

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Louisville KY-IN Rating Area

Q4 2020

From: [REDACTED]

Sent: Wednesday, October 14, 2020 5:21 PM

To: [REDACTED]

Subject: [EXTERNAL] closure of USBank branch inside Louisville/Hurstbourne Meijer at 4500 S Hurstbourne Pkwy (40299)

[REDACTED]:

I was stunned to learn that the USBank branch inside the Louisville/Hurstbourne Meijer at 4500 S Hurstbourne Pkwy will be closing. I hope you can pass my comments along to USBank

management in hopes that they might reconsider.

I understand that sometimes closures are necessary due to economic factors. But closing one of the most convenient Louisville branches in a heavily trafficked Meijer on a main east-end artery? I've not seen statistics, but it would surprise me if this branch isn't one of the busiest in the Louisville area. Having branches partnered with retail is a win for USBank as well as its customers. I shop and bank on almost every trip. Wouldn't it make more sense to retain these branches and perhaps phase out some of the antiquated, stand-alone branches not connected to retail space?

Also, ask any customer that frequents this particular branch and they'll tell you that service is ALWAYS top notch. A bright, talented and courteous staff that are also very adept at helping customers navigate the complexity of banking.

All things considered, it simply does not make sense to close this particular branch. If expanding customer base is a goal, this location is perfect and USBank should fight to retain it. Perhaps if existing customer voices are heard, the decision-makers might reconsider.

Thanks for all that you and the staff at USBank/4500 S Hurstbourne consistently do for your customers. We are very appreciative!





usbank.com

October 22, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Hurstbourne Meijer branch in Louisville, KY. 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 Hurstbourne Meijer 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.

[REDACTED]

[REDACTED]

[REDACTED]

Executive Communications
U.S. Bancorp

[REDACTED]

From: [REDACTED]
Sent: Friday, October 9, 2020 1:41 PM
To: [REDACTED]
Subject: RE: [EXTERNAL] Meijer Hurstbourne Branch

Good afternoon, [REDACTED]

I appreciate you reaching out with your concerns. We greatly appreciate your business and ongoing support of U.S. Bank. I regret that the decision to close our Hurstbourne Meijer branch has caused you an inconvenience. The discussions to close this location were taking place before the COVID-19 pandemic started, but were put on hold due to addressing the urgent needs of that situation. The two are not connected in any way.

We hope that you will remain a customer of U.S. Bank, as we have many other branches in the market that would be more than happy to handle your financial needs.

Respectfully,

[REDACTED]

U.S. Bank
One Financial Square
One Financial Sq, Louisville, KY 40202 | [REDACTED] | usbank.com

From: [REDACTED]
Sent: Friday, October 9, 2020 9:54 AM
To: [REDACTED]
Subject: [EXTERNAL] Meijer Hurstbourne Branch

Hi [REDACTED],

My wife and I are long time customers of U S Bank. We originally started down in Bowling Green and continued after we moved to Louisville. We do investment business with [REDACTED] at the Whittington branch but other than that do all our banking at the Meijer, Hurstbourne branch. With the covid epidemic we have limited our outings to drive throughs, as many others have done.

We are very disappointed at the decision to close this branch. It is the most convenient to our home, none other is so. This may require a change of banks for us.

We hope that this is not a rash decision made in the middle of a pandemic. Many businesses are slow or closed. This is not a time for any major changes. Hopefully once we have effective meds and/or vacine our lives and business environments will change drastically.

We know many are upset with this proposed move. We hope that more logical minds will prevail and change this decision.

Sincerely,

[REDACTED]

From: [REDACTED]

Sent: Friday, October 16, 2020 2:36 PM

To: [REDACTED]

Subject: [EXTERNAL] Branch Closing At Hurstbourne Meijer Location

Hello, I just wanted to send my regrets on US Banks decision to close the branch at the Meijer on Hurstbourne at the end of this year. This office has always been much more efficient than the other branches I have been to, and the customer service is by far, very good. I think this needs to be re-considered.

