

A short excerpt from the book *P.O.V.* by Anthony Zoubek:

North Country Bank & Trust of Traverse City, Michigan appears in an introductory “Columbine” sequence. Moore discovers an ad in a local Michigan paper touting that, if you open an account at North Country Bank & Trust, the bank will give you a gun. Moore goes to the bank, is greeted by a customer service representative and moves on to an unnamed teller who helps Moore open a Certificate of Deposit (CD) account. The bank, Moore discovers, is also a licensed firearms dealer.

Moments later, Moore is handed a rifle in the bank lobby. He asks another unnamed bank employee, “Do you think it’s a little dangerous handing out guns in a bank?” Before the employee can respond, Moore turns his inquiry into a humorous payoff by cueing the Teenage Fanclub song “Take the Skinheads Bowling,” the tune to which he marches out of the building.

“That we would give out guns in the bank is very untrue,” explained Helen Steinman, the customer service representative seen greeting Moore in the bank. “Under the account Moore opened, instead of getting interest on a CD, you get a gun. But before you get the gun, there’s a ton of paperwork that has to be done. We have to do the background check. There has to be a designated place where you pick up the gun—at a gun shop. You can’t just come in here and get a gun.”

Nor does the bank “just hand you the gun,” Steinman added. “No way—no way. That was very misrepresentative on Moore’s part. [The bank] didn’t realize Moore would be insinuating what he insinuated.”

Moore did phone ahead, Steinman said—to confirm that he was “only supposed to be coming in and pretending to open up a CD,” Steinman explained. “What the girl who opened up the account really told him was that there would be a background check and that he wouldn’t get the gun for six weeks.”

According to Steinman, North Country Bank & Trust does have a safe in which they keep one of each kind of gun the bank offers to CD-opening customers. However, the guns are for display purposes only. Steinman said the bank does not actually “hand them out” and that regular customers familiar with the account-opening process have come in with questions about the “confusing” sequence from the film. “We just have to tell them that what they saw is not what happened and that’s not the way we do business,” Steinman added.

Mary Ann Hult, executive director of national publicity for *Bowling for Columbine*, said that Moore assured the movie’s distributor, United Artists, that the bank sequence happened exactly the way it was shown.

“Very early on, I had a conversation with one of the kids who worked at the bank because they wanted to come to a screening of the movie,” Hult said. “It all seemed true to them then, so I do not know why they would change their position on that now. At the time, they were standing behind it. And United Artists stands behind the film ‘as is’—as a documentary.”

To which I replied, “If you believe documentaries are *required* to be truthful in the first place.”