

TO: ABABJ.COM PUZZLERS and other interested parties  
FROM: Steve Cocheo, puzzle editor  
RE: Tom Swifties contest

As promised in last week's *ABA Banking Journal Report*, which announced the winning "Tom Swifty," here are some other good ones from those submitted. Other than the winner by Ted Baker, first below, these appear in no particular order.

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"My teller fund is short \$100," said Tom, unbalanced by the revelation.

**Ted Baker**  
**AVP, Audit Manager**  
**Firsttrust Savings Bank**  
**Conshohocken, Penn.**

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"This remote deposit capture is working fine," said Tom, scanning the room.

**Ted Baker**  
**AVP, Audit Manager**  
**Firsttrust Savings Bank**  
**Conshohocken, Penn.**

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"We take our responsibilities under GLBA very seriously," Tom whispered confidentially.

"Is flood insurance in place on this loan?" asked Tom dryly.

"I will write the new AML Policy," said Tom suspiciously.

**Barbara Long, Senior Auditor**  
**Citizens National Bank**  
**Henderson, Texas**

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"You mean to say you gave the guy the money in your drawer and forgot to give him the dye pack?" Tom exploded.

"We're out of counter checks," she said blankly.

**Paul J. Jarosz**  
**Senior Vice President, Director of Government Compliance**  
**Oxford Bank & Trust**  
**Oak Brook, Ill.**

“My image is everything,” Tom said as he quickly settled in.

**Nancy Meyer**  
**Vendor Support Manager**  
**First Bank**  
**Creve Coeur, Mo.**

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“Our Coverdale IRA rates are the best in town,” said Tom smartly.

**Mary Ann Gay**  
**Vice President/IT Manager**  
**Eastern Virginia Bankshares**  
**Tappahannock, Va.**

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“I’m tired of this bear market,” Tom said bullishly.

“We are being regulated to death,” Tom said compliantly.

**Valerie Lewis, AVP**  
**Policy and Procedures Manager**  
**First Bank**  
**Creve Coeur, Mo.**