

## **The Russia Account**



*FROM NATIONAL BESTSELLING AUTHOR*

**STEPHEN  
COONTS**

**THE RUSSIA  
ACCOUNT**



**REGNERY  
FICTION**  
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# Chapter One

**W**hat's that noise?" Bill Leitz whispered.

I heard it too. We killed the miner's head lamps we wore on our heads and sat in the darkness listening. Tiny noises, like a mouse playing with something metal. Low, just barely audible.

It was two in the morning in Tallinn, Estonia, and Bill Leitz and I were inside a branch of the Bank of Scandinavia working on their server. This little branch only had the one. We were modifying it so that a copy of every transaction that went through it also went via internet to Langley, Virginia, back in the good ol' USA.

But that noise! *There it was again.*

"Maybe we had better get the hell outta here," Leitz whispered. The darn guy just couldn't keep his cool. And the front door was the only way in and out of this office.

"Stay out of sight," I told him and rose from my sitting position. Why these servers have to be mounted so low is a question that I'll never figure out.

I stayed low and moved from the little equipment room where we had been working to the main part of the branch. It only had four small

rooms and a toilet; one of the rooms was a little break room with a small refrigerator. The natural light in the room came from a light in the hallway through a frosted glass transom, and from two windows. This being Europe, the branch was on the first floor of a fairly new modern building only two blocks from the train station. In Europe, the first floor is the floor above the ground floor.

Yep, someone was working on the door lock. If they managed to get in, they had about ten seconds to punch in the code to the alarm panel on the wall near the door so that it wouldn't wake the nearly dead at the local police station. We had used that code earlier when we entered, so the alarm was now off. Getting that code had been a trick, but that's another story, one I may include in my autobiography when I get around to writing it.

Whoever was working on that lock just now didn't know the alarm was off. I wondered what their plan was. If they had one.

Oh, of course they did. You don't just zip off to rob a bank without a plan.

Still, two sets of trespassers inside one bank in the middle of the night was probably one set too many.

They were working on the lock with something inserted in the key hole, picking it. Open the door, run in and grab... not the cash in the vault, which was locked as tight as Hillary's heart... but the server. These guys wanted the server!

That didn't seem fair. We were here first, and we wanted the server to stay right where it was, doing the business of the branch and faithfully sending the CIA copies of all the transactions.

The little noises seeped through the door. This wouldn't take long. I had to do something!

What?

I reached for the wall switch and turned on a light in the office. The noises stopped instantly. I put my ear against the door. They were whispering just on the other side... couldn't make out the words... or even discern the language.

They were worried, though.  
I snapped the light off, then back on.  
Silence now.

I slithered back toward the break room. There was an upright vacuum cleaner there. I unwrapped the cord as quickly as I could, plugged it in, and pushed the “on” switch. It started sucking... not too loudly, but I was sure they could hear it.

I thought, *What the heck*, and started vacuuming the office, moving that little thing around. Bill Leitz watched me from behind a counter.

After ten minutes, I turned the vacuum sweeper off and returned it to the break room. Wound up the cord.

“Think they’re gone?” Bill asked nervously.

“They’d better be. Let’s finish up and get the hell outta here.”

We did. Took another twenty minutes. I was weighing our options as Bill completed our installation and sent a message over the new line to Langley, testing it. If those guys outside came back and stole the server, our work tonight was for nothing. Perhaps we should steal the server.

Then we would learn history, not what was going to happen, which was what the company really wanted to know. *Eeny, minie, miny, moe... Choices, choices...* I decided to do what we were sent here to do, and if someone stole the damn server, we could always come back and do our magic again.

“They might be waiting for us,” Bill said softly, pointing out the obvious. He wasn’t a covert warrior, but a tech support guy. Stealing information from computer systems was his profession, and he was good at it. He should have been better than average since he had been hacking into computer systems all over the earth for at least twenty years.

I pressed my ear to the door.

“Wish we had been bright enough to bring guns.”