A concerned customer,

Thank You,

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: Recent correspondence
Date: Monday, November 2, 2020 4:38:00 PM

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Hurstbourne Meijer branch in Louisville, KY. 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 Hurstbourne Meijer 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]
Executive Communications
[REDACTED]

U.S. Bancorp
U.S. Bank Plaza
200 S 6th St., Minneapolis, MN 55402 | [REDACTED] | www.usbank.com

In order to comply with privacy requirements, 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]
To: [REDACTED]
Subject: [EXTERNAL] Fwd: US Bank closure
Date: Saturday, October 10, 2020 1:46:23 PM

Sent from my Galaxy Tab® A

Ms [REDACTED],

I was given your email address so I would be able to voice my concern over the US branch closure at Meijer's on Hurstbourne. I've lived in the J-town area for over 17 years & almost as long...been a customer with US Bank.

When my husband passed away 4 years ago...I was helped through all the overwhelming problems/accounts/etc we had that the employees of the bank so graciously helped me change to my name.

I had the go through probate pertaining to my house, my husband's truck, my car & recreational boat.

Who do you think helped me through all of that?????

The employees of the Meijer's US Bank. They helped me get a new home loan so that I could "afford to stay in my home".....new car loan that helped lower my payments....

What I am trying to say...they were/are more than just people who worked in the bank....to me they've

ALL like family....they've allowed me to cry on their shoulders just to get through my days. Needless to say....I am very sad & disappointed to hear you aren't only going to close this branch....but that each of the staff are going to lose their jobs!!!

I could always call [REDACTED] or [REDACTED] or [REDACTED]..& over the last 3 years.. [REDACTED].....they knew exactly what i needed and how to help me through my anxious & overwhelming days.

It's about being my age.....I hate this change your corporation is making....the convenience of banking while grocery shopping...what can I say....

With the Covid crisis...I'll have to go to 2 places...instead of one. Meaning the US Bank on Breckinridge Lane and the grocery

Never mind the customer...I will never do ANY banking online..

I go & see your employees in person....that's still my connection!!

I acknowledge.....You can't change the outcome....but I wanted you to know how much this corporate decision will affect me!!!!

Thank you for your time.....I hope you will pass my concern on to the man/woman in the "ivory tower" how it trickles down to the "little guy/gal" who is the reason US Bank is still open for business!

[REDACTED]



Sent from my Galaxy Tab® A



usbank.com

October 22, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

We received your email regarding the decision to close the Hurstbourne Meijer branch in Louisville, KY. We truly appreciate you taking the time to write and share your thoughts and experiences with the staff at this branch.

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.

We understand that the closure of our branch is a disruption for our customer and our employees. We are working to make the transition as smooth as possible for all involved.

If you are looking for another branch in your area, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. If you need to speak to a banker, you may contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657).

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

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
Sent: Monday, October 19, 2020 1:33 PM
To: [REDACTED]
Subject: [EXTERNAL] Closing of US Bank at Meijers/Hurstbourne

Attention US Bank

c/o [REDACTED]

It has come to my attention that the Meijers/Hurstbourne US Bank location will be closing. What an utter disappointment, layered with copious amounts of frustration this news has brought. My family and I have been banking with you all for nearly thirty years. The ease and convenience combined with the employees at this location has kept us with US Bank.

The banking staff at this branch are wonderful. They have kept, maintained and encouraged our banking loyalties. The drive thru branch down the street will never be able to offer us what they have. I can blather on about the multiple instances of five star support I have received from this location; however, I am sure that you must be aware of how great this location is.

The intent of this letter is to inform you, upon closing of this location, I will be taking my business elsewhere. I strongly urge you to reconsider the vastly colossal blunder you will be making.

[REDACTED]

[REDACTED]



October 23, 2020

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Hurstbourne Meijer branch in Jeffersontown, KY. 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.

