

ELLE COSIMANO

VERONICA

RUIZ

BREAKS

THE

BANK

a short story



VERONICA RUIZ
BREAKS THE BANK

A SHORT STORY

ELLE COSIMANO



[Begin Reading](#)

[Table of Contents](#)

[About the Author](#)

[Copyright Page](#)

**Thank you for buying this
St. Martin's Publishing Group ebook.**

To receive special offers, bonus content,
and info on new releases and other great reads,
sign up for our newsletters.

[Sign Up](#)

Or visit us online at

us.macmillan.com/newslettersignup

For email updates on the author, click [here](#).

The author and publisher have provided this e-book to you for your personal use only. You may not make this e-book publicly available in any way. **Copyright infringement is against the law. If you believe the copy of this e-book you are reading infringes on the author's copyright, please notify the publisher at: us.macmillanusa.com/piracy.**

To my readers, because you asked.

Chapter 1

Any idiot can spot a window of opportunity, but it takes a unique brand of idiot to fall through one. And Veronica Ramirez was feeling pretty damn exceptional as she gave this particular window one final shove. The wooden frame flew open, the force of it nearly sending her tumbling back over the side of the trash can she'd been balancing on. The lid rattled under her as she worked her backpack free of her shoulders and tossed it inside. She winced as she heard it land on the floor with a *crunch*. Everything valuable she had left in the world had been stuffed inside that backpack, but the only thing inside it she still cared about had already been broken beyond repair, and there was no use thinking about that now.

Story of my life, she thought as she dangled there. *Nowhere to go but down*. It was like fate had bent her over its knee for yet another slap, just to rub in the absurdity of her circumstances.

She wriggled forward, shrieking as gravity took hold and the rest of her tumbled through the opening, landing beside her backpack on the cold concrete floor with a bone-jarring thud.

Vero held her breath, listening to a dog barking in the distance and the faint hum of cars on the road outside, relieved when she didn't hear sirens ... or worse. Apparently, this wasn't the kind of neighborhood that was quick to call the cops.

She stiffened at a soft click, like a door being eased shut somewhere inside the building. She could have sworn she heard a pair of soft-soled shoes moving through the garage. A chill rolled up her spine as a smell caught the back of her throat, the sour tang of sweat. Shadows began to form into recognizable shapes: a dismantled engine, a car on a lift, the dark silhouette of a male figure coming closer ...

Vero reached behind her, then up, groping the surface of her cousin's workbench. Her fingers closed around a screwdriver. She gasped as the lights snapped on, all of them at once.

She shielded her eyes, blinking against the glare, screwdriver poised to strike. Her cousin Ramón was standing over her, a baseball bat clutched in his hands. "Jesus, Veronica!" He lowered the bat and put a hand to his chest. "You scared me half to death!"

"Me? *You're* the one with the baseball bat!" She fell back on her hands, dropping the screwdriver, her heart still jackhammering.

"You couldn't have knocked on the door?"

"I didn't think you'd be here," she admitted, accepting the hand he offered and letting him pull her upright. She dusted off her behind, wincing at an ache in her thigh. "It's the middle of the night," she pointed out. "You should be home sleeping."

"Tell that to the IRS. My quarterly taxes are late and I'm meeting with my accountant tomorrow." Ramón tossed the bat onto the workbench behind her. She shuddered at the clatter that echoed off the walls. He scrubbed a hand over his face. His jawline was patchy where he hadn't bothered to shave, except for the stubborn spots on either side of his chin, the ones he'd always hated because they refused to fill in. There was a heaviness in Ramón's brow, a weight to the new worry lines she saw there. Ramón wasn't yet twenty-five, only three and a half years older than Vero—a fact he lorded over her at

every opportunity—but she hated how much older he seemed now. Only a few months had passed since she'd last seen her cousin, but he looked like he'd lived an entire lifetime since she'd returned to college eight weeks ago, at the end of her summer break.

“Why aren't you at school?” he asked, rubbing his eyes, as if he already knew the answer would cost him some sleep.

She slung her backpack onto her shoulders and squared them. This was it, the moment of truth.

She could do this, she reminded herself. She'd practiced it in her car before coming here. After she'd snuck out of her bedroom window in her sorority house, she had turned off the music in her beat-up Civic and dragged down her rearview mirror, catching her reflection in it, holding it. The eyes in the mirror had been the same shape and shade as her cousin's, warm and smart and sincere. Ramón would understand, she told herself as she'd rehearsed the words, over and over. *I'm not going back to school. I know it's my senior year and I've got only one and a half semesters left until graduation. I know I'm walking away from my full ride, my honors diploma, and my accounting degree. I know I'm abandoning everything I've worked for, but I'm a grown-ass adult and this is my choice.*

Vero had practiced those words more times than she could count, the entire forty-five-minute drive from the University of Maryland campus to the bustling Virginia suburb of Herndon where her cousin now lived. She knew she couldn't hide from her problems in her cousin's garage forever. Or maybe she could, if she just happened not to mention to him that a warrant had probably been issued for her arrest.

“I am here...” She steeled herself, taking a deep breath as she looked at her cousin and said, “Because it's midsemester break.”

Ramón frowned at her. Of the two of them, he was definitely the brighter. Sharp enough to take on his own

towing and salvage business before he'd turned twenty-five. Growing up, Vero had believed her older cousin could solve anything. Even now, she knew without a doubt Ramón could repair any problem that got hauled into this garage, but she was certain he couldn't fix this one. She hadn't come here to drag him into her drama. All she wanted was a place to lie low for a while.

“What's his name?” Ramón asked.

“Who?”

“The guy you're hiding from.” His gaze dropped to her midsection. “Whose ass do I need to kick?”

She took a greasy rag from his workbench and threw it at him. “I'm not pregnant, you idiot!”

“You're not on break either, so what are you really doing here, Veronica? And don't tell me you missed me, because if you'd wanted to see *me* you would have come to my apartment at a reasonable hour instead of hiding in my shop. What kind of trouble are you in?”

“I'm not in trouble. I just needed some space.”

“From who?”

“My sorority sisters were driving me nuts.” The words seemed to come easier the closer she veered to the truth. “I needed to get away for a few days to think, and I didn't want to bother you.”

“Your mom's house is fifteen minutes from school. Why didn't you just go there?”

Vero glared up at him, hands on her hips, her ruffled ponytail swinging over her shoulder as she cocked her head. “Because my mom would be all nosy and up in my business, and if I felt like blabbing to everyone about my personal problems, I'd sign up to be on a damn episode of *Dr. Phil*. So can I sleep on your stupid couch in your office, or do I have to go break into that crappy motel down the street?”

Ramón held up his hands, resigning himself to her stubborn streak, or maybe just the hour. “Fine, you can stay, but you’re not sleeping in my office. Wait here. I have to make a phone call before I lock up.” He shook his head, scrolling through the contacts on his phone as he walked away and left her standing in his garage.

She ran her hand along the underside of a car suspended on a lift. A rolling cart of tools had already been staged beside it, their thoughtful placement revealing both the nature of the problem and the necessary steps to repair it. Squeaky brakes? Replace your rotors or pads. Bumpy suspension? Check your shocks and your springs. Wobbly steering? Balance your tires.

Assess the situation, identify the problem, then figure out how to fix it. Easy.

But what did you do when your sorority sisters were convinced you’d stolen thousands of dollars from an envelope you were supposed to be safeguarding? When, even after you’d sworn you hadn’t, they’d turned their backs on you and reported you to both their parents and the cops? As chapter treasurer, Vero had been an easy target to frame, but it hurt that a house full of business majors who were supposed to be her friends had been so quick to believe she could actually be guilty of the crime.

Vero chewed on her lip, praying Ramón wasn’t calling her mom.

She tried to eavesdrop as she waited for her cousin, but he’d closed his office door and kept his voice too low for her to hear. All she managed to catch were a few words of an apology—that it was only for a few days because his cousin needed a place to stay. There had been a few murmured instructions involving a spare key before he disconnected.

She bristled a little at his burdened tone, her irritation at her cousin warring with her guilt. She hadn’t known her cousin was seeing someone. She hadn’t intended to show up

and upend his living arrangements. And now whoever was sleeping in his apartment was being displaced in the middle of the night because Vero had somehow screwed up her life, and it hadn't even been her fault.

It wasn't the fact that Ramón was sleeping with someone that took Vero by surprise. Her cousin was objectively attractive. After all, they'd both favored their moms, so much so that as kids, Vero and Ramón were often confused for siblings as well, with matching heads of thick, wavy hair and lean, athletic builds. Growing up, Ramón and his best friend, Javier, had never been without an entourage of admirers. It wasn't unusual for Ramón to date, but none of his flings that Vero knew of had lasted very long. He'd been too focused on finishing trade school and the dream of starting his own business to risk getting sidetracked by the demands of a serious relationship.

Now that she really thought about it, Vero couldn't remember the last time Ramón had been involved with someone. At least, no one serious enough to stay overnight in his apartment while he'd been stuck at work. That level of trust implied more than a casual fling, and it needled Vero that Ramón hadn't shared this piece of his life with her. But also that she was withholding so much more from him.

Until now, there had never been a secret Vero hadn't confided in her cousin. Probably because until now, she had never had a reason to feel ashamed.

"Ready to go?" He wedged a file folder under his arm as he locked the door to his office behind him.

Vero set down the socket wrench she'd been absently fiddling with. "You didn't have to kick your girlfriend out of your apartment. I could have slept here."

"No, you couldn't." He shoved her gently through the door to the lot where his tow truck was parked, bolting both locks with a pointed look at her. Going to school with Ramón and

Javi had been like growing up with two overprotective big brothers. Which was both endearing and annoying; she was perfectly capable of taking care of herself.

“I could have killed you with a screwdriver back there,” she reminded him. Ramón rolled his eyes, not even bothering with a comeback. The Ramón she’d known before he’d opened his own shop would have gloated, asking if she would have demonstrated these kick-ass moves before or after he’d beaten her within an inch of her life with the baseball bat before realizing who she was. This Ramón only sighed, checking to make sure the file of tax forms and receipts under his arm was secure as he walked her to her car. “Look,” Vero said, “if you’re worried about me telling your mom that you’re living with someone and your apartment has become a hotbed of sin, you can relax. I have no plans to tell Aunt Gloria about any of this ... You don’t either, right?” Vero hesitated beside her car as he held the door open for her. She really, really didn’t want to have to explain to her mother (who would inevitably hear the news from her aunt) that she had dropped out of school. Or worse, why.

“We’ll discuss it tomorrow. *All* of it,” he added. He reminded her to stay close behind him before shutting her inside her Honda then waiting to make sure she locked her doors before getting into his truck. His headlights flared on, blazing a clear path ahead of them, and she followed him home like a damn lost puppy. Tomorrow, he’d expect her to tell him the truth. He’d listen to the rattle in her voice and try to diagnose the problem.

But this wasn’t a problem her cousin could fix. This wasn’t a problem *anyone* could solve. Not even Vero. All she could do was throw in the towel and start her life over. And tomorrow, that’s exactly what she would do.

Chapter 2

Vero roused first to the sound, then to the smell of coffee brewing. Her right hand smacked into one arm of her cousin's sofa as she stretched. Her left foot kicked the other arm, and her back and shoulder ached as she opened her eyes. A quick glance at the clock on the microwave in the kitchen told her she'd slept only six hours, yet somehow she felt more rested than she could remember feeling in a long time. Her bed in her sorority house had been comfy enough, but sleep hadn't come easily these last few weeks since the treasury money had gone missing from the zippered bank deposit bag she'd kept in her bedroom. She'd spent most of her days since looking over her shoulder while trying to ignore the nasty notes slipped under her bedroom door.

She peeked out from under the thick knitted blanket she'd found lying on the back of the couch last night, a pattern she'd recognized immediately as her Aunt Gloria's handiwork. The apartment wasn't so bad for a bachelor pad, she thought to herself. Sunlight poured through the uneven slats of a set of plastic blinds, revealing the dull gray carpeting and imperfections in the aged linoleum in the kitchen across the hall. It was tidy, if she wasn't being too critical. The walls needed a few passes with a Magic Eraser and the baseboards could use some dusting, but the kitchen looked swept and there were a few vacuum tracks still visible in the carpet. Ramón wasn't a total heathen—Aunt Gloria never would have allowed it. Still, there were no throw pillows, area rugs, or cute

lamps to liven up the place. Not a single potted plant or even a poster to speak of. The walls were as bland and bare as she imagined they'd probably been the day he'd moved in three years ago. A distinct aura of *bruh* hovered over everything, and she guessed whatever woman had been sleeping over lately hadn't been a fixture here for very long.

The coffee pot gurgled and sputtered in the next room.

Vero threw off her blanket in search of caffeine, padding to the kitchen wearing the same sleep-rumpled T-shirt and yoga pants she'd shown up in last night.

A sticky note had been stuck to the counter: *Gone to work. I'll bring something home for dinner. See you at 6. Be ready to talk.*

That was not a conversation she was looking forward to.

She opened the fridge, then the pantry, frowning at the breakfast options. Judging by the contents of her cousin's cabinets, he'd been spending far more time at work than at home.

She poured a mug of coffee for herself and carried it to the small dinette by the window. The file Ramón had brought home from the garage lay in the middle of the table, probably forgotten in his rush to get to work. She opened it, not bothering to feel guilty for nosing around in his business. After all, he would be all up in hers later on.

She shuffled through a stack of his receipts, skimming his Schedule Cs and profit and loss forms as she sipped. Her nails mindlessly tapped the tabletop, running over the keys of an imaginary calculator as she did a little math in her head. No wonder Ramón had been stressed. Her cousin was good at a lot of things, but accounting clearly wasn't one of them.

She searched his kitchen drawers for a pen and opened the calculator on her phone, sorting through his expenses and deposits one by one, losing herself in the tidy, neatly compartmentalized boxes—in the assurance of knowing

exactly what numbers to put where. By the time she finally looked up at the clock, three hours had passed, her cousin's tax forms were done, and a dribble of tepid coffee was all that remained in the pot.

Vero's stomach grumbled. She opened her backpack, looking for her wallet, careful of the broken glass that had collected at the bottom after she'd tossed her bag through Ramón's window last night. She counted her cash—\$325 wasn't much, but it was enough for breakfast and a fresh start.

She showered and changed, smoothing the wrinkles from a pair of slacks and a blouse she'd fished from a bag in the back seat of her car. Then she brushed her hair back into a sleek dark ponytail, meticulously applied a conservative shade of lipstick, and dusted on some neutral eyeshadow. She frowned down at the chipped purple polish on her toenails, which were long overdue for a pedicure. No matter. She would have plenty of time (and money) for that after she found a job.

She slipped her feet into a pair of sensible closed-toe flats and grabbed her keys. Veronica Ramirez may have cashed out her bank account and run from the law, but Vero Ruiz was about to make a deposit on a brand-new life.

★ ★ ★

Vero waited for the manager inside the small local bank with the NOW HIRING sign in the front window. This was it, the window of opportunity she'd been looking for—a career in her chosen field. A foot in the door. She may not have a degree, but she was built for this. She could start small as a teller, work her way up the ladder. Become a wealth advisor or a portfolio manager. She could already see the title on her nameplate: VERO RUIZ—INVESTMENT BANKER.

With a belly full of bagels and a shiny new phony driver's license in her wallet, she filled out the forms on her clipboard. Fortunately for Vero, Dimitri Papadopoulos, her former high school classmate, was still selling fake IDs out of his mother's

basement, and for an extra fifty bucks, he had agreed to meet her on the Virginia side of the Potomac River bridge to deliver his overpriced masterpiece. It probably wasn't official enough to get Vero out of a speeding ticket, but hopefully it was convincing enough to open a checking account and get her a job.

She was keeping her identity change simple, dropping her paternal last name and replacing it with her mother's. Since both of her surnames were printed on her actual birth certificate and social security card, the condensed version on her shiny new license shouldn't raise many eyebrows. Her friends from Maryland knew her as Veronica Ramirez, so she would simply disappear in Virginia as Vero Ruiz, a diminutive name only her family had ever used. Hopefully, no one would come looking for her here.

She had proof of residence—the electric bill she'd taken from her cousin's apartment that morning, then doctored at the office supply store and photocopied to reflect her new name. It wasn't a lie ... she really did plan to live there for a while, just until she could find her own place. Meanwhile, if anyone *did* come looking for her, living under Ramón's address would make her harder to find. So would the set of Virginia license tags she'd swiped from a totaled car in her cousin's salvage yard—a white Honda Civic, similar to her own, that she hoped no one would ever come looking for.

