

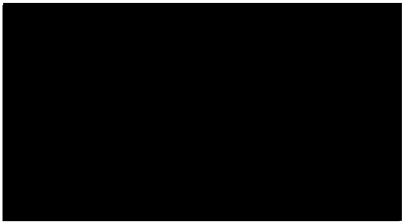
U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of North Dakota Rating Area

Q4 2021



November 10, 2021

Dear 

I recently received notice that our Beulah ND branch of US bank will be closing on February 8, 2022. I have been a 40 year patron of that branch since it's opening. Closing this branch is unacceptable to the residents of Beulah. Many of the patrons are elderly and are not able or willing to do their banking online. They are not capable of driving to the next closest branch which is 75 miles away. Closing this branch will place a hardship on many of it's loyal patrons. They will no longer be able to deposit checks or get cash if needed. Are you going to wave ATM fees for these residents to get cash out of the local ATM's? Many of these loyal patrons will take their banking to another institution - and who could blame them? A decision to do banking at a facility, is based on the services and conveniences that it can offer. US bank will offer neither, if this branch closes.

I am able to do much of my needed banking online, however, I too, have a problem with having to drive to Bismarck to meet with a banker. I also have a problem with securing cash and incurring ATM fees due to the closing of my local branch.

As a loyal patron of 40 years I am very disappointed in your decision to close the Beulah branch. I do not feel that US bank is showing any loyalty to it's patrons. Closing this branch will result in the loss of many customers. This action needs to be seriously reconsidered.

Sincerely yours,





usbank.com

December 2, 2021

[REDACTED]
[REDACTED]
[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Beulah branch, located at 113 1st Ave NW, Beulah, ND. 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. In this case, the demand for services necessitated a change in our approach.

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.

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. Customers can also bank via phone by contacting our 24-hour service center at 800.USBANKS (872.2657) as well as through increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle®. You can also speak with a banker live over video by sharing your screen through cobrowse, which allows you to navigate online and mobile banking together.

U.S. Bank customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full list of locations can be found at www.moneypass.com/atm-locator.html. U.S. Bank also offers checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers at the Beulah branch and hope that we can continue to serve the community at one of our other locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship.

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]

[REDACTED]
Executive Communications
U.S. Bancorp