

# The Eastern Bank

Snakes, as a rule, are always concerned with the whereabouts of their money. Being cold blooded creatures, it is impossible for them to ignore economics. For one Snake in particular, the leaflets and account statements he received in his mail each week, made his life somewhat stressful. A somewhat stressful snake is never a good thing. Recently, with interests rates jumping around so much, he was regularly slithering to and from the local bank, wallet in tail, simply to make sure his money was being taken care of.

**‘I would like, ahem, excuse me, are you listening?’** Said Snake loudly, hoping to get the finance advisors fullest attention. **‘I would like to please check the status of a direct-debit!’** The woman sneezed at her expensive looking white hanky and re-adjusted her spectacles. She studied Snake for a moment, then rummaged in a draw to her left. With a sneer, she pulled out a plastic sign and placed it on the counter top. *No Direct Debit services between 1 and 2 pm*, the sign read. Snake snorted and sank back onto his coils. This was typical and typical meant very annoying. Five times in the last month he had made his way to the Great Western branch and on every occasion, they managed to find some way to waste his time.

**‘Wait over there, if you like.’** Sniffed the woman rudely, adjusting her red company waistcoat before flouncing off, returning to fatty snacks and bad magazines. Snake grudgingly slid over to the leather sofa and awkwardly slithered up onto it. He was highly annoyed, almost annoyed enough to bite someone or something. That wasn’t an option though, especially not in a bank, with it’s CCTV and security guards. Two years previously, he had bitten a stoat that had tried to rob him of his personal

stereo. To his chagrin, the stoat had sued him and as a result, Snake had been sentenced to wear a tag for six months, the worst six months of his whole life.

Sitting next to him on the sofa was Rat, another much misunderstood fellow, who, like Snake, always got poor service from the bank. **‘So, got told to wait, did ya?’** Yawned the Rat, catching Snake’s attention. **‘Thing is though, if you was wearing a red waistcoat or a suit like him over there, you’d be out the door by now, cash I your wallet.’** Snake’s eyes lit up, he knew the words were true, but it was so rare to hear someone else say them, other than he and his Snake friends. **‘You mean, you have the same problem?’** Snake asked. **‘Yep, all my working life, in fact, even when I was little, used to bring pocket money, same thing then, same lousy treatment.’** Rat shook his head as he spoke, it clearly annoyed him to. **‘No reason for it, they think, he’s just a water rat, he don’t have much money, lets av a laugh, waste his time.’** The words struck a chord with Snake, who uncoiled slightly to look Rat in the eye, earnestly. **‘You know, I have the very same problem myself, people assuming things. That I’m poisonous. That I squeeze things. That I hang around in trees, waiting to drop on people. None if it’s true, I like Jazz and taking hot baths.’** Rat laughed and patted Snake on the back of his scales. **‘Jazz and hot baths, now that my friend, I would never have guessed. So, what brought you here then, what you waiting for?’** Snake rolled his eyes towards the ceiling and sighed. **‘Nothing much, just sorting out a debit, checking the interest level in my saving account, maybe make a small withdrawal. Yourself? Anything exciting?’**

Rat paused, wondering whether or not to share his secret with this scaly fellow. He leaned in close to Snake and started to speak ever so quietly into his ear. **‘Actually, quite exciting as it happens. I’m closing my account, taking the whole lot somewhere else. Very hush hush. See, there’s this new place, it’s called...the**

**Eastern Bank, just outside the county border, it's for folks like me, well, like us, people what don't like hassle.'** Snake nodded with interest as Rat explained everything to him, about this new Bank, a small way down stream.

It had been founded by a group of squirrels who had been banned from storing their nuts at the big banks like Great Western, because apparently, the nuts were no longer recognized by the European currency standard bureau. There was no monthly paperwork through the mail or different bank cards, just a small handwritten agreement that was copied out three times. Also, customers could save as much or as little as they wanted. Anyone was allowed to hold an account at the Eastern Bank, so long as they had at least one friend who could vouch for their character. It was old fashioned, with no credit and no real interest rate to speak of. Simply a place to keep money until it was needed. All the Squirrels asked, was that Eastern Bank customers didn't talk about their bank too much and that customers brought nuts with them, whenever they visited. **'So...there it is. What do you think of it?'** Finished Rat, winking at Snake. **'I think Rat, that it sounds wonderful, no fuss, no grumpy female assistants, no endless bits of paper, interest worries, phone calls, perfect!'** Rat nodded with his eyes closed, Snake felt exactly as he did about the matter. **'Well in that case, if fancy it Snakey, well, we can vouch for each other then, what do you say? I was thinking of going tomorrow, as it happens. I have my own boat.'**

