

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Missouri Rating Area

Q4 2020

From:
To:
Subject:
Date:

From: [REDACTED]

Sent: Wednesday, October 7, 2020 1:41:27 PM

To: [REDACTED]

Subject: [EXTERNAL] Closing Centralia Branch

Very sad and concerned about the closing of the Centralia US Branch. There are so many that are not able to go to Mexico or Columbia to do their banking. Would be very nice if there was at least a ATM in Centralia. I am asking if this could be considered. Otherwise so many will have to switch to another Centralia Bank. Thank you for considering our needs. [REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: Your Recent Inquiry key123
Date: Thursday, October 22, 2020 3:24:00 PM

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Centralia MO Branch, 100 S Rollins St, Centralia. We appreciate you taking the time to write and share your thoughts. Upon receipt of your email, we shared it with management responsible for the Centralia MO Branch and asked that your concerns be reviewed. We also asked that a call be made to you on our behalf to discuss this matter. We understand that [REDACTED] and [REDACTED] have attempted to reach you by email and phone without success.

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 Centralia MO 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 [REDACTED] at [REDACTED] or [REDACTED] at [REDACTED] or 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] 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.



December 9, 2020

[REDACTED]
Project Manager
U.S. Bank National Association
Community Development Risk Management
777 East Wisconsin Avenue ([REDACTED])
Milwaukee, WI 53202

Dear [REDACTED]:

Please find enclosed a copy of our response and letter submitted to our office in regard to the closure of branch located at 1407 Walnut, Doniphan, MO 63935 and known as the Walnut Office branch effective on January 2, 2020. If we may be of further assistance, please contact me at HQ.Licensing@occ.treas.gov.

Sincerely,

Malin Fonseca

Malin Fonseca
Secretary to The Director for Licensing Activities



December 8, 2020

[REDACTED]

Dear [REDACTED]:

We acknowledge receipt of your letter dated November 20, 2020 regarding U.S. Bank National Association's closure of its branch office located at 1407 Walnut, Doniphan, Missouri 63935 and known as the Walnut Office branch effective on January 2, 2021. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

I have sent a copy of your email to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at U.S. Bank National Association is [REDACTED], Project Manager, U.S. Bank National Association, Community Development Risk Management, 777 East Wisconsin Avenue [REDACTED]), Milwaukee, WI 53202. Please indicate the name of the branch and its present location to the bank contact.

We have forwarded your comment letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Karen Bellesi, Director, Community Development, at Karen.Bellesi@occ.treas.gov.

Sincerely,

Malin Fonseca

Malin Fonseca
Secretary to the Director for Licensing Activities

Cc: [REDACTED], U.S. Bank National Association
Official File

11/20/20



The Director for Large Banking License, OCC

Mail Stop 10E-2

400 7th Street SW

Washington, DC 20219

RE: U.S. Bank Doniphan Walnut Branch closing; 1407 Walnut St, Doniphan, MO 63935

To Whom It May Concern,

I am writing to you to try and save our local bank that will be closing as of January 2, 2021. My husband and I received a letter from our U.S. Bank on October 6, 2020 regarding the very last of two branches in our small-town closing. ***Please do not allow this branch to be closed.***

The first branch closed this past year; with the smaller of the two buildings remaining open along with an ATM. This bank is so busy! Why would it be closed??

When my husband and I first moved to this area in 2011, we banked with Regions Bank. But, because of our work schedules, and the county that my husband worked/works for does not offer direct deposit, we had to switch banks to U.S. Bank. We did this because they only Regions Bank was in Poplar Bluff, MO 63901 (which is 25 miles away) and they closed every day at 4 pm and were not open on weekends. Due to his checks not being handed out until after 3 pm some payday's, I could not get there by 4 pm to deposit his checks. We had a choice of 3 other banks, but we chose U.S. Bank because there were two locations in our town, an ATM, and because we knew that there were U.S. Bank locations all over Missouri and other states. We traveled a lot throughout the state and surrounding states to visit family. If this branch closes, the next nearest location to us would be 25 miles away. There is one in Poplar Bluff, MO 63901 or there is one in Neelyville, MO. Regardless of which choice we make, they are each 25 miles away.

