I am 83 years of age and my husband is older, we do not have on line banking and do not want it.

We need to be able to use cash for small items ie: milk, bread, a drink, Birthday cards, vegetables from the country farm stalls etc: I use cash to make spontaneous donations to charity and at my club for raffles and the sales table.

The younger generation seem to want to do everything on their mobile phones including making payments for the smallest of items.

I do not use a mobile phone, it all seems too complicated and too much to remember.

The banks are trying to force us to change, informing us that it is what we, the public want. Rubbish!

We are told branches are closed or closing because customers are not using them. I used my branch and always had to queue because so many people were waiting to be served. Now I have to go into town to draw out cash or make transactions. It is not what we want it is what the banks want, to save money and make more profit. It is essential that cash is available, many small shops and businesses will suffer if it is not.

I cannot imagine being without cash.

Don't take our cash away