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Media Solutions

July 2026

BANK MONITOR MINUTE

The Latest in Social Media Risk Management for Banks

By: Monte C. Williams | CEO

Consider This:

Your team posts something entirely routine. No controversy, no risk anyone would think to flag. Within hours, a stranger uses your comment section to post two pages of obscene, threatening, disjointed content aimed at a named public official. Nobody on your team wrote it. Nobody on your team is reading two pages of comments looking for it. It sits there, under your bank's name, for as long as it takes someone to notice.

How long would it take your bank to notice?

A BLOOD DRIVE POST. A THREAT TO A SHERIFF. A TWO-PAGE COMMENT THAT ENDED UP IN A LAW ENFORCEMENT INVESTIGATION.

At Spring Media Solutions, we work with community financial institutions every day. The risk most of them underestimate is not what they post. It's what shows up underneath it.

A community bank announced an upcoming blood drive, nothing more. Then someone commented, and it had nothing to do with blood donation, the bank, or anything the bank had said. It was directed at a named local law enforcement official, by his name and title.

"You need to STOP coming after me. I see what you're doing and I'm done being quiet about it. This isn't a warning, it's a promise. You and everyone protecting you are going to answer for what you've done, and it's coming faster than you think. Don't f with me again."***

That's an illustrative line, not the actual comment, but it captures the register. The real comment ran two full pages once printed: obscene throughout, naming the official repeatedly, citing scripture at length woven into claims of conspiracy and reckoning, the kind of disjointed language that reads less like anger and more like a person in active crisis.
Buried in the middle, where most people would stop reading, sat a direct threat of violence against a named public official.

WHAT THIS EXPOSED

➡ **A direct, named threat of violence** against a public official, publicly visible under the bank's brand

➡ **A two-page wall of escalating, disjointed language** most human moderators would skim past, not read in full

➡ **Explicit, obscene language** visible to any customer scrolling the page

➡ **Zero connection** to anything the bank posted or controlled

➡ **A ticking clock** — every minute the comment stayed up was a minute more customers, employees, or press could see it

Many banks tell us the same thing: *"We already have someone monitoring it."*

Reviewing content before it posts is content approval. That matters, but it is not the same as monitoring what happens after the post goes live. That's exactly the gap this lived in.

BANK MONITOR flagged the comment as high risk within moments of it posting. The full content was captured and archived, timestamped, before it was **programmatically removed** from Facebook, gone within minutes. Spring Media Solutions then handed the bank a complete documentation package, ready for the sheriff's department to use in its investigation.

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That is what success looks like. And it's only possible if someone is watching when no one else is!

[READ THE FULL ARTICLE HERE >>]

Is Your Bank Ready for This Conversation?

The institutions most exposed are not the ones with troubled histories. They're the ones with active, engaged social media and no system in place to watch it after the post goes live. Good content creates engagement, and engagement creates opportunity for praise... and for attack.

We would rather have this conversation with you before something happens than after. A free consultation gives you a clear picture of your current social media exposure. No pressure, no obligation.

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

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