

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Missouri

Q1 2021

From: [REDACTED]
To: [REDACTED]
Subject: FW: [EXTERNAL] Re: Branch closing. - [REDACTED]
Date: Thursday, February 25, 2021 3:32:37 PM

From:
Sent: Thursday, February 25, 2021 4:52 PM
To:
Subject: [EXTERNAL] Re: Branch closing.

Correction.
I have to travel over 20 minutes to the next branch.

[Sent from Yahoo Mail on Android](#)

On Thu, Feb 25, 2021 at 4:49 PM,

[REDACTED]

[REDACTED]

[REDACTED] wrote:

Greetings;
My name is [REDACTED], I live in Forsyth, Missouri.
Recently our US Bank branch
closed permanently.
Due to this, I don't have to travel up to 30 minutes to the next branch to do baking
business.

As a US bank customer of 20+ year's, I am extremely unhappy about this and would like a reason why.

Sincerely,

██████████.

[Sent from Yahoo Mail on Android](#)

From: [REDACTED]
To: [REDACTED]
Subject: Your recent inquiry
Date: Friday, February 26, 2021 9:39:16 AM

Dear [REDACTED]:

Thank you for your email to Director of Investor Relations and Economic Analysis, [REDACTED]. I am acknowledging receipt of your message on behalf of [REDACTED] and our executive offices.

First and foremost, customer feedback is an important tool we use to improve our products and services and we appreciate the time you have taken to contact us regarding the Forsyth branch closure in Forsyth, MO. Please be assured, 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 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.

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, U.S. Bank offers 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 Forsyth branch, and hope that we can continue to serve the community at one of our other locations. 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.

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]

Executive Communications

[REDACTED]

U.S. Bank

U.S. Bank Plaza

From: [REDACTED]
To: [REDACTED]
Subject: FW: [EXTERNAL] Re: Your recent inquiry - Existing
Date: Tuesday, March 02, 2021 6:29:02 AM

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

From: [REDACTED]
Sent: Monday, March 1, 2021 11:50 PM
To: [REDACTED]
Subject: [EXTERNAL] Re: Your recent inquiry

Please describe to me, the reasons (beyond necessity) for closing this branch?
Are you basically telling me there isn't enough "business" at this location?
I myself, have been a 20-plus year
US Bank customer from Kansas City, to Mississippi, to Missouri.
Obviously this isn't enough.
I can understand in small towns branches may not "survive",
yet, when I inquired to a representative per phone, they stated they had no idea and no
notification or knowledge as to why my local branch was permanently closed.
I was not notified per phone call or email by US Bank of their closing and only discovered this
when I went to my branch location and found out there was a sign on the door saying there
are permanently closed;
And not even the ATM was available.
I was furious. I was not notified by phone call, nor email that this branch was even closing.
If you're going to shut down a branch without notifying your customers and not even
pretend to offer waiving ATM fees for my convenience then, after 2 decades of being a
faithful customer, I feel it necessary to close my account and seek a bank that at least gives
me the professional courtesy of notifying their customers when changes are made.
All of this is completely unacceptable!
The saddest part of your corporation is executives like yourself that decide that people living
in rural,
low populated areas aren't important enough to keep a branch open for long-term
customers.
Thanks for nothing.
Sincerely, [REDACTED]

[Sent from Yahoo Mail on Android](#)

From: [REDACTED]
To: [REDACTED]
Subject: Your recent inquiry
Date: Wednesday, March 03, 2021 9:05:38 AM

Dear [REDACTED]:

Thank you for your follow up email to the Executive Communications Unit. I am responding to your message on behalf of our executive offices, regarding your continued concerns with the closing of the Forsyth branch in Forsyth, Missouri.

We regret to learn of your dissatisfaction regarding our decision to close the above-mentioned branch. Although, U.S. Bank takes the closure of a branch very seriously, we are unable to offer an alternative response at this time. Please know, any changes we make, are not done so with the intention of making you feel unappreciated as a customer. Please be assured, your comments have been shared with the appropriate levels of management for review and consideration.

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. Additionally, you may share additional comments by emailing us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications

[REDACTED]

U.S. Bank

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.

**CRA Public File – Written Comments
Q1 2021
State of Missouri Rating Area**

Social Media Comment

Facebook Public Comment on March 18, 2021

If they had left their branch in Montgomery City open I'd have liked them more.

U.S. Bank Response on March 18, 2021

Good morning [REDACTED]. We understand that closing a branch and removing the ATM 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). Take care and stay safe. [REDACTED]

**CRA Public File – Written Comments
Q1 2021
State of Missouri Rating Area**

Social Media Comment

Facebook Private Comment on January 19, 2021

Why have you closed our bank in sedalia mo. Now we have to wait in line at the main bank for over an hour at the drive thru. Why why why

U.S. Bank Response on January 19, 2021

Thanks for reaching out, [REDACTED]. We understand that closing a branch and removing the ATM 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, 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. Take care and stay safe. [REDACTED]

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State of Missouri Rating Area

Social Media Comment

Facebook Public Comment on February 1, 2021

They are permanently closing the Grand Avenue branch, and the drive through on Ashland is only open until 1pm. Are they being bought out or closing all branches???

I bank there too!

U.S. Bank Response on February 1, 2021

Good morning [REDACTED], thanks for reaching out. We understand that closing a branch and removing the ATM 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). Take care and stay safe. [REDACTED]