

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington Rating Area

Q4 2020

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Monday, December 28, 2020 10:30:54 AM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, Skyway's residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, Skyway has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, Skyway is at great risk of being priced-out and displaced from homes and businesses, where many have lived and/or owned businesses, churches, restaurants, and more, for many decades. As a resident of Beacon Hill in Seattle, I support the work of Skyway communities to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools Skyway community leaders have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which they can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

I live half a block away from just such a community hub in Beacon Hill, El Centro de la Raza. El Centro is a vibrant, beautiful part of our neighborhood, with a child care center, affordable housing, community support services, a playground, and a gathering plaza for our community. The Skyway community would greatly benefit from such a center.

The US Bank property in Skyway would provide just such an opportunity. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support the community's goals for community-led improvements, and prevent predatory development from taking root in the heart of the community.

Thank you for your consideration.

[REDACTED]



January 4, 2021

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

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- **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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 22, 2020 10:42:04 PM

Dear leaders at US Bank: The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI. Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community. *** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. *** As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves. One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more. The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community. Thank you for your consideration.

[REDACTED]

From: [REDACTED]
Sent: Monday, January 4, 2021 9:22 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Hello:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 4:50:05 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]



December 16, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Thursday, November 26, 2020 8:16:29 AM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 15, 2020 8:24 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 22, 2020 9:14:08 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

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The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

From: [REDACTED]
Sent: Monday, January 4, 2021 9:10 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 29, 2020 7:15:05 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

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Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Wednesday, January 6, 2021 9:07 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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Sincerely,

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Executive Communications
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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] An opportunity to support the community of Skyway
Date: Monday, November 30, 2020 8:23:06 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

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Thank you for your consideration.

Sincerely,

[REDACTED]



December 16, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Transferring US Bank property in Skyway, to the community.
Date: Saturday, November 7, 2020 4:21:41 PM

Good Afternoon,

I am writing you for consideration of transferring the US Bank property in Skyway, to the community. I grew up, worked, and now live again in Skyway. My family lives here still as well. This community is near and dear to my heart and my life's work has been to help disenfranchised youth here to find academic, financial, and civic stability.

Now 10 years removed from graduating with a Business degree from Brown University one would might say "I made it". Though with high amounts of debt and seven years of low income from working in non profits and education, I find myself feeling unable to buy and support others buying in Skyway as prices begin to rise.

Our community run's low in it's level of supports and land thus your consideration would be greatly appreciated.

Thank you,

[REDACTED]

[REDACTED]

Sent from my iPad

On November 9, 2020, a U.S. Bank Senior Vice President and Consumer and Business Banking Market Leader called [REDACTED] to discuss his email note regarding the Skyway Park branch closure. They discussed [REDACTED] comments about the building as well as the two other U.S. Bank branch locations located less than 5 miles from the Skyway Park branch.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 22, 2020 8:07:51 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

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Thank you for your consideration.

[REDACTED]

From: [REDACTED]
Sent: Monday, January 4, 2021 8:52 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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[REDACTED]
Executive Communications
[REDACTED]

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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 22, 2020 8:12:34 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

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Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Monday, January 4, 2021 8:56 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 4:34:04 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 15, 2020 9:02 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

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From: [REDACTED]
Sent: Monday, October 26, 2020 8:13 AM
To: [REDACTED]
Subject: [EXTERNAL] Closing of bank in Skyway WA

I hope this concern of ours is reaching the right person.
As a resident of the Bryn Mawr Skyway community in South Seattle, my family and neighbors are concerned about this branch closure and how it will effect us in the future.
Our bigger concern has to do with our utilities companies that use this branch to conduct business. If these utilities have to change banks altogether, this could result in added fees to the consumer. Please reconsider closing of this branch, its the only one in our little community and we want to see businesses come, not go.
Thank you for your time,
[REDACTED]

Sent from my Verizon, Samsung Galaxy smartphone

[REDACTED]

From: [REDACTED]
Sent: Wednesday, October 28, 2020 6:14 AM
To: [REDACTED]
Subject: Your recent correspondence with U.S. Bank

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Skyway Park branch in Seattle, WA. 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.

Please know that, we are proud to have served our customers at the Skyway Park branch, and hope that we can continue to serve the community at one of our other locations in the area. Should you have any additional questions regarding 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: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Saturday, December 5, 2020 10:24:18 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

December 15, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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- **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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 4:27:57 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 15, 2020 9:08 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Sunday, December 27, 2020 7:07:00 AM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

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The US Bank property in Skyway would provide just such an opportunity for our community.

