

Family First Credit Union

Security Policy

Procedures and Responsibilities

It is the responsibility of Family First Credit Union to provide physical security, financial security, and security for the members and staff. Family First Credit Union will provide a safe business environment and take reasonable actions to limit the potential of violence. The Credit Union will develop and implement internal procedures designed to prevent loss.

Designation of Responsibilities

The CEO is designated as the individual responsible for the installation, maintenance and operation of security devices and for the development and administration of an effective security program.

The Compliance Officer is designated as the Security Officer for the Hapeville and Roswell Branch. The Branch Managers are designated as the backup Security Officers for their branch. Each will ensure that all security devices and fire detectors are inspected, tested, and serviced on a semi-annual basis to keep devices in excellent working order.

Family First Standard Security Procedures

- ✚ All security devices will be inspected semi-annually by the servicing vendor.
- ✚ All security devices will be tested by the Security Officer at least twice a year.
- ✚ Cash at the teller window will not exceed \$20,000.00. There is exception for paydays, holidays, and other approved events. No more than \$30,000.00 allowed for those days at the teller window.
- ✚ Teller cash drawer must be locked at the teller window before removing and transporting to the cash vault at the end of the day.
- ✚ Teller cash drawer must be locked when the teller is not at his/her station.
- ✚ Currency stored in the vault and each teller's bait money in the teller's cash drawer must be properly recorded and maintained.
- ✚ Each teller window and vault cash supply will contain "bait" money with a list of denominations, serial numbers, Federal Reserve Bank of issue and the series year. A reduced copy (73%) of the bait money will be placed in the file in the Branch Manager's office.
 - Bait money supply is checked monthly by head-teller.
 - Periodic checks should be recorded on the Bait Money Log and maintained.
- ✚ Brinks will deliver money shipments to the Hapeville Office weekly and the Roswell Office as needed. Brinks will also deliver money shipments and pickup money at the South Office ATM, Fulton County Board of Education South Transportation ATM, Fulton County Board of Education North Transportation ATM, Fulton County Board of Education Administrative Building ATM, and the Westminster School ATM.
- ✚ All checks are transmitted electronically through
- ✚ out the day to Cooperative Services.
- ✚ In the case of a complete power outage, the Credit Union branch will close until power is completely restored. Normally, this is the following business day.

Teller Windows

Each teller window including the drive-in window is equipped with a silent alarm device activated by the teller in an unobtrusive manner. Each cash drawer has "bait money" which has been properly recorded.

Equipment

The security alarm system for the Hapeville Office is provided and maintained by ADT Security Systems. The burglar alarm system for the Roswell Office provided by Southern Bank is maintained by Anchor Alarms. The ATM at FCBE North Transportation is maintained by ADT Security Systems. The ATM at FCBE South Transportation is maintained by ADT Security Systems. The ATM at Westminster is maintained by Westminster.

Cameras, Motion Detectors, Smoke & Fire Detectors

The Hapeville Office of Family First Credit Union has eleven surveillance cameras, two in the lobby that cover the front door, all three teller stations, and the security officers' desk, two that cover the drive-in stations, one overlooking the teller window, one in the vault room, one at the ATM, and one covering the front parking lot. All eleven cameras are connected to the recording unit in the vault room and locked in a secure environment. The system shows date and time of exposure along with activity. It currently retains approximately two months of activity.

The Roswell Office of Family First Credit Union has sixteen cameras, one at the ATM, one at each of the teller stations, one at the front entry, two in the lobby, one on the rear stairway, one on the front stairway, one in the vault room, one in front of the Safe Deposit Box Vault, one on the exterior night drop, one in the waiting room, and two at the drive up stations. The system shows date and time of exposure along with activity. It currently retains approximate two years of activity. All activity can be observed remotely on the Hapeville Office Manager's computer.

Surveillance cameras are installed for all 5 remote located ATM's. The following locations are monitored at the location:

1. Westminster School
2. Fulton County Board of Education Administrative Building

The following locations are monitored by Family First Credit Union – Hapeville Office:

1. FFCU Hapeville Office
2. Fulton County Board of Education – South Transportation
3. Fulton County Board of Education – North Transportation

Protection of Currency

Each teller drawer will be maintained with no more than \$20,000.00. Advances may be made from the vault by signing an advance slip and presenting to the Vault Teller. Money received from the vault is counted immediately; any discrepancies must be reported to the Vault Teller. Money turned into the vault is be counted immediately by the Vault Teller.

Each teller drawer and the main vault contain "bait" money, with denomination and serial numbers recorded and held by both Branch Managers.

All bank checks are kept in a separate vault, to be opened by the vault teller. The combination to the vault is given to the Loan Officers, the Accounting Clerk, and the Branch Manager. Each teller, MSR, and Loan Officer have the combination at the Roswell Office. The vault key at the Roswell Office is kept in a secure place in the Branch Managers office.

Cash Total Limits

Hapeville Office

Vault Cash	\$380,000.00
Teller Cash	\$ 20,000.00 each
Drive thru window	\$ 20,000.00

Roswell Office

Vault Cash	\$150,000.00
Teller Cash	\$ 20,000.00

Bait Money

Each Vault	\$400.00
Each Teller drawer	\$200.00

Training

Employees will be trained on the proper use of panic and police alarms. Family First Credit Union will review the robbery procedures with employees at least annually. Training will be documented and filed with the Security Officer and CEO.

