

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Colorado Rating Area

Q4 2020

**CRA Public File – Written Comments
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Social Media Comment

Facebook Public Comment on October 15, 2020

Why cant you open the main bank since you're closing the bank at Safeway we always used. On powers blvd.

Maybe we need to change banks. We have been customers since 1984.

They don't even open the main bank drive up here half the time. Really disgusting.

U.S. Bank Response on October 15, 2020

Hello [REDACTED], thanks for reaching out. 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). [REDACTED]

From: [REDACTED]

Sent: Tuesday, November 10, 2020 12:29 PM

To: [REDACTED]

Subject: [EXTERNAL] El Jebel Branch closing

[REDACTED],
I can't imagine how much you and USBank have been affected by the changes in banking over the last 6 months, culminating in the closing of a number of USBank branches, including the El Jebel branch.

Having 10+ accounts with USBank for over 15 years, I'm sorry to see this action taken. It was especially disappointing to find this closing so poorly planned – with little notice, and few answers. [REDACTED], [REDACTED] and [REDACTED] would have been excellent USBank ambassadors to help customers through the transition....instead, they were left in the dark and were as frustrated as their customers. Obviously, USBank has no regard for its' employees or customers. I haven't been able to find a work around to deposit checks to the 10+ accounts we have. Apparently, remote deposit works only for 1 account = 1 cell number. I'm now faced with wasting an hour-plus travel time to drive to Glenwood or Aspen....and I'm sure I'm not the only one. I have friends that had been with USBank for over a decade, who have opened new accounts with other institutions.

This decision was most likely out of your control, so I'm emailing with hopes that you share my thoughts & experience with those involved in making this cut. Having been in customer service my entire adult life, I'm aghast at the decisions and (lack of) customer care taken by USBank.

Sincerely,

[REDACTED]

[REDACTED]

11/16/2020



usbank.com

[Redacted]

Re: Your recent correspondence

Dear [Redacted]:

Thank you for your letter regarding the decision to close the El Jebel Branch. 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 El Jebel 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 Signature]

Executive Communications
U.S. Bancorp