

## THE DECLINE OF THE CLASSIC BANK HEIST

Recently my morning paper told about a bank robber who turned himself in to police, having decided that the gig just wasn't paying enough to warrant the effort of avoiding capture. He had pulled off a couple of "teller jobs" netting him just a couple of thousand dollars. That's little more than the payment and gas money for a decent getaway car. Is it even worth the risk these days to try to hold up a bank, when so many transactions take place electronically in the safety of one's home or business? What's a brick and mortar bank robber to do?

Bank heists just aren't what they used to be. Former FBI special agent Jerry Clark, now an assistant professor of criminology at Pennsylvania's Gannon University, describes the 1930s as the great age of holdups. During the Depression, bank robbers such as John Dillinger, Pretty Boy Floyd and Baby Face Nelson held up numerous banks over several years. Along with the money they got away with, they acquired a status as folk heroes until they were killed. Today, the average take on a teller hold up is about \$4,000, and even the most talented bank robbers are lucky to last a year before being apprehended.

Most banking is usually conducted without the aid of a human these days. I rarely step inside a bank building, as automatic teller machines are both efficient and convenient. Bank lobbies are frequently so underpopulated that as soon as a customer enters, the bank's manager-on-duty rushes to offer personal assistance, kind of like a maitre'd. I pay my bills and receive my deposits electronically, so the little banking I do amounts to depositing random personal checks and getting cash, both of which I can do at an ATM.

In the early 1970's it was a different story. Banking hours were from 10 a.m. to 3 p.m. Monday through Thursday, staying open until 6 p.m. on Fridays only. The idea of a bank being open for business on Saturday was heresy. The first automatic teller machine (ATM) was invented in 1969, but they didn't become widespread until the 1980's. For another 15 years, people continued to line up at a bank window for cash. Day workers used their lunch hours to transact business, or else fought the lines on Friday after work.

In the fall of 1973, I was a college student at the University of Wisconsin, planning to relocate to San Francisco at the end of the semester. My intention was to work for a year and earn state residency; I hoped to enroll at the University of California once I was eligible for in-state tuition. I figured I would support myself as a waitress during my "sabbatical." I didn't expect to have anything to do with the banking industry.

Soon after I moved to San Francisco in January of 1974, a group of Berkeley radicals known as the SLA (Symbionese Liberation Army) kidnapped 19-year-old newspaper heiress Patty Hearst, the granddaughter of famous publishing magnate William Randolph Hearst. She was locked in a closet and subjected to brainwashing for weeks. When her captives finally let her out, Hearst joined the SLA and began calling herself "Tania," after the girlfriend of Cuban revolutionary leader Che Guevara. That April, she was photographed holding a rifle during the robbery of a Hibernia Bank branch in San Francisco, from which the group obtained more than \$10,000.

The news was riveting for a city steeped in the history and legacy of the Hearst family. I was a new resident of San Francisco, also 19 years old, and the story captivated me as well. I was a small-town Wisconsin native, working as a waitress. I couldn't imagine what it would be like for an heiress the same age as myself to keep an entire nation enthralled by her misadventures.

The next big headline occurred in May, when six heavily armed members of the SLA, including Donald DeFreeze (Cinque) and Angela Atwood, died in a shootout and fire that consumed their Los Angeles hideout. Hearst and two other gang members had been stopped at a nearby store for shoplifting and were not involved in the shootout.

In June, a friend recommended me for a job as a teller at a Crocker Bank in San Francisco's Mission district, partly because I spoke Spanish. Hispanic residents in 1974 generally did not favor checking accounts. So every Friday, hundreds of people lined up to cash their paychecks, and they kept the lobby filled well past 6 p.m., locked in with the employees until the lines disappeared. Obviously, the cash nature of these exchanges meant that plenty of currency was outside the vault and in the hands of the tellers. The circumstances were prime for bank robbers. Fortunately, that branch was never held up while I worked there.

Throughout the rest of that year, authorities kept looking for Patty. Police reported on all possible leads, even consulting psychics, but she remained in hiding. Then in April of 1975, the SLA was again in the news when they pulled off the robbery of a Crocker National Bank in Carmichael, near Sacramento. A 42-year-old customer named Myrna Opsahl was killed during the hold-up. One female attacker "entered the bank with a firearm and kicked a non-resisting pregnant teller in the stomach. The teller miscarried after the robbery," police documents stated.

Two months after that, in June of 1975, I applied for a teller position at Wells Fargo's Civic Center branch, and a woman named P.J. Foster hired me. She was African-American, and in 1975 a black female bank manager was a rarity. I remember her as a dedicated, hands-on manager who took the time to mentor her employees.

