

Ben Franklin rejected in Armenia.

By Karine Macri

Opening a bank account in Armenia, like doing most things in Armenia, takes a lot of patience, the ability to NOT hear everything you hear and the innate gift of seeing the good in people.

It was in May 2001 when I walked into the Unibank office on Abovian Street, also known as the hip downtown street of Yerevan. I was armed to the teeth with documentation and 4,000 dollars to start the bank account that would accept money transfers from the States so I could buy my house. All that stood in my way was the Armenian teller in the stripper outfit seated behind the makeshift desk in the lobby (there is a fine line between dressing sexy and sleazy and this woman, by far had on the whore-outfit of the day). While I waited for her to finish playing with her stamp collection, I noticed that the manager of the bank walked in and promptly headed to the security guard (you know he's the security guard because he is the only guy with a gun) and gave him the best kiss I had ever seen two men share. Now there's something that doesn't happen at Citibank everyday! For locals, this is the customary greeting between men with a simple, "*Vonts es, jan?*" (How are you, dear?). The Manager then sits at his desks, lights up the first of 45 cigarettes he will smoke in the time it takes to process my application. After having filled out a great deal of redundant paperwork, I hand over the cash. It is counted quickly and efficiently with only one thumb lick to ensure certainty. The paperwork is transferred to teller number 2 who, by now looks to me as if she had the better "whore-outfit of the day." Stamps are heavily thudded on every piece of paper in the stack, signatures are checked, double-checked, and then triple-checked, it is a ballet of paperwork that comes to a grinding halt when teller one says in a Broadway musical tone: "The Manager wants to see you in his office."

A few thoughts flash through my mind:

1. He is excited to open an account for little old me and wants to meet me personally to welcome me to the Unibank with no AC and a permeated odor of corpses.
2. I don't think I signed my name on that last form.
3. Did I remember to take back my passport from teller/stripper number one?

As I walk in, I notice that the Manager seated in front of a desk that has all the cash I brought laid out on the desk like some sort of Colombian Cartel drug bust. I never saw Ben Franklin in the same light after that moment. The Manager flashes me a gold-toothed smile that makes me feel sick for a split second. I am starting to wonder what this meeting is all about. Some post-Soviet old biddy is hovering over him, with a matching gold-tooth, heavy blue eye-shadow and stands about 4 feet tall but appears to be 6 feet because of the heels and pompadour. She eyes me a few times and then it hits me:

"Dear Lord, Citibank in NY must have given me a faulty bill. I bet one of my bills is false. Oh Man, I am so getting arrested and I just landed. Think! THINK!"

Manager: Have a seat.

Old Biddy: Not there, here.

Me: Thanks (about to toss my cookies).

Manager: So you want to open an account with us, eh?

Me: Yyyyyes, Sir. Just the one.

Manager: We have a slight problem with your money . . .

Me: Oh, really? What sort of problem (starting to feel my knees getting weak).

Manager: Well you see, some of the bills you brought in are the new hundreds, and well . . . nobody here wants them.

Me (to myself): Oh my God, he has a silver tooth between the two gold ones, that soooooo clashes.

Manager: What shall we do with these hundreds?

Me: I don't understand. What's wrong with the money?

Manager: They are new.

Me: Yes, I often find the exchange houses want new bills, so I made an effort to bring new bills without any markings or tears.

Manager: Yes, (chomping on his cigarette) but these are TOO new. No one is going to want them, you have to take them back where you got them and ask them to give you other bills, not so new. Where did you get them anyway?

Me: Ummm, I got them in New York. They work just fine in New York, honest. I used a few in London too, no problem.

Manager: Well, I can't see us getting rid of these. What can I do with these, people are going to think they are fake and we will face many problems.

Me (somewhat irritated): Well I can assure you that they are not.

Manager: I know that but I am running a bank here. I can't use this money here. USELESS MONEY!

Me (to myself): Did the old Soviet biddy just fart? Oh MY GOD, SHE JUST FARTED!

Me: Why don't you try convincing people they are real, have the embassy send you the new posters on what the bills look like, put them up on the walls.

Manager: We did, someone stole the poster. I just can't take these bills, you are going to have to take them back.

Me: Dude, you have to open this account for me with the US currency I am giving you because it is valid, it works. You know all I have to do is go down the street to the next bank and they will gladly take my money and my business.

Manager: Ok, here's what I suggest: why don't I put this money aside in your account, and if we can't get rid of them then you must promise to take them back.

Me (like a good girl scout): Yes, I promise to take them back. (I can't believe the situation).

Manager: flashes the magic pimp smile and hands the forms to the old smelly, Soviet biddy who scuttles off to complete the paperwork, but is CLEARLY unhappy about the fact that there was no solitary light bulb hanging over me while el Jefe danced the Yerevan Two-Step with me.

I bought my house with the money that was eventually transferred to the account. They never called to let me know if the hundreds made it out safely. I am only assuming that by now those bills have made their way to all kinds of markets all over Armenia.