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From: David P. McGuinn, President, Safe Deposit Specialists, Houston, Texas
(713) 937-9929 or sdspec@aol.com or www.sdspec.com



Whether Tragedy or Comedy – Being Locked in a Vault or Branch Facility is No Laughing Matter

“Help! I’m locked in and I can’t get out!”

Does this sound absurd? It isn’t. More often than most of us know, financial institutions are accidentally locking unsuspecting box renters inside their vault or branch facility.

Recent Lock-in

A 73 year-old California woman became trapped in a bank facility when employees, not realizing she was in a privacy room viewing her box contents, locked the building at six p.m. This could have been a very frightening experience with a disastrous end. Unfortunately, Mrs. Prescher was diabetic. Deprived of her medication, she collapsed. At midnight, six hours later, a cleaning crew discovered her inert body. She was unconscious and cold to the touch. Mrs. Prescher was rushed to a local hospital where, thankfully she recovered.

“It was a terrible oversight,” a bank spokesman sheepishly admitted to the Associated Press. “Mrs. Prescher could have died.”

History Repeats Itself

In Williamsburg, Pennsylvania, a bank employee decided to work late. At 4:30 p.m., her baby sitter brought her 18 month-old son Matthew, to the bank. While Mrs. Mingle worked, her inquisitive son decided to explore the vault. At 5:00 p.m. the lobby-closing officer set the vault door time clock and the door was closed and locked. When Mrs. Mingle determined her “missing” son was locked in the vault, she frantically notified bank officials who in turn alerted the Williamsburg Volunteer Fire Department. A master locksmith was located and rushed to Williamsburg from Canterbury, Ohio, a lengthy journey. At 12:30 a.m., the locksmith began drilling the door while distraught bank personnel and an anguished mother waited nearby. Thirty minutes later, at 1:00 a.m., Matthew was freed. Without the help of this experienced locksmith, little Matthew’s ordeal could have lasted for over 13 hours or until the vault door was opened after 6:00 a.m. the following morning. During his 7½-hour ordeal, Matthew sang along with his mother and the firemen who hummed to the child through the emergency ventilator. One fireman passed coloring-book pages through the ventilator to relieve Matthew’s anxiety. Vigilant firemen and officials observed the child with a fiber optic camera and provided juice and oxygen with tubes running through the ventilator opening. During the last 2½ hours of this ordeal, Matthew napped.

A Few Others

In addition to little Matthew’s story, there have been other accidental lock-ins. Doris Willis, an 86 year-old lady with a serious heart condition, was locked in a Tacoma, Washington vault for over 15 hours. While she was inside the vault examining her box contents in a viewing room, no one noticed her and at closing time, the vault door was closed and locked. Fortunately Mrs. Willis kept her head, didn’t panic and perhaps avoided a possible stress-related heart attack.

Two weeks after Mrs. Willis’s trying experience, 86 year-old attorney, Daniel Goldberg spent Christmas Eve night locked inside a San Francisco bank vault. Because the next day was Christmas, the vault door time clock was set to open on December 26th. Mr. Goldberg endured a 40-hour vault incarceration. Merry Christmas and Happy New Year!

Recently, in Zurich, Switzerland, an 85 year-old woman was rescued four hours after the vault door was locked. Deep in concentration as she studied her box contents, she did not initially activate the vault's motion detector or camera that would have signaled her presence to bank employees.

Then, on a much lighter note, there was the Georgia bank president who was accidentally locked in his own vault, the renter who was trapped inside and placed a frantic cell phone call to his secretary at his office, and the dog that decided to play hide-and-seek with his owner, the bank's chairman of the board. Guess where Fido decided to hide!

Easy Solution

Many of these unfortunate incidents could have resulted in someone's death or a significant loss for these financial institutions. There are four precautions that, if implemented, can easily reduce or eliminate the chances that situations such as these just described do not plague your institution.

1. Viewing Box Contents

No one should ever be left alone in the vault. All renters should be escorted to a viewing room. Whether these rooms are inside or outside the vault, consistent and diligent monitoring is essential, remembering always that renter privacy must be ensured. If no viewing rooms are available, the vault attendant must stay with the renter inside the vault, but far enough away that the renter's box contents are not observed.

2. Monitoring Viewing Areas

Ideally, viewing areas should be located outside the vault. They must be inspected thoroughly after each transaction and always checked at the end of each day before the vault door is shut. This inspection should be performed under dual control and recorded in a logbook each day.

3. Vault Day Gates Locked

Vault day gates should remain closed and locked at all times. This prevents access to the vault area by anyone without safe deposit or other vault related business. This security barrier also restricts a wandering child or dog with a curious nature.

4. Turn Off Lights

Extinguishing lights in the vault and viewing rooms at closing time will hopefully alert anyone still there to make their presence known. If you hear a scream, DON'T SHUT THE DOOR!

In Conclusion

During each of these vault lock-in stories, careless and poorly conducted operating procedures placed all of these individuals in peril. Any such occurrence is inexcusable. There is no justification for such irresponsible and ineffective safeguarding of a box renter's safety and well being on the part of these financial institutions. In the event of a lawsuit, these institutions would be found totally at fault and open to very significant liability. Why take the risk? If assistance is needed to develop correct internal vault closing procedures or to create properly worded security logbooks, please visit www.sdspec.com for information.

About the Author: **David P. McGuinn**, President of Safe Deposit Specialists in Houston, is a former banker and often referred to nationwide as the safe deposit GURU. In all 50 states he has trained over 250,000 safe deposit personnel since 1969. He has created numerous procedures, audit and compliance manuals, training videos/DVDs, forms, brochures and other safe deposit products, including vault closing procedures and security logbooks. For almost 40 years, McGuinn's seminars, manuals, forms and other resources have been considered the accepted standard for the financial industry.