

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Civil Unrest & Riot Preparedness: An Essential Component of Safety

After a tumultuous beginning of 2020 with the COVID-19 pandemic, growing concerns over civil unrest manifesting into riots are alarming many credit unions. While having other types of safety processes and procedures in place are fairly common, many credit unions have not always accounted for or trained their employees on what to do in the event of a riot. More than 20 credit unions have already incurred losses as a result of these recent riots including damaged property, destroyed ATMs, and loss of money.

Details

The freedom to assemble, protest, strike, etc. is one of the rights that separates the U.S. from many countries. Unfortunately, these peaceful gatherings may attract large numbers of individuals and can quickly turn into violent, civil unrest.

Protests in major hubs such as Minneapolis, Los Angeles, Chicago, Miami and New York City, along with many more rural areas have resulted in fires, thrown objects, looting, and damaged property including credit unions. In some locations, unrest turned violent with personal injuries being the end result.

No credit union is immune to these types of occurrences and they can pose danger to members, employees and credit union property if not properly planned for. Even though some credit unions may not yet be operating under full capacity as a result of COVID-19 restrictions, credit unions should review safety measures for branch locations and employee / member travel routes.

Ultimately, civil unrest can spark anywhere, but some locations are more predisposed to this risk than others. As part of any standard branch risk assessment, you should identify unique factors that might make that specific office location a more likely target. Some increased risk factors may include, but are not limited to:

- Highly populated areas or downtown / urban location
- Proximity to universities and/or government agencies
- Near other businesses that may be more prone to protests

While the credit union may not be targeted, it may be in the vicinity of a protest in progress, or in the path of a protest as it moves from one location to another. Maintain an awareness of local events or incidents that may make conditions more likely for an escalated situation to occur. Increased awareness levels will allow the credit union and its employees know, implement, and operate emergency action plans sooner.

Date: June 3, 2020

Risk Category: Physical Security; Disaster Planning; Civil Unrest; Employee Safety

States: All

Share with:

- Board of Directors
- Branch Operations
- Executive Management
- People Leaders
- Risk Manager



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Risk Mitigation Tips

Credit unions should consider these loss mitigation tips:

- Evaluate if your credit union location(s) is a potential target for protesters. Credit union-owned vehicles, repossessed vehicles, and other property should be relocated from parking lots if possible. In addition, consider putting locks on dumpsters or outside trash areas.
- Review drive-up lanes and parking lots to determine if cars waiting for service could be trapped with no means of escape if approached by protesters.
- Speak with employees to determine their comfort level of reporting to work. Be conscious of employee concerns for their individual and family safety. Consider allowing employees to work from home.
- Encourage employees to be vigilant and watch for signs of trouble when in unfamiliar areas. Persons may find themselves in the middle of a civil unrest protest with little or no warning.
- If there is a concern about a particular known event, consider closing or revising the credit union hours allowing employees and members to make their way home safely. If a threat materializes, appropriate lockdown procedures may be necessary as the credit union might serve as the safest place against the unrest.
- Follow standard protocol when it comes to building security. Conduct a thorough review of branch safety and security policies, including emergency exits, opening and closing procedures, active threats and brief staff on these topics.
- Coordinate with local law enforcement on what a response might look like. Bear in mind that in the event of a civil unrest, local law enforcement response time may be delayed significantly.
- Ensure employees understand expectations and know what to do before, during and after an event as well as during different threat levels. Most importantly, employees should not confront protesters.
- Stay in communication with employees and facilities alerting them to concerns of threats, receiving updates on their safety, as well as knowing when the threat has been eliminated.
- Ensure parking lots and ATM areas are well lit and are covered with adequate surveillance coverage. Consider limiting the amount of cash stored or even shutting down ATMs in higher risk areas. Temporarily stop cash replenishment at offsite ATMs, especially if conducted by staff.
- Be sure there is adequate surveillance coverage of the external areas of the property. Ensure the credit union's fire systems and alarms are fully functional.
- Prepare for a resurgence of COVID-19 cases as a side effect of protesting, and insure your COVID-19 protocols are still in place, or easily reactivated if necessary.

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) at [cunamutual.com](#) for exclusive risk resources to assist with your loss control. The Protection Resource Center requires a User ID and password.



Access the Protection Resource Center for exclusive resources:

- [Loss Prevention Library](#) for resources & checklists
- [Webinars and Education](#)
- [RISK Alerts Library](#)
- [Report a RISK Alert](#)

The Protection Resource Center requires a User ID and Password.

Facing risk challenges?

[Schedule](#) a free personalized discussion with a Risk Consultant to learn more about managing risk.

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