



SOUTHERN BANK SCAM

FEATURE FILM TREATMENT

He asked for a way home. The paperwork gave him a new address - and a new fate.

A dramatized legal thriller inspired by disputed events, recordings, and documentary evidence described by the claimant.

WORKING TREATMENT | AUGUST 2026

Prepared for development purposes

PROJECT OVERVIEW

FORMAT	Feature film; approximately 105-115 minutes.
GENRE	True-story legal thriller / psychological drama / institutional suspense.
SETTING	Mississippi, with flashbacks to California, Colorado, and the open road.
POINT OF VIEW	Primarily subjective, following the stranded traveler while periodically shifting to the impersonal perspective of forms, databases, recordings, and official files.
STATUS	Inspired by allegations and evidence described by the claimant. The screenplay should use fictionalized names, a fictional bank, composite supporting characters, and a clear dramatization disclaimer unless underlying rights and facts are independently verified.

LOGLINE

After his RV breaks down thousands of miles from home, a medically vulnerable traveler enters a small Southern bank seeking an emergency loan. Instead, he is allegedly maneuvered into opening an account, renting a storage unit, and accepting an address he repeatedly rejected - a paper decision that later changes how authorities interpret his presence in the state.

CORE PREMISE

The film dramatizes the collision between spoken intent and institutional paperwork. One man says he is stranded and trying to go home. A teller allegedly treats him as someone establishing local residency. The audience hears his words, watches the paperwork take shape, and then sees the official record outrank the human being who protested it.

CENTRAL QUESTION

When a vulnerable customer follows the directions of a licensed banking professional, does compliance prove consent - or can the act of producing a document become evidence of an intention he never possessed?

“The account is only a doorway. The address is the trap.”

PRINCIPAL CHARACTERS

PRINCE - THE TRAVELER

A middle-aged Californian with strong ties to Colorado, Prince is intelligent, talkative, physically exhausted, and accustomed to advocating for himself. He has driven roughly 5,000 miles, recently received emergency medical treatment, and is managing chronic fatigue, gastrointestinal illness, anxiety, depression, medication, and a painful pancreatic condition. He is not seeking a new life in Mississippi. He is seeking enough money to get back to the life he already has.

THE TELLER

A polished, quick-thinking bank employee who appears welcoming, confident, and resourceful. In Prince's account, her friendliness gradually becomes control. She allegedly reframes his temporary emergency as a local-residency problem, introduces subjects he never raised, and presents a series of steps as necessary. The treatment does not portray her as a cartoon villain; the suspense comes from the ambiguity between assistance, sales pressure, policy improvisation, and intentional manipulation.

THE BANK

More than a location, the bank functions as an institutional character. Its language is calm, procedural, and impersonal. Screens, forms, signature fields, address boxes, and account categories convert a chaotic human story into clean data. The bank never raises its voice. Its power comes from what its records later appear to prove.

THE CHURCH VOLUNTEER

A compassionate but limited witness to Prince's desperation two days before the bank encounter. The recorded appeal for help establishes that his stated goal was to return home, not to settle in Mississippi.

THE TITLE-LOAN EMPLOYEE

Another pre-bank witness whose conversation reinforces the same timeline. The character provides contrast: even in a high-pressure financial setting, Prince describes himself as stranded and trying to leave.

THE INVESTIGATOR / ATTORNEY

A composite character introduced later. Initially skeptical, this person becomes the audience's forensic guide through recordings, account records, address fields, loan documents, travel evidence, and law-enforcement communications. Their role is not to declare Prince right, but to ask whether the official story matches the recorded one.

LAW ENFORCEMENT

Presented as an institutional force rather than a single antagonist. Officers encounter a bank record showing a Mississippi address and interpret it as objective fact. Their reliance on the record raises the stakes of the teller encounter without requiring the film to claim a conspiracy among unrelated actors.

FILM TREATMENT

ACT I - THE LAST PLACE TO ASK

OPENING IMAGE

Predawn highway. A recreational vehicle moves through darkness, headlights carving a narrow path through the American South. Inside, PRINCE fights fatigue and pain. Prescription bottles rattle in a cup holder. A California driver's license sits beside a Colorado medical folder. A navigation voice announces another hundred miles. Prince quietly repeats the same promise: get home.

The RV begins to shudder. Warning lights ignite. The engine loses power. Prince guides the vehicle onto a Mississippi shoulder as trucks roar past. The sun rises on an immobile machine and a man who has already traveled approximately 5,000 miles.