In for a penny, in for a pound. Getting caught inside a bank in Estonia in the middle of the night with guns on us would have created a serious international incident. Before Uncle Sam popped us out, we might have spent some unhappy weeks or months in an Estonian lock-up—not

a cheerful prospect. We finished tinkering with the server and cleaned up our tools and trash. When I was sure we had everything we had carried in, I turned off the lights, punched in the code to the alarm pad, arming it, and opened the door. The hallway was empty. Phew!

I inspected the lock on the door as well as I could, squinting in that light. It seemed intact. We stepped into the hallway, and I pulled the door shut behind us. Pulled until the lock clicked, then I double-checked it. Locked up tight.

As we went along the hallway, we stripped off our surgical gloves and stuffed them in our pockets. There was a chance the frustrated lock mechanics were waiting for us to leave the building, so we took the stairs to the top floor, found a men's room, and made ourselves at home.

I got out my cell phone and checked my messages. Nothing urgent. Leitz had a porno mag in his backpack; he got it out and settled in for some sexual fantasy. I dialed a number that I had pre-loaded into my cell. Got Joe Kittredge, also known as Joe Kitty, who was outside with Armanti Hall. Both were covert agency operators. I explained the problem. Summed it up by saying, "Leitz and I don't want to get caught, arrested, or shot."

"Couple of lightweights."

"Well, Joe, is anyone out there waiting for us or not?"

"Give me a half hour to look around. I'll call you back."

I put my cell on vibrate so when he called I would get a cheap thrill, and settled down with my back against the men's room door.



Five days ago I had no idea Estonia was in my future. Jake Grafton, the director of the agency, called me into his office one morning, said a senator was coming over for a chat, and maybe I should be there. Listening to senators sure beat reading and writing memos and directives for Grafton to sign, so I took a seat and got comfortable with my notebook, just in case Grafton wanted notes.

“What’s this all about?” I asked, idly curious.

“I don’t know,” he said. “We’ll find out together.”

Now you may believe that BS if you wish, but after a few years of observation, I was of the opinion that Grafton knew everything about everything, so I concluded he wanted me to get it from the horse’s mouth—or rear end, as the case might be.

The senator was only ten minutes late, which was remarkable for a senator, and doubly so since the exalted one was a female. Grafton nodded at me and said, “Tommy Carmellini, my aide.”

The senator wasted a small fraction of a second glancing at me, didn’t nod, and took a chair that Grafton gestured toward. I resumed my seat on a couch where I could hear both sides of the conversation clearly. The senator ignored me.

“Thank you for taking the time to see me,” she said to Grafton. This was just oil she was spreading around. She was on her third term in the senate representing a Midwestern state. After sixteen years in the senate, there wasn’t a door in Washington that wouldn’t open to her knock.

“My brother’s daughter is a branch bank manager for the Bank of Scandinavia in Estonia,” she said. “Three days ago, her nine-year-old daughter was kidnapped on her way home from school. She usually walks the five blocks home to her parents’ flat. She left the school—the teachers saw her go—and never got home.”

“A ransom note?” Grafton asked.

“None yet,” the senator replied.

“Other kids getting snatched around there?” the admiral asked calmly, watching her face.

“Not that we know about. Tallinn, the capital, doesn’t have much of that, to the best of my brother’s knowledge. It’s actually a pretty safe place to raise children.”

Grafton didn’t say anything. Merely played with a pencil on his desk. A retired U.S. Navy two-star rear admiral, he had learned long ago that he got more information by letting people tell it their way rather than asking questions.

The senator decided she had to fill the silence. “The daughter, Penny, has been sending memos and queries to her bosses in Copenhagen about the sheer volume of money going through the bank. This is the busiest branch the bank owns.”

“How much?”

“Lately, over a billion dollars a week.”

Jake Grafton just stared. I looked up from my notepad.

“*A billion* a week,” he repeated softly, his eyes on the senator.

“That’s what my niece Penny said,” the senator told us. “Maybe more.”

“Perhaps you should give me all the particulars—names, addresses, telephone numbers, all of it.”

When the senator left a half hour later, my notebook was brimming with facts. Jake Grafton had ushered the senator out, merely promising that the company would look into it, and thanked her for bringing this matter to our attention.

