dedrukaj, 36, of New Rochelle, New York and Sokol Turkaj, 29, pleaded guilty in U.S. District Court in Hartford, Connecticut to charges related to an ATM burglary at a Connecticut Bank of Commerce on September 4 (see September/October 1995 *Newsletter*, Item #1).

Each man could receive ten years in prison and a fine of \$250,000. In addition, they could be forced to make restitution to the bank. The third defendant, Ilir Biba, 22, is awaiting trial on charges in connection with the Labor Day ATM burglary.

Dedrukaj and Turkaj admitted in court they left their homes on the night of September 3 and travelled to Connecticut with Biba to burglarize the ATM. They described how Biba and Turkaj cut the ATM's alarm wires with a hatchet and then broke into the ATM over the course of several hours with sledgehammers and other heavy tools. Meanwhile, Dedrukaj acted as a lookout in the woods across the street from the bank, using a walkie-talkie to warn the burglars working on the machine of approaching traffic or pedestrians. The FBI reportedly has videotape of the burglary in progress. (*New Haven [Connecticut] Register*, December 6, Allan Drury, reporter, front page story).

Other ATM Burglaries

- 20) Second ATM Burglary Attempt In One Week In Oregon Bar Fails - At 4:14 a.m. Tuesday, November 28, the owner arrived at the Pleasant Home Saloon in Multnomah County, Oregon after an alarm sounded. Witnesses reported seeing a white Chevy pickup leaving. The door to the Saloon had been pried open, a steel rod across the door had been removed and a padlock was cut. There were tamper marks around the ATM machine, but it was otherwise undisturbed. A similar unsuccessful burglary attempt occurred on Thanksgiving Day. ([Portland] *Oregonian*, December 7).
- 21) Police Nab Two Fleeing ATM Burglars Near Los Angeles - Two men were arrested at approximately 8:30 p.m. on Saturday night, December 9, for attempting to burglarize an ATM machine at the First Federal Savings Bank, 15135 Sunset in Los Angeles. According to police, two witnesses alerted a police officer who pursued the suspects in his car and on foot, nabbing both of them. The two men, one from Los Angeles and the other from Moreno Valley, are both in custody awaiting arraignment. Both suspects have lengthy criminal records. The ATM machine, jammed in the robbery, was shut down on Monday for repairs. ([Pacific Palisades, California] *Palisadian-Post*, December 14).

UNDERSTANDING AND COMBATTING ATM CRIME

- 22) Card Alert Services Announces Software Which Screens Debit Card Transactions For Fraud Schemes - On August 8, 1996, Card Alert Services of Arlington, Virginia announced the support of five major EFT networks in a proprietary system of debit card transaction pattern analysis to identify major fraud schemes involving debit cards and PIN numbers early in their development. Cash Station, CU Cooperative Systems, Inc., HONOR, NYCE and STAR SYSTEM have invested in the software screening of

their members' debit card transactions to help identify the point of fraud compromise quickly so that specific actions can be taken to shut down fraud schemes and restore system integrity.

Since the launch of Card Alert Services in the summer of 1995, approximately 50 financial institutions - whose outstanding PIN-based debit cards exceed 60 million - have joined Card Alert Services as Charter Members (see **Bonus Section B** for recent listing of members).

- 23) Minnesota Crime Alert Network Instantaneously Alerts 3,000 Agencies And Businesses Throughout The State - The Minnesota Crime Alert Network, a project of the state's Department of Public Safety, enables law enforcement officers to send instantaneous fax alerts to more than 3,000 agencies, businesses and individuals throughout the state. The system allows police to "tailor" messages to specific types of network members such as financial institutions, liquor stores, schools, hospitals or news media. Alerts also can be tailored to specific geographic areas.

The network was set up two years ago by the state's legislature and the Minnesota Department of Public Safety. Currently about 120 law enforcement agencies are part of the system, which is free. The pilot project's goal is to link all 540 of the state's law enforcement agencies by June of 1997.



Star Tribune Photo by Cheryl A. Meyer

Sheila Miller, the Minnesota Crime Alert Network project coordinator, designed and maintains the system, which she says was set up two years ago by the Legislature and the Public Safety Department.

One success of the network was a case in Renville, Minnesota where a man suspected of bilking banks, casinos and other businesses around the state of more than \$100,000 was identified by dozens of agencies and institutions as having operated in their area. A photo of the suspect cashing a check at one of the businesses was faxed to the members of the network. The suspect became aware that the police were searching for him and spontaneously began making restitution to some of the businesses he had defrauded. Sheila Miller, network project coordinator said, the suspect "had a brother who has a business and is hooked up to the network. That's how he found out, when the fax came across." The network has a World Wide Web site at [<http://www.dps.state.mn.us/mcan.html>] ([Minneapolis, Minnesota] *Star Tribune*, September 24, Heron Estrada, reporter).

- 24) EDS ATMs As Cardless "Money Transfer Service" Terminals - The Electronic Data Systems (EDS) Corporation of Plano, Texas is working on a money transfer service that will allow a cardholder to "wire" funds to another family member, friend, or payee. The party wiring the funds would simply select the cash transfer option at a multifunction ATM, enter the amount being sent and a 10-digit code known to the individual receiving the funds. The ATM would then issue a receipt with a 4-digit code the sender has to pass on to the recipient of the "wired" cash. The recipient would not need an ATM card, only the 10 digit transaction code and the four-digit authentication code to withdraw cash from an ATM on the network. (*The Federal Credit Union*, July/August 1996).

EDITOR'S NOTES: Thanks to Dick Ashjian for this news. The possibilities for fraud on a stolen card using this scheme seem obvious.

- 25) First Missouri ATM In Police Station Is In St. Louis - The St. Louis, Missouri Metropolitan Police Department Area III Command Station installed an ATM in November. The full-service ATM is in the station's lobby, available for use by anyone seven days a week, 24 hours a day. It is the first public-access ATM in Missouri to be located inside a police station. William Humpfer, president of the St. Louis Teachers Credit Union, said safety is the primary reason for the credit union placing an ATM in the police station. The Teachers Credit Union got approval from the St. Louis Board of Police Commissioners to install the ATM in the station. He noted that ATM users also can talk with and get to know police officers. ([St. Louis, Missouri] *North Side Journal*, November 1, Walter Pritchard, reporter)
- 26) San Fernando, California Adds ATM To Its Police Station - On October 19 the San Fernando Police Department installed an ATM in its police station. They are following the lead of the Los Angeles Police Department, which in December 1994 announced plans to install ATMs at all 22 of its stations. The new ATM is owned and operated by the United States Postal Service Credit Union. ([Los Angeles, California] *Daily News*, October 20, Darrell Satzman, reporter, front page story).

New Crime Prevention Devices

ATM Light Monitoring Systems Introduced By Two Vendors

- 27) Pacific Bank Tech Announces Wireless Light Monitoring System - Pacific Bank Tech of Pasadena, California has announced a wireless ATM light monitoring system, **Lite Alert** which uses a wireless sensor to monitor the functioning and light output of fixtures at and around an ATM or at other locations on financial institution or adjacent property which may affect ATM or night depository customer safety. The Pacific Bank Tech wireless ATM light monitoring system can be part of a larger building control and monitoring system (see **Bonus Section C**). The wireless light sensor is linked with a controller and PC to provide detailed documentation of the actual functioning output of all monitored light fixtures (see also insert accompanying this *Newsletter*).
- 28) National Integrated Technologies, Inc. Announces ATM Light Monitoring System - National Integrated Technologies, Inc. of Brattleboro, Vermont has announced it is the exclusive national distributor of the LA-2000 Light Alarm Monitoring System (see **Bonus Section D**). The LA-2000 measures light levels at an ATM and automatically notifies the operator when lighting drops below 10 foot candles. The system also can notify bank personnel, activate a backup lighting system and/or shut down the ATM.

EDITOR'S NOTE: These devices present another option for maintaining ATM security lighting in addition to "burn out" replacement or scheduled replacement of bulbs.

ROBBERY OF ATM SERVICERS

- 29) Two ATM Service Room Robberies With Major Losses Are Reported Near Downey, California - About 10 a.m. on Tuesday, October 24, two gunman forced their way into an ATM servicing room at a bank in the 8100 block of Third Street in Downey, California and escaped with \$103,040 in cash. The suspects were described as African American; one aged 30 and thin, the other aged 20 with a shaved head.

The method of this robbery was similar to one which occurred nearby on Friday, October 6 in the 7800 block of Imperial Highway, where robbers took \$55,660 from the ATM servicing room about 10:30 a.m. However in the October 6 robbery, bank employees were able to sound an alarm, and police were waiting as the suspects left the building. Police are investigating the connection between the two robberies. No further details were published. (*Downey [California] Herald American*, November 2).

- 30) Two Armed Robbers Hit Bank Employees Restocking ATM In Houston - About 2:40 p.m. on Thursday, November 9, two armed robbers confronted bank employees and an unarmed security guard preparing to restock cash in an ATM outside the Questar Bank at 1900 West Loop South. The robbers ordered the employees and guard to lie on the pavement, then stole the canisters of money that were to be loaded into the cash machine. The amount of money stolen was not disclosed. (*Houston [Texas] Chronicle*, November 22).



Police sketches of suspects

- 31) Two Denver Robbers Take Over C-Store In Afternoon And Rob Armed Wells Fargo Servicer - At 1:40 p.m. on Friday, November 24, a Wells Fargo security guard was leaving her vehicle to fill the ATM at a 7-Eleven in the Capitol Hill neighborhood of Denver, Colorado when two men with guns approached her. One robber trained his .38 caliber handgun on people inside the store. He told the clerks to get down on the floor and the rest of the customers to back up and face the glass freezer. The second robber outside the store put a gun to the servicer's head and grabbed her gun and a bag with the money. Once the service team robber had the money, both men fled in different directions. No one was injured. ([Denver, Colorado] *Rocky Mountain News*, November 25; *Denver [Colorado] Post*, November 25).
- 32) Impatient San Pedro, California Robbers Leave B of A Branch Before Manager Can Return With ATM Keys - At 10:55 a.m. Wednesday, November 15, two robbers walked into the Bank of America on Hawthorne Blvd. in San Pedro, California and asked to open an account. Then, as one brandished a handgun, they told the manager they were robbing the bank and demanded the keys to the ATM. But before the manager could return with the keys, the two left the scene in a vehicle, which may have been driven by a woman. Police are searching for the suspects. ([San Pedro, California] *News-Pilot*, November 17).

THEFT BY ATM SERVICER

- 33) Part-Time North Carolina ATM Servicer Returns Stolen \$46,000 In Shoe Box And Grocery Bag In Two Days After Theft - A part-time State Employees Credit Union ATM servicer in Durham, North Carolina has confessed to stealing \$46,000 from an ATM she serviced. The woman suspected in the theft had been attending a local college and working part-time servicing ATMs. On November 16, the suspect, a second credit union employee and a security guard serviced an ATM near South Square Mall. As the trio was leaving the ATM, the suspect said she forgot something and had to return to the machine briefly. The other two employees remained outside the ATM. At that point, the suspect is believed to have turned off the ATM's alarm. She is believed to have returned a few hours later to steal the cash.

