



## OPINION AND COMMENTARY

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EDITORIALS

# *'Where'd you get these checks?' Black KC artist interrogated over big bank deposit*

BY THE KANSAS CITY STAR EDITORIAL BOARD

MARCH 18, 2022 5:00 AM



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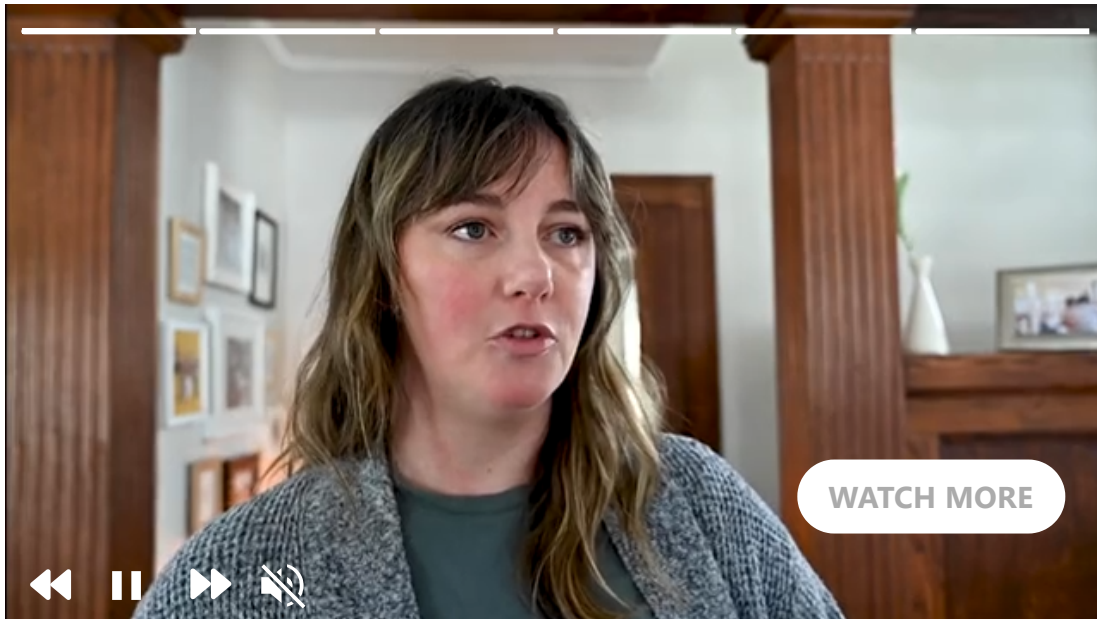
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If you still don't understand why businesses need diversity training, meet [Harold Smith](#), a nationally known Black Kansas City artist who was humiliated on Tuesday at the [Security Bank of Kansas City](#), where he has been a customer for about 40 years.

He drove up to the bank's drive-thru window to deposit several checks. But instead of a courteous "How are you today?" the question the teller had was this one: "Where did you get these checks?"

This was not even the first time this has happened to him at his bank. Seven months earlier, Smith attempted to deposit three checks, including one that had been signed over to him and another that was for a large amount from a major television studio.

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The teller at Security Bank's Central Avenue branch told Smith he could not deposit the first check unless the person who had signed it over was present. Then she asked where he got the TV check. The name of the studio was clearly printed on the check.

Initially, Smith refused to let himself believe he was being racially profiled at his own longtime bank, and wrote it off as "just a situation with a teller in dire need of some customer service training." He thought if he spoke to a manager, they would fix this, and maybe set that teller straight about how to treat their customers.

Instead, Smith says he was told that yes, sometimes, based on a "feeling," a teller will ask about the origin of a check. A feeling, maybe, that someone who looks like you should not be depositing this much money?

Is banking while Black a problem?

Of course, we called the bank for an explanation. Vice President David Mulvany said the teller was actually trying to protect Smith, and them, from fraud.

"As you may be aware, check fraud is very common right now, and our front-line staff is the first line of defense to protect both our customers and the bank," Mulvany said in a letter to Smith after he told the bank in an email he planned to make this behavior public. "We have the tough job to balance excellent customer service and risk mitigation for fraud."

If that's true, why did no one explain that to Smith the first time, or the second? There needs to be a better policy. Or, as Smith suggested, a script to use: "Sir, we want to make sure our customers are safe from fraud so we need to ask a few questions to protect you."

Leaving it up to a teller to pick and choose when, to whom and how to ask such personal and private questions encourages employees to indulge their own biases. And it guarantees that what happened to Smith will happen again.



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