She scrolled through her phone as she waited for the manager, only half listening to the middle-aged couple talking with an account rep in the open cubicle beside her.

“I think Darren's right,” the woman said. “I'm self-employed, Greg. At some point, we have to start planning for our retirement.”

“The Deluxe Savings plan is an excellent choice,” the account rep agreed.

Terrible choice, Vero thought to herself as she scrolled.

“That savings account you’re recommending pays, what ... less than a percent?”

You tell him, Greg. That savings plan is bullshit.

“Maybe we should be investing that money instead, Linda. Marty and Rebecca made a killing in tech stocks.”

“That was ten years ago, Greg. I’m fifty-two. We don’t have time for high-risk investments.”

That’s very sensible, Linda. A balanced portfolio is definitely the way to go.

The customer service rep cleared his throat. “Based on what I’m hearing, the Deluxe Savings plan is the best solution for—”

Is he serious? Who gave this guy a job? Did he even pass basic finance? He’s nothing more than a glorified bank teller.

“Excuse me. I don’t mean to butt in,” Vero said, poking her head inside the cubicle. The couple glanced up with bemused expressions. The customer service rep, who might have been cute if he’d never opened his mouth, seemed to have lost his thoughts somewhere in the vicinity of Vero’s chest. If he searched any harder for them, maybe he’d find his missing brain cells, too. “That Deluxe Savings plan you’re pitching wouldn’t save them enough to live on ramen noodles in a trailer park in Manassas. They’ll be working until they’re a hundred and twelve. And I’m guessing Greg and Linda here would much prefer caviar and champagne in the BVIs before they turn sixty. Am I right?”

Greg nodded vigorously. “That’s exactly what I was thinking.”

“Have you considered opening a SEP IRA?” Vero suggested to Linda. “It would shield more of your income from the IRS while building your assets for retirement.”

The couple blinked at her, then up at the wide-eyed bank representative. Darren blanched as he straightened his tie.

Someone called Vero's name from the next cubicle. "Good luck," she told the couple, side-eying their representative as she left. She might be a college dropout, but she was sure she could give better banking advice than this guy.

Vero entered the small corner office with glass walls overlooking the bank floor. The nameplate on the desk said JAY SINGH. A young man in a suit greeted her, holding back his tie as he reached over his desk to shake her hand. "Have a seat, Miss...?"

"Ruiz," Vero supplied as she passed him her clipboard and documents.

"And what brings you in today?"

An arrest warrant in Maryland was probably not the answer this man was looking for. "I'm applying for a job."

"Great, I was beginning to worry we wouldn't find someone." Mr. Singh's eyes made a quick pass over her as he skimmed her application.

"I've taken a lot of higher-level money and banking classes, I'm excellent with numbers and investment strategies, and I'm really great with people—"

"Are you good with a mop?"

"Excuse me?" She shook her head, assuming she must have misheard.

"I'm looking for a janitor." At her stupefied look, he clarified. "You know, dusting, restocking restrooms, vacuuming after hours, that sort of thing..."

"But I'm..." But she was *what*? She *had* been on track to graduate cum laude from the University of Maryland School of Business. She *had* been poised to wear honors tassels at graduation in May. She *had* been ready to conquer the world. But who was she now? She bit her tongue. "I'll think about it," she said as she got up to leave his office.

A security guard in a uniform stepped in her path. She froze, staring at the badge pinned to the front of his shirt. *Oh god.* Was this it? How had the cops tracked her here so fast? Was it facial recognition? An E-ZPass camera? Had someone spotted her on the closed-circuit TVs when she'd snuck into Costco that morning for free breakfast samples? (Those tiny bagel dogs were totally worth it.)

Vero forced herself to smile at the security guard, nearly crumbling with relief when he stepped aside to let her pass. She stood outside the manager's door, contemplating her options. No one knew who she was ... yet. And she had accomplished part of what she'd come for; she had a bank account, now all she needed was a job. It didn't have to be this one. She could go someplace else. A restaurant. A movie theater. A retail store. She didn't want to work in a bank if the only way she'd see the inside of it was with a rag and a bottle of Windex. Just because she'd had to start her life over didn't mean she had to forget who she was. She was a numbers goddess, a financial wizard, a future star accountant. She was ...

Vero listened, leaning closer to the door as she caught bits and pieces of Mr. Singh's conversation with the bank's security guard.

"Whoever is taking the money is being careful not to take too much. A few thousand per week at the most. At first, I was convinced we had miscounted somewhere, but now I'm certain. There's definitely a pattern. Were you able to find anything in the security recordings?"

"Nothing," the security officer said. "It's not being taken from the vault."

"Then someone must be skimming from their drawer. Go back through last week's recordings. Pay closer attention to the cameras stationed behind the tellers. Look for anything suspicious. Let me know what you find. Until we know our

thief's identity, let's keep this between us. I don't want word of this getting out."

Vero pressed back against the wall as the security guard came out of Mr. Singh's office, a wake of Old Spice trailing behind him.

Vero looked across the room through the glass barrier at the row of bank tellers—at the fresh-faced, spray-tanned frat boy with the pristine gelled hair and plastic smile, the anxious thirty-something woman who was incessantly wringing her hands, the bespectacled balding man with a ketchup stain he kept trying to hide under his tie ... One of them was a thief, a criminal who didn't deserve to work here. And once Mr. Singh figured out which of them it was, he'd probably fire them.

Vero stared down at her empty application as the promise of a new window began to open. The security guard said he didn't have any leads, but it might be easier to go looking for dirt with a broom instead of a camera.

Vero uncapped her pen and began frantically filling out her application. She was going to find the bank's missing money and prove she was as qualified as any of them. She couldn't return to Maryland to unravel the mystery of who had stolen a mountain of cash from her sorority's treasury and pinned the theft on her, but *this* was a problem she could solve. She would unmask the bank's thief and march the evidence right into Mr. Singh's office. And when she did, she'd be first in line for the criminal's job.

Chapter 3

Vero arrived at two P.M. on the dot on her first day of work at the bank. Her mother had always told her to “dress for success,” and Vero had changed her outfit no fewer than three times, trying to figure out which job she should dress for: the custodian, the teller, or the detective. In the end, she opted for something in between: a crisp collared shirt and chinos, practical soft-soled shoes, understated eyeliner, a swipe of sheer gloss, and a stylish French twist. She waited for the manager in the lounge area outside of his office while he chatted in low tones with the security guard. Mr. Singh seemed harried and impatient before the day had even started, and as she overheard bits and pieces of his conversation, she began to understand why.

“I’m working on it, sir, but maybe we should consider bringing in the local police.” Vero stiffened, every instinct telling her to run for her car. The last thing she needed was to get tangled up in a police investigation. Especially one involving stolen cash. “My friend Roddy is a cop with the FCPD,” Mr. Odenberry continued. “We meet up at a bar on Thursday nights. One of his buddies from work is a hotshot detective in organized crime. If I asked him, maybe Nick would help us out.”

“No,” Mr. Singh said firmly. “I don’t want any police involved. We’ll handle this ourselves, quietly,” he added. “I’ll authorize as many overtime hours as you need. Watch every

minute of those security recordings if you have to, just find that thief.”

“Yes, sir,” Mr. Odenberry said. “Also, your new hire is waiting for you in the reception area. Want me to send her in?”

“No.” Papers rustled on Mr. Singh’s desk. “Show her the supply closet and introduce her to the rest of the staff. She’ll work from two to eight P.M., Monday through Friday. Here is her schedule and her list of daily responsibilities. She can start as soon as she’s signed these forms. And make sure she knows to wait until the bank closes to vacuum and mop. The last thing I need is for someone to slip and fall. I don’t want any incident reports. She can remove the trash, tidy the break room, restock the restrooms, and clean the windows until six o’clock. The rest can be done after hours.”

Vero pretended to be reading something on her phone as the security guard came out of the manager’s office with her forms in hand. He was a large, kind-faced man, broad in the shoulders and almost as round. His dark blue security uniform bore a private security logo on its breast pocket, and the key ring at his waist jingled as he approached. She relaxed a little when he smiled. “You must be”—he stared at the paperwork—“Veronica—?”

“Just Vero,” she clarified, fighting the urge to look over her shoulder and make sure no one was listening. “Vero Ruiz.”

“I’m Terence Odenberry, head of bank security,” he said, shaking her hand. “Come with me. I’ll show you around.”

Vero paid close attention, noting all the small details of the place as Terence led her down the hall to an employee break room with a small table, a fridge, and a microwave. He pointed out his tiny office across the hall, a narrow room with several large computer screens, all showing various sections of the bank from different camera angles. A disposable plastic container of salad greens and a packet of fat free dressing sat waiting on his desk. A yellow sticky note with his name on it,

along with a smiley face and a heart, had been stuck to the lid. “My wife,” he said bashfully when he saw Vero peeking at it. He patted the strained buttons over his belly. “The doctor told her my cholesterol is high, so she put me on a diet. Come on,” he said, “I’ll show you where to put your things.”

They passed an unmarked door with electronic security features, probably the vault. “What’s in here?” Vero asked, feigning ignorance as she tested the knob.

“That’s where we keep the money,” Terence said.

“How do I get in to mop it? Is there a key? A passcode?”

“You don’t need to worry about cleaning in there. The only people who have a key to that room are me and Mr. Singh. The vault is strictly off-limits.”

Interesting, Vero thought as she followed him down the hall. If the tellers had no access to the vault, then someone was probably skimming from their own till. But how was the thief getting away with it? Wouldn’t the cash in their drawer at the end of their shift have to match the total from all their transaction receipts?

Terence paused beside a maintenance closet and handed her a key. Inside, she found a mop bucket, various cleaning supplies, and cases of toilet paper and paper towels. Vero stowed her purse and jacket inside but kept her phone in her pants pocket, in case she needed to document any photographic evidence or perform a quick Google search on any of the employees.

She sighed as she took in the tools of her temporary new trade. She didn’t mind cleaning, and she liked a tidy, fresh-smelling space as much as the next person, but she didn’t relish the idea of doing this job any longer than necessary. She planned to find her culprit as quickly as possible, present her evidence, and start training for her future career.

She grabbed a handful of trash bags and locked the closet behind her, following Terence back to the reception area.

Terence knocked on the side of a familiar small cubicle. A man sat behind the desk, a copy of *The Wall Street Journal's* finance section spread wide, concealing his face. "Darren, this is our new custodial specialist, Ms. Ruiz. Vero, this is Darren Gladwell. He's our business account representative and a senior teller. He helps cover the counter when Philip and Helen get in the weeds."

Darren set down his newspaper. Vero recognized him immediately. It was that same cocky ignoramus she'd met the last time she was here, the one she'd schooled in front of his own damn customers. His cell phone lay flat on his desk in front of him, and Vero would have bet her first paycheck he hadn't read a word of that newspaper he'd been hiding behind. More likely, he'd been surfing Tinder.

His gaze slithered down her body as he rose to shake her hand. "Pleasure to meet you."

"Pretty sure we've already met," she answered drily, waiting for his eyes to find her face. Apparently, the struggle was real.

When he finally dragged his attention north, his sleazy smile faltered. "You? You work here?"

"According to Mr. Singh," Vero said, looking around his workspace. His office was as impeccably dressed as he was. A mug of bank-branded pens and a stack of notepads rested beside his keyboard. Brochure stands were filled with colorful, glossy flyers promoting the same vanilla business account options he'd been regurgitating ad nauseam to Greg and Linda the other day. A stack of personal finance books rested on the shelf behind him. Not one of their fancy spines had been cracked, and she'd bet every dollar in this bank that he hadn't read any of those either. She glanced at his computer screen. It was open to the bank's home page, but every tab visible in the header contained an icon for a social media site.

Darren was a lying phony. He couldn't manage anyone else's money responsibly, much less his own, she guessed, and he had just jumped to the top of her list of suspects.

"I think we got off on the wrong foot the other day," she said, holding his hand a moment longer than office decorum deemed appropriate. "Maybe we can start over? I'd love to hear more about the kind of work you do here." If anyone could help her understand how those cash drawers were checked and balanced, it was probably the senior-most teller. She batted her eyelashes and his frown softened.

"Absolutely," he said. "Drop by anytime."

"I'll be back in a few minutes to empty your trash."

"You'll find everything you need under my desk," he said with a salacious wink. Vero wasn't sure if she wanted to punch him or puke.

"Counting on it." She hoped his trash can was full of all kinds of incriminating surprises.

Terence gave Darren a reproofing look as the guard led Vero out.

"Be careful of that one," Terence said in a low voice once they were out of earshot.

"Why? What's his story?"

Terence chuckled as he unhooked his key ring and searched for one in particular. "His daddy sits on the board of the bank. The old man got him the job, and the kid's still living at home in his momma's basement. She probably still washes his underwear. Believe me, you could do a whole lot better."

Vero liked Terence already. And he seemed to have warmed up to her pretty quickly. That could be good for her investigation.

"Come on," he said, unlocking a door, "let's introduce you to the other tellers."

He directed her behind the customer service counter. They passed an empty teller window with a darkened computer screen. Darren's name was printed on the nameplate, and Vero assumed this must be his station when he was helping to cover the counter during their busier shifts. She glanced in the trash bin as they passed, but it was empty.

"Vero Ruiz, this is Helen Cho," Terence said, introducing the teller at the next station. "Helen's worked with us for about six months now, but she knows the place pretty well. She can help you find anything you need." Helen's smile was fragile. Her hand shook with fine tremors as she took Vero's fingers in a tentative greeting. They were slightly oily and smelled like lavender. A collection of lotions and tincture bottles were organized neatly on her desk. Helen wrung her fingers, checking the clock on the wall between quick glances at the empty lobby.

"Where's Philip?" Terence asked her, gesturing to the window beside hers.

"The bathroom," she said irritably. "As soon as he's back, I'm locking up for my break."

Terence leaned close to Vero's ear and explained, "Philip's got IBS. He spends his afternoon breaks ... well ... in the restroom."

Vero peeped at Philip's station. A banana lay on his desk beside a box of Metamucil and a stack of travel magazines. His trash can contained several empty water bottles, some used tea bags, and little else.

"It's about time," Helen said, as a bespectacled man in a sweater-vest and loafers entered through the employees-only door. "What took so long? Never mind," she added quickly, "forget I asked."

The man, presumably Philip, walked past them to his station, never once looking up from the folded section of newspaper in his hand. "Sorry," he mumbled down at his

crossword puzzle, “I was stuck on number seventeen. Seven letters down, a platinum queen. Five letters across, rule of risk.”

“Beyoncé,” Vero answered. “And Bayes,” she added, “as in Bayes’ rule of conditional probability.”

Philip glanced up from his puzzle, blinking at her over the wire rims of his glasses. Vero extended her hand.

“This is Philip Biggs,” Terence said as they exchanged polite greetings. “He just won a longevity award. How long have you been a teller here, Philip?”

“Twelve years,” Philip answered.

“Twelve years without a single day off,” Terence told Vero in an awed tone, pointing out an acrylic statue on Philip’s desk.

Interesting, Vero thought. The senior-most employee isn’t the senior teller. Darren’s daddy must have a lot of sway. Wonder what else he lets his son get away with.

“Denying our mental well-being isn’t something we should be celebrating. It’s not healthy,” Helen said grudgingly.

“Is that why you’re so pleasant?” Philip clapped back. “Perhaps I should take a lesson from you and use all my leave in the first three-quarters of the year.” Vero choked down a laugh as he tucked his crossword under his keyboard and unlocked his cash drawer. She had to give him credit. Philip might have been passive-aggressive, but at least he had a backbone.

Helen looked agitated as she locked her own cash drawer and slung her purse over her shoulder. “I’m going on break,” she announced. “It was nice to meet you, Vero,” she added as she rushed out the back door of the bank like her ass was on fire.

“Helen takes her afternoon breaks outside in her car,” Terence explained. “She’s a little easier to deal with after she

meditates.”

Philip scoffed, only half listening as he resumed his work.

Why was Helen so anxious? And why had she been in such a hurry to go? Terence said she had started here only six months ago, which begged the question, when had the thieving begun? Darren was still suspect number one in Vero’s mind, but Helen had just become suspect number two.

“Well, that’s everybody,” Terence said. “Where would you like to start today, Vero?”

Vero snapped open a plastic bag. “I think I’ll start by taking out the trash.”

Chapter 4

Less than an hour into Vero's date with Darren, it had become clear that her plan was going to flop. There were two critical problems with it. One, her mark was unfathomably boring. She had spent her last three shifts hanging around his cubicle, asking him questions about his day-to-day responsibilities at the bank in the hopes of coaxing a clue out of him, but all he'd wanted to do was talk about himself. She was certain she'd fall asleep before she managed to get anything useful out of him. And two, she might have laid it on a little thick when she'd suggested they go out to dinner. He was obviously convinced this was a real date and was now completely disinterested in discussing anything related to his job.