The day after the robbery, an employee spotted a grocery bag containing \$19,120 lying outside the Durham Credit Union headquarters on Duke Street. A note inside the bag said, "Machine spit out too much money." Acting on a tip the following day, a Durham police officer found a shoe box containing \$27,200 near South Square and another note. The part-time employee reportedly admitted the scheme to FBI investigators late last week, Blaine said. ([Raleigh, North Carolina] *News & Observer*, December 28, Michele Kurtz, reporter).

THEFT OF ENTIRE ATM MACHINES

- 34) Four Attempts In One Month To Steal Entire ATMs Near Akron, Ohio Believed Related - Police suspect one gang of clumsy criminals with forklifts has been trying to steal entire ATMs in the Akron, Ohio area in one month. But their four attempts with forklifts and chains all have failed. The first attempted heist occurred at about 5 a.m. Tuesday, October 5, at FirstMerit's First National Bank of Ohio branch at 4100 Embassy Parkway in Akron. Someone jump-started a forklift from a nearby construction site and drove it to the FirstMerit property, where they tried to steal a driveup ATM machine. When police arrived they found the ATM machine tipped over and damage to a light pole and brick wall. Police Chief George J. Reuscher estimated damage at about \$60,000.

About the same time the next day, another stolen forklift was used on a Bank One ATM at 4449 Kent Road in Stow, Ohio. The robbers managed to get this ATM off its base, but it fell out of the pickup truck when burglars tried to load it in.

Then, at 6:43 a.m. Monday, October 23, someone using a pickup truck with chains pulled the facing off a Bank One driveup ATM machine at 2647 Bailey Road in Cuyahoga Falls. Witnesses saw a dark-colored Ford pickup truck dropping the stolen fascia in the parking lot of the United Presbyterian Church at 2819 Hudson Drive a short time later.

A fourth attempt came during the first week of November. Police are convinced that a power outage at about 3 a.m. in the western part of the township is related to the attempted theft of an ATM from the Foxboro Square branch of FirstMerit's Citizens National Bank. Three hours after the outage, police recovered a logging chain wrapped around the ATM at the Jackson branch. "Someone put a chain around the ATM and tried to yank it from the building," said Police Chief Philip Paar. The machine was damaged but nothing was taken. John Kristoff, a spokesman for Diebold, the world's largest manufacturer of ATMs, said the machines are equipped with multiple alarms that can detect heat, vibrations, drilling and motion. The ATMs, with their thick steel walls, weigh as much as 3,500 pounds each, he said. (*Akron* [Ohio] *Beacon Journal*, November 3, Jim Carney, reporter, front page story; [Canton, Ohio] *Repository*, November 2; *St. Petersburg* [Florida] *Times*, November 11, Tim Gray, reporter).

35) Nevada Man With Pickup Truck Fails To Lasso ATM With Chain And Is Arrested - At 4 a.m. Wednesday, October 11, Reno police officer Tim Tilton was on routine patrol checking businesses in the Lakeridge Point Shopping Center when he saw Mark Anable, 36, trying to hook a chain around an ATM and connect it to his pickup truck. Anable was arrested a short distance from the center. There was no loss. Anable was charged with attempted burglary and driving on a revoked license. Bail was set at \$2,350. ([Sparks, Nevada] *Daily Sparks Tribune*, October 12).

36) Suburban Chicago ATM Ripped Out Of Bank Wall; But Burglars Flee Without Machine Or Cash - About 9:35 p.m. on Sunday night December 3, burglars tried to yank open a Tinley Park, Illinois ATM using steel cables hooked to a car or truck. The ATM, owned by Suburban Federal Savings, was built into the wall next to the front entrance of Walt's Food Center. The bungling burglars managed to rip the entire 1-ton machine out of the brick wall but were forced to flee the scene empty-handed. "Apparently, the attempted thieves thought that they would be able to pull the face right off the machine, but instead they pulled the machine right out of the wall," Chicago FBI spokesman Ross Rice said. "At the sight of that, they thought, 'We'll regroup and go to Plan B,' which was to get out of there."

The machine is within sight of the FBI's Tinley Park office, although no agents were there Sunday night when the machine's burglar alarm sounded at 9:36 p.m. When the police arrived on the scene, they found the ATM lying on the sidewalk about 10 feet from a gaping hole in the wall where it had been mounted. Police said no cash was removed from the machine. FBI agents are analyzing a videotape of a man walking up to the machine shortly before it was pulled from the wall. It may take up to a month before Suburban Federal Savings can replace the damaged machine. (*Chicago [Illinois] Sun-Times*, December 6; [Midlothian, Illinois] *Star (Oak Forest Midlothian Crestwood Edition)*, December 7).

37) Three Arrested In Fort Worth, Texas Are Believed Part Of ATM Machine Theft Gang - Three Fort Worth, Texas men were arrested in connection with a string of after-hour business burglaries which stole entire ATM machines. The thefts began July 23 inside Hulen Mall in Fort Worth, where three people stole an Overton Bank ATM from the food court area and assaulted a janitor. Another Bank One ATM was taken Monday, October 9 from 4600 S. Collins St. in Arlington by four people using a pickup. The most recent ATM machine theft took place Monday, November 13 at an Arlington Diamond Shamrock convenience store at Randol Mill Road where three people grabbed a Bank One ATM and drove off with it in a pickup. Local and federal law enforcement authorities searched a house in south Fort Worth on Monday, November 13 and found parts from the ATM's safe taken in the burglary that day and pieces of other ATMs, FBI spokesman Todd McCall said.

Three Fort Worth men were arrested. Aaron McClure, 21, faces a federal bank burglary charge in the October 9 ATM theft. Roderick Lusk, 19, faces a state burglary charge in one of the Arlington crimes. Craig Washington, 17, faces a state robbery charge in connections with the July 23 ATM theft at Hulen Mall. Police are still seeking two other suspects. (*Fort Worth [Texas] Star-Telegram*, November 28, Bill Hanna, reporter; *Dallas [Texas] Morning News*, November 29).

- 38) Three Men Steal ATM At 3 A.M. From Shawnee, Kansas 7-Eleven Store Clerk - About 3 a.m. on Sunday, December 31, three robbers entered the 7-Eleven at 11023 Johnson Drive in Shawnee, Kansas. While one robber held the clerk at gunpoint, the others took an undisclosed amount of cash from the register and then loaded the stores ATM machine into a dark-colored van. The robbers, who wore stocking caps, left without injuring the clerk. No further details were published. (*Kansas City [Missouri] Star*, December 31).
- 39) Pennsylvania Burglars Rip 300 Pound ATM Out Of Mall On Christmas Eve And Loot It - Between 2:40 and 3:05 a.m. on Sunday, December 24, police said two thieves broke into the Horizon Outlet Center in Somerset, Pennsylvania and stole a MAC ATM machine from a Somerset Trust Co. branch. Within three minutes, the burglars had pried open the door to the information lobby at the Outlet Center, cut the computer lines to the ATM and unbolted it from the bank counter and removed the approximately 300-pound cash machine. The burglars took the cash cassette filled with \$20 bills and left the machine on the ground outside.

The burglars were pictured on a bank surveillance videotape, but the figures on the videotape are too shadowy to even identify whether they are male or female (see photo at right). Somerset Trust Co. is conducting an audit of transactions at the ATM over the holiday week-end to determine the amount stolen. State police are seeking for the identities of the two burglars. ([Johnstown, Pennsylvania] *Tribune-Democrat*, December 26;



December 28, Kirk Swauger, reporter; [Somerset, Pennsylvania] *American*, December 26; [Greensburg, Pennsylvania] *Tribune Review*, December 26; *Pittsburgh [Pennsylvania] Post-Gazette*, December 27). The state police provided this photo taken from a surveillance camera of two burglars who stole a money-access machine from the Horizon Outlet Center early Sunday.

VANDALISM TO ATMS

- 40) After Losing Card In ATM, Irate Utah Teen Beats On It With Baseball Bat And Crowbar And Is Arrested - On Friday, December 8 a 19-year-old man was cited for attacking a First Interstate Bank ATM at 1030 E. 2100 South in Salt Lake City, Utah.

The youth was on his way to work and stopped for cash, but the bank's ATM took his card and did not produce any money. The teen grabbed a baseball bat from his car, struck the machine and then tried to pry it open with a crowbar. A witness called police. While an officer was investigating the call, the suspect inexplicably returned to the ATM and was cited for vandalism. ([Utah] *Salt Lake City Tribune*, December 9).

ATM-RELATED LITIGATION

- 41) Georgia State Supreme Court Dismisses Negligent ATM Security Case Before Trial But Raises Questions About Bank Forseeability In Future Cases - Stephen Killebrew was shot after he used an ATM during a nighttime attempted armed robbery at a Sun Trust Bank on Roswell Road in Atlanta. Killebrew sued the bank for negligent ATM security, claiming the bank failed to keep the premises safe. Five months earlier, another ATM customer was attacked at night at the same ATM by an assailant who threatened to hit the customer with a half-gallon vodka bottle. The victim in that incident reported the incident to the police, but not to Sun Trust Bank. In deposition, the Sun Trust Bank security chief said it was his department's duty to investigate all crimes occurring on bank property. But the trial judge in the negligent ATM security case granted the bank summary judgment, dismissing the case.

The Georgia Court of Appeals reversed the trial court's decision, holding that the evidence was sufficient to create a question of fact for a jury to decide whether the bank knew or should have known of the unreasonable risk of crime at the ATM. The Georgia Supreme Court held "that the evidence in this case did not establish such knowledge", and declined to require property owners to investigate police files to determine whether crimes have occurred on their premises. Thus, the defense claimed a victory in the Killebrew case because the Georgia Supreme Court upheld the trial court's summary judgment.

However, plaintiffs lawyer were encouraged by the concurrence of two Georgia Supreme Court justices in the unanimously decided case that there were reasons for the case going to a jury anyway. Justice Leah J. Sears, joined by Justice Carol Hunstein addressed two questions the full court did not deal with. The first question was whether absent evidence of prior criminal activity, the bank could reasonably have anticipated criminal activity. Justices Sears and Hunstein said it could have. No Georgia appellate court has specifically held that a landowner is placed on notice of a risk of criminal activity only by a prior actual occurrence, she noted. Such knowledge "may" be approved by similar incidents, she wrote, but it is not the only way. Evidence of prior crimes "should not be required if other circumstances clearly demonstrate that a proprietor had reason to anticipate a criminal act." ATMs are a reliable source of money not only for bank customers but also for criminals, and banks should bear some of the risk in ATM cases, Justice Sears stated because they have "aggressively marketed and promoted" the machines. "Imposing a burden on banks to provide reasonable protection to ATM customers is thus fair and equitable," Justice Sears wrote.

