February x, 2025

Mr. George Cope

Chairperson

BMO Board of Directors

Board.directors@bmo.com

**c/o**

Corporate Secretary's Department
Bank of Montreal
100 King Street West
1 First Canadian Place, 9th Floor
Toronto, Ontario M5X 1A1

Dear Mr. Cope and Board Members:

RE: Bank of Montreal (BMO), Ingleside Branch (Transit [**# 23572**](https://branches.bmo.com/on/ingleside/b2357/)),

27 Thorold Lane, Ingleside, ON, K0C1M0

I was recently advised that the BMO Ingleside branch, which has served our community for over 60 years, will be closing in July. As long-standing customers, my family and I relied on this BMO branch for banking services. Unlike many communities, BMO Ingleside is the **only** bank in our rural village, and in fact, is the only bank within the Township of South Stormont. If this branch closes, residents and businesses will be forced to travel 20 kilometres to the Morrisburg branch, or 21 kilometres to the Cornwall branch, just to access in-person banking services.

The impact of this decision has raised significant concerns among local businesses and residents. BMO’s “Zero Barriers to Inclusion”, outlined on the BMO website and in your 2024 Corporate Report, leaves me wondering how BMO is supporting my inclusivity and that of other members of our small rural community. Many of us do not drive or have access to vehicles; there is also no transit system available. Taxi services are infrequent and expensive in rural Ontario. Online services are confusing, and not accessible if we don’t have computers or cell phones or reliable rural internet access.

Additionally, the developing trade situation means my costs and the costs to my neighbours and local businesses will rise even more.

If the Ingleside branch closes and I am forced to move my bank accounts to Morrisburg or Cornwall, options to move to another financial institution become viable. As loyalty from your institution no longer feels reciprocal, I will be investigating alternative in-person banking options.

I urge the Board of Directors to call on the Bank’s administrators to reconsider the decision to close the Ingleside branch.

Sincerely,

[Name]

[Address]