We respectfully request that US Bank donate its Skyway building and land to the Skyway Community.

This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Monday, January 4, 2021 9:18 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

r

From: [REDACTED]
Sent: Monday, October 26, 2020 1:10 PM
To: [REDACTED]
Subject: [EXTERNAL] Closure of the Skyway Branch in Seattle WA

Dear [REDACTED],

My name is [REDACTED], I have lived in the Skyway-West Hill community of Seattle WA for 60 years, and have been a customer of the Skyway Branch of U S Bank for 40 years.

I CAN'T OVER EMPHASIZE HOW ANGRY AND DISAPPOINTED I AM WITH U S BANK'S DECISION TO PERMANENTLY CLOSE THE SKYWAY BRANCH...A BANK THAT HAS SERVED THE COMMUNITY FOR 60 YEARS AND IS THE ONLY BANK IN THE COMMUNITY!!

In the letter I received, announcing the closure, it seemed to emphasize online banking and mobile app banking. How do I do that with a safety deposit box? I'm blessed at 68 years of age to be in good health, have a car and drive it. So relocating my safety deposit contents to a different bank won't be too difficult for me. (My new safety box won't be at a U S Bank branch)

However many other safety deposit box holders may not be so blessed. Suddenly their bank and safety deposit box will no longer be in walking distance. So they will have to rely on public transportation or taxi's to get to and from their new bank in Renton or Rainier Beach. Apartments or rental houses are a frequent target of break-ins or home invasion robberies, so the solution for many renters is to keep anything of value in a safety deposit box. With the closure of the Skyway Branch, they will have the added expense and inconvenience of traveling to a different bank to access their safety deposit box.

What about the employees that will be displaced by the closure of the Skyway Branch? [REDACTED] and [REDACTED] the main tellers, are like family to many of us. They have faithfully served us for many years, but they aren't old enough to retire. Will U S Bank find a new job for them, or will they just be "surplussed"?

On the U S Bank website much is said about corporate initiatives to address systemic inequities in small business, promote affordable housing and champion workplace development for people of color.

1. Every business in Skyway/WestHill, except the U S Bank branch, is a small business!
2. Skyway/WestHill has the most affordable housing in King County...that's why I live here!
3. According to the 2013-2017 ACS 5 year estimates, Skyway/WestHill has the highest proportion of Black residents and the 4th highest proportion of Asians of any community in King County!

So if I'm so dissatisfied with U S Bank, why don't I just take my banking business elsewhere, you may ask? I would like to but U S Bank corrals their customers! A recent example...my wife passed away this past June. When I went to the Renton Branch of U S Bank, with death certificate in hand, to have her removed from the account I was told it couldn't happen unless myself and my two children were also present since it's a Joint Tenancy with right of Survivorship account. I also have accounts at BECU (Boeing Employees Credit Union) and First Financial Savings Bank NW and experienced no such difficulty. My daughter lives 30 miles away and my son 65 miles away, they both have jobs and are trying to manage and navigate distance learning and virtual school for my grandchildren. Are they both supposed to take half a day off to come to Renton to fulfill U S Bank's nonsensical rule? U S Bank is trying to promote on line banking, yet they require this???

Finally, U S Bank advertises that they work hard to earn my trust. The reality is that U S Bank has done everything to destroy my trust.

Much is said about how U S Bank has been named one of the World's Most Ethical Companies for six years in a row by Ethisphere LLC...member FDIC. Have them survey a sampling of present and former customers of U S Bank Skyway West Hill Branch and I doubt they would award U S Bank that award for the 7th straight year!

Thank you for reading my email,

██████████



usbank.com

November 2, 2020

[REDACTED]
[REDACTED]
[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Skyway Park branch in Seattle, WA. We appreciate you taking the time to write and share your thoughts.

Please accept our sincere condolences for the passing of your wife. We understand the loss of a loved one can impact many areas of daily life and apologize for any frustrations you may have encountered when attempting to update your accounts. Please allow me this opportunity to provide you with additional details.

When a customer passes away, a new signature card is required to remove the client and authorize the new titling of the account. The signature card would need to be signed by all authorized signers on the account in question. You may process the request to remove the deceased signer with your local branch, or you may request to have a case opened with our Life Events Team, where representatives are specially trained to process these types of life cases. Should you have additional questions regarding this process or if you would like to speak to a member of our Life Events Team, please contact U.S. Bank OmniChannel Customer service at 800.USBANKS (872.2657). Representatives are available to assist you seven days a week.

