

BANK MONITOR MINUTE

The Latest in Social Media Compliance for Banks

By: Monte C. Williams | CEO

Key Takeaways:

- **Filming in public is legal**
- **Auditors want a reaction**
- **Don't rush to call police**
- **Train your team**
- **Monitor social media**
- **Protect your reputation**

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These audits can catch even the most seasoned employees off guard. My goal is to help banks understand what's really happening, train their teams, and protect their reputation before it's at risk.

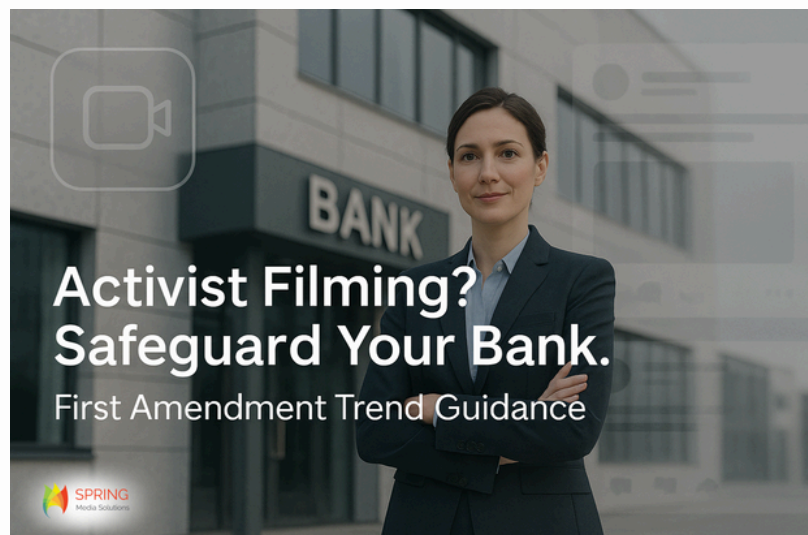
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HOW FIRST AMENDMENT AUDITS ARE IMPACTING BANKS – AND WHAT YOU SHOULD DO ABOUT IT

Across the country, individuals known as First Amendment auditors are filming outside banks, claiming to educate the public about their constitutional rights. But let's be real — their videos often feel like ambushes.

They record from public sidewalks, try to provoke employees into confrontational exchanges, and post the footage online. These clips often feature clickbait captions accusing staff of misconduct — and yes, they're showing up on YouTube and even bank social media pages.



For banks, this isn't just annoying. It's a compliance and reputational risk. And if your team isn't prepared, your bank could wind up as the next viral "gotcha" video.

The Legal Landscape – Know the Rules Before You React

- **Public property filming is legal.** That means sidewalks, parking lots, and spaces outside your branch.
- **Your employees don't have to engage.** They can politely ignore or decline to speak.
- **Calling law enforcement can backfire.** Most auditors are hoping you'll overreact so they can film the fallout.
- **Inside your bank = private property.** You can restrict filming indoors to protect customers.

The Real Risk: Social Media Blowback

Even if no laws are broken, a poorly handled encounter can:

- Harm your brand's reputation
- Spark negative comments or fake reviews
- Draw the attention of regulators or local media

3 Steps to Protect Your Bank

1. Train Your Team

- **Educate staff** on what First Amendment audits are and what to expect.
- Reinforce the line between **public vs. private property**.
- Explain that the auditor's goal is usually to provoke a reaction — **staying calm is key**.

2. Equip Managers with De-escalation Tools

- Have them respond **professionally but minimally**:
 - "We respect your right to film. Please don't interfere with our customers."
- **Avoid arguments.** Don't tell them to stop filming outside.
- **Log interactions** for internal records — not social media rebuttals.

3. Strengthen Your Social Media Response Plan

- Assign someone to **monitor your bank's pages** for links to these videos.
- Respond with **neutral, factual messaging** — never get pulled into online fights.
- Have a plan for **flagging harassment** and coordinating with your legal team.

Now's the Time to Get Ahead of This Trend

First Amendment audits aren't just a viral trend — they're targeting community banks across the country, often without warning. A single encounter can spark unwanted attention, reputational damage, and uncomfortable questions from regulators.

But here's the truth: **prepared banks don't panic — they document, de-escalate, and move on.**

As someone who works alongside community banks every day, my mission is to help you:

- Educate your staff on what's legal, what's risky, and what's best left alone
- Create a clear response strategy to reduce the risk of escalation
- Monitor your social media presence for emerging reputational threats
- Know what to capture, how to archive it, and how to demonstrate that you did — especially when the auditors are watching

Whether you've already had a close call or you want to be proactive, I can help you prepare and protect your institution.

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📖 **Dive deeper:**

springmediasolutions.com/navigating-first-amendment-auditors-a-guide-for-bankers

Let's start the conversation. Together, we'll make sure your bank is not only **trained to respond**, but also equipped to **monitor, archive, and show proof** — just in case your next examiner asks.