



**Rural Canada is underserved
by financial services**



Why Post Offices Need to Offer Banking Services



**The results of a survey of 3,326 rural post offices
carried out for the Canadian Postmasters and
Assistants Association by Anderson Consulting.**



September 2014

The Canadian Postmasters and Assistants Association

<http://cpaa-acmpa.ca/pub/>

The Canadian Postmasters and Assistants Association was founded in 1902 in Stonewall, Manitoba as a grass roots organization dedicated to improving the working conditions of Postmasters in rural Manitoba. CPAA grew from a local organization to a national association that is the second largest bargaining unit representing employees of Canada Post Corporation.

Anderson Consulting

www.andersonconsulting.ca

Anderson Consulting is an Ottawa based consultancy firm. John Anderson is the author of this study and Principal at Anderson Consulting. The firm can be reached by telephone at 613-290-0016 or by email at info@andersonconsulting.ca



Table of Contents

- 1. **INTRODUCTION** 1
 - Methodology 1
 - Overall Results 2

- 2. **POSTAL BANKING** 4
 - Background 4
 - Detailed Results from the Survey on Postal Banking..... 5
 - Have Facilities and Services 11
 - Banks and Credit Unions Closing 11
 - Why we should not do it..... 12
 - Yes but Improve Security and Training..... 12
 - Partnerships 12

- 3. **CONCLUSIONS** 13

- 4. **APPENDIX** 14
 - Other Issues 14



1. INTRODUCTION

A new study, carried out for the Canadian Postmasters and Assistants Association by Anderson Consulting, shows that nearly half of rural communities with post offices which participated in the survey have no bank or credit union and, in some provinces, the rate is much higher. The implications of these results are that Canada Post could immediately bring in banking and financial services in post offices in these communities as a first step to introducing postal banking all across Canada. This would not only help the revenue side of Canada Post, and serve as a test for introducing postal banking everywhere but it would help in the economic development of rural Canada.

Methodology

This study was carried out in spring and summer 2014 and involved surveying some 3326 rural post offices where the post master and other employees are members of the Canadian Postmasters and Assistants Association. A survey with a stamped return envelope allowed respondents to mail back their answers and some 2620 did.

This overall response rate of 78.8% of those surveyed is an excellent response rate for a survey.¹

Our main questions are about:

1. **Postal banking:** Here we ask whether there are any banks or credit unions in their community and how far are the nearest financial institutions.
2. **Franchise operations:** Here we ask whether the communities in question have only the federally owned post office or whether they have franchise operations also operating postal services.
3. **Fringe Financial Institutions:** Lastly we ask whether there are any Fringe Financial Institutions, such as Money Marts and Insta-chèques, which offer pay day loans and cheque cashing for interest rates in the usurious 300-900% range.

¹ Because of the tremendous response we have not been able to put in all the comments from all the respondents. We have selected a representative sample on each topic.

Overall Results

The results of the survey show that some 45% of the post offices which responded have no bank or credit union within at least a 6 kilometre radius and most are much further away, from 15-20 kilometres on the average to over 300 kilometres. The record in this category is the Post Office in Kugluktuk in Nunavut where the nearest bank is 1500 kilometres away!

And the most complicated post office to financial service route location is from a New Brunswick island post office, Welshpool, where you have to take a ferry to the USA and then drive across the US-Canadian border to get to a bank. In other words, you must make a total of 4 international border crossings and use up about a day's time just to get to a bank!

But we also found that while the vast majority of post offices with no financial services want them, even many post offices with a bank or credit union in their community see the value of having these services. These post offices report that the credit union or bank branch in their community have reduced their hours to only a very few a week, and many bank and credit union branches have announced they were soon closing.

We also asked people about whether they have franchises in their communities. Franchises are privately owned businesses which offer some postal services but do not hire staff at Canada Post standards for wages and benefits, but rather at lower standards. They are allowed to be open very different hours usually more than Canada Post directly owned post offices. Part of the current strategy of Canada Post is to open more franchises and close down traditional post offices.