Our clientele at that branch included business owners around the Civic Center who, rather than cashing checks, were often depositing large amounts of currency from their day's intake. Once again, lots of cash floated outside the vault. Conditions were ripe for a holdup, and this time I wasn't so lucky. But I'm getting ahead of the story.

At that time, the banking turnover procedure was for the resigning teller to train the new hire and turn over his or her cash drawer – a quasi-formal “changing of the guard.” My trainer, soon to depart, was a young woman named Kathleen Soliah. I remember she seemed plain, with straight brown hair and a quiet, almost mousey demeanor - very professional, and otherwise not notable in any way. She performed her duties according to standard procedures, and I took over her teller window after she left.

She not only left Wells Fargo - she fell off the radar. We learned almost immediately after her resignation that she was a member of the SLA. She had joined up soon after the May 1974 shoot-out in Los Angeles, where her close friend Angela Atwood had been killed. After

she quit the bank, she and her brother Stephen, a fellow SLA member, went underground and stayed there.

When P.J. was informed of this news, she was floored. She had unknowingly been employing a terrorist. If she had been vigilant about her duties before, the effect was compounded by this news, which was not made public for security reasons. She was on her guard.

A couple of weeks later, the television series “Streets of San Francisco,” starring Michael Douglas, asked for permission to use our branch for a scene in one of their episodes. We were geographically very close to San Francisco’s City Hall, so they could get some good exterior footage before heading indoors for a robbery scene. Looking less than thrilled, P.J. informed the staff of this request on a Friday afternoon. The level of excitement among the tellers was high, as we were anticipating the prospect of being on television with Michael Douglas. Alas, when we returned to work on Monday, P.J. announced that the deal was off due to “logistical difficulties.” The difficulties were never explained, but I didn’t think P.J.’s recent near-brush with notoriety left her inclined to take risks with “her” bank.

A month or more passed with business proceeding as usual. Our branch, as all others, was packed during lunch hours and on Fridays. Late one Friday afternoon, with the lobby crammed full of customers, a sudden flurry of activity caught everyone’s attention. Heads turned as P.J. threw open the front doors with a bang and dashed out onto Market Street, leaving her heeled shoes lying on the floor. None of us knew what had happened. Then one of the bank officers announced that the branch had been robbed and moved to lock the doors. Next the police showed up and proceeded to interview absolutely everyone in the bank, both customers and employees. The process took hours.

The robbery had occurred two windows down from mine, where a teller who was seven months pregnant was confronted with a note and a gun. No one was harmed, but we were all concerned that the shock might affect the victim’s pregnancy. Fortunately, she suffered no ill effects. Despite how close to me the robbery had occurred, I was completely unaware of it until I heard the announcement. P.J. had immediately taken off down the street after the getaway car and managed to view the license plate, aiding in the suspects’ arrest. The SLA were not the culprits.

Very soon afterward, on September 18 of 1975, the FBI captured Patty Hearst in San Francisco. The following March, she was convicted of robbing the San Francisco Hibernia Bank; she served two years of her seven-year sentence before being pardoned by President Carter. By then, most of the SLA members had been killed or arrested. These facts might suggest that teller hold-ups are not a fruitful way to finance a revolution.

Kathleen Soliah’s story, however, was not over. In June of 1999, Soliah was arrested in St. Paul, Minnesota, where she had been living under the name of Sara Jane Olson. She was married to a local physician and the mother of three grown children. A huge outpouring of local support bore witness to her contributions to society during her time in St. Paul. The testimonials were not enough to save her from prison time.

In October of 2001, Soliah pleaded guilty of intent to murder police officers by bombing Los Angeles police cars in retaliation for the 1974 shootout that killed her friend Angela Atwood. In January 2002, Soliah and four other SLA members were charged with first-degree murder in Myrna Opsahl's death during the Crocker Bank robbery. Soliah pleaded guilty to second-degree murder. She was also identified as the attacker who kicked the pregnant bank employee, causing her miscarriage.

By the time Kathleen Soliah was released from prison after serving seven years at Chowchilla, the banking industry had undergone some radical changes. Banks are still not theft-proof, but they have figured out how to better limit their losses in a teller hold-up. These days, computer hacking across many industries (often, but not always, involving monetary theft) is a bigger problem with no easy answers. At least the hackers aren't coming after us with guns. The job description for bank robbers is changing, and it requires a whole new set of skills. Welcome to modern-day banking.