

After reading in the Mid Wales Journal ( May 10<sup>th</sup>) I would like to enclose my concerns and comments on the bank closures in rural Wales:

- My first concern is why this consultation is being done now, after so many bank closures have already taken place and communities are already being severely affected, this should have been done 18 months/two years ago when it was clear this was going to be happening, what is this likely to achieve now, banks are not going to reopen?
- I run a village shop in XXX XXXXX which is X miles from the border of XXXXXXXXXXXXX, like many areas of Wales the border villages and towns use services across the border as it is closer, this can mean banks GP etc. This should mean that services cut in the English towns have just as much impact in Wales, and so the local councils/AM and MP should be able to negotiate and express concerns for their constituent, even if they live in Wales. Our MP has shown little interest when I approached re concerns of amenities in towns that people in Wales use.
- Local banks closures in rural towns make a huge impact on small businesses, as I have seen, customer's need to go to a bank and they go to the nearest town with a bank, that town often has a Supermarket, so the customer immediately uses the supermarket for convenience whilst they are visiting the bank. So as a small business that is another customer lost to a big corporation.
- Banks are now charging at cash machines that are all that is left in some towns, which is grossly unfair, all of us with no choice have our wages paid into a bank, we can't access a bank without a long drive, and then have to pay to withdraw any cash. We can all see the winner in this scenario again it is the banks, who lack of customer service is outstanding.
- Many of my customers are elderly do not use the internet and have no wish to learn, many pay by cheque which means I have a trek to get to a bank, at the moment I am lucky and bank with Lloyds that still have a small branch in Presteigne, although open only 2 days a week and still an 8 mile one way trip. The next nearest is over 15 miles away, and for some banks the nearest is Hereford 25 miles away, not an easy task for anyone. You add to this a person working, so you can see the difficulties. I presume everyone has tried to telephone a bank, even with a small enquiry and the huge task that entails, time consuming and frustrating.
- As I have stated although Kington is in Herefordshire it is our nearest town that had two banks until 18 months ago, the town is now dead, and people from New Radnor go to Llandrindod or Leominster both with supermarkets.
- It is shameful this has been allowed to happen, people in a society of communities 'don't matter' have made these decisions based on greed, with no thought or care of the impact on small communities, vulnerable people or elderly.

- Sadly in Brecon and Radnorshire we have suffered with an inept MP who has done very little to show support for our rural area, we can only hope this changes shortly.
- The difficulties people face because of lack of local banks is huge, and the fact that decisions are made by large banking and corporations is a road we have gone down with huge detriment to our small villages and towns.
- As I say I am not sure what this inquiry will achieve but this issue needs to be addressed and is long overdue. It seems it may be too little too late. I am concerned this is just a tick boxing exercise.
- In my small village alone we have lost pubs, post office, two shops until my dad reopened a shop and through sheer hard work and commitment from many villagers it is still going., other towns are suffering. This was not rocket science a bank goes people leave so a high street suffers.
- Thank fully Wales still has lots of buzzing towns, but how long will this last?
- Support from the Senydd needs to be aimed at rural areas, and not just the farming community, many people who live in rural towns and villages are not farmers, but are trying to run a local business supporting other local businesses.
- I would like to be kept informed of how this is going to be addressed.