# Evelyn Atkins leads fight to save Bank of Scotland branch amid digital divide fears



Evelyn Atkins, a 76-year-old retired bank worker, is spearheading a campaign to save the Bank of Scotland branch in Moffat, Dumfriesshire, which is set to close in November 2023. This impending closure has prompted Atkins to plan a protest outside the bank, reflecting the concerns of the local community as they face a significant loss of financial services.

Atkins has mobilised community support, gathering over 2,000 hand-written signatures for a petition against the closure. In her efforts to persuade banking executives to reconsider, she has also penned an open letter, emphasising the potential risks associated with the increasing reliance on digital banking. “Nearly a quarter of the population here are in their late seventies, and this move targets them directly,” she stated, expressing fears that the closure will heighten vulnerability to financial scams among elderly residents who may not be as comfortable with online banking.

The Bank of Scotland has cited a decline in footfall at the Moffat branch, attributing it to a growing trend of customers preferring digital banking options. A spokeswoman noted that while the branch's activities may be diminishing, alternative banking services are available through local Post Offices and Community Bankers, who are being introduced in conjunction with the closures.

Atkins, however, highlights the inadequacy of these measures for the elderly demographic in Moffat. She articulated in her letter that many seniors are not equipped with the computer skills necessary for online banking, and some may face cognitive challenges that complicate their engagement with digital platforms. “This is a generation that was not brought up with computer skills,” she wrote, adding that family and friends cannot always fill the gaps in financial independence that these closures create.

The situation in Moffat is reflective of a wider trend affecting communities across Scotland, with branches in 14 towns earmarked for closure this year and early in 2026. This has sparked concerns about the growing digital banking divide, particularly affecting those in older age groups. Andrew Bartlett, chief executive of Advice Direct Scotland, reiterated the importance of accessible financial services for all demographics, stating, “The closure of local bank branches can be a challenge for communities, especially for elderly residents who rely on face-to-face services.”

Despite the bank's assurances regarding alternative services, Atkins plans to move forward with her protest if her appeals go unaddressed. The impending closure starkly illustrates ongoing shifts in banking practices and the ramifications of digital transformation on community members, particularly those who are less familiar with new technologies.

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

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3. <https://www.bankofscotland.co.uk/helpcentre/everyday-banking/banking-near-you/branch-closures.html> - The official Bank of Scotland page lists the Moffat branch among those set to close, offering information on alternative banking options and the introduction of community bankers.
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