

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Oregon Rating Area

2021

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State of Oregon

Q1 2021

From: [REDACTED]
Sent: Friday, March 19, 2021, 1:43 PM
To: [REDACTED]
Subject: [EXTERNAL] Egregious Insult Letter

Wow [REDACTED], you sure know how to rub salt in a wound.

We were just informed you're closing our branch of US Bank, and now you're saying that you'll be with us for years to come.

Our branch, Royal West in Eugene, OR serves many seniors and low income individuals who don't have vehicles. They can walk to this branch. They also tend to be people who don't have computers or our not computer-savvy. So much for digital banking.

This branch seems to be the busiest that I've been in. Yet it's the one slated for closure without explanation.

Keep your platitudes, [REDACTED].

We'll know you're sincere when our branch is still open in July.

[REDACTED]

From: [REDACTED]
Sent: Friday, April 2, 2021 12:12 PM
To: [REDACTED]
Subject: Your Recent Email to U.S. Bancorp

Dear [REDACTED]:

Thank you for your email dated March 19 sent to [REDACTED], vice chairman, Consumer and Business Banking. I appreciate the opportunity to acknowledge receipt of your communication on behalf of [REDACTED] and our executive offices.

Please know 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. Upon receipt of your email we asked our regional president, [REDACTED], to reach out to you on our behalf to discuss your concerns further. He let us know he left a couple voice messages for you to call but has not heard back.

If you'd like to have a conversation about this matter, we invite you to contact [REDACTED] at [REDACTED]. Thank you again for taking the time to reach out.

Sincerely,

[REDACTED]
Officer
Executive Communications | [REDACTED]

U.S. Bank
U.S. Bank Plaza Minneapolis
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 content.

From: [REDACTED]

Sent: Monday, February 1, 2021 3:50 PM

To: [REDACTED]

[REDACTED]

Subject: [EXTERNAL] BRANCH WITH SAFE DEPOSIT BOX CLOSED WITHOUT NOTICE- PROPERTY MISSING

[REDACTED],

My daughter (who is pregnant) and her husband had a safe deposit box with US Bank in Eugene Oregon. They purchased a new vehicle yesterday and realized they needed the title out of the box. The branch was temporarily closed a few months ago. They attempted to contact the bank and was advised online that they would need an appointment. Upon calling this morning they were advised that the branch had closed permanently and their safe deposit contents were turned over to the state as unclaimed property.

They were not contacted through email or mail regarding this closure. The representative said "they should have been contacted" without providing any evidence that contact was attempted. They were told they could make 2-7 months to locate the property with the State of Oregon and they would have to file a claim on their own.

PLEASE EXPLAIN HOW THIS COULD HAPPEN? How is it possible that a bank could be so careless with the property entrusted to them? They had many years of bonds from grandparents in this box worth thousands of dollars. My daughter is being needlessly stressed during her first pregnancy by the callous disregard of US Bank towards its customers that should have never happened. How can a bank even contemplate closing branches with safe deposit boxes without proper notice to customers? Is this happening elsewhere? Happening at other banks?

These are all questions I will pose to any news station, national and local in the coming days to bring attention to an abhorrent practice that should be illegal and at the very least an abuse of trust and common safe bank practices.

I will provide my daughter's information, phone number, bank location, etc upon request to facilitate a search for her belongings. She is understandably distressed and I offered to support her in any way possible. This email is my support and my continued support will be contacting news agencies daily until this matter is resolved.

Thank you for your time and consideration.

Corporate response to written comment:

A U.S. Bank Regional President contacted the customer by phone on February 1, 2021 to discuss the concerns outlined in the written comment. The Regional President was also able to contact the comment writer's son-in-law and account holder to obtain information needed to research and resolve the issues outlined in the comment.

January 23, 2021

To: Director of Large Bank Licensing

From: [REDACTED] Banking Customer/20plus years

Re: Closure of Eugene, Oregon Branch

To Whom It May Concern:

I just received notification that my U.S. Bank Branch on 18th and Chambers will be closing in April. This is most disappointing to me and , I am sure, several others as I am usually in a line waiting for service, which is fine with me and shows need.

At any rate, If you look a the "map" on the back of the letter.. you will see there are THREE sites in the eastern part of Eugene, Oregon and only one left in northwest part.

I feel closing this branch is not the best idea for customers who enjoy shopping inside Albertsons and doing their banking as well.

It is quite possible that I will remove my acct. and moved to locations near me which are NOT U.S. branches! I have four banks within one mile of my house.

We hope you will rethink closure of this branch.)

Thank you,

[REDACTED]

[REDACTED]

[REDACTED]



usbank.com

February 17, 2021

[REDACTED]
[REDACTED]
[REDACTED]

Re: Eugene Albertsons branch

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Eugene Albertsons branch in Eugene, Oregon. 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, 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.

[REDACTED], we are proud to have served our customers at the Eugene Albertsons 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.

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

Executive Office

MAR 18 2021

March 15, 2021

U.S. Bankcorp
800 Nicollet Mall
Minneapolis, MN 55402-7014

Dear [REDACTED],

I understand that the U.S. Bank Branch at Sunnyslope Shopping Center on South Liberty Street at Salem, Oregon is scheduled to be closed. This branch is a highly important asset to the community. I would appreciate it if you would review this proposed action. I understand the need to consider economic factors in maintaining a branch. That said, service to the community should also be an important factor in evaluating the decisions associated with your business plans. There are a number of us in the neighborhood who would certainly appreciate the Sunnyslope Branch remaining open. Once in a while, it is necessary to absorb some loss to maintain a reputation for good service.