With regards to your concerns about the Skyway Park branch, please know that 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.

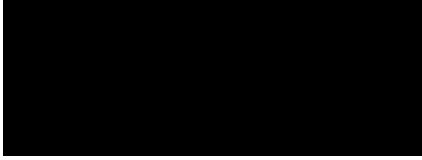
If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **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.
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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 Skyway Park 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,



Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] US Bank property in Skyway Washington
Date: Monday, November 23, 2020 9:09:47 AM
Attachments: [image001.png](#)

Dear US Bank:

This is a request for a Community Reinvestment Act commitment and contribution from US Bank in Washington state.

I write on behalf of [REDACTED], a nonprofit child and family service organization serving King County, including Skyway. We own and operate the [REDACTED], two blocks from the US Bank branch at [REDACTED].

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

This is a financially underserved community. The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community.

Due to systemic racism, Skyway residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, the community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities.

As a wave of gentrification goes on all around us, we know that the Skyway community is at great risk of being priced-out and displaced from homes and businesses.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for Skyway community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

Sincerely,

[REDACTED]

[REDACTED] Chief Community Impact and Government Relations Officer

[REDACTED] | [REDACTED] | [REDACTED] | [REDACTED]

[REDACTED]

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Cc: [REDACTED]
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 11:41:12 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 15, 2020 8:39 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Friday, November 20, 2020 5:33:42 PM

Dear leaders at US Bank:

My name is [REDACTED]. I'm a Skyway resident and I own my own small home-based business. My husband and I moved here a few years ago and purchased our first home. I love living in Skyway because of its incredible diversity, people, and unique small-town feel. I want to preserve its diversity, and I want my neighbors and I to be able to live here as long as we want. I also want to see improvements that are long-overdue to this community. I believe US Bank can help.

As you may know, the unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities.

As gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

Best,

[REDACTED]

Skyway resident and small home-based business owner

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Sunday, December 27, 2020 6:20:55 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]

January 4, 2021

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

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- **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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp



Dear U.S. Bancorps:

We are the [REDACTED] Family, comprised of 7 members (5 adults and 2 children). We have resided in the Skyway-West Hill Community for well over a decade now. Our family relocated from a gated community in Renton, WA to the Skyway-West Hill Community because we not only valued the central location of this neighborhood and the competitive real estate pricing for our home; we also held a high priority for the diversity this community encompassed (over 70% BIPOC with 27% being African American) as well. Yet, given these positive aspects of our community, we have observed that the Skyway-West Hill Community lacks many of the resources and attributes that our previous neighborhood had. Despite its prime location near the center of the metro region, our neighborhood lacks sufficient access to basic amenities and resources, such as human and social services, a community center, accessible healthy food and grocery options, and sufficiently developed streets and sidewalks.

We appreciate the source. Over the last several decades, King County pursued a strategy of encouraging unincorporated areas of the county to join neighboring cities through annexation, by “starving” those areas of resource investments. The result has been the creation of an urban “island” of disinvestment in the Skyway-West Hill, where it has consequently created multiple challenges that pose barriers to residents’ ability to thrive. However, given that we understand source, it does not make the sting of these actions any less painful for our most vulnerable community members. Admittedly, we were saddened to learn of U.S. Bank-Skyway Park Branch’s departure from our neighborhood. While this was initially observed as the seepage of another Skyway-West Hill fixture in an already blighted community, after further contemplation, this was also observed as a great opportunity for the U.S. Bancorp to leverage its Corporate Social Responsibility within the Community Reinvestment Act to authorize the Skyway-West Hill Neighborhood to take possession of the U.S. Bank Skyway Park Branch, located at (12610 76th Ave S. Seattle, WA 98178-4857).

We aim to repurpose this community asset as a social and human services multi-service center. In response to the COVID-19 Pandemic, a cadre of social and human services organizations from grass roots agencies and larger nonprofit entities to public entities have coalesced efforts. They have been working in partnership with each other and with representatives of county government as well as elected officials to drive forward this key community priority of addressing gaps in social and human services resources for our most vulnerable community members. This also includes launching a new “pop-up” multi-service center, designated as a HUD EnVision Center. This “pop-up” multi service center was initiated September 2020. Occurring bi monthly for two hours per session and despite this small window of duration, Skyway-West Hill’s most vulnerable community members’ households have positively engaged with the multi-service center “pop-up” to receive basic needs supports e.g. warm clothing for children, diapers, rent subsidy support, access to behavioral health services, transportation supports, food, etc. In fact, over 400 individuals have been served to date.

