

## ATM

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Thanksgiving — the most American of holidays. A day to give thanks, that's for sure, but also a chance to step back and reflect on life, especially the important basic things like family, friends, and the roof over your head. A day to feast, as did the small group of colonists camped on the shores of New England who started it all on the fourth Thursday in November, 1621. Many of their small band had perished during the first brutal winter in North America, victims of starvation, disease, and unrelenting cold. But most survived, and it was appropriate and practical for them to give thanks for their good fortune and feast before the snow began to fall and the cold settled in once again. So ingrained into the American colonists was the spirit of giving thanks once each year in the fall that none other than George Washington declared a national Thanksgiving Day in November of 1789. In the next century, in 1863, Abraham Lincoln decreed it an annual national holiday.



So far, it had been a good Thanksgiving for James Gallagher, 379 Thanksgivings after the first one in Plymouth. Granted, western New Jersey was not as picturesque as the shores of Massachusetts in November, but they had their share of the autumn colors and the dramatic shift in seasons that occurs throughout the Northeast. James had nothing to complain about

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on this Thanksgiving Day. Everyone had gotten along quite well and the food had been good. The weather had been appropriately clear and crisp. In fact, there was only one thing that he actually needed after the leftovers had been put away and the dishes dried, and that was some cash. Yes, cash. Cold, hard cash. Credit cards and checks were fine, but there was no substitute for having dollar bills in your wallet, especially with the long weekend under way and all that was planned. So at 8:45 p.m., Thanksgiving Day, the fourth Thursday of November, 1999, James Gallagher was in his car driving down the road to his local branch of Commerce Bank, the one with the 24-hour Automatic Teller Machine (ATM) on East Somerset Street near the intersection of Route 206.



The big, broad, red letter "C" of the Commerce Bank logo stood out on the clean white wall of the modern building ahead, illuminated by his car's headlights. There were no other cars in the small parking lot at the bank branch when James pulled in off of East Somerset. It was nice being able to park right next to the front door. This was, after all, *America's Most Convenient Bank*.

He turned off the headlights, grabbed the keys from the ignition, and headed for the small enclosed lobby a few steps away across the walkway where the ATM machine was located at the entrance to the bank. The front wall of the entrance and the front door were made of glass. The bank itself, a few steps further in, was closed up tight, as one might expect given that it was late and today was a national holiday. As the glass door closed behind him he realized how quickly the weather had changed this year and how cold it had become outside. Having the ATM machine inside a lobby was not essential, but it made

things easier and a lot more pleasant during the minute or so it took to complete a transaction, especially when the weather was unpleasant.

Although it was 8:59 p.m. and dark out, James felt comfortable and secure in the ATM lobby. It was well lit, there was no one else around, and it was, after all, Thanksgiving Day, not a day on which one might be fearful of being mugged. Raritan was a safe community and he had no concerns about his safety that evening. Besides, Commerce Bank was known for its customer service and concern for safety. They regularly provided bank customers — especially regular ATM customers such as James — with helpful tips about using ATM machines. The nine-point list was widely distributed:

- Before you approach the ATM, look around and check out the area. If anything seems suspicious, return to your car and either drive to a different ATM or use it at another time.
- Be sure to lock your car and take your keys with you — don't ever leave your car running.
- If you're using a drive-through ATM, lock your car doors.
- Get your card out before you approach the ATM. If you're making a deposit, seal the envelope before you reach the ATM.
- Make sure you close the entry door if the ATM you're using has one.
- When you have completed your transaction, put away your card, receipt and cash immediately. Look around again to check for anyone who looks suspicious.
- If you are followed by a car, drive straight to your nearest police station. If you're on foot, walk into the nearest place where people are gathered.
- Block the ATM keyboard when you're entering your private PIN number.

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- If you have concerns about the security at an ATM location, call Commerce Bank's Security Department at 1-888-751-9000.



His ATM card in hand, James oriented it as shown on the graphic instructions and slid it partially into the slot of the machine. The ATM sucked it in from his finger tips and sprang to life. The display on the screen asked him to enter his personal identification number (PIN). He thought for a moment. There was no need to "block the ATM keyboard while entering his private PIN," as warned by Commerce Bank; there wasn't anyone else around to look over his shoulder. He punched the number into the keypad. Then the machine needed to know what kind of transaction he wanted to make. James wanted to withdraw some cash, so he selected the "withdraw" option and, when asked by the machine, selected the amount of cash from the options listed.

He would have his cash in a moment. It was a straightforward exchange between the two of them: the machine prompting James and James responding by selecting his choice and pressing a button or two. But as he waited patiently in the glass-enclosed ATM lobby of Commerce Bank in Raritan Township, New Jersey at 8:59 p.m. on Thanksgiving evening for this mindless face of stainless steel to spit out his receipt and cash, another player lurked in the shadows. It was not a mugger or thief, not a snooping passerby looking over his shoulder for his personal identification number. It was another computer, this one programmed to lock the door to the ATM lobby at precisely 9:00 p.m.

