IT’S a bank holiday weekend (except in Scotland). The bit in brackets appears on my calendar but no-one seems to be paying a blind bit of attention to it. Any excuse for a Monday off, particularly if there’s a scrap of sunshine. Those of you who work in ‘essential services’ like nursing, policing or journalism will be well used to looking longingly at bank holidays on the calendar. Did you do what I slipped in journalistic mumbo-jumbo there? Forgotten essential service? Ah yes, you’ll find us working on bank holidays without even the hope of a fat public sector pension at the end of it. Moving on, before the rotten cabbages start flying, we are going to take a look at the banks rather than the holidays.

Did you pick your bank for its green credentials? I didn’t. I picked one with a reputation for good service, no monthly charges (though they’ve since got around this by introducing ‘annual overdraft arrangement fees’) and which paid out a bit of interest on savings. I also chose First Direct because it’s an online bank. This was intended as a protest against high street banks that have branches, but are its call centres well-insulated and fitted with energy-saving bulbs? Are they investing my vast wealth in eco-friendly ventures?

I log on to First Direct, wince at the dire state of my current account, then click on the About Us section – which says the bank is aiming to reduce its energy use by 20 per cent. Clicking further, I find myself in an ‘interactive zone’ where I learn that several lucky employees got to dress up as penguins and polar bears to highlight World Environment Day. More encouraging, they appear to recycle, support environmental charities, have a system to switch off unused computers at night (I call this the ‘off’ switch) and have installed energy-efficient air-conditioning. Perhaps your bank is doing similar stuff. Except for the penguins bit. I have some ethical concerns about that.

The Co-operative Bank was well ahead of the game – launching its ethical policy in 1992, and it produces an annual sustainability report. Stats from the most recent one show a 35 per cent reduction in greenhouse emissions since 2006, while four per cent of pre-tax profit is invested in communities. Triodos Bank also has a strong ethical policy, and finances organisations from organic food and farming businesses to recycling companies and nature conservation projects. Triodos doesn’t offer current accounts but you can save or invest. Other banks boast carbon-neutral status for parts of their operations, such as HSBC and Santander, meaning they buy carbon credits to offset their footprint. Ideally this will be combined with active environmentally friendly actions – HSBC reduced its total waste by 23 per cent in 2009 as compared to the year before, and has been busy putting solar panels on the roofs of some of its buildings. That’s nice, I hear you thinking, but what rate can it give me on an ISA?

So if you want a green bank, first look for its environmental policy – if it doesn’t have one, give them a piece of your mind and take your money elsewhere.
YOU’VE got mail. Such a magical message, no? Full of mystery and promise and possibilities. For a tiny moment in time, it could be anything: an unexpected windfall; a love letter; a card from a friend saying they were just thinking of you.

Even better when it’s real mail, not that boring e-stuff, which is as likely to promise ‘free’ laser eye surgery and ‘top-quality meds’ and ‘unmissable offers from Steve at Totally Money’ as it is a party invitation.

Even now, when I hear the rattling of the letterbox, I get a momentary shiver of excitement as I anticipate what delights the day’s postbag might contain. ‘Why does all the mail come to you?’ demanded the Wild One years ago, all petted lip and frown, in an almighty huff because, for some inexplicable reason, it was I who received all the bills and tax demands and insurance reminders. Jeez! Go figure!

At work, the mail isn’t what it could be either, to be honest. The hand-written ones are the worst. They’re the complainers.

Four sheets of A4 paper etched with all my wrongdoings or mis-spellings or sins too numerous to mention (you know who you are, and that injunction is still legally binding).

So when a card appeared while I was out, informing me an item was pending from my name it was currently residing at the depot awaiting collection, my interest was piqued. Never mind that ‘insufficient funds on account of the account’ and ‘an almighty huff because, for some inexplicable reason, it was I who received all the bills and tax demands and insurance reminders’

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For a week, I put it off. For one thing, the person concerned is so chaotic and hare-brained, they might also be inclined to put the wrong payment on the envelope. The more I thought about it, the more it made sense. I had £180 sitting in a post office in Stockbridge just waiting for me. All I needed to do was get up early enough to get it.

The first morning, I slept in. The next, I had a breakfast meeting at work. The one after that, I was out the door like a greyhound with the scent of a rabbit in its nostrils. Post Office card? Check.

The people in front of me were picking up all manner of goodies: big, interesting-looking boxes and over-stuffed Jiffy bags.

My heart was pounding with feverish anticipation.

As I reached the front of the queue, the man at the counter fetched my mail. Small, white envelope. Hand-written. Dusty postmark, I recognised it immediately.

While on holiday with a friend earlier this year, she had mistakenly packed my bikini strap in her bag. Now I have it back. I’m glad, of course, but I’d rather have got a cheque.