Also involved in the Killebrew case was the fact that Sun Trust employed a guard at the location to keep non-customers from using the bank parking lot. Mr. Killebrew reportedly saw the guard and assumed the guard was there for his protection. Sears stated that a bank's liability for an ATM robbery could depend on a customer's false impression of security given by the visibility of a security guard who, unbeknownst to the customer, is not providing security but instead is shooing away noncustomers from the parking lot. Such misrepresentation, Sears argued was akin to a high-visibility advertising sign proclaiming that protection was available when it was not. "Such conduct, if proven, amongst the negligence would seem to be beyond reasonable dispute." Thus, she concluded the presence of the guard created jury issues regarding whether the bank "negligently conveyed false information regarding security, whether Killebrew reasonably relied on such information, and whether such information was the proximate cause of the physical harm to Killebrew."

However, Justices Sears and Hunstein's concurrence on these two issues provides no value as judicial precedent. ([Atlanta, Georgia] *Fulton County Daily Report*, December 8, Emily Heller, reporter).

ATM SECURITY LEGISLATION

- 42) Revisions To Regulation E On January 1, 1997 Offer Few ATM Fraud Changes - The Board of Governors of the Federal Reserve System published its Final Rules and revised Official Staff Interpretation to Regulation E in the May 2, 1996 edition of the Federal Register (see relevant excerpts in **Bonus Section E**). The "Revised Regulation E" summary comes from an August 14, 1996 memo from Steve Cole to Cash Station members. It is a summary, intended to provide highlights of the changes only, and is necessarily incomplete. Every financial institution needs to consider and meet its responsibilities under the Revised Regulation E with the advice of its own counsel. The full text of the rules and staff interpretation are available from the *Newsletter* editor by request.

Few changes have been made regarding ATM fraud:

*Section 205.6 - Liability of Consumer for Unauthorized Transfers - 6(b) 2. Consumer negligence (Official Staff Interpretation) - "Negligence by the consumer cannot be used as the basis for imposing greater liability than is permissible under Regulation E. Thus, consumer behavior that may constitute negligence under state law, such as writing the PIN on a debit card or on a piece of paper kept with the card, does not affect the consumer's liability for unauthorized transfers."

*Section 205.9 (a) (4) - Identification On Receipts at Electronic Terminal - "The final rule...no longer requires that terminal receipts uniquely identify the consumer, the consumer's account, or the consumer's card. The change allows institutions to truncate the number on the receipt and helps protect consumers and

financial institutions against fraudulent withdrawals.” The number or code printed on an ATM receipt (to identify consumer’s account) need not exceed four digits or letters.

*Section 205.6 - Liability of Consumer For Unauthorized Transfers. The limits for consumer liability under the three conditions of notice given to financial institution remain the same: 1) timely notice given within two business days -- \$50, 2) timely notice not given within two business days -- \$500, 3) timely notice not given within 60 days of receipt of periodic statement -- unlimited liability.

- 43) Three Cleveland-Area Suburbs Enact Ordinances Requiring ATM E911 Emergency Buttons And Surveillance Cameras - Following the December 13, 1995 fatal shooting of Robin Casper in her car after withdrawing \$100 from an ATM in Cleveland (see *Newsletter* Item #9), three Cleveland-area suburbs enacted ordinances requiring E911 customer emergency buttons on ATMs. The cities of Strongsville, Broadview Heights, and Brooklyn, Ohio passed ordinances requiring ATMs in their cities to have both surveillance cameras and ATM card-activated ATM E911 customer safety emergency buttons (see **Bonus Section F** for further details about these ordinances.)

EDITOR’S NOTE: This is believed to be the first legislatively-mandated installation of the E911 customer safety emergency buttons in the United States.

- 44) New York City Council Passes Law Banning Panhandling Within Ten Feet Of ATMs - On September 11, the New York City Council a bill passed 34 to 12 that would outlaw aggressive panhandling in public places and panhandling within 10 feet of an ATM or an entrance or an exit of a bank facility or check cashing facility. Washington, D.C., Baltimore, New Orleans and Dallas have similar laws. Violation of the New York ordinance will constitute a misdemeanor punishable by imprisonment of up to 16 days or fine of up to \$100 or both. Committee member Sheldon Leffler said, “We aim for this bill to protect New Yorkers from unwanted intimidation that accompanies aggressive solicitation. We worked very hard to insure little risk of infringing upon an individual’s constitutional protected freedom of speech.” Council member Eritoff said, “New Yorkers should not have to run through a gauntlet simply to use an ATM facility.”

Specifically, the law prohibits conduct by panhandlers that would make a reasonable person “fear for his or her safety”. It is a crime for a panhandler to block a pedestrian or a car, or to have physical contact with a person while engaged in begging. Panhandlers would have to stay at least 10 feet away from ATMs. Norman Siegel, executive director of the New York Civil Liberties Union, predicted a legal challenge if anyone is arrested under the law. ([Brooklyn, New York] *Canarsie Courier*, August 29; [Long Island, New York] *Newsday*, September 12).

ATM CAMERA SUCCESS STORIES

- 45) Pennsylvania ATM Photo Leads To Arrest Of Suspect In Non ATM-Related Robbery And Homicide - About 1:30 p.m. on Wednesday, November 8, Ronald Demorest, 28, the manager of the Homewood, Pennsylvania Rite Aid drug was on his way to the PNC Bank two blocks down the street to deposit several thousand dollars in store receipts. A Frick Park employee found Demorest at 2:45 p.m. in a nearby park, shot once in the groin and twice in the back. He died a short time later at the hospital.

An ATM camera happened to capture an image of one of the suspects, although the ATM was not involved in the crime. The suspects were walking behind a woman who was using the ATM at the PNC Bank and caused the bank's camera to record the transaction.



Police say this photograph from a bank's automatic teller machine shows the suspect in the killing of Ron Demorest.

Coworkers reported that on his way to the bank, Demorest would carry the money to be deposited in a gym bag and drive his car, in which he also carried a .380-caliber semiautomatic pistol. Police recovered the vehicle Thursday evening on a dead-end street in Point Breeze. The Rite Aid Corp. offered a \$10,000 reward for information leading to the arrest and conviction of Demorest's killers.

A McKees Rocks man, Eric Taylor, 20 was arrested two weeks later. Taylor was not the man pictured in the ATM photo, but was arrested while in a judge's office on unrelated warrants. Police are searching for one or two other suspects in the case.

(Pittsburgh [Pennsylvania] Post-Gazette, November 11 & 22, Johnna A. Pro and Ann Bleser, reporters).



Eric Taylor

- 46) North Carolina ATM Photo Leads To Arrest Of Suspect In Abduction, Robbery And Murder - During the first week of December, Janet Hauser, of Knightdale, North Carolina was abducted by a robber who drove her from ATM to ATM, forcing her to withdraw cash. Hauser's badly beaten body was found in the Neuse River near Falls Lake. A camera at one of the involved ATMs provided a crucial piece of evidence for

police. It provided a photo of a man resembling suspect LeRoy Elwood Mann. Mann and his wife Cindy Mato Mann have been charged with murder, kidnapping and robbery in connection with the case. ([Raleigh, North Carolina] *News & Observer*, December 17, Michele Kurtz, reporter).

- 47) Using ATM Photos, Sandusky, Ohio Man Arrested For Criminal Damage To ATM - Photographs shot by a Citizens Banking Company ATM between 11:04 and 11:08 a.m. on Monday, November 20 showed a man punching and kicking the ATM. Eugene Thompson, 33, was identified through bank records and the photos taken by the machine while it was being attacked. He was charged with criminal damaging. The cost of repairing the ATM was unknown. (Sandusky [Ohio] Register, November 28).
- 48) Published Norfolk, Virginia ATM Photo Leads To Arrest Of Suspect Within 24 Hours - At 7:42 p.m. Sunday, December 3, a robbery took place at the First Union Bank ATM on Virginia Beach Blvd. in Norfolk, Virginia. The robber approached a female victim from behind, implied he had a weapon, and forced her to withdraw \$200. The day after police released a photo of the robbery in progress at the ATM, police received 12 Crime Line tips identifying the suspect. Derrick L. Hansford, 29, was arrested and charged with the crime. Police said Hansford was already in the Norfolk County Jail on a separate grand larceny charge. ([Norfolk] *Virginian-Pilot*, December 7).
- 49) Virginia Man Identified By ATM Photo Ordered To Pay \$8800 Restitution For Damaging ATM - In Campbell County Virginia Circuit Court on December 18, William H. Tweedy, 29, pled guilty to misdemeanor charges of damaging Central Fidelity Bank's ATM in Alta Vista, Virginia on August 20. His guilt was never in question, since his actions were recorded by the ATM's camera, which indicated that he used a pipe of some sort to damage the machine. Tweedy was ordered to pay court costs and restitution totalling \$8,831.68; and will spend 30 days in jail on a 12 month sentence. He was also ordered to remain on good behavior for five years. (*Altavista [Virginia] Journal*, December 20).
- 50) Rockville, Maryland ATM Robber Posing As Police Officer Arrested Using ATM Photo - On December 1, police arrested Kevin David Geer, 28, on charges of strong-arm robbery which occurred on October 15. In the incident, a man identified himself as a police officer and fought with a victim after the victim withdrew money from an ATM on North Washington St. in Rockville. After gaining control of the victim's wallet, the assailant fled. Police identified Geer as a suspect through bank records and ATM photos. ([Rockville, Maryland] *Montgomery Journal*, December 8).
- 51) ATM Photo Helps Identify California County Official In \$1.3 Million Embezzlement Scheme - Scott Eric Danielson, 43, former risk manager for Nevada County, California has been ordered to stand trial for allegedly embezzling at least \$1.3 million from Nevada County coffers. Over the 11 years Danielson oversaw county insurance and workers compensation claims, he is accused of secretly diverting the funds - the true total of which may never be accurately known - into a series of sham bank accounts he allegedly kept under nearly a dozen false identities. Grand jury witnesses included a special state auditor, various bank officials and some of the defendant's coworkers. Some of the exhibits introduced were photostats of canceled checks and credit cards that Danielson allegedly maintained under false names along with a video of him

allegedly withdrawing money from an ATM using an ATM card in one of the pseudonyms. Danielson remains free on \$500,000 bail. ([Sacramento, California] *Daily Recorder*, December 8, Tom Nadeau, reporter, front page story).



IN THE NORTHEAST

- 52) Waterbury, Connecticut Man Held In Apartment, Beaten And Has ATM Accounts Emptied By Six Thugs - About 11:30 a.m., Saturday, November 11, Waterbury police officers responded to a call that a man was being held against his will at a residence. The victim had entered the multi-family house on Cherry Street after he had met a man on the street. He was then held there against his will. A woman who met the investigating officers at the door denied anyone needed help as the victim, suffering facial injuries, ran from a back room of the house. Police discovered he had been held inside the house for several hours.

The victim was badly beaten by two assailants and was robbed of his watch, cash, ATM card and car keys. The victim was threatened with a knife until he gave up his PIN. Another man and woman detained the victim in the house while the assailants took the victim's car, his ATM card and PIN and emptied the victim's accounts.

Six people were arrested by police; Shannon Wright, 27, Leymon Jones, 36, Edward Jones, 45, Don Ward, 40, Tammy Gilchrist, 33, and Vicky Osteen, 32, and were charged with first-degree unlawful restraint. Police stated that on Monday more arrests were expected. ([Waterbury, Connecticut] *Republican-American*, November 14, Tena Tyler, reporter).

