



We're closing our Morecambe agency on 3 December 2026

 **42 Claremont Road, Morecambe,
Lancashire, LA4 4HL**

 **01524 400081**



Why is this agency closing?

The proprietor of our agency in Morecambe has informed us that they wish to close the agency. YBS has decided not to replace the agency in this location. We understand this is disappointing for customers.

We are still fully committed to having branches and agencies across the UK.

Why are we not replacing the agency?

YBS has reviewed the following data to understand the customer need in this agency.

Morecambe customers in the last 12 months



**749 active
members**

this is 57% lower
than the median
of active members
across our branches
and agencies.



**61
members**

made a monthly
transaction in this
agency.



**192
members**

used this agency
frequently. This
means they've made
a transaction in at
least 6 months of
the past 12 months.



**62%
members**

that have an open
account and was
opened at this agency
haven't used the
agency in the last
12 months.

Information accurate as of 31.05.26

**Our printed material is available in alternative formats e.g. large print,
Braille or audio. Please contact a YBS location or call us on 0345 1200 100.**

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. [ybs.co.uk](https://www.ybs.co.uk)

Who have we contacted?

We've contacted all members who:

- Opened an account at this agency, and their account is still open.
- Opened an account at another YBS location but live within 20 miles of Morecambe and made a transaction here in the last 12 months.

We will also contact:

- The local Members of Parliament.
- Age UK.

What do I need to do now?

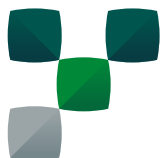
You do not need to take any action. We'll contact members who we know may need extra support to manage their accounts. Our staff will also have extra training to help members through this change.

If you're worried about how to manage your account, please call us. Our phone number is at the top of this page.

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**YORKSHIRE
BUILDING
SOCIETY**

We're here to help

**Call 0345 1200 100 or visit us in
any Branch or Agency.**

Closest YBS Branch

Lancaster Branch

1-5 Ashton Walk, St Nicholas Arcades, Lancaster, LA1 1ND
Tel: 01524 230490



**5 miles*
away**

*Distance and travel times may vary depending on
method of transport and time of day.

Opening times can be found on our website.

Access to cash

If you'd like to withdraw cash, you can transfer money from your YBS savings account to a current account you hold, subject to your savings product terms & conditions. You can do this online if you've registered for our online services — our colleagues in branch/agency or over the phone on 0345 1200 805 can support you with this.

YBS members can withdraw cash at any YBS branch or agency. The closest one to Morecambe is included above.

In Morecambe there are other companies that let their customers withdraw cash. **Please note that YBS members cannot withdraw cash from their YBS accounts with these companies.**

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Ways to manage your accounts

Here are the other ways you can manage your account(s) with us.

Online

Managing your account online is quick, safe and convenient. It only takes a few minutes to register, and you'll have instant, secure access to your YBS account(s), anytime.

- Open a new savings account*
- View your savings or mortgage account(s)
- Add money to your savings account(s) using a debit card*
- Transfer money between your YBS accounts or to external accounts
- Update your personal details*
- View details of your current mortgage, including interest rate(s) and monthly payments
- Switch to a new mortgage deal online when your current mortgage deal ends
- Send us a secure message at any time and we'll reply as soon as possible.

*Subject to account terms and conditions

Visit ybs.co.uk/register to register or log in. If you need help, please call our dedicated online team on 0345 1200 805.

Protecting yourself online

Please visit ybs.co.uk/security/protect-yourself for advice on how to stay safe online.

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We're here to help

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Our Mobile App

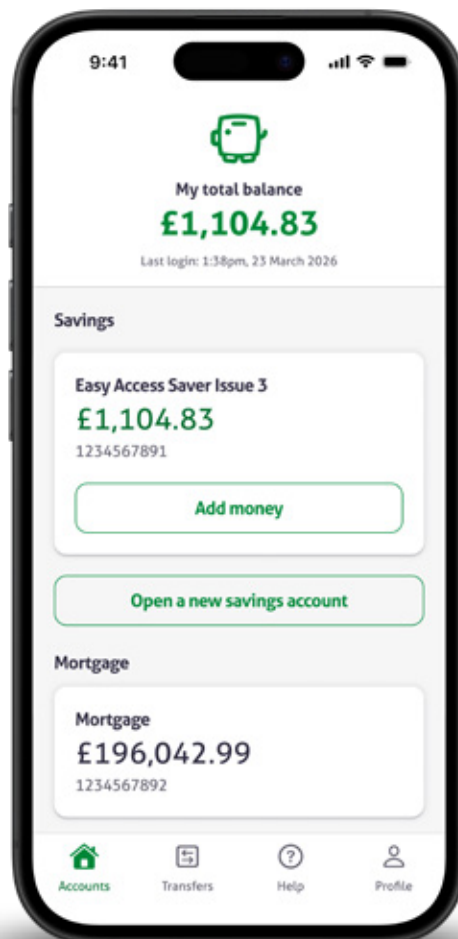
Once you've registered for online services, you can download our mobile app.

**For more information,
visit ybs.co.uk/savings-app**

In Branch/Agency

For those times when you need to talk face-to-face, you can visit any YBS branch or agency across the UK.

**Find details of all our branches and
agencies at ybs.co.uk/branchfinder**



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Over the phone

Call us on 0345 1200 100 to speak to someone during our opening hours. We're here Monday to Friday from 9am to 5pm and Saturday from 9am to 1pm. Or use our automated service, open 24 hours a day, 7 days a week.

Our automated service includes:

For Mortgages:

- Check your balance
- Change your payment details
- Check your mortgage details.

For Savings:

- Open a new savings account (existing customers)
- Check your balance
- Confirm account details
- Update some personal details.

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