Darren was all clumsy hands and overly optimistic tongue. It was a little like playing Whac-A-Mole with a clingy octopus with boundary issues. His wallet was in the pocket of his khaki slacks, but if she reached for it now, it would only egg him on, and the last thing Darren needed was any more encouragement. It was obvious he wasn't keeping any big secrets in his pants.

His cell phone, however, was inside the breast pocket of his jacket.

Getting it away from him would be easy. Checking it in his car while he was trying to feel her up would be a bit more challenging.

“Let’s go inside,” she suggested, throwing open the passenger side door and fumbling in her pocket for the spare set of keys she’d slipped from Ramón’s apartment that morning.

Darren chased after her to the side door of the garage. “Are you sure we should be here?”

“It’s my cousin’s shop. He won’t mind.” She tried the first three keys on the ring without any luck. It wasn’t easy with Darren breathing down the back of her neck. The fourth key glided smoothly into the lock. Darren was all over her the second they were inside. She walked him backward through the garage as he pawed at her.

“My cousin has a sofa in his office,” she said, angling her face away from his when he tried to kiss her.

“How about we do it on the workbench? That sounds really hot.”

“How about I hit you with a tire iron and clamp your balls in my cousin’s vice?”

“What was that?”

“I said, wow, that sounds really nice.” She slid her hands down his chest, then inside his jacket. His breathing grew ragged, his mouth more urgent in its clumsy explorations as her fingers groped near his pockets.

Eureka.

Vero slid his cell phone free, stuffing it in the back pocket of her jeans as his face burrowed down the front of her shirt. She hauled him out of her cleavage by his chin. “I’m going to the bathroom to freshen up for a minute. Don’t go anywhere. And don’t touch anything,” she warned him as she backed through the door to the hallway.

Vero had never been so relieved as when she closed it between them. She leaned back against it, taking a second to catch her breath. A light was on inside her cousin’s office

across the hall, where he had left a small desk lamp on. She peeked her head inside. A Ramón's Towing and Salvage sweatshirt was abandoned on the sofa, and a worn-out copy of a sci-fi novel had been left open, facedown, on the table beside it.

“Come on, Vero! Where'd you go?” Darren called impatiently from the garage.

“I'll be there in a minute,” she called back.

She jogged down the hall to the bathroom and locked herself inside. Darren's phone came alive with a single swipe, and she tapped the four-digit code she'd seen him use when he'd checked his messages at the restaurant.

She worked fast, skimming past his various dating and social media icons and pausing over one for a banking app ... to a different bank. *That's odd. Why not open an account at the institution where he works? Why bank somewhere else?* Unless he'd been making deposits he didn't want his employer to know about.

She thumbed the app open and waited for a text message to appear with the temporary security code that would allow her to access his account. Once she was inside, she did a quick audit of his transactions. The only deposits were his paychecks every other Friday. They were higher than he deserved, but his balance wasn't nearly as impressive as he'd made it out to be while he'd been spouting off at the mouth about his assets over dinner. It was possible, she supposed, that he'd been keeping the stolen cash under his mattress. Though given what she'd learned about him tonight, she was beginning to doubt he was the thief at all. If he was stealing money from the bank, what was he doing with it? He'd ordered the cheapest item on the menu at the restaurant, he drove an economical car, and he was still living with his mom.

A crashing sound came from the garage. Then a slam.

Damnit. She'd told Darren not to touch anything, hadn't she? She logged out of his banking app and stuffed the phone back into her pocket as she hurried back to the garage. She flung open the door. The light over the workbench was swinging a little, casting an eerie shadow over the lone figure inside.

Not Darren.

Vero's breath hitched. The man stood with his back to her, his arms braced on the workbench. She knew him. Would know that shape anywhere. The thoughtful, tense hunch of his shoulders. The way his thin white T-shirt conformed to them, hugging the muscles underneath.

She hadn't seen Javier Romero in three years. Not since he'd left her and she'd left for college.

She took a step closer, to be sure it was actually him. Not some figment of her imagination. Her mind playing tricks. He tossed a wrench, letting it clatter into a bucket of tools as he reached for a rag. He paused, as if he sensed her watching.

Tattoos ghosted through the thin fabric of his shirt. There were more of them now, ones she'd never seen before. They wound down from his sleeves in dizzying patterns. Hints of dark tendrils peeked out of his collar, tangling with the shining locks of his raven-black hair. She could still feel it, if she let herself, the feathery strands falling like a veil around her face, threading between her fingers when she used to run her hands through it as they—

She clenched them into fists. "What are you doing here?"

"I was getting ready for bed until you and your boyfriend showed up." The subtle, sharp edge to his voice did strange things to her insides.

"He's not my boyfriend," she said curtly. "We just met."

Javi let out a joyless laugh. He turned, leaning casually back against the workbench as he cleaned his knuckles on a

filthy shop rag. “You bring all your casual hookups to your cousin’s garage for late-night make-out sessions?”

“That stopped being any of your business a long time ago. And what do you mean, *going to bed*?”

“Exactly what it sounds like.”

“You’re sleeping on Ramón’s couch?”

“Would you prefer I sleep somewhere else?” His dark eyes bored into her. She was certain he could see the answer in the hot flush creeping up her cheeks. He dropped his gaze, sparing her the embarrassment. “Didn’t exactly have much of a choice since someone else is sleeping on mine.”

“*You’re* the person who’s been sleeping over at Ramón’s apartment?” She shouldn’t have been surprised. Ramón’s mother had practically adopted Javi when they were kids. His own mother wasn’t much of a presence, and he’d probably spent more nights sleeping on Ramón’s floor than in his own bed. Ramón and Aunt Gloria were the closest thing Javi had had to a real family growing up, and yet, Vero had never paused to consider that this piece of Javi’s life had never changed. It irked her for reasons she didn’t want to admit. “So you just followed him to Virginia?”

“He asked me to come. He needed someone who can do body work, and he offered me a job,” he said defensively. “I’m not freeloading off your cousin, if that’s what you’re suggesting. I pay rent.”

He paid rent to sleep on her cousin’s couch. And he’d given up his bed for her because Ramón had asked him to. She bit her lip, but it was too late to take it back. “Where’s Darren?”

“The asshole with the boner? He had to go.” Javi looked down at his hands, working the rag over his knuckles. They left dark red smears on the fabric.

“Javi! What did you do to him?”

“Nothing he won’t recover from.”

“You beat him up?”

“Your *friend* needed a little help finding the door.”

“Shit!” She rubbed her eyes. How was she going to explain the fact that she had Darren’s cell phone when she was forced to return it to him at work on Monday?

“Don’t look so upset about it,” Javi deadpanned. “It’s not like you were actually enjoying it or anything.”

“I was enjoying it just fine!”

He took a bold step closer, until they were close enough for her to see the *V* on his right pectoral through his shirt. Until the warm, familiar smell of his skin hit her square in the throat and his low voice rumbled in her own chest. “I know when you’re enjoying yourself, Veronica. The way you move. The way you breathe. If I really thought you were having fun with that prick, I would have walked out that door and closed it behind me.”

She swallowed, conflicting urges threatening to take over her body. He did know all those things. For an entire summer, he’d been her whole damn world—her first everything. Then right before she was supposed to leave for college, he’d ghosted her overnight. No explanations. No apologies. No goodbyes. “Maybe you should have left. That’s what you do best, isn’t it?”

It was Javi’s turn to flinch. Like he had the nerve to regret what he’d done to her. She turned on her heels for the office. “Where are you going?” he called after her.

“To find a ride home. Tell Ramón I borrowed a loaner.” She stormed into her cousin’s office and threw open his desk drawer where he kept spare keys. Javi was right behind her. He took the keys from her hand and tossed them back into the drawer.

“You can’t drive that one. It’s missing a timing belt.”

“Fine, I’ll take another one.”

“I’ll take you.” His hand closed around hers as she reached for another key—any key. Hell, she’d walk the twelve miles home if it meant she didn’t have to be this close to him. His hand lingered around hers before he finally let go. He reached for his hoodie. “Where’s your coat?”

“In Darren’s car.”

Javi dropped his sweatshirt into her arms. It was two sizes too big. Too soft. Too easy to put on. He pulled a set of keys off a hook on the wall and switched off the desk lamp, and for a moment, it was just the two of them, standing too close to each other in the dark, neither one taking the first step out the door. “My van’s out front,” he said, leading the way out.

Chapter 5

Javi and Vero drove to the bank in silence, the air between them brimming over with questions neither one of them seemed to have the stomach to ask.

Either one of them could have started the conversation with any of those questions, but it wouldn't have been a conversation. It would have been a trade. A negotiation. They would either both be liars by the end or they both would have said too much, and Vero had never been able to lie to him.

“My car's over there,” she said, pointing out her Honda in the otherwise empty parking lot behind the bank.

“You had that guy pick you up here?”

“He works here.”

“Why didn't he pick you up at Ramón's?”

“It's a long story.” One she didn't feel like explaining. And if she was being honest with herself, she was enjoying the fact that Javi was jealous. Though she didn't want to think about the conversation she would have to have with Darren at work tomorrow. His phone had been buzzing in her pocket the entire ride to the bank, and she was sure it was him, searching for his lost device.

“Thanks for the ride,” Vero said, as Javi parked behind her car.

Javi hopped down from the driver's seat as Vero got out and slammed her door. "What are you doing?" she asked over her shoulder as he followed her.

"Walking you to your car." Because of course he was. She rolled her eyes. It was the same thing Javi and Ramón had always done from the time she'd been old enough to drive, watching to make sure she'd made it safely to her vehicle, waiting until her engine started, then tailgating her out of the lot like two overprotective shadows.

"I'm not going to my car." She passed her Civic and walked straight to the night drop box at the back of the building. Reaching into the bin for a deposit envelope, she used the crappy complimentary pen to write Darren's name across the front. Then she sealed his phone inside the envelope and dropped it into the slot. At least he'd have it back in time for his shift in the morning.

"What were you doing with Boner's phone?" Javi asked as he followed her back to her car.

"His name is Darren, and that is also none of your business."

Javi paused as she unlocked her door. He stared through the window at something in her back seat. The car was filled to the brim with everything she owned, trash bags and duffels full of clothes and shoes, school supplies and posters. Her microwave and mini fridge had taken up most of her trunk. She'd packed in haste, sneaking it all out of the window of her sorority house bedroom and loading it quietly into her car under the cover of night. But that's not what he was staring at.

His gaze was glued to the broken picture frame on top. The glass was gone, shattered when she'd tossed her backpack through Ramón's window a few nights ago. Somehow, the photo inside was still intact, a perfect memory frozen in time. Vero at age eighteen, the summer before she'd left for college, flanked on both sides by the two people she had loved most in

this world. Ramón had been just shy of his twenty-second birthday. Javi was twenty-one. They leaned over her, arms thrown over the shoulders of her commencement gown, their smiles wide, her honors regalia on proud display. The photo had been taken after her high school graduation, in her mother's backyard. Her mom and Aunt Gloria had made a celebration lunch and baked her a cake, and right after the photo had been taken, Ramón had rubbed a huge piece of it in Vero's face. They were all still laughing when Javi had led her inside the house to the bathroom and wiped the frosting from her eyes. Then he'd leaned in, cautiously, kissing it tenderly away from the corners of her mouth. That had been their first kiss. She couldn't remember a time when she'd been so happy.

Javi started as a pair of headlights turned into the parking lot. A sedan with roof lights and a reflective security emblem rolled slowly toward them.

"Shit!" he muttered.

Vero ran at him, grabbing him around the waist and throwing him to the pavement as the headlights fanned across the hood of her car. Javi's breath rushed out of him as his back hit the ground, his skull thunking against the asphalt. He winced as he shook his head to clear it, frowning at Vero where she was sprawled over his chest.

"Ow! What the hell are you—?"

She slapped a hand over his mouth as the car's engine cut off.

Vero peeped under her Honda. The sedan's door swung open less than twenty feet away and Terence Odenberry climbed out of his car. "Come on," she whispered, rolling off Javi and urging him to follow her as she crawled on hands and knees to his van and shimmied underneath it. Javi slithered under it beside her. The engine was still warm, the quiet *tink, tink, tink* of it muting the sound of Terence's shoes on the

pavement as he paused and slowly circled her vehicle, his brow creasing.

Terence held a six-pack of Cherry Cokes in one hand. A box of Krispy Kremes balanced precariously on his other, and an overflowing convenience store bag dangled from his wrist. Sour cream and onion chips poked out of the top, and a large pouch of peanut M&M's was visible through the straining plastic. All of which explained the junk food wrappers she kept finding in the break room trash cans, and why Terence's wife's salads ended up in his waste basket at the end of every day.

Vero watched, wondering what other secrets Terence might be hiding. And why he was unlocking the back door of the bank so late at night.

Javi pushed up on his elbows, wincing when his head smacked the underside of the van. He rubbed his aching scalp, wrenching his neck to frown at her. "Do you mind telling me what we're doing under here?" he asked once Terence had disappeared inside. "Because if I didn't know better, I might assume you were hiding from a mall cop."

"You didn't look happy to see him either," Vero pointed out.

"Maybe because I just beat the crap out of some douchebag that works here. Don't you think you owe me an explanation?"

"I never asked you to defend my honor or beat up my date."

"Good, because I wasn't waiting for your permission, Veronica. I know what you were doing: you were hiding in the bathroom searching the guy's phone, which tells me you don't trust him. That's all I needed to know."

"If that's all you needed to know, then I guess we've got nothing left that needs saying."

Javi grabbed her wrist as she started to shimmy out from under the van. His hand was too warm, his eyes too penetrating. “Why are we here, Veronica? Why are you sleeping on your cousin’s couch? What aren’t you telling me?”

“You first.”

When Javi didn’t answer, she rolled out from under her side of the van and brushed herself off. “Thought so. We should get out of here before he comes back. Thanks for the ride,” she said, getting into her car. She didn’t check to see if his headlights had followed her out of the lot. She didn’t have to. She knew he was there, watching, making sure she was okay. And for the first time in a long time, she wondered if maybe he’d never stopped.

Chapter 6

Vero wasn't entirely sure what to expect the next afternoon when she arrived at the bank, but it certainly wasn't this. Darren was in his office, his face once again hidden behind the financial pages of *The Wall Street Journal*. The telltale phone charger cord dangling from the side of his desk was the only clue he wasn't actually reading the newspaper.

Darren looked up from his newspaper and Vero gasped at the sight. His face was a starburst of colors. His nose was clearly broken, and his lower lip was split. She hoped, for his sake, he still had all his teeth, but she couldn't be sure. He wasn't smiling.

"About last night..." she began, genuinely contrite.

Darren reached under his desk for his waste basket and dropped it at her feet. Her jacket was stuffed inside it. He lifted his newspaper back over his face without so much as a word.

So that's how it was going to be.

There didn't seem to be much of a point in saying anything else, so she took her rumpled jacket, left the trash bag on his desk, and walked out of his cubicle. As far as she was concerned, he could handle his own damn garbage.

Terence was waiting for her in the lobby, holding a coffee mug in each hand. He offered one to Vero, and she could have kissed him.

“What do you think the Fed’s going to do tomorrow?” he asked her.

She thought about that as she blew the steam from her mug. “Between inflation and the debt ceiling talks, I think we’ll probably see another rate hike.”

Terence sighed. “I was afraid you might say that. The missus and I have been hoping to upgrade to a new house. Guess that’ll have to wait.”

Vero was hardly listening, trying not to spill her coffee as she used her free hand to shake out her ruined jacket.

“I’m surprised he came in today,” Terence said, inclining his head toward Darren’s office. “Poor guy got mugged last night on his way home. Or at least, that’s what he says. I offered to go with him to the police station to file a report, but he said he wasn’t interested in finding the guys who did it.”

Guys? Plural? If Vero hadn’t been harboring some mild guilt over Darren’s injuries, she might have laughed out loud. “There were more than one of them, huh?”

Terence shrugged. “That’s what Darren said, but he might be trying to save some face. Whoever did it messed him up pretty good.” He raised an eyebrow at her. “Saw your car here in the parking lot last night. How was your date?”

Vero nearly dropped her coat. “My what?”

He smirked. “You don’t think I see everything that goes on in this place? Darren’s been ogling you since the day you first started here, hounding you at every opportunity, nagging you to go out with him. Then last night, you leave your car here after you get off work, and today, that boy comes in here with some bullshit sob story about a street gang mugging him in his driveway. Meanwhile, your jacket’s in his trash can, and he won’t even look at you.”