- 53) Hartford, Connecticut College Student Takes Robber To Campus ATM For \$40 And Picture Taking - At 11 p.m. on Tuesday, November 7 a male Trinity College student walking to a convenience store on New Britain Ave. was asked by a man outside the store for some money. The student turned over several dollars and went into the store. As the student left the store, the robber followed him back to campus. At this point the robber asked the student to hand over some of his jewelry. The student persuaded the robber to follow him to a campus ATM where the student withdrew \$40 and gave it to the robber. An ATM camera picture of the robber was taken during the transaction is being used by police to locate the suspect. ([Hartford, Connecticut] *Tripod (Trinity College)*, November 14).
- 54) Stamford, Connecticut ATM Robber Captured Moments After Failed Daylight \$20 Robbery - About 4:10 p.m. on Tuesday, December 5, a 36-year-old woman was approached by a man while she was standing at a Shawmut Bank ATM at 400 Main Street. The suspect claimed to have a gun, stuck something into the victim's back, and ordered her to withdraw cash. The victim withdrew \$20, and the suspect ordered her to go outside. When she got outside, the victim screamed for help. The suspect reacted by walking away without the cash.

The victim, who was not injured, called police from a nearby cafe. A police officer spotted the suspect on the street based on the victim's description of him. Robert Seeley was arrested and charged with attempted second-degree robbery. Seeley is being held on \$25,000 bond. ([Stamford, Connecticut] *Advocate*, December 7, David J. Lopez, reporter).

- 55) Rhode Island Man Robbed At Knifepoint At ATM - About 8 p.m. Tuesday, December 5, Steven Simitzis had just finished making a deposit at the Citizens Bank branch on Hope Street in Providence, Rhode Island, when a robber approached him and threatened to stab him unless he turned over his valuables. Simitzis handed over his wallet and the robber forced him back to the ATM and told him to withdraw \$100. As the robber grabbed the money from Simitzis with one hand, Simitzis saw a knife in the robber's other hand. The robber kept saying he needed the money to feed his child. Police were reviewing the photographs taken by the ATM surveillance camera. (*Providence [Rhode Island] Journal-Bulletin*, December 7).
- 56) Police Comb Woods Near Site Of Malta, New York ATM Robbery - At 9:15 p.m. on Thursday, November 2, a man was using the vestibule ATM at the Adirondack Trust Co. branch in Malta, New York (near Schenectady) when he was accosted by a robber. The robber had something in his hand that may have been a weapon, took less than \$500 and fled on foot into the woods behind the bank. The victim was not injured and went to a nearby state police substation to report the crime. State police combed the wooded area in search of the suspect. ([Schenectady, New York] *Daily Gazette*, November 3).
- 57) New York State Woman Uses ATM Card Of House Guest For \$2100 In Withdrawals - On November 13, Mariam Newsome, 28, was arrested on a charge of fourth-degree grand larceny. Prior to the theft, Newsome had allowed Heidi McPherson to live with her temporarily until McPherson moved to Florida. Newsome kept McPherson's ATM card after it arrived in the mail, and used it seven times between July 19 and August 3 to withdraw \$2,100. Newsome is being held on \$5,000 bail. (*Watertown [New York] Daily Times*, November 14).
- 58) Brooklyn Cop Shot In Hand While Thwarting ATM Holdup - At 7:30 a.m. on Sunday, November 26, NYPD Officer Curtis Rose spied a man bothering an elderly woman at a Chemical Bank ATM at McDonald and Church Avenues in Brooklyn. The lady told Rose that the man had been harassing her for money. Officer Rose questioned the suspect, who said he lived in the area. The suspect then suddenly pulled out a pellet gun, and Rose immediately pulled out his service revolver. Rose's revolver was knocked from his hand, forcing him to reach for his off-duty gun, which was in a holster wrapped around his ankle. At some point Rose's gun went off, hitting Rose in the hand. The robber fled while Rose lay in the alley bleeding, screaming to residents of a nearby apartment building to help him out. Rose was taken to Bellevue Hospital for extensive surgery on his hand. Police are pursuing several leads. ([New York, New York] *Daily News*, November 27, Wendell Jamieson, reporter; [Brooklyn, New York] *Kensington Paper*, December 1, Cynthia Asmann, reporter).

- 59) Police See Two ATM Robbers In \$320 Ripoff Near Yonkers - About 8:50 p.m. Saturday, December 2, in Greenburgh, New York (near Yonkers) a 17-year-old had just withdrawn \$20 from an ATM at an Apple Bank on Central Ave. when two men approached the victim, took his car keys and ordered him to withdraw more cash. One of the robbers displayed a large, black semiautomatic handgun and ordered the teen to withdraw \$500. The victim withdrew another \$300, the maximum he could take out, which the robbers took plus the teen's wallet and ATM card. The victim asked a couple sitting in the parking lot to drive him home and he called police. ([White Plains, New York] *Reporter Dispatch*, December 5; *Scarsdale [New York] Inquirer (NYC Market Area)*, December 8).
- 60) Buffalo, New York Man Reports 13-Hour Abduction From ATM Machine By Four Thugs And Forced Withdrawals - About 11 p.m. Thursday, December 21, a man at the Broadway Market ATM in Buffalo was approached by four men and was forced to make a withdrawal. He then was forced into the trunk of their car. The victim was driven around in the trunk for about 13 hours and was forced to make more ATM withdrawals. About 12:30 p.m. Friday, the victim was dropped off in Martin Luther King Jr. Park. The victim was treated at a local hospital for cuts to his face and head and released. The total amount of money withdrawn was not disclosed. (*Buffalo [New York] News*, December 23).
- 61) Perth Amboy, New Jersey Woman Parked At Home Is Carjacked And Taken To ATM For Unsuccessful Forced Withdrawal Attempts - About 5:40 p.m. Tuesday, November 7, a 30-year-old woman who was parked in her car near her home was confronted by a gunman who forced his way into her vehicle and ordered her to drive to a bank at Rahway where several unsuccessful attempts were made to withdraw money from an ATM. After ordering the victim to try another bank, the carjacker forced her from the car, and threatened to kill her if she contacted police. The victim called police from a nearby home. ([Newark, New Jersey] *Star-Ledger*, November 9).
- 62) Three Masked Teen Robbers In Trenton, New Jersey Force Woman To Make ATM Withdrawals - At 12:30 a.m. on Thursday, November 9, a 25-year-old woman was forced by three masked teen robbers to withdraw money from a driveup ATM at the CoreStates New Jersey National Bank on New Falls Road in Trenton. One youth with a white bandanna covering his face approached the driver's side window with a six-inch knife, held the blade against the woman's neck and told her to open the passenger side door to let two other masked youths in the car. The suspect with the knife ordered the woman into the back seat, then tried to withdraw cash from the ATM, but failed. The suspect then ordered her back into the driver's seat, where the victim twice withdrew cash and handed it to the robber. The three robbers then exited the car and fled through the bank's parking lot. ([Trenton, New Jersey] *Trentonian*, November 10, Chris Wilson, reporter).
- 63) 36-Year-Old Man Dies Of Natural Causes At Union City, New Jersey ATM, And Has Pockets Rifled By Opportunistic Thief - On Sunday morning, December 3, Rodolfo Villarreal, 36, was found dead by police at the Hudson United Bank ATM in Union City, New Jersey. Villarreal was attempting to make a withdrawal when he apparently collapsed and died of natural causes. But that did not stop a thief from rifling the pockets of Villarreal's unconscious body. Detectives are analyzing the

ATM videotape taken of all the transactions at the ATM on that day. Police said that Villarreal's ATM card has not been found, and that he never completed his transaction. Police believe the ATM was out of money Sunday morning.

Investigators had difficulty learning Villarreal's identity because he had several forms of ID in his wallet, with different names. Fingerprint results finally identified him. Police are still unsure where he lived. ([Jersey City, New Jersey] *Jersey Journal*, December 5, Melody Tanti, reporter).

- 64) Elizabeth, New Jersey Woman Forced By Teen Gunman To Make \$400 ATM Withdrawal - A 35-year-old woman was walking on East Jersey Street when a man approached her, asked for directions, and then pulled out a gun. He then demanded cash, but the victim didn't have any. The man then forced her to withdraw \$400 at a nearby ATM and fled with her ATM card. ([Newark, New Jersey] *Star-Ledger*, December 8).
- 65) Shotgun-Toting ATM Robber In Newark, Delaware Takes Cash And Victim's Vehicle - At 9:10 p.m. on Friday, December 15, a shotgun-toting robber with an accomplice approached a man who had just made a withdrawal at an ATM at the WSFS bank in College Square Shopping Center in Newark, Delaware. The gunman demanded the victim hand over his money, which he did. The robbers then fled in the victim's vehicle. ([Wilmington, Delaware] *Sunday News Journal*, December 17; *Newark* [New Jersey] *Post*, December 22, Ron Porter, reporter).
- 66) 10-Year-Old Pennsylvania Girl Robbed Of \$20 Withdrawal And ATM Card By Teenager - At 8:30 p.m. on Tuesday, October 31, a 10-year-old girl, Alexis Matarrita, withdrew \$20 from an ATM at York Bank in York, Pennsylvania. As she walked out of the ATM vestibule, a teen pushed her to the ground and stole her cash and card. Investigators said the youth did not display a weapon. ([York, Pennsylvania] *Dispatch*, November 1).
- 67) Pennsylvania Woman Steals \$67,620 From Her Employer Using Corporate ATM Card For Withdrawals - Patricia A. Smith, 40, pleaded guilty November 1 to stealing \$67,620 from her employer, Fortune USA of Monroeville, by making unauthorized cash withdrawals using a corporate ATM card. Smith stole the money while working as an executive secretary with Fortune USA between July 1994 and June 1995.

Smith has agreed to repay at least \$30,000 of the money she stole before she was sentenced and to repay the rest according to a payment schedule to be determined by the U.S. Probation department. The charges stem from a probe by the Monroeville Police and the Pittsburgh Credit Card Task Force. ([Greensburg, Pennsylvania] *Tribune-Review*, November 2, Joe Mandak, reporter).
- 68) Gunman Carjacks Pennsylvania Man For Trip To Bel Air, Maryland ATM - About 7:45 a.m. on Sunday, November 12, Joseph B. Gamble, 58, was washing his pickup truck at the Oxford (Pennsylvania) Car Wash when he was approached by a man brandishing a semiautomatic pistol. The gunman ordered Gamble to drive him south

45 minutes to Bel Air, Maryland, and to withdraw money from an ATM at the Bel Air Plaza. Gamble pushed the suspect away at the ATM and fled with the keys to the truck. The suspect also fled.

The suspect spoke with a southern accent and said he was headed for Georgia. A police composite drawing of the gunman is at right. The case is being investigated by the Virginia State Police, the Bel Air, Maryland, Police and the FBI. (*Oxford [Pennsylvania] Tribune*, November 15, Kerin Magill, reporter, front page story; [West Chester, Pennsylvania] *Daily Local News*, November 15, Chris Barber, reporter, front page story; [Bel Air, Maryland] *Aegis*, November 15, Jim Kennedy, reporter).