One can only imagine if the U.S. Bank Skyway Park Branch could be repurposed as a multi-service center the legacy of positive impacts. U.S. Bancorps has the ability to be the source of this legacy. Your company has the ability to place forward an equitable investment and provide a viable resource to the very community that has invested in you. For this reason as a community member, I respectfully ask that you allow the Skyway-West Hill Community to acquire this asset to repurpose it as a social and human service multi-service center.

In Community,

[REDACTED]

[REDACTED]



December 16, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 4:40:58 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]
Skyway Resident 30+ years

Sent from my iPhone

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 15, 2020 8:58 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Saturday, December 5, 2020 10:26:32 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]
Seattle

[REDACTED]

From: [REDACTED]
Sent: Tuesday, December 15, 2020 9:26 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] U.S. Bank Skyway Park Branch
Date: Wednesday, November 18, 2020 7:17:09 AM

To Whom it May Concern:

I am writing to you regarding the recently closed U.S. Bank Skyway Park Branch, located at 12610 76th Ave S., Seattle, WA 98178-4857. As a member of the Seattle community with ties of friendship to Skyway and experience working and volunteering in the Skyway neighborhood, I support the efforts of the Skyway Coalition to address the historic lack of investment, inequitable policies and systems that have negatively impacted Skyway. The Skyway Coalition is advocating for policies and funding that support anti-displacement strategies, affordable housing and economic development. They are striving for community-led development and growth that supports and respects the racial, ethnic and socio-economic diversity in the neighborhood. Their advocacy includes efforts to support a vibrant and walkable Skyway Business District, an area which includes the closed U.S. Bank Skyway Park Branch.

The closure of the U.S. Bank branch will negatively impact Skyway residents, and if no mechanisms of repair are put in place, this closure will exacerbate and perpetuate racist patterns of disinvestment in this neighborhood. The Skyway neighborhood is made up of more than 70% people of color. About 27% of Skyway residents are Black/African American – which is the largest proportion of any neighborhood in Washington state. The Skyway neighborhood is also predominantly poor and working class; the area median income of Skyway is less than half of that within the neighboring city

of Seattle. ^[1] With the U.S. Bank branch closure, Skyway residents will have a dramatically decreased access to banking since no other banks have physical branches in this neighborhood. As you know, neighborhoods without bank branches, e.g. “banking deserts,” hurt local residents due to the costs and inconveniences of cashing checks, establishing deposit accounts, obtaining loans and maintaining banking relationships. ^[2] We also know that lack of access to financial services ^[3] contributes to and perpetuates the racial wealth gap.

As a way of helping to repair the harm that will be caused by U.S. Bank’s closure of the Skyway Park Branch, I respectfully request that U.S. Bank partner with the Skyway Coalition to donate the U.S. Bank property to the community. The Skyway Coalition is made up of organizations that are embedded in the community, and they are working to engage community members on an ongoing basis so that their advocacy is tied to the real needs and priorities of local residents. U.S. Bank has made a public commitment to investing in “making possible happen” through your grant-making and corporate social responsibility programs, and the bank has been recognized as a leader in championing diversity and inclusion. By partnering with the Skyway Coalition and donating this property to the community for re-use and re-development, U.S. Bank can act in alignment with these public commitments. With just over \$14 million dollars recently approved in the King County 2021-2022 budget for the development of a community center and community programs in Skyway, the community is well-positioned to use the U.S. Bank property for programs that would bring immediate and long-term benefits to this neighborhood.

The Skyway community has experienced many decades of disinvestment as a result of systemic racism, but despite these challenges the community is full of talented, resourceful and brilliant people and strong collaborations amongst community-based organizations and leaders. I urge U.S. Bank to work closely with Skyway Coalition on the disposition of the former branch to ensure that your legacy in this community is one of positive impact, rather than harm.

Thank you very much for your consideration.

Sincerely,

[REDACTED]



[1] <https://www.kingcounty.gov/~media/Council/documents/CompPlan/2020/transmittal-docs/AttF.ashx?la=en>

[2] <https://www.stlouisfed.org/publications/regional-economist/second-quarter-2017/banking-deserts-become-a-concern-as-branches-dry-up>

[3] <https://www.mckinsey.com/industries/public-and-social-sector/our-insights/the-case-for-accelerating-financial-inclusion-in-black-communities>



December 16, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Thursday, December 24, 2020 4:42:38 PM

Dear leaders at US Bank:

I was very happy to receive a letter from [REDACTED] in response to my earlier email regarding the Skyway Park branch. I appreciate knowing that U.S. Bancorp has heard our proposal to use the site for a much-needed community center, and that you are considering the proposal. I wanted to take a moment to reiterate my support for this proposal and ask you to consider the unique and important characteristics of the Skyway neighborhood, and why this proposal is so important to the community.

