

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

Our Culcheth branch is closing  
on Friday 4 November 2016

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
- 70% of our branch customers also use other ways to do their banking, such as online and by telephone
- In the past 12 months, 46% of this branch's customers have been using neighbouring branches
- Only 104 customers regularly used this branch in the past 12 months, without interacting with us in any other way.

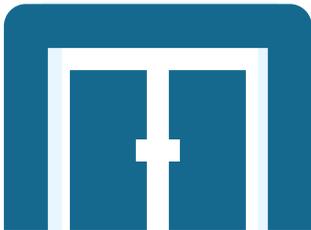
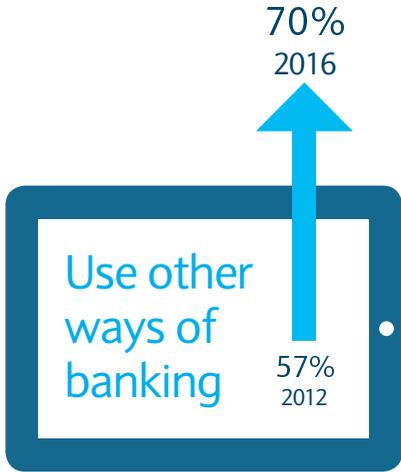
I realise that you may have questions and concerns about these changes, so please feel free to get in touch using the details below.

Yours,

Lisa McCormick  
Merseyside & South Lancs Community Banking Director  
[lisa.mccormick@barclays.com](mailto:lisa.mccormick@barclays.com)

# What's changed in your branch?

Many customers are choosing to bank differently



In all, only 104 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	1,092	333	38%
Business & Corporate	293	130	58%

### Weekly transactions

Personal				
	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 2014 - Mar 2015	327	144	84	99
Apr 2015 - Mar 2016	294	127	76	91
Change 14-15 vs 15-16	-10%	-12%	-10%	-8%

### Business & Corporate

	Counter transactions	Cash withdrawals	Cash deposits	Cheque deposits
Apr 2014 - Mar 2015	132	20	46	66
Apr 2015 - Mar 2016	111	14	36	61
Change 14-15 vs 15-16	-16%	-30%	-22%	-8%

### Opening hours of Culcheth

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

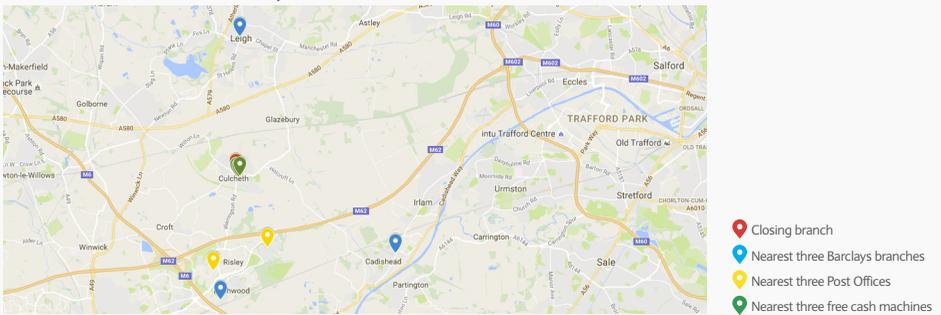
### Facilities available

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	Birchwood (Essentials)	Leigh Lancs	Cadishead																																										
Post Code	WA3 7PG	WN7 4AB	M44 5AN																																										
Distance (miles)	3.8	4.6	4.9																																										
Opening hours	<table border="1"> <tr><td>Monday</td><td>08:00-22:00</td></tr> <tr><td>Tuesday</td><td>08:00-22:00</td></tr> <tr><td>Wednesday</td><td>08:00-22:00</td></tr> <tr><td>Thursday</td><td>08:00-22:00</td></tr> <tr><td>Friday</td><td>08:00-22:00</td></tr> <tr><td>Saturday</td><td>08:00-22:00</td></tr> <tr><td>Sunday</td><td>10:30-16:30</td></tr> </table>	Monday	08:00-22:00	Tuesday	08:00-22:00	Wednesday	08:00-22:00	Thursday	08:00-22:00	Friday	08:00-22:00	Saturday	08:00-22:00	Sunday	10:30-16:30	<table border="1"> <tr><td>Monday</td><td>09:30-16:30</td></tr> <tr><td>Tuesday</td><td>09:30-16:30</td></tr> <tr><td>Wednesday</td><td>09:30-16:30</td></tr> <tr><td>Thursday</td><td>09:30-16:30</td></tr> <tr><td>Friday</td><td>09:30-16:30</td></tr> <tr><td>Saturday</td><td>Closed</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	Monday	09:30-16:30	Tuesday	09:30-16:30	Wednesday	09:30-16:30	Thursday	09:30-16:30	Friday	09:30-16:30	Saturday	Closed	Sunday	Closed	<table border="1"> <tr><td>Monday</td><td>09:30-16:30</td></tr> <tr><td>Tuesday</td><td>09:30-16:30</td></tr> <tr><td>Wednesday</td><td>Closed</td></tr> <tr><td>Thursday</td><td>09:30-16:30</td></tr> <tr><td>Friday</td><td>09:30-16:30</td></tr> <tr><td>Saturday</td><td>Closed</td></tr> <tr><td>Sunday</td><td>Closed</td></tr> </table>	Monday	09:30-16:30	Tuesday	09:30-16:30	Wednesday	Closed	Thursday	09:30-16:30	Friday	09:30-16:30	Saturday	Closed	Sunday	Closed
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Any recent or upcoming changes to opening hours?	Prior to 12 September this branch was manned Sunday 11:00 - 15:00	None	None																																										
Branch Facilities – Counters	No	Yes	Yes																																										
Branch Facilities – Self service	Yes	Yes	Yes																																										