The senator paused by the door. “My niece and her husband want their daughter back.”

“We’ll see what we can do.”

“A personal favor to me...” the senator muttered, then walked out. Grafton closed the door behind her and dropped onto the couch beside me.

“You don’t think that number is anywhere near accurate, do you?” I asked.

Jake Grafton looked skeptical. His thinning hair was combed straight back, his nose was a bit large for his face, and he had a strong, square jaw. Six or so feet tall, he hadn’t porked up like many men his age stuck in sedentary jobs. Maybe it was exercise, maybe he didn’t eat much, maybe it was nervous energy, or a combination of all three.

Grafton called Sarah Houston, his data guru and hacking expert. She said she could be there in five minutes. Sarah is also my off-again, on-again girlfriend. Just then we were on.

“Call it fifty billion a year,” Grafton said while we were waiting. “Apple had a net income of forty-eight billion dollars in 2017, and that is probably the most profitable corporation in America. It’s more now,

yet... fifty billion a year would be more than the net profit of every business in Russia. All of them. It's impossible."

"So what the heck is going on in Estonia?" I wondered aloud.

We were still noodling when Sarah came in, closing the door behind her. She flashed me a smile, which was nice, then took a seat. Grafton briefed her with a summary of the senator's tale.

"Someone is lying," was Sarah's verdict. Diplomacy isn't one of her skill sets.

"You need to hack into the Bank of Scandinavia, find out what's going on. See if you can get into the reports they file with the Swedish government. If someone is lying, let's find out who it is."

"Their systems are undoubtedly encrypted."

"Do the best you can."

Having received her orders, she left.

Grafton turned back to me. "I'll have our man in the embassy there make inquiries," the admiral said. "Draft a message for me to sign. Then get busy planning on how you are going to get into that branch bank. You know what we want."

"Everything."

"Or as near to it as we can get. Plus the encryption codes. They should be on their server." He sighed, then stood. That was my cue to get on with the program.

I popped up, said "Yessir," and made for the door. Sure enough, in the reception room were two people waiting for appointments with the boss. After they went in to the director's office and the door was closed, I asked Robin, the receptionist, "Where's Estonia?"

She gave me a warm smile, batted her long lashes, and said in her sexiest, Let's-Do-It-Tonight voice, "Google it."



Google knew precisely where Estonia was and so did the folks in the company transportation office: in the Baltic, right next to Russia. A great

big bird flew four of us guys from the company across the pond to Berlin—flying all night—where we changed planes. Then a turboprop flew us to Tallinn, the capitol and biggest city in the country. We arrived late in the afternoon, tired, dirty, and jet-lagged. Why I do this crap for a living I'll never know.

Tallinn is a medieval city, full of cobbled streets, old buildings, and here and there, a castle or museum. I checked into a hotel, then went over to the American embassy to visit with the senior spook, the station chief. Turned out that our man in Estonia was a woman named Dulcie Del Rio. I had never met her before.

“Penny Rogers,” she said. “Her husband teaches at the American school where the daughter, Audra, is a student. Penny isn’t talking to us, nor to the police. She says she knows nothing, has had no ransom demand, doesn’t have any money to pay ransom, and claims she is completely baffled.”

“The husband—Frank Rogers, I believe his name is—what’s he saying?”

“He’s talked to the police and been to the embassy twice; nothing of much use. He’s trying to keep his wife from freaking out. He gave us a photo of Audra. It’s a school photo; the police have one too and are looking. Not a trace, so far. Here’s a report the embassy staff filed with the State Department.”

She handed me a copy and I read it carefully. Then I looked at the school photo. Well, Audra looked like a nice kid. She wore glasses and had teeth that were going to need an orthodontist.

“What do you think, Ms. Del Rio? Is Audra alive?”

“I don’t know.”

“Any other kids snatched lately?”

“Not foreign kids. The usual messy divorces among the locals, but this is a small country. You can’t grab your son or daughter and disappear in the direction of Texas.”

“I suppose not. What do you know about this branch bank where Penny Rogers works?”