As a customer of U.S. Bank for over sixty five years, I have become accustomed to good service which the Sunnyslope Branch certainly provides. Thank you for your kind attention to this matter.

With kindest regards.

Sincerely,

[REDACTED]



April 9, 2021

usbank.com

[REDACTED]
[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your letter addressed to chairman, president and CEO of U.S. Bancorp, [REDACTED], regarding the decision to close the Sunnyslope branch in Salem, Oregon. We appreciate the opportunity to respond to you on behalf of [REDACTED] and our executive offices.

Thank you taking the time to write and share your thoughts; as such, [REDACTED] made multiple attempts by phone, to contact you to further discuss the above-referenced concern. Regrettably, he was unable to reach you directly.

Please know, 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.

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- **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.

[REDACTED], we are proud to have served our customers at the Sunnyslope, 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.

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 or you may contact [REDACTED] at [REDACTED]. We are here to help.

Sincerely,

[REDACTED]

[REDACTED]
Executive Communications
U.S. Bancorp

U.S. Bank

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Written Comments and Corporate Responses

State of Oregon Rating Area

Q2 2021


CRA Public File – Written Comments
Q2 2021
Portland-Vancouver-Beaverton OR-WA Rating Area

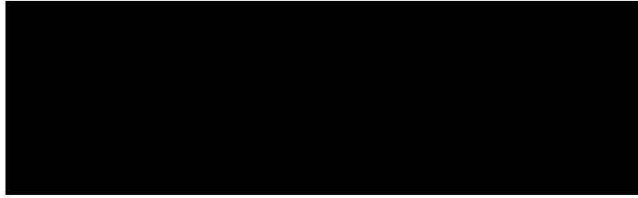
Social Media Comment

Twitter Comment on April 5, 2021

Hey @usbank I know you can close branches as you need to. But sending this picture of “conveniently located” alternate choices that are both more than 25 miles way from my home and work is just an insult. (Comment writer inserted a map from a branch closure letter that shows the closing branch (Cloverdale, OR) and the two nearest U.S. Bank branches in Tillamook, OR and Lincoln City, OR.)

U.S. Bank Response on April 5, 2021

Good morning, thanks for sharing your feelings. I apologize for the frustration the letter caused. We weren't meaning to offend you, we were just trying to be helpful. If we an help locate a branch, please let us know. Thank 



March 15, 2021

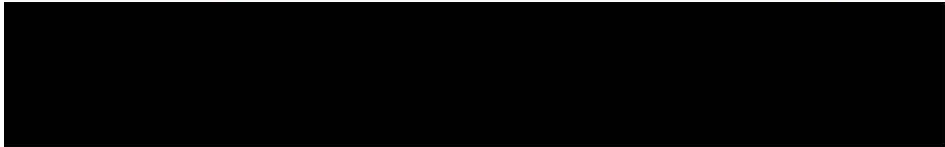
Director for Large Bank Licensing
Office of the Comptroller of the Currency
Mail Stop 10E-2
400 7th Street SW
Washington, DC 20219

In Re: Closure of U.S. Bank Sunnyslope Branch at 798 Cunningham Lane S., Salem, OR 97302

I am in receipt of your letter regarding the planned closure of the above-mentioned U.S. Bank branch effective June 21, 2021. While I understand the need to consolidate some of your physical branch facilities, I am unhappy with the choice to close this branch. It has served the need of many residents who reside in the south side of Salem for many years. It is conveniently located in a small shopping center surrounded by many neighborhoods. The size of this branch has allowed the staff to build rapport and know their customers personally, which is much appreciated by customers in the "high tech" business world of today. They are the Best!

It is very disappointing that corporate has made this decision but I wanted to voice my comments to you regarding this upcoming change.

Sincerely,



CC: [Redacted] District Manager
U.S. Bank
[Redacted]
Salem, OR 97302



April 15, 2021

[REDACTED]

Re: Branch Closing Comment Acknowledgement for U.S. Bank, N.A. Cincinnati, OH
OCC Control Number: 2021-SO-Branch Closing-320224 Charter No. 24

Dear [REDACTED]:

We acknowledge receipt of your letter dated March 15, 2021 regarding U.S. Bank, N.A.'s plans to close its Sunnyslope Branch located at 798 Cunningham Lane South, Salem, OR 97208 on June 21, 2021. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to [REDACTED], Attorney, U.S. Bank, National Association, 800 Nicollet Mall, [REDACTED], Minneapolis, MN 55402. Please pursue further inquiries directly with [REDACTED]. Please indicate the name and address of the branch in all correspondence.

Sincerely,

Phyllis A. Williams
Licensing Applications Technician

cc: Ron Pasch, ADC, Large Banks

April 16, 2021

[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

We received your recent correspondence from the Office of the Comptroller of Currency (OCC), regarding the decision to close the Sunnyslope branch in Salem, Oregon. We appreciate the opportunity to provide you with additional information regarding this matter.

Please know, 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.

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- **Online banking:** visiting [usbank.com](https://www.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 Sunnyslope, 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.

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. You may also send additional comments to us at CRAWrittenComments@usbank.com. We are here to help.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp