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Brooklyn Cooperative FCU Expands Security With Less Intrusion

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It seems safe to say the Brooklyn Cooperative Federal Credit Union was less than satisfied with its previous security firm.

One issue the \$17 million, 6,400-member Brooklyn Cooperative in New York City had with the company was that it failed to deviate from its traditional method of securing financial institutions in order to meet the credit union's specific needs, said CEO Samira Rajan.

That was crucial, since the credit union offers a range of other services, including tax preparation during tax season.

It necessitates extended hours for thousands of members during evenings and weekends, unlike the credit union's daytime schedule. Customers of the tax service use a side entrance to the credit union rather than the front door, which is closed at the end of the business day.

However, the security system operated as if the facility ran on fixed, regular hours, said Rajan of Brooklyn Cooperative, which says it's New York City's fastest growing credit union and serves two of the borough's most underbanked and lowest income neighborhoods.

Consequently, when anyone entered the premises outside of the credit union's normal hours, it wasn't unusual when it triggered an alarm—much to the chagrin of both the credit union and police, explained Rajan.

“The police got mad, and I couldn't blame them. The credibility of the credit unions suffers. The police might have been slower to respond next time the alarm went off,” she said.

On top of that, the sub-par quality of video yielded by the security firm's camera often hampered law enforcement's ability to identify and capture suspected criminals, as did the system's limited storage capacity, she continued.

Furthermore, the credit union's previous security company's system included panic buttons. Rajan

explained that its insurer discouraged their use in order to minimize the possibility of police encountering perpetrators in the facility's lobby, creating potential hostage situations.

According to the FBI website, there were about 400 robberies and burglaries of CUs nationwide in 2011. Overall, more than \$38 million was stolen during more than 5,000 robberies and burglaries of financial institutions.

In any event, not surprisingly, perhaps, Brooklyn Cooperative recently upgraded its security system, choosing Avigilon of Vancouver, British, Columbia, and its security and surveillance system.

Based, partly, on the recommendation of its insurer, the credit union sought a firm that would be less obsessed with hours of entry and contacting authorities without verifying whether seemingly suspicious activity at the credit union actually was anything irregular, said Rajan.

“All our previous [provider] did was call the police when the alarm went off – even if it turned out to be a water leak.” Better meeting requirements set by the insurance provider ultimately lowers premium costs, she added.

Rajan was particularly struck by the focus insurance companies place on capabilities like high-quality video. “They want to know that you have identification that will hold up in court,” the Brooklyn Cooperative CEO said.

For instance, instead of mostly fuzzy, dotty images, insurers want you to have tape that will show a perpetrator's height and face. “You can have all kinds of security in banks, something will still happen. The rest is old school,” said Rajan.

Among the software features of Avigilon Control Center and HD cameras is an easy interface, the credit union CEO said, as well as offsite access through ACC Mobile for multiple people to monitor activities, which helps reduce investigation times, false alarms and the need to be on-site 24/7; and crash-proof servers to keep information, video and systems operating with backup, preventing the loss of important data or system crashes.

Avigilon also focuses on providing high-resolution zoom in ability to gain full body visuals. Moreover, it yields more than four months' storage capacity—considerably more than the credit union's previous provider, Rajan said.

Already, Brooklyn Cooperative has seen drastic results, including the resolution and recovery of stolen funds in less than 10 minutes. Rick Ramsay, senior project manager, attributed that to his company's intelligent video that lets users find specific times, incidents and visuals, and then share, bookmark and send video to easily pinpoint potential suspects and help solve incidents.

“We often hear reports back that their previous systems were so cumbersome that they weren't even using them because it was taking them hours to find a piece of video so they were trying to use secondary sources to solve investigations,” said Ramsay.

For them, it's not always merely about responding to incidences for them, but knowing a false alarm is a false alarm.”

Thomas Lekan, Cleveland-based owner of Thomas J. Lekan Security Consulting LLC and an expert

witness, said there's little doubt that the newest cameras create clear images that help in the identification of robbers.

"Because the identification is such a key piece of evidence, I think it significantly helps in quicker captures," he said.

The investment in security varies as many CUs have legacy systems that still work and are maintained, Lekan added. He said a client of his, a credit union in Texas, includes the latest technology into new and replacement cameras with great results.

"I'd venture to say if the CU has the money, it will invest in new cameras," especially given that the technology is so far ahead of five years ago and the reliability of the equipment is so good. "Doing so is a no brainer."

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