Vero bit her lip. She had underestimated Terence. He was more astute than she’d thought.

“Now don’t you go feeling guilty about it,” he said. “If you ask me, that boy probably had it coming. That’s why he doesn’t want to report it. I admire a woman who isn’t afraid to stand up for herself.” He leaned close to her ear and said through a chuckle, “Remind me never to piss you off.”

She slung her jacket over her arm as she watched him go.

With a sigh, she rapped on Philip’s window. He glanced up from his daily crossword puzzle, looking begrudged as he got up to unlock the door for her.

“How’s it hanging, Philip?”

He frowned at his puzzle. “Seven letters. Starts with the letter R,” he mumbled.

“What’s the clue?”

“Also J. D. Robb.”

“Easy. Nora Roberts.” He filled in the answer as she emptied his trash can. The usual suspects tumbled out—Imodium wrappers, disposable eyeglass cleaning pads, an empty box of Metamucil. He snatched up his crossword puzzle and his travel magazines, looking aggrieved as he held them out of the path of her furniture spray while she polished his desk. It was no wonder he was so bound up. The man was sorely overdue for a vacation, and the stack of *Condé Nast Traveler* he’d been collecting clearly wasn’t cutting it.

“You should consider diversifying your reading material, Philip. Maybe try a romance novel once in a while.” He was terrible at crossword puzzles, and he could probably finish *Gone with the Wind* in a single sitting for as much time as the poor guy spent on the can.

He hugged his precious magazines to his chest. “I’ll take it under advisement.”

She shook out a fresh bag as she moved to Helen’s station. Helen looked even more anxious than usual. Her hand shook around her cup of herbal tea, and her trash can was already full

of peppermint wrappers. She slid her purse off her desk and into her lap, covering it with her arms as Vero began to clean. “Did you hear what happened to Darren?” Helen asked, practically clutching her pearls. “It’s terrible. It could happen to any of us, you know. One minute, you have a pocket full of cash, and the next, some stranger jumps out of the shadows and takes it all, and you spend months looking over your shoulder, wondering how you’re going to pay your bills.”

“Pretty terrible,” Vero said absently as she dusted. She watched Helen out of the corner of her eye, wondering what the woman was hiding in her purse. Several bottles of essential oils clattered across the desk as Vero accidentally knocked them over with her rag. She muttered profuse apologies as she put the items back in their place.

“It’s fine,” Helen insisted. “It was my fault. I should get out of your way. I’ll just run to the bathroom while you finish up here.” Helen got up, locked her drawer, and tucked her purse possessively under her arm, making a beeline for the ladies’ room. Philip was too engrossed in his crossword puzzle to notice.

Vero glanced up at the camera behind her head. She couldn’t afford to get caught snooping around a bank teller’s workstation. Not while she herself was suspected of being a thief, no matter how stupid and unfounded that accusation was. It would be far too risky a move. But maybe she could do some snooping somewhere else.

Somewhere there weren’t any cameras.

Vero took her cleaning supplies and slipped quietly out of the teller area. She hustled to the bathroom and spotted Helen’s shoes under the partition of a closed stall. Vero ducked down, peeking under it. The strap of Helen’s purse dangled close to the partition between the stalls, which meant the purse itself was probably sitting on top of the toilet paper dispenser.

“Hey, Helen!” Vero said cheerfully as she walked into the adjacent stall and locked herself inside. “What a coincidence! I had to pee, too.”

“Um ... okay,” Helen responded.

“Oh shoot! Wouldn’t you know it. I forgot my purse.” She reached under the stall, grabbed the strap of Helen’s bag, and yanked it under the partition.

“Hey! What are you doing?” Helen cried.

“You don’t happen to have any feminine hygiene products in here, do you?” Vero asked over Helen’s shocked protests. “Aunt Flo’s paying a surprise visit, and I need to borrow. Don’t mind me, I’ll just grab what I need and give your purse right back.” She tore open the zipper and rummaged inside, frantically searching Helen’s wallet and all the hidden inside pouches for deposit slips or cash. Helen pulled up her pants and flew out of her stall. She pounded on the door. When Vero didn’t answer, Helen got down on her knees and reached inside, groping for her purse. Her hand closed around the strap. A tug-of-war ensued, both women grunting as they fought to hold on to it.

“Come on, Helen,” Vero said through her teeth as she pulled. “We’re the only two ladies in this place. If we don’t look out for each other, who will?” She held fast, the random contents of Helen’s purse scattering across the floor as the bag was pulled violently back and forth. Quarters and loose pens clattered to the tile; used tissues and a collection of Starbucks receipts drifted out. Vero shoved a hand into the open zipper pocket, holding the main compartment tightly with the other as Helen wrestled with the strap.

“You could have just ... asked!” Helen grunted. “I would have ... passed one ... under the stall to you!”

“You sounded busy! I didn’t want to interrupt!” Vero braced a foot on the door, holding her ground. She dragged a handful of tampons, some hand lotion, and a few loose bills

out of the bag with her free hand. Desperate, she twisted the compartment sideways and dumped the last of the contents onto the floor.

Not a single deposit slip. Nothing more than a Ziploc full of gummy bears and a crinkled twenty that looked like it had survived several rounds of laundry.

That was it. Not one damn clue.

Helen beat against the door with her fist, insisting Vero return her purse. Vero got down on her knees and stuffed everything back into it, except for one tampon. She tossed it over her shoulder into the toilet and zipped up Helen's purse. She held on to it as she stood and stomped down hard on the toilet's handle, the power flush drowning out Helen's furious demands.

When the bowl was empty, Vero released her hold. The purse went flying. Helen shrieked as she flew backward off her feet and landed on her butt on the floor. Vero unlatched the lock and flung the door open. Helen stared at her wide-eyed as Vero wiped sweat from her brow and said, "You're a lifesaver, Helen. I owe you one. Literally."

Helen glanced down, where her purse rested in her lap. She unzipped it and peered inside, looking both perplexed and relieved as she closed it again. "Don't mention it," she said in a shaky voice. She looked a little uneasy when Vero extended a hand to help her up and ushered her out the door.

When she was alone, Vero sagged against the wall, hoping Helen was too mortified to mention their horrible exchange. It hadn't been Vero's finest moment, but at least no one would see it. She could hardly risk being caught on camera in Costco, much less holding a woman's purse hostage in a public restroom.

She took her phone out of her pocket and pulled up a search bar, Googling her own name, searching for any updates in her case, anything to suggest that a warrant had been served.

She didn't imagine the cops would initiate a full-blown Rambo-style manhunt for a college dropout who'd supposedly made off with her sorority's treasury fund, but she didn't want to take any chances either. If her face was going to be plastered all over the news, she wanted only two things: for them to use a decent photo (preferably a cute selfie from her Instagram account and not the one on her driver's license) and to have a head start out of town before her family saw the headlines. This was the one safe, private place where she could check the news before she left the bank to return to Ramón's apartment.

She sagged with relief when she didn't find any new media hits.

Then, with a pained sigh, she deleted every one of her social media accounts. All the "friends" and the "likes" ... they were all bullshit anyway. And they would only make it easier for people to find her. The news stations would choose the picture that cast her in whatever light made the best story, and people would see what they wanted to see, no matter what photo they chose.

She put her phone away, dreading the thought of leaving the bathroom. She hoped Helen hadn't said anything to anyone. That Terence wasn't waiting for Vero in the hall. The last thing she needed was to get fired before she had a chance at a promotion. It would be just her luck if Terence started suspecting *her* all because of a wrestling match over a tampon.

This whole investigation of hers was taking too damn long. The thief should have slipped up by now. They should have made some critical misstep that Terence would have spotted on his security footage.

Unless ...

Vero stiffened as she thought back to the conversations she'd had with Terence since she'd been hired: his observations during his visit to the bank last night, his offhand

comment about wanting to upgrade his house, and the fact that he had a vault key ...

What if the thief wasn't working in front of the cameras? What if he'd been working behind them all along?

★ ★ ★

Ramón's truck was in his parking space when Vero returned from the movie theater on Saturday. It had been her first afternoon off since she'd started at the bank, and as much as she would rather have spent it shopping at the outlet mall in Leesburg, she was leery of spending too much time in crowded public spaces, especially ones so close to the Maryland state line. Instead, she'd opted for a double feature in a dark theater, where no one was likely to recognize her.

Between staying late at work and her "date" with Darren, she had managed to avoid her cousin all week. Ramón hadn't seemed to notice, probably because he'd been too preoccupied with his overdue taxes to even ask why she'd been coming home late. But tonight, it seemed her streak of luck had run out.

She opened the door to his apartment and peeked inside. Ramón was in the kitchen, unpacking bags of groceries. Which meant he probably planned to cook a tragically inedible meal for them, during which he would grill her about when she would return to school and how long she was planning to stay on his couch.

She backed silently out of the door.

"Good, you're home," he called out before she could shut it. *Busted*. "You're just in time. Grab some silverware and set the table."

Vero knew that tone. It was the fatherly one he'd used with her since he was twelve, whenever he felt like his whopping three and a half years of maturity over her warranted a lecture. Resigned to her fate, she slunk inside, stripped off her

sweatshirt, and dropped her purse on the couch. With a sigh, she helped him unpack the last of the groceries, a hodgepodge of ingredients he probably had no idea what to do with. Ramón's mother had taught him how to cook, but that didn't mean he'd liked it. When it had been Ramón and Javi's turn on Wednesday nights, it always became a contest to see who could mess it up worse, because in their adolescent boy-brains, they thought if they overcooked the meat and burned the vegetables enough, they might be excused from their weekly meal prep duties. But Aunt Gloria had proved to be more stubborn than the two of them combined. She'd made them sit at that kitchen table until they'd finished every bite. To this day, Ramón's greatest culinary success had been Kraft Mac & Cheese with hot dogs in it instead of on the side.

Vero did a quick analysis of the contents of the grocery bags. She reached for the cutting board, a knife, and a peeler, and put Ramón to work chopping.

"Thanks for your help with those tax forms," he said as he started on the carrots and onions. "You didn't have to do that."

"It's not like I had anything better to do." She wasn't about to tell him she'd taken a job.

"Yeah, we should talk about that."

"About what?" she asked as she drizzled oil into a frying pan.

"You said you needed a break for a few days. It's been more than a week. You're going to fall behind in your classes."

"I'll be fine."

"Whatever is going on with your sorority sisters can't be more important than your degree. If they're bothering you so much, why not just move back into the dorms?"

"It's not that simple. I just need a little more time." She dumped a slab of ground beef into the sizzling pan.

“How much time are we talking?”

“I don’t know, Ramón! I didn’t realize your crappy couch would be such a hot property. Maybe you should list it on Airbnb. You might make some money.”

That shut him up. “You talked to Javi?” he asked as she oversalted the meat.

“I ran into him last night.”

“He didn’t mention you two spoke.”

“And *you* didn’t mention he lived here.”

Ramón set down his knife. “Vero—” He was interrupted by a loud knock on the door. They stared at each other across the narrow width of his kitchen before he moved to see who it was. “You might want to make a little extra,” he said over his shoulder.

“Why? Are you expecting company?” She tossed her spatula into the pan. If he had invited Javi to dinner, she was leaving. They could burn it themselves.

She froze as Ramón opened the door.

“Hey, Norma.”

Vero felt herself pale. *Oh god.* What was her mother doing here?

She looked around her for another way out, but the apartment was two stories up and there were no windows in the kitchen. Maybe she could climb inside the oven. She’d rather be cooked alive than endure the dinner conversation that was coming. She was going to kill her cousin. Slowly. She was going to pluck out his toenails and put hot sauce in his eyes. She was going to tell his mother about the time when he was sixteen, when he snuck out his bedroom window and let Tracy Lippett give him a blow job behind the bushes in his back yard. Or the time he and Javi told Aunt Gloria they were spending the night at Markie Billburg’s house and they drove

to a party in Ocean City, got drunk, were kicked out of a strip club, and woke up the next morning under the boardwalk. They came home and told Aunt Gloria they'd both caught the flu, but they were really too hungover to go to school.

“Mom!” Vero pasted on a smile as her mother came into the kitchen. Norma handed her a foil-covered plate that smelled like cinnamon and vanilla, and Vero resisted the urge to peek at it. Her mother was a tiny whirlwind. A five-foot-two-inch wrecking ball of unfiltered honesty and brutal determination. She was unstoppable, like the Terminator, if the Terminator gave the best hugs and made the world's most delicious tres leches cake. “What a surprise. What are you doing here?” Vero glared at Ramón over her mother's shoulder as they hugged. Ramón responded by setting the table for three.

“I couldn't reach you. When I called your cousin to see if he'd heard from you, he told me you were here. Why aren't you in school?” she asked, getting straight down to business.

“Well ... you see ... there was this situation that came up.”

“What situation?”

Ramón raised an eyebrow, just as eager for her explanation. This was going to require some very strategic evasion. “A ... mold incident,” Vero said as her mother came around her to sniff at what was cooking on the stove, “in one of the academic buildings. You know, the really terrible kind where they have to cancel classes to remediate it. Our professors gave us a few days off, so I thought I'd come and visit my favorite cousin.” She smiled innocently at Ramón. Vero's mother wasn't exceptionally competent when it came to Google. She would probably never know if Vero was lying, unless her cousin ratted her out.

He narrowed his eyes at her. Vero gave him a quick, desperate shake of her head. Before he could open his mouth

to question her lie, Norma asked, “Vero, what’s going on here?”

Vero turned on her heels to face her mother, her heart in her throat. But her mother wasn’t looking at her. She was frowning at the pans on the stove. She held up a box of instant mashed potatoes. Vero pointed at her cousin. “Ramón did the grocery shopping.”

Norma nodded, as if it all suddenly made sense. She sighed. “This is why he’s still single.”

“What’s wrong with the groceries?” Ramón asked defensively.

“I tried to tell him,” Vero said, throwing up her hands.

“I know, I know,” her mother lamented. “He’s handsome and he has his own business. At least that’s something. Where’s the flour?” she asked, ignoring Ramón when he furiously insisted that his choice of mashed potato flakes had nothing to do with the state of his love life. Vero reached into the cabinet for the corn flour, oil, and an assortment of seasonings. Ramón dodged out of her way as Vero set the vegetables in a pan to sauté and Norma mixed a bowl of flour and water into masa. He looked lost as they moved about the kitchen in wordless syncopation around him.

“Can we go back to the mold?” he asked.

“Can we go back to your love life?” Vero had twenty-five years of dirt on him and she wasn’t afraid to sling it.

He flipped her off behind her mother’s back.

“I’ve read about that black mold,” her mother said, using a soup can from Ramón’s pantry to roll out the masa. “It’s very dangerous. It’s a good thing they closed the building.”

“Did they close your sorority house, too?”

She whirled on her cousin. “Scuse me?”

He smirked. “What’s with all those bags in the back seat of your car?”

“Nothing. I went shopping.”

“Want me and your mom to help you carry them in?”

“Totally not necessary,” she said through her teeth, “since I’ll be taking them with me in a few days when I *go back to school*.”

“You could always move back home and do those remote classes I keep hearing about,” her mother suggested. She cut the masa into circles, too engrossed in her task to notice them glaring at each other across the kitchen. “How are your grades, *mija*?”

Vero winced.

“Yeah, Veronica. Let’s talk about your grades.” Her cousin’s eye lit with a dare, and she was ready to put a fist in it.

“My grades are great,” she said, dumping potato flakes into a bowl of water and whipping them to stiff peaks. His eyes trailed her as she layered the meat, potatoes, and vegetables into the crusts. Her mother folded them into empanadas and set them in a hot frying pan.

A mouthwatering smell wafted through the kitchen as Vero wiped down the counters and started washing the pans. She tossed a dishrag at her cousin. “You know what they say about idle hands and a busy mouth.”

Ramón pushed himself off the counter to help her dry the dishes.

“So, Mom,” Vero said, happily changing the subject, “did you have any luck with that dating app I put on your phone?”

“No.”

“Did you even try it?”

“Quit nagging her,” Ramón said. “Norma doesn’t need a boyfriend.”

“No one *needs* a boyfriend, but maybe she’d like a little company.”

“She has Gloria.”

“So you’re suddenly the expert on what women need? Have you even been laid since high school?”

“Vero!” her mother gasped, nearly dropping her spatula.

“I’m just saying!”

