

Chapter One: The Vault Room

The woman with the stopwatch did not wear a mask.

That was the first rule Sal had learned from her, three jobs ago, back when he still thought he was the one training her instead of the other way around. Masks made guards suspicious of themselves. A guard who saw two calm faces in matching coveralls, moving without hurry, would talk himself out of the alarm every time. Fear was a kind of static. She never gave anyone a reason to reach for it.

“Four minutes,” she said now, not to Sal, not to Devon, but to the room, the way another person might say it was going to rain.

They were standing in a space that did not officially exist. Nineteen years ago, when Corliss Vault and Security poured the reinforced antechamber behind Meridian Trust’s downtown vault, someone on the crew had shorted the concrete order by half a yard and covered the gap with a service crawlspace instead, sealed, unlogged, connecting to the old dry-cleaner’s basement two doors down on Anders Street. It had shown up on exactly one set of blueprints, filed under a contractor’s name that had gone out of business the better part of two decades ago. Elena had found that name in a banker’s box of her own inheritance, in a storage unit she’d paid for on a dead woman’s behalf for three years before she understood what she was looking at.

She had not needed a mask for six years. She was, on paper, a member in good standing of a trade that repaired precisely the kinds of vulnerabilities she was currently kneeling in front of.

Sal fed the collar of the hydraulic spreader into the seam where two panels had been welded imperfectly enough, once, for water to find its way through. Water had been finding its way through for two

decades. It left a story if you knew how to read it — a thread of rust, a give in the seal, the ordinary slow argument between a building and time. Elena had read a hundred vaults this way. This was the twenty-third she'd been inside, and the only one that had ever mattered.

“Three-forty,” she said.

Devon didn't answer. He never did during the window; he just kept his eyes on the laptop balanced on an overturned bucket, feeding the branch's exterior camera a loop of an empty alley that had, at 11:52 the previous night, actually been empty, which was the only kind of lie Devon believed in. Cut the feed and someone reviewed the black screen and asked questions. Loop a true fifteen minutes on a fifteen-minute delay and nobody looked twice. He was twenty-six years old and had once, before Elena, made considerably more money doing this for people with worse intentions than hers. He liked to say that working for Elena was the first job that had ever let him sleep.

The panel came free with a sound like a held breath finally let go. Beyond it: not the vault itself, which was a separate, better-defended animal with its own time lock and its own alarm circuit that Devon had dealt with an hour earlier, at the junction box outside on the pole, where Meridian Trust's security contractor had never once, in nineteen years, thought to run a tamper sensor. Beyond the panel was the antechamber. Grey steel drawers, four hundred and twelve of them, in eight ranks, humming under emergency lighting the color of old teeth.

Elena had memorized the layout the way other people memorized scripture. She did not need the manifest Devon had pulled from the county's decades-old permit filings, cross-referenced against a leasing spreadsheet that a woman named Deb in accounts had sold to nobody

in particular eleven years ago for four hundred dollars and a grudge. She did not need it, but she carried it anyway, folded into a plastic sleeve in her jacket, because a plan you didn't need to check was a plan you'd stopped questioning, and she had built her whole adult life on the discipline of continuing to question.

Three boxes. Not four hundred and twelve. Three.

She crossed to rank four, row two, and put her key — a key that did not exist in any locksmith's records, cut from an impression Sal had taken with a folded strip of wax and a steadier hand than his was on a bad morning — into box 411.

It turned.

Behind her, Sal exhaled. He always did, at this part, the part where the plan either worked or announced itself as a felony in progress with nowhere left to run. He was sixty-one. He had a granddaughter in Ohio he saw twice a year and a bad hip he blamed on forty years of kneeling in front of other people's failures, and he had told Elena, more than once, in the flat voice of a man not actually arguing, that this would be the last one. She had told him, each time, that she knew.

Box 411 belonged to a man who had signed his name to more of Corbin Falls' misfortunes than any single person Elena had ever researched, and who had, as far as she'd been able to determine, never once been asked to explain himself under oath.

She did not open it there. That was the second rule, the one she'd made herself: nothing read in the room. The room made people careless, made them linger, made them believe that four minutes was a unit of time large enough to hold a decision. She lifted the long steel drawer whole, set it into the lined case Sal held open for her, and moved to the next.

Box 226. A woman's name on the leasing card, though Elena didn't check; she already knew whose it was, had known for three years, had read the woman's face in a newspaper archive so many times she sometimes saw it when she closed her eyes.

Box 300, last. She almost skipped it — of the three, this was the one she trusted least, the one that had cost her the most sleep in the planning, because the man who held it was the only one of the three still capable of surprising her. But not tonight. Tonight there was no van outside, no answer at the house she'd watched for six weeks, no reason for anything to go wrong that hadn't already been accounted for.

Two minutes, forty seconds.

She did not empty the boxes of everything. She left the coin collections, the wedding rings, the manila envelopes of stock certificates nobody would miss because nobody currently living remembered they existed. She took only what she had come eleven years, in one shape or another, to take: three sealed document folders, each one wrapped in a plastic sleeve gone brittle and yellow at the edges, each one bearing, in the same meticulous hand, the same six letters written across the seal like a signature nobody else had ever been meant to read.

Insurance.

She had not written those folders. She had only spent three years learning who had, and why, and what it had cost her mother to never once be believed.

The drawers went back into their slots, closed, locked, indistinguishable, to anyone who did not already know to look, from four hundred and nine others that would sit untouched until their

owners' children inherited whatever quiet disappointments were waiting inside them. Sal resealed the panel with a compound that would cure hard enough by morning to fool a casual glance and soft enough that, if it ever needed to be true, a lab could tell in ten minutes that someone had been here. She had decided long ago that this job would end in daylight, eventually, on someone's terms. She had simply resolved that the terms would be hers.

"Ninety seconds," Devon said, the first words he'd spoken since the panel came free.

They went out the way they'd come, through the crawlspace, through the dry cleaner's flooded basement, up through a hatch that had been propped with a folded matchbook for six weeks so it would never announce itself with a creak. Outside, Anders Street was empty in the particular way American downtowns are empty at one in the morning, streetlights performing for nobody, a single delivery truck two blocks off ticking as its engine cooled.

Elena stood for a moment at the mouth of the alley with the case against her chest and looked up at the dark windows of a building she had spent three years learning to enter and forty seconds actually inside.

No cash left the vault. No jewelry. No gold. Every dollar Meridian Trust held that night would still be there in the morning, down to the cent, and the papers, when they eventually wrote about it, would call it the strangest bank robbery in the city's history, because for a long time nobody would be able to explain what, exactly, had been stolen.

She already knew what the headline should have said, if headlines ever said the truest thing instead of the simplest one.