

## Have you used the machine?

I knew it would happen some day and it did. It happened on Monday morning. I had used the same process a few times over a year's period without any comments or repercussions. That all changed on Monday.

I went to my local bank in my local town to deposit a check. I had filled in the deposit check and everything was in order. I picked Monday morning because it was not close to the weekend or usual pay days so the line would be short or non-existent.

I walked in the door of the bank with everything in order. Inside, a lady, dressed in her blue bank uniform, greeted me with "Good Morning." How exciting to be greeted by a human being so early in the morning at a bank, I thought to myself. Obviously, she had an ulterior motive, namely to usher me to a certain place in the bank. But, I did not give her a chance to execute such an invitation. I noticed that there was no one waiting in line so I entered the roped off area and saw one lady inside her glass enclosure. She finally looked up and said, "I will take you over here." I duly complied with her wishes.

"I would like to make a deposit," I indicated. She looked at me as if I were intruding on her time and space. I seemed to be more than just an inconvenience. I knew her first question would come some day. She asked, "Have you used the machine?" I knew what she meant. Why did I bother her with a miserly deposit and not, instead, use one of the machines that lined up against the back wall.

I simply said, "I like the personal touch." She was rather surprised. I decided to press home my point. "After spending over forty years in the States, I am used to the personal touch at my bank there. Obviously, that is not important in Irish banks."

Feeling a little uncomfortable with my comments, she tried to change the subject by asking, "How are you adjusting to life here?" I simply said, "I have no choice but to adjust."

By then, she had processed my deposit and handed me the confirmation. I left the bank, hoping that my comments were food for thought for someone.

I was glad that I still had a checking account in my former and still active bank in the States. I could walk in at any time of the day and be greeted by any staff member. I was not a number but a person. The coffee pot was there always ready for anyone who wanted to indulge themselves with some caffeine. Your kid could have a lollipop or some candy from the dish that tempted you at the counter.

It is ironic that both towns – in the States and in my now hometown, have around the same population but have a mentality that are decades apart.

The banking crisis in Ireland bankrupt the country and punished the ordinary people by leading them into austerity for years to come. Now, that same banking system have rediscovered the impersonal touch by guiding the ordinary person into impersonal efficiency. It begs the question to ask: Can you have efficiency without the personal touch? or "Has the personal touch become an albatross around the neck of efficiency?" I have my answer and it is backed up by experience.

I did notice that there were no surplus deposit slips available anywhere on display in the bank. To me, it was a further reinforcement of the impersonal disposition my home town bank has adopted.

I do hope that I do not have to make a deposit in my home bank any time in the near future. If I do, I have one consolation. I still possess one deposit slip that will allow me to evade a personal "good morning" from a staff person who is ready to guide me into "untouched my human hands" territory. Instead, I will make my way into the line where I may receive some semblance of a "personal touch" and not have to have to answer the same question again: "Have you used the machine?"