

## **Memoir**

Friday, July 23, 2004 was the start of a week that I will never forget. It was the week that Abington Savings Bank converted into Sovereign Bank. I was an employee from Abington Savings Bank that was taken by Sovereign Bank, and it was during that week that I realized how much I hate working with the public. To work with the public you have to have a lot of patience and keep your thoughts to yourself, but at the same time keep a smile on your face and agree with whatever your customer says.

That weekend we were closed to get everything ready for the opening of Sovereign Bank. Saturday I was helping out in the Pembroke branch because they were low on staff. People were just crazy, in fact, I was dumbfounded by how stupid and crazy the people actually were. At one point in the day there were a few men who were in desperate need to get their checks cashed. They noticed that we weren't open when they walked up to the door and it was locked. Instead of walking away one of the men picked up a good size rock and threw it against a window. The rock didn't do much damage to the window, but made a thunderous sound that made me almost

jump out of my skin. I first thought that it was a gunshot and we were going to be robbed, but I turned around to find out it was just idiots trying to break in. I thought to myself, "How dumb can one person be? Even if they were to break through the glass and get in here all they would get is a pass straight to jail." I repeatedly told them that we weren't open, but that we would be open again on Monday. "What? Why was I never told that you were going to be closed this weekend? I need my check cashed! I need money!" "I'm sorry, sir, but signs have been posted in every branch informing everyone we were going to be closed, and notices were sent to every customer." "So can you cash my check?" I thought to myself "How dense can this guy be?" "No sir, we will be open on Monday." Of course he wasn't going to listen to me, so he continued to try and break in through the windows. At this point we had called the cops and the manager went outside to try to talk some sense into him as well as some other idiots. The manager, Karen, asked the men what they would like her to do about their checks considering all of the computers we did transactions on were sitting outside in front of them. Still they wanted their checks cashed and refused to leave, so they were escorted off the premises by the Pembroke Police.

On Monday my day began with a woman. I was, of course, very nervous about waiting on people because everything was brand-new to me, but I still knew good customer service. "Hello Ma'am, How are you today?" The woman responded by slamming many papers on my desk in front of. After a minute or so she began to talk. "What happened to Abington Savings Bank? Why was I never notified of this change? What is my new account number?" The questions were non-stop, and the woman never gave me a chance to answer, so I just kept smiling while looking past her. When she was done complaining I started to answer her first question, but she didn't want to hear anything I had to say. "I want to close my account now! This bank sucks, Abington Savings Bank would never have treated me this way." As I was closing her account out I tried to answer some of her questions. "Alright, ma'am, I'm sorry for any inconvenience, but signs have been posted in every branch all over the place, and letters were mailed out to every customer. Here is your money. Have a nice day!" Finally, as the customer took her money and walked away she made one final comment, "This bank sucks, thanks for nothing!"

Even to this day I get people who do nothing but complain about how much Sovereign Bank sucks, how they can't remember their account

numbers because they are so long , and how Abington Savings Bank never did that; and yet they still do all of their banking there. At least once every day I get a customer who has overdrawn their account. When they come in for an explanation, they can't grasp the concept that they spent more money than they had in their account and continue to blame their negative balance on the bank. After every customer like that I laugh with my co workers about how much of an ass the customer just was. This helps me to stay sane and to keep a smile on my face for the next customer.

One specific customer sticks out in my mind, her name was Jean Allen. I got her during the summer on a Thursday, but it doesn't matter what day it was because I was already having one of those days where everything was funny. She had come up to me with a paper saying she had gotten fees on her account. "What is this paper saying? What is this \$25 you're charging me? I put \$1000 cash in this account yesterday!" "Ok, Jean wait one second while I look up your account" She had always been a problematic customer so I was trying so very hard to keep smiling and not laugh at how badly in the negative she still was. "Well, Jean, you had this check and that check came through your account, bringing your balance to -\$687.56." "What? No, this can't be right; I have more bills to pay. This bank sucks! Abington Savings

would have NEVER charged me anything." After she had walked away I brought over my coworker, Jill, to laugh about the customer I had just dealt with. We were looking through her history and purchases she had recently made. We found out that she had a few more purchases waiting to come out of her account. "She thinks she's in the negative bad now; wait till tomorrow when she has these purchases come through her account. SHE IS GOING TO BE IN THE NEGATIVE EVEN MORE!" I said that out loud and imagined non-customers walking by hearing me say something like that and thinking to themselves, "Yeah I want to have an account at that bank." We continued to joke about Jean. Jill wanted so badly to say over the PA system, "Attention, Shaw's Cashiers: There is a customer, Jean Allen, who will be coming through one of your lines. Her check WILL bounce so don't bother wasting your time ringing her up." In order to keep myself sane, I need to have moments like that with my coworkers.

The conversion week of Abington Savings Bank to Sovereign Bank showed me that working with the public is not all that easy. However, dealing with the type of issues that I did everyday for a week or more straight has only made me better at it. Working through that conversion has not only made me dislike working with the public more, but it has also

showed me that dealing with all those people can give you something to laugh about.