

About the Author

Richard F. Cross, is president of Risk Management Group, Inc., a consulting firm based in Loudon, Tennessee, that specializes in bank security. He has more than 30 years experience in all aspects of bank security and has had consulting engagements with major financial institutions worldwide. As vice president and director of security for the Bank of New York, he developed physical security standards and innovative training modules, wrote security procedures, and was also responsible for the bank's investigative activity. He was national president of the American Society for Industrial Security and has served on the security committees of the American Bankers Association and the Bank Administration Institute, where he earned a certificate in bank administration. He has been a frequent speaker at bank security seminars and workshops. He is also author of *Pratt's Bank Security Desk Reference* manual, and co-author of *NAFCU's Security Manual for Credit Unions*, both of which are published by Sheshunoff Information Services Inc.