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- **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 Hurstbourne Meijer 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]

Executive Communications
U.S. Bancorp

October 5, 2020

Dear [REDACTED],

It was with dismay that I received your letter today regarding the closing of the Westport -Meijer US Bank Branch. US Bank is not very responsive to its customers in Oldham County. You continue to have branches in nearby Shelby, Carroll and Bullitt Counties but none in our area. I have been a customer since we used to have a branch of US Bank when it was a savings and loan in Crestwood Kentucky.

The Meijer branch was convenient because of its hours and location in a grocery store. Co-vid is not a good reason to close the branch as you have the barriers in place and it would be no different that using one of the other branches.

Some of us need to have use of in person banking at other than regular bank hours. There is no convenient location for anyone in Oldham County even with the Meijer branch open. On line banking is not a service that I want forced upon me.

If you can't open a branch in the LaGrange, Buckner or Crestwood area, It will be most inconvenient to continue to be a customer of US. Bank without the Meijer branch. No other nearby branch has convenient hours of operation or weekend hours past noon Saturday.

Sincerely

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Friday, October 9, 2020 2:09 PM
To: [REDACTED]
Subject: Westport Meijer U.S. Bank branch

Good afternoon, [REDACTED]

We received your letter of concern regarding the closure of our Westport Meijer branch. Thank you for sharing your thoughts and concerns with us. I would like to extend our gratitude for your business and support of U.S. Bank.

I can assure you that much thought and consideration goes into any branch opening or closure. We regret that the closing of the Westport Meijer branch has caused you an inconvenience. That is never our intent. The discussions to close this branch were taking place prior to the COVID-19 pandemic. The two are not connected in any way.

I hope that you will select another U.S. Bank branch to handle your financial needs, as there are many in the Louisville Market that would be happy to assist you. I would like to specifically recommend our Springhurst location, at 3501 Springhurst Commons Drive, in Louisville. It is our pleasure to serve your financial needs.

Respectfully,

[REDACTED]
[REDACTED]
[REDACTED]

U.S. Bank
One Financial Square
One Financial Sq, Louisville, KY 40202 [REDACTED] | [usbank.com](https://www.usbank.com)

From: [REDACTED]
Sent: Monday, October 19, 2020 2:50 PM
To: [REDACTED]
Subject: [EXTERNAL] Re: Westport Meijer U.S. Bank branch

Ms [REDACTED]

I am already 15-20 miles from the closest branch - is there any consideration for a branch in Oldham County in the near future?

[REDACTED]

On Friday, October 9, 2020, 02:08:47 PM EDT, [REDACTED] wrote:

Good afternoon, [REDACTED]

We received your letter of concern regarding the closure of our Westport Meijer branch. Thank you for sharing your thoughts and concerns with us. I would like to extend our gratitude for your business and support of U.S. Bank.

I can assure you that much thought and consideration goes into any branch opening or closure. We regret that the closing of the Westport Meijer branch has caused you an inconvenience. That is never our intent. The discussions to close this branch were taking place prior to the COVID-19 pandemic. The two are not connected in any way.

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Respectfully,

[Redacted Signature]

U.S. Bank
One Financial Square

One Financial Sq, Louisville, KY 40202 | [Redacted] usbank.com

U.S. BANCORP made the following annotations

Electronic Privacy Notice. This e-mail, and any attachments, contains information that is, or may be, covered by electronic communications privacy laws, and is also confidential and proprietary in nature. If you are not the intended recipient, please be advised that you are legally prohibited from retaining, using, copying, distributing, or otherwise disclosing this information in any manner. Instead, please reply to the sender that you have received this communication in error, and then immediately delete it. Thank you in advance for your cooperation.



usbank.com

November 3, 2020



Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Westport Meijer branch in Louisville, KY. 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 our network. While we don't have specific information at this time, it will include the opening of new branches, enhancement of others, as well as continued investment in our digital capabilities 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.

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Sincerely,



Executive Communications
U.S. Bancorp