

This is an actual letter sent to a bank in the United States. The Bank thought it amusing enough to publish in the New York Times.

Dear Sir:

I am writing to thank you for bouncing the check with which I endeavored to pay my plumber last month. By my calculations some three nanoseconds must have elapsed between his presenting the check, and the arrival in my account of the funds needed to honor it. I refer, of course, to the automatic monthly deposit of my entire salary, an arrangement which, I admit, has only been in place for eight years.

You are to be commended for seizing that brief window of opportunity, and also for debiting my account with \$50 by way of penalty for the inconvenience I caused to your bank. My thankfulness springs from the manner in which this incident has caused me to rethink my errant financial ways. You have set me on the path of fiscal righteousness. No more will our relationship be blighted by these unpleasant incidents, for I am restructuring my affairs in 2001, taking as my model the procedures, attitudes and conduct of your very bank. I can think of no greater compliment, and I know you will be excited and proud to hear it.

To this end, please be advised about the following changes: I have noticed that whereas I personally attend to your telephone calls and letters, when I try to contact you I am confronted by the impersonal, ever-changing, prerecorded, faceless entity which your bank has become.

From now on I, like you, choose only to deal with a flesh-and-blood person. My mortgage and loan repayments will, therefore and hereafter, no longer be automatic, but will arrive at your bank, by check, addressed personally and confidentially to an employee of your branch whom you must nominate. You will be aware that it is an offense under the Postal Act for any other person to open such an envelope. Please find attached an Application Contact Status which I require your chosen employee to complete. I am sorry it runs to eight pages, but in order that I know as much about him or her as your bank knows about me, there is no alternative. Please note that all copies of his or her medical history must be countersigned by a Notary Public, and that the mandatory details of his/her financial situation (income, debts, assets and abilities) must be accompanied by documented proof. In due course I will issue your employee with a PIN number which he/she must quote in all dealings with me. I regret that it cannot be shorter than 28 digits but, again, I have modeled it on the number of button presses required to access my account balance on your phone bank service. As they say, imitation is the sincerest form of flattery.

Let me level the playing field even further by introducing you to my new telephone system, which you will notice, is very much like yours. My Authorized Contact at your bank, the only person with whom I will have any dealings, may call me at any time and will be answered by an automated voice.

Press buttons as follows:

1. To make an appointment to see me.
2. To query a missing repayment.
3. To transfer the call to my living room in case I am there.
4. To transfer the call to my bedroom in case I am sleeping.
5. To transfer the call to my toilet in case I am attending to nature.
6. To transfer the call to my mobile phone in case I am not at home.
7. To leave a message on my computer. To leave a message a password to access my computer is required. Password will be communicated at a later date to the contact.
8. To return to the main menu and listen carefully to options 1 through 9
9. To make a general complaint or inquiry. The contact will then be put on hold, pending the attention of my automated answering service. While this may on occasion involve a lengthy wait, uplifting music will play for the duration. This month I've chosen a refrain from "The Best of Woody Guthrie:

"Oh, the banks are made of marble, With a guard at every door, And the vaults are filled with silver, That the miners sweated for." After twenty minutes of that, our mutual contact will probably know it by heart.

On a more serious note, we come to the matter of cost. As your bank has often pointed out, the ongoing drive for greater efficiency comes at a cost which you have always been quick to pass on to me. Let me repay your kindness by passing some costs back.

First, there is the matter of advertising material you send me. This I will read for a fee of \$20 per page. Inquiries from your nominated contact will be billed at \$5 per minute of my time spent in response. Any debits to my account, as, for example, in the matter of the penalty for the dishonored check, will be passed back to you. My new phone service runs at 75 cents a minute you would be well advised to keep your inquiries brief and to the point.

Regrettably, but again following your example, I must also levy an establishment fee to cover the setting up of this new arrangement.

May I wish you a happy, if ever-so-slightly less prosperous, New Year?

Your humble client, [ Name withheld ]