

Impact of Bank Closures

Helensburgh Community Council Helensburgh Heritage Trust

I am the treasurer of both Helensburgh Community Council and Helensburgh Heritage Trust. Both organisations banked with the local branch of the Clydesdale Bank which closed some time ago. The nearest branch of the Clydesdale Bank is in Dumbarton, about 10 miles away.

As almost all the money received by Helensburgh Community Council comes either as cheques or bank transfer, it has not been an inconvenience as we can pay cheques into a post office.

On the other hand Helensburgh Heritage Trust receives quite a lot of transactions by cash and these cannot be banked through post offices. Consequently we have opened a second bank account with the local branch of the TSB.

My experience of the main local post office is that it is best avoided, simply because queues are so bad. Most other local people that I know seem to share this opinion. There is a small sub- post office in another part of the town where queueing is not a problem.

From my point of view the closure of the local branch of the Clydesdale Bank would not have been as much of an inconvenience if

1. Local post offices were obliged to handle cash as well as cheques; and
2. The queues in the main local post office were not as bad.

What the Scottish Parliament can do about both of these difficulties, I do not know!

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