

Withdrawal Charge

I'm about to duck into the bank, because the withdrawal is so large, when two people walk out of it.

One is my wife. Looks like she got here before me.

The other is tall, handsome, the beginnings of gray just at the temples. In fact, not to be immodest, he looks a lot like me.

To say I'm curious is understating it by, oh, I don't know, about a mile.

I'm torn.

I need the withdrawal. Our son is in danger.

But what are they doing together? Where are they going?

Is it an assignation? At the bank? A stop before a hotel?

Naw. Ludicrous.

Jeannie's been loyal for as long as I can remember.

I think.

She's never indicated anything otherwise.

Sure, we have little tiffs, like why she didn't tell me we were hosting a party this weekend.

But nothing big.

Well, except today, about our son.

Anyway, she wouldn't bring this guy inside if she was trying to hide him. That would risk running into someone she knew. No. Not a secret lover.

Running into somebody. Maybe that's it! She bumped into a co-worker.

Only if that's the case, why are they walking out together?

Not a lover, or a date, or a casual coincidence. Then who? And what's she doing with him when our son needs us?

When she knows it.

I've got, what, fifteen minutes to wire the money? Or he rots in jail in Alabama.

OK. I was the hard-headed one. Thought, maybe an overnight would be good for him. Teach him a lesson.

Jeannie had cried at that, and slammed the door on her way out.

Then I'd made the mistake of telling Gary from next door when I went out to the mailbox.

He's the one who told me a day can turn into a week, or longer.

And for his boy, one single night turned into a lifetime.

He and Jenny will have him in therapy for the next year.

So, I'd changed my mind.

Run out the door, and jumped in the truck.

Driven to the bank.

To see my wife and some guy walking out of it together.

And not toward her car. No. Toward his van.

I guess I could follow them, but only for about five minutes before I have to turn around.

No, this has to be handled now.

I open the door, put a foot on the running board, and jump down.

"Hey! Where you going?"

They both look up at me, Jeannie like she's been caught with her hand in the cookie jar.

The guy steps forward.

"Just helping a lady out."

I step in.

Jeannie speaks up.

"Frank, it's not what it looks like."

I don't have the time to figure out what it looks like. My son's in danger.

I take a swing at the guy.

He ducks, slips the punch, and clocks me one.

I'm staring up at them both.

He shakes out his sleeve and straightens his tie.

Jeannie is pissed. She stands over me.

“Thanks a lot, Frank.”

She points at her car. The right front tire is flat.

“He was helping me.”

I stumble to my feet, embarrassed.

“Uh, sorry.”

Jeannie turns from me and looks at the guy.

“Please?”

He gets in his car and tears off.

I start heading toward the bank.

“No, Frank!”

“Why not?”

“That’s where I was. I know you told me not to send the money, but I was going to anyway.”

“What?”

“They wouldn’t help me here. I forgot my purse.”

I realize I don’t have my wallet either.

“But Mr. Richards was going to drive me to the Maple Street Branch. They know me there.”

“But there’s no time,” I insist.

“There is at Maple. They’re open half an hour later.”

“Get in. Let’s go.”

We do, and I still don’t have my wallet.

But I’ve got something else.

“Reach in the back seat, Jeannie.”

She does, and holds up an envelope.

“Open it.”

I'd tossed it into the truck after talking with Gary.

She pulls out a shiny new passport.

We both smile.

I break more traffic rules in my trip across town than I have in the rest of my life.

We're not stopped.

I pull into the lot, and we race inside.

I hand the teller the wire instructions and tell him the amount.

He types it in, and looks at me.

"One last thing, sir. I'm required to ask some things for your protection."

He does.

Jeannie and I take turns explaining why we want to wire the money.

The teller shakes his head before we're done.

"I'm sorry, sir."

He nods at Jeannie, who's crying.

"Ma'am."

My mouth is open.

"We can't process it. Red flag rules."

What's football got to do with it?

I explain again about our son.

"It's a common scam, sir. Did your son have a cold when he called? Maybe didn't sound exactly right?"

I thought back to the call.

"Well, the connection was kind of fuzzy."

I paused.

"But it was him."

The teller looks serious.

“We get these all the time, sir. I have to stick to the rules. Again, it’s for your protection.”

I stare him down, imagining all kinds of terrible things happening to our son.

“Manager,” says Jeannie. Just the one word.

The teller looks at her for a moment, shakes his head again, and goes into one of the offices.

I check the clock. Time is ticking.

We wait. I tap my foot.

Jeannie is ready to walk over to the office when the teller comes back with an older woman.

Looks like he’s explained the situation to her.

“He’s right sir. We can’t process it.”

I’m ready to fume, but Jeannie beats me to it.

A long tirade, and then a switch to an emotional appeal, woman to woman, hopefully mom to mom.

I watch the clock hands continue to sweep as the manager deliberates.

“Show me the address.”

We do.

“Wait here.”

She’s not brooking any argument.

We keep waiting. We watch the clock some more.

I look at the teller, who pretends he’s occupied with something else.

The manager returns, and hands the teller his original form with some red handwriting on it.

“Make the wire.”

The teller gapes at her.

She explains that she called Alabama, not the number we’d given her, but through the town hall.

They transferred her to the police station.

“I’ve seen a lot of these scams,” she says.

Was she still not getting it? We need to help our son!

“But this is the first one where I called and it was legit.”

We sigh, together. I hold Jeannie’s hand.

“I had to change the amount though.”

Now I’m wondering if it really is a scam. Maybe she’s in on it. Going to get a cut of the action.

“How much more did they want?”

We haven’t got that much more if the ransom demand went up. Maybe the bank can float us a loan.

“Not more. Less.”

What’s this? Reverse psychology?

“It was a parking ticket.”

We stare together, dumbfounded.

“Somebody got the amount wrong. It was only \$20.”

The clock ticks past the deadline.

My shoulders sag.

“Wire confirmed,” says the teller.

I almost collapse, but don’t because Jeannie collapses against me.

We thank them profusely, and walk to the lot.

The guy I tried to punch is there.

“I shouldn’t have pulled out of the lot. I came back and you were gone.”

So why did he drive here?

“Your wife said she forgot her purse. I left my ID at home too, and ran home to get it.”

Why would he need his?

“I was going to take the money from my account if we had to.”

Once again, we’re shocked.

“My nephew is a neighbor of yours.”

Gary’s kid.

“No way I was going to let that happen to someone again.”

Now, I’m really ashamed I swung at him.

“Look, I’m really sorry. Can we start over?”

“Sure.”

“I’m Frank. Buy you lunch?”

“Nice to meet you, Frank. I’ve gotta run, though.”

I’m a little disappointed.

“There is something you can do for me, though.”

“You bet. What?”

“Hug your son.”

“We will,” we chime in unison.

He gets in his van, and rolls down the window to shout at us as he drives off.

“And each other.”

We do.