Ramón slung his dishrag over his shoulder. A smug grin teased the corners of his mouth as he turned around to face her. He leaned against the counter and crossed his arms over his chest. *Oh shit!* Now it was on. “At least I’m not bringing random playdates to my garage.”

It was Vero’s turn to gasp. She was going to murder Javi, too. She dried her hands and crossed her arms, mirroring his posture. “You know who I bumped into last week? Tracy Lippett.” Her cousin paled. “You remember her, right, Ramón? Refresh my memory ... how did you two know each other again? Was it that late-night backyard party you went to? Or was it the trip to the Ocean City boardwalk?”

He might have stopped breathing.

I can do this all night, she mouthed.

A bead of sweat formed on her cousin’s lip. He cleared his throat as he set down his dishrag. “It smells like dinner’s almost ready. Why don’t we wait on the rest of the dishes and eat? Anyone else want a beer?”

“No,” Norma said. “I’m driving home after dinner. And you shouldn’t have one either. They’re not good for you.”

“I’ll have one,” Vero said sweetly, still gloating over her victory.

He leaned close to Vero's ear on his way to the fridge. "One more week," he told her. "You have one more week before I haul you back to school myself."

She nodded, her smile dimming. She had one more week to find the thief and get herself that teller job. Then she could tell her family she'd left school to pursue a banking career. That getting her degree had never been as important to her as she had made it seem. One more week to find a reason to stay in Virginia, so she'd never have to tell her family the truth. That she had been framed for a terrible crime. That none of her friends believed her when she said she didn't do it. *And why should they?* Vero thought. Apparently, she was a pretty good liar after all.

Chapter 7

The next week, Vero spent three cold, exhausting nights staking out Terence's office at the bank, and each one of those stakeouts had been a bust. Terence returned to work every evening after the bank closed, turned on a single light in his tiny closet of an office, and watched the many hours of security footage that had been recorded throughout the day. Vero knew this because she'd parked by the tanning salon next door, where she was afforded a clear view of Terence's computer screen through his office window, using the set of binoculars she'd purchased from the Wild Bird Center in the strip mall.

Vero's disappointment in her failed mission had necessitated a stop at the Dunkin' Donuts drive-through on the way back to Ramón's for her own large latte with extra whip and several sugar-glazed crullers. In her defense, she'd left the bank just after dawn, she was feeling premenstrual, and she couldn't be sure the contents of her cousin's fridge would support her need for high-fructose corn syrup and carbs.

Balancing her coffee tray in one hand and her to-go bag under her arm, she unlocked her cousin's apartment, throwing her unburdened shoulder into the door when it stuck. Ramón's truck had been gone when she'd pulled into the complex, and some asshole had parked his shiny black Camaro in her cousin's assigned space, which meant Vero had had to park in outer Siberia and carry her bags twice as far. She'd paid the

driver back by stealing the caps off the valves on two of his tires and using her apartment key to release all the air from them. Then she'd dumped Ramón's caramel latte over the Camaro's pristine windshield. It hadn't accomplished anything, but it had made her feel better. And since Ramón wasn't home, he wasn't going to miss the fancy beverage she'd purchased for him anyway.

Vero set down her things and kicked off her shoes. There was a sticky note on the counter in the kitchen from Ramón, saying he'd be working late and wouldn't be home for dinner. Great. She wouldn't feel guilty about eating Ramón's donuts, since apparently he wasn't going to miss those either.

She collapsed backward onto the sofa and put her feet up on the coffee table, licking glaze off her fingers as she chewed. Her little corner of the apartment was cozy and warm, and after nearly two weeks, it was starting to feel like home. At some point since she'd arrived, fall had taken hold. The weather had begun to cool and the heat had clicked on. Morning sun streamed through the window, casting dust-mote-filled beams over the room. She snuggled deeper into Javi's sweatshirt. The hoodie had been convenient when she'd needed to conceal her face in public, but she'd be lying if she said that was the only reason she hadn't returned it to him. It still smelled faintly like him, like the blanket on the back of the sofa, and she draped that over herself, too, tucking it snugly around her.

The romance novel she'd started reading last night rested beside her feet. She'd found the tattered paperback at a neighborhood yard sale, and though she'd never heard of the author before, the first sex scene had been worth the fifty cents she'd paid for it.

Curious, she flipped to the author's portrait in the back and snorted. The woman in the photo wore dark sunglasses and a scarf around her head, and the blond locks beneath it were obviously a wig. Vero held the photo closer, unable to shake

the feeling she'd seen this woman before, though she couldn't place where—maybe the grocery store? Or the bank? It was hard to tell through the disguise. Vero ran a hand through her own hair. Maybe a wig wasn't such a bad idea. At least then she could run errands without worrying someone might recognize her.

She sank back into the cushions, searching for the page she'd dog-eared yesterday before she'd fallen asleep. It was her first day off all week, and she planned to spend the rest of it curled up right here.

She started at a quiet *tap, tap, tap*. She could have sworn the sound had come from inside the apartment.

She sat up slowly, listening for it, but all she heard was the hum of the refrigerator in the next room. Then, *tap, tap, tap*.

Vero stuffed the last of her cruller in her mouth, threw her blanket aside, and set down her book. Silently, she moved to the kitchen. Reaching between the fridge and the wall, her hands closed around the handle of the broom she knew her cousin kept there. Gripping it like a spear, she tiptoed down the hall.

The tapping sound was coming from her cousin's bedroom.

The door was cracked, and she peered inside. Ramón's bed was unmade, stacks of tax documents covered his nightstand, and a pair of his socks had been left on the floor, but none of that seemed unusual. The hinge creaked as she ventured into the room. She paused in front of the closed bathroom door. A light was shining through the gap underneath. A shadow moved on the other side, and water trickled in the sink.

Someone was in there.

Vero crept closer, her broom poised to strike.

It was now or never.

She reached for the knob. As her hand closed around it, the door swung open, yanking her off her feet. She stumbled into the bathroom, colliding with a wall of firm, wet flesh.

Vero blinked at the *V* on the dewy chest in front of her.

Her eyes climbed higher. One side of Javi's face was covered in shaving cream, the ends of his ink-black hair dripping onto the towel around his neck. She was afraid to look down to see if he was wearing another one. And then she did. And then she closed her eyes because naked Javi was every bit as spectacular as she'd remembered.

"You couldn't have locked the door?" she sputtered, trying and failing to look anywhere else.

She could have sworn she saw him grin in the circle of fog he'd wiped from the mirror as he leaned toward it and dragged a razor over his neck. "If it bothers you, you're welcome to wait outside."

She lowered the broom, suddenly aware of how tightly she was gripping it. "What are you doing here?"

"No shower at the garage," he said, tapping his razor against the edge of the sink and rinsing the blade.

"So you had to come here?" Seeing Javi again was painful enough. Seeing him in a state of undress was a unique form of torture she might never recover from. He splashed water over his face. She sucked in a breath as he turned toward her, groping for the towel on the rod behind her. He mopped his face with it before wrapping it loosely around his waist.

"Your cousin said I could come as long as your car wasn't here. It wasn't. Neither was his." His eyes made a slow pass over her. Her skin warmed as that last observation sank in. She was wearing his sweatshirt. He was naked and wet. They were alone in a very small bathroom, and he smelled like body wash and shaving gel and every fantasy she'd had for the last ten years.

She glanced at the door. It was open, right there, her exit unobstructed. If she wanted out, she knew he wouldn't stop her.

They moved in a slow, awkward dance around each other. She felt her backside brush the vanity. His dark eyes twinkled as he took a step toward it, backing her against it as he reached around her to open the mirrored cabinet. He took out his aftershave, and her mouth went dry as she watched him apply it.

"These are new," she said, shamelessly staring at the tattoos on his biceps. Javi had had a handful of tattoos the last time she saw him, but now he was a canvas. He was covered in bright, bold sleeves of ink that started just above his wrists. Candy-colored skulls and crosses and thorny red flowers wound over his arms like ivy, and flames licked the sides of his neck.

But there was only one tattoo on his chest. Only one close to his heart. She didn't want to think too deeply about the reason for that.

He braced a hand on the vanity beside her and leaned in again, his face inches from hers as he returned his aftershave to its shelf. She was eighteen all over again, standing close to him in a tiny bathroom, her mouth sweet with cake frosting, her body aching.

His thumb grazed the strip of bare skin above her waistband, lifting the hem of his sweatshirt a slow, torturous inch. His gaze slid to her lower back in the mirror.

"What about you? Is this still the only one?" She shivered as his thumb made another pass just below the dimple there, tracing the top of the *J*. She'd been eighteen the night they'd gotten their matching tattoos. He had tried to talk her out of it, but she'd been determined, and when she'd hopped rebelliously into the tattoo artist's chair, Javi had insisted on getting one, too. It had been the summer before she'd left for

college, the night after they'd consummated their relationship on a blanket in the woods down the street from her house, under the same tree they used to sit under after school when they were kids. Of course the *J* was still there, that small piece of him etched permanently into her. But that didn't mean she'd never regretted it.

She ducked out from under his arm, feeling the color rise in her cheeks. "I'm not stupid enough to repeat my mistakes."

"Is that what we were to you? A mistake?"

"*I* wasn't the one who walked away," she reminded him. She waited for him to say his leaving had nothing to do with her. But Javi had never lied to her, and it seemed he wasn't about to start now.

She grabbed the broom and stormed around him out of the bathroom, down the hall to the kitchen. A dirty frying pan had been left on the stove, and she tossed it in the sink, turning the water on high, feeling a need to scrub the shit out of something. Or hit him in the head with it.

She was just warming up, getting ready to tackle the stubborn coffee stains on the counters, when Javi came down the hall in a pair of low-riding jeans, dragging a snug black T-shirt over his head. It took every ounce of strength she possessed not to stare at him. If she scrubbed any harder, she'd strip the Formica off the counter.

"What are you doing?" she asked as he took a cruller from the bag.

"Eating my breakfast."

"That's Ramón's."

"Ramón isn't here."

"The fact that you *are* here doesn't entitle you to his food."

"And the fact that *you're* here doesn't entitle you to my bed, but as long as you're sleeping in it, the least you can do is

let me eat a damn donut and have a hot shower in peace.”

She didn't have an answer to that. She turned her back on him as he poured himself a cup of coffee as black as her mood.

“How long are you planning to stay anyway?” he asked around a mouthful of donut.

“Why do you care?”

“Because I'd like to know how long I'll be stuck sleeping in your cousin's office.”

“I'll be gone as soon as I get my first paycheck.”

She heard Javi set down his mug. Could feel his eyes on her back. “Paycheck? What happened to your scholarship? I thought the university was paying for everything.”

It was too late to stuff the cat back in the bag. Javi and Ramón didn't keep secrets from each other, which meant the conversation she'd been putting off with her cousin was sure to happen the minute he got home. “There is no scholarship. Not anymore,” she said bitterly.

Javi leaned on the counter beside her, studying her face. “Want to talk about it?”

“No.”

“Does Ramón know?”

“No, and neither does my mother, so do me a favor and keep your big mouth shut.”

“Are you okay?” She knew that tone. Knew that she could scream and holler and spew out horrible things to him in a flash of hot temper, and his voice would only get softer. Because he knew she was not okay. She was scrubbing toilets in a bank. She was hiding from the police. She was sleeping on her cousin's couch. She was far, far from okay. “V, look at me.” He took the sponge from her and tossed it in the sink. He dipped his head low, forcing her to look him in the eyes. “What happened?”

Her throat closed around the words. She turned away so she wouldn't start crying. "I dropped out of school."

Whatever he had expected her to say, it hadn't been that. "Why?" His jaw tensed when she didn't answer. "I fucking knew it," he said through his teeth. "Was it him? That guy from the garage the other night?" He started pacing, raking his damp hair back from his face like it might help him think. "You know you don't have to go through this alone, right? Ramón and I ... we'll help. Whatever you decide to do, V ... whatever you need, we'll be there for all of it. Fuck that asshole! I should have broken both of his legs while I had the ___"

"Jesus, you too? I'm not pregnant, Javi! I didn't come here because of some stupid boy!" If she was going to throw away her future for a boy, it would have happened three years ago.

Javi sagged, putting a hand to his chest like he could finally breathe. "Then why'd you quit school? Ramón said you were doing really well. That you joined some sorority and you were really happy."

"I just did, okay?" She *had* been really happy, right up until she wasn't.

"Okay," he said quietly. For a long moment, neither one of them spoke. "So ... you're staying?"

"Only until I can find my own place. Then you can have your couch back."

"It's yours, for as long as you need it."

She nodded, once. She wasn't sure what was harder: being around Javi when he was on her last nerve or when he was being sweet.

"Do you need anything else?"

She shot him a look.

“I didn’t mean it like that, V. I just meant, I can spot you a few hundred, if it’ll help. You can pay me back when you’re on your feet.”

“I don’t need your money,” she said curtly. He held up his hands in surrender, the perfect picture of bad boy innocence. The hotheaded rebel who’d shown her how to throw a punch, had taught her how to drive before she legally could, and had gratefully and thoroughly stripped her of her virginity when she’d offered it was the same boy who’d give her the shirt off his back, no questions asked. Another thought occurred to her. She might not need Javi’s money, but she did need something else.

Chapter 8

Javi killed the engine of the white panel van he'd borrowed from the garage because someone (she wasn't saying she had any idea who) had let all the air out of the tires on Javi's Camaro. Vero was already out of her seat belt, eyeing the older-model station wagon parked beside them.

“Because you have a skill set and I have a need.”

“You couldn't have needed something other than breaking and entering?”

“Do you want to help me or not?” She got out of the van and slammed the door without waiting for an answer.

Javi swore under his breath and followed her. “What exactly are we looking for?” he asked as she peeped in the car's windows. They were in the small employee parking lot behind the community bank. The station wagon was parked up against the dumpster on one side, and Javi had pulled into the space on the other side, boxing it in. The van offered them a measure of privacy, and according to the clock on Vero's phone, they had at least forty-five minutes until Helen's lunch break started.

“It's probably better if I don't tell you. You know, plausible deniability.”

“I'm getting ready to break into some woman's car. In broad daylight. Behind a bank, Veronica. If we get caught, I

don't think plausible deniability's going to be an option on the table."

"Then I'll handle the breaking in parts, and we'll tell them you were an unwilling accomplice. Now, how do I do this?"

"Vero—"

"Right! We need tools." She slid open the panel door of his van. Javi caught it and slammed it shut.

"Fine," he said. "I'll do it. Just keep a lookout, and tell me if anyone's coming."

Vero kept one eye on the parking lot and one on Javi as he moved to the front of Helen's wagon and deftly removed a long, slender sliver of metal from one of her windshield wipers. He worked fast, feeding it into the gap between the driver's door and the frame.

"What are you doing? Don't you have one of those slim-jimmy things?"

"No."

"Why not?"

"Because I'm not allowed to have one." She didn't have a chance to ask him what he'd meant by that. In a matter of seconds, the lock popped free. "Hurry up," he said, holding the door open for her, his eyes darting anxiously over the parking lot as she ducked inside and started to search.

Helen's car was a bit like Helen—reasonably tidy from the outside and, for the most part, in good working order, but a bit scattered once you got right down into it. There were empty fast-food bags on the floor, loose change in the ashtray, a lighter in the drink holder, and essential oils and lotions tucked into the storage bins on both doors. A bag of knitting supplies was open on the passenger seat. Vero dug inside the center console, searching for rolls of cash, falsified deposit slips, or receipts from another bank ... anything to suggest that Helen

was her culprit, but all she found was a mile-long CVS receipt, a scratch-off ticket, and an opened pack of peppermint gum.

“Hurry up, V. I don’t know how much time we have, and I don’t want to stick around any longer than we have to.”

“I don’t understand. There’s nothing here.” Vero opened Helen’s glove box, but that was empty, too. She had thought for sure she’d find something in Helen’s car. The woman snuck out here every day during her break, supposedly to meditate. But Vero would have sworn Helen was out here with a calculator and a pen, fudging deposit slips, making her paper trail match the balance in her drawer after she’d pilfered a few hundreds from it and stashed them in her ...

“Oh,” Vero said as she reached under the driver’s seat. Suddenly, she had a much clearer picture of what Helen had been doing in her car. She pulled out a large Ziploc bag full of assorted vapes, tinctures, and rolling papers. There was a dime-bag full of weed and a colorful assortment of gummies. Javi did a double take.

“Jesus, Vero, put that shit away! The last thing we need is a possession charge on top of everything else.” Vero stuffed it all back under the seat, her mind still wrestling with this new version of Helen. A version where the woman retreated to her car every day to self-medicate. Maybe she wasn’t anxious because she was guilty. Maybe she was just anxious.

