

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington

2021

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington

Q1 2021

From: [REDACTED]
To: [REDACTED]
Subject: FW: Seattle Tacoma International Airport Us Bank Branch - [REDACTED]
Date: Tuesday, February 16, 2021 1:54:10 PM
Importance: High

From: [REDACTED]
Sent: Tuesday, February 16, 2021 3:15 PM
To: [REDACTED]
Subject: [EXTERNAL] Seattle Tacoma International Airport Us Bank Branch
Importance: High

Good afternoon [REDACTED],

I am writing in regard to the closing of the US Bank branch located within the SEA-TAC airport.

I can't profess that [REDACTED] is a big monetary customer at this branch. We do daily deposits & money change orders. However, this branch is not some anonymous branch with rotating staff who just go through the day mindlessly processing transactions. This is a true hometown branch. A branch where I am greeted by name & with a smile! Or a hearty "Happy Valentine's Day!"

This staff is a family who work together seamlessly & are ALWAYS positive. I can go to make a

deposit on an ordinary day & leave feeling like the day is extraordinary!

When my 83-year-old mother in Montana was caught up in a Publisher's Clearing House scam, the US Bank family here, helped me to understand how to help her at her own bank in Montana. Being an only child, I was distraught because I could not fly out there to help because of covid-19 & because I have a seriously disabled husband at home. It all worked out because I had "family" at this branch who cared about me as a person & not just the bank account [REDACTED] holds. *Do you know how rare that is in the world today?*

I know all businesses must remain in financial integrity & the last 12 months has made it nearly impossible to do so. However, personal integrity is just as important. Looking at a branch/business as a whole & not just numbers, should also be considered & measured as well.

At [REDACTED], I encourage all of my staff to be "DayMakers". We aim to make a difference in our guests' day by performing intentional acts of kindness & goodwill. We hope that this will result in helping to make the world a kinder place.

In closing, I would like to say that the staff at this US Bank branch are "DayMakers"!! Seeing this branch close & the family of staff gone, will no longer contribute to making the world a kinder better place.

Thank you for your time and your consideration of my request to keep this branch open.

From: [REDACTED] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Your recent inquiry
Date: Friday, February 26, 2021 9:26:03 AM

Dear [REDACTED]:

We received your email addressed to vice chair, Consumer and Business Banking of U.S. Bancorp, [REDACTED]. I appreciate the opportunity to respond to your message on behalf of [REDACTED] and our executive offices.

U.S. Bank takes the closure of a branch very seriously and we appreciate that you have taken time to contact us regarding the closure of the Sea Tac International Airport location in Seattle, Washington. Please be assured, 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.

We are proud to have served our customers at the branch in Sea Tac International Airport, and hope that we can continue to serve the community at one of our other locations in the Seattle Washington 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. Bank

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Please consider letting US Bank property in Skyway go to the Community
Date: Tuesday, February 16, 2021 6:29:03 PM

Dear leaders at US Bank:

I'm writing to you today as a long-time resident of the West Hill community known as Skyway. I grew up here as a child and after many years away have moved back. My father and my uncle both had successful businesses along Renton Avenue but have now retired. It saddens and confuses me to see the lack of development in the neighborhood when there is so much dynamic potential. Fortunately, you now have a unique opportunity to invest directly in the people of this community by donating the US Bank property to the community where it can serve as a seed for uplifting transformation and growth.

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] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Seattle Skyway Park Branch
Date: Thursday, February 18, 2021 9:00:02 AM

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] skyway branch
Date: Monday, February 8, 2021 12:08:25 PM

Hello, my name is [REDACTED]. I am a lifelong resident of king county and a homeowner in Lakeridge. My current work is partnering with community mental health agencies, and developers to combat economic, social, and mental health issues in the community.

I am emailing you to ask that the skyway branch of Us bank be donated to the skyway coalition. It is in a location that is central to the community and I see it being a great place to add value to the community. There are many resources that could use that property to more effectively deliver services to the community. Thank you for your time and consideration in this matter.