So far the spread of franchise operations varies widely according to the province in which the respondents are located. Some provinces have a very high rate of franchises in their communities. British Columbia has the highest rate, at 36%, of all post offices surveyed having one or more franchises in their community. Quebec also has a high rate of 24% of post offices with a franchise in their communities, while the national average is only 14.5%. Newfoundland, on the other hand, has a very low rate with only 4.7% of communities having a franchise.

We also had questions on the survey about the existence of Fringe Financial Institutions, such as Money Mart or Cash Money, which offer pay day loans and credit cards at very high rates. On the average these rates can approach 300-900 %.² The US Post Office Inspector General’s recent report³ on why and how the US Post office should offer financial services outlined how postal financial services could offer products to replace the usurious interest rates for “pay day” loans offered at the Fringe Financial Institutions. So far, the progress of FFIs in rural Canada is quite slow, but it is still quite threatening to find FFIs are now found in more rural communities.

Our survey shows only 41 communities have FFIs amongst the over 2600 communities with post offices surveyed.

Rural Post Offices Surveyed on Financial Services & Franchises 2014

Provinces and territories	Total	No bank or credit union	% Communities with no bank or credit union	Franchises	% of Communities with franchises	Fringe Financial Institutions
British Columbia	176	107	61%	64	36%	7
Alberta	211	60	28%	20	9.50%	10
Saskatchewan	322	144	45%	25	7.80%	5
Manitoba	177	85	48%	14	8%	2
New Brunswick	111	55	50%	11	9.90%	0
Nova Scotia	157	102	65%	18	11.50%	2
Newfoundland and Labrador	255	215	84%	12	4.70%	3
Prince Edward Island	27	16	59%	3	11.10%	0
Ontario	457	202	44%	39	8.50%	9
Quebec	718	189	26%	172	24%	3
Nunavut	3	1	33%	1	33%	0
Yukon	6	2	33%	0	0%	0
Canada	2620	1178	45%	379	14.50%	41

² Fringe Financial Institutions, The Unbanked, And The Precariously Banked: Survey Results From Prince George, B.C. Dr. Paul Bowles, Keely Dempsey And Trevor Shaw, National Collaborating Centre for Aboriginal Health, 2010 <http://www.nccah-ccnsa.ca/docs/nccah%20partner%20documents/ABDCReportOct15.pdf>

³ <https://www.uspsaig.gov/sites/default/files/document-library-files/2014/rarc-wp-14-007.pdf>

2. Postal Banking

Background

Most developed countries' post office systems offer financial or banking services. A study by the author, "Why Canada Needs Postal Banking?"⁴, showed that banking services are profitable and effective in many countries such as France, Italy, New Zealand, UK and Switzerland, all countries with large and comprehensive banking systems. Thus, even when there are banks or credit unions in place, a new competitive service offered by the post office can deliver equal or cheaper and better services than existing banks. In Canada, banking services were offered for over 100 years from the time of Confederation to 1968 when they were suddenly closed at the same time as the US Post Office closed its banking services.

In Canada, we also know that the number of banks and credit union branches has declined over the last decades, and that many communities now have no branches or fewer bank or credit union branches than before. In 1990, there were almost 8,000 bank branches (7,964) and, by 2012, the number was down to 6,205. The total number of credit union and caisse populaire branches has dropped from 3,603 in 2002 to 3,117 in 2012. Thus, if the 6400 post office branches began to offer financial services, this would mean that access to financial services would improve dramatically.⁵

As this survey shows, many communities in Canada now have no banks or credit unions at all and others never have had any local financial services. Many citizens have to drive double digit kilometer distances to reach the nearest bank. As well, many banks and credit unions still have a branch in the community but the opening times have been cut back with many branches only being open a few days or a few hours.

All this while there is a post office in the community which has:

- Regular secure pickup and delivery
- Safes and secure storage
- Computer and Internet connection
- Staff trained to deal with retail services
- Already offering some financial products such as International and national money transfers, money orders, credit cards with an assigned value etc.

⁴ John Anderson, *Why Canada Needs Postal Banking*, Canadian Centre for Policy Alternatives, 2013, <https://www.policyalternatives.ca/publications/reports/why-canada-needs-postal-banking>

⁵ Ibid

In other countries studied, the transition to offer postal banking services was accomplished with existing staff and the addition of some specialists in banking. In the UK, for example, some 300 banking specialists in the Post Office manage the offering of financial services at over 11,000 post offices.⁶

Postal banking can be a win-win both for the communities, for citizens and for local businesses as well as for maintaining good jobs in rural communities where employment with decent wages and benefits is often difficult to find.