But if Helen wasn’t the thief, then who was?

“Someone’s coming.” Javi hauled her out of the station wagon. He slapped down the lock and shut the door, looking both ways before shuttling Vero around the back of the van and wrenching her door open, urging her inside. He tossed the windshield wiper blade into the azalea bushes behind the dumpster and climbed into the driver’s seat as Helen came out of the bank. He started the engine, the force of his three-point turn throwing Vero back against the seat as he whipped the van out of the parking lot.

“You mind telling me why you’re searching some woman’s station wagon for drugs?”

“I wasn’t searching it for drugs. And why are you so freaked out?”

“I’m not freaked out!”

He was totally freaked out. Javi had never worried much about the rules. He’d always played it cool. Had never been one to look in his rearview mirror or drive away from trouble. He’d always been confident he could talk (or fight) his way out of anything. But something had changed over the last three years, and it ruffled Vero that she didn’t know what it was.

“What’s going on with you, Vero? You drop out of school. Then you sneak into your cousin’s garage in the middle of the night with some bullshit excuse. And now you’re breaking into people’s cars. What happened to you?”

“What happened to you?” she fired back. She wasn’t the only one keeping secrets.

The muscles in his jaw worked as he drove. His voice was hoarse when he finally spoke.

“I’ll make you a deal. Neither one of us is going to tell Ramón anything about this. You didn’t see me in his apartment today. I was gone before you got there. I didn’t drive you anywhere. And I sure as hell didn’t help you break into any cars. Got it?”

The van skidded to a stop behind Vero’s Honda. They were back in the parking lot of Ramón’s apartment. Back where they’d started that morning. So that’s how he wanted to play it. No sneaking around together. No swapping secrets. Because that’s not who they were anymore. “Got it,” she said. “It’ll be like you were never here.”

She dropped his tire valve caps on his dashboard, got out of the van, and slammed the door.

Chapter 9

“I’ll see your fifty cents, and I’ll raise you two M&M’s.” Vero pushed two quarters and two candies toward the pile. She laid her cards facedown, studying Terence Odenberry across the break room table. He leaned back in his chair, thinking way too hard about his cards as he gave away the last of his tells. When Terence had a decent hand, he rested his palm on his belly and drummed his fingers on the strained buttons. When he had jack squat, he flicked the edge of a card (the lowest one in his hand, which he always held to the left) before discarding it.

“One more round,” he insisted.

She popped a candy into her mouth and shook her head. She’d won enough to buy herself coffee and breakfast, and she didn’t have the heart to take any more of Terence’s hard-earned money. “Your wife isn’t going to be happy with you if you come home missing half your paycheck. Besides, it’s late, and I still need to mop the bathrooms before I get out of here. I’m beat.”

Vero’s shifts ended at eight o’clock, but she had stayed late every night this week, intentionally dragging her feet through her nightly cleaning duties so she could spend more time shadowing Terence. She had carefully watched and staked out every other employee in this place over the last two weeks, and she still hadn’t managed to identify the thief.

Not that she suspected Terence per se. She was fairly certain the security guard wasn't guilty of the crime himself. If the man had a dishonest bone in his body, he wouldn't have been so terrible at poker, she reasoned. He had missed every one of her tells tonight, even a few obvious ones, but if anyone had seen something that might shed light on the culprit, it would be the person who'd spent hours watching the security footage at night.

And since Terence hadn't let anything slip during their card game chitchat, she decided to try a more direct approach.

"Has the bank bandit struck again yet?" she asked, stuffing her winnings into her pocket.

Terence looked scandalized. He lowered his voice, glancing over his shoulder even though it was two A.M. and they were the only two people in the bank. "How do you know about that?"

"I overheard you and Mr. Singh talking about it the day I got hired. Any idea who the sticky-fingered thief might be?"

Terence blew out a sigh. "Not a clue. I've been going back through the security footage every night, watching the feed from the cameras behind the teller stations *and* the ones in the vault room, looking for anything out of the ordinary. But the cash drawers are never left unlocked while they're unattended, no one's gone into the vault room who shouldn't, and there's nothing unusual going on behind the counter as far as I can tell." He shook his head. "I can't figure it out."

Vero tapped her chin as she thought about that. Maybe that was precisely Terence's problem. He was looking for the wrong behaviors—the new or *different* behaviors, something *unusual* or *out of the ordinary*. But when someone's hiding something in their hand, it's their reoccurring behaviors that give them away. Terence shouldn't have been looking for a break in the pattern. He should have been studying the routines, the behaviors people repeated over and over so often

that their coworkers weren't likely to pay attention to them. Like Helen concealing her weed habit under the guise of a daily meditation break. Or Darren hiding his ignorance at work by pretending to read *The Wall Street Journal* every morning. Or Terence keeping his junk food habit from his wife by bringing salads every day. Or even cranky old Philip locking his drawer every afternoon between two and three P.M. to handle his personal business in the ... *Oh!*

Of course Terence hadn't seen the crime happening on his video surveillance. For the same reason Vero had been using the ladies' room to Google herself. Because the only parts of the building that didn't have cameras were the restrooms.

Vero rose from her chair so abruptly she nearly toppled it over. "Is that the time? I'd better get those bathrooms cleaned and get home!" She grabbed her mop bucket from the corner where she'd left it and hustled from the break room. The wheels squeaked, water sloshing over the sides as she rolled it to the men's lavatory and flung open the door to the last stall. It was the same one Philip had been using when she'd accidentally walked in to clean it at three in the afternoon on her first day here—before she'd known the unwritten rule of the bank, that Philip used the men's room at the same time every day and he preferred to do it alone. But was there another reason Philip had needed his privacy?

Vero pulled on her latex gloves and opened the lid of the trash can. She rummaged inside, digging through used paper towels until she found a handful of crumpled deposit slips.

Bingo!

She unrolled each one and spread them across the vanity. They all denoted large cash deposits, big enough that someone might not have noticed a few dollars missing here or there.

This was it, the clue she'd been searching for.

She was certain she had found her thief. But she'd seen enough police dramas to know her evidence was

circumstantial. How could she prove beyond a reasonable doubt that Philip had been falsifying deposit slips in the toilet stall?

Unless ...

Vero rushed from the bathroom, nearly slipping on the wet floor. Terence looked up from his game of solitaire when Vero burst into the break room and tore the lid off the trash can. She picked through it, fishing out Philip's barely started crossword puzzle from earlier that afternoon. She spread it on the table and laid the discarded deposit slips beside it.

"What's all this?" Terence asked, looking over her shoulder as she plucked a pencil from a cup on the counter. She laid it on its side, her heart racing as she gently rubbed the graphite tip over the surface of the crossword puzzle, revealing impressions in the newsprint.

"Why would Philip throw away a puzzle he'd hardly filled in?" she asked.

Terence chuckled. "Probably because he's not very good at them."

"And yet, he takes one with him to the bathroom every day."

"You would, too, if you spent as much time in there as poor Philip does."

"But why a crossword puzzle? Why not one of his fancy travel magazines? I'll tell you why," she said, shading faster. "Because Philip needs a reason to be in the bathroom with a *pen*."

Terence frowned, leaning in for a closer look as numbers began to appear on the page.

"Philip takes a ballpoint pen to the bathroom with him every afternoon," she explained. "But he hasn't actually been doing the crossword puzzles. He's been forging deposit slips." The folded newspaper was thick enough to serve as a writing

surface, but also soft enough to absorb the impressions made by his ballpoint pen. And as Vero continued shading the newsprint, strings of numbers began to materialize. She found the clearest one she could decipher and compared it to the deposit slips she'd found in the trash—the account numbers were the same, but the balances of the otherwise matching forms were off by several dollars.

She blew the graphite dust from the crossword and dropped her pencil with a flourish.

“Well, I’ll be,” Terence said, gawking at the page.

“Philip’s been using his crossword puzzles to smuggle deposit slips and cash into the men’s room. Once he’s alone, he transfers the cash to his own pockets, writes a few phony deposit slips, and disposes of the real ones in the bathroom, using his crossword puzzle to conceal his sleight of hand when he returns the forgeries to his drawer. At the end of his shift, the totals on the slips match the amount of cash he sends to the vault.”

Terence blew out a low whistle. “This all looks pretty convincing, but how am I going to prove it to Mr. Singh?”

Vero stripped off her gloves. “Leave that part to me.”

Chapter 10

The next afternoon passed slowly. Too slowly. Much the same as every other afternoon at the bank, except today Vero was fidgety as the clock on the wall ticked steadily toward the afternoon lull. Today, the lull wouldn't last long.

This time, he wouldn't be alone.

Vero waited in the hall with her ear pressed to the restroom door, listening for the sound of the stall door closing before following Philip inside. The toilet lid creaked as he sat down. Paper rustled, followed by the click of a ballpoint pen.

Vero hummed to herself as she turned on one of the faucets.

"Is someone here?" Philip called out, his voice high and uncertain.

"Don't mind me," Vero said. "I'm just refilling the soap dispensers. Someone complained they were empty, and we wouldn't want you caught with dirty hands, right?" She let the running water mask the rustling sound as she withdrew the plastic liner from the only trash can, leaving the metal bin naked inside. She tied off the bag and opened the door, where Terence was waiting in the hallway. He took the bag from her and handed her a dripping wet mop, holding the door open for her as she dragged it backward through the men's room. She left a soapy trail behind her on her way back to the sink. "All

done!” she called out, turning off the tap. “I’ll get out of here and leave you to your business, Philip.”

Instead of leaving, Vero hoisted herself up and sat on the vanity. She laid the mop across her lap and pulled her feet up out of sight. She signaled to Terence. He let go of the door. A heavy silence filled the bathroom as the pneumatic hinge sighed and the door clicked shut.

Philip’s newspaper resumed its rustling. For several long minutes, Vero could hear the soft scratch of a pen and the crackling of paper. Nothing more. No rattle of the TP dispenser. No flush of a toilet, and (fortunately) no awkward bodily sounds.

When the stall door finally opened, out walked Philip, with his crossword tucked under his arm. He crumpled a wad of papers into a ball and tossed them into the trash can. They hit the bottom with a hollow thud.

Philip paused, as if he’d registered the unfamiliar sound.

“Did you forget to wash your hands?”

He whirled toward the sound of Vero’s voice. The blood drained from his face when he saw her sitting on the counter, her legs swinging cheerfully.

“What are you doing in here?” he sputtered. “This is a violation of my privacy. I’m going to report you to Mr. Singh right now!” He turned hastily to the door and flung it open wide. The smooth soles of his dress shoes slipped on the freshly mopped tiles, and he cried out as his feet flew out from under him, his arms pinwheeling to keep him upright. The crossword puzzle slipped from the crook of his elbow, a stack of deposit slips scattering across the floor as he fell.

Terence stood in the doorway, frowning down at Philip. The security guard might have pulled a little harder than necessary as he helped Philip to his feet.

Vero hopped down from the counter and started to gather the deposit slips.

“No, stop!” Philip cried. “That’s not necessary. I can get those!” He lunged, but Terence grabbed the back of his collar, holding him in place as Vero collected the evidence from the floor and handed it over to Terence. Philip watched in horror as she opened the lid of the trash can and turned it upside down. A ball of discarded deposit slips rolled out. His breathing became ragged as she pried them open.

Vero clucked her tongue, raising an eyebrow at him. “Looks like someone’s been up to some shady math in here. And I’m not just talking about number one and number two.” She handed the last of the evidence to Terence.

An angry voice rose from the hallway. “What’s going on in here? Why is a police car parked outside, and where is—” Mr. Singh stormed into the bathroom, nearly tripping as he spotted the three of them standing over the overturned trash can.

Philip’s face turned red. He pointed at Vero. “I was just using the restroom when this janitor barged in and—”

“Her name is *Ms. Ruiz*,” Terence corrected him. “And she just solved our mystery about why the vault counts have been off. The police are here because I called them. And I think once you review the evidence Ms. Ruiz found, you’ll understand why.” Terence handed the deposit slips to Mr. Singh. They all watched his face as he scanned them. His eyes widened, leaping to Philip.

“I’d recommend doing a quick audit of his drawer,” Vero added. “And search his pockets while you’re at it. The difference between the totals on the real deposit tickets and the ones he’s been fudging in the bathroom stall probably match the amount of cash he’s got squirreled away in his jacket right now.”

Philip reached for his pocket. His eyes darted around the bathroom, but he was cornered. No way out.

Mr. Singh's face hardened as he held out his hand. "Your drawer key, Mr. Biggs."

Philip swallowed. Reluctantly, he turned over his key to the manager. Mr. Singh led their somber procession to the lobby, where Terence kept a close eye on Philip as Mr. Singh performed an audit of the teller's drawer.

Several minutes later, the manager emerged from behind the plexiglass partition. He shook his head at Philip. "Why?" he asked with a baffled expression. "You've worked at this bank longer than any of us. Why would you do this?"

"Twelve years," Philip said through gritted teeth. "I've worked here for exactly twelve years, and do you know how many vacations I've taken? None. Not a single one. And what did I get for my commitment? For twelve years of selfless service to this bank, I received a lousy plastic statue. That's it! Not a generous bonus or a paid vacation. Not so much as a gift card to take myself out to dinner. And certainly not a promotion. I'm tired of it, Mr. Singh! Tired of being overworked and overlooked. I deserve a salary increase at the very least, and you haven't seemed eager to offer me one."

"So you decided to steal it from our customers?"

"I didn't steal it from our customers!" Philip sputtered. "I took the money from the bank, and the bank is insured!"

Vero sucked in a breath. That was it. Philip had just confessed. She'd done it. She'd solved the crime. Had found the proof. She could practically see her new future unrolling like a victory banner in front of her.

Mr. Singh nodded solemnly to Terence.

Darren and Helen paused to watch as Terence escorted the thief from the building. Vero looked on, hiding behind the tinted lobby windows as Philip was handcuffed and loaded into the police car outside.

Terence returned to the lobby and patted Vero on the back. “Nice job. I bet we could call the local news and tell them you saved the day. They’d probably come out and do a feature about you.”

“No!” Vero and Mr. Singh said at the same time, though Vero knew they were objecting for very different reasons.

“I would strongly prefer if we kept this all very quiet,” Mr. Singh said. “I would hate for our customers to question our integrity or the safety of their accounts.” Vero was pretty sure he would also hate for his regional supervisors to hear about it.

Vero wasn’t eager for her face to be blasted over the television either. But maybe there was a way to play this to her advantage. “I don’t know,” she said, tapping her chin thoughtfully. “Now that Terence mentions it, a news feature might help me land a better job, ideally one behind the counter instead of in the bathroom. Maybe I should call them.”

“I really don’t think that’s necessary,” Mr. Singh insisted. “I’m sure we can work something out here. We can promote you to *head* custodian.”

“I’m the only custodian.”

“Then perhaps we could arrange for some kind of bonus, or maybe a reward—”

“I want a job behind the counter,” Vero interrupted. When Mr. Singh opened his mouth to object, she added, “You’re short a teller. I’ve got almost eighty college credits toward an accounting degree, I’ve earned A’s in all my classes, and I’m great with the customers. All I’m asking for is a chance.”

“I don’t know—”

“Terence, what’s the number to Channel Nine News?” Vero whipped out her cell phone.

“I would need proof of your qualifications,” Mr. Singh rushed to add.

If Dimitri Papadopoulos could get her a fake driver's license, how hard could it be to forge her a phony college transcript? "Give me two days."

"Fine. You can start on Monday. But no news interviews," he said firmly. "You'll be subject to a probationary period pending a review in two months. Your shift begins at nine A.M. sharp. I expect you to be at your window on time."

"Yes, sir." Vero enthusiastically shook her boss's hand. This window of opportunity hadn't been an easy one to crack, and she sure as hell wasn't going to miss her chance to climb through it.

Epilogue

The bank was bustling the next Friday afternoon. Vero's first week behind the counter had been going pretty well. She'd been watching the tellers so closely for so long, she hadn't had much to learn. By the end of her first week, she had been given permission to work her own window, which was a good thing since the bank was hopping today. The line doubled back on itself, creeping into the vestibule. She was grateful for the thick plexiglass barrier that kept her from having to listen to people complain about how long it was taking to be served.

A car rolled slowly past the drive-through window. Vero glanced up from her drawer, pausing her count, her attention drawn by the low rumble of the Camaro's engine outside. She could just make out the driver's silhouette through the heavy window tinting. Javi stared back at her. His engine growled as he put it in gear, and his car disappeared around the side of the building.

Vero turned back to her drawer, starting her count over as the man at her station made a dramatic show of checking his watch.