Snakes do not usually make hasty decisions, they prefer to take their time where possible and mull things over for a long period of time. This though, was not a usual situation, it was an opportunity and those were not to be missed at. **'Yes. I don't trust this lot with my money, but I thought it was the only local option. I'm in!'**

They smiled knowingly when finally woman returned to her counter, glowering at the two animals from her high chair. It was five minutes past the hour.

She brushed the chocolate muffin crumbs from her red waistcoat and lazily pinged the bell on the counter, to let the two unwanted customers know she was ready. **‘You first, me old mate.’** Said Rat politely. Snake thanked his new acquaintance and slithered sharply over to the counter, rose up to his full height, looked her in the eye and said exactly what she didn’t expect to hear. **‘Hello again, I’d like to close my account and have the money all couriered to my home address, today, fifties and twenties please.’**

A spring morning breeze snagged at the sycamore branches. Farmers, fisherman, walkers, joggers, runners, foxes and rabbits were all around and being busy. Everyone was making the most of the sunny day and the cool air. Had he not had his ceiling double sound proofed, Snake might have been awoken by that foot and paw traffic above, but as he hadn’t, he overslept, as usual.

Rousing one eye to check the clock, he registered that it was half past ten. For a few moments he stayed curled snug in his warm round bed, before suddenly remembering his plan for the day. Straightening energetically, he shot out of his bed and onto the cold floor of his small underground home.

**‘That won’t do, that won’t do at all!’** He shouted at no one in particular, trying frantically to dress himself, which was never something it was good for Snake to rush. His red jumper was the wrong way round and back to front, but it would have to do. Today, was one of the most important days in a while. Today, he was moving his money.

The agenda was set for an 11am rendezvous with Rat, at a small river jettee, two fields and a path away. It would not have been such a problem, but that Snake had to drag his large sports bag full of money and be on the lookout for any thieving stoats

that might be lurking in the tall grass. There was no time for the morning exercise, the paper reading, the toast with jam or the jazz on his headphones that usually took up his mornings.

The small round door clicked shut behind him as Snake hissed at the mid morning air, **'Of all the days to have slept in, what a fool!'**. Wriggling off at his fastest slither, large sports bag buckled to his middle, he was out of the copse and into the meadow in no time. At least it was down hill to the river, he thought, narrowly dodging a mole hole.

Rat stood on the jetty, dressed in his best white tracksuit, chomping a cheese sandwich. He had packed a large hamper like as he always did for such trips down the river. However, waiting for Snake had made him hungry enough to open it earlier than intended. He lived for days like these, when there was a trip to be taken somewhere and an element of mischief in the task at hand. Brushing the grated cheese crumbs out from his whiskers thoughtfully, he gazed down the wide river. There was just enough movement in the air to make the waters surface ripple and shimmer with sunlight, on each side, weeping willows dipped their long arms in at the waters edge. That part of the Thames was a boat rowers paradise and Rat loved to row boats. The peace was shattered by a rustling in the bushes behind Rat, who turned to see Snake, hissing with exhaustion.

**'I...am...so...very...s-s-s-s-sorry...to...keep...you... good... s-s-s-sir.'** He spluttered, trying to unclip his sports bag from around his waist. Rat smiled and told him not to worry. After a short recovery, Snake was duly helped aboard the small green boat, his money stowed next to Rat's, out of sight, under the back seat, next to a carrier bag full of nuts. Soon, they were away, Rat rowing them expertly onward, towards the Eastern Bank.

**‘Tell me Rat, do you have satellite navigation systems aboard?’** Asked Snake, in all seriousness. Rat threw back his head and laughed. **‘That’d cost more than the boat and the oars. Never go far enough to need nothing fancy like that, there’s only the one river and it only has two sides. If I were to ever set about rowing the oceans though, then you never know.’** Snake felt very silly, the truth was that he was not a fellow used to boats, to rowing, or to water travel in general. He was a good enough swimmer, but generally he stuck to earth, travelling by his belly or if the distance was long, by taxi.

