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# Alumnus using CHDS education to protect the Chicago Fed

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# Alumnus using CHDS education to protect the Chicago Fed

 [chds.us/c/item/3357](https://chds.us/c/item/3357)

Richard Harlow was nearing retirement eligibility with the U.S. Secret Service in 2010 and was looking for a new challenge.

He found a couple of them.

The first step in his search was an educational stop at the Center for Homeland Defense and Security where he earned a master's degree in 2011. Education paved the way for his current adventure as Assistant Vice President for Law Enforcement with the [Federal Reserve Bank of Chicago](#) where he has been working since September 24.

If robbers prefer banks because that's where the money is, the Federal Reserve Bank of Chicago is a tempting target. The Chicago Fed is one of 12 independent regional banks that work in conjunction with the Federal Reserve Board.

The banks make money.

"Each bank issues currency," Harlow said during a recent interview. "We hold a large amount of dollars. Because of that large amount of cash it's an inviting honey pot."



Law enforcement is still fairly new to the Fed, which was granted that capacity under the Patriot Act. Up to that point, it was protected by security teams who were not federally sworn law enforcement officers.

For Harlow, the new duties encompass his education and 30 years with the Secret Service where physical security is the *raison d'être*. The Chicago Fed employs almost 1,500 people and processes some \$49 billion annually. Harlow's team inspects every truck that enters the compound and utilizes magnetometers on everyone entering and exiting. The district includes 2,000 depository institutions.

The job also requires emergency planning acumen. The Chicago Fed and its sister institutions provide banks with the currency they need. When disaster strikes, such as Hurricane Katrina in the South in 2005, that mission becomes complicated.

During Katrina the Federal Reserve had difficulty moving cash into the affected area and it had to figure out ways to move the money during a time when infrastructure like highways had been degraded.

"Say something happens in Chicago, we need to know how we would get cash into and out of the city," Harlow said. "There is a lot of business continuity planning and partnering with other Federal Reserve System banks."

On top of keeping tabs on the Benjamins, the law enforcement unit protects the Chicago bank's iconic building built in 1922. With subsequent expansions, that is close to 1 million square feet to tend, not counting a branch office in Detroit that also falls under Harlow's area of responsibility.

The job calls for some cross-discipline diplomacy much like his time with the Secret Service – balancing the protection mission with the demands of a visible entity. A person under Secret Service protection may be safer in a secluded space, but expectations require that person to interact publicly. That same kind of delicate balance is needed when working with bankers and law enforcement officers, he noted.

The path to Chicago ran via Monterey for Harlow. In 2010, he was the Special Agent in Charge of the Secret Service's Memphis office, but eligible to retire from the Secret Service and was looking for something new and interesting. A CHDS education seemed to fit that bill, and he enrolled.

He cited the Critical Infrastructure Protection course taught by former CHDS Executive Director Ted Lewis as extremely beneficial for what would be his future job as well as courses on technology and budgeting and strategic planning.

"I believe if I hadn't gone to CHDS I wouldn't have the skills to meet their needs here," Harlow said. "The CHDS master's degree program has been a tremendous help in me stepping into this role."

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