I am responding to your request for commented on the closing of banks in St Brelade

1 I have no direct involvement at present as I bank with HSBC

2 I only know about banking as a customer

3 I would not want my name attached to this suggestion nor in minutes.

There are two possible solutions you might consider:-

A My sister lives on the Isles of Scilly where all the bank branches have now disappeared.The void has been taken up by the Post Office which provides facilities to deposit and withdraw monies and I believe some other services. It struck me we have a Coop branch at Red Houses close to car park and two bus stops. I believe the counter provides an excellent postal service and an equally efficient service for Coop members.If the Coop could be persuaded to expand these services to cover the basic needs then local customers would at least be able to pay in or withdraw money and maybe order a statement to be posted to them etc etc If the counter area is not adequate I noice the adjoining Lloyds chemist shop is unoccupied at ground floor level and could no doubt, with an imaginitive architect, be utilised as part of the Coop.

B

I read or heard (or maybe dreamed) that a town in England where all the bank branches had closed had come up with a simple solution. The town set up "a bank" where banks simply each had a well signposted desk manned by one or two staff and where cash could be deposited or withdrawn and I believe other services could be ordered but without the back room team.I believe they shared services such as toilets rest rooms catering etc as well as interview cubicles(and I suppose a strong room) Where better than the Lloyds shop discussed earlier.

This would need the cooperation of the building's owners and of course the banks themselves(if one goes they will all go!) and no doubt planning permission.

Clearly in our case maybe we don't need a five day service but with all the participating banks running an identical schedule.