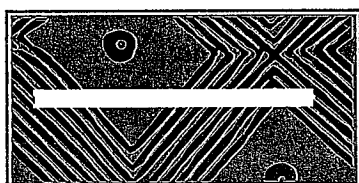


The Boy and the Bank Officer

BY PHILIP ROSS

ANTICIPATING: As a young person, have you ever experienced a negative attitude from a store clerk? Have you been ignored as a customer because you were young? Describe the situation and how you felt at the time.



I have a friend who hates banks with a special passion. "A bank is just a store like a candy store or a grocery store," he says, "except that a bank's merchandise happens to be money which is yours in the first place. If banks were required to sell wallets and money belts, they might act less like churches." I began thinking about my friend the other day as I walked into a small,

overlighted branch office on the West Side. I had come to open a checking account. It was lunch time, and the only officer on duty was a fortyish black man with short, pressed hair; a pencil mustache; and a neatly pressed brown suit. Everything about him suggested a carefully groomed authority, an eager determination to define himself through his vaulted surroundings.

This officer was standing across a small counter from a young white boy who was wearing a crew-neck sweater, khakis, and loafers. He had sandy hair, and I think I was especially aware of him because he looked like he belonged more on the campus of a New England prep school than in a West Side bank.

The boy continued to hold my attention because of what happened next. He was clutching an open savings-account book and wearing an expression of open dismay. "But I don't understand," he was saying to the officer. "I opened the account myself, so why can't I withdraw any money?"

"I've already explained to you," the officer told him, "that bank regulations prohibit someone who is fourteen years old from withdrawing any funds without a letter from his parents."

"But that doesn't seem fair," the boy said, his voice breaking. "It's my money. I put it in. It's my account."

"I know it is," the officer said, "but those are the rules. Now if you'll excuse me."

He turned to me with a smile. "May I help you, sir?"

I didn't think twice. "I was going to open a new account," I said, "but after seeing what's going on here, I think I've changed my mind."

"Excuse me?" he said.

"Look," I said, "if I understand what's going on here correctly, what you're saying is that this boy is old enough to deposit his money in your bank but he's not old enough to withdraw it. And since there doesn't seem to be any question as to whether it's his money or his account, the bank's so-called policy is patently ridiculous."

"It may seem ridiculous to you," he replied in a voice rising slightly in irritation, "but that is the bank's policy, and I have no alternative but to abide by the rules."

The boy had stood hopefully next to me during this exchange, but now I was reduced to his helplessness. Suddenly I noticed that the open savings book he continued to grasp showed a balance of about \$100. It also showed that there had been a series of small deposits and withdrawals.

I had my opening.

"Have you withdrawn money before by yourself?" I asked the boy.

"Yes," he said.

I moved in for the kill.

"How do you explain that away?" I zeroed in on the officer. "Why did you let him withdraw money before but not now?"

He looked exasperated. "Because the tellers were not aware of his age before, and now they are. It's really very simple."

I turned to the boy with a pained shrug. "You're really getting ripped off," I said. "You ought to get your parents to come in here and protest."

The boy looked destroyed. Silently, he put his savings book in a rear pocket and walked out of the bank.

The officer turned to me. "You know," he said, "you really shouldn't have interfered."

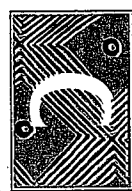
"Shouldn't have interfered?" I shouted. "Well, it damn well seemed to me that he needed someone to represent his interests."

"Someone was representing his interests," he said softly.

"And who might that be?"

"The bank."

I couldn't believe what this idiot was saying. "Look," I concluded, "we're just wasting each other's time. But maybe you'd like to explain exactly how the bank was representing that boy's interests?"



certainly," he said. "We were informed this morning that some neighborhood punk has been shaking this boy down for more than a month. The other guy was forcing him to take money out every week and hand it over. The poor kid was apparently too scared to tell anyone. That's the real reason he was so upset. He was afraid of what the other guy would do to him. Anyway, the police are on the case and they'll probably make an arrest today."

Uh.

"You mean there is no rule about being too young to withdraw funds from a savings account?"

"Not that I ever heard of. Now, sir, what can we do for you?"

