

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

St. Louis MO-IL Rating Area

Q4 2020

Executive Office

OCT 13 2020

[REDACTED]

October 7, 2020

[REDACTED]
US Bancorp
800 Nicollet Mall
Minneapolis, MN 55402

RE: Closure of the US Bank Overland and Richmond Center Schnucks Branches

Greetings [REDACTED],

I received a letter informing me of the planned closure of the US Bank Overland and Richmond Center Schnucks Branches.

I disagree with this decision.

Yes the Covid-19 pandemic has changed banking preferences, but I still rely on in person banking for deposits, cashier checks, withdrawals, change and other services that cannot be performed by an ATM.

I rely on the Schnucks Branches for walk up service. In times when I want to see a banker I know the Schnucks Branches have protocols that allow me to see and speak to my banker through the Plexiglas barriers.

I rely on the Schnucks Branches for their extended weekend service hours. I often visit the Schnucks branches on weekends (after 12:00 noon) to make deposits, to make withdrawals over \$500, or to get small denominations of currency (\$1, \$5, coins).

PLEASE reconsider the decision to close the US Bank Overland and Richmond Center Schnucks Branches.

[REDACTED]

Cc: [REDACTED], [REDACTED]

From: [REDACTED]

Sent: Saturday, December 19, 2020 12:25 PM

To: Investor Relations Shared <[REDACTED]>

Subject: [EXTERNAL] <http://ir.usbank.com> - Contact Us

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

The sender's name

[REDACTED]

The sender's email

[REDACTED]

Subject

Branch access

Message

Since the Covid you have closed a branch in the Schnucks grocery Store, that I can understand.

What I don't understand is why have you cut your hours. You close before most people get off work, this is especially burdensome on Fridays.

Also you have another branch on highway 157 that you never know if it will be open. All this causes massive lines in the drive up on Saturday at the Glen Carbon branch.

I use US Bank because ease of use and convenience this is becoming increasingly difficult. If you're going to blame this on Covid don't bother. I am an essential worker and have been working through it. I expect banks to be considered essential.

[REDACTED]

A U.S. Bank District Manager spoke with [REDACTED] to address the concerns he outlined on December 23, 2020.

From: [REDACTED]

Sent: Wednesday, October 7, 2020 10:56 AM

To: [REDACTED]

Subject: [EXTERNAL] closing branch in Schnucks in Oaville- not good

[REDACTED],

We received your letter that US Bank was closing Schnucks branch in Oakville. That is horrible news as the hours and convenience was a tremendous benefit to me. I hope you will re-consider and re-open this location. I know it is near another branch, but the hours and location aren't great as it is difficult to get in and out at that branch.

I would like a response please

thanks,

[REDACTED]

INFORM: FW: [EXTERNAL] Schnucks branch closings- Oakville and others
Monday, October 19, 2020 4:37:56 PM

INFORM:

I spoke with [REDACTED] this evening regarding his dissatisfaction with us closing our In-Store locations. He was appreciative of my call and allowing him to voice his thoughts.

Vice President | St Louis In-Stores & On- Site District Manager

From: [REDACTED]
Sent: Monday, October 19, 2020 2:34 PM
To: [REDACTED]
Cc: [REDACTED]
Subject: [EXTERNAL] Schnucks branch closings- Oakville and others

[REDACTED],

This is my 2nd email and I would like a reply.

I am long standing customer of US Bank and I and others are very disappointed at the closing of branches in Schnucks stores. I loved the longer hours and Saturday and Sunday hours. Please re-consider as this is big part of my referral to others and will stop that if they close. I am a business and personal customer

Thanks

[REDACTED]
[REDACTED]
[REDACTED]



usbank.com

October 22, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Telegraph Schnucks branch in Saint Louis, MO. 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 Telegraph Schnucks 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

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Social Media Comment

Facebook Public Comment on November 3, 2020

I want to express my and many other US Bank's customers dissatisfaction in your decision to close the Waterloo IL location. The next closest branch is 25 miles away and the idea of restarting a new relationship with the branch employees is not appealing to me along with the many others I have talked with. Taylor (the branch manager) and the people under her supervision would be hard to replace, along with the friendly and personal service they provide. The decision to close this branch should be rethought.

U.S. Bank Response on November 3, 2020

Hello [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]

Facebook Public Comment on November 3, 2020

Regardless of how many branches [usbank.com/locations](https://www.usbank.com/locations) show, the closest one to me, after Waterloo closes, is 25 miles away from personal interaction, and that's not what we signed up for.

U.S. Bank Response on November 3, 2020

We appreciate you sharing, [REDACTED]. If you have additional questions or concerns, please contact our dedicated call center at 888.713.9299. [REDACTED]

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Social Media Comment

Facebook Public Comment on December 2, 2020

Keep your small branches in Waterloo, IL and Arnold, MO...please don't close them at the end of year...

U.S. Bank Response on December 2, 2020

Good morning [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]

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Social Media Comment

Facebook Public Comment on October 24, 2020

So sad that our US Bank is closing in Waterloo, IL!

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]