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Partly Cloudy

by Karen Cyson

Dollars and Sense

Rome, it is said, was built on seven hills. And all roads led to Rome.

St. Paul was also built on seven hills, and all the old roads (Hudson, Post, and Fort) led to St. Paul. Now they're mere numbers, I-94, U.S. 61, Minn. 5, but they still lead to the center of the city.

And for as long as I've been making the trip, and from whatever direction I travel, I know I'm almost there when I can see the blinking red #1 on the top of the First National Bank Building.

While the building is no longer an imposing skyscraper, but rather an also-ran in the height department, and the bank itself no longer exists, the #1 still flashes letting me know I'm almost home.

Even when I moved to St. Cloud a quarter of a century ago, and needed to open a local checking account, the big red one influenced me, for at the same time a branch bank was opening in town.

And, as a bonus for opening an account, I didn't get a toaster or even a blanket. I got a tree. A real live tree!

Yes, for starting a new account at the fledgling First Bank, I got a certificate for a dwarf cherry tree to be redeemed at a local nursery. The tree would be perfect, I thought, to plant on the side of the house, its 10–12-foot height a screen between front street traffic and patio privacy.

As time passed, the tree grew. It now towers over my two-story house. Dwarf indeed.

And the bank has changed also. It went from being First National to First Bank to US Bank.

I'm a little unclear on the whole "US" thing. Is it "us" or "U.S."? Initially I assumed "us." How perfect for a jingle:

I bank

You bank

We all bank

at US Bank

My Red Carpet Totally Free Checking Account has changed also. I now pay for checks, pay for my safe deposit box, pay for having my checks returned, pay for travelers checks, pay an NSF fee if I deposit a bad check someone else wrote. As near as I can figure out, the only thing that is free is that I am free to give them my money. US Bank means "give US your money and try to get it back without paying a fee."

But now they also offer the Five Star Guarantee. This means that if they screw up, servicewise, I get \$5.00 in my account.

Lucky for them, my contact with bank personnel is minimal. I'm a big fan of the drive-thru ATM (drive-by? — no. I do stop). Last month I attempted to make a deposit at the ATM I usually use. And, as happens more often than not, there were no deposit envelopes. Usually I have some scrap large enough to wrap around my deposit for machine insertion. But I'd just cleaned out the car (miracle in and of itself) and had nothing useable.

I quickly looped around to the "live" teller and asked for an envelope.

K: May I have an envelope for the ATM?

T: We don't service that machine.

K: I need an envelope to make a deposit.

T: We only service the ATM in the lobby.

K: That may be, but I'm not in the lobby. The lobby is locked. I need to use this machine (pointing), the US Bank ATM in the US Bank parking lot. May I please have an envelope?

T: We don't have ATM envelopes at the drive-thru.

K: Do you have a regular envelope?

T: But it won't work in the ATM.

K: So you do have an envelope?

T: Yes, but it's not an ATM envelope

K: I understand that. May I have it anyway?

T: But it won't fit in the machine. The ATM takes ATM envelopes.

K: Trust me. It will take a regular envelope.

T: But what if the machine breaks.

K: I'll take full responsibility. No doubt you'll have my actions on tape?

T: Well, OK (sends envelope out through drawer), but you really shouldn't use this.

K: (proceeds to ATM, makes deposit, leaves) (calls US Bank next day, talks to Human Resources training manager).

Account balance increases by \$5.00.

Those of you who know me know that I walk — A lot. And I'm not too proud to pick up money I see on the ground. This year's haul was more than \$39.00. Of course, the sum was given a boost by finding a ten-dollar bill on the ground at the Edina Art Fair. Well, it was Edina. I don't think they allow pennies. There were also two five-dollar bills, two one-dollar bills, one two-dollar bill, and one one-dollar coin found over the course of a year. The remainder was in regular ol' change, the bulk in pennies.

Each year I save the findings, Sept. 1– Aug. 31, and spend the proceeds at the Renaissance Festival on a lucky talisman. And while the tradespeople are delighted with my custom (business), they aren't so pleased with my custom (habit) of spending so many coins.

Off to US Bank I went to cash in my coins. But, taking evasive customer action, I went to the other branch. I had carefully counted out \$15.00 in coins, and expected to receive a ten-dollar and a five-dollar bill.

Out through the drawer came a ten-dollar bill, four one-dollar bills, 99 cents and, in a separate bag, a penny.

K: Why didn't you give me a five-dollar bill?

T: We couldn't be sure that was really a penny.

K: What do you think it is (holding up bag, sounding incredulous)?

T: Well, we aren't sure, but it might not be a penny. My supervisor says we can't take it.

(Conversation ensues resulting in supervisor coming to window.)

S: We can't be sure this is a penny.

K: What do you think it is?

S: We can't be sure.

K: Well, there are two possibilities. Either it's a penny that's been run over in traffic, or I went out and bought a sheet of copper the exact depth of a penny and then bought a press and die to cut a circle the exact diameter of a penny, and then I cut out a penny-shaped copper object, and then I ran it over with my car a few times so it resembled a penny that had been run over, and I did this because then I would have an even \$15.00.

S: (Pause)

K: Which do you think it is?

S: Do you want the \$15.00?

K: No, actually I don't. I want \$14.99 and this mysterious copper disk. It's my lucky talisman and it only cost me a penny. (Drives off)

Account increases by \$5.00.

At this rate I'm going to make back those fees in no time.