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Subject: Bank Hapoalim

Date: Thu, Oct 15, 2015 11:32 pm

To Dr. Hedva Ber,

We are sending you this e-mail to report to you how **the manager of the Karmiel branch of Bank Hapoalim, name ITZIK SHOAH, tried to STEAL our money** - US\$2,588.34 equivalent to about 10,000 Israeli Shekels – **from our joint checking account.**

We will furnish you with documentation – proofs – upon your request that the events we report to you in this e-mail did in fact occur.

We are demanding a reply from you regarding this matter.

The following is what happened:

WHO WOULD A, SHOULD A, COULD A IMAGINE IT??? A BANK THAT REFUSES TO PERMIT ITS OWN DEPOSITOR FROM WITHDRAWING HIS OWN MONEY FROM HIS OWN BANK ACCOUNT!!! Well...such is what happened to us. BANK HAPOALIM is the largest and oldest bank in Israel. So, of course, when we opened up our joint checking account on January 22, 2015, at Bank Hapoalim located at 2 Hagalil Street, Karmiel, Israel, Phone 04-9900746, we were sure our money was SAFE.

We were using our joint checking account at Bank Hapoalim to deposit not only shekels into it, which is the Israeli currency, but dollars into it as well from my spouse's monthly pension checks from Boeing, a company he retired from working for as an electrical engineer in the United States.

Initially, our relationship with the Private Banking Department – the staff in charge of handing our banking transactions at Bank Hapoalim – was fine...Until Bank Hapoalim's investor from the Private Banking Department, whose name is YOGEV DAVID, very aggressively to the point of obnoxious, kept insisting that we invest our money into one of the bank's Certificate of Deposit Accounts. When we told him that we were not interested in doing so, that is when all of the trouble started and Bank Hapoalim became the worst bank we have ever done business with in our entire lives and we are both 56 years old.

YOGEV DAVID, who told us his motto is, "BANK HAPOALIM IS TOO BIG TO FAIL", kept bothering us with phone calls and e-mails about investing our money into one of Bank Hapoalim's Certificate of Deposit Accounts. When we did not reply to his correspondences, the staff of the Private Banking Department at Bank Hapoalim's Karmiel Branch decided to render us the most God-awful customer dis-service.

1) YOGEV DAVID – One day we came to see him to make an urgent request that he close out our existing joint checking account and open up a new joint checking account **due to a security breach**. Yogev refused to do so, argued with us about it, and told us that, being that it was Thursday, no one else was available to do so either. Afterwards, he told us to come back on Sunday and Silvia Goeta will do it. We came back on Sunday but Silvia Goeta was not there. So we went over to Bruria Avetal to close out our old joint checking account and open up a new joint checking account. She did it. As we left her desk I noticed Yogev was looking over at us with a shocked expression on his face. I went over to Yogev and told him, "Banks worldwide take security breaches seriously, and immediately close out the old account and open up a new account, because they know if they don't their depositor's money might get robbed from the bank and then the bank cannot invest the depositor's money since it has been stolen." And we left.

2) ORLY CHANEA OR ORLY ELUZ (There are two Orlys in the Private Banking Department. The one we are referring to was pregnant and went on maternity leave) – **She overcharged us US\$30.00**, which is equivalent to 115.95 Israeli Shekel, to deposit a check from the United States into our bank account. The fee for all banks in Israel for such a transaction is US\$100.00. Orly charged us US\$130.00. Orly never ever gave us any paperwork showing she charged us US\$130.00 but it showed up on bank statement. Luckily we got this overcharge reversed.

3) DAVID CHADDAD – He is the manager of the Private Banking Department. When I complained to him about Orly, all he was willing to do was defend her for overcharging us for an international cashier's check fee. **Then, he started yelling at me that no one yells in the bank while falsely accusing me of yelling.** So I said to him, "Excuse me David but you said there was no yelling in the bank, yet you are yelling." He retorted, "I am the manager so I can yell." I rebutted, "But you are breaking your own rules." After that, David's face got redder than a beet.

4) BRURIA AVETAL – This bank teller opened up a new joint checking account #121690747 for us and closed out our old joint checking account #111601747 for us, which Yogev had refused to.

But when we told her to sign us up for an Isracard (Israeli debit card) and put it in my spouse's name, she put it in my name instead. When the Isracard came in five days later, we requested it to be voided, and re-requested a new one, which we had to wait another five days for. When we told her about her mistake, as we were leaving we heard her say out loud to us in Hebrew, and these were **her words verbatim, "Shalom E-chat"**. Not knowing what the word "E-chat" meant, we said back to her, "Shalom E-chat to you". Then, she told us, and these were her words verbatim, "No one in Israel says Shalom E-chat". After that she told us, and these were her words verbatim, "You did not hear me say that". We said, "We are Olim Hadasheem (new immigrants) and have not yet been to Ulpan (class for learning Hebrew), so we do not know what the word E-chat means, but we did hear you say the word E-chat". She said nothing, got up from her desk, and walked away from us.

5) SYLVIA GOETA – **She was unbelievably rude for nothing. She laughed at me for no reason.** One day she gave me a compliment that I dress nice. Then she asked me why. I told her, "Because it makes me feel good". After that she laughed in a mocking tone. So I said back to her, "You laugh for nonsensical reasons". I continued, "I am nice and pleasant since it makes me feel good. Why are you mean and nasty, because it makes you feel good"? She just stared at me poker faced. Being that we are living in Israel now, we have to learn Hebrew. However, whenever we asked her how to translate an English word into Hebrew she lied to us by telling me nonsense words while telling my husband what the actual word was. For example, I asked her what the Hebrew word was for "container". She told me it was "chufsa" but told my husband it was "kufsa". Will the real Hebrew word please stand up?! So we went to the nearby post office as we had business to attend to there anyway, and found out that the Hebrew word for container is "kufsa". Afterwards, we went back and made fun of Silvia for giving us schizophrenic and gender biased Hebrew lessons. She got up from her desk, said nothing, and walked away from us.