Del Rio shrugged. “Five employees. Quite unremarkable.”

“Do they do much foreign business?”

“Oh, of course. Russia is right next door. Five trains a day roll in from St. Petersburg and three from Moscow. Then there are all the countries around the Baltic. Commerce and money move all over this area every day.”

I just nodded. I had to give the station chief a heads-up on our plan to go into the branch and tap the server, but I didn’t say when. Didn’t ask for her help. She had to know in case anything went wrong—such as the local police busting us for burglary—yet the less anyone in Estonia knew of our plans, the safer we were. Anyone who thinks intelligence agencies can keep their secrets is living in Oz. Half of what intelligence agencies do is try to learn other intelligence agencies’ secrets, by any and all means at their disposal. But I digress.

Del Rio took me upstairs to meet the ambassador, a career diplomat. This was another woman in her fifties, with salt and pepper hair and not a smile in sight. While I was supposed to be a State Department investigator, of course she knew I was CIA. She never mentioned it, though.

She talked, I made noises, then followed Del Rio back to the SCIF in the basement. This being a little embassy in a little country, the SCIF, a secure compartmented information center, was also little, about the size of my hotel room.

The next morning, my fellow burglar, Bill Leitz, and I got busy casting our target, the local branch of the Bank of Scandinavia. We took turns watching the doors for a day and counted just seven customers walking in. *A billion a week* through that little office? I didn’t believe it.

Of course, Grafton wanted this op done yesterday, so we didn’t have the luxury of spending a week or so sizing up the place, checking on alarms, photographing everyone going in and out, checking out the employees. I did see Penny Rogers enter the building in the morning and leave it in the evening, and I took her photo. I thought she looked stressed to the max. Well, if I had a kid—and I don’t—and my kid got snatched, I would be beyond stressed: I’d be in a strait jacket.

On the third day we were in Estonia, I dropped by the American School to see Frank Rogers, the father. I met him in the break room during the lunch hour. "My name is James Wilson, Mr. Rogers. Jim." I gave him a hint of a grin and we shook hands. When lying, always look them in the eyes and smile sincerely.

"I'm with the government, Mr. Rogers. State Department."

For the first time, he gave me serious scrutiny. He was about forty, at least eight years older than I was, and losing hair. His ears stuck out. His skin was that pale white of a man who rarely gets out in the sun.

"Got credentials?"

I seated myself at the table where he had his sandwich spread out and gave him my fake diplomatic passport and my fake State Department credentials, complete with photo ID. He actually examined the photo on the passport, then the one on the State ID, then scrutinized my handsome visage. We were alone in the break room.

As he handed the stuff back, he said, "Audra was kidnapped a week ago. Where in hell have you people been?"

"I got here as soon as I could, Mr. Rogers."

"The people at the embassy said they were sending a good man. I thought you would be older."

"I was the only one in the office," I said, to take some of the starch out of him. "Why don't you tell me about it?"

"I've been all over it with the local police. Talked to the embassy people twice."

"Apparently your daughter is still missing. Maybe it wouldn't hurt to go over it again with me."

"They snatched her a week ago yesterday on her way home from school. This school. I had to stay late. She never got home. That's it. That's all there is to tell." He set his jaw defiantly. I thought I saw tears in his eyes.

I nodded.

"Have you talked to my wife yet?" he asked.

"Uh, not yet."

“Better not. She’s taking this really hard.”

“Have you had a ransom note?”

“Nothing at all. Not a whisper. And it’s not like we’re rich. My wife works in that piss-ant branch bank and I teach school. We pay taxes here. We live in a flat and are lucky to own a four-year-old car. Little piece of Italian shit.”

“Why are you two here and not back in the States? Seems you might do better there.”

He swallowed, set his jaw. Broke eye contact to control himself, then came back to my face. “My wife makes twice what I do. They told her she had a bright future at the bank, and next year we’d be moving to Stockholm. Big promotion. She’s worked hard for this.”

I nodded to show I understood.

His sandwich lay there untouched.

“Mr. Rogers, whom do you suspect?”

