

Woman learns bank safety — the hard way

by the Association for Stranded
Rural Alaskans in Anchorage

for the Tundra Times

Soft spoken Caroline — not her real name — was very excited about her new life.

She was in Anchorage to attend college after receiving several scholarships and grants. She had planned exactly what she would need to stay for one school year. Her finances were set!

Caroline even looked into what bank would be best for her money, noting the location, learning about different types of accounts and the monthly charges accompanying the account. She felt secure in knowing her money was safe.

However, the bank issued Caroline an automatic teller card without explaining how the card should be used. The clerk failed to explain the process.

A few days later, the card arrived in the mail at her apartment. She thought it was some kind of identification, so she kept the access number right next to the automatic teller card.

Caroline met a young man in a fast food restaurant who immediately struck up a conversation with her. Not wanting to be rude, she acknowledged his presence but kept her distance. He talked with her for a while and left, only to return with an offer to go to the movies with him.

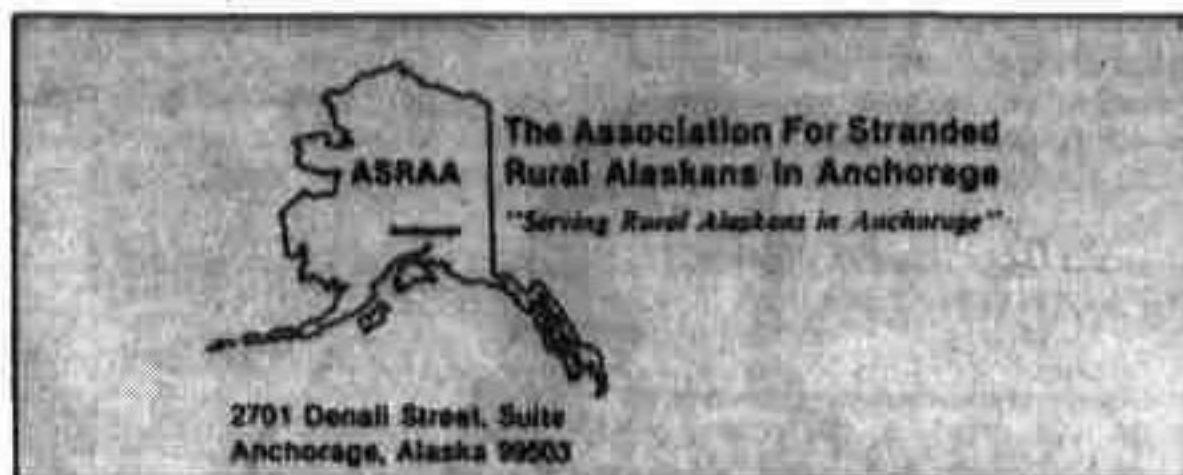
Being lonely and appreciating someone wanting to be her friend, she decided to go to the movies with him. It couldn't hurt — after all, they would be in a public place!

Jake told her he had an expensive car, but it was in the shop getting fixed so they would have to take the bus. That was even better, she thought, because she was going to suggest they meet at the movies, rather than trust him to drive her.

By the end of the movies, Caroline felt she knew the fellow pretty well. He certainly appeared to be a well dressed and kind person. He never made any advances. Caroline thought he could be trusted.

After several days of seeing him, he invited himself to her apartment to meet Caroline's roommate. He endeared himself to the roommate, also.

One evening about a week later, Jake asked the girls to walk down to the store nearby to pick up a six-pack of soft drinks and a couple of bags of



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chips. He was very tired from working most of the day and, "would they mind if he stayed behind and slept?"

By now, both young women trusted him as a friend. Being from a small village where she rarely used a purse, Caroline decided to leave her purse behind. When the two returned, Jake was lying down, asleep. He woke and spent the next few hours playing cards with the two of them.

Within a week, Caroline received a notice from the bank that her checks had bounced. It was impossible for her to believe since she had spent almost no money!

On getting to the bank, she found she had no money left because of two automatic teller withdrawals. Both were from a machine near her apartment. Caroline did not understand the teller when she tried to explain about the machine and how it works. The teller told Caroline she could not get her money back because she had taken it out of the machine.

Caroline insisted she had not, and she tried to show her the "identification" card which she finally realized was what the woman was talking about. The card was there but the number wasn't. The bank told Caroline there was nothing they could do. She would be forced to quit school and go home.

Luckily, her part-time employer notified the Association for Stranded Rural Alaskans' Crime Prevention Department. The crime prevention specialist accompanied Caroline to the bank to advocate in her behalf. After almost a week, the bank admitted its error in not explaining to the young rural Alaskan about the automatic

teller systems.

They would only penalize her \$50, which was the maximum they would charge in a "break in." Within a short time, she received the money back in her account. She was able to finish out the semester and the school year.

ASRAA staff members were very interested in the capture of Jake. We had heard of him several times before from young Native women he had befriended in a fast food restaurant. He also victimized them by taking their money and belongings.

When staff realized this was the same man as several other women reported, we finally had a name and a place where to find him. Thanks to Caroline's assertiveness, ASRAA staff members were instrumental in the man's arrest and conviction in this case.

Caroline learned to empower herself by asserting herself in the bank situation and following through by testifying at Jake's trial. She learned the hard way how to advocate for herself and stand up for her rights, and we know she will never forget it!

A positive note, this young woman was chosen to spend a year in a foreign country as an exchange student from Alaska.

Several points to remember:

- It is alright to ignore someone who talks to you if you do not want to speak with them. It is not rude to be safe! Let people earn your trust. Don't give it freely, or you may end up a victim!

- If you are lonely in Anchorage, contact ASRAA. We will assist you in finding places to visit where you will meet people from your area, as well as new friends.

- Always report a crime, no matter if it seems as if you will not find the perpetrator. There are many times when criminals do the same type of crime over and over in the same way. So if the police catch him, they may be able to connect it with your case, also.

- If you are unfamiliar with banks and banking process, tell the person opening your account, and they will take extra time with you. That is their job, and they are used to explaining the various accounts and the benefits of those accounts. Remember, the only stupid question is the one you don't ask!

- If a bank teller is rude or demanding to you, request to speak to her supervisor. Keeping the bank's public image is a large part of the reason she has her job. If she is not doing it right, then her supervisor should know.

- Do not get an automatic teller card, unless you will be using it. Make sure you understand the charges involved and the amount for which you can be held liable in the event of a theft of the card. Never keep your card number with your card.

In fact, it is best never to keep them in the same wallet or purse. Memorize it as quickly as possible and throw it out. Have it written down somewhere at home, so if you do forget it, you will still have access to it where it is hidden.

- If you have an automatic teller card, do not let anyone else know what the access number is to that card, unless you want to chance them taking your money.

- Do not get money out of the automatic teller machine late at night when there are cars or people waiting near the machine. They could be there to rob you.

- If it is at night, use a machine in a well lit, more secure, crowded place, such as a shopping mall.

- If you have a problem and need assistance in working it out, contact the Crime Prevention Unit at 277-7043 or write 2701 Denali, Suite 1, Anchorage 99503.