

FUNNY BANKING STORIES

by [Steve Brown](#)

Since it's Friday and yesterday we told everyone how important it was to laugh, we thought we would ease everyone into the day with a few real-life banking industry stories. So, settle back into a comfy chair, refresh your coffee and enjoy each one, as we seek to entertain you.

A man robs a bank in FL, runs out of it and stuffs his gun into his waistband. The gun accidentally fires into his pants (misses him), causing him to step out into traffic. As he steps out, a passing van hits him and his teeth are knocked out. The robber staggers away from the scene, but he is so flustered, he leaves his teeth behind. The man is later arrested at a local hotel with a sock full of money stuffed into his pants (with serial numbers matching bills taken from the bank) after the FBI matches the DNA from his teeth.

A couple of fools wrap a chain around an ATM machine in front of a bank and accelerate away in their truck. Unfortunately for them, the ATM machine doesn't budge, but their bumper is completely ripped off the truck. In a panic, they go home, only to find police officers waiting for them. When they ask how the police found them so fast, they are told their license plate was attached to the bumper, which was attached to the chain, which was still attached to the ATM.

A desperate man drives to a neighboring town to rob a bank. He hands over a scribbled note to the teller, is given the money and flees the scene. Police scour the area, but cannot find him, so they return to the bank to reexamine the note for clues. On it, they find amazingly, the note was written on the man's own bank deposit slip. The police then drive to the man's house and arrest him, as he sits counting his ill-gotten-gains in his living room.

A man is arrested in RI after sneaking up from behind and knocking out an armored car driver. The man steals 4 bags of money and begins to run down the street. The bags weigh 30 lbs each, causing the crook to slow to a waddle. After being tackled from behind by the police, the thief realizes the bags he has been carrying are filled with pennies.

A large national bank is proud of the training it has provided its staff. The bank has recently begun charging a fee on a specific deposit account that is applied when customers make withdrawals. The program had been running for about 6 months when an elderly woman walks into the bank, approaches a teller and asks to withdraw money from her account. The teller notices the account is the type where the charge applies and tells the woman the fee will be \$5. Indignantly, the woman says to the teller, "I wasn't charged the last time I did this." Without missing a beat the teller quickly replies, "Well that will be \$10 then."

At his sentencing, a bank robber asks a judge for leniency. The judge replies, "I am giving you 10 years, so you understand what you did was wrong." The robber replies, "Judge, I know what I did wrong and I certainly don't need 10 years to figure it out."

A man walks into a bank branch in NY and asks to see a loan officer. The man says he is going to Europe on business for 2 weeks and needs to borrow \$10k. The loan officer asks for security on the loan, so the man takes the loan officer outside, shows him a Rolls Royce and hands him the keys. The loan officer checks everything out, determines the man is legitimate and agrees to keep the car as

collateral until the man returns. Two weeks later, the man returns repays the principal and also about \$20 in interest. The loan officer says, "We are very happy to have your business and this transaction has worked out very well, but we are little puzzled. While you were away, we checked further into your credit background and see you are a multimillionaire. Why did you borrow the \$10k?" The man replies, "Where else in New York can I park my car for 2 weeks for \$20?"

Two bank CEOs are standing in line at a store when gunmen barge in. The thieves line customers up against a nearby wall and begin to take jewelry, wallets and watches. Since the two bank CEOs are at the end of the line, the first CEO hands money to the second one and says "Here's that \$50 bucks I owed you."

BANK NEWS

Employments

Or rather, unemployment; initial jobless claims hit another record at 588k the week of January 17th.

TARP Contracts

The Treasury is set to post completed TARP contracts of banks that received funds on the Web in order to aid transparency.

ATM Overdraft

The Fed published proposed changes to Reg E that give consumers notice and choice on ATM/Debit card usage that would create an overdraft situation and charge.

Staying Connected

According to a recent survey, 77% of consumers find it important to have access to accounts and balances at all times. 90% would like to keep track of their financial accounts and transfer funds between accounts through their cell phones.

Data Breach

In 2008, the number of reported breaches soared 47%, exposing 35mm records.

FRB Protection

The FRB is projecting job losses will continue to rise through 2010.

C&I Pressure

Noncurrent C&I loans at least 90 days or more past due climbed 75% in the 3Q.

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