

PERSONAL BANKING ACCOUNT

By James W. Harkleroad

I came in to a small sum of money and decided to open a bank account on the streets.

The idea being - why should J-Pay get the interest off of my funds when I could be getting it. Thusly stretching out the amount of funds I would have available.

So I wrote to the local Public Library and received a very nice letter in response. The writer provided me with a list of four (4) banks and two (2) credit unions that serve this area (Sumter County). ~~(see list below)~~

I wrote each institution and requested information about their services and how to open an account. Being careful to note that I am a prisoner.

Only one (1) responded.

Suncoast Credit Union.

Further correspondence brought about the receipt of the required forms for opening an account with Suncoast. I filled them out and returned them with a money order in the sum of \$100 to open an account.

Only to receive the following response.

"We received your mailed request to open a Membership at Suncoast Credit Union. Unfortunately, we are unable to process your request due to the following:

You are not [sic] eligible for a membership at Suncoast Credit Union."

I was further advised that my money order was being returned and that I could call the Member Care Center if I had any further questions.

The only further question I had was put into a letter. "How did I fail to be eligible for membership?"

Several months have gone by - and there has been no response

to my question. So I remain puzzled as to why Suncoast went to all of the trouble of sending me the membership request forms given that I had made it quite clear that I am a prisoner in a state prison.

One - possible - answer to the "why" question.

The Florida Department of Corrections MIGHT be passing a word to the banks and credit unions. Even though the Florida Administrative Code Chapter 33-203.201 Inmate Trust Fund states that prisoners may have an account not under the Department of Corrections control - that does not stop the Department of Corrections from "requesting" that a bank/credit union not open an account for a prisoner.