- 69) Woman Loses \$30 To Snatch And Run Robber At ATM In Lower Merion, Pennsylvania - Shortly after 3 a.m. on Tuesday, November 7, a 38-year-old woman was robbed of \$30 at the Bryn Mawr Trust Co. ATM. The robber grabbed the victim's cash, and although the woman chased him on foot, he got away. No further details were published. ([Wayne, Pennsylvania] *Suburban & Wayne Times*, November 16; [Ardmore, Pennsylvania] *Main Line Life*, November 16).
- 70) Exton, Pennsylvania Juvenile Robbed Of \$50 At ATM By Ski Masked Thug - About 2 p.m. on Sunday afternoon, November 19, a youth was approaching the Jefferson Bank ATM in Whiteland Towne Center to make a deposit when he felt a gun in his back and heard a man say: "Give me what you have." The youth handed over \$50, and the robber, who was wearing a black ski mask and carrying a small handgun, fled in a red car with Maryland plates. No further details were published. (*Philadelphia [Pennsylvania] Inquirer*, November 20; [Wayne] *Suburban Advertiser*, November 22).
- 71) Woman Robbed Of \$1200 Deposit Near Philadelphia ATM - About 10 p.m. on Saturday, November 18, a woman was making a night deposit at the Rhawnhurst ATM when a man approached her, stole her deposit of \$1,200, and shot at a security guard but the weapon misfired. The location of the bank was described only as Bustleton and Bleigh Avenues in the Philadelphia Police report; but managers of the two banks in that area say they had no reports of an ATM robbery. ([Philadelphia, Pennsylvania] *Northeast Times Newsweekly*, November 22).
- 72) Crime Watch Members At University Of Pennsylvania Help Nab ATM Robber - At 11:20 p.m. Monday, December 4, two University of Pennsylvania students who are Penn Watch members, Justin Faust and Doug Martin, spotted a suspicious man running down 40th Street in Philadelphia. Faust and Martin followed the suspect who was running at breakneck speed and then slowed, continually looking over his shoulder. The suspect then got in a car and sped away.

While Faust and Martin were contacting Philadelphia police officers, they were approached by two University students who said they had just been robbed at gunpoint of \$102 and their MAC cards. The suspect quickly was caught by the police

and he had a BB gun in his possession. Police were very grateful for the help from Penn Watch. ([Philadelphia] *Daily Pennsylvanian (Univ. of Pennsylvania)*, December 6, Josh Fineman, reporter, front page story).

- 73) Yeadon, Pennsylvania Teen Admits Robbing Four Women At Same ATM In Five Days - Elijah Kidd, 19, was arrested Tuesday, December 5, about seven minutes after the fourth ATM robbery in five days outside the Mellon Bank ATM on Church Street in Yeadon, Pennsylvania. Kidd was charged with four counts of robbery and simple assault, three counts each of theft and receiving stolen property, weapons violations and related offenses. Kidd is being held on \$75,000 bail.

In the first robbery at 10:56 p.m. Friday, December 1, a 25-year-old woman entered the Mellon ATM vestibule to withdraw money and was confronted by an armed man who pointed a handgun and screwdriver at her and demanded money. She handed over \$40 and the robber fled the scene.

The second ATM robbery at the same location occurred at 5:05 p.m. on Sunday, when a 51-year-old woman entered the ATM booth to make a withdrawal, and a man took a long-bladed knife from his sleeve and demanded she withdraw cash. The victim argued with the robber and he left without money.

The third incident occurred on Tuesday, December 5 at 7:21 a.m. when a 70-year-old woman entered the ATM booth to make a withdrawal and the suspect entered, implied he had a gun and demanded money. The robber grabbed \$60 in cash and a bank card from the victim.

In the fourth and final ATM robbery at the same Mellon Bank location on Tuesday afternoon December 5, when a 35-year-old woman entered the enclosed ATM to withdraw money. The suspect entered, displayed a handgun and demanded money. He stole \$20 and instructed the woman not to call the police.

Kidd admitted his participation in all four robberies. No one was injured in the youth's robbery spree. ([Primos, Pennsylvania] *Daily Times*, December 7, John M. Roman, reporter; *Yeadon [Pennsylvania] Times*, December 14).



IN THE SOUTH

- 74) Alexandria, Virginia ATM Customer Robbed Of \$22 - At 6:15 a.m. Thursday, November 2, a 34-year-old man was robbed of \$22 at a NationsBank ATM. Two male robbers pushed and struck the victim in the head, causing him to fall to the ground. No further details were published. (*Alexandria [Virginia] Journal*, November 7).
- 75) Arlington, Virginia ATM Site Of Robbery - At 6:15 p.m. Wednesday, November 15 a 25-year-old woman made a withdrawal from an ATM at the First Virginia Bank on South Clark Place. She was approached from behind by a man who placed a hard object to her back and told her to give up the money. The victim never turned and saw

the robber, but handed the robber the money and then heard him run away. No further details were published. ([Fairfax, Virginia] *Northern Virginia Sun*, November 17 & November 28; *Arlington [Virginia] Courier*, November 22).

76) Woman Carjacked In Reston, Virginia And Taken To ATM For Forced Withdrawal - At 5:25 p.m. Monday, November 27, a 36-year-old woman was getting into her car when a man, armed with a handgun, approached her and entered her car. The suspect took a small amount of cash from the victim's purse and demanded that she drive to a nearby ATM machine. The victim complied and the suspect forced her to withdraw an undisclosed amount of cash. The suspect took the cash and fled on foot. ([Reston, Virginia] *Centre View*, November 30; *Centreville Times*, November 30).

77) Arlington, Virginia Woman Robbed Of \$50 At ATM In Afternoon - At 2:34 p.m. Sunday, December 3, a 25-year-old female at an ATM had just completed a transaction when a man approached her, pointed a gun at her and told her to take out \$250. The victim gave him \$50 and he fled on foot. No further details were published. ([Fairfax] *Northern Virginia Sun*, December 5).

78) Mother With Two Small Children Waiting In Car Forced To Make \$200 Withdrawal At Norfolk, Virginia ATM - At 7:42 p.m. Sunday, December 3, a woman was making a withdrawal at a walkup ATM at a First Union Bank in Norfolk, Virginia near the Janaf Shopping Center when a man eased up behind her, implied he had a weapon and demanded cash. The victim, with her two children sitting in her car parked nearby, withdrew \$200, which the robber took and ran into the darkness. The victim drove to a nearby service station and called her bank and the police. The ATM surveillance camera took the photo following, which shows the woman (face blocked), frozen with fear, and the suspect directly behind her. No further details were published. ([Norfolk] *Virginian-Pilot*, December 6, Larry W. Brown, reporter).



This photo, taken by the automated teller machine camera, shows the victim, right, and the suspect.

79) McLean, Virginia Gunman Takes Deposit Bag At ATM - About noon on Sunday, December 17, a 32-year-old woman employed by Total Crafts was attempting to make a bank deposit at a NationsBank ATM when a man approached her, brandished a

handgun and demanded cash. He grabbed the deposit bag containing an undisclosed amount of cash and fled. No further details were published. ([McLean, Virginia] *Connection*, December 21).

- 80) Fleet-Footed Thief Grabs \$120 Cash Dispensed From High Point, North Carolina Driveup ATM Before Cardholder And Flees; But Gets Only \$10 In Theft At Same ATM A Month Later - At 8:30 p.m. Monday, November 13, John Brent Harrington, 30, drove up to the ATM at First Union National Bank on North Main Street to make a withdrawal. As Harrington's \$120 came out of the machine, a man ran between Harrington's vehicle and the ATM, grabbed the money and ran toward a nearby wooded area. Harrington ran after the man but lost sight of him. No further details were published.

About a month later, at 11:52 p.m. Tuesday, December 12, Jeffrey McBride was making a withdrawal at the same driveup ATM at the First Union Bank on North Main Street when someone approached him from the back of his car and grabbed a hold of his money from the machine. A struggle ensued through the window of the car. During the struggle, McBride's car was knocked out of gear and rolled backward from the ATM. A \$20 bill was torn and \$10 was taken. No further details were published. (*High Point* [North Carolina] *Enterprise*, November 15; December 14).

- 81) 56-Year-Old Man Arrested Near Chapel Hill, North Carolina ATM For Refusing To Take Off Ski Mask - At 11:14 p.m. Tuesday, November 28, Richard Clyde Fikes, 56, was wearing a ski mask while standing near the ATM at the NationsBank on Chapel Hill Boulevard when a police officer saw him. When Fikes refused to take the mask off, the officer charged him with resisting arrest.

It is illegal to wear a mask while standing near an ATM or in any public place, except for Halloween. The face mask laws in North Carolina date back to 1953 and were designed to discourage Ku Klux Klan activities. Police later found a knife on Fikes. This charge is a misdemeanor and carries up to 120 days in jail and a fine. ([Durham, North Carolina] *Herald-Sun*, November 30, Susan Broili, reporter).

- 82) Charlotte, North Carolina Man Robbed, And Carjacked To Other ATMs - Just before midnight on Thursday, December 14, William Earl Bradley was using an ATM at 3558 Wilkinson Blvd. when a gunman robbed him and then forced Bradley to drive to other ATMs and withdraw more money. The gunman took Bradley's jacket, wallet and watch in addition to the money. No further details were published. (*Charlotte* [North Carolina] *Observer*, December 16, Bob Meadows, reporter).

- 83) South Carolina Woman Leaving ATM Is Struck On Head, Knocked Down And Has Purse Stolen - On Monday night, November 27, a woman in Conway, South Carolina leaving an ATM at S.C. 501 and 16th Street was hit on the head and knocked to the ground by two men who then stole her purse. No further details were published. ([Myrtle Beach, South Carolina] *Sun News*, November 29).

- 84) Teen Robber Sought In Two Beaufort, South Carolina ATM Robberies - On Sunday night, December 3, a 49-year-old man using the ATM at Lady's Island Bank in Beaufort, South Carolina was accosted by a 16- to 18-year-old youth who pointed a handgun at the victim and ordered him to make four ATM withdrawals totaling \$400. The suspect then fled on foot.

The second incident involving a similar suspect with a similar weapon occurred on Wednesday, December 6, and involved a 60-year-old man using the same ATM. The suspect ordered the man to withdraw cash, but fled after the victim was unable to make a withdrawal. (*Beaufort [South Carolina] Gazette*, December 8, front page story).

