

## Bank woes

The opening line in Scott Peck's book, "The Road Less Travelled," is "Life is difficult." His sequel to the book – "Further along the Road Less Travelled" begins with the line – "Life is complicated." Sometimes, in trying to make life less difficult, we end up making it more complicated. In trying to simplify a process; instead, we make it more unmanageable. I discovered that recently.

Banking, for example, has become less friendly and more cumbersome; less trusting and more overwhelming. Gone are the days of personal relationship with bank staff. Instead, one has become a number; a commodity to be engaged with as little as possible.

As an account holder in the largest bank on the Mississippi Gulf Coast, I miss the days when parishioners who worked there, treated you royally. Staff change and so does service.

Part of my retirement is deposited monthly into that bank. Up until recently, I was able to email a Global Wire Transfer Form to a parishioner at the bank and she would activate a wire transfer to an account in my Irish Bank.

Six months ago, I snail mailed a similar request to the bank with no acknowledgement or response to my request to transfer funds. It seems the bank does not wish you to email them as they do not provide email addresses for any of its managers. At least, it takes a great deal of detective work to find any email address. Two months later, I sent an email request and still no response, no acknowledgement and, obviously, no transfer of funds initiated. I made an international phone call to the bank to be informed that the person I needed to talk to was with a customer. A short time later, I called again to be told that the same person was now at lunch.

Some days later, I was able to talk to a real person rather than a machine telling me that the call was important and may be monitored in order to improve banking service.

I was then informed that the bank doesn't accept requests for wire transfer of funds through email, by mail or through a phone call. In order to facilitate a wire transfer of funds, you have to show up in person at the particular bank branch and physically request the transfer of funds. Then, I realized that life had gone, not only from being difficult to being complicated, but to now being impossible.

I can understand the bank's concern about fraud and its wishes to do things legally. It seems their attitude is governed more by suspicion than trust; by rigidity than flexibility; by intransigence rather than "we will find a way to help you." All I was asking the bank was to find a way so I could legally transfer funds from one bank to another. But, in order to protect itself and me against fraud, they have thrown away any key that might unlock the situation. Legality dictates their concern but practicality and common sense does not find room in their banking genre. "Sorry, we can't help you," is about as hollow as an echo chamber and as helpful as a fox left to guard the chicken coop. It might enable the banker to hide behind a wall of legitimacy but it doesn't show much willingness to help. In my estimation, their Biloxi lighthouse emblem remains tarnished.

So, now, if I want to transfer funds, I need to find the cheapest flight from Ireland to Mississippi, costing me around fifteen hundred dollars. Include the conversion of dollars to euros and the cost of the wire transfer, I will have lost close to two thousand dollars unnecessarily.

If I show up at the bank in person, how will I identify myself? Will I need to bring along a passport; a set of fingerprints; a security clearance and possibly an indication that I have received Covid jabs including all booster shots. Maybe, my accent might also betray me.

I have even asked the diocese to see if they can help as the diocese does its banking with them. But to date, no response, no flexibility on the bank's behalf.

If I could find an alternate resting place for my retirement fund, I would. Could finding an alternative resting place make life less complicated but more difficult. Still, the intransigence continues.

It was comedian Bob Hope who said, "A bank is a place that will lend you money, if you can prove that you don't need it." The trouble is that I don't want my bank to lend money; I just want the bank to give me my own money because I need it!