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

Yours sincerely,
[REDACTED]





January 4, 2021

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Thursday, December 24, 2020 5:15:54 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Monday, January 4, 2021 8:45 AM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 7:54:55 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

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Thank you for your consideration. We are counting on you.

[REDACTED], resident of Skyway and U.S. Bank Customer

December 16, 2020



usbank.com

[Redacted]

Re: Seattle Skyway Park Branch

Dear [Redacted]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

We understand that the closure of our branch is a disruption for our customers, our employees and the community. 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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[Redacted Signature]

Executive Communications
U.S. Bancorp

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Friday, November 27, 2020 11:31:15 AM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 8:03 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Saturday, December 5, 2020 5:38:57 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:43 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared:](#) [REDACTED]
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 8, 2020 5:51:09 PM

Dear [REDACTED]:

Thank you for attending the Skyway Envision Center meeting last week. I wanted to make sure I sent this request to you as leaders who may have a hand in this decision for the Skyway community and this US Bank branch.

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.
[REDACTED]



December 10, 2020

[REDACTED]

Dear [REDACTED]:

We acknowledge receipt of your email dated December 8, 2020 regarding U.S. Bank National Association's closure of its branch office located at 12610 76th Ave. South, Seattle, Washington 98111 and known as the Skyway Park Branch effective on November 1, 2020. 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

From: [REDACTED]
Subject: FW: [External] Request for US Bank property in Skyway to go to the community
Date: Thursday, December 10, 2020 12:40:29 PM

From: [REDACTED]
Sent: Tuesday, December 08, 2020 5:51 PM
To: crawrittencomments@usbank.com; [REDACTED]
Subject: [External] Request for US Bank property in Skyway to go to the community

NONCONFIDENTIAL // EXTERNAL

PLEASE NOTE: This email is not from a Federal Reserve address.
Do not click on suspicious links. Do not give out personal or bank information to unknown senders.

Dear [REDACTED]:

Thank you for attending the Skyway Envision Center meeting last week. I wanted to make sure I sent this request to you as leaders who may have a hand in this decision for the Skyway community and this US Bank branch.

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

***** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. *****

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.



This message was secured by [ZixCorp](#)^(R).

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:50 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, December 9, 2020 3:50:27 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

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*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:56 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Skyway Property Equity
Date: Saturday, December 5, 2020 8:16:36 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI. Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community.

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration,

[REDACTED]
Concerned citizen

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

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From: [REDACTED]
Sent: Tuesday, December 15, 2020 9:36 AM
To: Executive Communications Unit Shared [REDACTED] >
Subject: [EXTERNAL] Re: Seattle Skyway Park Branch

Thank you for your time. I hope that your decision is one that takes the best interests of the community mind.

On Tue, Dec 15, 2020 at 9:29 AM Executive Communications Unit Shared <[REDACTED]> wrote:

Dear [REDACTED]

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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If you have additional comments, please send them to us at CRARWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

U.S. Bank

U.S. Bank Plaza

200 S. 6th St. Minneapolis, MN 55402 | [REDACTED] | usbank.com

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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.

----- Forwarded message -----

From: [REDACTED]

Date: Sun, Nov 1, 2020, 3:03 PM

Subject: Skyway

To: [REDACTED]

Hi [REDACTED],

The potential closure of the Skyway branch would impact our 2 businesses greatly.

We operate the [REDACTED] in Skyway as well as the location in the Renton Highlands on Sunset. Since Covid, both of these locations have been closed. It has put additional burden on us to travel out of our usual path between stores to facilitate deposits and change orders. The branch on 4th Ave in Renton is still struggling with allocating enough coin to service all of the business customers in the area with the Highlands closure. I have come to avoid this location as it is frustrating to have to go to multiple locations just for coin. I am now utilizing mostly the downtown Renton location on 2nd Ave for our needs.

I am also acutely aware of the neighborhood talk in Skyway. Many people will be affected by the only bank in Skyway closing. This in turn has a direct impact on us as we have become the "bank" for cash back which increases our fees of doing business.