He simply stared at me.

I tried to look sympathetic. “Sir, someone snatched your daughter. Was it someone here at school, one of your colleagues, someone in your neighborhood, a drug gang, a rapist? A pedophile? What do you think?”

He broke eye contact again. Didn’t say anything.

“Or was it someone from the bank? Something to do with the bank?”

His face was cracking under the strain.

I waited.

“My wife has been writing letters to bank management in Sweden.” He had to force the words out. “Way too much money has been going through the bank. Huge transfers in, huge transfers out. The bank charges a fee for these. It is so much money... It is very profitable—for the bank.”

“I see.”

“This is the bank’s most profitable branch.”

I nodded.

“I’m not accusing anyone, Mr. Wilson. It’s Wilson, right? Not accusing anybody. You understand that? All we want is Audra back. Alive. Do you understand?”

"How much money are we talking about at the bank, Mr. Rogers?"

He got up and walked out of the room. Left his sandwich right where it lay, unwrapped.

I stopped by the office, thanked them, and went off to find Leitz.



Twenty-seven minutes after I'd called Joe Kitty, he called me back. I was still in the men's room. "Tommy?"

"Yeah."

"Two guys out here. Only two. One in front of the building, one in back."

"They armed?"

"I didn't ask."

"Do they look like cops?"

"Ahh, might be, but I doubt it. Dressed too well. Nice ankle-length coats, leather shoes. Cops are on their feet too much for shoes like that."

"How old?"

"Mid-thirties would be my guess. Fit."

"So, what do you think, Joe?"

Joe Kitty took his time answering. "I think they are wearing ear pieces and talking. We can take out one, and you can run out and hop in the car."

"Don't want him or his pal seeing us."

"Okay. Okay. Armanti will take care of the guy in front. Give us five minutes, then come out the door."

"Tell Armanti to be careful."

"Yeah."

"And tell him not to kill the guy."

Joe Kitty broke the connection.

Leitz and I hustled out of the men's room and took the elevator down to the first floor. Right outside the branch bank's office was an atrium,

so we could stand there in front of the bank's office and see through the large window over the main entrance. Yes, there was the watcher, on the other side of the street standing inside the entrance to another building. He was against the west wall of the entrance, almost out of sight. If the dawn hadn't been breaking—the spring days are long at this latitude—I wouldn't have seen him. But he moved occasionally, and there he was.

I waited. Beside me, Leitz stood motionless.

In less than a minute I saw a big guy coming from the west, along the sidewalk. He was obviously drunk, swaying, staggering, and he was the only person in sight. At this hour of the morning the streets were still empty. The big guy put his hand against a wall and paused to retch. Then he resumed his journey toward the watcher, who may not have seen him yet.

The guy heard Armanti Hall coming, I think, because he stuck his head out in time to see the big man staggering along. Armanti was as tall as I am, but bigger through the chest and shoulders. A black man, he never cut his hair or beard, so all that hair added to his imposing presence. I was glad he was on our side, because if he just scowled he scared the crap outta me—and I'm fearless.

He didn't scowl at the watcher, who tried to back off a step or so as Armanti passed. He wasn't expecting what happened next. In one swift motion, Armanti grabbed the man's head and smashed it against the wall. I saw him go limp. He would have collapsed if Armanti hadn't lowered him gently to the concrete.

Leitz and I shot down the stairs and out the door and were on the sidewalk when Joe Kitty stopped to pick us up. As we jumped in the car, Armanti was still bent over the watcher.

"Come on, Goddamnit," Leitz muttered. He was worried about the guy behind the building, or any other guys he might have missed.

Then Armanti was trotting across the street. I threw open the back door, he climbed in beside me, and we were rolling. He handed me a wallet, a pistol, a cell phone, a passport, and a headset.

As we rolled, Hall gave the door a good hard pull and it latched.

I looked at the passport. Swedish.

“Nice job,” I said to Armanti and Joe.

“I may have cracked his skull,” Armanti said, stripping off a pair of medical gloves.

“It’s a tough business,” Joe Kitty observed.