

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Tennessee Rating Area

Q4 2020

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

Social Media Comment

Twitter Public Comment on November 14, 2020

@AskUSBank You're telling me that the only bank branch that still exists in Maryville, Tennessee (after you closed the 3 other branches in the past couple of years) is temporarily closed? How am I supposed to conduct my bank business without driving 30 minutes?

U.S. Bank Response on November 14, 2020

We've temporarily adjusted our operations to promote safety. While this branch is temporarily closed, you can find a list of locations by visiting <http://ow.ly/BPRh30rkeyn> or on the U.S. Bank mobile app. You can also bank digitally using our website & app. ■

From: [REDACTED]
Sent: Wednesday, December 16, 2020 9:48 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

Nashville Branch Closing

Message

I am extremely disappointed that this branch is closing. I really appreciated this branch, location (inside Publix) and the staff at this location so very much!! I am assuming that it's too late to make any changes to this dreadful decision. 15544 Old Hickory Blvd (Closing 1/2/2021)
Nashville, TN, 37211-7329



December 18, 2020

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Nippers Corner TN Publix branch, in Nashville, TN. 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 Nippers Corner TN Publix branch, in Nashville, TN, 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

From:

Sent: Thursday, October 15, 2020 2:41 PM

To: Investor Relations Shared [REDACTED] >

Subject: [EXTERNAL] [REDACTED] - Contact Us

[REDACTED]
The sender's name

[REDACTED]
The sender's email

[REDACTED]
Subject

Closing local branch

Message

I received a letter that our local branch at Kroger in Spring Hill, TN is closing. This is an area with a lot of building so it is strange that US Bank would close the branch. It is the only branch near us except for the Wal Mart branch which is in a busy part of town and a busy parking lot so we won't be going there! If something else doesn't open we will be closing our business, personal and savings accounts with US Bank.

From: [REDACTED]
To: [REDACTED]
Subject: Recent correspondence
Date: Wednesday, November 4, 2020 7:10:00 AM

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Saturn Parkway Kroger branch in Spring Hill, TN. 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.

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 Saturn Parkway 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.