Thank you for your time,

[REDACTED]

From: [REDACTED] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Recent correspondence
Date: Thursday, November 12, 2020 10:00:00 AM

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Skyway Park branch in Seattle, WA. 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:

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- **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.

We are proud to have served our customers at the Skyway Park 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

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 5:58:08 PM

Dear leaders at US Bank:

I am joining this chorus as a Skyway resident!

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

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Thank you for your consideration.



December 16, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp

Dear leaders at US Bank:

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Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

December 16, 2020

usbank.com

[REDACTED]

Re: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

We understand that the closure of our branch is a disruption for our customers, our employees and the community. 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.

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

[REDACTED]

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
[Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Thursday, December 24, 2020 9:00:53 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.
[REDACTED]

Sent from my iPhone

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Monday, January 4, 2021 9:15 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Thursday, November 26, 2020 12:03:12 PM

Dear US Bank,

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 8:18 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Please turn the Skyway bank location into a community center!
Date: Monday, November 30, 2020 8:08:45 PM

Dear leaders at US Bank,

With the closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178, you have a unique opportunity to help out the Skyway community.

As Skyway residents are increasingly pushed out of their homes by rising housing prices, one of the tools that have been identified to prevent displacement and facilitate community-driven improvements is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for the community. We respectfully request that US Bank consider donating its Skyway building and land to the Skyway Community. By doing so, US Bank could lead the way in giving back to the greater Seattle community and supporting community-led improvements for all, especially for people of color.

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI. Also due to systemic racism, its residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, the community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

Your donation of the building, should you choose to do it, would help create the vibrant business district, affordable housing, and health and human services that the Skyway community needs.

Thank you for your consideration!

Sincerely,
[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:19 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Saturday, December 5, 2020 5:41:28 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI. Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community.

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more. The US Bank property in Skyway would provide just such an opportunity for our community. **We respectfully request that US Bank donate its Skyway building and land to the Skyway Community.** This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:38 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]

Sent: Friday, October 16, 2020 3:10 PM

To: [REDACTED]

Cc: [REDACTED]; [REDACTED]

Subject: [EXTERNAL] FW: Permanent closure of U S Bank Skyway Branch

Dear [REDACTED]:

I am writing to alert you to an emerging issue involving U.S. Bank that is creating quite a disturbance in my District. As you will note from the initiating letter below, U.S. Bank has notified its customers of the Skyway branch (including me) that this location will be closed. While I can appreciate that many considerations likely factored into this business decision, I do wish to inform you of community factors which may not have been considered.

This bank branch has served the Skyway – West Hill area of unincorporated King County for many years and is the only bank in this area. Skyway – West Hill has long suffered from disinvestment and by larger economic forces that displaced or disrupted smaller independent businesses, such as the locally owned drugstore which eventually went out of business. Nevertheless, remaining entities such as the Skyway Water and Sewer District exclusively utilize the branch for daily business to the tune of \$4.86 million in deposits annually.

This community is demographically older and racially diverse. According to the 2013-2017 ACS 5-year estimates, Skyway – West Hill has the highest proportion of Black residents and the 4th highest proportion of Asians of any community in King County. The proposed closure of this branch will create hardships in access to basic banking services in a community that is also not well-served by

public transportation nor is likely to conduct their personal business on-line.

Finally, I wish to note that the 2020 King County Comprehensive Plan has identified and prioritized investments in the commercial districts of Skyway – West Hill. This, along with increasing new housing developments that are in the process of construction or in the planning process, means that the community will be growing in economic activity. In fact, Congressman [REDACTED], HUD regional director [REDACTED], King County Councilmember [REDACTED], and I will be attending an event this afternoon to commemorate the designation of Skyway – West Hill as a federal EnVision center. Should U.S. Bank close the only bank in this community, it will lose out on the opportunity to participate in and to support the revitalization of the area.

I would appreciate the opportunity to speak to you further about this matter and to discuss ways to forestall the closure of this critical financial institution in the Skyway – West Hill community. I will ask my legislative assistant, [REDACTED], to contact you about scheduling an appointment. Thank you, [REDACTED]. I look forward to speaking to you.

Best,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



Equality. Fairness. Opportunity.

NOTICE OF PUBLIC DISCLOSURE: Please note, this email and any documents you send this office may be subject to disclosure requirements under the state Public Records Act, RCW 42.56.

From: [REDACTED]
Sent: Thursday, October 8, 2020 9:09 AM
To: [REDACTED]
Cc: [REDACTED]
[REDACTED]
Subject: RE: Permanent closure of U S Bank Skyway Branch

Dear [REDACTED]:

Thank you so much for bringing this to our attention. I will coordinate with [REDACTED] to see if we can better understand what options we have to engage with US Bank.