No one — someone at Commerce Bank had reasoned — would want or need to conduct an ATM transaction

*THE ATOMIC CHEF*

Thanksgiving night, a time when all good Americans would be in their homes, watching football on the television and having that second piece of pumpkin pie. No one except James Gallagher.

The silent electronic clock somewhere struck 9:00. A line or two of software code instructed a circuit to be closed, and the electromagnet in the door lock of the ATM lobby fired. A bolt slid into place within the lock and door frame. James heard a funny little "click" behind him just as the ATM machine handed him his money and his receipt. "Thank you," it said on the screen.



The sound was unmistakable. The door had just locked behind him. James took his cash, his receipt, and ATM bank card out of the machine and stuffed them into his pocket. He turned to the door and pulled on the handle. It was locked tight.

He gave the door another hard pull, and then a push, but to no avail. He turned around and looked behind him into the dimly lit bank. No one was there. Turning back to the door to the outside, he thought there had to be a handle or release switch somewhere, and he examined the door and the surfaces surrounding it. There was not a trigger on the door or grab handle, no switch or latch on the door frame, no levers or latches up at the top or down along the bottom. Nothing. There was no way to physically unlatch the lock from inside the lobby and no warning of any kind before the lock had automatically fired. Incredible!

Well, there had to be a telephone, he reasoned. He scanned the little room and the wall on which the ATM machine was mounted. There were no doors or small compartments, and there most definitely was not a telephone with which to call

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Commerce Bank's Security Department on their toll-free number. In that case, there had to be a voice intercom or an alarm button, he surmised, and he searched the lobby again, all the while realizing with building anxiety that there did not seem to be any way to contact anyone outside his little glass cell. He yelled out, first restrained but then louder, but there was no one around in the bank or the darkened parking lot to hear him. He could make out the headlights of the occasional car driving down East Somerset.

And unfortunately, this part of East Somerset Street, like so many urban business areas in America, was not what you would call "pedestrian friendly." It was actually State Route 626, one of the main roads through Raritan. During the day it got its share of traffic, but one would not expect there to be pedestrians mulling about now, a little after 9:00 p.m., Thanksgiving night.

He focused, trying to think of other approaches and of what MacGyver might do. Perhaps within one of those indentations at the top of the ATM machine was a lens for a video camera. That's how they would know he was trapped! They would see him. But on second thought, any video system would only be linked to a recorder of some kind. There would not be anyone sitting behind a console looking at all these ATM customers in New Jersey, Pennsylvania, Delaware, and Manhattan. If there were a video camera it most certainly would be making only a record on a tape or a disk drive for use later in case there was a disputed transaction or unauthorized use of an ATM card. No, this was not going to help him, but it might make an entertaining piece on some reality television program, him pacing back and forth, sniffing out every corner and every surface of his glass cage.

He studied the door and its mechanism again, but came to the same conclusion as before. There was no way to unlatch the lock or even get the door off its hinges, and he had no tools or

other objects in his pocket that would be of any help. This was a bank, after all.

He might be able to break the glass. But then again, there wasn't any furniture to throw against it, nothing he could use to smash through. Maybe he could lunge at it with his shoulder, pushing off from the opposite wall and giving it all he had. But what if the glass broke? He could cut himself to pieces. The glass was very thick anyway, and it didn't look like he could break it even if he tried.



James yelled out and pounded on the door hoping that someone might hear him, sat down on the floor and grumbled to no one in particular, and then jumped up to see if there was some way of signaling someone through the ATM machine. He put his ATM card in the machine and went through all of the menus, searching all of the screens for an input option that might be of help. He made another cash withdraw thinking that this might alert someone or trigger a distant alarm in a computer center, but it didn't seem to do anything. He began to worry. Just how long was the ATM lobby going to be closed, anyway? Thanksgiving was a four-day holiday for most people. Was the bank going to open up again tomorrow, Friday, or would it be closed for four days, until Monday morning? Monday morning! Now that was a long, long time away. And then there was the other matter of a personal nature. Just how long could he hold out?

No point in worrying about things when you have no control over them. It was now more than obvious to James that he had no control over this mess. He sat down on the floor once again and curled up on the carpet of his glass cell. He had many hours in which to think, to decide what it was he was going to do once

he finally got out.



A few minutes before 6:00 a.m., Friday morning, November 26, just as the sun crested the minor hills of Raritan Township and illuminated the remaining golden leaves on the trees, a car pulled into the parking lot of the Commerce Bank on East Somerset Street. It was the assistant branch manager, arriving for the start of another banking day. With the door to his cell — and then the door to the bank — unlocked, James Gallagher made a beeline for the men's room, completed an important call on the telephone, and promptly withdrew all of his money and closed his account.

Bank spokesman David Flaherty later described James Gallagher's experience as a "very freak accident."

#### REFERENCES AND NOTES

Associated Press (1999). Customer spends nine hours trapped in bank's ATM lobby. *Los Angeles Times*, November 27, A23.

Commerce Bank. ATM Safety Tips (2001). *Commerce Bank www site*.

Although widely published, the central character's name has been changed in this story. All other story elements are believed to be accurately depicted.