[REDACTED]

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Monday, February 8, 2021 5:52 PM
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]
Officer

Executive Communications [REDACTED]

U.S. Bank

U.S. Bank Plaza Minneapolis

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 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: Thursday, January 21, 2021 5:04:48 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: Thursday, February 18, 2021 10:40 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: U.S. Bank/Skyway Park Branch Response

Good Afternoon [REDACTED],

My name is [REDACTED] and I am the VP – Community Affairs Manager WA/ID for U.S. Bank and the bank contact managing the Skyway Park Branch process.

First, I would like to thank you for your letter sent to the bank regarding the branch closure. We take membership in our communities very seriously, and hearing from community members is vitally important to our participation in said community. This letter serves as a follow-up to your requests; I would like to share with you where we are in the process to disposition the Skyway branch.

We are working internally to provide a resolution that will be beneficial to all parties and allows U.S. Bank to continue to support the Skyway community. As we work to finalize things internally, we have partnered with a few community leaders to ensure the flow of information is consistent and timely. I am working very closely with [REDACTED] and Councilman [REDACTED] to come to a mutually beneficial conclusion, and [REDACTED] has graciously agreed to serve as a point of contact for us to the community as we complete our process. Moving forward, if you have additional questions, comments, and/or concerns he will be your reference point for feedback. In addition, he will share information from the bank until we are able to announce a final decision regarding the branch.

This arrangement does not mean you can not consider me a point of contact as well, feel free to reach out to me if you need additional information. However; given I am managing this effort, contacting [REDACTED] will allow for a timelier response as I may not be able to provide feedback in a reasonable timeframe.

Thank you again for your community advocacy, I look forward to continued engagement in the Skyway Community.

Best Regards,

[REDACTED]
Vice President
Community Affairs Manager – WA/ID

U.S. Bank
Seattle Tower
1420 Fifth Ave, Seattle, WA 98101 [REDACTED] | usbank.com

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Opportunity for US Bank property in Skyway to go to the community
Date: Thursday, January 21, 2021 5:30:42 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.

Your website states: "Making our communities stronger is at the heart of everything we do." This is a wonderful opportunity for your company to live those values in a very meaningful way.

Thank you for your consideration.

Warmly,

[REDACTED]
Seattle, WA

From: [REDACTED] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Seattle Skyway Park Branch
Date: Monday, January 25, 2021 6:50:52 PM

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

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, January 21, 2021 9:09:08 PM

Dear leaders at US Bank:

I'm writing again to ask that you consider donating your now closed Skyway branch (in Seattle, WA 98178) - both the building and land - to the Skyway Community. We have dreams to convert that space into a vibrant hub of resources and services for families who live in our neighborhood, and maybe even as a mixed-use space with affordable housing. Please consider a joining us in a transformative partnership that would have generational positive impact in our community!

We have heard that US Bank has been a tremendous partner to other communities in the Seattle area with community projects like this one, and we ask you to consider a partnership with the Skyway 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.

With gratitude,
[REDACTED]
Skyway resident

Sent from my iPhone

From: [REDACTED] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Seattle Skyway Park Branch
Date: Tuesday, January 26, 2021 12:15:37 PM

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

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, January 21, 2021 5:34:16 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]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Monday, January 25, 2021 4:47 PM
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, January 22, 2021 5:49:04 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.

[Sent from Yahoo Mail on Android](#)

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, January 26, 2021 8:05 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] Fwd: U.S. Bank Skyway Branch
Date: Friday, January 22, 2021 7:03:18 AM
Attachments: [U.S. Bancorps Community Appeal.pdf](#)

Good Morning,

We are following up on our previous letter and email. To date we have not received any feedback or response. Our family continues to be interested in the outcome of the community request.

In Community,
[REDACTED]

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

From: [REDACTED]
Date: Wed, Nov 18, 2020 at 11:06 AM
Subject: U.S. Bank Skyway Branch
To: crawrittencomments@usbank.com <crawrittencomments@usbank.com>

Greetings,

Please find attached our Family's request and position regarding the U.S. Bank Branch located in Skyway.