Local U.S. Bank Branch closing - Doniphan, Missouri 63935

From: [REDACTED]
To: [REDACTED]
Date: Wednesday, October 7, 2020, 10:16 PM CDT

Hello [REDACTED],

I know you will probably not read this yourself, and even though you are the CEO of U.S. Bancorp, there is probably not anything you can, or will, do to help with this problem, that myself, my husband, and hundreds of other customers in our county are facing.

We just received a letter from U.S. Bank yesterday (Tuesday, October 6, 2020), stating that our local branch (the only one of two left in our county) of U.S. Bank is closing and will close on January 2, 2021. This is the Doniphan, Missouri branch located at 1407 Walnut St, Doniphan, Missouri 63935.

This poses a big problem for all of us who use this bank because the next closest branch is 25 miles away. It was a hard adjustment when U.S. Bancorp decided to cut the hours that many branches (especially our local one) was open until 4 pm Monday - Thursday, 4:30 pm on Friday and closed completely on Saturdays. Especially when you work longer hours and far away from town (I worked at a school 17 miles away from town in the middle of nowhere) and cannot get to the bank when its open all the time, or when the ATM machines they had in the past did not work correctly to retrieve money from any accounts and did not deposit correctly into accounts. The ATM has since been updated in the last year and works pretty good now.

Even though I work in town now, the whole county we live in is a very rural area, and the county (we are both employed by the county government) is about 15 to 20 years behind the times. They do not offer direct deposit, so we have to wait to receive paper paychecks, then go to deposit them into the bank. We do not get off of work until 4 pm or later, so in order to have a chance to deposit our checks, there is not way that we would be able to make it to Poplar Bluff, Missouri before their branch closes. There is also no way that we would be able to run over there just to get cash out of the ATM if we ever needed to do so. A large majority of the population of this county is elderly, and even though a lot of them are retired, there is no way that they will be willing to drive 25 miles just to do banking business either. We cannot drive 25 miles just to do banking business. I will not drive 25 miles to go to a bank.

So, I am asking you, to please keep our local branch open. The workers there know us and know us well. They know most of their customers by name, know their families, and can almost be called friends. You don't get that in a big city. I am originally from the St. Louis area and have lived in Mid-Missouri for 17 years before I moved to this area 9 years ago. My husband and I used to bank with Regions Bank before and after we moved here, but switched to U.S. Bank because the closest Regions Bank was again in Poplar Bluff, MO 63901; again 25 miles away. They closed before my husband received his paycheck, so again, we had to switch. We chose U.S. Bank because there were many locations all throughout the state and surrounding states, and that way if we traveled to visit family, we could easily access any local branch in those areas.

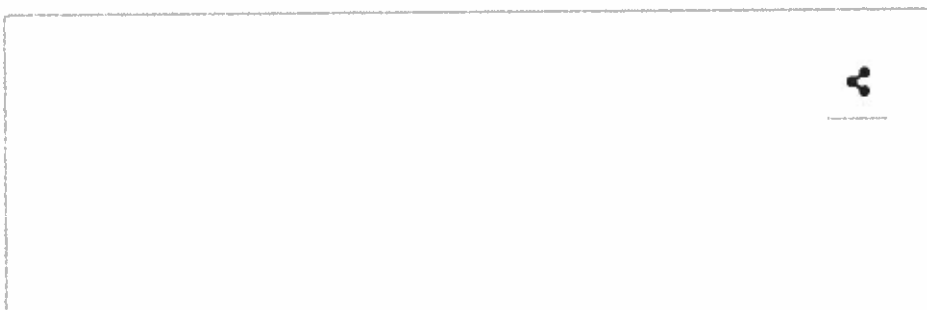
Not only for the customers, but please don't close it for the workers. There are I know of 3 workers there at our local branch that have worked for your company since before I even became a customer. I know 2 of them well. They are great, they have helped us tremendously with making sure our deposits go in our accounts in a timely manner, have helped explain things going wrong with our accounts (once or twice), and helped find out about the worker that was there quite a few years back and was stealing money from people's accounts. He was fired and wound up owing quite a bit of money back to people.


