February x, 2025

Customer Complaint Appeal Office (CCAO)  
1 First Canadian Place  
P.O. Box 150  
Toronto, ON M5X 1H3  
[complaint.appeal@bmo.com](mailto:complaint.appeal@bmo.com)

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

27 Thorold Lane, Ingleside, ON, K0C1M0

Dear Customer Complaint Appeal Office,

I am writing to express my concerns regarding the recent announcement that the Bank of Montreal (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 have relied on this branch for all of our banking needs. The Ingleside branch is the only bank in our rural village, and the only bank within the entire 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 basic in-person banking services. This will place a significant burden on many members of our community.

What is even more troubling is the lack of sufficient information being provided to the residents and businesses impacted by this closure. There has been little to no communication regarding what, if any, services will remain available in Ingleside, such as ABM services or other alternatives. Furthermore, there has been no clear information about what support services will be available to assist customers in transitioning to other branches or in managing their accounts during this change. Many of us are left without answers, and this lack of clarity is only increasing our concern.

Additionally, BMO’s commitment to “Zero Barriers to Inclusion,” as outlined on your website and in your 2024 Corporate Report, leads me to question how this decision aligns with supporting the inclusivity of our small rural community. Many residents do not have access to personal vehicles, and public transportation options are non-existent. Taxi services are both infrequent and costly. Online banking is not a viable option for all community members, especially for those without reliable internet access, computers, or smartphones.

Given these challenges, I am also concerned about the broader economic impact this closure will have. Local businesses, already facing rising costs due to the developing trade situation, will be forced to adjust to these additional burdens.

If the Ingleside branch closes and I am required to move my banking to the Morrisburg or Cornwall branches, I will be left with little choice but to explore alternative banking options. As a loyal BMO customer, I am disappointed that the bank is not offering the level of support and information needed for this transition. The loyalty I have felt toward BMO no longer feels reciprocal.

Sincerely,

[Name]

[Address]