A MONTAGE tracks the next two days. Prince calls family, friends, attorneys, physicians, and his existing bank. He explains that he is stranded, sick, and trying to return home. Each call ends with sympathy, delay, or refusal. He visits a local title-loan business and later a church. Portions of these conversations are recorded. His language remains consistent: he has just arrived; he needs emergency help; he is trying to get back to Colorado.

THE STORAGE UNIT

With the RV disabled and filled with personal property, Prince rents a storage unit for practical reasons. The corridor of metal doors is harsh and temporary. He sees the storage facility as a place to protect the RV and belongings while he finds a way out. The film visually emphasizes that nothing about the location resembles a home: no bed, no mailbox, no kitchen, no settled life.

THE BANK

Prince enters a local bank as a last resort. The lobby is clean, quiet, and climate-controlled - a dramatic contrast to the roadside, the storage lot, and his physical condition. He approaches a teller and immediately explains that he is stranded and seeking an emergency loan to return home.

According to Prince, bank personnel tell him he must open an account before he can apply for the loan. He hesitates. He already has banking relationships in California and Colorado. He asks whether the bank operates in either state and suggests that the teller verify his identity through his existing institutions. He shows his California driver's license and asks that the Beverly Hills address on the license be used.

The teller reassures him. The account, she suggests, is simply part of the process. Prince agrees because the loan appears to be his remaining path home. The first act of alleged inducement is complete: he begins opening an account he did not originally want.

But the teller stops at the address field.

ACT I - THE ADDRESS PROBLEM

“JUST GETTING HERE”

Prince repeatedly says he has “just gotten here.” To him, the phrase means arrival as a traveler. In the teller’s questions, it begins to sound like the beginning of relocation. She asks about local utilities, insurance, mail, and other subjects associated with establishing residence. Her tone remains pleasant. The conversation drifts into Christmas cards, candy, and “Southern hospitality.” The surface is warm; the subtext becomes increasingly disorienting.

Prince keeps returning to the same facts: California identification, Colorado connections, existing banks, doctors, family, and the need to get home. He asks again for the Beverly Hills address. The teller does not resolve the request.

THE PROPOSAL

Prince mentions the storage unit only to explain where the disabled RV and his belongings are being kept. According to him, the teller becomes the first person to propose using the storage facility’s address in connection with the account. Prince resists. A storage unit is not his residence.

The teller allegedly tells him to obtain the storage rental agreement and represents that the document is necessary to continue opening the account. Prince stares through the glass partition. He is ill, exhausted, nearly out of options, and frightened that refusing another step will end the loan application before it begins.

She describes herself as “thinking outside the box.” What sounds like resourcefulness also feels like a warning: the official process will continue only if Prince follows her improvised path.

THE WALK BACK

Prince leaves the bank and returns to the storage facility. The journey is filmed as an act of compelled compliance rather than agreement. He obtains the rental contract, not because he wants the location recorded as his home, but because the teller has allegedly made the paper a condition of proceeding.

He holds the contract in front of the row of metal doors. For a moment, the page blocks his view. This becomes the film’s defining visual metaphor: a temporary document eclipsing the person’s actual life.

RETURN TO THE BANK

Prince gives the teller the storage agreement. He again asks that the Beverly Hills address be used. According to Prince, she responds, “Oh, I will,” and then, “I definitely will.” He takes the assurance literally. The tension eases. He believes the storage document has served only as supporting paperwork, while the California address will remain the account address.

The account is opened. The loan application is submitted. Prince is denied.

The bank has not provided the money he needs. But it has created a new record about who he is and where he belongs.

ACT II - THE PAPER VERSION OF A MAN

THE DISCOVERY

Days later, Prince examines the account materials. The California address appears in connection with delivery of the debit card. The Mississippi storage address appears as the primary address associated with the account. Two addresses have been assigned two different functions.

Prince is stunned. He replays the teller's assurances in his mind: "Oh, I will." "I definitely will." The words no longer sound reassuring. They sound carefully incomplete.

He calls the bank and tries to explain. The responses are procedural: the system shows what the system shows; documents were provided; forms were completed. His production of the storage agreement is treated as evidence of authorization. Prince insists that compliance with an employee's instruction is not the same thing as informed consent.

THE AUDIO

Prince remembers the recordings. He begins organizing them: the title-loan conversation, the church appeal, the bank encounter. On one track he repeatedly describes himself as stranded and trying to return home. On another, the teller allegedly redirects the process toward Mississippi residency and the storage address.

The film shifts into investigative rhythm. Audio waveforms fill a computer screen. Key phrases are isolated and replayed. Travel receipts, medical records, the California license, account-opening documents, the customer profile, signature card, debit-card mailing record, storage agreement, and loan denial are arranged across a table.

