

Parish Clerk & RFO Report January 2026

Unity Trust Bank

Unity Trust Bank has been reviewing the fees & charges they apply to our account(s) and are making some changes. These will come into effect on 1 February 2026.

<u>Service</u>	<u>Current Price</u>	<u>New price</u>
<u>Monthly Account fee</u>	<u>£6.00 per month</u>	<u>£7.00 per month</u>
<u>Cash deposits (per £100*)</u>	<u>60p (Post Office)</u> <u>50p (NatWest)</u>	<u>70p (Post Office and NatWest)</u>
<u>Cheque deposits</u>	<u>30p each</u>	<u>40p each</u>
<u>Bacs</u>	<u>14p per transaction</u>	<u>15p per transaction</u>
<u>Bulk Faster Payments</u>	<u>30p per transaction</u>	<u>25p per transaction</u>
<u>International payments</u>	<u>£24.00</u>	<u>£20.00</u>
<u>CHAPS</u>	<u>£28.00</u>	<u>£25.00</u>

* Cash paid in per £100 or part thereof, for each payment calculated monthly and charged quarterly.

Parishioner request for parking restrictions

A resident of School Hill contacted the Parish Council advising of an incident of a parent parking across their driveway when collecting their child from school. When the resident challenged the parent, he was advised she had no-where else to park and that he should move. The resident appreciates that vehicles will need to park outside their property during drop-off and pick-up times but obviously minds when their access is blocked.

The resident contacted SCC who advised it was BDC's responsibility, who in turn said it was the Parish Council's. A brief search of the SCC website indicates that a resident themselves has to make a request for access protection markings (white 'H' markings). The applications are dealt with by Suffolk Highways and cost £115 (non-refundable); if the request is approved there would be a further fee of £170 for the works to be carried out.

The purpose of the marking is to highlight the presence of a dropped kerb and can be most effective when there are high volumes of people outside the immediate area parking for a short period of time. Access protection markings show these people that their parking is obstructive to a driveway. However, Suffolk Highways and the police are not able to enforce access protection markings or be able to get a vehicle moved as they are advisory markings only.

This guidance and information have been passed to the resident, who has also been advised that the Parish Council is currently working together with the School to try to resolve some of the parking

issues that are affecting residents and the School.

I've done some more research on this and have spoken to Babergh DC as they are the authority who deal with street naming.

The Old Hall, Whitacre, Berrisbrook and Hillbrook are listed as School Hill on the Electoral Register yet mapping shows these properties as The Street. Hence when you spoke with Suffolk Highways and Babergh the other day and gave your address as School Hill, you were advised that you live on a private road (the newer development no.s 1 to 5 School Hill are on a private road).

Out of interest, the primary school advises their address is School Hill but on Babergh's records it's actually The Street.

Only the owner of a property has the authority to change the address so should you wish to query the address of The Old Hall you'd need to contact Babergh at address.management@baberghmidsuffolk.gov.uk A change could trigger a change of postcode with Royal Mail.

Hinckley & Rugby Building Society

Following the decision by the BoE to reduce the base rate on 18 December 2025 from 4.00% to 3.75%, the H&R BS will reduce the interest rate on our Local Council 90 Day Notice account from 2.90% to 2.80% on 13 January 2026.

To note when the account was opened March 2025 the interest rate was 3.40%.

Sue Frankis, Clerk to the Parish of Copdock & Washbrook