- 85) Man Is Awakened At 2:30 A.M. In Columbia, South Carolina Motel And Is Tied Up, Abducted And Taken To ATMs For Forced Withdrawals - At 2:30 a.m. Friday, December 8, a 48-year-old man sleeping at a Comfort Inn in downtown Columbia was awakened by a knock on the door. When he opened the door, a man and a woman forced their way into the room and ordered the victim on the floor. After tying the man up, the pair took him outside and climbed into his car with him. The three then drove around Columbia for several hours, stopping at least twice to force the victim to withdraw money from ATMs. The victim was later left in a motel room tied and gagged. The victim was able to free himself and call the police about 5 a.m. ([Charleston, South Carolina] *Post and Courier*, December 9, John Heilprin, reporter).
- 86) Gastonia, South Carolina Man Carjacked From Work Crashes His Pickup Into Hotel Lobby Instead Of Going To ATM - Early Tuesday, December 19, William Lee Hough Jr. was working at Scott Mills in Gastonia when he heard a knock on a door, thought it was one of his co-workers and opened it. An unidentified man pointed a gun at Hough and demanded money. The suspect forced Hough into a company-owned pickup and ordered him to drive to an ATM. Instead, Hough veered off Franklin Blvd. and into the Holiday Inn Express parking lot in search of help, but he went too far and crashed through the front door of the hotel, causing \$5,500 in damages to the hotel and truck. The suspect fled the crash scene on foot and apparently took \$222 from Hough either on the way to the ATM or before leaving Scott Mills. There were no injuries reported. ([Charleston, South Carolina] *Post and Courier*, December 21).
- 87) University Of Georgia Student Robbed Of \$200 On Campus By Gunman - Between 8:15 and 8:30 p.m. on Monday, November 13, Adam Ellis, 20, a University of Georgia student, was using an ATM at the Tate Student Center Plaza in Athens, Georgia when a man came up behind him, showed Ellis a small, black semi-automatic pistol and asked him for "a couple of hundred dollars." Ellis gave the suspect \$200, and returned to his dorm room after the incident. The suspect walked away. Police are investigating. ([Athens, Georgia] *Red & Black (University of Georgia)*, November 16, Beth Macfadyen, reporter).
- 88) Two Georgia Men Robbed Of \$250 Near Augusta Mall ATM - About 8:30 p.m. Thursday, November 16, two men went to the Wachovia Bank ATM near the Augusta Mall where one man withdrew \$30. The two men then noticed four men behind them. The four suspects then revealed a handgun and made the victims withdraw more

money from the ATM. The suspects took \$250 from the victims and ran through a parking lot and left in an older model tan car. No one was injured. No further details were published. (*Augusta [Georgia] Chronicle*, November 19).

- 89) Rash Of Carjackings Near Augusta, Georgia ATM - On Sunday, December 10, two suspects pulled a gun on a woman at the NationsBank ATM in the 1700 block of Gordon Highway in Augusta, Georgia and took an undisclosed amount of money and the woman's brown 1987 Oldsmobile.

Authorities believe another carjacking was thwarted later that afternoon when a male customer got back in his car and drove away after two suspicious-looking men approached him at the NationsBank ATM. The suspects fit the description of the earlier Gordon Highway carjackers.

On December 14 two carjackings were reported 15 minutes apart at ATMs at Augusta Mall and Fury's Ferry Road. On Friday night, December 15, another carjacking was reported at the First Bankers Savings and Loan Association. A man and woman were at the ATM when three men pointed guns at them and took their money and their car. Chief Deputy Ronald Strength said, "Some have been choosing carjackings at ATMs instead of muggings because they know that people in their cars will have money if they are at a bank machine." (*Augusta [Georgia] Chronicle*, December 11 & December 19, Carmela Thomas, reporter).

- 90) Suspect Arrested In Augusta, Georgia Driveup ATM Robbery - On Wednesday, December 13, two men stuck a gun in a woman's car window and grabbed a \$20 bill that she had just withdrawn at an ATM at Bankers First in Augusta, Georgia. The woman shoved the gun away and drove off. When authorities arrived at the bank, they found a bank card and an ATM receipt.

On December 21, Russell Guild, 19, was charged with the armed robbery based on witness identification in a lineup. This arrest could be related to a rash of ATM robberies in the area recently. (*Augusta [Georgia] Chronicle*, December 22).

- 91) Tampa Woman Arrested For False Claims Of Unauthorized Withdrawals Which Netted Her \$2,293 - Debra L. Hofmeister, 37, was charged December 13 with organized fraud, perjury, grand theft and five counts of passing worthless checks. Hofmeister told authorities August 31 that she thought her boyfriend was using her ATM card for unauthorized cash withdrawals at Community First Bank. Community Federal later reimbursed Hofmeister \$2,293 based on her claim. But surveillance photos from the bank ATM viewed later showed Hofmeister herself making the contested ATM withdrawals. Hofmeister also was found regularly to have written worthless checks. Hofmeister is being held on \$11,000 bail. (*Tampa [Florida] Tribune*, December 14; *St. Petersburg [Florida] Times*, December 14).

- 92) Texas Bank Experiencing Thefts From Customer Accounts Via ATM Withdrawals Requests FBI And Secret Service Help - Texas Commerce Bank in McAllen, Texas has called in the FBI and the U.S. Secret Service to help catch a thief. Money has been withdrawn from customer accounts of two Rio Grande Valley branches by unauthorized persons using ATMs, according to Randy McLelland, president of the

bank. "A handful of our customers have experienced unauthorized withdrawals from their accounts through ATMs," McLelland said, "Texas Commerce Bank is conducting an internal investigation, and additionally has turned over the investigation to the FBI and Secret Service." All accounts from which money has been withdrawn have been identified. All customers who had money taken from their accounts were reimbursed by the bank. ([McAllen, Texas] *Monitor*, November 11, Mary Lee Grant, reporter).

- 93) Abilene, Texas Woman Threatened In Her Car With Knife After \$400 ATM Withdrawal - About 9 a.m. Monday, December 18, a 20-year-old woman was ambushed by a "stringy haired" stranger who jumped in her car's passenger door just as she finished a \$400 withdrawal from a NationsBank ATM on South 14th Street. The man held a hunting knife near her side but didn't touch her. The suspect took her cash and ATM card, jumped out of the vehicle, and fled on foot. No further details were published. (*Abilene [Texas] Reporter-News*, December 19, Jerry Daniel Reed, reporter).



IN THE MIDWEST

- 94) Cleveland Cab Driver Charged For False Report Of \$590 ATM Robbery - At 11:45 p.m. Sunday, November 5, Ron Sobochan, a cab driver for Ameri Cab in Cleveland, stated that he was robbed of \$590 at gunpoint while making a withdrawal at an ATM at Bank One on 1949 Broadway in Eastlake, Ohio. The robber reportedly wore a ski mask and pointed a revolver at the victim. Sobochan later admitted fabricating the story and will be charged with falsification of a crime report, a misdemeanor. Sobochan said that he owed the cab company \$590 for leasing the cab and didn't have the money. ([Willoghby, Ohio] *News-Herald*, November 7 & 8).
- 95) ATM Robber Hits Twice In One Hour In Lorain, Ohio - At 8:20 a.m. Saturday, November 11, a 34-year-old man was using the driveup ATM at Bank One on Broadway Street in Lorain when a suspect walked up to the victim, demanded money and threatened to shoot the man. The victim refused to give any money and sped away in his car, leaving his ATM card in the machine.

Twenty-five minutes later, a man believed to be the same robber approached a 52-year-old woman in her car at an ATM at the Lorain National Bank on Sixth Street, reached into the woman's car, put it in park and then broke the key off in the ignition. The robber then went around to the passenger side of the car and got inside. The robber demanded the woman drive to the Bank One on Broadway. There the robber made the woman withdraw cash from the ATM and give it to him. When the robber asked the woman to go to a second bank, she refused. The robber made threats against her life, but he got out of the car and fled with an undisclosed amount of cash. ([Lorain, Ohio] *Morning Journal*, November 18, John Reynolds, reporter).

- 96) Akron, Ohio Man Leaving ATM Loses Cash, Wallet And Car To Robbers - At 8 p.m. on Friday, November 24, Wilson Sullivan, 46, was robbed of \$20 at an ATM at Society Bank on West Market Street in Akron. Sullivan was pulling away from the ATM when someone pointed a gun at him. He gave his cash and wallet to the assailant, who then told him to get out of his car. Sullivan started running and two young men drove away in his car.

Sullivan ran into a restaurant and then a bar and neither of the businesses allowed him to call 911 for help. Sullivan said other people watched him run several blocks along a main thoroughfare after the robbery and he couldn't get help from anyone. "I'm thinking, am I in the Twilight Zone?" Sullivan said. About 10 minutes after the robbery, Sullivan found a public phone at a library. Police found two 15-year-old males in Sullivan's car about four blocks away. Both were charged with aggravated robbery and carjacking. ([Cleveland, Ohio] *Plain Dealer*, November 26).

- 97) Woman Robbed Of \$50 At Columbus, Ohio Driveup ATM - At 2:35 p.m. Friday, December 1, a woman exited her vehicle at the ATM at Star Bank on East Dublin-Granville Road because she could not reach the ATM from the car. She had just withdrawn \$50, and was reaching for the cash when two men approached. One pushed her and the other grabbed the cash. Both men fled on foot. No further details were published. ([Columbus, Ohio] *This Week In Northland*, December 11).
- 98) Indiana Man Charged In ATM Empty Envelope Deposit Scam - Bryan M. Stormes, 25, of Linton, Indiana faces four charges of fraud upon a financial institution. He is being held on a \$55,000 bond. Stormes allegedly deposited empty deposit envelopes in Citizen's National Bank's ATMs several times last summer. After the fake deposits Stormes would go to a Bloomfield State Bank ATM and withdraw money. He maintained an account and an ATM card at the Bloomfield State Bank. Stormes is accused of using this fraudulent method to steal approximately \$1,120. At first Stormes stated that he must have dropped the checks in his car instead of getting them in the deposit envelopes. He then later admitted to not putting checks in the envelopes. Stormes also faces three charges of failure to appear at court proceedings in Green Superior Court. (*Linton* [Indiana] *Daily Citizen*, December 21, Andrew Bowen, reporter).
- 99) Belleville, Illinois ATM Robbery Briefly Noted - About 10:15 p.m. Friday, November 10, a man using an ATM in the rear parking lot of Magna Bank on West Main Street reported to police that he had been robbed. No further details were published. (*Belleville* [Illinois] *News-Democrat*, November 11).
- 100) ATM Card Stolen In Health Club Used For DesPlaines, Illinois \$2900 ATM Withdrawal - On Wednesday, November 29 a man discovered that his wallet, credit cards and ATM card were stolen while he was working out at 2700 S. Mt. Prospect Road. Someone used his ATM card to withdraw approximately \$2,900 from his account. Police found the cards a few days later. (*Des Plaines* [Illinois] *Journal*, December 15).