Each item is ordinary. Together, they tell two incompatible stories.

Story One: Prince arrived in Mississippi, obtained local storage, opened a local bank account, and used a Mississippi address.

Story Two: Prince was temporarily stranded, rented storage to protect a disabled RV, repeatedly asked to use an out-of-state address, and followed a teller's instructions only because he believed they were required to apply for emergency credit.

THE FIRST SKEPTIC

A composite investigator or attorney reviews the materials. At first, the case appears weak. Prince signed documents. He produced the storage contract. The bank record is clear. The investigator asks the hard question: why should anyone believe his memory over contemporaneous paperwork?

Prince presses PLAY.

The recorded conversation complicates everything. His repeated references to California and Colorado are audible. So is his request to use the Beverly Hills address. So are the teller's assurances. The investigator's posture changes. The question is no longer whether the documents exist. It is whether the documents accurately express Prince's instructions and intent.

ACT II - WHEN THE RECORD TRAVELS

THE ADDRESS LEAVES THE BANK

The Mississippi address does not remain inside the bank's database. It enters the wider official world. At a later point, law-enforcement authorities review information concerning Prince's presence in Mississippi. A bank record showing a Mississippi primary address appears objective, neutral, and reliable.

The film does not portray the officers as knowing participants in the bank encounter. Instead, it reveals how one disputed data entry can travel from institution to institution, accumulating authority each time it is repeated. A teller's decision becomes a bank record. A bank record becomes evidence of residence. Evidence of residence becomes a fact about identity, intention, and legal status.

Prince sees the consequences as existential. Because of medical, legal, and administrative obligations tied to where he lives and receives care, an inaccurate primary address is not a clerical inconvenience. To him, it threatens access to doctors, benefits, family, and freedom of movement.

THE TWO-STEP THEORY

Prince and the investigator reconstruct the alleged sequence. First, he was told that opening a bank account was required before he could apply for a loan. Second, he was told that producing the storage agreement was required before the account-opening process could continue. The first representation brought him into the contract. The second supplied the document later used to justify the disputed address.

The investigator refuses to call it a crime without proof. Instead, the pair frames it as a factual theory of two interrelated acts of alleged fraudulent inducement. Was either representation false? Did the teller know it was false or speak recklessly? Did she intend Prince to rely? Was his reliance reasonable given his medical condition, exhaustion, financial distress, and lack of alternatives? What damages flowed from the resulting records?

These are not abstract legal questions. The film dramatizes each element through action: Prince's hesitation, the teller's authority, his physical decline, the return trip for the contract, the repeated address requests, the loan denial, the split-address record, and the later official reliance.

PRESSURE

As Prince pushes for records and explanations, he encounters delays, incomplete responses, and institutional defensiveness. The bank's language becomes increasingly formal. Nobody admits wrongdoing. Nobody explains why the California address was acceptable for the debit card but not as the primary account address. Nobody answers the central question: who originated the storage-address arrangement?

Prince's intensity begins to work against him. His exhaustion, fear, and anger make him appear unstable to people who did not hear the original conversation. The film forces the audience to confront an uncomfortable dynamic: a vulnerable person may become less credible precisely because the alleged conduct has made him desperate.

ACT III - THE RECORDING VERSUS THE RECORD

PREPARATION

Prince and the investigator build a chronological presentation: pre-bank recordings establish his goal of returning home; travel and medical records support his route and vulnerability; the bank audio captures his address requests; and the account records reveal the split use of the California and Mississippi addresses. The storage agreement proves that storage was rented, not necessarily what Prince intended it to authorize.

No witness suddenly confesses. The power comes from alignment: time stamps, repeated phrases, address fields, and the gap between spoken requests and final data.

THE HEARING

In a hearing or deposition, the bank's representative emphasizes the documents: Prince supplied the storage contract, the account reflects a Mississippi address, and the forms appear regular.

Prince does not deny producing the document. He disputes what the act meant. Obtaining a paper at a teller's direction, he argues, does not conclusively prove knowing authorization; intent must be judged from the whole transaction.

The recording is played.

The room hears Prince request Beverly Hills, reference California and Colorado, say he has "just gotten here," and receive the teller's alleged assurances.

Some listeners hear fraud; others hear misguided improvisation or misunderstanding. But the paperwork can no longer be treated as a complete account of consent.

THE CHOICE

Prince is offered quiet relief if he abandons the broader accusation. He must choose between personal resolution and public exposure.

He refuses, believing the recording proves that the official record omitted essential facts.

FINAL MOVEMENT

Prince publishes a carefully worded account distinguishing proven evidence, disputed allegations, and questions for a factfinder. His claim is narrow: any false representation of necessity used to induce the contracts must be examined.

