

TEXAS

What the November elections mean for Texas banks

BANKING

VOLUME 99 • NO. 12 • DECEMBER 2010

TexasBankersAssociation

One Industry. One Vision. One Voice.



Healing the wounds

How to support your employees in
the aftermath of a bank robbery

IN THIS ISSUE

- Sealing the breach
- A Texas legend
- Seeing Green

A close-up, high-contrast photograph of a person's face, partially obscured by their hand. The person's fingers are pressed against their eyes and forehead, suggesting a state of deep distress, grief, or trauma. The lighting is dramatic, with strong highlights on the hand and deep shadows on the face, creating a somber and emotional atmosphere. The background is a soft, out-of-focus teal color.

Healing the wounds

How to support your employees in
the aftermath of a bank robbery

By Dr. Betty Gilmore
and Bob VandePol

Trauma happens in the blink of an eye.

One moment, you are engaged in the exceedingly ordinary tasks that often make up the bulk of a comfortable workday.

The next you are confronted with a life-or-death scenario.

In the case of a bank robbery, that dynamic takes on a decidedly personal feel.

Unlike other types of traumatic events, robberies involve the direct interaction of a perpetrator specifically targeting an individual or group as the recipients of his threats or acts of violence.

The FBI Uniform Crime Report identified 5,943 bank robberies in 2009. Of that number, 3,185 incidents involved a firearm and/or handgun and more than 3,000 involved the passing of a demand note. Each one of those events represents employees who, at that moment, did not know if they would live or die.

As a result, employees who have been involved in workplace robberies may experience a greater sense of victimization, cycling between a sense of helpless fear, to rage at the perpetrator, to blaming themselves or their employers. Bank tellers often report feeling that they “should have done something” to stop the event, even though company policies clearly state that employees should not attempt

to antagonize or stop the criminals involved. While a bank robbery is not considered a personal crime, rather a crime against the organization, many tellers take it very personally.

While in the midst of addressing various technological, operational and logistical issues in the aftermath of a tragedy, it is also a good idea to pay special attention to the human needs of affected employees during and after a crisis. This article will pay special attention to the human reactions and needs of affected employees during and after robberies. It will also provide practical strategies for supporting employees in a manner that can facilitate healthy coping and allow them to return to normal functioning as soon as possible.

What to expect in the aftermath of a robbery

While employees may be grateful if the incident leaves them physically safe, the psychological outcomes of such events can be difficult for them and their work groups. When impacted by a traumatic event, people sometimes experience a flood of biological and neurological changes that overwhelm their normal coping mechanisms and produce a very predictable set of physical, mental, emotional and behavioral reactions. Many of those reactions may help the employee survive in a combat zone, but if they are not addressed appropriately, they can severely impair normal work and life productivity.

A district manager from a bank in Michigan describes her experience during a recent robbery, “I am always really surprised at the teller’s reactions. They all seem to

Physical reactions:

- Gastrointestinal upset
- A heightened startle response
- Loss of appetite
- Headaches
- Trembling
- Increased heart rate

Emotional reactions:

Violence feels personal whether the victim knew the assailant or not. “Why did the perpetrator pick me?” “There are six teller stations in this bank. Did he see me as the softest target?” “I felt so powerless and weak.” Some other examples of possible reactions may include:

- Anger
- Guilt
- Shame
- Blame
- Fear
- Anxiety and/or depression
- Numbness and/or shock
- Sadness

- Withdrawal/isolation from others
- Blaming others
- Insomnia or excessive sleep

Despite the fact that a traumatic event like a bank robbery will leave a lasting impact, a large body of research indicates that most people will return to normal functioning quickly after an event without the development of a psychiatric disorder such as Post-Traumatic Stress Disorder or Acute Stress Disorder.

Some trauma survivors, however, experience reactions in the immediate aftermath or in the long term that can severely impact their ability to function in their daily lives. These are situations that require immediate individual attention from a mental health professional that has experience working with trauma survivors. The sooner employees can get support, the sooner they can return to normal functioning.

“Crisis communication needs to happen immediately and effectively because what is communicated during the first hour offers both tremendous opportunity and serious risk for management relationships and outcomes.”

feel very protective of the branch and the other customers’ perceptions of ‘their’ branch after the robbery. They are always fearful that customers will be afraid to come back to their branch or will want to bank elsewhere. It’s interesting that their first instinct is to protect others versus face what just happened to them. I’ve also noticed that many times after the robbery it builds a real sense of team and support for their co-workers because they went through the experience together.”

