

A Lesson in Modern Banking for the Lost and Bewildered

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Today's lesson boys and girls is about modern banking. Let's go to the Bank. And what do you notice, boys and girls? We can't find a bank. Can we?

Now you may think that place where people are cheerfully lining up to hand over lots of money is a bank. But no. That's the TAB.

And you may think that very quiet place where everyone has their own Personal Identification Number and where hardly anyone moves is a bank. But no. That's the Morgue. Though similarities apply.

Now you can recognise a bank, boys and girls, because it is the place where there is a very, very long queue under the sign 'CUSTOMER SERVICE'. To get faster service just pop on a balaclava and carry a note saying 'It's my money. Hand it over you bastards.'

Banks have very, very long queues because of those people behind the counters. They're called tellers. And they are an endangered species. You can tell they are an endangered species because they are kept in humidified conditions behind protective glass. We are all hoping the captive breeding program will work. But not yet.

And they are very shy creatures. If you get too close to one they quickly put up a sign saying NEXT TELLER. If, finally, you have the good fortune to capture the attention of one of these little creatures, then there are certain procedures to follow.

Firstly, there is opening an account. You will need a driver's license, electricity bill, birth certificate, grandmother's first-grade teacher's maiden name, DNA tests, mouth swabs and a current set of brain scans before the teller will even touch your application form.

You would think that the bank was offering you a number of guaranteed eternal life options. But no. If you pass all ID tests and fill in the 23 pages of the terms and conditions document in duplicate, you have earned the right for the bank to take money out of your account without asking. And they don't even bother to put on the balaclava, boys and girls. They just take it.

Once you have an account with the bank, you are eligible for a number of everyday transactions. There is the deposit where you give the bank a cheque and they are so shocked they sit looking at it for 5 working days before they can work up the courage to do something about it.

Then is the withdrawal. But we don't like withdrawals at the bank. Tellers can get RSI of the licking thumb, counting all those notes. That's why the bank gives everybody an EFTPOS card. In banking terms, EFTPOS actually means 'Piss off! We don't want you in the bank anymore.'

So out you go to the ATM or EFTPOS machine to play CASH LOTTO. You put in your PIN number. And BINGO! You win. Or Whoops! No money. 'See service provider.' But they don't want to see you. Funny old world, isn't boys and girls?