According to your Shareholder Letter on your annual report page on your website you are quoted saying:

"In a world that is changing faster than ever, one thing at U.S. Bancorp is unchanged: everything we do is centered on building trust with our shareholders, customers, communities and employees — every day.

Trust in our financial performance. Trust in our acceleration toward being a digital-focused bank, ready to serve all our customers where, when and how they want to be served. Trust in our commitment to strengthen communities. And, trust in our people to do the right thing as they make secure financial futures possible."

[ONE U.S. Bank 2017 Annual Report](#)





<p>ONE U.S. Bank 2017 Annual Report</p> <p>U.S.Bank</p> <p>ONE U.S. Bank 2017 Annual Report</p>

On your annual report, story # 1 page, U.S. Bank is quotes:

"At. U. S. Bank, who we are and what we do doesn't make our story extraordinary. It's *how* we do things that sets us apart. It's how we earn and keep trust, and put people first."

ONE U.S. Bank 2017 Annual Report


<p>ONE U.S. Bank 2017 Annual Report</p> <p>U.S.Bank</p> <p>ONE U.S. Bank 2017 Annual Report</p>

So, just wanting to remind you, the Managing Committee and the Board of Directors, closing this branch, our local branch, the only branch left in our county: 1407 Walnut St, Doniphan, Missouri 63935, will NOT be serving all customers where, when, and how they want to be served. This will NOT strengthen our community if you close this branch and it sure is NOT putting people first.

I'm asking you to please reconsider. Please share this with your Managing Committee and Board of Directors. Please share it with your shareholders. I think that even though I have not bought "stock" in U.S. Bank on the stockmarket, I think that every customer, if their accounts are in good standing, should be a shareholder!

If this bank branch closes as in the letter we received yesterday, my husband and myself, among hundreds of other customers you have, will have to close our accounts and change banks once again.

This saddens me. Once again, big money (from thousands of customers) fattening the pockets of a few people in control of a company, wins instead of the the company taking care of their customers.

Regards,

██████████

In response to ██████████ original comment on October 7, 2020, a U.S. Bank Vice President and District Manager spoke with Ms. ██████████ on October 8, 2020. They discussed options using several nearby bank branches, mobile check deposit and the U.S. Bank mobile banking app.

**CRA Public File – Written Comments
Q4 2020
State of Missouri Rating Area**

Social Media Comment

Facebook Private Comment on October 7, 2020

I find it really sad that US Bank is closing our branch in Doniphan, Mo. Our county is on the upsweep of growing more and more. Real Estate is booming right now with folks moving here from bigger cities. Whoever made this decision did not do their homework well. Sad! If anything the branch at Neelyville, Mo should have gone first not Doniphan, MO. But hey, you guys don't care about people or banking anymore.

U.S. Bank Response on October 7, 2020

Good morning [REDACTED]. Thanks for messaging us. 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). Take care and stay safe. [REDACTED]

From: [REDACTED]

Sent: Wednesday, December 16, 2020 9:21 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

Loss of US Bank in Doniphan, Mo.

Message

I find it interesting that no one gives a rats ass about our Ripley County folks in Doniphan, Mo. Our county population is 14,000 and your company bank is shutting down the drive through. I am sure you have had surveys done and documents to hand out at every board meeting. Everyone looks great on paper so they say but your bank is not helping the folks in our county. Now we will have to drive 30 miles to the nearest and dearest US Bank to get services. It is a shame that a National bank doesn't provide services in small counties. "We care about you" is not your motto.....This type of business is what is wrong with our country today. No personal service, no personal phone calls just shut things down because some jack*** thinks it is a good idea. I find it interesting the amount of money that actually goes through this small drive thru and the Neelyville branch does less business.

[REDACTED]



December 18, 2020

usbank.com

[REDACTED]
[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Doniphan Walnut branch, in Doniphan, MO. 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 Doniphan Walnut 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]

Executive Communications
U.S. Bancorp

**CRA Public File – Written Comments
Q4 2020
State of Missouri Rating Area**

Social Media Comment

Facebook Public Comment on December 19, 2020

They closed our US Bank in Doniphan, Mo. We are supposed to drive at least 50 miles one way to bank with them after all this time. No thanks.

