

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Tennessee Rating Area

2021

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Q2 2021

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

██████████ sent a message using the contact form at .

The sender's name

██████████

The sender's email

██████████

Subject

OPEN FOR INSIDE BANKING

Message

I just think you should now open up for inside banking. The drive thru is good for nothing, you can hardly see a person let alone communicate.

I talked with other elders in the community and they have had it. Most of them do not have a computer and to go to the drive thru is a joke---we cannot even get close to the window, let alone conduct any business. I did teach myself to use the computer to pay bills, but for any personal I was lucky enough the girls at my bank let me go inside and talk with them. I just went through my husbands death---thank goodness for ██████████ at my bank. LET US GET OPEN!!!!!! Just put up some plexi glass!!!!

██████████, the branch manager of the Sparta Main branch, called the customer on Monday 5.17.2021. ██████████ advised ██████████ ██████████ that both locations in Sparta, Sparta 111 and Sparta Bockman, have open lobbies and drive throughs, they both opened February 8th. The customer appreciated the information and appeared to have no further concerns.

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Also this is a copy of the letter that was sent to the Kroger store on Old Hickory Blvd, Hermitage, TN.

**U S Bank
800 Nicollet Mall
Minneapolis, MN
55402**

Executive Office

JUL 20 2021

Dear friends:

It is my understanding that there is a proposal to close the U S Bank that is in the Kroger store on Old Hickory Blvd, Hermitage, TN.

Please **DO NOT CLOSE** this branch!
It serves a lot of people in the area.

Also the nearest branch is ^(20 round trip) 10 miles one way from this Kroger store and much further for customers in this area.

Thank you for your consideration.





usbank.com

July 27, 2021

[REDACTED]
[REDACTED]
[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your letter received by the executive offices of U.S. Bancorp. We appreciate the opportunity to respond to you regarding the decision to close the Old Hickory Blvd branch in Hermitage, Tennessee.

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.

Please understand, we are planning to remove the ATM in conjunction with the branch closure and we apologize for any inconvenience this may cause you and the community. 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 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 above-referenced location, 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, as we are here to help.

Sincerely,

[REDACTED]

[REDACTED]
Executive Communications
U.S. Bancorp

U.S. Bank

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Q4 2021

Written Comment:

From: [REDACTED]
Sent: Wednesday, December 29, 2021 6:51 AM
To: Investor Relations Shared [REDACTED]
Subject: [EXTERNAL] [REDACTED] - Contact Us

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

The sender's name

[REDACTED]

The sender's email

[REDACTED]

Subject

I am Moving My Business Account Due to Poor Service and Inconvenience at US Bank Franklin, TN

Message

A few years back I switched my small business banking account to US Bank on Murfreesboro Road (Route 96), Franklin, TN. 37064 in the Krogers Grocery store as it was very convenient. I always had great, friendly service at this location. Last year US Bank closed this location down, and just down the street there is another US Bank on the same street only this is a free standing building in front of Sprouts grocery store. Almost always the lobby is closed and we must use the drive through which is always slow, and sometime you just need to go inside and speak with a banker and take care of things, but now we need an appointment... and I see through the front doors or the drive through window that there appears to be 3 counter ladies and 1-2 managers or other people working in offices. The service is slow and not very friendly.

I originally moved to US bank because of convenience and their friendly service but that has all gone away in the past 12-16 months, so I am looking for a new bank that is convenient and friendly. You lost me because you changed... no more convenience and poor service, no reason to stay.

Corporate Response:

A U.S. Bank district manager called the customer on 01/04/2022 to discuss the comment.

[Redacted]

This is the second branch that I used that will be closing in Hermitage - The first was @ Publix-

June 3, 2021

[Redacted]

After 17 years, I will be closing my account, as well as my family members and several of my employees -

Dear [Redacted],

You have entrusted U.S. Bank with your financial needs for 17 years and we truly appreciate you as a client.

Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. The U.S. Bank Northlake Village Kroger branch at 5544 Old Hickory Blvd, Hermitage, TN will be closing on September 1, 2021.

You may have opened an account at this branch or visited recently, and we want 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. Please know that this change will not affect your accounts and there will be no interruption of service. 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.

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!

During this time of transition, we are pleased to offer you a consultation with our Wealth Management professionals. Along with an initial consultation, our wealth professionals can provide a customized overview of your financial picture and help you design a plan based on your unique and evolving financial goals. Schedule your consultation by calling 888.620.8768 or logging on to usbank.com/WMconsultation.

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

Sincerely,

[Redacted Signature]

District Manager



Mobile app
Use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile use at usbank.com/mobile.



Online banking
Visit usbank.com to check your balances, transfer money, pay bills and view statements.



Contact our Wealth Management professionals
Contact our dedicated Wealth Management center to schedule your complimentary consultation.
888.620.8768



Online appointment scheduling
Visit usbank.com/WMconsultation to schedule your consultation with a Wealth Management professional.

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. Comments should be received by September 1, 2021. The OCC does not have the authority to approve or prevent the branch closing.

Investment products and services are:
NOT A DEPOSIT • NOT FDIC INSURED • MAY LOSE VALUE • NOT BANK GUARANTEED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY



Transcript of handwritten note:

This is the second branch that I used that will be closing in Hermitage. The first was at Publix. After 17 years, I will be closing my accounts, as well as my family members and several of my employees.

Corporate response:

A U.S. Bank district manager contacted the customer on 12/21/21 to better understand their concern about the branch closures. As a result of the conversation, U.S. Bank plans to hold a financial education workshop (including digital banking) for the customer's employees.