



“Our case would not have been resolved without CrimeDex”

— Tom Southern, Risk Management Officer,
Harborstone Credit Union

CUSTOMER PROFILE

Harborstone Credit Union (\$750 million in assets) is a community based cooperative that has been operating for nearly 60 years serving South Sound and 52,000 individual, family and local business members with 12 branches, 16 automated teller machines plus a contact center and vibrant online center at www.harborstone.com. Harborstone is headquartered in Lakewood, WA with 182 employees and an enduring commitment to the health and vibrancy of its local communities where members and employees live and work.

BUSINESS CHALLENGES

With limited staff and poor-quality video that was difficult to search without watching in real time, Tom Southern, risk management officer for Harborstone Credit Union needed a video solution that would help to reduce investigation times, solve crimes and automate several IT management functions as fundamental as ensuring accurate tracking of time for all DVRs across the enterprise.

3VR SOLUTION

In less than two months, Harborstone fully deployed its branches with 3VR's P-Series appliance Enterprise Server to manage cameras across the bank's 12 branch locations. In addition, Harborstone has been an active participant within the CrimeDex network.

Southern selected 3VR to solve several issues he has faced in the past, including challenges in synchronizing accurate time for cameras and DVRs across the enterprise, lengthy investigation times that burdened

IN BRIEF

CUSTOMER FACTS:

- Based in Lakewood, WA with 12 branches in 9 Washington cities
- Began installation in December 2011 and was fully installed by end of January 2012
- Over 183 cameras under management

3VR SOLUTION:

- VIP P-Series
- VIP Enterprise Server
- CrimeDex

INTEGRATOR:

- Cook Security Group

RESULTS:

- Without updating or purchasing new cameras, video quality from existing camera infrastructure greatly improved with 3VR installation
- Single incident investigation times dropped from one hour to about 10 minutes
- Solved \$5,000 fraud investigation within two days using 3VR technology and CrimeDex

his staff with large case loads, the slow retrieval of video, and video quality issues that limited Harborstone's ability to identify scammers and to provide evidence for conviction to authorities.

BENEFITS

It all started on Feb. 1 when a person with a non-Harborstone credit card came into a branch and requested a \$5,000 advance. The teller called the number on the back of the card for authorization, checked the person's identification and believed that the transaction was legitimate, giving away \$5,000 in cash to the walk-in customer. However, about a week later, Tom Southern, risk management officer for Harborstone, received a rejection notice from the credit card company, soon realizing that Harborstone was the victim of a scam artist.

3VR gave Southern the ability to remotely search video captured from cameras across 12 branch locations. As a result, Southern, with the time and location the fraud took place, was able to obtain video of the incident in less than an hour, something that could have taken days just a few months prior.

CASE STUDY: HARBORSTONE CREDIT UNION

Southern now had crisp, clear video of the crime, as well as snapshots of the criminal's face. However, he did not have a name or anything else to go on. Southern packaged all the video he had of the incident and posted an alert on CrimeDex, an online collaborative network of more than 3,000 fraud, loss prevention and law enforcement professionals focused on solving and preventing crime. Within 30 minutes, Southern received a call from a nearby bank loss prevention professional, who recognized the suspect. The same suspect had attempted a similar fraud at her branch, so she recognized the method and determined it was the same person who defrauded Harborstone. Unfortunately, Southern still did not have a name, but he knew the suspect was active.

Southern's big tip would come just the next morning and from 800 miles away. Fremont, Calif. Detective Brian Ancona had noticed the CrimeDex alert. He quickly recognized the perpetrator and identified him as Shareef Hasan Hastings. Hastings, a fraudster who was out on federal parole at the time of the activities, was arrested by Ancona for pilfering \$1.2 million via an identity theft scam in Alameda County, Calif. In 2006, Hastings would take over accounts, impersonate bank customers to transfer funds from home equity lines of credit and then withdraw cash.

With this, Southern had a name and incriminating video to provide to the Tacoma Police Department.

Detailed evidence in hand, Tacoma Police Department was able to find the criminal – in jail. He was arrested just one day after the Harborstone theft in Vancouver, Wash. Detectives in Vancouver had intercepted a package of identity fraud materials being sent to the suspect from Oakland, Calif. He now faces significant time in federal prison.

FUTURE PLANS

Harborstone plans to augment its current implementation with additional advanced video intelligence technologies to include:

- Transaction system integration, to allow video search by ATM or teller transaction number, in addition to event time.
- Facial recognition, to provide real-time alerts across the Harborstone enterprise and proactively prevent scammers from casing multiple branch locations.
- License plate recognition to monitor drive up ATM locations.



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