

## **Submission to Regional Bank Task Force.**

Mary Mulhall President of the Molong RSL Club in regional NSW.

I have held the position for the past three years and have been a Board Director, Hon Secretary and License for the past seventeen years. The Club is a small but successful thriving business and is run voluntarily by the Board of Directors and Banked with the Commonwealth Bank Molong since the year dot.

The closure of the Commonwealth Bank in Molong has impacted greatly on the Club. What took only ten to fifteen minutes to do the banking, now takes at least a two hours round trip, it has put extra pressure and stress on the staff and myself as I do the banking, The club has had to increase our insurance to cover extra cash and person in transit, wear and tear on a car, petrol and let alone the security of carrying larger sums of money. I try to Bank at different times on Monday, Tuesday and Friday for security reasons. Parking in Orange is impossible you have to go around the block at least two to three time to find a parking at least in walking distance then carry large sums of money, when you get to the bank you find that you have to stand outside the bank for twenty minutes as there are to many people in the bank, when you finally get in the bank a person says to you "thank you for your patience it shouldn't be long before you are served" you look up you are eight in line with only one teller serving. The Club has its own ATM which is serviced by the Club. We need to cash a Cheque to replace the cash in the ATM. When you get to the teller and explain how our banking works, they look at you as if you have two heads and don't understand. The Club has been banking in Orange since June, I have only once have been served by the same teller twice. You get to the change machine to get change out, nine out of ten times the machine is out of service you ask why, you are told that it's out of coin, needs filling or Armguard hasn't come yet, you will have to come back, or line up again for teller to get the change. For the last three weeks I haven't been even able to get fifty cents coins, all they say is we don't seem to be able to get our change order right "Really". Lucky living in a small town I know someone that works at another bank I have to ask her to bring some fifty cent coins home for the club I shouldn't have to do this. With the closure of Molong and Blayney Branches you would think they would get their act together with all the extra customers that have to bank in Orange now but " NO". When you go to do the banking there is only ever one teller serving. The staff don't seem to care that there are people lined up, and have been waiting in line forever.

The closure of the Molong and Blayney Branches were pure GREED making the bank look good to the shareholders and directors. When the bank announced their half yearly profit I had a tear in my eye to think that the bank made all that profit and closed our bank, I could understand the closure if the bank was losing money but it wasn't, Mr Angus Sullivan admitted that when he came to Molong, our town is a thriving town there still should be a Commonwealth bank in the town, no loyalty to small regional towns at all and no consideration for the impact the closure makes on people lives.

I am also President of St Vincent De Paul in Molong who also banked with the Commonwealth bank, there are two volunteers each day and one could just duck over to the bank and do the banking each day. Now Vinnies has to bank at the Post Office and as it is at the other end of the street the Volunteers are unable to leave the shop to do the banking, so now I have to come in each day to do the banking which puts extra pressure on me, if I am unable to bank each day I have to organize

someone else to come in and do the banking, plus Vinnies has to carry extra change as we can no longer get change from the bank.

Regards

Mary Mulhall

President Molong RSL

President St Vincent De Paul Molong.