

Many Thanks to "Bank of the West"

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Recently I got a large check from a customer. It is one of the largest payments we've received as a company (certainly in the top 10 or 15). We get our share of big payments to be sure. It takes a lot of lettuce to keep a staff of 12 or 13 developers fully engaged and happy. But this was an A league check. Now typically payments over 10k come in the form of wire or ACH. I have a few customers who pay large payments using American Express as well. In virtually all those cases the money transfer is electronic and works either instantly or takes a few days to settle (like PayPal transfers). For this reason I did not know that my bank has a policy to "hold" a check over a certain amount for 7 business days or until it settles completely.

When I deposited the check I was informed of this policy by a nice young man named Andrew at my branch ([CF Muse's Branch](#)). This meant my funds could be held up for over a week. Andrew is destined to be bank president some day if he doesn't go into politics. He saw that I was crestfallen about the delay and called in the reserves - the beautiful and talented Gina. These two folks got on the phone with their manager and pleaded my case for me. It was now 5:00 and there was not much they could do, but they took my cell number and promised to make it a priority first thing in the morning.

In the morning they contacted the Accounts Payable department of my customer and the issuer bank. They got enough information to assure their manager or supervisor that the check was good and would clear. At about 11:00 am Gina called to tell me that my funds were available with no further delay.

As a small business man who understands a thing or two about customer service I would just like to publically say thanks to Gina and Andrew for going above and beyond the call of duty. You've made a loyal customer out of CF Webtools for Bank Of the West. In the words of the sage, "May your children's children rise and call you blessed and may your shorts never turn pink from a dark red shirt mixed into the white load."