

Inter-County Association of Western New York

Representing the Counties of Allegany, Cattaraugus, Cayuga, Chautauqua, Chemung, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Steuben, Tompkins, Wayne, Wyoming, and Yates.

RESOLUTION NO. 2022-13-IC

RESOLUTION CALLING ON THE GOVERNOR AND THE NEW YORK STATE LEGISLATURE TO COMMENCE AN INVESTIGATION INTO THE CLOSURE OF BANK BRANCHES IN RURAL COUNTIES IN NEW YORK STATE

Motioned by: Gary Barnes (*Allegany*)

Seconded by: Brooke Harris (*Allegany*)

WHEREAS, bank branches in rural counties provide consumers with a financial institution where they can make deposit or withdrawal transactions to their accounts, take out a loan, select a mortgage lender, dispute a fee on their accounts, and perform other in-person financial transactions, and

WHEREAS, the presence of bank branches in rural counties also provides an important source of financial advice, civic leadership, and a more personal touch by their financial service providers, and

WHEREAS, counties across the country and throughout New York State have been deeply affected by the steady trend of bank branch closures, which disproportionately affects rural counties, including Allegany County, and

WHEREAS, while a growing number of consumers with bank accounts are adopting online and mobile banking for the primary function of checking their balances in their accounts, bank branches in rural counties continue to be a necessity for consumers, especially for deposit and withdrawal transactions, and for resolving problems with their accounts, and

WHEREAS, while improvements in technology and remote access have helped some consumers access online and mobile banking services, many rural counties are unable to provide their consumers access to broadband internet and cellular phone service that is sufficient, reliable, or affordable, creating a roadblock to banking activities, and

WHEREAS, although non-bank financial service providers are filling critical service gaps provided by bank branches, they are not meeting all the needs, or are doing so at a higher cost to the consumers, and

WHEREAS, small business owners, seniors, and those lacking consistent and reliable transportation are most negatively affected by bank branch closures, and

WHEREAS, the elimination of bank branches in rural counties is a loss to the affected communities' financial and civic leadership, and

WHEREAS, adjusting to the loss of a local bank branch can be frustrating and disruptive to the affected communities and their consumers, and

WHEREAS, the closure of several local bank branches each year in communities throughout Western New York is an ongoing issue, with more closures announced as recently as this summer, and there is no reason to believe that this trend will dissipate without appropriate intervention, and

WHEREAS, the Inter-County Association of Western New York is gravely concerned that additional local bank branches may be in danger of closure, placing further communities and their consumers in a state of hardship if New York State does not commence an investigation into this crisis, now, therefore, be it

RESOLVED, that the Inter-County Association of Western New York calls upon the Governor and the New York State Legislature to commence an investigation into the closure of bank branches in rural counties in New York State. Be it further

RESOLVED, that the Secretary of the Inter-County Association of Western New York shall forward copies of this resolution to New York State Governor Kathy Hochul, Senate Majority Leader Andrea Stewart-Cousins, Senate Minority Leader Rob Ortt, Assembly Majority Leader Crystal D. Peoples-Stokes, Assembly Minority Leader William Barclay, Senator George Borrello, Assemblyman Joseph Giglio, Senator Edward Rath, Assemblyman Stephen Hawley, New York State Association of Counties (NYSAC).

This is to Certify that I, the undersigned, Secretary of the Inter-County Association of Western New York, have compared the foregoing copy of resolution with the original resolution now on file in this office and which was duly adopted by the Association at a session held on the 19th day of August 2022 and that the same is a true copy of said original and of the whole thereof.

In Witness Whereof, I have hereunto subscribed my name and affixed the official seal of the Inter-County Association of Western New York dated August 19, 2022.



Lisa K. Casey, Secretary
Inter-County Association of Western New York

Sponsored by: Allegany County, Moved by: Gary Barnes (*Allegany*) and Seconded by: Brooke Harris (*Allegany*).