Detailed Results from the Survey on Postal Banking

Our study shows that 1178 communities with a post office out of 2620 which responded have no bank or credit union in their community.

The rates of communities without a bank or credit union vary widely by province. Some provinces such as Newfoundland have 84% of communities surveyed without a bank or credit union. In Nova Scotia the rate is 65% and in British Columbia 61% without a bank or credit union. The communities with a low rate of no bank or credit union, or in other words a high rate of a bank or credit union close by, are Quebec at 26% (with a strong credit union network) and 28% in Alberta (with the province owned ATB Financial banking network). But even with the stronger presence of banks and credit unions in these provinces, there are still 189 communities surveyed in Quebec and 60 in Alberta that have no bank or credit union but each community has a post office.

Many who answered the survey responded in a very positive manner to the need for postal financial services being offered.⁷ Many mentioned how it would be good for the community as well as helping to sustain the local post office.

- I strongly believe that it would be advantageous for our nation's rural communities for financial services to be offered in the post office, as this would provide more services to individuals, which, in turn would help to ensure the sustainability of the post office. **Saskatchewan**
- We are convinced that this service would be very useful and appreciated by our community. **Quebec**
- I believe that adding banking services to this rural community would enhance sales at this office. **Ontario**

⁶ Ibid

⁷ In order to protect the identity of the post offices which answered the survey we have mentioned only the name of the province in which the community is situated.

- This post office is a very important place in this community. A vital link for many; and it is exciting to see more and more people using online purchasing. It would definitely be a positive step to be able to provide financial or banking services here also. **Saskatchewan**
- I think you have a great idea, and I hope this could be introduced. I have used this service in the Post Office in Italy. A great way for customers to pay bills etc. **Ontario**
- I think adding banking services in XXXX would be a great idea because we are the biggest community in the old XXXX Township and we have absolutely nothing here except a grocery store. **Ontario**
- To have some kind of banking in XXXX would be a step up - as of there isn't even a bank machine. People have to drive to Eganville, Cobden or Renfrew to do banking. Even to get a bank machine would be good. **Ontario**
- The citizens of Ste. XXXX complain a lot about not having a financial institution in their community. Since 2013 it is the Ste. XXXX post office which serves the whole municipality of XXXX. **Quebec**
- Many community members do not have transportation to go to Masset at a whim to do their banking. Due to our isolation, bills often arrive late and customers end up with late cheques if unable to get to the credit union. **British Columbia**
- We have a population of about 800 permanent residents, and a high school/trade school that is expanding to accommodate approx 500 students during the school year- being able to offer them financial services would definitely be a huge bonus for our post office, plus a much-needed service for the people, especially the students who mainly come from remote areas and have no vehicles here. **Manitoba**

An aging population and many who do not have access to a car

Some who answered the survey note the aging population in their community, and the many who cannot get to a bank because they do not have access to a car, as amongst the groups who are particularly interested in postal banking.

- A large portion of XXXX is seniors and low income. This service would be greatly needed. **Ontario**
- XXXX is a tiny but "rich in the summers" community. It would certainly make use all year long of banking services, winters leave behind the locals who are all older. They also say they would use it. Thanks. **Ontario**
- I believe that Postal Banking would be a huge plus for my community. With a population of about 800, many of whom are seniors or have no transport to nearby towns - this is a service that would increase traffic in my post office and be convenient for my customers - a win-win for everybody!!! **Nova Scotia**