- 101) 86-Year Old Illinois Woman Duped For \$6,000 ATM Cash And \$2,500 In Jewelry - About 1:30 p.m. on Tuesday, December 19, a 86-year-old woman was approached by two women who told her that they needed a ride. The elderly woman complied. While in the car, the first woman, who said she was from Africa, asked the victim how to withdraw money from an ATM machine. They went to the First Bank and the victim withdrew \$6,000 in cash. At this point, the suspect had the \$6,000 and some of the woman's jewelry worth \$2,500 and she and her partner fled from the car. No further details were published. (*Des Plaines [Illinois] Journal*, December 22).
- 102) Dearborn, Michigan ATM Is Site Of \$480 Deposit Robbery - At 8 a.m. on Thursday, November 9, a 32-year-old man was making a \$480 deposit at a Comerica ATM near Ford World Headquarters when two men approached him with handguns and demanded that he hand over the cash. The victim gave up the money, and the robbers, one of whom was wearing a ski mask, ran away through the parking lot. No further details were furnished. (*Dearborn Heights [Michigan] Press & Guide*, November 16).
- 103) Saginaw, Michigan Woman Victim Of \$700 Daylight ATM Robbery - At 8 a.m. Saturday, December 2, a 42-year-old woman made a \$700 withdrawal at an ATM at Michigan National Bank in Saginaw, Michigan. A gunman put an automatic weapon in her back and said, "Give me your money." After taking the money, the suspect fled. No further details were published. (*Saginaw [Michigan] News*, December 3).
- 104) ATM Card Stolen From Purse In Parked Car In Adrian, Michigan Used For \$210 Withdrawal - An unknown suspect stole a purse containing \$150 from a car parked at the Crossroads Plaza in Adrian, Michigan. The suspect then used the victim's ATM card to get another \$210 from an ATM machine. The purse was hidden under the car seat and the victim had her PIN for the ATM card written on a piece of paper in the purse. No further details were published. ([Adrian, Michigan] *Daily Telegram*, December 15).



IN THE WEST

- 105) Oklahoma Man, 69 Years Old, Rejects Demand Of Two Strongarm Robbers At ATM - About 5:40 p.m. Monday, November 6, James Wood, 69, was approached in his car from the rear by two youths who demanded money as Wood made a transaction at the Grand Federal Savings Bank driveup ATM. The assailants told Wood, "I want your money," and Wood replied, "No go," and he rolled up his window and pulled away from the driveup location. Wood was close enough to the ATM machine that the suspects could not open his car door. Wood could not provide a description of the youngsters, but he did give the police a description of their older Ford pickup. (*Grove [Oklahoma] Sun*, November 8, John Reid, reporter, front page story).
- 106) Woman Steals Her Mother's Debit Card And PIN For \$300 Theft - A Denver woman stole her mother's debit card and PIN number and gave them to her boyfriend. The boyfriend went to an ATM and withdrew \$300 in five transactions. A police officer responded to the mother's complaint of unauthorized usage of her ATM card. The

victim identified her daughter and her daughter's boyfriend as suspects. The officers contacted the suspects and ordered them to appear at the police station. Police recovered the ATM card, but it was cut up. (*Southwest Denver [Colorado] Herald-Dispatch*, November 23).

107) Thief Steals Purse Of New Mother From Hospital Room In Denver And Empties \$650 From Savings Account - Between 11 a.m. Friday, November 24 and noon the next day, Julie Zimmerman's purse was stolen from her room while she was in the hospital having a baby. Julie's car keys, checkbook and a credit card (with the PIN that works in an ATM) was stolen. The thief then withdrew all \$650 from Zimmerman's savings account, money the couple had counted on while Julie was to be off work the next six weeks. No further details were published. ([Denver, Colorado] *Rocky Mountain News*, November 27, Lynn Bartels, reporter).

108) Santa Fe, New Mexico Woman Fends Off ATM Robber - On Saturday, November 25, a masked man with a knife tried to rob a Santa Fe woman at an ATM at Villa Linda Mall. The woman said she was making a transaction when a robber came up to her and told her to give him money. When she refused, the man tried to grab her by the neck but she escaped. The suspect ran away and police did not find him. (*Santa Fe New Mexican*, November 27).

109) Arizona ATM Captures Image Of Woman Misusing ATMs - Bullhead City (Arizona) Police say an unidentified woman (see photo at right) engaged in fraudulent schemes on at least two separate occasions involving the misuse of ATM machines in Bullhead City. Other security photos indicate the suspect may be driving a silver full size pickup truck. No further details were published. ([Bullhead City, Arizona] *Mohave Valley Daily News*, November 10).



110) Two Seattle Robbers Came Up Empty Handed In Two Robbery Attempts - On Friday, October 20, two men, one masked with a nylon stocking over his head and the other armed with a large semiautomatic pistol, tried to rob ATM customers at Westwood Town Center in West Seattle, Washington. The armed man approached a woman saying, "I want some money." At the same time the masked man opened the woman's car door, removed her keys and searched her purse. The masked man also searched the pockets of a High Point woman who was waiting to use the ATM. The robbers came up emptyhanded and fled.

An hour later two men who matched the bandits' descriptions robbed a pizza delivery person of about \$35. ([Seattle, Washington] *White Center News*, November 1).

- 111) Seattle ATM Camera Captures Image Of Woman's Abductor - On Tuesday, November 7, a 41-year-old woman was abducted at the Metro Park-and-Ride lot at South 348th Street and Ninth Avenue South in Seattle. A man confronted her, forced her into the passenger side of her car and then drove her to the SeaFirst Bank at South 348th Street where he bound her wrists. The woman said the man implied he had a gun and told her he would let her go if she cooperated. While the abductor (pictured at right) used her ATM card to withdraw money, the victim rolled out of her car and down a nearby hill into traffic. A motorist picked her up and drove her to a hospital for treatment. The suspect remains at large. ([Seattle, Washington] *Federal Way News*, November 18).



- 112) Sutherlin, Oregon, 15-Year-Old Confesses To Holding Woman Next Door And Her Infant At Gunpoint Before \$60 ATM Withdrawal - On Thursday, November 30, Dennis Morgan Jr., 15, entered the house next door and held the neighbor woman and her infant at gunpoint, taking her ATM card and withdrawing \$60 at a Sutherlin Bank. He then returned the ATM card to the woman with a warning not to tell anyone or she and her baby would be harmed.

An Oregon grand jury indicted Morgan on one count of first-degree robbery with a firearm and two counts of first-degree burglary. Morgan pled guilty to the charges and will become one of the first Sutherlin juveniles sentenced using the new matrix, which carries a mandatory 90-month jail term, under Measure 11 - the new stiff sentencing matrix for violent crimes by voters last year. ([Sutherlin, Oregon] *Sun-Tribune*, December 14, Linda Schnell, reporter).

California Incidents

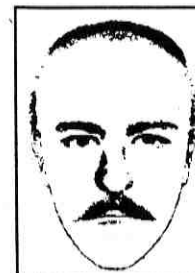
- 113) Man Robbed At Redondo Beach ATM - At 9:30 p.m. on Tuesday, October 31, a man was robbed at gunpoint at the First Interstate ATM in Redondo Beach. The robber approached a man at the machine and demanded that he make a \$300 withdrawal. The victim noticed that the robber was holding some type of semiautomatic pistol, so he did what he was told. The robber fled. No shots were fired and the victim was not injured. ([Torrance, California] *Daily Breeze*, November 1).
- 114) Police Arrest Suspect Who Returns To Scene Of Rancho Cucamonga ATM Robbery - Around 1:30 a.m. Monday, October 30, Michelle Nocciolo, 22, was at the driveup ATM at the Bank of America in Rancho Cucamonga when a man approached her car. The man appeared to have a gun under his shirt. Nocciolo told the man to take the cash she had received from the ATM. He did, but then demanded her purse. The victim realized that the suspect did not have a gun and sped away. She flagged down a

deputy and returned to the bank to retrieve her ATM card. The officer arrested the suspect when the man later drove past the bank. ([Ontario, California] *Inland Valley Daily Bulletin*, November 1).

- 115) Victorville Bank Of America Offers \$5,000 Reward In Three ATM Robberies - During October there were three ATM robberies in Victorville, California. This prompted the Bank of America to put up a \$5,000 reward for the arrest and conviction of the person responsible for the robberies.

The first incident occurred on October 18 when a Victorville B of A ATM customer had a robber fire a shot into the victim's car, although no one was hurt. On Thursday night, October 26, a 20-year-old man was robbed and stabbed repeatedly after making an

ATM withdrawal at the same Bank of America branch. On Saturday, October 28, a Victorville B of A customer was making an ATM withdrawal at the same ATM when a robber pointed a knife at the victim and demanded money and jewelry before stealing the victim's purse. Police do have a description of the suspect they believe is involved in all three incidents. A composite drawing is at right. ([Victorville, California] *Daily Press*, November 1, Don Holland, reporter).



Suspect

- 116) Seal Beach Driveup ATM Customer Leaves Would-Be Robber High And Dry - At 3:15 p.m. Monday, October 30, a motorist drove up to the ATM at the Bank of America in Rossmoor Center in Seal Beach and began his transaction. He was then approached by a robber brandishing a handgun and demanding cash. Instead of complying, the customer sped away to Seal Beach police headquarters located not too far away. The suspect was gone when officers arrived. ([Los Alamitos, California] *News-Enterprise*, November 2).
- 117) Phone Request To Bank For Duplicate ATM Card Leads To \$600 Fraud In Tracy - At 4:52 p.m. on November 8, a woman reported to the Tracy Police that someone had called the Bank of America, asked for a new ATM card under her name and had withdrawn more than \$600 from her account. No further details were published. (*Tracy* [California] *Press*, November 10).
- 118) Lancaster Woman Gives \$100 To Two Knife-Wielding Robbers - On Friday, November 10, a 40-year-old woman had just finished withdrawing \$100 from an ATM at First Interstate Bank in Lancaster, when a man approached her with a six-inch kitchen knife and demanded the money. A second suspect acted as a lookout. The victim dropped her five \$20 bills and ran away. The thieves picked up the money and fled. ([Palmdale, California] *Antelope Valley Press*, November 14).
- 119) Inglewood Bystanders Tail Teen ATM Robbers Home And Call Police Who Arrest The Suspects - About 10 p.m. Thursday, November 9, a customer withdrew \$40 from a Bank of America ATM on Sepulveda Blvd. in Culver City when he felt a gun in his side and heard the command, "Give me \$300." But the victim realized that his daily limit was \$300 and he was unable to complete a \$300 withdrawal. The robber then ordered

the victim to lie down on the ground, and seconds later told the victim to get back up and to withdraw whatever he could. That turned out to be \$260, which the suspect took along with the victim's car keys.

But the robbery did not go unnoticed. Two Inglewood men, aged 20 and 25, who did not want to be identified, pulled out and followed the suspects in the car to a residence. They then quickly flagged down an LAPD officer and reported what had happened. The officer knocked at the door of the house, talked to a woman and soon the two suspects came outside. Arrested were Scott Harrison, 18, and a juvenile whom police did not identify. ([Los Angeles] *Culver City Star*, November 15, Neal Colgrass, reporter).

- 120) Wells Fargo ATM Photo Provides Major Lead In Lancaster Home Invasion Robbery, Rape, Unauthorized ATM Withdrawal - On Friday afternoon, November 17, three armed intruders held a family of four in Lancaster, California captive for 30 minutes while one of the robbers used a stolen ATM card to withdraw \$300 from a Wells Fargo Bank. The intruders entered a residence on East Woodington Drive through the unlocked front door carrying a sawed-off shotgun and two semiautomatic guns. After tying the four victims' hands behind their backs, they taped their eyes and mouths shut and forced one of the victims to reveal his ATM PIN.

