

## This branch is closing but your bank is always open

Our Alston branch is closing  
on 04 December 2015

Find out how this may affect you.



# This branch is closing, but your bank is always open

Now more than ever, the way people choose to bank is changing as the digital revolution continues. As a business, we need to adapt our services to keep up with the changing needs of our customers. In this booklet we've set out why we've made the decision to close this branch and how and where you can find the banking services and expertise you need. We'll go into this in more detail later on, but here are the main reasons why this branch is closing:

- The number of customers using the counter has gone down and is low in comparison to similar branches
- 67% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 26% of this branch's customers have been using neighbouring branches
- Only 43 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

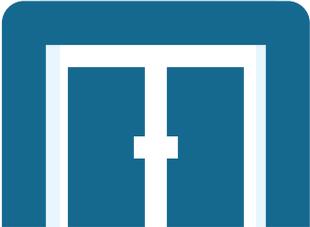
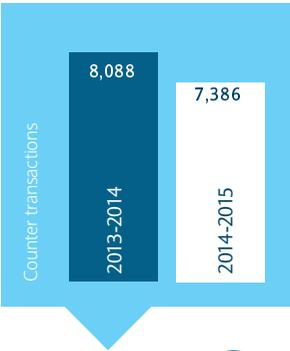
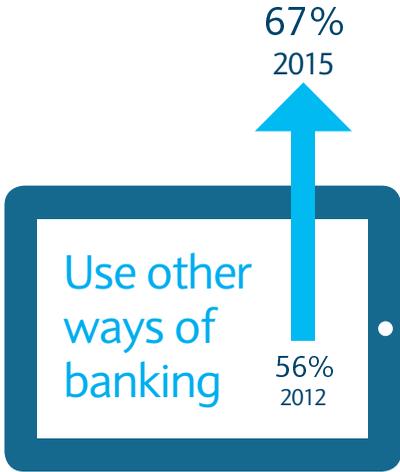
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Paul Manning  
Newcastle & Northumberland Community Leader  
[paul.manning2@barclays.com](mailto:paul.manning2@barclays.com)

# What's changed in your branch?

Many customers are choosing to bank differently



In all, only 43 regular customers used this branch without interacting with us in any other way

## How this branch is used

Before we make the difficult decision to close any branch, we think carefully about how it has been used so far. We consider how many customers have been visiting, what kind of transactions they've been making, and all the other ways they've been choosing to bank with us.

### Customers

Usage in last year	Regular (3+ times)	Heavy (12+ times)	% heavy users who also use neighbouring branches
Personal	496	151	25%
Business & Corporate	98	33	48%

### Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	127	38	45	45
May 2014-Apr 2015	115	34	40	41
Change 2013 v 2014	-11%	-11%	-11%	-10%

### Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
May 2013-Apr 2014	28	5	10	14
May 2014-Apr 2015	27	4	9	14
Change 2013 v 2014	-4%	-17%	-7%	2%

### Opening hours of Alston

Monday	09:30-15:30
Tuesday	closed
Wednesday	09:30-15:30
Thursday	closed
Friday	09:30-15:30
Saturday	closed
Sunday	closed

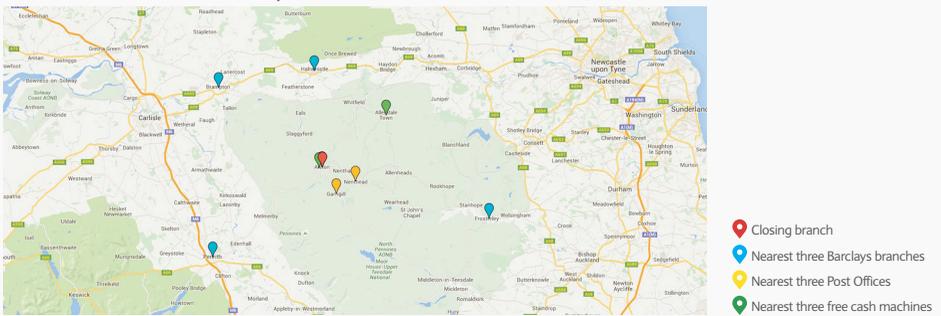
### Facilities available

Counter services	Yes
Cash machines	Yes
Self service machines	No

# Other places you can bank locally

There are many other ways you can still bank in your local community, including nearby Barclays branches, cash machines and Post Offices, which offer a number of banking services.

