

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Arkansas Rating Area

2021

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Q2 2021

**CRA Public File – Written Comments
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Social Media Comment

Facebook Private Comment on May 15, 2021

The only branch we have in Arkadelphia, AR and Clark county and the ATM is gone?

U.S. Bank Response on May 15, 2021

Good morning [REDACTED]. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at [usbank.com](https://www.usbank.com), the U.S. Bank mobile banking app, our Customer Service at 800.872.2657, and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at [usbank.com/locations](https://www.usbank.com/locations). [REDACTED]

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: FW: [EXTERNAL]
Date: Friday, June 25, 2021 5:27:39 AM

From: [REDACTED]
Sent: Thursday, June 24, 2021 3:51 PM
To: [REDACTED]
Subject: [EXTERNAL]

[WARNING] Use caution when opening attachments or links from unknown senders.

Good afternoon, I along with quite a few in our local community are wondering why you would close your location in Perryville, AR when the next closest one for our community of 1400 is at the minimum 20 minutes away- more like 25- 30 for MANY in our town!!

We understand from what we have seen the main reasons your corporate office is closing several locations due to their poor "production". By what data are you comparing these that you are closing? When you have a town of 1400 people, you can't compare their performance to a town of say 50,000 where there are many other banking choices!! Which leads me to another point, my hometown of Perryville, AR like I stated is only 1400 people , so that TOTALLY BAFFLES me why of all locations that shut down is that one? My husband and I would change banks , but he has been with you all for almost 25 years, and last year his employer started direct deposit of checks, and the County government is using you all.

But, the officers' wisdom of comparing this branch to branches of the town I work in is absurd!!! Now, anytime we need banking assistance, it will have to be done on my lunch hour which is VERY VERY INCONVENIENT AT TIMES!!! Especially near the beginning of the month!! You did have 2 branches in Conway AR, a town of 50,000 + but no, in the officer's wisdom you all decided to shut down one branch , so those of us that have to go to your one branch now, have spent their WHOLE LUNCH HOUR + in line!!!! I do not appreciate that one little bit. Would your personnel spend their whole lunch hour in the banking line several times a month ?? .

Have the personnel making these decisions CAME to the local communities that you all are shutting down, or are you all just punching up computers, and looking at numbers a computer spits out on Excel Sheets, and DocuSign sheets, etc??

I understand budgets, poor performances, etc.. I worked as a Walmart Support Manager for 14 years, and have worked for a University in their Registrar dept. for 13 years doing the budgeting for that dept., and now I am working in the housing dept. for the same University the last 3 years and am keeping up with a budget of expenses spent on each residence hall. Along with this I have a management degree, therefore, I know all about budgets and cutting out the poor performers, esp. with my experience at Walmart, we had to delete items that just were hurting our department

performance and budget.

But, I feel the people there in your corporate office need to visit some of your rural locations and see how your closures affects many, not even leaving an ATM FROM US BANK in that town so we don't have to pay a fee at the only other bank in the town!

Thank you for your consideration of reading this letter.!!

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Wednesday, July 07, 2021 9:40 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Perryville branch in Perryville, Arkansas. We appreciate the opportunity to respond to you regarding this matter.

U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

We understand the closure of our branch and ATM is a disruption for our customers and our employees; as such, we can confirm the ATM in question will remain in service. We assure you we are working to make the transition as smooth as possible for all involved.

If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, we offer many ways to bank:

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

We are proud to have served our customers at the Perryville branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

Thank you taking the time to write and share your thoughts, as customer feedback is a crucial tool, which we use to help improve our products and services. It is our hope that this email provides you with clarification regarding your inquiries. 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.

Sincerely,

[REDACTED]
Executive Communications
ecu@usbank.com

U.S. Bancorp
U.S. Bank Plaza
200 S 6th St, Minneapolis, MN 55402 | [REDACTED] | usbank.com

In order to comply with privacy requirements, please know any emails from our office containing confidential information will be sent via Secure Mail, which will require that you follow the instructions received in your mailbox to retrieve the message.

U.S. Bank

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State of Arkansas Rating Area

Q3 2021

From: [REDACTED]

Sent: Wednesday, July 7, 2021 12:41 PM

To: [REDACTED]

Subject: [EXTERNAL] Re: Your recent inquiry

[WARNING] Use caution when opening attachments or links from unknown senders.

THANK YOU VERY MUCH for the response!!!! I am surprised. But I do understand about the closure, it is just a big inconvenience, I just wish you would have left the one on Prince St in Conway AR OPEN, or at least the ATM, that would be a big help too!! Also, the one at Perryville, AR HAS BEEN KEEPING PEOPLE'S MONEY, and not refunding for 3 weeks so it needs to be addressed or change out the ATM!! I did have to go ON LUNCH to the ONLY CONWAY AR BRANCH, and spent 35 out of my 60 minute lunch in line at the window . There was only one teller on duty about 12-12:30. If you are going to close so many branches (PERRYVILLE, AND CONWAY AR PRINCE) , THEN you need to talk to the Conway AR branch about mandating they have more people on duty during other people's lunch times also. WE are what keeps the banks going !

Again, thank you very much for addressing these issues. I appreciate you taking the time to reach out to me!!

Initial response to comment writer:

From: [REDACTED]

Sent: Wednesday, July 21, 2021 10:13 AM

To: [REDACTED]

Subject: U.S. Bank in Perryville

Good morning [REDACTED]. I received communication that you had some questions about our presence in Perryville. I've tried calling a few times, but wanted to offer another communication channel if you would still like to visit. Have a great rest of the day!

[REDACTED]

Follow-up response to comment writer:

Dear [REDACTED]:

As a result of your follow up email, we asked district Manager, [REDACTED], to reach out to you directly in order to clarify your comment regarding refunds taking up to three weeks. [REDACTED] has made multiple attempts to contact you by phone and via email; however, he has been unable to reach you directly. Upon receiving your additional email, [REDACTED] researched your concerns regarding the ATM malfunctioning and confirmed that it is currently running with no issues. If you would like to discuss our presence at the Perryville branch or any of the concerns you raised, please feel free to reply to [REDACTED] email or you may contact him by phone at [REDACTED].

We appreciate the opportunity to reply, thank you for contacting us.

Sincerely,

[REDACTED]

Executive Communications

[REDACTED]

U.S. Bank

U.S. Bank Plaza

[REDACTED]