## Shutting of local CommBank branches

## Hi there

Many people in our community have become disadvantaged by the recent closure of several CommBank branches in our area, in particular: Rylstone branch & Portland branch.

Yes, people can transact at the Post Office, but for those older folk who still use passbooks, getting a continuation passbook involves a drive of over an hour in most cases, either to Mudgee or to Lithgow branches. To discuss matters of financial importance requires a telephone call, therefore usually a long wait (that's been my experience), whereas when the branch was there they could just pop in & see someone & have things sorted out there and then.

Also, internet banking is not an option for many people. I am sure that the powers that be don't realise that many rural areas don't actually have mobile phone or internet services. My husband & I live in an area, where seeing 2 bars of service on our Telstra phones is not common, and if people visit our guest accommodation and have anything other than Telstra, they get no reception at all. 10 mins up the road, there is absolutely nothing from any service provider. This is normal.

Coming back to the bank branches, what really took the cake was when the CommBank ATM was removed from Rylstone. There appears to be no plans to replace it. This is a town that relies on community markets, and is heavily dependent upon tourism to survive. A great many tourists coming into the area don't realise that on a weekend there is no way of being able to withdraw cash, and that some retailers, and most market stallholders, don't have eftpos.

During the week, bad luck if anyone doesn't bank with the CommBank or Westpac, or another big bank, because transactions can't be done with all financial institutions at the PO. And bad luck if you need to put money into someone else's account, because a card is required.

I had a conversation with a man in business banking about the lack of facilities. He seemed to think that everyone had the ability to use internet banking for all their needs, and that every retail outlet would have an eftpos terminal. He argued that all of Australia had access to internet & mobile phone coverage. He also admitted that he didn't travel in Australia for his holidays.

It is time that the people who make these decisions left their offices in the city and drove out to rural areas & tried to operate their phones, and spoke to the people who actually live here about their lack of banking options. This is not the city where everything is on tap.

Kind Regards Dorothy (Dott) Pike Secretary Capertee & District Progress Association Inc.