

Welcome to the first issue. Each month we pick out the theft and fraud stories that matter most to independent restaurants, bars, liquor stores and small shops, sort them by the five points of loss, and give you one control worth tightening. Every story links to the original reporting. We don't name the people involved.

The deposit that never made it to the bank

Two of this month's cases follow the same script. At a restaurant in South Florida, a manager responsible for the daily bank deposits is accused of keeping the cash for about nine days, more than \$33,000 in all. At a store in central Pennsylvania, a manager took seven daily deposits out of the safe instead of taking them to the bank, a little under \$13,000.

Neither scheme was clever. Both worked for as long as nobody compared what the register said with what the bank received. In each case, that comparison is exactly what ended it. Done daily, it limits any gap to one day's cash instead of a week's or more.

Control of the month: the daily deposit match

Five minutes each morning. No software needed beyond your POS and your bank app.

1. **Pull yesterday's cash number.** From your POS, take cash sales minus any cash paid out (tips, paid-outs, petty cash). That is what should be in the bag.
2. **Match it to the deposit log.** The amount on the deposit slip should match. Any difference gets a written reason, initialed by the manager.
3. **Confirm the bank posted it.** Check the bank app the next business day. A deposit that hasn't posted within one business day is an incident, not a delay.
4. **Use two sets of eyes.** The person who counts and preps the deposit signs the log, and a second person verifies the amount or the sealed bag number.
5. **Watch the safe.** A camera on the safe or office door costs little and settles questions fast. In the Pennsylvania case, safe-area video confirmed what happened.

POINT 1: PEOPLE

Ex-Flanigan's manager accused of stealing over \$33K from Hallandale Beach restaurant

NBC 6 South Florida · Aug 26, 2026 · <https://www.nbcmiami.com/news/local/ex-flanigans-manager-accused-of-stealing-over-33k-from-hallandale-beach-restaurant/3851019/>

A restaurant manager whose job included the daily bank deposits is accused of keeping the cash over about nine days. The deposits were said to have been dropped at night, but the bank had no record and no video of them.

Check this: Match every day's POS cash to the bank's posted deposit the next morning.

Former Employee Pleads Guilty to Bank Deposit Theft

GantNews · Sep 23, 2026 · <https://gantnews.com/2026/09/23/former-employee-pleads-guilty-to-bank-deposit-theft/>

A store manager in Pennsylvania took seven daily deposits from the safe and never brought them to the bank, about \$12,760. A district manager caught the gap and safe-area video confirmed it.

Check this: Reconcile deposits against the bank daily, not monthly, and put a camera on the safe.

POINT 2: POINT OF SALE

Former Taco Bell employee accused of stealing nearly \$10K through a refund scheme

WTSP 10 Tampa Bay (via NewsBreak) · Sep 18, 2026 · <https://www.newsbreak.com/10-tampa-bay-524568/4893557408128-former-taco-bell-employee-accused-of-stealing-nearly-10k-through-a-refund-scheme>

At a fast-food location in the Tampa Bay area, an employee allegedly rang refunds when no customers were present, including when the store was closed, and kept the cash. Video matched to the refund times exposed it.

Check this: Pull refunds by employee and by hour each week. Flag refunds with no matching sale and refunds rung at open, close or dead times.

Another store clerk in SC busted for lottery fraud, SLED says

AOL (syndicated local report) · Jul 24, 2026 · <https://www.aol.com/articles/another-store-clerk-sc-busted-204706000.html>

A former convenience store clerk in South Carolina allegedly used a photo of a customer's winning ticket, posted on social media, to cash it at her old store's terminal. State agents said it was the fourth similar clerk arrest in about two weeks.

Check this: Review lottery payout logs against the schedule, and shut off terminal access the day someone leaves.

POINT 3: PRODUCT

Jessup Teen Charged in Elkridge Wine Culture Break-In

Hoodline · Sep 3, 2026 · <https://hoodline.com/2026/09/jessup-teen-drives-stolen-car-into-elkridge-liquor-store-grabs-tequila/>

A stolen car was driven through the front of a liquor store in Maryland overnight and several bottles of high-end tequila were taken. The store had an attempted break-in two years earlier.

Check this: Move the most-stolen bottles away from the front glass or lock them up after hours. A store hit once is likely to be hit again.

Florida man suspected in tequila theft busted for DUI, sheriff says

NBC 6 South Florida · Jul 31, 2026 · <https://www.nbcmiami.com/news/local/florida-man-suspected-in-tequila-theft-busted-for-dui-sheriff-says/3840637/>

Video at a Florida liquor store showed a suspect loading tequila bottles into a backpack. Investigators believe the same person hit other stores, with losses in the thousands.

Check this: Count your 20 most-stolen bottles every week, not just at month end.

POINT 4: PREMISES

ATM stolen during crash-and-grab burglary at Lincoln Park liquor store

CBS Chicago · Sep 26, 2026 · <https://www.cbsnews.com/chicago/news/atm-stolen-crash-and-grab-burglary-lincoln-park-liquor-store/>

Around 2:45 a.m., a vehicle rammed the front of a Chicago liquor store. A group went in, took the ATM and left in a second car.

Check this: Anchor the ATM and keep it away from the front glass. Check your ATM contract for who covers cash loss and damage.

Suspect identified in Owens Cross Roads liquor store burglary

WAFF 48 · Sep 12, 2026 · <https://www.waff.com/2026/09/12/suspect-identified-owens-cross-roads-liquor-store-burglary/>

A masked burglar broke into an Alabama liquor store after hours. Deputies identified him using the store's video, neighboring businesses' cameras and license plate readers.

Check this: Make sure your cameras record usable video at night and cover the parking lot, not only the register.

POINT 5: PAYMENTS

Counterfeit Money Lands A Rensselaer Man Behind Bars

WLFI 18 · Aug 20, 2026 · <https://www.wlfi.com/2026/08/20/counterfeit-money-lands-reusselaer-man-behind-bars/>

Counterfeit bills were passed at gas station convenience stores in Indiana. A search connected to the case turned up many more fake \$100 bills.

Check this: Train cashiers to check the watermark, security thread and color-shifting ink on every \$50 and \$100. A pen alone is not enough.

Merrillville man arrested in Rensselaer after multi-county fraud spree

WLFI 18 · Sep 22, 2026 · <https://www.wlfi.com/2026/09/22/merrillville-man-arrested-after-multi-county-fraud-spreed/>

A suspect allegedly paid for high-dollar goods at small Indiana businesses with bad checks, including a \$16,000 equipment purchase, and had fraud warrants in four counties.

Check this: Don't release high-value goods or book a large event on a check until it clears. The same goes for big catering deposits.

WORTH KNOWING

FTC Seeks Public Comment on Whether to Update Rule on Impersonation of Government and Businesses

Federal Trade Commission · Sep 24, 2026 · <https://www.ftc.gov/news-events/news/press-releases/2026/09/ftc-seeks-public-comment-whether-update-rule-impersonation-government-businesses-address-platforms>

The FTC is reviewing whether its impersonation rule should reach the platforms and ad tools that help these scams spread. It cited \$3.5 billion in reported impersonation losses in 2025 across more than 1 million reports. For owners, the familiar version is the call from the "utility," "health department" or "vendor" demanding payment today.

Check this: Set a standing rule: no payment requested by phone, text or ad link goes out until someone calls back on a number you already have on file.

Take the free 5-Minute Theft Check

Five questions, one per point. Download it at fivepointrisk.com/shop.

Become a founding client

Five restaurants or bars get the POS Report Review free for one month in exchange for honest feedback. Email hello@fivepointrisk.com.

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