- Our community is a community of 95% senior citizens, many of whom have no vehicle or do not drive in winter months. **Newfoundland and Labrador**
- This would be very interesting for all the people, who can not travel, to be able to get banking services at the post office. **Quebec**
- I think this is a great idea! We have a lot of seniors in the community that find it hard to get to the bank. I believe it would increase sales in this office, by bringing in a lot more people. **Nova Scotia**
- Banking services would be a "great" benefit to the community we have mostly seniors and many of them do not have their own vehicle and have to rely on others to take them. --- (Note: 232 kilometres (return) to major centres) **Newfoundland and Labrador**
- Our community has a lot of seniors in it and farms. Driving to do banking is very time consuming and inconvenient. **Saskatchewan**
- XXXX is a retirement community and the elderly would greatly benefit from banking services and not having to travel to Digby. Canada Post should definitely consider adding these services. My customers would use it for sure. **Nova Scotia**
- I do believe offering banking will benefit our community as well as Canada Post. We live in an ageing community where people do not use phone or internet banking and prefer face to face service. **Newfoundland and Labrador**

Long and often dangerous distances to reach a bank or credit union

Other community post offices note the long dangerous drives or drive and ferry rides to get to a bank. Some post offices are in communities which have no land or water connection to the mainland.

- All the nearest banking services are in Thompson which is about 220 kilometres away, or a 2 and a half hour drive. Not very convenient. **Manitoba**
- The nearest banks are 320 kilometres away. Two businesses in town have their own private banking machines that give out cash only. The nearest banks are in Terrace, British Columbia or Smithers, British Columbia. **British Columbia**
- If I need to go to the bank I can leave my home at 10:15 AM -to get in line to catch the 10:30 ferry and cross to XXXX where I go directly to the bank, then directly back to the ferry arriving at my house again approx 12:15 PM. So it is approx 2 hours to get to the bank. Any other trip of the day would take longer - approx 3 hours. --- the Bank - is on XXXX which is a half hour ferry ride plus 10 minute drive to ferry then a substantial wait for the return ferry which again is a 1/2 [hour] ride. **New Brunswick**

Some of the longest trips to a bank are in Newfoundland and Labrador.

- The closest bank to my office is a 45 minute drive which could take 2 hours in the winter months, depending on the road conditions. I have customers who pay their monthly bills via MoneyGrams and Canada Post money orders, but the majority pay their bills through their own personal banks. I think that post offices offering financial or banking services would be a great asset to our offices.

Newfoundland and Labrador

- We are located on an isolated Island XXXX the nearest bank is 100 kilometres away, a 6 hour ferry ride (summers -once a week - Saturdays) or a 3 hour snowmobile ride (winter). \$500.00 plane ride (one way), we have no internet service other than dial-up therefore online banking is very minimal. This service offered at our postal facility would be an amazing asset to our community.

Newfoundland and Labrador

- Our community of XXXX has a ferry service, connecting us to the mainland. Most customers travel to XXXX for banking which is approx: a 35 minute ferry ride plus 1 hour driving, which is very an expensive trip. (\$50.00 return trip).

Newfoundland and Labrador

- There is only one store and the Post-Office for cashing cheques. --- The nearest bank is XXXX via airplane 45 minute flight, cost - roughly \$600.00 return - no road connection. ***Newfoundland and Labrador***

Some also think that right now would be a very appropriate time to bring in the banking services.

- When the government of Canada makes it mandatory to have OAS/CPP/EI direct deposit, it would be great to have banking services in the post offices. XXXX

Newfoundland and Labrador

Not all those who want postal banking services have no banking services in their community. Many think that the one stop for postal and financial services is a good idea and will be an improvement in their existing situation.

- We are a(n) ...office in a community of 18,000. Although we have many services in town, we have a huge national and international tourist base and a very transient population we could use this service. Though we don't tick the right boxes in this survey. ***Alberta***

- We feel adding banking services to our post office would be a great benefit, we would welcome it. Being a senior town, we have a lot of customers I believe would use the service, many don't want or like using the bank and we already have many customers using our MoneyGram services on a regular basis, even with all the financial institutions around. **Ontario**
- Even though the banks are close to the post office it would still be more convenient for customers to do all their business in one place. I think it would be a great idea to offer banking services. **Alberta**

One post office mentions the lack of banking on First Nation reserves and how postal banking could help. Most reserves have no financial services.

- Our community is surrounded by 4 reserves. First Nations use services such as MoneyGram etc. ..I think this would be a great idea. **Saskatchewan**

Minority religious communities near rural post offices will also benefit.

