

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Idaho Rating Area

2022



200 6th Street  
Pottlatch, ID 83855

October 13, 2021



Dear [REDACTED],



Use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile use at [usbank.com/mobile](https://usbank.com/mobile).

You have entrusted U.S. Bank with your financial needs and we truly appreciate you as a customer.

As you may know, we temporarily closed the U.S. Bank Pottlatch branch at 200 6th Street, Pottlatch, ID. Understanding that customers' banking preferences and behaviors are changing, we continue to adapt how and where we operate. As a result, we have made the decision to close this location permanently.



Visit [usbank.com](https://usbank.com) to check your balances, transfer money, pay bills and view statements.

You may have visited or opened an account at this branch and we felt it was important to inform you personally.

We understand that closing a branch could be an inconvenience, but we are dedicated to helping you and our employees during this transition. For your convenience, a local U.S. Bank branch and ATM map can be found on the back of this letter. You can also find a full list of U.S. Bank branches and ATMs at [usbank.com/locations](https://usbank.com/locations).



Contact our 24-hour service center at 800.USBANKS (872.2657) to manage your accounts or speak to a customer service associate.

You can manage your money anytime with our convenient online, mobile and phone access outlined in this letter. For step-by-step tutorials on how to utilize these tools, visit [exploreusbank.com](https://exploreusbank.com).

Please note: This change will not affect your accounts and there will be no interruption of service. If you have any questions regarding your account or this closure, please contact our dedicated call center at 888.713.9299 – we're available to help!

We are grateful for your business and look forward to continuing as your banking partner.



Visit [usbank.com/book](https://usbank.com/book) to schedule a convenient time to meet with a bank representative.

Sincerely,




District Leader



Any person wishing to comment on this proposed branch closing may file comments with Director for Large Bank Licensing, OCC (Office of the Comptroller of the Currency), Mail Stop 10E-2, 400 7th Street SW, Washington, DC 20219. The OCC does not have the authority to approve or prevent the branch closing. Comments can continue to be filed after the branch has closed.

This is false! You have changed our banking habits by keeping doors closed, hours limited, phones unanswered and slowly serviced drive-thru lines.

I do not believe you care about your customers. You care about your new world-view, which does not ~~include~~ include servicing the little people. Shame on you!!!



**Typed version of written comment on prior page:**

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usbank.com

January 26, 2022

[Redacted]

Re: Your recent inquiry

Dear [Redacted]:

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding the decision to close the Potlatch branch, located at 200 6<sup>th</sup> St., Potlatch, ID. We appreciate you taking the time to write and share your thoughts.

U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision. In this case, the demand for services necessitated a change in our approach.

We understand that the closure of our branch is a disruption for our customers and our employees. We are working to make the transition as smooth as possible for all involved.

A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](http://usbank.com/locations). In addition to our branches, U.S. Bank offers many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800.USBANKS (872.2657) as well as through increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle®. You can also speak with a banker live over video by sharing your screen through cobrowse, which allows you to navigate online and mobile banking together.

U.S. Bank customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full list of locations can be found at [moneypass.com/atm-locator.html](http://moneypass.com/atm-locator.html). U.S. Bank also offers checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers at the Potlatch branch and hope that we can continue to serve the community at one of our other locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship.

Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888.713.9299, we are here to help.

Sincerely,

[Redacted]

[Redacted]  
Executive Communications  
U.S. Bancorp