

Creeping Non-Cents

by [Sarah Voss](#)

In retrospect, I ponder. Was it the bank's fault? Mine? Is it indicative of our current economic conditions? Maybe it points to a basic flaw in our culture. One thing alone is indisputable. It was not the children's fault.

And the little children suffer.

Now, I should acknowledge straight off that this story ends well. The bank came through — did the right thing. I did the right thing, which is to say that I did no more of the wrong thing. My children, bless their innocent little selves, did not suffer — in fact never knew they were suffering and undoubtedly would not have cared had they known.

What actually suffered was my blood pressure, although mildly and only figuratively, but nonetheless steadily. Beginning with Thelma. Thelma was the good-natured, somewhat matronly lady brandishing a pencil behind a desk marked "Customer Service."

"I think there's been a mistake," I began.

Thelma smiled.

"Look," I explained, "my two kids have these accounts which we opened for them a year and a half ago with \$22 in each. Today I deposit \$10.75 in my son's account and find out that brings his current total up to \$21.04. Why, that's less than he started out with!"

Thelma was bright. She followed my line of reasoning and immediately disappeared into a back room, returning shortly with a file and her disarming grin. Also with an explanation about escalating processing costs and a change in bank policy involving a \$1.00 service charge assessed monthly on all accounts with balances under \$100. I began to get the picture. Actually, the picture I began to get was a rather faded one of myself a year or so earlier, tossing some letter from the bank into the wastebasket.

"You were notified," Thelma continues, a trifle too triumphantly, I thought. She pulled out a copy of the letter and shoved it toward me. "As you can see, our juvenile accounts are exempted from this service charge." Her manicured finger underlined the phrase "to encourage our young customers to save we will...."

"Aha," I pounced. "You did make a mistake. Willi's only nine and Melinda is four."

Her finger dropped down a line. "You had to notify us, however, that the account was for a minor. You never notified us."

"But we'd only just opened the accounts," I gasped. "The kids were with me here at the bank. We went through this long spiel about how they'd be earning money on their money, about how great it was to save up for something really special. It took a while. Willi wanted to buy a gerbil

instead. Anyway, it was perfectly clear that the accounts were for minors.”

“It’s all right,” Thelma nodded. “We’ll just go ahead and make that correction now. What are their birth dates?”

I sighed with relief, giving forth the required information. “But what about the service fees?” I added.

Thelma looked at me kindly. “We’ll refund the service charges.”

“And the interest they would have earned on the service charges?”

“We’ll see what we can do about the interest.”

That sounded suspiciously euphemistic for “no.” “Could you just tell me the new balances, then?” I asked.

“Certainly,” Thelma beamed, and disappeared again into a back room. When she returned, she was shaking her head. “The computer’s down,” she apologized. “But I can mail those figures to you if you wish.” Like I said, Thelma was bright.

Two days later my daily mail informed me that the two accounts had current balances of \$23.04 and \$14.33, respectively. I called the bank and explained the situation to a sweet young voice named “Jeannie.” (Thelma, that genius, was not available.) After a brief consultation with the computer (or Thelma, for all I know), Jeannie had isolated the source of confusion. Evidently the service charges had been refunded for the current calendar year only. Thus Willi had been refunded \$2 and Melinda \$1. It occurred to me that there was some inherent discrepancy in these refunds of fees assessed on the same amount of money deposited in the same bank for the same period of time.

“Look, Jeannie,” I began, “a year and a half ago, my two kids had \$22 each in their accounts. Until I walked into your bank two days ago, those accounts had been totally inactive.”

Silence.

“So finally my son saved up another \$10.75.”

More silence. How could she be quiet over so major an accomplishment? “So now Willi should have \$32.75 plus interest and Melinda should have \$22 plus interest. Right?”

Jeannie apparently didn’t recognize a rhetorical question when she heard one, because she insisted on pulling out the transcripts (whatever those are) of the two accounts. Some holding time later, she bubbled back over the line. “It is a little unusual,” she confided, “but what we will do for you is to refund all the service charges on both accounts as far back as last July 30. That will bring the account totals up to, let’s see here now, \$29.04 for William and \$18.33 for

Melinda.