U.S. Bank Response on December 19, 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. 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). Take care and stay safe. [REDACTED]

**CRA Public File – Written Comments
Q4 2020
State of Missouri Rating Area**

Social Media Comment

Facebook Public Comment on October 24, 2020

Why is our bank closing in Humansville. I don't like it.

U.S. Bank Response on October 24, 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. 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]

**CRA Public File – Written Comments
Q4 2020
State of Missouri Rating Area**

Social Media Comment

Facebook Public Comment on October 20, 2020

Sorry you are closing Humansville branch

U.S. Bank Response on October 20, 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. 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]

OCT 14 2020

Chief Executive Officer
 US Bank
 800 Nicollet Mall
 Minneapolis, MN 55402
 Dear Sir;

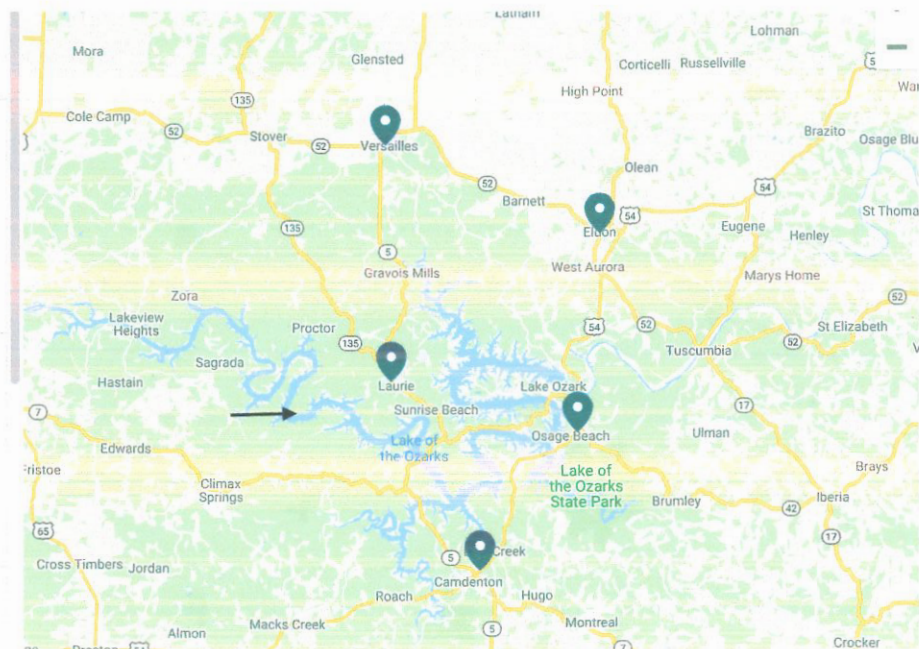
October 08, 2020

We just received a letter from you, informing us that our local US Bank branch in Laurie, MO is going to be permanently closed along with, apparently, the ATM associated with it. Later in the day, after contacting the manager of the next nearest branch in Versailles, MO, I learned that their branch is also being closed. I want you to know how extremely upset your decision makes me and how very inconvenient US Bank has suddenly become for us and I am sure, other customers in the immediate area.

Prior to this decision, US Bank has had five branches, well spaced, in our general area around Lake of the Ozarks. These are shown in the attached Google map. The arrow shows where our home is located.

Search Results

- Camdenton Branch and ATM**
 Drive-up service only
 1076 E US Highway 54
 Camdenton, MO, 65020-6835
 6.8 miles away
 573.346.5900
 Drive-Thru 8:30 a.m. to 4 p.m.
- Osage Beach Branch and ATM**
 Drive-up service only
 4056 Hwy 54/Route 3
 Osage Beach, MO, 65065
 7.3 miles away
 573.348.1705
 Drive-Thru 8:30 a.m. to 4 p.m.
- Laurie Branch and ATM**
 Temporarily closed
 409 N Main St



While this is a rural area in central Missouri, the three counties in which your offices are currently located, have a full time year round population of 91000 people. That number swells considerably between April and November with the influx of vacationers and second home owners that come from all over the Midwest, but particularly St. Louis and Kansas City. US Bank is the ONLY major bank serving this area. All of the rest are regional or local banks.

