FIVE POINT
RISK GROUP

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The Five Point Monthly

Welcome to the first issue. Each month we pick out the theft and fraud stories that matter most to restaurant and retail owners and operators, sort them by the five areas where a business loses money, and give you one control worth tightening. Every story links to the original reporting. We don't name the people involved.

STORIES REPORTED IN OCTOBER 2026

Seven months of deposits nobody matched

Two of this month's cases come down to the same gap. At a fast-food restaurant in the Bay Area, a manager failed to make 120 bank deposits over about seven months and kept the money, $232,282 in all, until the business's accountant found it. At a restaurant in The Villages, Florida, the manager who made the night deposits after closing kept more than $7,000 that should have reached the bank.

Neither scheme was clever. Both ran for as long as nobody compared each day's cash sales with what the bank actually received. Done daily, by someone other than the person making the deposit, that comparison limits any gap to a day or two of cash instead of months.

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 on the date your bank normally posts deposits. A deposit that is missing or short after that date goes to the owner the same day.
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. **Keep the check with someone else.** The person who makes the deposits should not be the only one who checks them against the bank. In the Bay Area case, it was the accountant's check that found the gap.

Know your People

Former Employees Arrested for Embezzling Around $75,000 from Ventura Liquor Store

KEYT · Oct 19, 2026 · https://keyt.com/news/ventura-county/2026/10/19/former-employees-arrested-for-embezzling-around-75000-from-ventura-liquor-store/

Two former employees of a liquor store in Ventura, California were arrested for allegedly embezzling about $75,000. The owner noticed losses over several months, surveillance video allegedly showed them taking money from the register, and they allegedly obtained lottery tickets fraudulently and cashed the winning ones.

CHECK THIS Settle the lottery terminal's sales and cashed-ticket reports against the register at every shift change. Any lottery activity with no matching sale goes on a written exception report you review each week.

McCurtain County couple arrested, accused of embezzling over $3 million from two Idabel businesses

KXII · Oct 9, 2026 · https://www.kxii.com/2026/10/09/mccurtain-county-couple-arrested-accused-embezzling-over-3-million-two-idabel-businesses/

The secretary and bookkeeper for a movie theater and a gas station in Oklahoma, along with her husband, allegedly took more than $3.27 million over about five years through unauthorized checks and business credit cards linked to Cash App. It came to light when an owner noticed the cards had been linked to the app without permission.

CHECK THIS Log in to your business card and bank accounts yourself and review which outside apps and accounts are linked. Remove anything you did not set up, and confirm who can write checks.

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Follow the Money

Former Bay Area fast food manager admits embezzling $232K for gambling

KRON4 · Oct 21, 2026 · https://www.kron4.com/news/bay-area/former-bay-area-fast-food-manager-admits-embezzling-232k-for-gambling/amp/

A former manager of a fast-food restaurant in Redwood City, California pleaded no contest to embezzlement after failing to make 120 deposits of restaurant income to the bank between January and August 2025 and keeping the money, a total loss of $232,282. The business accountant discovered it and reported it to the area general manager.

CHECK THIS Match each day's cash sales to a deposit that shows up in the bank within a day or two. Have someone other than the person making the deposits check the bank statement against the daily sales report every week.

Former manager ordered to pay back money stolen from restaurant in The Villages

Villages-News.com · Oct 30, 2026 · https://www.villages-news.com/2026/10/30/former-manager-ordered-to-pay-back-money-stolen-from-restaurant-in-the-villages/

A former manager of a restaurant in The Villages, Florida, who was responsible for making the night deposits after closing, was arrested in connection with the theft of more than $7,000 that was supposed to be deposited. Under a pretrial intervention contract he admitted guilt and must pay $7,306 in restitution and complete an anti-theft class.

CHECK THIS Have someone other than the closer match each night deposit to the bank account the next business day. A deposit that has not posted is a call to the bank that same day, not a surprise at month end.

St. Joseph County shops warn of fake $50s after business owner loses money on deposit

WSBT 22 · Oct 26, 2026 · https://wsbt.com/newsletter-daily/st-joseph-county-shops-warn-of-fake-50s-after-business-owner-loses-money-on-deposit

An ice cream shop in Granger, Indiana accepted a bill presented as a $50 that passed the shop's counterfeit-detection pen test, and the owner later learned when depositing it that it was actually a genuine $10 bill. Other local businesses reported receiving similar fake $50s.

CHECK THIS Do not rely on the pen alone. On every $50 and $100, hold the bill to the light and make sure the watermark and the security thread match the amount printed on the bill.

