

Area banks don't waver on ATM security

By Pat Murphy
staff writer

Don't look for drastic changes to improve security at automatic teller banking machines, according to bank executives contacted in the wake of the killings of Wanda and Glenn Tarr.

Numerous ideas — like so-called "panic" buttons or 9-1-1 emergency phone systems — have been considered, evaluated and rejected as impractical, say the bankers who are acutely aware that locally public confidence in automatic teller machines (ATMs) may have been shaken by the Tarr killings late last year.

"Anytime there's an incident involving an ATM, we again check our security measures to see if we should make some changes," said J. Richard Johnson, director of corporate communication for National Bank of Detroit (NBD). "But there are no immediate plans for any changes."

The Tarrs were abducted separately on Nov. 9 from Rochester Hills and subsequently shot to death in Pontiac. Before he was killed, Glenn Tarr was forced to withdraw money from an ATM at Walton Boulevard and Adams Road in Rochester Hills.

"THE ATM was incidental," said Lt. Gerard Carlin, commander of the Rochester Hills contingent of the Oakland County Sheriff's Department. Glenn Tarr was abducted at his home and killed elsewhere, he noted.

"The fact that he (Glenn Tarr) was forced to withdraw money from the ATM had nothing to do with his abduction or death," Carlin said.

Nevertheless, people began asking about security at ATMs and the safety of people using them. A resolution introduced to the Oakland County Board of Commissioners called for the county's Emergency Management Division to contact the banking community and Michigan Bell Telephone Co. to discuss methods of improving security at ATMs by installing electronic security devices.

"I don't know what, if anything, can be done," said commissioner Marilyn E. Gosling, R-Bloomfield Hills. "But it certainly won't hurt to find out."

Bankers ask themselves that question regularly, according to Justin L. Moran, spokesman for the Michigan Bankers Association.

"Customer security is always a major concern, even before ATMs became common," Moran said in a telephone interview from his office in Ann Arbor. "Security is an ongoing concern and we are constantly looking for ways to improve it."

BUT THE BEST safeguard, he said, is a wary customer who is aware of the hazards at an ATM and acts accordingly.

"We make sure the lighting is good, and we frequently install cameras," Moran said. But an educated consumer is the best safeguard.

The Bank Administration Institute (BAI), a research and education association based in the Chicago area, says the incidents of crime associated with ATMs is almost statistically non-existent.

"To the person involved, crime associated with an ATM is a major concern," said Marjolijn van der Velde, senior research manager for BAI which is based in the Chicago area. "But incidents of crime associated with ATMs are very rare."

"In 1987, there were 3.5 million ATM transactions for every single incident of crime involving an ATM."

In 1988, there were 11.7 million transactions for every incident of crime."

Van der Velde said BAI tracks crime statistics because of increased concern about ATM security within the industry. She said she is aware of the Tarr murders and the fact that an ATM machine was incidentally involved.

LAST SUMMER Chicago experienced another murder involving an ATM. In June, Dana Fietler, a 24-year-old University of Chicago student was abducted from her apartment complex, forced to withdraw \$400 from an ATM and then murdered.

Although the ATM was considered incidental to the robbery and murder, the Chicago City Council commissioned a task force to review security at the ATMs throughout the city and suburbs.

"We did exhaustive research," said Paul R. Feaser, manager of product management for Diebold Inc., the largest manufacturer of ATMs. He is also chairman of the task force's subcommittee on technology.

"We looked at all kinds of mechanical things, including 'panic buttons,'" said Feaser, referring to an often-suggested alarm button an ATM customer could push in an emergency.

"The bad guys would become aware of any alarm button too," said Feaser. "And if someone has a gun at your head, you certainly wouldn't set off any alarm. The police would respond just in time to pick up your body."

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— Marjolijn van der Velde
Bank Administration Institute

Even if someone could set off some kind of alarm, Feaser noted, police would not likely be able to respond in time to thwart any robbery or kidnapping. "Most ATM transactions take 30 seconds or less. No police department can respond that quickly."

Feaser's subcommittee also considered video cameras and closed-circuit television. "They would have limited value," he said, because of the response time.

The Chicago Task Force isn't expected to make its full report until early next year. Preliminary findings, however, have concluded that little can be done electronically to improve security, said Feaser.

"SOME OF OUR early reports suggest getting away from walk-up ATMs and shifting to drive-ups, he said. "People would have more security and privacy inside their own cars," he said.

Another preliminary suggestion is to limit service hours for ATMs, Feaser said. "Instead of offering 24 hour availability, maybe ATM hours should be limited, perhaps from 6 a.m. to 10 p.m."

"Other than that, there's very little we can do to make ATMs more secure," he said.



Glenn Tarr was forced to withdraw money from this NBD automatic teller at Livernois and Walton.

JIM RIDER/staff photographer

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. . .do's, don'ts when using ATMs

Although the banking industry continually looks for ways to make ATMs more safe, the Michigan Bankers Association notes the best security comes from alert and knowledgeable customers.

The following is a list of some do's and don'ts recommended by the association.

DO:

- Memorize your personal identification number (PIN) and keep it secret. Do not give the number to anyone else, not even members of your family.
- Choose a well-lit, busy ATM location that can be seen from the street, especially on dark days or at night. Sometimes it's safer to use an ATM at another location.
- Park your car as close to the ATM as possible without blocking traffic. Lock the windows and doors as you get out.
- Know exactly what you are going to do before leaving your car and approaching the ATM.
- Take someone with you when you go to the ATM.
- Stand directly in front of the ATM when making a transaction to block anyone behind you from seeing your PIN number or learning what you are doing.
- Leave immediately if you be-

come suspicious. Press the "cancel" button, retrieve your access card and return to your car.

• Notify your bank if your access card or PIN is lost or stolen.

• Use the same precautions and common sense when using an ATM that you use with a checkbook, credit card or cash.

DON'T:

- Write your personal identification number on your ATM access card or on a slip of paper kept in your wallet.
- Get out of your car and approach an ATM until you have looked around and made sure there are no suspicious people lurking about.
- Approach the ATM if someone else is using it.
- Park your car where another vehicle can block you in.
- Stand at the ATM and count your money. Put your money and access card away and return to the car as soon as the screen is clear.
- Leave your receipt at the ATM. Save the receipts and check them against your bank statement.
- Give your access card or PIN to anyone else. If anyone posing as a law enforcement officer ever asks for your access card or personal identification number, notify your local police or bank immediately.