

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Minneapolis-St. Paul MN-WI Rating Area

Q4 2020

From: [REDACTED]
Sent: Wednesday, October 07, 2020 7:49 AM
To: [REDACTED]
Subject: [EXTERNAL] US Bank Dinkytown

[REDACTED],

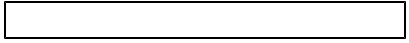
I received a copy of a letter regarding the US Bank branch in Dinkytown from the Marcy Holmes Neighborhood Association, announcing the permanent closure of the branch.

Aside from that being bad news, I am disappointed I was

advised by a 3rd party, and not US Bank. Did your colleagues send this announcement to all US Bank customers, Dinkytown?

PS: I am sure you will understand if we decide to change banks, probably TCF, which has an operating branch one block from our location. Of course, US Bank will advise us to go to another branch, but that is a hassle. Someone has to go to the bank everyday, and driving several blocks, to a branch with no parking, in Stadium Village, is not desirable.

--



From:

Sent: Thursday, October 8, 2020 8:12 AM

To:

Cc:

Subject: Re: [REDACTED] - Complaints about Dinkytown closing

A U.S. Bank Vice President spoke with [REDACTED] by phone on October 7 to discuss the concerns outlined in his written comment.

**CRA Public File – Written Comments
Q4 2020
Minneapolis-St. Paul MN-Wi Rating Area**

Social Media Comment

Facebook Public Comment on November 9, 2020

I want to thank you for closing the branch that was at Hennepin Health Center in Minneapolis. By closing the branch, you have taken away services for staff, residents, visitors and patients that utilized that office.

The primary reason I opened an account with US Bank was because of the access that I would have to pay bills, my rent, use the ATM for cash.

Now, with the virus far to many of your lobbies are closed, leaving drive thru lines BLOCKS long at times. We now have to walk unsafe blocks to the ATM 3 blocks away from the hospital to avoid additional fees by using ATMs at Wells Fargo/Wings (only 2 inside the hospital) or ¼ mile walk to the US bank Bldg in Minneapolis again in unsafe area because of business being shut down.

Is US Bank going to pay for my parking contract as I come and go from my parking ramp to utilize the drive thru blocks away? Of course NOT. Because walk up through the drive thru is not encouraged is it?

It is a 2 person branch, very simple barrier fix, and services could be returned to the customers that utilized them. I live in Brooklyn Park and find that lobby open on whims, the Maple Grove Branch lobby is NOT open so thanks for that and correcting that for service.

Please don't tell me to use the APP, I cant get cash from my cell phone can I? I refuse to pay the fees from other banks for using a NON US Bank ATM.

THANK YOU for thinking of the people of Hennepin Health Center... I will be taking my account elsewhere.

U.S. Bank Response on November 9, 2020

Good morning [REDACTED]. 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. If you're looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. [REDACTED]

November 2, 2020

██████████ CEO

USBank
800 Nicollet Mall
Minneapolis, MN 55402

Dear Mr. ██████████

Today we were helped immensely by ██████████ at the Lunds & Byerly's Branch in Maple Grove. She resolved our log-in and pin issues for our joint account. We are very grateful for her service and for that branch as the other USBank branch located in Maple Grove is difficult to access. ██████████ mentioned that the branch at Lund's is scheduled to close in January. We are asking you to reconsider. Having been in the long line of cars waiting for a teller has been very frustrating. The Lund's branch is open for walk-in business. In this time of Covid, we consider banking as essential and appreciate the branch's accessibility to the public.

We are both retired teachers from New York state and moved here to be near our five grandchildren. We love Minnesota for its parks and culture. USBank has profited prosperity, love of sports, natural beauty and cultural endeavors. ██████████ represents US Bank expertise and service. Please keep the Lund's & Byerly's branch open.

Thank You.

Sincerely,


██████████

A U.S. Bank Senior Vice President, Consumer and Business Banking Leader, talked to ██████████ on Thursday, November 5, 2020. They discussed the branch closing and the next steps for the staff at Maple Grove.





October 15, 2020


Chief Executive Officer
US Bancorp
US Bancorp Center
800 Nicollet Mall
Minneapolis, MN 55402

Dear Mr. :

I am terribly disappointed to hear of the planned closing of the Maple Grove Lunds & Byerly's branch. I have been going to that branch for years and have had nothing but excellent service. In passing conversation, I have heard the same thing from many of my employees.

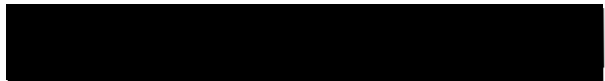
 and  have always been extremely helpful and have successfully met my expectations and needs. If the branch must close, I hope that you will find a place for both of them at another location.

Sincerely,





P.S. I travel around the country and have visited many of your branches - they give great customer service!



Additional typed comment:

P.S. I travel around the country and have visited many of your branches – they give great customer service.

From:

Sent:

Thursday, October 22, 2020 2:32 PM

To:

Subject:

Senior Vice President and Consumer and Business Banking Leader contacted the customer on Thursday, October 22, 2020 to discuss her comment. He assured her the team at the Maple Grove Lunds & Byerlys will have opportunities in some of our other locations. They also discussed the branch lobby openings at U.S. Bank's traditional locations at Grand Avenue as well as Maple Grove.

From: [REDACTED]

Sent: Wednesday, December 2, 2020 2:26 PM

To: [REDACTED]

Subject: [EXTERNAL] [REDACTED] - Contact Us

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

The sender's name

[REDACTED]

The sender's email

[REDACTED]

Subject

Closing of North Branch County Market Branch

Message

Dear US Bank,

I was very upset with the announcement of the closing of the North Branch County location.

As a 20 year US Bank customer I understand the need for certain branches to close. I am one person pre-Covid whom does a lot of cash business. By closing this branch the closest location for me obtain change for future sales is a minimum of 20-30 miles away. Which would force me into starting an account at either MNCO or one of our other local branches. I would prefer to do business with you.

A prime example. Yesterday I went to make a deposit in Princeton to find it closed. Then I went to St Cloud, as I was there at 4:15 PM only to be told that we close at 4. I went to North Branch today and was welcomed.

If you are closing all of these locations it might be a good idea to have later drive through hours. If I work until 5.

Closing at 4PM does me no good.

Thank you for taking the time for me to vent and I truly hope you rethink this closure.

Sincerely,

[REDACTED]

December 3, 2020



usbank.com

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the North Branch County Market, in Minnesota. We appreciate you taking the time to write and share your thoughts.

Please know, we understand the situation you described in your correspondence was inconvenient and we apologize for any frustration you may have experienced. Please be assured, U.S. Bank places high value on customer's feedback and we will continue to evaluate their needs and suggestions. As such, we want to thank you for being a loyal customer and for contacting us regarding this matter.

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 the North Branch County Market, in Minnesota, 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