- The XXXX post office serves a huge Mennonite/Amish community. These people rely on Canada Post as their sole means of communications as they don't own phones, computers..., yet most of them run their own small business. They rely on the post office for letter mail and faxes. They do a lot of their banking by mail and would love to have banking services within their community. **Ontario**

Many underline the exorbitant cost that citizens now pay to get to a bank with no public transit.

- People usually pay \$20 for a trip to the nearest bank. (300 kilometres distance). **Ontario**
- We are a small community. We are the only facility on the Island who does money orders, bill payments via MoneyGram or wires money. The ferry from our island to a larger community to do these services is almost \$40 a trip. **British Columbia**

Not having a bank or credit union is bad for the post office too. One points out the disadvantage for the Post office to get cash for operations with no bank or credit union.

- The Credit Union has been closed for a year now and I am alone and thus cannot absent myself to go and get change at the (nearest) credit union which is 9 km away. The 18 km return trip can take at least half an hour before I get back. I cannot close the post office for such a long time. Very unpleasant. **Quebec**

Problems with banks and credit unions in the community

Many note that while the post office is open at least 5 days a week, often, the existing bank or credit union is not, as hours have been reduced in many communities. Another criticism often cited is that, where there was one only bank or one credit union, it would not serve other institutions' customers.

- Our bank is only open part time 5 days a week. The post office is the hub of our small town. **British Columbia**
- Both banks in town have very short hours 9:30-12 and 1 pm - 4 pm. Most people cannot get in to do business at those hours. **Alberta**
- I make the deposits for two post offices which are in other communities (St XXXX and St XXXX) which do not have financial institutions. I receive their deposits by registered mail. **Quebec**
- Although we have a Credit Union in our Community, CPC refuses to deal with B.C. Credit Unions. The company deals with Credit Unions in other provinces but not in B.C. **British Columbia**
- The ATM which is one block from my office does not offer all the services (no deposits and no bill payment). Only withdrawal is possible. This is, of course, not very practical. **Quebec**
- The Credit Union is open 3 days a week. All the other banks are in St. Jean sur Richelieu which is about 25 kilometres away. **Quebec**
- In our municipality, we have a Service Centre, which only does withdrawals, deposits and bill payments. No requests for financing (loans etc.) are done at this location. **Quebec**
- Good idea to offer financial services. Our credit union is open only very limited hours while our post office has many more hours which is much more practical than the credit union. **Quebec**
- Credit Union is going cash less starting July 2014. There is a lot of negative talk about this. **Prince Edward Island**
- A lot of customers in our area have business with Bank of Nova Scotia, Royal Bank and BMO. They cannot access these in this area. Also the MoneyGram cheques we issue are Royal Bank--the bank here will not cash them unless you have an account with them-- which is inconvenient with tourists, students, foreign workers, etc. **Prince Edward Island**
- The Credit Union does not offer a lot of services any more. I cannot even make my deposits and the credit union is just across the street. We cannot change US money anymore and do many other things. I think they want to close the credit union. The nearest other financial institutions are about 25 km away from the post office. **Quebec**

- The Credit Union in XXX is only open a few hours a week. **Manitoba**
- The Caisse Populaire is only open for 4 hours, 2 days a week (total 8 hours per week). **Manitoba**

Have Facilities and Services

A few post offices already have or had a bank or financial office in the post office which works or worked well.

- ATB Financial has been a part of my office for approximately 25 years (I have been here 29 years) and it significantly increases the traffic flow in my office. They are 2 businesses which complement each other immensely. --- It is the only banking in our small community. **Alberta**

Some note they already cash cheques or do a booming business in some financial services.

- No roads connecting anywhere. Travel is by British Columbia Ferries, boat or float plane (Pacific Coastal or charter). We currently cash cheques (business/government only, no personal) for people living within the community (depending on cash availability) or people will purchase money orders for smaller accounts. **British Columbia**
- There used to be a Western Union next door. It closed earlier this year. We are now so busy there are days we stand at the counter for 1.5 hours non-stop to send MoneyGrams. Being alone on our shifts after 10 am makes it difficult to serve regular customers. Every second Friday (afternoon) is the worst since it is payday for immigrants (not complaining, I like the extra money). **Alberta**

Banks and Credit Unions Closing

The survey notes a wave of recent or announced banking closures which make postal banking even more necessary.