“Oh, dear,” I said. “I’m afraid that won’t do. That won’t do at all. Is there somebody else I might discuss this matter with?”

Definite frost on the bubble as Jeannie offered to send me a copy of the account transcripts.

“I don’t need any transcripts,” I croaked. “I know there’s a mistake. Let me talk to the bank manager or, or the president. Yes, I’d like to talk to the bank president.”

Now here you need to understand that I am not the president-talking-to type, which just goes to show how strong the mothering instinct can be. One hundred, a thousand dollar error in my own account and I write a letter or drag my husband to the phone. But suffer my children, albeit only a few dollars, and there I am, ready to take on the world, or, at least, a bank president.

I needn’t have worried, though, because Jeannie didn’t give me the bank president. She gave me “Cindy,” the Assistant something-or-other for Operations some-such -thing at the Bank. Cindy and I did not hit it off well. Cindy explained, quite politely, that the bank had been willing to refund charges from half of last year. What more did I want?

I wanted to talk to the president, did I? Well, Cindy was sorry, but Mr. A. was a very busy man and could not possibly be bothered about such a trivial matter. Couldn’t we work this out together?

Obediently, I went through the whole recital one more time. My recollection of Cindy is a bit hazy, but it seems to me that Cindy was willing to augment each account by an additional 44 cents, which, according to my crude calculations, still put Willi roughly \$5 and Melinda roughly \$4 short of where they should have been for saving their money one and a half years.

Cindy was also willing to send me a copy of the signature card I had signed for the children in opening their accounts showing that I assumed full responsibility for them (the kids? The money? The error?). And I am sure that, under different circumstances, Cindy would have gladly figured out just how much interest the children might have accrued on \$22 over the past 18 months without any service charges.

Alas, Cindy had no calculator at her desk “that could compute interest.” (Do some calculators compute interest and others just multiply and divide?) Alas, alas, Cindy most definitely could not allow me to speak to the president of the bank. Mr. A. was now tied up in meetings all afternoon long. Cindy did, however, leave a message that I would like Mr. A. to return my call.

Poor Cindy! The longer we talked, the more polite our conversation grew. Her blood pressure must have suffered every bit as much as mine. Nonetheless, I take considerable satisfaction even now in the fact that Mr. A. returned my phone call within the next half hour.

I had the weaponry, of course. Motherhood. Little kids getting gypped out of their money by the

big bad bank. No executive in his (or her) right mind was going to allow it, and Mr. A. was no exception. I could almost hear him thinking. Five dollars? Ten dollars? Pay it. Get her off my back. A small price for public image. Here, take it out of my wallet.

I liked Mr. A. I knew I would like Mr. A. He paid just enough attention to me to zero in on the crux of my threat. That the bank might appear inhumane (my choice of words). That his staff would not even calculate how much money these two little kids should have in their accounts now, so that I, their mother, could make it up to these two angelic babes in the unpardonable, unconscionable, unbelievable eventuality that Mr. A's bank would not cough up the dough themselves.

Mr A. did not waste time on me. He passed me smoothly on to a lesser Mr. A., along with the soft placed jibe about how the bank tried to teach its young customers to follow the rules of its institution as well as to encourage them to save. Touche, Mr. President!

Such is the price we pay for contemporary living, or so a friend told me after I had spouted out the whole embellished story to him — and listened to a similar one in return. Nearly everyone, I have come to discover, has a similar tale, although not all have such satisfying outcomes. I remind you that my story has a happy ending. The lesser Mr. A., after first trying to add onto each account just a few piddling cents, finally asked outright just what I would be satisfied with. I told him. But then, I had also told Thelma, Jeannie, Cindy, and President A. The difference was simple — the lesser Mr. A. poked his nose out of his bank statements, turned off his computer, and listened.

The accounts now register a correct \$34.72 and \$23.86. Incident closed, along with a lovely personally signed note on quality stationery from the lesser Mr. A. I am happy. The bank is happy. Blood pressure normal. Waspish values not betrayed.

But deep inside our nation's guts, in the mechanized innards of our Third Wave stomach, I sense the beginnings of an ulcer. And I am scared.