

Impact of Bank Closures

Lynn Smith

It seems to be the assumption of big organisations that everyone is online and everyone has access to a computer. This is not true and those who do not have access are at a disadvantage. These are usually the most vulnerable in our society; the elderly, the unemployed, those with medical/mental health issues, the underemployed who can't afford the luxury of broadband never mind the hardware to use it.

I understand that if footfall is minimal then it is a costly business to keep a bank open for a limited amount of customers using the facility.

Alternatives:

- a) banks work together so their customers can use any bank to do their business regardless of which bank they belong to with modern technology this shouldn't be impossible.
- b) where there is no physical presence of a bank building, there is a bank teller (covering all banks) in the post office/library/Council office.

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