- Our Credit Union will be closing July 5th 2014. People will have to take the ferry to XXXX or to XXXX to do any banking transactions. XXXX to XXXX is about 40 minute crossing plus 10 minute driving across the island to the bank. To XXXX is about 40 minute crossing plus 10 minutes driving to XXXX. **British Columbia**
- The management of Desjardins are talking of closing their branch at the end of their lease in December 2014 because of the cost of the lease with Hydro-Québec. They talked about their plan to the elected municipal leadership in order to try to find a solution and naturally they thought of Canada Post. The community and the business people are worried about this closing as it is the only financial institution here. Living in remote regions, the nearest credit union is 624 km away in XXXX. There is a XXXX bank in the Aboriginal community of XXXX 100 km away but people do not want to displace themselves and this is very long way to go! We need these services so why not. **Quebec**

- We will be losing our credit union after 30 years. We have 2 very upset communities. This would be a great opportunity. **British Columbia**
- ...this Credit Union is closing on October 31, 2014. **Saskatchewan**
- Our branch of the Credit Union will be closing 2017. **Saskatchewan**
- RBC but will be closing in December 2014. Nearest bank in village is in XXXX 15 minutes away. **Ontario**

Why we should not do it

A very few post offices do not want financial services. These criticisms seem to come from a few places with a bank or credit union already.

- I am not in agreement with your decision to bring banks or credit unions in our post offices because the franchises have taken our jobs so now we are going to take the jobs from the banks and credit unions. This does not make sense. **Quebec**
- Banks (postal banking) only work in countries that don't have a satisfactory banking system. Now I can deposit cheques with my phone. It is a losing idea. Internet is ending banks quicker than ending letter mail. The only reason at all to have a bank is to do loans and mortgages. **British Columbia**

Yes but Improve Security and Training

Some are in favour of postal banking but wanted improved security.

- I am in agreement with banking services but we need to install a security system for the employees because we will be a target for robbery in isolated communities. **Quebec**
- Relating to banking services would ...offices be required to increase extra security such as an "Alarm System" and if so who would pay for it? **Ontario**
- many offices would be targets for break-ins- this is NOT a good option unless a lot of work went into making a safer workplace. **Manitoba**
- If we expand our products and services offered, I hope we have a quality training program. **Quebec**

Partnerships

One respondent proposes moving the credit union into the post office building.

- The ideal would be to move the credit union into the post office. Our local has a very large area, is in the centre of village and is equipped with telephone, fax and Internet. We are also open 40 hours a week. **Quebec**

3. Conclusions

Our study shows that there is a real need for postal financial services in thousands of communities across Canada. We now have clear proof that financial services are really needed across Canada.

1. There are almost 1200 communities where there is right now no bank or credit union but there is a post office. Residents of these communities not only have to waste time, endure often dangerous travel routes and pay extra in travel costs to reach a bank or credit union, they are deprived of having the local financial services that could help them secure a mortgage or a loan.
2. Many communities have a bank or credit union, but the hours they are open have been reduced to only a few a week, which does not provide adequate service opportunities. The number of post offices which reported banks or credit unions that are only open certain days or certain hours was very large. Post offices are open a minimum of 5 days a week and generally have regular office hours.
3. Many other communities have a bank or credit union but would like the opportunity to offer one stop postal and financial services. We know Canadian banks charge amongst the highest service fees in the world just to maintain an account. In other countries, with postal banking services, low fees have forced traditional banks to remain competitive.
4. Fringe Financial services, such as Money Mart and Cash Money, have been expanding, particularly in large urban areas, and are now starting to appear in rural communities. Postal banking could stop their progress and allow FFI users another, better and fairer option where loans would not be set at usurious rates.

When the issue of postal banking was first raised in the latest period, some asked where would we start, how would we begin. This study shows that there is a clear first step and that could be to open postal banking in those the nearly 1200 communities where there is no bank or credit union. A second step could be to open postal financial services in those communities where banks and credit unions only open a few hours and a third step would be to expand the network across to every post office.

4. Appendix

Other Issues

Our study also allowed respondents to tell us other ways Canada Post can help save and expand the post office other than through financial services.