A moment later, Javi appeared in the door. He slipped off his mirrored aviators and his eyes caught Vero's through the barrier. *If he wants to talk to me, he can wait in line like everybody else*, she thought.

But Javi wasn't like everyone else. He sauntered straight to the front of the line—*her* line—without bothering to wait his turn. Patrons stepped aside to let him pass. One man started to say something to him but changed his mind when he got a look at Javi's tattoos. He was wearing a form-fitting T-shirt and his hair was pulled back at his nape, revealing the full extent of his ink while leaving plenty to the imagination. Javier Romero had the most disarming smile Vero had ever seen, but he could also turn badassery into a full-time job, and today he was making it work for him.

Darren came out of his cubicle and froze when he spotted him. He touched the bruise at the bridge of his nose and slipped silently back behind the safety of his partition as the crowd parted to let Javi through. He came straight to Vero's window and rested his elbows on her counter.

"Grab lunch with me?" he asked, having the nerve to look contrite.

"Are you making a deposit or a withdrawal, sir?" she asked through her speaker. Partly to piss him off and partly because her manager was watching her.

Javi lowered his voice. "I just want to talk."

Vero depressed the button to turn on her speaker again. "Does talking involve telling me where you've been for the last three years?" Helen's eyes flicked to Javi from the next window. So did everyone else's. Blood rushed to Javi's cheeks. "Maybe you should step out of line while you think about it," Vero said. "I'm kind of busy here. Next!" she called over his head.

He stood there staring at her for a long moment, looking for all the world like he had something left to say. When Vero waved her next customer forward, Javi took a deposit envelope from his pocket and pushed it through the slot in her window. He didn't wait for her to open it before striding out.

Vero used her letter opener to slash the envelope. Two tire valve caps fell into her hand. She wasn't sure what this was supposed to mean, or what these misplaced parts represented to either of them. All she knew was that she had thrown them in his face yesterday—either as an F-U or as a confession. And today he'd given them back.

Vero looked up to see if he was gone, only half listening as her next customer came forward and asked for cash back with his deposit. A woman behind him in line had captured Vero's attention. Something about her felt familiar, though Vero couldn't place why. The writhing, whining boy in the woman's arms couldn't have been much older than two, and the little girl holding the woman's hand was shifting uncomfortably from foot to foot, as if she were fighting to hold her bladder. The girl gave her mother's hand a firm tug and the three of them stepped out of line, scurrying through the crowd to the restrooms.

A few moments later, Vero spotted them again, this time at the very back of the line.

The woman's shoulders hunched with the weight of her children. Of her day. She couldn't have been much older than thirty, but she seemed too exhausted to be that young.

Vero said goodbye to the customer she was servicing, then held up a finger, signaling for the next person in line—a cranky man with a scowling face—to wait. She stood on her toes and caught the mother's eye, signaling for her to come to the window. The poor woman had already waited patiently in the line once, and it didn't seem fair that she should be forced to do it again with two wiggly children just because one of them had to pee.

The mother hurried forward with her kids, making profuse apologies to the cranky man as he began to make a scene. Vero ignored his loud complaints. She smiled at the woman, passing two lollipops under the barrier for her children as her son buried his face in her neck, occasionally peeking out to flirt

with Vero. The mother reminded both children to say thank you, then she thanked Vero again for allowing her to reclaim her place in line. She was polite and self-effacing, and her children were sweet. The check she cashed had been signed by a man with the same last name, from his business account. Vero recognized the name of his landscaping company from an ad she'd seen on local TV. On the comment line, he'd written *Child Support Payment*, but the amount he'd paid this woman was a pittance.

Suddenly, Vero knew why the woman had looked so familiar. Fifteen years ago, she could have been Vero's own mother, struggling to make ends meet on her own, with a deadbeat ex, a full-time job, and a little girl in tow.

And that cranky jerk behind her who was making a scene was about to get his ass handed to him if he didn't cut that poor woman some slack and leave her the hell alone.

Vero counted out the woman's cash and waved goodbye to her children, hoping the three of them could make it out of the lobby unscathed. But Mr. Singh was already on his way over to Vero's window. And she knew, the same way she'd known when the police had shown up at her sorority house a few weeks ago, that it would be her word against the world. She couldn't let herself go through the insult and indignity all over again.

The cranky old man folded his arms, watching with a self-satisfied smirk as Vero was scolded in front of everyone in the bank. Her brief tenure came to an abrupt end when she told her manager and the cranky old man where they both could stick it. She tendered her resignation with her middle finger, collected her things, and strode right out the back door to the employee parking lot, where she gleefully slashed her former boss's tires with the letter opener she'd just taken from her desk.

She stood up, feeling both proud and disappointed in herself. Quitting had felt like the right thing to do, but now she

was right back where she'd started. In a new state with no job, sleeping on a couch that didn't belong to her, checking the news every day to make sure her name and face weren't splashed all over it. She'd managed to crack the case and prove herself at the bank, but there was no way to return home to Maryland to solve the crime she'd been accused of, no way to prove her innocence. Even if she could, what did she have to go back for anyway? A sorority house full of backstabbing "sisters" who didn't trust her.

As she turned for her car, she saw the weary mother hurry around the building, one hand holding fast to her daughter's and her son bouncing on her opposite hip. Her children's faces were sticky with lollipop smiles as their mother jogged to catch up to Vero. She tucked the letter opener in her back pocket and moved away from Mr. Singh's car.

"I saw what happened. I'm so sorry," the woman said, breathless from her run. She let go of her daughter's hand to rummage in her diaper bag and held out the crisp new bills Vero had just counted out for her. Enough for a deposit on an apartment. Enough to get Vero off her cousin's couch and Javi's bed. To start over, right here in Virginia.

It was also enough for diapers, groceries, and repairs for the clunker of a minivan she'd seen this poor woman arrive in. "Don't be," Vero said, waving away the cash and the apology. "I hated that job anyway. I can find another." *No big deal, right?*

The woman looked at Vero as if she were her own personal savior, the hero of some terrible drawn-out tragedy that Vero couldn't begin to comprehend. She hoped for this woman's sake the story would at least have a happy ending.

The woman hefted her son higher on her hip. She started to turn away, then changed her mind. "You seem really great with children," she said. "I could use a sitter. I can't afford much—a few hours per week—but if you'd be interested in a job, I'd

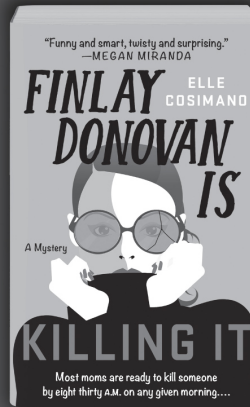
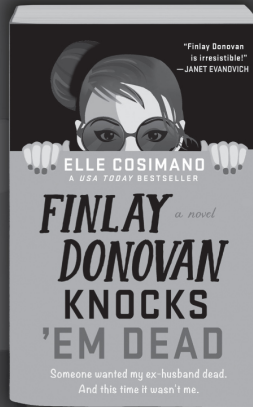
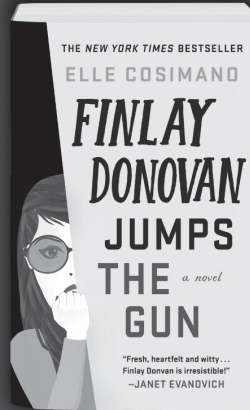
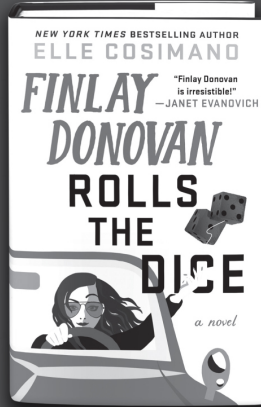
like to hire you. My name's Finlay, by the way." She extended a hand. "Finlay Donovan."

That name brushed the fuzzy edges of a memory. A photograph in a romance novel. A woman hiding behind dark sunglasses and a wig.

It felt like fate had pushed Vero into the woman's path. Like Vero was falling through another window, one she hadn't even seen coming, into a brand-new life. Only this time, she might find a softer place to land.

Vero dusted tire grime from her fingers and shook the woman's hand. "It's nice to meet you, Finlay. How quickly can I start?"

READ THE ENTIRE FINLAY DONOVAN SERIES BY
NEW YORK TIMES BESTSELLING AUTHOR
ELLE COSIMANO!



“Finlay Donovan is irresistible.”

—JANET EVANOVICH



MINOTAUR BOOKS

Read on for a sneak peek at Elle Cosimano's new novel

Finlay Donovan Rolls the Dice

PROLOGUE

“I can’t look,” I said, clapping a hand over my eyes. I had sworn to myself there would be no more dead bodies. Not that any of the other four had been my fault (at least, not entirely), but I already had enough blood on my hands to last a lifetime—or possibly four lifetimes in a state penitentiary—and I didn’t think I could stomach one more corpse. Especially not this one.

“Tell me when it’s over.” I clutched Vero’s arm with my other hand as we stood on the shoulder of a six-lane highway. A tractor trailer whipped past us, throwing a thick wave of exhaust at our faces. When my children’s nanny didn’t answer, I peeked at her sideways between my fingers. Her long, dark ponytail blew across her eyes and she scraped it away, her attention rapt on the traffic in front of us, her neatly plucked eyebrows pinched in concentration.

“What do you think?” my mother leaned toward her and asked, both of them staring intently at my ex-husband’s back. He toed the gravel beside the white line at the edge of the highway, knees loose, shoulders hunched, hands shaking out the last of his nerves as he prepared to make what was arguably the most stupid decision of his life. And believe me, that was saying something.

“I give him twenty to one,” Vero said.

My mother’s eyes went wide. “You think?”

“It’s really more like nineteen to one,” Vero said over the whine of a crotch rocket, “but I rounded up because I’m an optimist.”

My mother nodded, too, as if this all made sense to her.

“You two are betting on Steven’s life!” I shouted over the roar of a moving truck.

“We’re not *betting*,” Vero said. “We’re just calculating his odds of actually making it across—”

“And back,” my mother pointed out helpfully.

Vero smirked. “I’ve got to tell you, Finn. It doesn’t look good.”

“You two are not helping!”

“You’re right,” my mother said, touching the cross at her throat.

Vero nodded. “We should probably push him.”

“Have you both lost your minds? The children are watching!”

My mother held up a finger. “That’s an excellent point. I’ll go sit with the children and cover their eyes.”

“*Both* of you wait in the car with the children. *I* will handle this.” I turned Vero around by the shoulders, back toward my mother’s SUV. My daughter’s face was pressed against the back window, her little brother wriggling against the straps of his car seat to see where we had gone.

I had tried to convince Steven to keep driving. I’d insisted we could buy our son a new nap blanket at the next shopping mall we passed, but when Zach had pushed his threadbare blanket out the narrow gap in the open window of my mother’s Buick, wailing as it flew across oncoming windshields and under speeding tires until it finally came to rest, caught on a piece of rebar in the concrete barrier in the

median like a battle-worn white flag, Steven had been behind the wheel and there'd been no stopping him.

Panic had pinged through me when he'd set his jaw and put his foot down on the gas. I'd pleaded with him from the third-row seat not to do it as he'd merged onto the next exit ramp and retraced our path to Zach's blanket, but my arguments had been drowned out by Zach's hiccuping wails as Steven had pulled over onto the shoulder of the highway and put the SUV in park.

I shooed Vero and my mother back to the SUV to sit with the children. Steven hardly noticed when I tapped on his shoulder and repeated his name. His gaze remained fixed on Zach's woobie as he stood beside the white line and hiked up his pants. He leaped back as a mud-spattered pickup on monster tires screamed past him, a pair of steel truck nuts swinging from its hitch. Delia shouted out the window of the van, "You can do it, Daddy!"

Vero called out, "May the odds be ever in your favor."

My mother gave him two thumbs up through the glass, and Zach cheered.

I grabbed Steven by the back of his puffy vest as he rolled up his sleeves. "This is insane! There's a Walmart at the next exit. We can get Zach another blanket. I'll rub some apple juice and car grime on it. He'll never know the difference."

"He doesn't want another blanket. He wants that one," Steven said, pointing across the highway. "And I'm going to get it for him."

"What are you trying to prove?"

He whirled on me, hot breath steaming from his lips. "What am I trying to prove?" He gaped at me as if the answer should have been obvious. "I'll tell you what I'm trying to prove! I'm..." Steven's blue eyes grew suddenly wide, focused on something behind me. I turned, my spine going ramrod straight as a state trooper eased onto the shoulder of

the highway behind us, rolling to stop a few yards away. I stole a backward glance at my mother's SUV and saw Vero sink lower in her seat.

Steven frowned at the crisp uniform of the buzz-cut police officer who strode toward us.

"Car trouble?" the trooper asked, removing his sunglasses and tucking them into his coat.

Steven crossed his arms over his chest, his lips thinning as he was forced to meet the trooper's gaze. "No trouble."

The officer glanced at the Virginia license plate on the back of my mother's vehicle. "Where are you folks headed?"

"Pennsylvania," I supplied helpfully as Steven grunted, "New Jersey." The officer's brows knitted, and I rushed to add, "We're taking the scenic route through West Virginia. A road trip ... you know, sort of a family vacation." I took Steven's arm in mine, pinching him through his sleeve before he could utter a word about why we'd circumnavigated the entire state of Maryland to get here. "See, our son accidentally lost his blanket out of the window as we were driving. He's two," I explained, gesturing to the shredded fabric snapping in the wind at the edge of the median.

The trooper planted his hands on his belt, the sides of his jacket spreading around it, revealing his holster and his handcuffs as he squinted across the highway to see Zach's woobie. "I sure hope your husband wasn't planning on trying to retrieve it."

"He's not my husband," I corrected.

Steven turned to me with a look of disgust. "Is it really necessary to point that out?"

"And of course he wouldn't attempt to retrieve it," I added with a stern look at him, "because that would be a completely idiotic thing to do."

"Not to mention illegal," the trooper said.

“Exactly! I was just telling him the same thing, but my ex—”

“Husband,” Steven interjected.

“—can be a little bullheaded when it comes to listening to me. I told him we should just buy another blanket.”

“You can’t just replace something like that!” Steven snapped at me. “Zach doesn’t want a new blanket! That one is comfortable. It’s familiar. It has history! But apparently, history doesn’t mean anything to you.”

“The blanket isn’t worth saving, Steven. Just let it go,” I said through my teeth.

“Our children believe it’s worth saving, and so do I!”

The trooper stepped in front of him as Steven pivoted toward the highway. “Put one foot over that line, sir, and we’re going to have a problem,” he said firmly. “I understand wanting to look like a hero for your kids, but they don’t want to see their father splattered all over the highway, and I’d sure hate to have to arrest you in front of them. Your family is better off if you just let it go.”

“Would it be such a crime to let him try?” Vero called through the open window. My mother clapped a hand over her mouth.

Steven’s jaw clenched. I tugged him toward my mother’s SUV before he could give the trooper one more reason to arrest him. “Thank you for stopping to check on us, Officer. It was very kind of you. We’ll just be going.” We had a woobie to replace. Oh, and a stolen car to find, a boyfriend to rescue, a mob boss to avoid, and a painfully long road to Atlantic City still ahead of us.

CHAPTER 1

NINE HOURS EARLIER

Vero hadn't so much as glanced up from the ransom note in her hand since we'd left her cousin's garage, when she'd handed me the keys to one of Ramón's loaner cars and slumped down in the passenger seat, reading and rereading the single sentence on the sheet of paper like it was a puzzle that might solve itself if she stared at it long enough. I turned down the long gravel drive, checking the number on the rusted mailbox against the address printed on the custody agreement my ex's attorney had sent me before the holidays. As I rounded the last bend, I breathed a sigh of relief when Steven's F-150 came into view.

I pulled the loaner car beside it and cut off the engine, ducking in my seat to get a better look at the two-story farmhouse as I took a moment to collect myself. It was eight thirty A.M. on a Friday in late January, but it felt like an entire year had passed since I'd seen my children yesterday.

"We should figure out exactly what we're going to tell him before we go in," I said, raking my soot-stained hair from my face, "to make sure we're on the same page so he doesn't suspect anything." I checked my reflection in the rearview mirror. A pair of raccoon eyes stared back at me, and I wiped them with my smoke-blackened fingers. "Vero?" When she didn't answer, I snatched the ransom note from her hand,

folded it up, and stuffed it in the glove box. “Dwelling on that note isn’t helping.”

“They’re going to kill him, Finn,” she said in a small voice. A voice that should not, under any circumstances, come out of a mouth as big as Vero’s. An hour ago, she’d been cussing up a bilingual storm of expletives, threatening murder in two languages, ready to roll up to Atlantic City in body armor on the back of a white horse, rescue her childhood crush, and kick someone’s ass.

