

Arab or Islamic-Sounding Name? US Banks May Not Want Your Business

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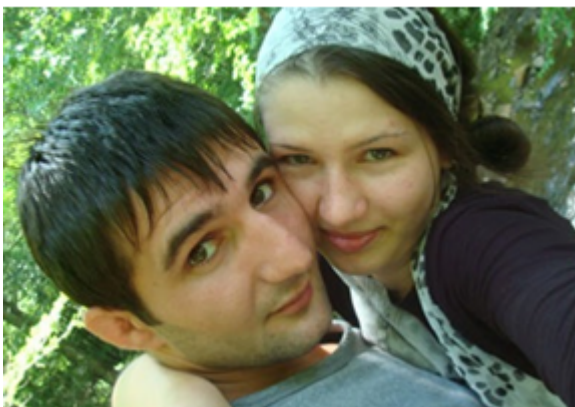
"I regret to inform you..."

Late last May, Reniya Manukyan, the widow of Ibragim Todashev, publicly disputed a claim by the FBI that her dead husband was a murderer. Two months later, Manukyan received a letter from her bank informing her that her personal account was being cancelled. She had a month to withdraw her money.

Her "offense"? Neither the bank nor the FBI will say.

Manukyan was widowed May 22 by seven bullets fired into Todashev under suspicious circumstances by an FBI agent while he was being held and interrogated in his Florida apartment by several agents and Massachusetts State Police troopers.

The FBI subsequently claimed Todashev, along with alleged Boston Marathon bomber Tamerlan Tsarnaev, had slain three drug dealers in a grisly 2011 murder in Waltham, Mass.



Ibragim Todashev and Reniya Manukyan (right)

But Manukyan [provided an alibi](#) for her dead spouse: bank records of purchases he had made in Atlanta on Sept. 11, 2011, the day of the killing.

After she revealed publicly that she had those records, Manukyan received a bizarre communication from her Atlanta bank. The message, mailed on August 28, 2013, informed her bluntly that her account was being cancelled. No reason was given.

In a "Dear Client" letter, SunTrust banking officer June Mansonhing wrote:

I regret to inform you that SunTrust is no longer able to provide the financial services you require. As a result, we ask that you immediately close your accounts. SunTrust continuously reviews its products, markets and client relationships to ensure that we are able to provide the best possible client service while also meeting our corporate business objectives. There are circumstances where the company will identify a specific account relationship that no longer meets these criteria. In the best interest of our clients and SunTrust, the company will request that those accounts be closed.

Your deposit accounts with Sun Trust are governed by the Rules and Regulations for Deposit Accounts, a copy of which was provided to you at account opening. As stated in the Rules and Regulations for Deposit Accounts, "We may at any time in our discretion, refuse to open an Account, refuse any deposit, limit the amount which may be deposited, return all or any part of a deposit or close the Account without advance notice to the Depositor."

In accordance with these Rules and Regulations, and as a result of a recent account review, we find it necessary to discontinue our banking relationship. We must ask that you close the below listed Sun Trust accounts by 09/30/2013. If you do not close the accounts by this date, we will close them for you, and either hold the proceeds until we hear from you or we may mail you a check for any collected balance. If any account is overdrawn, the overdrawn amount is a debt owed to Sun Trust and we require payment of any such debt by the aforementioned date. You will be responsible for all items, along with any associated fees, that are presented against the accounts after closure.

Specifically, we require that you close the following account:

XXXXXXXXXX Reniya A. Manukyan or Ibragim Todashev

If you have a Sun Trust Check Card, it will become inactive within 10 days of the date of this letter. Further, all related depositor account services you may have, including Online Banking, Bill Pay and Overdraft Protection will also be discontinued at the time your account is closed. In addition, to prepare your account for closing, you may be prohibited from making any deposits into your accounts other than cash after 10 days from the date of this letter. In preparation for your account closing, you should begin immediately to make other arrangements for any automated credits to, or debits from, your accounts.

We have appreciated the opportunity to have served you up to this point and regret that we will not be in a position to continue to provide you with these banking services. The decision has been reviewed by Sun Trust senior management, and it is final. If I can offer any assistance in closing your accounts, you are welcome to call me at 404-813-1844.

Sincerely,

June Mansonhing

Banking Officer

An Attempt to Block Evidence?

