

Dear editor,

I want to write to you to voice my concern with the decline in access to cash and banking services in my local community.

In the past few years, our community... [Share your personal experience with free ATMs and bank branches that have shut and the impact on your and your local area].

There's no denying that digital payments are a good thing, but right now we're just not ready to go cashless. I, like many others, still prefer to use cash for a variety of reasons...[insert your personal experience using cash].

Free-to-use ATMs and bank branches have been closing at pace in my local area, and I'm concerned that, without action, the ability to withdraw cash could be lost completely, removing the option of paying with cash for some people, and forcing others to travel long distances to reach the next nearest ATM.

This is a serious problem, not just for people like me but also for vulnerable people who rely on cash, whether it's because they're elderly, disabled, need cash to budget or struggle with poor mental health. In addition, local businesses need somewhere to deposit their cash in order to be able to accept it.

The government promised to maintain our access to cash in March 2020. However, almost two years on this legislation has still not been introduced, resulting in communities like mine suffering the consequences.

We need the government to push ahead as quickly as possible to legislate to protect access to cash, so that those who need it can continue to withdraw it locally – ensuring local businesses and high streets like mine can continue to thrive.

Kind regards,