

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Wisconsin Rating Area

Q4 2020

From: [REDACTED]

Sent: Monday, October 12, 2020 1:26 PM

To: [REDACTED]

Subject: [EXTERNAL] Closing Old Mill Plaza office in Eau Claire

[REDACTED]. We received your letter dated October 2, 2020 regarding the closing of your branch office at 5700 Old Mill Plaza in Eau Claire. This news is not good news for us. We started our accounts at that bank and enjoy its customer service and especially its manager, [REDACTED]. [REDACTED] has been most helpful with starting new accounts, answering questions and just overall knowledge. She always greets us with a friendly demeanor. Often times we will drive 10 miles out of our way to go to that bank rather than the one in [REDACTED] which is closer to our home. When we lived near Menomonie, we always banked at the old mill branch as there is no US Bank in Menomonie.

I hope, at the very least that you retain [REDACTED] as an employee and assign her another branch manager spot. She is professional and takes customer service to the very height of it.

Please feel free to contact me regarding these comments.

[REDACTED]



usbank.com

October 22, 2020

[Redacted]

Re: Recent correspondence

Dear [Redacted]:

Thank you for your email regarding the decision to close the Mill Run branch in Eau Claire, WI. We appreciate you taking the time to write and share your thoughts.

U.S. Bank takes the closure of a branch very seriously. We take many factors into consideration when making the decision, including how the branch is used and the location of other branches. In this case, the demand for services necessitated a change in our approach. These changes are to allow for reinvestment in new ways to meet the changing needs of our customers.

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

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

- **Mobile app:** use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile at usbank.com/mobile.
- **Online banking:** visiting usbank.com to check your balances, transfer money, pay bills and view statement.
- **Speak with a banker:** contact our 24-Hour Customer Service Department at 800.USBANKS (872.2657) to manage your account or speak to a customer service associate.

[Redacted], we are proud to have served our customers at the Mill Run 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 Signature]

Executive Communications
U.S. Bancorp

**CRA Public File – Written Comments
Q4 2020
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Social Media Comment

Facebook Public Comment on December 12, 2020

We wish you had not closed the Sturtavent bank as the Racine bank was always over crowded and never enough tellers. Now we have to travel 18 miles to bank in a Meijer store. Just rediculas.

U.S. Bank Response on December 12, 2020

Good morning [REDACTED]. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at [usbank.com](https://www.usbank.com), the U.S. Bank mobile banking app, our Customer Service at 800.872.2657, and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at [usbank.com/locations](https://www.usbank.com/locations). [REDACTED]

From: [REDACTED]

Sent: Friday, October 30, 2020 3:57 PM

To: Investor Relations Shared [REDACTED] >

Subject: [EXTERNAL] [REDACTED] - Contact Us

██████████ sent a message using the contact form at ██████████

The sender's name

██████████

The sender's email

██████████

Subject

Hours

Message

Please open up your North Fond Du Lac, WI locations to normal hours again. Fridays evenings are terrible with lines hanging out in the road to get into drive thru. If the lobby isn't open, extend hours to 5 pm.... especially on FRIDAYS. Not all employers offer direct deposit and some checks are to large for mobile deposit.

Very frustrating

Corporate Response: A U.S. Bank Vice President and District manager called ██████████ on November 3, 2020 to discuss her comment and share news that branch hours were going to be extended beginning on November 16, 2020.

From: [REDACTED]
Sent: Monday, November 2, 2020 12:45 PM
To: [REDACTED]
Subject: [EXTERNAL] Oshkosh Wisconsin, Bank Branch Closure

Dear [REDACTED]:

Last Friday my US Bank branch in Oshkosh was closed. I understand that we are in uncertain times. I hope that nobody is seriously ill. However, the way that US Bank handled this predicable event was unacceptable.

I am a business owner with 30+ employees in four separate businesses. I have been a US Bank customer since 2005. I am very dependent on my banking relationship. I probably have a better understanding of community banking than you do as I come from a family of bankers that includes a former chairman of the FDIC. What I have experienced over the past few days is inexcusable.

I simply could not get in touch with anybody. The posted sign simply stated that the branch closed. I tried the other branch located in downtown Oshkosh, and it was closed as well. I repeated this process on Saturday. This morning I tried calling the branch manager only to hear the message that the bank was closed until 11/12/20 and that nobody would be checking message. I tried calling the 1-800 customer service line and was disconnected (twice) as they transferred me back to my local branch. I called the headquarters number twice. The first time was a failure. Thankfully, the second time the person sent my contact information to [REDACTED], who promptly called me back.

I greatly value my relationship with [REDACTED], the branch manager at your 20th Ave. location in Oshkosh. I am extremely appreciative of [REDACTED] and his response. Unfortunately, you have somebody in your management org. chart ([REDACTED]) that dropped the ball. There was no plan. This whole clown show could have been prevented by simply sending an email to your business customers explaining the situation and, most importantly, providing direct contact information.

Even though the people at the 20th ave. location are outstanding, it seems like the rest of you could care less about your small business customers.

Sincerely,

[REDACTED]

[REDACTED]

This message may contain confidential information from [REDACTED] for the sole use of the intended recipient(s) and may not be reviewed, disclosed, copied, distributed or used by anyone other than the intended recipient(s). If you are not the intended recipient, please contact the sender by reply email and delete all copies of this message.

Monday, November 2, 2020 12:17:00 PM

A U.S. Bank regional president spoke to [REDACTED] on November 2, 2020 in response to this written comment.
