

Dear Sir or Madam

I live in a small town (or village as they call it) and over the last eight years that I have lived here, the two banks that we had (Barclays and NatWest), have closed with the removal of their ATMs. Had it not been for the Post Office, the new Sainsbury's, the Coop and M and S we would not have access to cash without driving to the adjacent town. At the moment my partner has to drive once a month to pay in a cheque that he receives from an institution. He has on several occasions asked for this quite large payment to be made via his bank account (HSBC) but it has always been ignored. today

Perhaps today many people use credit cards for all their purchases but it is not feasible to pay for a newspaper by credit card, surely? And what happens when the banks' computers are hacked or "go down" and people can't use their credit cards? This has happened and the most recent problem lasted almost two weeks.

Eleanor Williams