Research indicates that most people experience some emotional disturbance in relation to a traumatic event. Everyone experiences a crisis in different ways and at different times. Similarly, individuals also recover from tragedy in a multitude of ways as each brings his own internal, external and tactical resiliency resources into play. There is no one expected or normal set of reactions. There are a wide range of reactions that can be experienced. Some individuals report little to no reaction after an event. Most reactions are normal reactions to abnormal events and tend to fall in the following categories:

Cognitive reactions:

During and after experiencing a crisis, many people report that they cannot think in the same manner that they are used to. This often leaves employees feeling frustrated or ashamed that they may not be able to remember important parts of information. “All I could focus on was the barrel of the gun. I cannot remember anything about his appearance.” Common cognitive reactions include:

- Difficulty focusing
- Trouble remembering important information
- Difficulty making decisions
- Confusion

Behavioral reactions:

Given the range of physical and emotional reactions that may be experienced, it is understandable that someone’s behavior would be affected. “I just have not been myself after the incident. I have been snapping at people and just wanting to be left alone.” Common reactions can include:

- Irritability and increased outbursts
- Frequent crying

What a leader can do

In order to facilitate recovery and resiliency, the bank leader needs to quickly turn his or her attention toward distressed employees in the aftermath of the incident. Crisis communication needs to happen immediately and effectively because what is communicated during the first hour offers both tremendous opportunity and serious risk for management relationships and outcomes. Employees key off their leaders as they make decisions about their own reactions.

Two critical questions are “Does the company care?” and “Does leadership know what they’re doing?” Leaders must be prepared to communicate in a way that presents both compassion and competence. Due to the stress that leaders themselves experience in these situations, they often tend to be either overly competent (rigid, unfeeling, bottom-line focused) or overly compassionate (tearful, paralyzed into indecision, over-promising). Effective crisis leadership includes both — “I care and I am competent enough to facilitate resilience.”

An example of this competent compassion can be demonstrated by the comments from a Michigan bank leader. “As a district manager, I always find that my first concern is for the safety of the team. After I can verify that everyone is okay, I usually feel very angry, not about the robbery in general but at the fact that someone would put members of my team and customers in that situation. It’s difficult because the event usually only takes a few seconds but the effect it leaves on my team can take months before they feel normal.”

Although the leader’s actions can have a tremendous impact on the recovery of his/her employees, it is also important to have a qualified mental health professional (crisis response specialist) available to deliver “psychological first aid” to those in need.

The role of a crisis response specialist

It was once assumed that all survivors of a traumatic event need to have immediate therapy or counseling. What researchers and mental health practitioners have learned over the years, however, is that many people get better on their own. We also know that bringing in a trained mental health professional (crisis response specialist) to deliver psychological first aid (PFA) to those impacted can greatly benefit employees and is strongly recommended in these types of situations.

The approach is recognized and endorsed by leading health organizations, researchers and experts in the field. Immediate application of psychological first aid that helps people access personal strengths and resiliency supports is crucial to reverse self-attribution from victim to survivor. PFA serves to reduce the magnitude of painful responses and fosters healthy functioning.

Selecting from a continuum of structured group and individual interventions, the crisis response specialist provides a safe, directed environment to:

- Let people talk if they wish to do so.
- Identify “normal reactions to an abnormal event” so that people don’t panic regarding their own reactions.
- Build group support.
- Outline self-help recovery strategies.

- Brainstorm solutions to overcome immediate return-to-work and return-to-life obstacles.
- Triage movement toward either immediate business-as-usual functioning or additional care. Information is shared regarding access to other community resources. The specialist also engages in immediate assessment for anyone presenting risk for suicide or violence.

Following intervention completion, the specialist can provide the company’s management with recommendations for next steps while maintaining the confidentiality of the employees involved.

Tips for survivors of traumatic events

Although a tragedy such as a bank robbery is never forgotten, the impact will likely lessen over time. It is not uncommon to think of engaging in strategies that can lead to negative consequences, such as drinking alcohol, eating excessively or engaging in reckless behavior. Those strategies may help the pain subside temporarily, but they can serve to compound the problem. The use of adaptive self-care strategies have been proven useful to help alleviate some of the reactions that may occur. Some examples include:

- Getting back into a normal routine as quickly as possible.
- Engaging in relaxation exercises that help you restore a sense of balance.

- Eating healthfully and exercising.
- Avoiding excessive use of caffeine and alcohol.
- Ensuring that you are getting the right amount of sleep.
- Completing small tasks that can help you feel successful.
- Not making any major life decisions.
- Utilizing your spiritual resources.
- Allowing yourself to feel what you are feeling without judging or comparing.
- Recognizing your needs and not being ashamed to ask for additional support if needed.
- Finding a way to process your feelings by journaling, connecting with friends, family or other survivors.

All banks have strategies and protocols to minimize and prevent a robbery. Unfortunately, none of these strategies can be 100 percent effective. While the crime itself may not have been preventable, the provision of a compassionate and competent response can go a long way towards helping individuals and work groups return to normal. Those employees deserve nothing less. The robber took the money. Don’t let him take more. 💎

Dr. Betty Gilmore is a clinical psychologist with nearly 15 years of experience in trauma and crisis management. Bob VandePol serves as president of Crisis Care Network, the largest provider of crisis response services to the workplace. CCN responds to approximately 10 banking-related incidents per business day.

PROTECT YOUR BANK AND EMPLOYEES

One way to protect your bank and employees is to make sure you have purchased worker’s compensation insurance. If an employee is suffering from mental stress or post-traumatic stress as a result of a robbery, file a worker’s compensation claim with your insurance carrier. You have 30 days from the date of the incident to report the illness. Typically, in most states, medical services and lost wages will be covered as prescribed by the state worker’s compensation law.