Because the area is spread out and with the lake occupying major portions of the land area, travel from one location to another is often somewhat circuitous, a fact that your decision makers may not know and never took into account in making this decision. There are more than 10000 homes spread out along the 92 miles of lake and the over 1100 miles of shore line. Three quarters of the homes on the lake are owned by "part timers", but when they are here, they also have banking needs. The point is that for many people that might use your bank branches, either for direct contact with your personnel for banking needs or simply to use a US Bank ATM, travel to an alternate branch location is not easy and is also time consuming.

As noted above, our home is located at the arrow on the map. From our home to the Laurie branch is a 10 mile one way trip. Located in the same immediate area of the branch is a grocery store, an ACE hardware, two convenience store service stations, a movie theater, several other businesses including realtors, a marine store, an RV sales store, an auto service center and at least 11 restaurants. So, a trip to the bank is convenient since we usually have other activities to take care of at the same time.

Our next nearest US Bank branch is the one in Versailles that you also plan to close. It is 22.3 miles and 30 minutes away, one way. While there is also some shopping available there, it is not a location that we travel to regularly.

Of the three remaining locations that you apparently plan to leave open, the branch in Camdenton, MO is the next nearest to our home. It is 28.7 miles and 40 minutes away, one way. Not convenient except when we have business on the other side of the lake. The branch in Osage Beach, MO is slightly further away at 29.2 miles and 44 minutes away, one way. To get to it, requires crossing a toll bridge which, depending on the time of the year is either \$2.00 or \$3.00 one way. Again, if we had shopping or doctor's appointments we would make the trip anyway, but if our only need is banking, it is a long way to go requiring considerable time. The third location in Eldon, MO is the furthest away at 40 miles and 49 minutes, one way.

In the 30 years that years that we have had a home here, we have only used the Laurie, Versailles and Camdenton branches and, of those, I can only recall two or three times that we have used the Camdenton facility. Your decision to close our local branch is making our banking activities very difficult. While we have done a fair amount of business with the Laurie branch in terms of loans and other activities requiring us to go inside the branch, most of our bank needs are handled with the ATM; cash withdrawals and deposits. We make extensive use of your on line website and visit it almost daily. All of our check deposits are done through your app. When we have had need to contact your staff at the Laurie branch, they have ALWAYS been very helpful and friendly. While you are a big bank, they made our contacts feel personal and more like a local bank. For you, they were excellent ambassadors. They were always ready to assist whether we had a phone request or in person contact. We will certainly miss them.

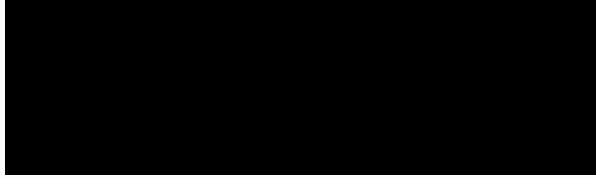
From our standpoint, our most common banking need is obtaining cash from our accounts at the ATM. Cash deposits are less critical. For the few times that we need to make an in person contact, traveling to one of your remaining branches is inconvenient, but not totally objectionable. Here are two suggestions to consider:

1. Instead of closing both banks on the west side of the lake, consider leaving one open, preferably Laurie, and if you need to reduce your lake presence, close the branch in Osage Beach. The Osage Beach branch is only 13.5 miles and 15 minutes from the Camdenton branch.
2. If you must close the west side branches, consider installing a stand alone ATM in Laurie and/or Versailles. At least that way, customers could easily get cash as needed and still have in person contact at one of the remaining branches.

We have had accounts and done business at the Laurie Branch long before it was purchased by US Bank. We really don't want to open and maintain accounts at another local bank just to get access to our own cash and I certainly don't want to pay ATM fees at a non US Bank ATM. While I am sure that the decision to close these branches was made based on financial activities, or lack thereof, at these facilities and was exacerbated by the current Covid 19 pandemic, there is also a personal side to what these branches do. They are part of the community to which they provide a service and you are abandoning that function. Maybe your business would be improved if you advertise. I see advertisements for other banks in the area,

but never US Bank. Please either reconsider your decision or consider an alternative like stand alone ATMs. While we have always been pleased with the services provided by US Bank, this decision certainly taints that relationship. I am not sure that your slogan of being one of the most ethical companies in the U.S. still applies in my mind!