### Nearest free cash machines to this branch

Location	Address	Distance (miles)	Charge amount
Sainsburys	Common Lane, Warrington WA3 4EH	0.1	FREE
Natwest	446 Warrington Road, Culcheth WA3 5QX	0.1	FREE
Co-operative Food	2 Common Lane, Warrington WA3 4EG	0.1	FREE

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

Location	Address	Distance (miles)	Charge amount
Noggin Inn	687 Warrington Road, Risley WA3 6AY	1.7	£1.85
Toby Carvery Lowton	322 Newton Road Warrington WA3 1HD	2.7	£0.75
Global Newsagents	42-44 Newton Road, Warrington WA3 1EB	3.8	£1.75

### Nearest Post Offices to this branch

Post Office Name	Distance (Miles)	Address	Opening hours	Banking facilities
<b>Culcheth</b>	0.1	7 Jackson Avenue, Culcheth, Warrington WA3 4EJ	09:00 - 17:30 Mon-Sat Closed Sun	<b>Yes</b>
<b>Locking Stumps</b>	2.7	Clover Road, Birchwood, Warrington WA3 7PA	09:00 - 17:30 Mon-Thu 09:00 - 13:00 Fri 09:00 - 12:30 Sat Closed Sun	<b>Yes</b>
<b>Gorse Covert</b>	3.1	44 Gorse Covert Road, Birchwood, Warrington WA3 6JG	07:00 - 22:00 Mon-Sun	<b>Limited</b>

# 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**

Helen Jones

**Local Council**

Councillor Jan Davidson

Councillor Joan Grime

Councillor Matt Smith

Culcheth & Glazebury 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:**

No specific concerns were raised about the effect on the community.

**We'd like to say:**

We have looked carefully at how this branch is used. Many customers already use neighbouring branches and Online or Telephone Banking and we've seen a general fall in customers coming to the branch. We are explaining to customers the transactions they can do at the nearby Post Office, which is open six days a week. There are free ATMs at Sainsbury's and Natwest close by.

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

#### You said to us:

There are concerns about customers who may depend particularly on the branch – for example, elderly customers and customers who may find it hard to travel.

#### We'd like to say:

We have spoken directly with customers most likely to be affected by the closure and invited them to sit with an advisor to find alternative ways to do their banking. This includes Online Banking and Telephone Banking if they would prefer to speak to someone in person. We've been making sure they know the transactions they can do at the Post Office too – the nearby Jackson Avenue Post Office is open Monday - Saturday 09:00 - 17:30.

### 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. There is a concern that many people won't know about alternative ways to bank.

#### We'd like to say:

We're helping customers to use other ways to do their everyday banking, including Mobile and Online Banking – and Telephone Banking if they would prefer to speak to someone. We have held a number of 'Tea and teach' and fraud awareness sessions, looking at ways customers can bank, including drawing out cash at ATMs and using the local Post Office.

Through these and further planned events, we're working with customers to find alternative ways to bank using the devices they have. Support is also available through our telephony and website services.

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

At the Post Office Personal customers can withdraw cash using a debit card and pin. Business and Personal customers can pay in cash using a pre-printed paying in slip at Jackson Avenue and Locking Stumps, unfortunately this service is not currently available at Gorse Covert.

Both business and personal customers can pay in cheques. 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 Culcheth 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.

# 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)

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