Getting your facts straight

If you need to do anything when preparing any type of communications (printed, online, even spoken), you need to get your facts straight.

Seems fairly obvious, but as usual, it escapes many.

Let me give you an example. Last week I received a check from a foreign bank, drawn from a U.S. dollar account. I have received these before (I do have clients in other countries). I went to Bank of America to deposit it. I was told that it would take up to four months to clear. FOUR months. (This was after lots of back and forth with a clueless teller and her remarkably unfriendly supervisor). I told them time and again that this was a US DOLLAR check—no exchange rate necessary. It didn't matter—they thought they had their facts straight, and did not leave me any option but to take the check elsewhere.

I went to my other bank. They were MUCH friendlier there, and seemed to understand what I was saying. They went ahead and deposited the check, warning that it would take up to six weeks to clear. And that I would be charged a fee. Because of the exchange rate. But, I said, this is a check drawn in US DOLLARS. There should be no exchange of any sort. Bottom line, the check cleared immediately. I have not yet been charged a fee. Seems like the bank teller and her supervisor at the second bank did not have their facts straight.

You have to know what you are talking about plain and simple. Sure you can make mistakes or have to ask someone if you don't know, but it is inexcusable to give customers/potential customers the wrong information.

Get your facts straight before you put anything out there!