As the time passed peacefully by, Snake’s mind filled with more and more anticipation. Despite his reputation, he was by nature a very traditional character and seldom did anything against the norm or that challenged the status quo. He stretched out on the seat and stuck his head over the side, observing the small waves that the boat made and left behind, as it went. Change was good, he thought, change was only natural.

After an hour of rowing, Rat rested up his oars and opened the hamper for lunch. **‘I thought it might take a while.’** He said, unwrapping three types of sandwich. **‘So I did us these.’** Snake’s eyes widened, he normally ate once a day and that was in the evening. **‘This too, these looked good.’** There were crisps and a series of soft drinks in cartons. **‘Those ones I thought’d be good for a Snake, come with straws, see.’** Snake was touched at the gesture and resolved not to spoil things by mentioning that he only usually didn’t eat lunch. He tucked into all three types of sandwich, the crisps and the drinks cartons on offer and listened intently as Rat explained the art of rowing and the joy of boats.

Just as the two of them were putting the wrappers and plates away, a small whiney noise started up in the distance. At first they didn’t hear, but as it slowly grew

louder, both Rat and Snake noticed, turning their heads towards it. Then, the noise grew to a deafening squeal, it was a motorboat, that much even Snake could tell. Rat quickly let down his oars and rowed them to the side of the river, just as the boat came round the bend. **‘Oh no.’** Gaspd rat. **‘Didn’t need that today.’**

It was the river police, in their neon yellow and navy blue motorboat, with large outboard propellers. The police slowed and coasted up to where Rat’s small green boat was floating. An officer leaned over the side, his police life jacket keeping a sizeable gut in check. **‘Well well, nice day for a picnic, eh Mr Rat?’** Rat forced a smile at the officer, whom he had met on numerous occasions in the past. **‘A lovely day officer, going anywhere nice.’** The policeman didn’t like the tone in Rats voice one bit and turned to his colleague and asked him to bring up Rat’s file on the onboard database. **‘That’s not your concern Mr Rat, whose this, a new friend? Mr Snake, I presume, funny company to be keeping. Wouldn’t have thought a Snake and a Rat would have much in common.’** The two police sniggered at this remark, before Rat piped up and made his feelings quite clear. **‘Well, good job you boys aren’t paid to think then, isn’t it.’**

The two police men stopped laughing and Snake almost shed his skin in amazement. In all his dealings with the police he had never heard anyone speak to them in such a confident and dismissive way. He was very impressed. **‘Look’** Rat went on. **‘If there’s a problem, then I’m sure we can help, but otherwise, we must be going and you’re kind of blocking the river.’** He winked at Snake as they waited for the officer to reply. **‘Unfortunately there is a problem, in that you are clearly rowing on the wrong side of the river, Mr Rat and the law being the law, there’s nothing I can do except issue you with this notice. A point on your licence I’m afraid. You will need to present your licence, together with this form to your**

**local police office and pay the twenty three pound fine. You have sixty days to do so, after which a warrant for your arrest could be issued or a further fine incurred.'** Snake was incensed. **'Officer I'm afraid that is quite ludicrous, my friend here merely rowed us onto this side of the river in order to avoid your boat!'** The policeman smiled and leaned over the side, handing Rat the fine notice. **'As I say sir, the laws the law.'** Rat looked at Snake and shook his head, as if to say, *don't even bother.*

The police boat motored off into the distance, leaving a trail of bubbles in it's wake. Rat smiled as rowed them back onto the right side of the river and on towards their destination. **'Here, take this for us, check it down there with the rest.'** Rat handed the fine notice to Snake, who put it on the pile of soggy fines and notices that littered the space behind his seat.

**'Doesn't it all bother you though? You seem very calm about these things Rat! I'm incensed, I've half a mind to write to the local paper, this is an outrage!'** Said Snake, still thinking of the injustice of the fine. **'Not on a day like today Snakey, on a grey and miserable day then worry about grey and miserable things. Those days come around every couple weeks, so it'll get dealt with and worried about, soon enough.'** Snake nodded at his new friend and uncoiled himself, relaxing as he did so. These were wise words from Rat, who clearly knew what was important in life.