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

From: [REDACTED]

Sent: Wednesday, October 7, 2020 10:20 AM

To: [REDACTED]

Cc: [REDACTED]
[REDACTED]

Subject: Permanent closure of U S Bank Skyway Branch

CAUTION: This email originated from outside of the Legislature. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear [REDACTED],

Thank you for hosting our Town Hall Open House last night!

As I mentioned during that town hall, I received a letter yesterday announcing the permanent closure of the U S Bank in Skyway...our community bank. I have attached a copy of that letter to this email.

For me this is disturbing news, I have banked at this branch for over 40 years, and have a safe deposit box there as well.

This bank, previously Peoples Bank and now U S Bank is perhaps the oldest commercial business in Skyway, dating back over 60 years!!

As you can see from the other people I have cc'd on this message, I'm "leaving no stone unturned" to try to recruit assistance to save our bank.

If we act immediately, I'm cautiously optimistic that we can succeed. Seattle School Dist. wanted to close my alma mater, Rainier Beach High School, in 2008, but there was such an outcry from the community that they reversed course. In about 2014, The U S Postal Service wanted to close the Skyway Post Office (located next to U S Bank) but again there was such an outcry from the community that they reversed course. We have a history of success!

However, the Skyway U S Bank has been closed since March of this year due to the pandemic. So U S Bank headquarters may have already received "an offer they can't refuse" from someone who wants to buy that parcel of land for something besides a bank! So I feel we need to move quickly to "save our bank". Do we need a petition drive? I'm willing to go door-to-door with a petition to gather signatures.

Please help us save our community bank.

Respectfully,



In response to the letter from Representative [REDACTED], a Government Relations manager from U.S. Bank met by phone with Representative [REDACTED] to discuss her concerns regarding the Skyway Park branch. This meeting took place on October 27, 2020.

-
-
-
-
-

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Wednesday, November 25, 2020 7:19:22 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]
(she/her/hers)

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 8:47 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[e \[REDACTED\]](mailto:[REDACTED])

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] US Bank property in Skyway should go to the community
Date: Wednesday, November 25, 2020 4:49:52 PM

Dear US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 8:53 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Saturday, December 5, 2020 6:01:11 PM

Dear leaders at US Bank:

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, the community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that the community is at great risk of being priced-out and displaced from homes and businesses, where many have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help build a vibrant business district, affordable housing, and health and human services that the Skyway community needs and deserves.

One of the tools identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which the community can redevelop or build a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for the community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support the goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

Thank you for your consideration.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:34 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

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

In order to comply with privacy requirements, please know 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.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Cc: [REDACTED]
Subject: [EXTERNAL] [REDACTED] n Requests that US Bank Support Community Development Through Property Donation
Date: Monday, November 30, 2020 7:13:56 PM
Attachments: [WHCA requests that US Bank Support Community Development Through Property Donation.pdf](#)

Dear US Bank Leaders,

Please find attached [REDACTED] letter in support of donating the Skyway US Bank property and building to the community on behalf of our [Board of Directors](#). We are grateful for your partnership over the years and support of Skyway Outdoor Cinema. By donating this land and building to the community, US Bank would make it possible for our community to expand the use of this space to continue to gather together, build connections, and improve the amenities and services that our community deserves.

Please reach out with any questions or concerns,

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

November 30, 2020

Dear US Bank Leaders,

The [REDACTED] Board of Directors recently learned that US Bank is closing its Skyway branch. The [REDACTED] Board is made up of elected representatives reflecting the diversity of Skyway. We are writing to request the US Bank property and building be donated to serve the community. For the past 30+ years, [REDACTED] has worked to bring critical investment and community organizing to Skyway, which has suffered due to its status as an unincorporated area of King County.

This bank, located at the intersection of Renton Avenue S, 76th Avenue S, and S 126th, provided an important resource in the community as the only brick and mortar bank branch in Skyway-West Hill. While the closure of the bank branch is a loss to Skyway, we believe that US Bank has the opportunity to make an investment in this historically underserved area by donating the building and land for community use. [REDACTED] has worked with US Bank as a sponsor and partner for many years to host the Skyway Outdoor Cinema in the US Bank parking lot, serving hundreds of families each summer through a family-friendly activity that has contributed to community vibrancy and sense of place. We are grateful for your partnership over the years. By donating this land and building to the community, US Bank will make it possible for our community to expand the use of this space to continue to gather together, build connections, and improve the amenities and services that our community deserves.