But then we’d found the ransom note tucked under the windshield wiper of Javi’s van:

You have seventy-two hours to pay back what you owe.

There had been no phone number on the note. No name. Vero hadn’t needed one.

She’d paled upon reading it, as if Javi were already dead. But she was moving through the five stages of grief way too fast, and she was skipping the most important one: bargaining.

“They’re not going to kill him. It’s not a condolence card, Vero. It’s a ransom note, which means Javi is alive and they want to negotiate.”

“We don’t have anything to negotiate with! If it was just about the two hundred grand, we could borrow it. Or steal it. Or come up with some kind of an installment plan using my inessential body parts for payment. But that’s not what Marco wants.”

“He’s a loan shark and you’re in debt to him. Of course that’s what he wants.”

“Marco got every penny I owed him and more when his goons stole the Aston Martin from us.”

The Aston Martin Superleggera that had been “gifted” to me by a Russian mob boss felt more like a stone around our necks. If it hadn’t been purchased by the mobster and registered in my name, I probably would have let Marco keep

the damn thing. But since our names were on the title and Vero's boyfriend was in the trunk, we had two very compelling reasons to find it.

"This isn't about money, Finlay. This is about an eye for an eye. Marco obviously took Javi because he thinks we have Ike. And since what's left of Ike could probably fit in a ketchup bottle, I don't think those negotiations are going to go very well." I grimaced at the memory of Ike—or rather, Ike's shoes—sticking out from under a pile of cars in Vero's cousin's salvage yard. It hadn't been our fault he'd tried to kill us and accidentally ended up squishing himself. What I *did* regret, however, was asking the Russian mob to dispose of his body for us. In our defense, at the time, we hadn't had much of a choice.

Vero turned to the window, drumming the passenger door with her soot-blackened fingernails as she gathered a breath. "This is all my fault. If I hadn't asked Javi to fence the car, he never would have been there when Marco's people came to steal it."

"All that matters now is that Javi is alive," I reminded her.

"What are we going to tell Marco when he asks about Ike?"

"I don't know. I'll make something up." As a romantic suspense novelist, I got paid to make up stories. I'd come up with something. "The police only found Ike's car burned in that field. They didn't say anything about finding any remains inside it. For all Marco knows, Ike is alive. All we have to do is convince him we had nothing to do with his disappearance."

"How are we going to do that?"

"We'll figure it out once we get to Atlantic City."

"You really think bringing the kids along is a good idea?"

"You really think we should leave them with Steven?" Steven had recently been the target of a contract killer called

EasyClean. And *EasyClean* had seemed pretty convinced that Steven deserved it. “We have no idea what kind of shady business Steven was involved in. Delia and Zach will be safer with us. Besides, we’re not going to Atlantic City to start a war with Marco. We’re going to handle this using our words like civilized adults.”

“I’m voting for a more violent approach. Maybe we should take the children to your mom’s.”

“My mother has enough on her plate.” My father had just passed a kidney stone that Bruce Willis and Ben Affleck could have blown up with less drama, and my mother had spent the last two days in the hospital enduring it with him. I hadn’t wanted to burden her, so I hadn’t bothered to call.

“What are you going to tell Steven?”

“The truth. That we’re exhausted, stressed out, and in desperate need of a vacation, and we’re taking the kids with us.” I opened my door, fighting my damp, stiff jeans as I climbed out of the loaner car. Vero followed, slamming her door a little too hard.

A curtain parted in one of the first-floor windows as I hauled our single piece of surviving luggage from the trunk. The front door swung open before I reached the porch. My ex-husband, Steven, stood in the frame, wearing his favorite threadbare plaid pajama bottoms with mismatched socks and a sleep-wrinkled undershirt. His eyes raked over my soot-smearred clothes, down the singed sleeve of my coat to the suitcase in my hand. Water seeped from my shoes as I dragged it up the porch steps.

“Jesus, Finn! I’ve been worried sick.” He ignored Vero’s snort of disgust as he grabbed me around the shoulders and pulled me into his arms. “I’ve been trying to call you since I woke up and saw the news. That citizen’s police academy was all over the TV this morning.” He held me at arm’s length, wrinkling his nose. “You smell like a chimney. What the hell

happened to you?” I could only imagine what Vero and I must have looked like. Neither one of us had slept more than a wink the last two nights, and we’d narrowly avoided being burned alive less than four hours ago.

“I’ll explain everything after coffee.” Or at least, almost everything. Now was not the time to tell him that the local head of the Russian mob had tried to barbecue us because I had pissed him off. And it definitely wasn’t the time to tell him that Vero and I were heading to Atlantic City on a rescue mission because of a gambling debt to a loan shark she couldn’t pay back. Steven disliked my children’s nanny enough already. I saw no reason to add fuel to his fire.

I looked past him into the house as I came inside and set down my suitcase. Toy trucks and Barbie clothes and crayons littered the floor. My children sat amidst the mess, fighting over a Fruit Roll-Up.

“Give it to me!” Delia snapped. “I had it first!”

“No! It mine!” Zach grabbed a fistful of her short hair and pulled. Delia shrieked and started crying.

Vero reached for Delia and I reached for Zach, prying his grape-jelly fingers from his sister’s bangs and pulling the two children several feet apart. I commenced with my usual lecture, about how we use our manners and our words to get what we want. That violence isn’t the answer and it isn’t kind to hit. But the children had stopped listening, their attention turned to the TV.

“Look, Mommy,” Delia said through a snuffle, wiping her eyes. “It’s Nick.”

Vero angled for a better look at the flat-screen on Steven’s wall. “I didn’t think it was possible, Finn, but your boyfriend’s even hotter in high definition.”

Delia looked up sharply, the Cupid’s bow of her mouth turning down when Steven stormed into the living room and turned off the TV.

It had been the same clip of the same news broadcast we'd heard three times on three different news channels on the drive here: Detective Nicholas Anthony of the Fairfax County Police Department fielding rapid-fire questions from a gaggle of reporters about the shooting at the citizen's police academy yesterday. About the wounded officer's condition. About the mysterious fire at the academy earlier that morning. About Feliks Zhiron's escape from jail two nights ago, and if Nick suspected the Russian mobster had anything to do with any of it. Nick had danced around their questions like a pro, distracting them with an Oscar-worthy smile and throwing out the occasional "no comment" when misdirection hadn't worked.

I touched my lips as his face disappeared from the TV screen. They were still chapped and swollen from our tryst in his room last night and our handful of hurried kisses as I'd departed the academy grounds this morning. I hated that I missed him already. That we were less than twenty-four hours into a relationship and I was already regretting the lies I would have to tell him when he finally managed to break free of the media circus to call me.

Vero smirked at Steven. "That particular shade of jealousy really suits you. It complements your pajamas and the bloodshot color of your eyes."

Steven flipped her the bird behind the children's backs.

Delia wrinkled her nose at Vero. "You and Mommy need a bath."

Vero planted a sooty kiss on her cheek. "We most certainly do."

"But first, caffeine," I said, setting Zach down and kicking off my damp shoes.

"You heard the woman," Vero said, snapping her free fingers at Steven. "She wants coffee, and I don't smell any

brewing in here, so why don't you go make yourself useful while I get the kids dressed and pack up their things?"

Steven's eyes hurled daggers at her back as he watched her climb the stairs. He dragged me into the kitchen as Vero herded the kids to their rooms. "You mind telling me what the hell is going on? And what's *she* doing here?" he demanded, pointing upstairs.

"The police academy shut down a day early, so we came straight here to pick up the kids."

"I know that, Finn. It's been all over the news. Does this have anything to do with Zhirov?"

"Yes," I said frankly, removing his hand from my arm and opening his cabinets in search of coffee filters. "Feliks showed up at the training center last night searching for someone. He shot Nick's partner and started a fire. Don't worry," I said before Steven could ask, "he wasn't there looking for me." That was only partly true.

Steven slunk to the window and peered between the curtains as if he expected to see Feliks lurking in his shrubbery. "Whose car is that?"

I poured a carafe of water into the pot and switched it on. "It's a loaner. Vero borrowed it from her cousin's garage. I'll take the kids' car seats from your truck. What?" I asked at his indignant look. "You're not going to need them."

"Where's the minivan?"

"At my place."

"Why didn't you bring it?"

"Because the garage was closer to your house and it made more sense to come straight here," I said, pulling two mugs down from a cabinet.

"Or because Zhirov's loose and you didn't want to go home?" Steven pushed the cabinet shut when I didn't answer.

He leaned in to my space. “You’re scared of him, aren’t you?” he asked, hovering over my shoulder as I turned to the fridge. “That’s what all this is about? You’re scared Zhirov will come after you.”

“I have no reason to think that.” I hid my face from him as I rummaged for the milk. “Feliks isn’t even in the country anymore. The FBI says he was spotted in Brazil. We have nothing to worry about.” I weaved around him, carrying the carton back to the coffeepot. “As soon as the kids are dressed and ready, Vero and I will take them and go.”

“The hell you will! You’re not going anywhere as long as that psycho is out there! You and the kids can stay here with me. And *she*,” he said, stabbing a finger at the ceiling, presumably toward the children’s bedrooms, where Vero was hopefully packing their bags, “can drive that car back to her cousin’s garage and stay with him.”

“I’m not staying here,” I said, pouring two cups of coffee and splashing a heavy pour of milk into both. “And Vero’s not staying at her cousin’s.” I dumped a spoonful of sugar into the second mug as Steven reached for it.

“What are you doing?” he asked, pulling a face. “You know I don’t take sugar in my coffee.”

“It’s Vero’s,” I said, snatching it away from him. “And we’re not staying at home. It’s been a stressful week and we both need a getaway.”

“Getaway where?”

“I don’t know. I was thinking the Jersey Shore. Maybe Atlantic City.”

“In the middle of the winter? Isn’t it a little cold for the beach?”

I shrugged.

“Fine,” he said, reaching over my shoulder and pulling a travel mug from the cabinet, “then I’m coming with you.”

“You can’t come with us. It’s a girls’ trip.”

“And you can’t take our kids out of state without my permission.”

“Says who?”

“Says my attorney.”

“When did he say that?”

“In the fine print of our custody agreement. Which you signed, by the way, so don’t get any ideas about sneaking off to New Jersey without me.”

We glared at each other over the rims of our mugs. His lip curled in triumph around a long, slow sip.

“Fine,” I said, calling his bluff. “We’re leaving as soon as Vero and the kids are ready. If you’re not packed before then, don’t expect me to wait for you.”

He guffawed. “You’re not going anywhere looking like that.”

I followed him down the hall, arguing in vain as he opened a closet, took two towels from the shelf, and dropped them in my arms, nearly spilling my coffee.

“You can use my shower to clean yourself up before we go.” He turned back for the kitchen before I could protest. But there was nothing I could say. I couldn’t take the kids out of state without his consent. And there was already a warrant for Vero’s arrest in the state of Maryland, after she’d been accused by her former sorority sisters of stealing a large sum of money from their operating account and fleeing the state. The last thing we needed was an arrest warrant in Virginia for me. We would just have to find a way to meet up with Marco without Steven knowing what we were up to. That, and keep Vero and my ex-husband from murdering each other on the way.

I slung the towels over my shoulder and carried Vero’s coffee up the stairs, following the sounds of the children’s

voices. She had stripped Zach out of his pajamas and was fastening him into a pair of overalls over a long-sleeved onesie in his bedroom while Delia got herself dressed in the bedroom across the hall. It was the first time I'd seen the home Steven had moved into after he and his ex-fiancée, Theresa, had broken up last fall.

I had to admit, the old farmhouse was quaint, nothing like Theresa's luxury townhome a few blocks from my house. This place was cozy, old enough to feel both lived in and solid, the soft creaks in the wood floors and fine settlement cracks in the walls giving it a sense of permanence and character. I peeked my head inside both children's rooms. They'd been sparsely furnished—a bed and a chest of drawers for Delia, with pink gauzy curtains around the window overlooking the neighboring farm, the Barbie DreamHouse Steven had bought her for Christmas set up below it. A race car-shaped toddler bed filled most of Zach's room, with the exception of a dresser that doubled as a changing table, and the land mines of toys that had been dumped across the floor.

Vero fastened Zach's last buckle and set him loose. He tore off into his sister's room, making Delia howl in protest as he made a beeline for her dolls.

Vero rose to her feet and dusted her hands on her pants, though given the filthy state of her clothes, I doubted her fingers were any cleaner now. "Ready to roll?" she asked when she saw me standing in the hallway.

"There's been a small change in plans."

The color drained from her cheeks. "What do you mean?"

"We're going to shower and change first," I said, holding out her coffee. "You can use the kids' bathroom and you still have some clean clothes in my suitcase." We'd transferred most of Vero's clothes into my luggage before we'd left the citizen's police academy in order to make room for a boatload of cash in hers, all of which had been paid to us and then

subsequently taken from us by a very angry Feliks Zhirov—or more accurately, one of his very scary associates.

“We don’t have time to clean up, Finn! We have to get to Atlantic City right now! Javi’s—”

“Alive,” I reminded her, dropping a towel in the crook of her arm and setting the coffee mug in her other hand. “One more hour won’t kill him, but we can’t show up to Marco’s hotel looking like this. They’ll never let us in.” I nudged her into the bathroom and closed the door behind her. “Give me your clothes,” I called through it. “I’ll run them through a quick wash in Steven’s machine.” The door cracked open and Vero shoved a smelly, soot-stained bundle at me. I took it, lingering in the hall until I heard her turn on the faucet and step under the spray. “Oh, and there’s one more tiny change in our plans. Steven’s coming with us.”

That’s when Vero screamed.

Also by [Elle Cosimano](#)

[FINLAY DONOVAN IS KILLING IT](#)

[FINLAY DONOVAN KNOCKS 'EM DEAD](#)

[FINLAY DONOVAN JUMPS THE GUN](#)

[FINLAY DONOVAN ROLLS THE DICE](#)

About the Author



Holly Virginia Photography

[Elle Cosimano](#) is a *New York Times* and *USA Today* bestselling author, an International Thriller Award winner, and an Edgar Award nominee. Elle's debut novel for adults, *Finlay Donovan Is Killing It*, kicked off a witty, fast-paced contemporary mystery series; it was a *People* magazine pick and was named one of New York Public Library's Best Books of 2021. The third book in the series, *Finlay Donovan Jumps the Gun*, was an instant *New York Times* bestseller. In addition to writing novels for teens and adults, Elle has written essays for *HuffPost* and *Time*. She lives with her husband and two sons in Virginia. You can sign up for email updates [here](#).



**Thank you for buying this
St. Martin's Publishing Group ebook.**

To receive special offers, bonus content,
and info on new releases and other great reads,
sign up for our newsletters.

[Sign Up](#)

Or visit us online at
us.macmillan.com/newslettersignup

For email updates on the author, click [here](#).

This is a work of fiction. All of the characters, organizations, and events portrayed in this story are either products of the author's imagination or are used fictitiously

First published in the United States by Minotaur Books, an imprint of St. Martin's Publishing Group

VERONICA RUIZ BREAKS THE BANK. Copyright © 2023 by Elle Cosimano. All rights reserved. For information, address St. Martin's Publishing Group, 120 Broadway, New York, NY 10271.

Excerpt of *Finlay Donovan Rolls the Dice* copyright © 2023 by Elle Cosimano.

www.minotaurbooks.com

Cover design by David Baldeosingh Rotstein

Cover art: woman © Koval_sia/Shutterstock.com; sunglasses ©

PodiumStore/Shutterstock.com; money © Quang Vinh Tran/Shutterstock.com; eyes

© Nadzin/Shutterstock.com

eISBN 978-1-250-34331-4

Our ebooks may be purchased in bulk for promotional, educational, or business use. Please contact the Macmillan Corporate and Premium Sales Department at 1-800-221-7945, extension 5442, or by email at

MacmillanSpecialMarkets@macmillan.com.

First eBook Edition: 2023

Contents

[Title Page](#)
[Copyright Notice](#)
[Dedication](#)

[Chapter 1](#)
[Chapter 2](#)
[Chapter 3](#)
[Chapter 4](#)
[Chapter 5](#)
[Chapter 6](#)
[Chapter 7](#)
[Chapter 8](#)
[Chapter 9](#)
[Chapter 10](#)
[Epilogue](#)

[Excerpt: *Finlay Donovan Rolls the Dice*](#)
[Also by Elle Cosimano](#)
[About the Author](#)
[Copyright](#)