

## Scotiabank VP gets an earful in Wilberforce

By Chad Ingram

Scotiabank's district vice-president for central east Ontario was mocked for his scripted non-answers during a meeting with residents of Wilberforce July 12.

Scotiabank announced last month it will close branches in Wilberforce and Maynooth in January, as it consolidates operations at its branch in Bancroft. Reps from the bank met with unhappy Wilberforce residents at the Keith Tallman Arena Tuesday night.

"While I know this topic is not one you're glad to be here to discuss, we do look forward to this opportunity," Nick Toritto, Scotiabank's central east Ontario district vice-president, told a crowd of more than 50 residents. "My colleagues and I are committed to staying here tonight until we've answered all your questions to the best of our ability."

The bank, Toritto explained, has been affected by technological evolution and is making changes due to customer preferences for mobile and online banking.

"Banks around the world are changing rapidly," Toritto said.

"Not here!" a number of people yelled from the crowd. There are swaths of Highlands East township that are still without access to Internet. A number of residents said they don't use computers or the Internet and one said she couldn't afford the Internet, even if she was able to get it.

"This decision was not taken lightly and that change will be difficult," said Toritto, who told the room he was one of the individuals responsible for making the decision. "During the months ahead, we will do everything possible to make that transition as easily as possible."

Residents took turns asking questions from a microphone in the centre of the crowd.

"Is this branch making money, or are they losing money?" asked one man. "Or am I not supposed to know?"

"What we're telling you tonight, I know is difficult and it's not something, I know, you want to hear from us," Toritto said. "What we do know, is that customer needs and preferences are changing and they're changing everywhere. Our role here this evening is to help and we'd like the opportunity to meet with you, one-on-one, to demonstrate and share and make you aware of what other options are available for you from a banking perspective."

"You did not answer the question," someone in the crowd shouted. "Is the bank making money, or losing money? Please answer?"

"I know there's nothing I can say this evening that's going to change the way you're feeling," Toritto said.

"You said you would answer every question!" someone shouted from the audience.

"We will take that question away and come back to you," Toritto said.

Craig McDonald, owner of the Wilberforce Foodland and landlord of the bank building, was one of many residents to take the microphone.

"Just so everyone knows what's going on with you guys, you are leaving, we know it's a done deal, there's no sense fighting and arguing about it, you guys are gone," McDonald said. "You're taking the bank, you're taking the ATM with you. Your lease doesn't expire until February, 2018. Right now, I've been told that you guys are willing to leave the bank empty until February, 2018, unless

I accept a reduced rent. That's the kind of people we're dealing with. I don't really have a question for you, I've got comments. You have to remember, this is coming from Scotiabank office. They don't care about our county. They don't care about the people. The only good news I got from them is they're leaving the bank intact. The vault's going to stay, everything's staying, so if we can get another financial institution to come in, it's ready to go.?

A number of residents, including McDonald, have formed a People Before Profits committee, which is working on a business plan and exploring options to get another bank into Wilberforce.

?It's going to take us time and we want people to give us that time,? McDonald said. ?Don't feel pressured that you have to go to Scotiabank in Bancroft.?

The committee includes representatives from Highlands East township, as well as the Algonquin Gateway Business Association.

?Right now we're all united and we need the community to stay united behind us,? McDonald said.

On the issue of the ATM, Toritto said Scotiabank was looking for a local business to partner with.

Mary Barker of Agnew's General Store said the store was one of the businesses the bank has been eyeing as an ATM location.

?They have offered to give us a machine, they didn't offer to pay us any rent,? Barker said, adding the bank said it would not be responsible for any damage to the store as a result of any break-ins or increases in insurance premiums. ?I'm not sure that Scotiabank is going to be willing to find a business that's going to take them on.?

A number of residents said Scotiabank should have held a meeting with residents before the announcement and asked why the bank had taken the course it had.

?If we had done a survey, and we'd still come to this decision, I don't think you'd feel any differently than you do today,? Toritto said.

Numerous residents said they didn't have access to Internet or transportation to get them to Bancroft, including one woman who said she was a widow who didn't like to keep too much cash in her house at one time.

Toritto's response to most of these comments was that he'd be happy to talk to people about their personal circumstances following the meeting.

?I'm a single mom and I'm poor,? said one woman. ?I have nothing to hide. You can talk to me in front of all these people.?

?You sound like a robot,? another woman told Toritto. ?You're a computer.?

Members of Highlands East council were in attendance, with Deputy-reeve Suzanne Partridge and Reeve Dave Burton each taking the microphone.

?I'd like to know how many people in Wilberforce and Maynooth are going to lose their jobs,? Partridge said.

There are six staff at the Wilberforce branch and three in Maynooth.

?We are working with them individually,? said Toritto. ?We are creating jobs in Bancroft.?

A number of residents told Toritto they would be taking their money out of Scotiabank and Burton said, while it may not be much to Scotiabank, the township would be taking its \$10-million account elsewhere.

?I will not, as reeve of the municipality, take our dollars out of the county,? Burton said. ?We may start our own [bank]. Look out, Scotiabank.?

Burton also told Toritto he'd handled the meeting poorly.

?If I came to a meeting as poorly prepared as you have, these people would not support me down the road,? he said. ?And you've done a poor job.?

Scotiabank has been in Wilberforce since 1969.