Opening Policy

- One employee will enter the building while the other employee remains in the car.
 - Make sure no unauthorized persons are present.
- Employee in the building will deactivate the alarm system, inspect the offices, all floors and stairways, and turn on the lights.
- Make sure all security devices are turned on and operating.
- Employee in the building will give the all clear signal for other employees to enter the building.
- If the proper signal cannot be seen by employees waiting to enter the building, the local police must be notified.
- Open the main vault or safe at the latest time practical.
- The drive-in window and the lobby at Roswell and Hapeville office open at 9:00 a.m.

Opening Safety procedures

- Do not enter until at least two persons are present.
- One person should drive around the perimeter of the building and inspect the building for broken windows, open doors, or forced entry of any kind.
- Have one employee remain in a locked car while you
 - Inspect the exterior for signs of forced entry.
 - Enter the facility to inspect the interior.
- Use a predetermined safe signal for employees arriving later.
- Do not admit anyone other than employees before the building is open for business.
- Employees should limit going in and out of the building until the credit union is open for business.

Closing Policy

- Roswell and Hapeville office doors are locked at 5:00 p.m. unless otherwise noted.
- The drive-in window closes at 5:00 p.m. at both offices unless otherwise noted.
- Lock currency, negotiable securities, and valuables in the vault.
- The vault teller will ensure teller drawers are locked in the main vault along with negotiable securities and other valuables.
- Lock all vaults and safes at the earliest time practical.
- Security or the Branch Manager will inspect the offices and backroom to ensure proper locking of vaults, safes, depositories, and windows. Verify that no unauthorized persons remain on the premises.
- Security or the Branch Manager will turn off the lights and ensure that all security devices are turned on and operating during closing hours.
- For Hapeville Office, the blinds should be open to indicate the office is vacant. Leave the light on in the vault room.
- Security Guard will watch all employees leave the premises.

Closing Safety Procedures

- Be alert for suspicious persons.
- Inspect public access areas.
- Lock access areas at 5:00 p.m.
- Do not allow any members to enter after closing.
- Do not allow members, once the doors are locked, to re-enter after leaving.
- Employees should limit going out and back into the building once the building is closed for business.
- Employees will not work alone after closing.

Robbery Procedures

It is the responsibility of all employees to protect the cash and assets of the Credit Union except in the case of a robbery.

During a Holdup

1. Do precisely what is requested or demanded of you.
2. Give only the exact amount of money asked for.
3. Be observant and polite
4. Remember to:
 - **B** = Bait money
 - **E** = Evidence (retain any)
 - **C** = Cooperate
 - **A** = Activate alarm
 - **L** = Listen (do as you are told)
 - **M** = Minimize movements
5. Discuss the robbery with appropriate persons only.
6. Lock all valuables

After a Holdup

Victim Teller

1. The Branch will close immediately following a robbery and will remain closed until the following business day unless instructed otherwise.
2. Escort victim teller to a private office
3. Call Police and FBI using the following numbers
 - a. Hapeville Police Department at 404-669-2111 (South Branch)
 - b. Roswell Police Department at 770-640-4100 (North Branch)
 - c. Georgia Bureau of Investigations at 478-988-7080
 - d. Federal Bureau of Investigations at 404-679-9000
 - e. 911
4. Report the robbery. Be ready to tell:
 - a. Your name and title
 - b. Credit union name
 - c. Time of robbery
 - d. Brief description of robber(s)
 - i. Sex, race, age, clothing, height, weight, hair, direction of escape, and details of getaway vehicle)
 - e. Details of any injuries

Evidence

1. Place chairs (upside down) in the following areas:
 - a. Lobby side of teller station where robbery occurred
 - b. Rear of teller station where robbery occurred
2. Block any area where the robber was observed to have been.
3. Block check counter nearest to the teller station where robbery occurred.

General Duties for all staff

1. Do not discuss the holdup
2. Touch nothing in those areas where the robber has been.
3. Be sure an alarm has been sounded. If not, trigger the alarm.
4. Lock all cash and valuables.
5. If possible (without leaving confines of facility) observe flight of robber and vehicle.
6. Complete physical description form on robber(s) using the Bandit Description Form (attached).
7. Be prepared to give the law enforcement a signed statement.
8. Give no statements to news media unless authorized by management.
9. List names and addresses of last 3 to 5 members serviced.

Duties after a Holdup

Identify the robber

Have a physical description form completed by:

- All members
- All employees

After the forms have been filled in:

- Collect all forms from members and employees.
- Ensure each form collected identifies the member/witness.
- Initial each form as it is collected.
- Give all collected forms to the Police or FBI.

Secure the facility

1. Lock all doors.
2. Station an employee at each exit door to:
 - a. Advise law enforcement that it is safe to enter.
 - b. Allow only witnesses or properly identified law enforcement officials to enter.
 - c. Prevent persons in the credit union during the holdup from leaving if possible.
 - d. If a member demands to leave, identify these persons and where they may be interviewed later.

Review

The Security Policy must be reviewed at least annually by the Board of Directors.

Adopted _____ Date _____

Reviewed _____ Date _____