

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Ohio Rating Area

2021

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State of Ohio

Q1 2021

10/26/2020

[REDACTED]

Your decision to permanently close the Courthouse U.S. Bank branch is heartless to so many downtown businesses, residents, low-income and disabled people who live and work downtown. The 'closest' branches and the ones in the Meijer, Kroger, and Walmart are anything but convenient. They always have lines too long and too few tellers. Urbanites now have to get to the suburbs - yet nothing has changed for the Suburbanites. I looked up the Us Bank locations on Google and there sure are a lot clustered together in the wealthier areas south of town. It seems like a few of them could've closed and not have left such a large physical gap in your locations. Have you closed any of them? Maybe you have and I was just not notified?

I know you have high employee turnover at the Courthouse branch. At one point, the employees hated having to pay for parking to go to work, which I would too. Providing free, safe parking for your employees would seem the fair and right thing to do. Maybe US Bank already stepped up on the parking issue and I haven't heard about it? You've had some good employees pass through that branch. Once I see a good one, I know they will be gone soon. I know pizza chains pay more in areas that are difficult to staff, do you do that?

I heard your branch managers have a hard time developing business relationships. Has US Bank provided them the tools they needed to do so? Are you closing this branch because the overall account balances are lower than elsewhere? Is it because there are lower income people downtown? Is it because there are more independent businesses rather than chains? Aren't your offices upstairs in that same Courthouse building? How much more could it really be to keep the public service part still active?

I know it is not as your letter claimed "customer's banking 'preferences' and behaviors are changing." We were FORCED to change. It was not our 'preference'. This in NO way, meets our financial needs so I am guessing that it must meet yours?

If Online banking or taking bus/busses, or driving several miles to bank outside of our neighborhood is truly what we wanted, we would've done it long before COVID hit.

The Courthouse branch office can easily be COVID readied. There is plenty of room to keep folk 6' feet apart in that huge, vacant, wrap around lobby. LOTS of small businesses have invested money in order to accomplish COVID safety and/or accommodate the "customer changing preferences and behaviors," please don't tell me that US Bank can't afford to do this. I feel that you took advantage of a bad situation. I feel this is another example of by big business kicking Urban businesses and residents, low income and disabled folk to the curb. I doubt you'll correct your harsh decision, but I do sincerely want you to know this sure seems like discrimination.

Sincerely dissatisfied,

[REDACTED]

[REDACTED]

[REDACTED]

Meanwhile I had the 'pleasure' of going to the US Bank Branch in Meigs on Col. Glenn Hwy - only to find it closed also -

Translation of written comment from prior page:

Meanwhile I had the “pleasure” of going to the US Bank Branch in Meijers on Col. Glenn Hwy – only to find it closed also-

Corporate response to written comment:

A U.S. Bank Vice President and District Manager contacted the customer by phone on January 27 to discuss the concerns outlined in the written comment.

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Social Media Comment

Facebook Public Comment on January 31, 2021

The branch in Forest Hills, East Cleveland, Ohio closed without prior notice due to Covid. First they closed on Saturdays. Then we were made to stand in the Hot Sun all Summer. Now we only have ATM service. They are still to willing to take our money during Covid but not provide any other services we signed up for. This is a predominately poor Black community. This would not be allowed in White areas. This just an excuse and a precursor for the inevitable closing indefinitely. Covid didn't I am changing just happen. I am changing banks. US Bank you left our community stranded during the cold. I encourage my Fellow US bank customers at this branch to not return to them if and when they open.

U.S. Bank Response on January 31, 2021

Good morning [REDACTED], thank you for sharing your feedback. 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, 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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Social Media Comment

Facebook Public Comment on March 24, 2021

I hate that the Minster Ohio closed the US Bank it was so close 😞

U.S. Bank Response on March 24, 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) Take care and stay safe. [REDACTED]

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Social Media Comment

Facebook Private Comment on January 22, 2021

Why was the North Royalton/State Road branch closed? As a handicapped person, I need the auto window for 90% of my banking.

U.S. Bank Response on January 22, 2021

Good morning [REDACTED], thanks for reaching out. The well-being of our customers, colleagues and communities continues to be our top priority. We've temporarily closed this branch to disinfect and deep clean the site and expect the location to reopen shortly. You can find a list of nearby locations using the Branch Locator at [usbank.com](https://www.usbank.com) or on the U.S. Bank mobile app. Customers can also bank digitally using our website and mobile app, or by calling 800.USBANKS. Take care and stay safe. [REDACTED]

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Q3 2021

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Cc: [REDACTED]
Subject: [REDACTED]
Date: Friday, September 17, 2021 12:31:00 PM

FYI

From: [REDACTED]
Sent: Thursday, September 16, 2021 7:04 PM
To: [REDACTED]
Subject: [EXTERNAL] [REDACTED] - Contact Us

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

[REDACTED] sent a message using the contact form at .

The sender's name

The sender's email

Subject

branch closing

Message

Today i was shocked to find the only USBANK branch in Fremont, Ohio was closed. Without any email or notification whatsoever was dishearting to think professionalism has gone the way of the dinosaur. I understand somewhat the challenges and choices in keeping branches open in this covid-19 environment. However, i hope usbank will in the future attempt to make coordinated information in advance to its elderly clients for which some are not so tech savvy.

A U.S. Bank branch manager contacted the customer by phone on 9/29/2021 to discuss this comment. The branch was closed temporarily due to Covid-19. The branch manager shared that the branch is now open. The customer suggested sending out a text or email to customers when a branch is temporarily closed due to Covid-19.