We make this request based on [REDACTED] work in serving the 18,000+ residents who live in the roughly 3.2 square miles of Skyway-West Hill. The community is rich in economic, cultural and racial diversity with 72% people of color of many ethnicities and languages. Many Skyway neighborhoods have incomes Average Median Income less than 50% of King County's overall average. The donation of this property could serve as a model for community development in this area that has lacked basic services, resources, and amenities.

Donation of the property to the Skyway-West Hill community would fulfill the corporate social responsibility that US Bank is committed to. As Andy Cecere, U.S. Bank Chairman, President and CEO, has stated,

"We are committed to investing in the future of our communities and being a socially responsible corporate citizen. It is at the heart of everything we do. When we combine our philanthropic giving with our products, services and experiences, we can make a significant impact in our communities. We do this by making ethically and environmentally sustainable business decisions, engaging our employees, volunteering and embracing diversity, equity and inclusion."

This type of investment dovetails with your commitment to bolstering economic development in underserved communities. If US Bank donates the land and building to the community, residents, community organizations, and elected officials can work together to determine how to best develop this space into a community resource such as a multi service center, recreational community center, or affordable housing. US Bank would be shifting the narrative of how financial institutions have historically perpetuated predatory lending, displacement, red-lining, and disinvestment in communities of color.

The [REDACTED] Board of Directors is available to meet with US Bank leaders and elected officials, such as Councilmember Zahilay, to further this discussion. We have full faith that this partnership would serve as an example of positive community investment and a model of corporate responsibility.

Thank you for your time,

[REDACTED] Board of Directors

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, December 15, 2020 9:15 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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

If you have additional comments, please send them to us at CRAWrittenComments@usbank.com.

Sincerely,

[REDACTED]
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[REDACTED]

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From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Request for US Bank property in Skyway to go to the community
Date: Tuesday, December 22, 2020 9:51:20 PM

Dear leaders at US Bank:

As a long-time, multi-generational customer of US Bank, I am disappointed that the bank is leaving the Skyway neighborhood. The bank was a sponsor of our Skyway Outdoor Cinema events and was generally a good neighborhood bank branch and one of the community staples.

The unincorporated neighborhoods of Skyway make up one of the most vibrant and diverse areas in King County, with more than 70% people of color and the highest proportion of African Americans in Washington State. Due to systemic racism and a historic lack of investment in this community, it is also one of the poorest neighborhoods with AMI in some neighborhoods less than 50% of King County's overall AMI.

Also due to systemic racism, our residents and businesses have perpetually lacked access to basic needs, services, and amenities that other communities take for granted. Over the past 30 years, our community has also lacked access to capital funds, economic development tools and resources, and wealth-building opportunities. Skyway is a financially underserved community.

*** The permanent closure of the US Bank branch at 12610 76th Ave S, Seattle, WA 98178 will have a negative impact on the financial health of the community. ***

As a wave of gentrification goes on all around us, we know that our community is at great risk of being priced-out and displaced from our homes and businesses, where many of us have lived and/or owned businesses, churches, restaurants, and more, for many decades. We have come together as a community to fight displacement and advocate for policies and resources that help us build a vibrant business district, affordable housing, and health and human services that our community needs and deserves.

One of the tools we have identified to prevent displacement and facilitate community-driven improvements, is community-owned lands, upon which we can redevelop or build for a multi-service center, affordable housing, a recreational community center, and more.

The US Bank property in Skyway would provide just such an opportunity for our community. We respectfully request that US Bank donate its Skyway building and land to the Skyway Community. This would be a way for US Bank to give back to this community as you depart from it, support our goals for community-led improvements, and prevent predatory development from taking root in the heart of our community.

I know that the branch's departure will be painful for the community, myself included, but I hope that by at least donating the land, it can be a place in which other needed services can be offered in the community instead.

Thank you for your consideration.

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Monday, January 4, 2021 9:13 AM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway Park branch closure. Thank you for taking the time to share your thoughts with us and allowing us to respond to your concerns.

We understand your desire to use the space, once it has been vacated, as a community center. U.S. Bank believes strongly in giving back to the community and is considering your proposal. At this time, we are unable to provide a definitive answer but assure you that our local market Community Affairs and Consumer Banking leaders are discussing options for the property. Meeting with local community leaders is part of this important process. Once a decision has been made, we will share it with these leaders.

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