The bank building appears again at dusk. Customers enter and leave. Inside, screens continue to ask for addresses. The system looks unchanged.

FINAL IMAGE

Prince stands beside the disabled RV as it is finally prepared to move. In one hand is his California driver's license. In the other is the storage contract. He places the contract in an evidence box, keeps the license in his wallet, and looks toward the highway.

Over black, the audio returns: "Oh, I will. I definitely will."

Then silence.

THEMATIC AND CINEMATIC APPROACH

THEMES

- Spoken intent versus institutional data: the film asks why a database entry often carries more authority than the person whose life it describes.
- Compliance versus consent: following a professional's instructions may be evidence of cooperation without necessarily proving informed authorization.
- Vulnerability and credibility: illness, fear, fatigue, and financial desperation can increase a person's susceptibility while simultaneously making others doubt him.
- The migration of error: one disputed address can move through banking, administrative, and law-enforcement systems until repetition transforms it into apparent truth.
- Hospitality as power: warmth, politeness, and cultural reassurance can coexist with coercion, pressure, or misunderstanding.
- The cost of being difficult to summarize: institutions prefer clean categories; Prince's life is geographically, medically, and legally complicated.

VISUAL LANGUAGE

The film contrasts fluid human experience with rigid institutional geometry. Highway scenes are wide, unstable, and exposed. The storage facility is repetitive and metallic. The bank is symmetrical, quiet, and polished. Forms and computer screens are framed in close-up: ADDRESS, PRIMARY, MAILING, RESIDENTIAL, SIGNATURE. As the disputed record gains power, these labels become visual motifs.

Audio is treated as evidence and memory. At first, conversations play naturally. Later, they return as isolated phrases, waveforms, transcripts, and courtroom playback. The same words acquire new meanings depending on who is listening and what the paperwork already appears to establish.

The teller is rarely photographed as an obvious threat. Glass partitions, reflections, monitor edges, and counter frames subtly separate her from Prince. The tension comes from control of the process, not physical menace.

tone

Grounded, adult, and suspenseful. The film should avoid sensational claims that cannot be verified. Its power comes from procedural detail, psychological pressure, and the frightening plausibility of a minor transaction producing major consequences. Humor appears only in Prince's survival instincts and the surreal normality of small talk occurring during a life-altering encounter.

AUDIENCE EXPERIENCE

The audience should leave debating intention rather than merely identifying a villain. The film presents Prince's allegations with emotional force while allowing the teller, the bank, and later institutions to be understood through competing explanations. The central injustice is not that ambiguity exists. It is that the official record initially erases the ambiguity altogether.

DEVELOPMENT NOTES

SOURCE MATERIAL

The treatment is based on the claimant's account of the bank encounter, related travel and medical circumstances, alleged audio recordings, bank documents, storage records, loan records, and later law-enforcement reliance on the disputed address. Before screenplay production or public marketing as a true story, counsel and producers should independently review the complete recordings, transcripts, original metadata, account-opening documents, bank policies, correspondence, and relevant court or agency records.

FICTIONALIZATION

Use a fictional bank name and fictional branch location. The teller should be a composite character unless rights and facts support a direct portrayal. Supporting characters may also be consolidated. Dialogue quoted from recordings should be verified against the complete audio before being presented as verbatim.

LEGAL AND ETHICAL FRAMING

The film should consistently distinguish allegations from adjudicated facts. It should not state that requiring a deposit account in connection with a loan is automatically a federal crime. The dramatic claim is narrower: Prince alleges that the teller falsely represented that account opening was a mandatory prerequisite to applying for emergency credit and then allegedly required a storage agreement to continue the process.

TITLE OPTIONS

- SOUTHERN BANK SCAM
- PRIMARY ADDRESS
- JUST GETTING HERE
- THE ADDRESS ON FILE
- OUTSIDE THE BOX

TAGLINE OPTIONS

- He asked for a way home. They gave him a new address.
- A document can say where you live. It cannot say what you intended.
- The loan was denied. The record remained.
- One address. Two stories. A life caught between them.

ENDING POSITION

The preferred ending is morally decisive but legally restrained: Prince succeeds in forcing attention to the complete record, but the film does not invent a final judicial victory unsupported by the source information. The emotional resolution is his recovery of authorship over his own story. The institutional outcome remains open enough to support a final title card based on verified developments.

DOCUMENT NOTICE

This is a creative development document, not a judicial finding or legal opinion. It dramatizes the claimant's allegations and identified evidence. All depictions should remain subject to verification, rights clearance, defamation review, privacy review, and standard errors-and-omissions procedures.