While one of the gunmen was at the bank making the unauthorized cash withdrawal, the others kicked and beat the male victim and sexually assaulted one of the female victims. When the gunman returned to the home, all of the robbers left in a black sports utility type vehicle. Also taken were some credit cards and a video camera. A Wells Fargo ATM camera took photos of the gunman who used the ATM (see photo at right).

([Palmdale, California] *Antelope Valley Press*, November 18 & 29; [Los Angeles, California] *Daily News*, November 18, November 29, Bhavna Mistry, reporter).



ROBBERY SUSPECT - This video photo taken at an ATM

- 121) Palmdale Home Invasion Robber Caught In Act Of Using Victim's ATM Card - At 2 a.m. Thursday, November 16, a Palmdale woman was asleep and alone in her home when an intruder thought to be Roy Dirden, 28, woke her up and tied her up with

electrical cord and left with money and her ATM card. Knowing that the suspect had the woman's ATM card and PIN, police searched surrounding ATMs. Roy Dirden was located at a Palmdale Wells Fargo Bank in the process of using the woman's ATM card. Dirden is suspected of committing other robberies and was being held on a \$500,000 bond. ([Palmdale, California] *Antelope Valley Press*, November 18).

- 122) Man And Woman Arrested For Attempted Robbery At Costa Mesa Driveup ATM - On Thursday, November 23, David Armstrong, 38, had pulled his car up to a driveup ATM at First Interstate Bank on Harbor Boulevard in Costa Mesa when two suspects blocked his car with their car. The male suspects, pointed a gun at Armstrong and demanded that he withdraw money. The victim attempted to use his ATM card but it didn't work. The two suspects then fled in their vehicle.

A short while later, both suspects were spotted by Costa Mesa police on the east side of town. When officers tried to stop them, they sped off. Police pursued the pair for 15 minutes, finally the two pulled over and surrendered. Raymond Iglesias, 21, and Alana Allen, 19, were arrested and were being held on \$50,000 bail. They were charged with attempted armed robbery and evading arrest. (*Los Angeles [California] Times*, November 24).

- 123) Fresno Police Canines Take A Bite Out Of Two Teen ATM Robbers - Shortly after 9 a.m. Monday, November 27, Fresno Police Officer Jeff Keiser was investigating an attempted robbery of a customer at a Bank of America ATM at Shields and West Avenues when he spotted the two suspects on bicycles. After a short pursuit, the suspects abandoned their bicycles and dropped out of sight.

Enter Fresno police canines Chico and Koko and their trainers, who tracked the suspects to a basement in the 900 block of West Simpson Avenue. Suspect Alex Alfaro, 19, was brought out by Chico and the 15-year-old suspect was pulled out by Koko. Both suspects were bitten by the dogs before they were flushed from the basement. After being treated for their wounds, Alfaro was booked into the Fresno County Jail and the boy was turned over to Juvenile Hall authorities. (*Fresno [California] Bee*, November 29).

- 124) Bakersfield Man Shot At By Fleeing ATM Robbers - At 8:30 p.m. Friday, December 29, Bill Van Polanen had withdrawn cash at the Bank of America ATM on Olive Drive in Bakersfield when two men approached him, demanded money and received it, then fled in a compact pickup truck with a camper shell. As they were driving away, one of the men took several shots at Van Polanen, but all missed their target. No further details were published. (*Bakersfield Californian*, December 30).



INTERNATIONAL REPORTS

- 125) Entire ATM Stolen From Cambridge, Ontario, Canada Drug Store - Shortly before 4 a.m. on Wednesday, October 18, the theft of an entire ATM occurred at the Goetz Big V Drug Store in Cambridge, Ontario, Canada. Witnesses observed a white van back up to the front window of the drug store and four males get out. The burglars smashed the front window, loaded the Royal Bank ATM machine from inside the store into their van and fled the scene. It is believed the four burglars transferred the ATM to another vehicle, because the original van was found abandoned a short distance away. Crime Stoppers offered \$1000 for information leading to an arrest in this case. ([Kitchener, Ontario, Canada] *Record*, December 27).
- 126) Knife-Wielding Niagara Falls, Canada Robber Slashes Tires, But Gets No Cash Near ATM - About 8:15 p.m. on Tuesday, December 12 a customer pulled up in front of the Canada Trust ATM on Queen Street and was approached by a man with a knife. The customer pushed the would-be robber aside, and the robber fled, but not before slashing the man's car tires. The robber was joined by another man and the pair fled on foot. Police are investigating. ([Welland, Ontario, Canada] *Tribune*, December 13).

ATM CONSUMER SAFETY EDUCATION

Many items related to ATM consumer safety were published during the holiday shopping months of November and December 1995. Among them were articles in the:

- [Reading, Pennsylvania] *Eagle*, November 28
- [Philadelphia, Pennsylvania] *Guide (Kensington/Richmond Edition)*, December 14
- *Philadelphia* [Pennsylvania] *Daily News*, December 27
- *Ware* (Massachusetts] *River News*, December 7
- [Clinton, Massachusetts] *Daily Item*, December 11, Kimberly Brothers-Caisse, reporter, front page story
- [Clinton, Massachusetts] *Weekly Record*, December 22, Kimberly Brothers-Caisse, reporter
- *Farmingdale* [New York] *Observer (NYC Market Area)*, November 24
- [Patchogue, New York] *Long Island Advance*, December 7

- [Berlin, New York] *Echo*, December 7, Joseph L. Bruno, reporter
- [White Plains, New York] *Reporter Dispatch*, December 22
- [Floral Park, New York] *Gateway (NYC Market Area)*, December 27
- [Passaic, New Jersey] *North Jersey Herald & News*, November 23
- [Stamford, Connecticut] *Advocate*, November 17, Jacques Bacon, reporter
- [Norfolk, Virginia] *Wheel*, November 16, SPC Julia Simpkins, reporter
- [Woodbridge, Virginia] *Potomac News*, December 15, Matthew Cox, reporter, front page story
- [Norfolk, Virginia] *Flagship*, December 21
- [Front Royal, Virginia] *Warren Sentinel*, December 21, Douglas Grant, reporter
- *Greer* [South Carolina] *Citizen*, December 20, R. Dennis Hennett, reporter
- *Thomasville* [Georgia] *Times-Enterprise*, November 7, Juana Jordan, reporter, front page story
- *Atlanta* [Georgia] *Journal*, December 11, Gene Tharpe, reporter
- *Atlanta* [Georgia] *Constitution*, December 11, Patti Bond, reporter
- *Atlanta* [Georgia] *Chronicle*, December 20, Timothy Cox, reporter
- *Decatur* [Georgia] *Dekalb News/Era*, December 14, front page story
- *Lutz* [Florida] *Community News*, December 6
- [Warren, Michigan] *Eastsider* and *Eastside Advertiser-Times*, November 15, Lana Mini, reporter; (*Macomb-Fraser-Clinton*) *Chronicle*, November 22, Lana Mini, reporter
- [Wyandotte, Michigan] *Riverview-Grosse Ile News-Herald*, November 22
- [Dearborn Heights, Michigan] *Warrendale Press & Guide* and *Dearborn Press & Guide*, December 7, Michael Kelly, reporter
- [Winnetka, Illinois] *North Shore Magazine*, November 1995, Sharon D'Alessandro, reporter
- *Chicago* [Illinois] *Defender*, December 5, Vladimire Herard, reporter
- [New London, Ohio] *Firelands Farmer*, November 27
- *Columbus* [Ohio] *Dispatch*, December 9, Ted A. Oshodi, reporter
- *Imperial* [Nebraska] *Republican*, December 14; [Bartlett, Nebraska] *Wheeler County Independent*, December 13; *Ord* [Nebraska] *Quiz*, December 14; *Schuyler* [Nebraska] *Sun*, December 14; Falls City [Nebraska] *Journal*, December 15; Don Stenberg, Nebraska Attorney General
- [Scottsbluff, Nebraska] *Star-Herald*, December 13, Kim Swanson, reporter
- *Pueblo* [Colorado] *Chieftan*, December 23, Yvette S. Padilla, reporter
- [Torrance, California] *Daily Breeze*, November 11, Stephanie Enright, reporter
- [San Bernadino, California] *Sun*, November 22
- *San Diego* [California] *Daily Transcript*, November 23
- *Thousand Oaks* [California] *Star*, November 24, Rick Nielsen, reporter
- [Los Angeles, California] *Daily News*, November 28
- Beverly Hills [California] *Courier*, December 8
- [Santa Ana, California] *Orange County Register*, December 14, Kelly Barron, reporter

- [Atwater, California] *Signal*, December 14
- [Universal City, Texas] *Herald*, November 2, Gary Gossett, reporter and
- *Texarkana* [Texas] *Gazette*, November 5.

NEWS OF WEIRD ATM INCIDENTS

- 127) Lone Memphis ATM Robber Is Immediately Robbed Of His Loot By Two Other Robbers - At 10:10 p.m. on a calm November Sunday night in Memphis, Tennessee, Clifford Milton was withdrawing \$30 from the ATM at First Tennessee Bank on North Hollywood when a man approached him and jammed something in Milton's back and demanded his cash. Milton obliged and the robber left.

Then two other robbers entered the plot. Robber 2 and Robber 3 emerged from a car and approached Robber 1, still near the ATM. A tussle ensued. Milton said, "It looked like they were trying to take something away from him. I assume it was my money." Robbers 2 and 3 fled in their car with the cash they had taken from Robber 1. Milton got in his car and left, unharmed. Memphis Police Lt. Richard True said of the robber who was robbed, "He could complain....to deaf ears." ([Memphis, Tennessee] *Commercial Appeal*, November 24).

- 128) Florida Parents Need PIN To Withdraw Kids From Elementary School - Just as a PIN is needed to withdraw cash from an ATM, some Florida parents must now use a secret password to pick up their children from elementary and middle schools. With so many fragmented families in the community, schools have become a battleground for the custody of children of divorcing and separated parents, grandparents and other family members who snatch children for whom they do not have legal custody from school during or after the school day.

Some Florida school administrators, teachers and office workers complain they have been put in a difficult position, trying to enforce legal custody in family feuds at school. With more than 250,000 elementary and middle school students in Broward in Palm Beach counties in Florida, the task of protecting children in these custody situations has become enormous. Said Helga Finnigan, a Boca Raton elementary school principal, "Everyone is so paranoid when someone comes to the office to pick up a child. In the past five years, safety of school children has become a major issue." So now parents there have to give the valid password before withdrawing children from school. (*San Francisco* [California] *Examiner-Chronicle*, November 5).

- 129) French Jetliner On Runway Robbed Of 60 Pounds Of Bank Notes - In an innovative robbery which underscores the vulnerability of cash at every point in its travels, the following robbery of a jetliner was reported in *Aviation Week & Space Technology* on August 19, 1996:

During the second week of August, 1996, an Air Inter Europe A320 twinjet landed at the Perpignan-Rivesaltes airport in France. Immediately after landing at the end of the active runway, the jetliner's cockpit crew discovered two small vans and an armed man holding up a banner which read, "Shut off the engines and open the [cargo] hold." The pilots complied with the demands of the robbers, and the thugs disappeared with 60 pounds of bank notes which were being carried as cargo in the lower deck. Police believe inside information is involved, and are searching for the perpetrators.