

## TWO CENT ACCOUNT

Because I was relocating, I closed out my checking account with my bank. A helpful employee confirmed the exact amount, I wrote the check and she gave me a 'closed-out' receipt.

But the next month, I received a big envelope from my 'used-to-be' bank. Advertisements and greetings were enclosed with a checking account statement: Balance 2 cents.

Wanting to be helpful, I phoned the bank long distance at a cost of \$1.78. I told the bookkeeper that there was some sort of error in closing my old account and mentioned the 2-cent balance.

She said, "No problem. I'll personally see that this is corrected. Today!"

A month later, I received another big envelope with sales ads and an account balance of 2-cents.

I phoned an 800 number found in the sales ads and reported the 2-cent balance and said, "Let's close out this account."

The woman agreed and promised to handle it – right then.

Finally, I knew the account would be closed.

Nope! Every month a big envelope came. Same stuff and a 2-cent account statement. I wrote the bank four times and phoned five times.

On the 15th month of my 2-cent checking account, I used the 800 number and spoke with Chris. I asked, "Could you mail me two blank checks? I want to withdraw half my checking account this month. And in late fall, I want to withdraw the other half."

After a few silent seconds, Chris said, "But, sir, you only have 2 cents in your account."

I asked, "But is the balance mine?"

He answered, "Yes. But it hardly justifies our bank's expense to mail anything to you!"