We went to the manager of the Karmiel branch of Bank Hapoalim, whose name is ITZIK SHOAH, to voice our legitimate complaint about the disgusting manner in which his Private Banking Department staff were treating us. **We told him that, as a result of their unbelievably nasty behavior towards us, we are taking our money out of Bank Hapoalim and putting it into another bank. His reply was to pretend he did not know any English!** Such is hard to believe when all of his staff in the Private Banking Department knows English. But let's say he does not know English. Well then, he woulda, shoulda, coulda get one of his employees who does speak English to come into his office and translate what we were making an effort to communicate to him. **We also requested his business card. He refused to give it to us!** We got his name from a nameplate on his desk. We got his e-mail address by using his name and the Bank Hapoalim e-mail address we already had for Yogev David.

On July 29, 2015, my husband and I went to Bank Hapoalim to close our joint checking account. But **Yogev David, Sylvia Goeta, and Bruria Avetal** all came over and **LIED to us that my spouse's pension check in the amount of 2,588.34 United States Dollars, which is equivalent to about 10,000 Israeli Shekels, had not cleared.** He had deposited his check into our joint checking account on July 5, 2015 and it was already July 29, 2015. Common sense dictated to us that by now the check had been paid upon.

That evening my husband contacted State Street Bank of Boston, Massachusetts – the bank that issues his pension checks from Boeing, the company he retired from. He was told that the pension check cleared and Bank Hapoalim got paid the money on July 8, 2015. He was also told to contact the Boeing Pension Service Center to obtain proof – a front and back copy of his pension check showing that it had cancelled. Unfortunately, he was also informed that it would take a while for the paper copy of this document to arrive at our international mailing address.

We came back the next day and **told Yogev David, Sylvia Goeta, and Bruria Avetal that, according to the United States bank that issues my husband's pension checks, my spouse's pension check had already cleared on July 8, 2015.** Nevertheless, **they all continued to insist that his pension check had not cleared and refused to let us take out our own money from my spouse's pension check from our joint checking account.**

Once again, we went over to the manager of the Karmiel Branch of Bank Hapoalim, whose name is ITZIK SHOAH, and **asked**

him why he refuses to give us our money. His answer was to tell us, and in perfect English I might add, to get out of his bank or he will call the police. We immediately left.

When we got home we sent ITZIK SHOAH an e-mail inquiring as to why his bank refuses to give us our money.

The statement in our e-mail to him about phone texting had to do with him sending us a phone text regarding a different matter several weeks ago. My phone was not working properly so the text he did send me I was only able to read the first three words, which were written in perfect English I might add. The words he texted to me were, "I am so..." The rest of his text was missing. In addition, I did not want him to send me a text again about the matter of his bank refusing to give us our money. So I was making it crystal clear to him not to, as we required his reply to our e-mail inquiry to be in WRITING for documentation purposes.

We never ever got any reply from him.

On August 9, 2015, we took a shuttle from the city of Karmiel to the city of Akko. We walked to an Akko branch of Bank Hapoalim located at 6 Ben Ami Street, Akko, Israel. We spoke to a bank teller named SHULAMIT TEEV. She told us she had to get approval from our branch of origin – the Karmiel branch – in order to release my husband's pension check. Ah! Oh! But when she called over to our bank branch in Karmiel she requested to speak to someone who can approve our pending transaction. In other words, make sure that my husband's pension check cleared the bank. That person told her we were approved to withdraw our money!!! I asked her what the name of this individual was as I was certain it had to be someone in the Private Banking Department or the Manager of the Karmiel branch at Bank Hapoalim. And of course, how can that be??? She said her name was HODU'A. We never ever met a Hodu'a during the entire time that we were patrons at Bank Hapoalim. Hence, we believe Hodu'a is some sort of auditor who works at Bank Hapoalim, but whose chain of command is other than the branch manager, Itzik Shoah. Thus, we believe that **the Private Banking Department at the Karmiel Branch of Bank Hapoalim not only lied to us that my spouse's pension check had NOT cleared, but also deceived us that they had the authority to approve or deny its distribution.**

Next Shulamit Teev gave to us OUR MONEY in the amount of US\$ 2,588.00 in American cash. [The bank when working with foreign currency does not deal in cents. So we left the 34 cents behind]. However, she did not deduct the commission Bank Hapoalim charges for foreign exchange transactions in the amount of 169 Israeli Shekel, which is equivalent to about US\$ 42.00, from our US\$ 2,588.00. Instead she made it into a debt that we owe the bank, by posting it into our joint checking account. Well, LaDeDa!!! For all of the trouble the conniving bully coward manager of the Karmiel branch of Bank Hapoalim named ITZIK SHOAH enacted against us for no reason, of course we decided to give him a taste of his own medicine by not paying it. Anyway, **it cost us a round trip ticket of 52 Israeli Shekels, which is equivalent to US\$ 13.00, to go together from the city of Karmiel to the city of Akko and back again to the city of Karmiel in order to extract our money from our joint checking account.** Thanks to Shulamet Teev our trip cost us nothing.

Most Sincerely Yours,

Michael and Elana Laham
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