Respectfully,



Sent:

Monday, October 26, 2020 12:16 PM

A U.S. Bank Vice President and District Manager spoke with [REDACTED] on October 26, 2020 to discuss his written comment.

**CRA Public File – Written Comments
Q4 2020
State of Missouri Rating Area**

Social Media Comment

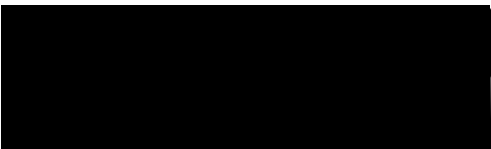
Facebook Public Comment on October 14, 2020

Open up your lobby in Nevada, Missouri!!!!

U.S. Bank Response on October 14, 2020

We've temporarily adjusted our operations to promote safety. While the branch lobby is currently closed, the drive thru at this location remains open. You can find a list of nearby locations with open lobbies using the Branch Locator at [usbank.com](https://www.usbank.com) or on the U.S. Bank mobile app. Customers can also bank digitally using our website and mobile app, or by calling 800.USBANKS. [REDACTED]

OCT 13 2020



October 6, 2020

Director for Large Bank Licensing
OCC
Mail Stop 10E-2
400 7th St SW
Washington, DC 20219

RE: US Bank Branch Closure, Sikeston, MO. 63801

Dear Sir or Madam:

During the desperate depression year of 1933, banks across the USA were closing in record numbers. Millions of American citizens were losing their businesses, homes, and life savings. It was a dark time, for sure.

However, against this tidal wave of calamity one bank was actually built, in Sikeston, Mo. It was the only new structure so constructed in that dreadful year. That bank was the Bank of Sikeston.

Since 1933, that structure has withstood a lot of American history. It welcomed home the troops from WW II, Korea, and Vietnam. It stood as the only bank in Sikeston for over 20 years, and, as such was the sponsor of virtually every worthwhile civic enterprise. It was the heart, the mainstay of downtown Sikeston, and led to the establishment of a new post office nearby in 1963, and a new Sikeston City Hall across the street. At it's peak, in the early 1990's it employed over 65 people at that location.

The bank naturally changed with the times, so mergers, consolidations and additional competition eventually saw the disappearance of this stand-alone country bank as its own entity. Subsequent mergers saw it become an

Amerifirst Bank, a Mercantile Bank, a Firststar bank, then, eventually, a US Bank. As is typical over time, customers lost their personal connections to the bigger, and more distant decision-making, but folks generally understood the why.

Over these last several years, US Bank seemed to just abandon its interest in this facility. Staff was reduced, services transferred to a different branch out from downtown, and, naturally following, activity decreased.

Now, today comes a letter from a "[REDACTED] District Leader" somewhere in US Bank, that informs us, the customers and the citizens of Sikeston, that the branch is to close forever. In typical corporate form, she blames the customers, not her distant corporate strategy, for this sad event.

Even sadder is the fact that this is the furthest westerly bank branch of ANY location in Sikeston, and this closure will leave a relatively large, low income portion of the Sikeston community with no easy access to the city's banks. How could the Community Reinvestment Act be so blatantly dis-regarded, especially in this day and age?

I know this appeal will likely go nowhere. However, I felt it necessary to express my angst over the closure of a once proud banking giant, where I have done business for over seventy years.

It is a sad day for the banking community, and it is a sad day for the entire Sikeston, Mo. community.

Sincerely,

[REDACTED]

cc: [REDACTED] CEO, Chairman US Bank

Thursday, October 15, 2020 9:17:23 AM

A U.S. Bank Commercial Bank Division President contacted [REDACTED] on October 15 to discuss his comment.

**CRA Public File – Written Comments
Q4 2020
State of Missouri Rating Area**

Social Media Comment

Facebook Public Comment on November 27, 2020

Why are you closing the Tarkio branch I have lost all trust and respect for you I'm taking my money out and going elsewhere I hope for nothing but bad for the ones responsible and your family p*** off roddants

U.S. Bank Response on November 27, 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. Customers can manage their accounts any time through online banking at 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. [REDACTED]