Store says AI-generated receipt was used to secure fraudulent purse refund

WBKO (from KIII reporting) · Oct 13, 2026 · https://www.wbko.com/2026/10/13/store-says-ai-generated-receipt-was-used-secure-fraudulent-purse-refund/

A western wear store in Texas learned from a distributor that a fake receipt, which appeared to be AI-generated, had been used to get a warranty refund on a designer purse. The distributor paid the refund before spotting the fake, and store staff noticed the store does not carry the purse listed on the receipt.

CHECK THIS Before any refund or warranty claim goes through, look the sale up in your own POS by date and amount. No matching transaction in your system means no refund, however real the paper looks.

Follow the Product

Former Biltmore Hotel employee accused of stealing nearly $8,000 in food, including almost 200 lobster tails

CBS News Miami · Oct 6, 2026 · https://www.cbsnews.com/miami/news/coral-gables-biltmore-hotel-former-employee-lobster-tails-food-theft/

A kitchen worker at a Florida hotel allegedly arrived before his shifts and wheeled carts of lobster tails and other proteins out of a storage area. The head chef spotted it because the weekly inventory log kept coming up short, and video confirmed it.

CHECK THIS Count your five most expensive proteins and bottles every week and compare to sales. Lock storage and walk-ins when no manager is in the building.

Surveillance video captures Clarksville bar burglary, suspects at large

FOX 17 · Oct 27, 2026 · https://fox17.com/news/local/clarksville-police-seek-help-identifying-suspects-in-sazon-latino-and-bar-burglary

Two masked people broke into a bar and restaurant in Clarksville, Tennessee shortly after midnight on October 21 and stole alcohol. Police say a third person was involved but did not go inside.

CHECK THIS Move your most valuable bottles into a locked cabinet or back room at close, and add a count of your top 10 bottles to the closing checklist so any loss shows up the next morning.

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Secure your Premises

9 Fairfax County Restaurants Targeted In Burglary Spree: Police

Patch · Oct 20, 2026 · https://patch.com/virginia/greateralexandria/9-fairfax-county-restaurants-targeted-burglary-spree-police

Police in Fairfax County, Virginia say nine restaurants were hit between July 13 and October 8, eight burglaries and one attempt. Surveillance footage shows suspects using rocks or cinderblocks to break glass entry doors overnight and taking cash drawers and safes.

CHECK THIS Make the bank deposit every day instead of holding cash in the safe overnight, and empty every drawer at close. A broken door costs less when there is little inside to take.

Burglar steals safe, cash from Jersey City eateries

ABC7 New York · Oct 22, 2026 · https://abc7ny.com/post/jersey-city-burglar-caught-camera-stealing-safe-cash-register/19970283/

A burglar got into a New Jersey restaurant through a bathroom window, took a safe the owner estimated at 50 to 100 pounds from the office, and left by breaking the front door. The restaurant next door was entered through a small window and about $200 was taken from the register.

CHECK THIS Bolt your safe to the floor or a wall. Add every window to the closing checklist, including small bathroom and kitchen windows, and check that each one is locked and covered by the alarm.

Burglar smashes into Miami Beach restaurant, steals cash register drawer, surveillance video shows

WSVN 7News · Oct 16, 2026 · https://wsvn.com/news/local/miami-dade/miami-beach-restaurant-burglary/

A burglar smashed through the front glass door of a Florida restaurant and coffee bar at about 1 a.m., went straight to the register and pulled out the whole cash drawer in a matter of seconds. The owner found out hours later from a neighboring business.

CHECK THIS Test that your alarm or cameras alert your phone when the front glass breaks, not just when a door opens. Empty the drawer at close and leave it open where it can be seen.

Worth knowing

Weld County Business Loses More Than $200,000 in Vendor Payment Scam

North Forty News · Oct 19, 2026 · https://northfortynews.com/category/business-education/weld-county-business-loses-more-than-200000-in-vendor-payment-scam

A business in Weld County, Colorado got an email in June that appeared to come from one of its existing vendors, asking to change the vendor's banking information. The business updated the details and kept paying for about four months, sending about $200,936.23 to a fraudulent bank account before the discrepancy was found.

CHECK THIS Make it a written rule that any change to a vendor's bank details is confirmed by phone, using a number you already have on file, and approved by a second person before the next payment goes out.

Take the free Loss Prevention Quick Review

Five questions, one from each of the five areas. Download it free at fivepointrisk.com/free-tools.

Free: Loss Prevention Holiday Review

Fourteen questions covering preparation, busy shifts and follow-up, with a results page and an action plan. Free at fivepointrisk.com/free-tools.

Stories are summarized from public reporting linked above; charges described are allegations unless a conviction or plea is reported. This newsletter is educational and is not legal advice. Free to share in its complete, unaltered form.

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