SunTrust's Mansonhig refused to answer questions when WhoWhatWhy called her for an explanation. She said she couldn't talk about client accounts. She hung up when she was asked to explain the company's general policy about terminating accounts and whether the bank had received a request from the FBI to close any account. She did not answer when we called back.

Likewise, the FBI did not return several calls requesting information about whether it had sought to have Manukyan's account closed.

The SunTrust action raises questions about whether the FBI, which has been harassing and even deporting potential witnesses who knew Todashev, might be trying to block evidence favorable to Todashev and perhaps to Tamerlan and Dzhokhar Tsarnaev, the brothers -one dead and the other alive -who are accused in the April 19 Boston Marathon Bombing. (For more, see [Feds Accused of Harassing Boston Bomber Friends, and Friends of Friends.](#))

Suspicious Pattern Emerges

The account cancellation appears to be part of a larger pattern of canceling bank accounts of Islamic immigrants and even American citizens with Arab or Islamic-sounding names.

"This is happening all around the country," said Gadeir Abbas, a staff attorney with the national office of the Council on American-Islamic Relations (CAIR) in Washington, D.C. "We don't know what is behind it, but there have been occasions where we've seen law enforcement to be part of the context — maybe someone is visited by the FBI and then there is a bank account cancellation. But it's really a black box to us because bank customers don't get to see why an account is being closed."

Abbas said the FBI "doesn't have the authority" to order a bank to close an account of someone who has not committed a crime. But the Bureau can apply subtle pressure.

If the Bureau called a bank and asked questions about a customer with an Arab or Islamic-sounding name, Abbas said, "That might be all a bank supervisor would need to decide to close that person's account."

Homeland Security Grant "Tainted" by Muslim Recipient?

A particularly egregious example concerns Sofian Zakkout, a Palestinian-American who lives in Miami.

Zakkout, who emigrated to the U.S. from Gaza in 1977 and who was naturalized decades ago, would seem to be a model citizen. Director of the American Muslim Association of North America, he also runs a local emergency relief organization which helped out in the aftermath of Hurricane Katrina in 2005.



Sofian Zakkout

Zakkout and his relief organization recently received a \$75,000 grant from the U.S. Department of Homeland Security to install security cameras in mosques, churches and other locations in the Miami area. Given its name — American Muslims for Emergency Relief (AMER) — it was almost certainly thoroughly vetted by Homeland Security before any grant was approved.

Needing a place to deposit the federal grant money, Zakkout said he went to a local branch of Chase Bank. He showed his U.S. identification, completed an application and was given two accounts — one personal and one for his organization, AMER.

He received a box of checks and his first statement. But a letter soon arrived, returning his deposited money. A note accompanying the bank check read, “We have to terminate your accounts.”

He said angrily, “They kicked me out for no reason!”

Islamic Advocacy Group Mulls Lawsuit

Seeking redress, Zakkout went to the local office of CAIR, which is “exploring filing a lawsuit,” according to CAIR-Florida attorney Nezar Hamze.

“This is an American citizen who was asked intensively by the bank about his nationality, about what he planned to do with the money and where it came from,” Hamze said.

Hamze is also familiar with the case of Reniya Manukyan, widow of the slain Ibragim Todashev. Hamze said that if the intent of closing her bank account was to deny her online access to her late husband’s alibi, it won’t work: She has paper copies of all the relevant records, as well.

How Widespread?



No one knows how many denial-of-banking incidents there are nationwide, but a CAIR office in Michigan reports that dozens of members of the state's Islamic community have had their accounts shut down without explanation.

In a [related incident](#), a Muslim bank employee in Ohio has sued PNC bank in federal court in Cleveland, charging his employer with ethnic/religious bias after he was fired for complaining to superiors about what he said was overt anti-Muslim discrimination at four bank branches in northeastern Ohio and in neighboring Pennsylvania.

Seeking answers, CAIR's Abbas said that his organization has contacted the U.S. Office of the Comptroller of the Currency (OCC), which oversees federal banks and issues relating to bias against customers. Banks are not allowed to discriminate on the basis of race, ethnicity, religion or sex in lending or providing banking services; and the Comptroller's Office is tasked with supervising those rules. As stated on the OCC [website](#):

"Ensuring fair access and equal treatment to national bank customers is a fundamental part of the OCC's mission. OCC bank examiners evaluate compliance with consumer laws and regulations, and the agency takes enforcement actions when necessary."

When contacted by WhoWhatWhy, an official at the Comptroller's office said, "We are aware of the situation and are looking into it."

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