55, Frobisher Drive, Saltash, Cornwall. PL12 4PN.

Saltash Town Council, The Guildhall, Lower Fore Street, Saltash, PL12 6JX.

11th, December, 2018.

Dear Sir,

I'm writing to alert the Town Council to increasing indications that Lloyds Bank, the only remaining high street bank in Saltash, intends to close it's Fore Street, Saltash branch in March of 2018 - less than three months away.

The disastrous implications of such a closure on the town of Saltash, a sizeable town of 17,000 (and increasing) citizens, cannot be overstated.

While the evidence of bank closure is, at present, confined to escalating rumours, it is a reality that Barclays Bank very recently continued to deny the intended closure of their Saltash Fore Street branch until the official notice of closure was finally posted in their bank window. Secrecy would appear to be the bank's strategy until all potential local objections are made invalid by the imminence of the closure.

Reassurances of the continuation of a high street bank presence in Saltash must be immediately sought, by the Town Council, from Lloyds Bank.

Should the "gossip" be confirmed then Saltash, currently existing as a distinct entity, will end and our commercial centre will quickly die and this town will exist only as another bland suburb of Plymouth.

In an environment of increasing crime levels, highly mobile national crime gangs, **a non existent local police presence** and no local high street banks, are Saltash business owners really expected to carry their daily / weekly shop earnings over to Plymouth for banking?

If the prevailing attitude is that Saltash can be increasingly serviced by facilities in the nearest city (in a neighbouring county) then it brings into immediate question the validity of this town retaining any Town Council of it's own. If we are being increasingly commercially served by Plymouth then why continue to pay rates to Saltash and Cornwall? Equally why not be fully represented in every way, including parliamentary representation, by Plymouth should this town be seen as an overflow "dormitory" extension of Plymouth.

Given the indicated time scale can I suggest that the Town Council investigate this rumour as quickly as possible. The effects of any delay will result in Saltash finding itself devoid of any high street bank with the devastating and predictable results.

Yours Sincerely,

M. J. Collins. Mr.

c.c. Ms. Sheryll Murray, Member of Parliament, South East Cornwall, House of Commons, London SW1A 0AA.