

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Ohio Rating Area

Q2 2020

**CRA Public File – Written Comments  
Q2 2020  
State of Ohio**

**Retyped from handwritten text**

[REDACTED]

CEO

This is [REDACTED], I have more accounts with U.S. Bank than any other person in USA.

You blew it!!!

You should have your drive thrus open longer not shorter for people that work during the day.

Quit thinking accounting & start thinking customer service & relationship banking.

[REDACTED]

You also closed one of the best relationship branches in Ohio. The Columbus, Graceland branch. You need to hire people that understand relationship instead of bankers.



200 S 6th St  
EP-MN-L06C  
Minneapolis, MN 55402

usbank.com

May 6, 2020

[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]

We received your letter addressed to our executive office regarding a recent change to the branch hours.

Please know that the well-being of our customers, colleagues and communities continues to be our top priority as we respond to the outbreak of the COVID-19 virus. Banking has been defined as an essential service to society, like healthcare and grocery providers; as an essential service, we must strike the right balance between continuing to serve the banking needs of our customers, while supporting public health efforts and ensuring the safety of our customers and employees.

We understand your concern about available hours for your local branches. Our chairman, president and CEO, Andy Cecere, had the following message for our employees and customers regarding this matter:

*Our customers will notice that we have temporarily adjusted the operations of our branches to promote safety. We have decreased lobby usage and are encouraging the use of drive-ups where possible. Customers also may bank digitally from the comfort of their own home. This includes connecting to their accounts online, in the app, by phone, and with their Amazon Alexa or Google Home device. We have made adjustments to help our customers move and deposit money as quickly, securely and easily as possible through our mobile banking options.*

In your correspondence, you also noted the closure of our Graceland Office. 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 at the Graceland branch necessitated a change in our approach.

[REDACTED], we understand these are trying times and appreciate all suggestions and feedback being shared, including yours. We attempted to contact you directly regarding this matter but regrettably were unable to reach you. We hope this letter is responsive to your concerns. If this matter still requires attention, please contact District Manager [REDACTED] directly at [REDACTED].

Sincerely,

[REDACTED]

Executive Communications  
U.S. Bancorp

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**Social Media Comment**

**Facebook Public Comment on June 24, 2020**

Your ATM in Independence, Ohio is unable to take check deposits. The bank itself is closed. What are my options? And how do we fix this if the actual bank is not open?

**U.S. Bank Response on June 24, 2020**

Hello [REDACTED], thanks for reaching out. I learned the ATM has been malfunctioning. A technician was out there earlier to fix it, but they will send someone out again. There isn't an estimated time when the branch will reopen. There are two in-store locations very close to this branch, that are open 9:30-4:00, and would be happy to help with your deposit. If you need help locating them, let us know. [REDACTED].

**Facebook Public Comment on June 24, 2020**

U.S. Bank thanks but I need to social distance and do not do in store.

**U.S. Bank Response on June 24, 2020**

Thank you, [REDACTED]. We do have other options such as bank by mail and mobile deposit. If you are interested in any of these options, please let us know and we will be happy to provide further details. Thank you. [REDACTED]

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**Social Media Comment**

**Twitter Public Comment on June 22, 2020**

@usbank it is ridiculous in the Dayton area that you don't have branches opened!! I am wasting my entire lunch break in line. We are ALL back to work! You can be too!

**U.S. Bank Response on June 22, 2020**

Hi [REDACTED]. We must strike the right balance between continuing to serve the banking needs of our customers, while supporting public health efforts & ensuring the safety of our employees. ATMs, online banking & Customer Service at 800-872-2657 are available 24 hrs a day. [REDACTED]

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**Social Media Comment**

**Facebook Public Comment on June 17, 2020**

U.S. Bank there are two-2—TWO branch offices in Mayfield, and one of them is closed “temporarily”. (it is also the one that is easiest to access, by the way). The other one is barely within walking distance for someone who is disabled, and they have consistently been something less than respectful of their customers. I am not talking about the bank being concerned about the safety and well being of the customers. I am talking about basic courtesy.

**U.S. Bank Response on June 17, 2020**

██████████ We appreciate the additional details. The information will be shared, to be considered when reopening is considered. ██████████

**Facebook Public Comment on June 17, 2020**

Since all that is available right now is drive up—it puts an additional restriction on those of their customers who do not have a car. And the one branch that IS “open” is closed on Saturday. REOPEN THE LOCATION AT MAYFIELD WAL MART!

**U.S. Bank Response on June 17, 2020**

██████████ Hello ██████████, your concerns are understandable. Please know that the well-being of our customers, colleagues and communities continues to be our top priority. We must strike the right balance between continuing to serve the banking needs of our customers, while supporting public health efforts and ensuring the safety of our employees. To continue providing this essential service while providing a safer service operation for our customers and colleagues, we have temporarily adjusted the operations for our branches across the country. We are doing this by decreasing lobby usage, encouraging drive through use, and consolidating operations. At this time, we don’t know when the branch will open back up. Our branch locator has the most up to date information on lobby hours. Please check back regularly at [usbank.com/locations](https://usbank.com/locations) for any changes. We appreciate your feedback. ██████████