



CFlisi

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A Moving Experience: The High Stress of Safety Abroad



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One of the disheartening things about returning to places in Europe where one has lived for decades — not years, mind you, but DECADES — is that no one wants to deal with Americans anymore. By “no one,” I specifically mean

European banks.

It started with FATCA in 2010 and the OECD actions that followed, exacerbated by the US Tax Act of December 2017 and the bureaucratic obligations that followed. The upshot is that very few financial institutions in Europe want to bother with the mountains of paperwork that come with American passports . . . OR European passport holders who happen to have residency in the United States. We fit both those categories so it's a double whammy.

Today we didn't have a specific agenda of meetings and appointments because we knew that events of the last 10 days would have created at least a few loose ends to try and tie together. Thank goodness we had scheduled a loose-ends day deliberately because one of the dangling threads was hawser-sized.

My Italian bank of 24 years decided it would not keep our safe deposit box because our residency was no longer Italy. They don't mind keeping the bank account because that's MONEY they can turn, but a box is merely an aggravation. We had to remove everything. The problem is that the contents of the box included documents of personal value and items of commercial, personal, and sentimental value. My husband is traveling with a carry-on that was at maximum capacity when he arrived. No way to fit in anything else. I brought checked luggage so had some wiggle room for space, but very little for weight. What to do?

A safe deposit box in another bank was not an option. In spite of our Italian passports, we are officially Italians living in the US; hence, clients that no

one wants to touch with a 10-meter pole.

What about a storage unit? There had been one in our Italian town, but it had closed down during Covid and never reopened. We have furniture and personal items in storage in a facility that focuses on other lines of business but also takes such goods in deposit. They had agreed to hold our stuff almost as a favor 21 months ago. We went to visit them earlier in the week and they were more than cordial, but weren't happy keeping our already-deposited boxes. We realized they would not be receptive to an additional imposition.

It didn't seem fair to burden relatives or friends with our smallish but heavy box of stuff. Someone suggested a courier service that specializes in hand-delivering "items of value" door-to-door. We called and learned that such couriers are set up for commercial enterprises shipping merchandise of REALLY HIGH value. They sent us a list of documents they would need to handle our goods and it was clear we were out of our league. Disappointed, and nervous because time was racing by, we called again to explain that we couldn't provide the info they requested because we were not a business. Then my husband had an inspiration: Do you have secure storage facilities for your clients? And might we rent a tiny space for our non-business selves?

The answer was yes, but we had to drive to the facility before 4 pm, and we had very little time. Hurriedly I locked my suitcase (common practice when I am leaving a lodging) as my husband gathered the items we would be storing. Then I went to look for my handbag with my passport, driver's license, and other documents the courier might need . . . and realized I had

locked my handbag IN my suitcase, and the key to the suitcase was IN the handbag. No NO NOOOO.

Fortunately, my phone was on a desk being charged, the key to the car was on the table, and the key to the aparthotel was in the door. So we carried two bags to the car –one with our items to-be-stored, plus my suitcase with wallet, license, and passports inside. As I drove to the facility, my mind was on two tracks: one, please let no carabinieri stop me and ask for my driver's license. Two, the courier would probably have the means to break the lock but then I needed to find a place that sold US-customs-compatible locks. Time. Money. Aggravation. Anxiety.

Before approaching the facility, we had to email ahead of time pictures of our passports and a picture of the license plate of our rental car. (Thank goodness a photo of my passport was already in my phone). The place looked like a tiny high-security prison – high walls, thick gates, coded entries. Our emailed docs had passed muster, so the gates opened and we were allowed inside, where we were met immediately by the commercial rep (a smiling woman) and a burly security guard (not so smiling). The two squired us into a concrete windowless room with a table and a massive door, which automatically locked as we went in. Without the two employees, we could not have gotten out.

The woman and my husband got down to business with the contract he needed to sign. Meanwhile, I explained the reason for my suitcase to Mr. Smiley. “Since you are a security firm, you must have the equipment needed to break this lock. (No point in asking if he had the strength. That was obvious). But since it is a lock designed to be opened by US Customs, maybe

you have a key that can do the trick? It would save me the time and expense of hunting down another lock between today and tomorrow.”

The hefty guard shook his head. “We aren’t allowed to keep keys like that. But let me see what I can do.” He took out a paper clip and some small gizmo, rattled around for 30 seconds, and voilà. The lock opened like a flower in his hand. Sigh of relief! I again had an open suitcase, an intact lock, and immediate access to my naughty hide-and-seek handbag. If Smiley had been less imposing, I would have hugged him.

As we were leaving — through two code-protected doors and that thick gate — I asked the guard how he managed to open my lock so easily. He shrugged and murmured, “Ci vuole un ladro per prendere un ladro” (it takes a thief to catch a thief).

Too bad Italian banks don’t adopt a similar philosophy.

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