



Dear Readers,

Since she reached the age of majority, our daughter has always been a signer on our safe deposit box.

Then she got married (this you know) and being somewhat traditional – changed her name to his. So she is no longer an “Ozer.” The bank requires that we have either a new card on file with her married name and signature or, if she otherwise needs to gain access – like if we get hit by a truck – she’d have to provide an original of her marriage certificate to prove that who she was then, she is now.

Doesn’t seem complicated. Just have her sign the card.

But, (have you noticed that there’s *always* a “but”?) she has to sign it in person. She lives in New York. This is hard.

Fortunately, she visited in December (this, too, you know). We went to the bank to take care of the paperwork. Simple enough. But alas, LH had misplaced (a.k.a. lost) his safety deposit box key. We thought it prudent to change boxes.

And that’s when this latest journey began.

Every October we receive a notice that rental payment is due for our safe deposit box. It is debited to our checking account.

Came January I received a “pay up or else” past due notice. Huh?

Thursday: I call my “Relationship Manager.” Since when have they changed from “customer service” to “relationship”? I don’t really need any more *relationships* in my life. I have quite *enough* relationships. What I *need* is customer *service!*

He’s not in. He’s out for an all-day meeting. Last time I called he

was also out for an all-day meeting. So much for *that* relationship!

“For immediate service, press ‘0’ at any time and a member of our support team will assist you with your banking needs.”

Laura (not her real name) answers. “Hi, this is Hope Ozer. Carl (not his real name) isn’t in, so I’ve been transferred to you to pinch hit.”

I explain the situation. She’ll check.

Later that day, I receive a voicemail from Laura. Bless her heart – she got right on it.

Apparently, we now have *two* boxes. Yup. Two. The one we closed and the one we opened. We’re being charged for *both*.

She leaves her number for me to call her back. It’s a 1-800 number. Now *that* should have been a dead giveaway that I wasn’t calling Carl’s office. I’m a little slow on the uptake. I call her back.

I get George (not his real name. Are you seeing a pattern here?). “Is Laura there, please? I’m returning her call.”

“May I help you?”

I give him a hard time. I don’t really want to go through the whole story again. “No, I’d like to speak with Laura.”

He is patient and understanding – and persistent.

“I’d like to see if I can help you.”

What part of I DON’T WANT YOUR HELP don’t you understand? I want LAURA’S help. If I wanted *your* help, I’d have asked you for it.

I was not being my normally pleasant self.

George continues to be agreeable. I continue to be testy. In his shoes I probably would have told me where to get off and hung up. Loudly. This was becoming a royal pain in my youknowwhat and I just wanted it fixed and to move on. After all, I’m a very busy person.

All this time I still believe that they sit in the same office as my relationship manager. I think that Laura knows who I am – after all, she is a member of the “support team” for my RELATIONSHIP MANAGER! I also assume she knows who *Carl* is! Foolish me. She hasn’t got a clue on either count.

Then I come to understand that this is a call center – although they refer to it as “support for relationship

banking.” Some relationship.

Epiphany.

I settle down. I share my story with George.

Now, this is something you need to know before I proceed with my tale of woe: Several years ago when some of the branches of this particular bank were closed (they say “consolidated”), the safe deposit boxes were relocated to other branches. Consequently, some boxes had the same numbers as others, but with different suffixes, such as 879-1 and 879-2.

Coincidentally, the box we *did* have, and the box we *do* have, have the same three *first* numbers: 879 (not the real numbers!).

He cannot determine from the “file” (a.k.a. computer database) at his disposal *which* is the new box and *which* is the old.

Wait. It gets better.

I get my key out of my purse. The key says “879.” No suffix. So where’s my “stuff,” I wonder?

George will look into it.

Friday: 4:46pm. I receive a voice message from Joan (not her real name, either!). “Hi, this is Joan supporting your relationship manager Carl. (She has no clue who Carl is.) Regarding the safe deposit box billing that you got, my system shows that the box that is open ends in “1.” The key should fit that box. What you will need to do is actually go into the banking center and verify that that’s the key that you have. The box that has been closed on your profile is the box ending in “2.” The banking center can clear it up. I think there was just an error on their paperwork.”

Ya think?

Monday: Martin Luther King Day. Bank’s closed.

Tuesday: At the bank. Sam (not his real name – nor are any of the others that follow – just in case you hadn’t gotten into the rhythm yet) helps us. We sign in. We look for the box. The first one we find – the key doesn’t fit. We search. The second one – the key doesn’t fit. Clear around the bend we find a third one. There are three – yes, I said THREE boxes with the same number in three very different locations. It feels like a game show. We try my key. Third time’s the charm. Open sesame! It’s my stuff!!! I WIN! I am so happy.

I realize now that I *could* have shared with you the *real* box number. LH is certain that any bank robber who came in to rob our box (thinking that it had valuable stuff in it) would be so confused that he wouldn’t know which one to rob and would give up out of sheer frustration.

“How do we avoid this next time and find our box quickly?” I ask Sam.

“Just remember where it is.”

What if they move it again?

“Now, Sam, what do we have to do to straighten this out so we void the extra charge?”

“Wait for Cecelia. She’s the Safe Deposit Guru. She’ll help you. Looks like she’s almost finished. Have a seat on the chair.”

Did he think I’d sit on the floor?

Colleen approaches. “Hope?” she says. “How can I help you?”

“I’m waiting for Cecilia.”

“Well, can I help you?”

“Ask Sam. He told me to wait for Cecelia. Cecelia is the Safe Deposit Guru. And frankly, I really don’t want to go through the entire scenario *again*.”

Colleen looks hurt. Frankly, I don’t care.

Cecelia finishes with her customer and leaves her desk. Gone. Has nobody told her we’ve been waiting?

Time passes. Colleen approaches. “Hope, she’ll be right with you.”

Now, I don’t know what her idea of “right with you” is but 15 minutes pass.

I recount for the final time the whole gory story. The “Safe Deposit Guru” listens intently. I finish.

She says, “WOW!”

I am *not* kidding!

She got it fixed.

Do you even want to *know* how much time this has taken in the aggregate? I thought not.

My advice: Find that guru right out of the shoot and summarily *refuse* to tell *anyone* about your issue until the person who can *actually* fix it is on the other side of that conversation.

Good luck.

Warmest Regards.

Hope H. Ozer  
Publisher