1. End the strategy of moving to franchises and giving cheaper rates to Pitney Bowes

Many mention that part of the solution to saving and expanding the post office is stopping the opening of franchise offices which are in competition with the existing post office as well as ending the allowing of Pitney Bowes to undercut post office rates.

- We need to end franchises in order to save our traffic and promote our sales... and save the morale of our troops. I do not believe that franchises are the future of Canada Post. Our sales shrunk by 70% since the franchise opened. It would be best to reassure and best serve our clients by preserving the real corporate offices by assuring top notch training of staff, and by increasing the opening hours. **Quebec**
- The franchise offices often do not follow the rules/regulations of Canada Post. A community as large as XXXX should be serviced by a Canada Post run office - Instead of cutting back and closing offices the corporation should be looking in to giving more services in their offices like banking etc.... The communities here are small and the next one is only 10 minutes down the highway - they do have a franchise and their community is larger than this one. **British Columbia**
- I feel that the corporation is phasing out rural post offices one day at a time with the five point action plan. Opening franchises and limiting what type one office can do. Also offering meters to businesses for \$.75 is taking away from our offices and they expect revenue to be up! **Nova Scotia**
- I just want to say I do not agree with Canada Post's plan to go to all franchised post offices. (Very sad day when we lose customer service!) **British Columbia**
- Why does Pitney Bowes get a break on postage?? How do we keep selling postage to our small businesses when they see the savings using a postage meter?? Canada Post is killing our small towns. **Saskatchewan**

2. Offering Other Services

Many respondents noted that as well as postal banking there can be other services offered at the Post Office.

- I think the Post offices in rural areas could sell fishing and hunting licences, would be a money maker. **Ontario**
- I think that is a good idea to offer banking also maybe to offer registry services as there are very few if any in the small communities. **Alberta**
- We are often asked if we have a fax. We could also offer office services. **Quebec**
- Passports at more offices. /Dog licenses/Red Box Movie Kiosk/Cash back on debit/... Rent advertising space in lobbies + windows + on vehicles. **Ontario**
- I feel that Canada Post in smaller communities should look at having Service Ontario (or other provincial equivalents) or Service Canada services in their office to provide essential services and increase traffic. **Ontario**
- We could be a Sears's pick-up location because Sears is 50 km away. **Quebec**
- If I had a photocopier, I could charge to make copies and sell postage to send those photocopies. There are no businesses/schools providing this popular service. **Manitoba**
- Do not forget about fax and photocopying. I am asked for these services 5 times a day. **Quebec**
- Canada Post could, at low cost, pick up parcels that are to be sent. An email, a phone call, and it is done! The post person arrives for the pick-up. A signature is all that would be needed and that is it. **Quebec**
- Bring back the machines for stamping letters which have been taken away from our post office. We are no longer asked to check weight and the stamp value on letters. This is a loss of revenue for Canada Post. **Quebec**
- We should open earlier and shut later and open on Saturdays if we want to make our clients happy. An information centre for Employment Insurance would also be appreciated. This was talked about as a possibility 20 years ago. **Quebec**

- For post offices, why not offer passport services, car registration, government (SAAQ) car insurance, Quebec health card renewal with photos? The Government could develop Internet services. Not everybody can receive these at home. Why not offer Internet access for government services.

Quebec

- Make an alliance with Purolator so that they leave us their undelivered parcels because we get clients each week who ask us where should they go to pick up their Purolator parcels. **Quebec**
- If you want people to use post office more there should be a variety of small boxes you can buy and ship anything in them regardless of weight- to a maximum- for the price of the box. Stamp sales have dropped drastically. **British Columbia**
- We see a lot of revenue sources like the selling of address labels that need to be signaled to the head office. We also see plenty of wasted revenue being generated by the head office. A new tab on the CPAA website would be useful so that these opportunities and wastes are reported. **Quebec**
- Canada Post already reduced our hours and our community is growing. It opens when people are already at work, closed during lunch when they have a minute to come and again closed before they get home from work. 9-12, 2-4 are the new hours starting July 2014. This will affect online shopping as people will not be able to send parcels. **Alberta**