At 3.35 their small green boat arrived at an unmarked jettee next to dense pack of oak trees. Rat helped Snake out and then passed him the two sports bags which he grasped with his tail and dragged neatly up onto the grassy bank. Rat followed, clutching the carrier bag full of nuts. He hadn't been sure which nuts the squirrels would prefer, so he had bought three large bags of mixed, a jar of brazils, macadamias

and some dry roasted peanuts, just in case. After walking and slithering, respectively, past a few trees and into the wood, a loud crash above them stopped the two friends dead. Suddenly two large, muscle bound squirrels landed in front of them, amidst a flurry of grey fur. **'Hello, come for a walk lads?'** Said the first, intimidating squirrel. **'Got lost, have you?'** Said the second. **'We're looking for the eastern bank.'** Stammered Rat, trying his best not to sound scared. **'The eastern bank, don't know what you mean, do you know what he means?'** Said one squirrel to the other, sardonically. **'Don't think I do, no.'**

Snake straightened up next to Rat and addressed the squirrels as cordially as he could. **'If I may, my friend and I have had a very long journey here today, a journey to find a very exclusive and private bank, the eastern bank, in order to both open new accounts, that bank, we know is run by squirrels and you are squirrels, squirrels acting as if you are guarding a very exclusive private bank. Please, you have nothing to worry about.'** The two beefy squirrels looked at each other nervously. **'Alright, well, if then, such a private and exclusive bank indeed existed, surely it would have a password?'** Asked the second, slightly taller squirrel.

**'Listen we don't know anything about no password, the fella never told me about that, all I knows that we've brought you a load of nuts, see.'** Rat opened the carrier bag to the two squirrels, showing them the range of different nuts on offer. They leaned in and immediately, their tails bushed up in excitement. **'Wow, are those, dry roasted peanuts?'** The tall squirrel said slowly, his eyes widening. **'I think so, yes, they are.'** Rat said, handing over the carrier to the two delighted squirrels. **'Well then, in that case, please, follow us gentleman, bank security, you understand the need for discretion.'** Snake and Rat nodded and followed with their

money as the squirrels bounded past a few trees and up to the Eastern Banks entrance, an innocent hole in the side of a hollowed out old oak.

Once in, they were then lead underground by the red receptionist squirrel, then met at the vault by the new accounts squirrel, where they then wrote out their details three times each and vouched for one another's character. The new accounts squirrel then counted out their money with the Eastern Banks two new members. The cash and coins were all neatly piled into money boxes, which were then padlocked, with a number combination that only the account holder knew. **'Remember, if you forget the number.'** Said the old assistant squirrel sternly. **'And we have to break the padlock open and replace it for you, that will be additional nuts. If it's winter, as much as a kilogram.'** Rat and Snake nodded and thanked the assistant squirrel for his help, who handed them both their copies of the details forms.

**'Is that it?'** Asked Snake, in wonderment. **'You don't want a passport, pictures, a proof of address or something, a DNA swab?'** The squirrel looked at the Snake quizzically, before giving the answer that he gave to every new customer that asked such questions. **'Why? We're not like the other banks, we're not interested in the money. All we care about is the nuts.'** The squirrel turned away to file the paper work, leaving Rat and Snake to make their way out, up the tunnels and into the wood again. As they passed the red receptionist squirrel and they asked her for the time. It was five to four, she said. It had taken them less than half an hour to open the account and deposit all their funds. They were free, no more paperwork, no more charges, no more fees and no more Great Western banking. Just money in a box, somewhere safe and somewhere sound.

**'Thankyou Rat, if it wasn't for you, if I hadn't met you, then I would never have known. My money is very important to me, I feel so relieved now, no**

**more hassle!’** Rat smiled. **‘Me too Snakey, some things don’t need to be complicated. Here, let me give you a hand getting in.’** Rat pulled the small green boat close to the jetty. so that Snake could slither in, without getting his scales wet.

**‘Ah, dear fellow, you know, I could get used to this, travelling by boat, I think I may have developed a taste for it, if you’re willing, we shall have to do this again Rat.’** Said Snake, coiling up on his seat happily. **‘Without a doubt we shall, but there’s something you’ll have to do though.’** Snake looked puzzled. **‘What’s that?’** Rat untied the boat and hopped back aboard, and began rowing them home. **‘My good friends call me Ratty, it’s what sounds best.’**