Where to find nearest three Barclays branches, nearest three Post Offices, and nearest three free cash machines



## Local Barclays branches

Name	HALTWHISTLE		BRAMPTON CUMBRIA		PENRITH	
Post Code	NE49 9AG		CA8 1NG		CA11 7YB	
Distance (miles)	14.2		19.0		19.6	
Opening hours	Monday	09:30-16:30	Monday	09:30-15:30	Monday	09:00-17:00
	Tuesday	09:30-16:30	Tuesday	09:30-15:30	Tuesday	09:00-17:00
	Wednesday	closed	Wednesday	09:30-15:30	Wednesday	09:00-17:00
	Thursday	09:30-16:30	Thursday	closed	Thursday	09:00-17:00
	Friday	09:30-16:30	Friday	09:30-15:30	Friday	09:00-17:00
	Saturday	closed	Saturday	closed	Saturday	09:30-13:30
	Sunday	closed	Sunday	closed	Sunday	closed
Any recent or upcoming changes to branch trading hours?	None		None		None	
Branch Facilities – Counters	Yes		Yes		Yes	
Branch Facilities – Self service	Yes		Yes		Yes	

### Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Spar	Townfoot, Alston, Cumbria, CA9 3HY	0.3	FREE
Ravenbridge Stores	Bridge Street, Penrith, CA1 01 DQ	10.7	FREE
Allendale Post Office	Market Place, Allendale Town, Hexham, NE47 9AZ	12.5	FREE

### Nearest cash machines to this branch that charge a fee

Location	Address	Distance (miles)	Charge amount
Low Row Service Station	Low Row Service Station, Brampton, CA8 2JE	19.0	£1.85
Hills Of Corby Hill Ltd - Townhead Garage	Scotland Road, Penrith, CA11 7NN	19.8	£1.25
Davidsons Garage	Scotland Road, Penrith, CA11 7NR	19.8	£1.25

### Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
Alston	0.0	Front Street, Alston, CA9 3HP	09:00 - 17:30 Mon-Fri 09:00 - 12:30 Sat Closed Sun	Yes
Garrigill	3.6	Garrigill, Alston, CA9 3DS	09:00 - 17:30 Mon, Wed-Fri 09:00 - 12:30 Tue, Sat Closed Sun	Yes
Nenthead	4.6	Community Shop and Post Office, Vicarage Terrace, Alston, CA9 3PL	09:00 - 13:00 Mon-Fri Closed Sat-Sun	Yes

# Community feedback

We understand that the decision to close a branch affects different communities in different ways, so we spoke to people in your community to hear their opinion. We wanted to find out how your community, and particular groups within it, would be affected if this branch were to close, and what we could do to help people through the transition.

We contacted the following groups:

**MP**

Rory Stewart

**Councillors**

Alex Martin, Head of Parish Council

**Customers**

A number of customers who regularly use the branch

We asked all of the groups to answer three questions. You'll find their responses below.

**In your opinion, what's the biggest effect that this branch closing will have on your local community?**

**You said to us:**

There is deep concern about the branch closing. It occupies a prominent place in the village, and is the last bank in Alston. There is an ATM in the local garage but it is not in a convenient place for some people, and is not always reliable.

**We'd like to say:**

We're sorry to have to close the Alston branch, and we understand that it is dear to many people in Alston. However, the number of transactions carried out in the branch has always been low and has continued to fall. While the use of our ATM is also quite low in comparison with similar branches, we are leaving it in its current location for 12 months to continue to serve the people of Alston. We have checked with the provider of the other local ATM and find that problems with reliability in the summer months have been overcome and now the machine has a high and acceptable level of availability.

### What's the biggest effect that this branch closing will have on customers of the branch?

#### You said to us:

There is considerable inconvenience to customers because the nearest branch is 16 miles away. There are worries about customers who may depend particularly on the branch – for example, elderly customers, and people who may find it hard to travel.

#### We'd like to say:

We're speaking directly with customers most likely to be affected by the closure and we're helping them with alternative ways to do their banking. We've also spoken to many customers who have come in about the new arrangements and what they can do. This includes telephone banking to speak to someone in person. Apart from our ATM, there is one free cash machine remaining in the town and the Post Office, open 6 days a week, can help with many everyday transactions. We have offered to work with the council and local businesses about how they can accept card transactions and that offer remains after the branch closes.

