

WAYNE

'Banking while Black': Woman wins casino jackpot, but Livonia bank won't cash check



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At 71, Lizzie Pugh thought the days of Jim Crow and getting bullied for being the only Black kid in school in 1960s Alabama were far behind her — until she wound up in a Livonia bank with a fat check in her hand.

The Detroit public schools retiree had won a five-figure slot machine jackpot during a church outing at a casino, and went to the bank to deposit it.

But three white bank employees told her the check was fraudulent, Pugh said, and refused to give it back to her.

"I couldn't really believe they did that to me," Pugh said in a recent interview. "I was devastated. I kept asking, 'How do you know the check is not real?' ... And they just insisted that it was fraudulent ... I was just terrified."

Pugh still gets emotional when she talks about that April day, only now she is armed with a federal lawsuit that she hopes will shed light on what she alleges was blatant racism by employees at Fifth Third Bank in Livonia.

According to her lawsuit filed Aug. 29 in U.S. District Court, Pugh's check was good: She got it back after much persistence that day, drove to a nearby Chase bank and deposited it there. It cleared the following day.

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"To think that maybe they would have police coming and running at me — it was humiliating and stressful," Pugh said. "For someone to just accuse you of stealing? I'm 71 years old. Why would I steal a check and try to cash it? I just didn't think anybody would do that."

In a statement issued Tuesday to the Free Press, Fifth Third Bank said the following about Pugh's lawsuit:

"At Fifth Third we are committed to fair and responsible banking, and prohibit discrimination of any kind. From our review of the claims, we believe the facts to be different than what is alleged. Our employees are trained to help every customer with their banking needs, and our employees follow procedures to facilitate the opening of any new account."

Troy attorney John Mihelick, who is listed as the lawyer representing Fifth Third Bank in court records, declined comment, citing pending litigation.

Employee No. 1: This check is 'fraudulent'

According to the lawsuit, this is what landed Pugh — an Alabama native and church deacon who worked for the Detroit public schools for 36 years — in federal court.

On April 9, Pugh traveled with her church group to Soaring Eagle Casino and Resort in Mount Pleasant on an organized outing. While there, Pugh hit the jackpot on a slot machine, and elected to pay the taxes on her winnings at the casino, which issued her the rest of her prize money in a check, and a small amount of cash.

The lawsuit does not specify the exact amount of the check.

Two days after the casino outing, Pugh drove to the Fifth Third branch in Livonia to open a savings account and deposit her winnings. After waiting several minutes, a

bank employee called Pugh into her office, where Pugh explained her intentions to open an account, and then handed the employee her casino winnings check.

The employee asked Pugh where she worked, and requested her driver's license.

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Pugh obliged, explained that she was retired, and that the check was for money she had won at Soaring Eagle Casino. The check contained Soaring Eagle's logo and address, Pugh's name and the same home address listed on her driver's license.

On the memo line it read: "SLOT JACKPOT"

"She left the room. She came back and she told me that the check was fraudulent, and she could not give it back to me," recalled Pugh, who protested. "I'm like, 'Why? It's not fraudulent.' "

The employee called in a second bank employee.

'I told them I wasn't leaving'

Employee No. 2 proved equally problematic. She also "insisted" that the check was fraudulent, and wouldn't return it.

By then, Pugh's nerves were rattling and her anger was building. She called her son, who urged her to call the casino for help. She told him, "I'm not leaving without the check."

And then she told the bank employees the same thing.

"I told them I wasn't leaving. You need to call the police. Or better yet, I'll call myself," recalled Pugh.

But the two bank employees — both of them white — refused to call 911 and summoned a third bank employee.

Employee No. 3: You can't have your check back

The two bank employees took Pugh's check to the office of a third bank worker. After several minutes, Pugh went into that employee's office and asked for her check back.

Again, she was told the same story: The check was no good, and Fifth Third Bank would not allow her to open an account and deposit the check.

Pugh persisted. She would not leave without the check. And eventually, the bank gave it back to her. She took the check to another bank, where it cleared the next day.

"I was really, really nervous," Pugh recalled of those first few moments back in her car in the bank parking lot. "I had to sit there for a minute. I took a picture of the bank. I had no idea what the address was or anything like that. And then I left."

'Let's fight this'

It was Pugh's niece, 50-year-old Yolanda McGee, of West Bloomfield, who convinced her to file a lawsuit. Initially, Pugh was adamantly opposed to taking legal action, convinced nothing would change.

But her niece insisted. Her aunt had been hurt, humiliated, disrespected, said McGee, who remembers her aunt crying on the phone with her after the bank incident, asking how a blessing like a jackpot winning could turn into something so hurtful.

"I told her, 'This clearly was a violation of your civil rights. There are laws in place now, where you can fight. Let's fight this,' " McGee recalled telling her aunt. "Fifth Third Bank needs to know that they humiliated you. What they did was wrong. And they need to answer for this."

But her aunt was scared, McGee said. The incident had rattled her. She got nervous going into businesses after the encounter at the bank, fearful that something bad might happen. Then there were bad memories to contend with. Pugh had experienced racism in the past, and nothing was ever done. People got away with horrible things before. What had changed now?

But McGee wouldn't let it go.

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"I encouraged her. I said, no, no, no, no, no. We are not in 1950s Alabama. We're not in the Jim Crow era. We are gonna fight. No one's gonna shame you," said McGee, who helped her aunt find a lawyer with experience in just these kinds of cases: Deborah Gordon.

In 2020, Gordon handled a case similar to Pugh's. One of her clients — a Black man — had won an employment discrimination lawsuit, but [the bank wouldn't cash his settlement check](#). So Gordon sued the bank, which issued an apology and settled the case confidentially.

That incident involved TCF Bank in Livonia.

Gordon described these incidents as "Banking while Black."

"What happened to Lizzie was really a heartbreaking situation," Gordon said.

"Given what she has lived through — and to have a happy moment, something she enjoyed, be ruined by being humiliated?"

It's something Gordon has seen one too many times.

"This is just extremely disheartening," Gordon said. "It's really unfortunate these stereotypes continue to exist right here in our metro area."

Old wounds open up

Pugh was born and raised in Alabama against the backdrop of the Jim Crow era, where racism was tolerated, even celebrated in some parts, with children like Pugh being forced to live in fear and humiliation.

Pugh moved to Detroit in 1971 at the age of 20. She spent 36 years working for the Detroit public schools, holding numerous jobs over the years, including library clerk, shipping and receiving, supervisor and storekeeper. She retired in 2009 and has two grown sons.

Though it has been decades since she left Alabama, she still can't talk about her childhood without choking up.

"Don't cry," her niece told her one recent summer day, as Pugh recalled her initial encounters with racism.

"I was 12," she recalled. "I went to buy some candy."

And then the tears came. Pugh was scolded that day by the store clerk's husband for not addressing his wife as he deemed fit.

"He jumped all over me. He said, 'You use 'Yes, ma'am, No, ma'am,'" she recalled.

Then there was the fear of going to school. Pugh said she and her siblings went to one of the first desegregated schools in Alabama. She remembers stones being thrown at her and her siblings, and being taunted her first day in class. She was the only Black student, and her chair was pushed against a wall far from the others, and the students started beating on her table.

"I was never taught racism," Pugh said. "I didn't use it or think much of it."

But then came the visit to the bank, and the old painful memories came rushing back.

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