### What alternative ways to bank do you believe would help people adapt to the change?

#### You said to us:

Customers will need help if they are to adopt new banking methods.

#### We'd like to say:

We've encouraged customers to use other ways to do their everyday banking, including Mobile and Online Banking. Staff at the branch have run 'Tea and Teach' sessions every fortnight since the closure was announced to show customers other ways to bank, as well as how to set up a regular payments and order cards and PINs. Other branches, such as those at Haltwhistle, Hexham, Stanhope and Penrith will be carrying on these events. We're going to visit Alston once a fortnight and set up a stand on a Wednesday for customers who need help. We'll be able to carry out transactions from there on customers' behalf. We'll advertise these sessions locally and continue them as long as there is sufficient demand.

## Other things to help with the change...

Whether at a main or local branch, both business and personal customers can still pay in cheques at the Post Office. You'll need:

1. a pre-printed paying-in slip. You'll find these in your cheque book, or you can order them at a branch
2. a paying-in envelope. We have extra stock in the Alston branch, so please call in before the closure to pick some up. Otherwise, just call **0800 169 3091** for these, and we'll pop some in the post.

Business and personal customers can pay in cash using a pre-printed paying in slip, where this service is available.\*  
Personal customers can withdraw cash using a debit card and pin.

\*This service is not available at Post Office Locals.

# There are more ways to bank locally

We want to be there for you wherever and whenever you need us so we offer many other ways for you to do your banking.

## If you usually:

Visit an in-branch counter to deposit your cheques

## If you usually:

Make a trip to a branch to check your balance, pay bills, transfer money and order chequebooks

## If you usually:

Make a trip to a branch to withdraw cash at the counter



## Why not try:

Using the Post Office – you can pay in cash and cheques whilst you post your parcels or buy your stamps

## Why not try:

Using Telephone Banking – you can do your everyday banking without leaving the house.

To register, simply call **0345 734 5345\***

## Why not try:

Withdrawing cash at a Link cash machine or ask for cashback at the supermarket

# Your bank is always open

We want to make staying in control of your everyday banking as easy and convenient as possible. Over the years, we've introduced many ways you can bank without having to come into a branch.

## Telephone Banking

Available 24 hours a day, seven days a week. You can hear your balance, check transactions, pay bills and transfer money. You can speak to an adviser about your banking needs too. To register, just call **0345 734 5345**.

## Online Banking

Do all your everyday banking tasks from your home computer. We use the most advanced security systems to keep your details safe and our Online and Mobile Banking Guarantee protects you from fraud. To register, just call **0345 734 5345**.

## Barclays Mobile Banking

Transfer money between accounts and keep a check on your balances. If you need to, you can call us directly from the app too. The Barclays Mobile Banking app is free to download from your app store.

## Barclays Pingit

Sending money is secure and instant with no need to share bank account details. You're automatically protected in the event of fraud as long as you've used the services correctly. The Barclays Pingit app is free to download from your app store.

## The Post Office

Personal customers can withdraw money using a debit card and all customers can pay in cash or cheques at thousands of Post Office branches across the country.

To pay in cash and cheques you need a pre-printed paying in slip, like those in your cheque book – for cheques you will also need a cheque deposit envelope.

## Barclays at Asda

Our branches at some Asda stores allow you to visit a branch late at night or at the weekend. To find locations of our branches at Asda, go to [barclays.co.uk/waystobank](https://barclays.co.uk/waystobank)

Did you know you can also get cash back at any local supermarket? Just ask at the check-out.

## Link cash machines

Withdraw cash free of charge at any cash machine displaying the Link sign. You can check your balance, top-up your mobile phone, print off a mini statement and request a receipt too.



If you would like more information or help with any of the different ways you can bank with us, please speak to someone in the branch or visit [barclays.co.uk/waystobank](https://barclays.co.uk/waystobank)

Find out more today

[barclays.co.uk/waystobank](https://barclays.co.uk/waystobank)

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To get this in Braille, large print or audio, call **0800 400 100** (via Text Relay)  
or visit [barclays.co.uk/accessible-services](https://barclays.co.uk/accessible-services)

Calls may be recorded for quality and training purposes.

\* Calls to 03 numbers are charged at the same rate as calls to 01 & 02 landlines, and will count towards any inclusive minutes you may have covering calls to landline numbers.  
Call charges may differ, please check with your local provider.

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