In Community,
[REDACTED]



Dear U.S. Bancorps:

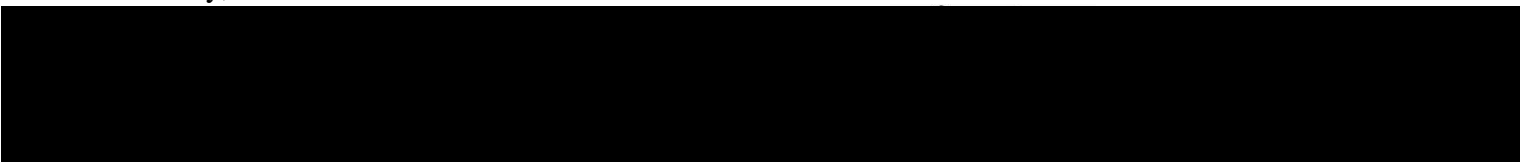
We are the [REDACTED], comprised of 7 members (5 adults and 2 children). We have resided in the Skyway-West Hill Community for well over a decade now. Our family relocated from a gated community in Renton, WA to the Skyway-West Hill Community because we not only valued the central location of this neighborhood 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,



From: [REDACTED]
Sent: Thursday, February 18, 2021 10:53 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: U.S. Bank/Skyway Park Branch Response

Good Afternoon [REDACTED],

My name is [REDACTED] and I am the VP – Community Affairs Manager WA/ID for U.S. Bank and the bank contact managing the Skyway Park Branch process.

First, I would like to thank you for your letter sent to the bank regarding the branch closure. We take membership in our communities very seriously, and hearing from community members is vitally important to our participation in said community. This letter serves as a follow-up to your requests; I would like to share with you where we are in the process to disposition the Skyway branch.

We are working internally to provide a resolution that will be beneficial to all parties and allows U.S. Bank to continue to support the Skyway community. As we work to finalize things internally, we have partnered with a few community leaders to ensure the flow of information is consistent and timely. I am working very closely with [REDACTED] and Councilman [REDACTED] to come to a mutually beneficial conclusion, and [REDACTED] has graciously agreed to serve as a point of contact for us to the community as we complete our process. Moving forward, if you have additional questions, comments, and/or concerns he will be your reference point for feedback. In addition, he will share information from the bank until we are able to announce a final decision regarding the branch.

This arrangement does not mean you cannot consider me a point of contact as well, feel free to reach out to me if you need additional information. However; given I am managing this effort, contacting [REDACTED] will allow for a timelier response as I may not be able to provide feedback in a reasonable timeframe.

Thank you again for your community advocacy, I look forward to continued engagement in the Skyway Community.

Best Regards,

[REDACTED]
Vice President
Community Affairs Manager – WA/ID

U.S. Bank
Seattle Tower
1420 Fifth Ave, Seattle, WA 98101 | [REDACTED] | 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: Thursday, January 21, 2021 4:46:36 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. 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.

Sincerely,

[REDACTED]

From: [REDACTED]
Sent: Thursday, February 18, 2021 10:50 AM
To: [REDACTED]
Cc: [REDACTED]
Subject: U.S. Bank/Skyway Park Branch Response

Good Afternoon [REDACTED],

My name is [REDACTED] and I am the VP – Community Affairs Manager WA/ID for U.S. Bank and the bank contact managing the Skyway Park Branch process.

First, I would like to thank you for your letter sent to the bank regarding the branch closure. We take membership in our communities very seriously, and hearing from community members is vitally important to our participation in said community. This letter serves as a follow-up to your requests; I would like to share with you where we are in the process to disposition the Skyway branch.

We are working internally to provide a resolution that will be beneficial to all parties and allows U.S. Bank to continue to support the Skyway community. As we work to finalize things internally, we have partnered with a few community leaders to ensure the flow of information is consistent and timely. I am working very closely with [REDACTED] and Councilman [REDACTED] to come to a mutually beneficial conclusion, and [REDACTED] has graciously agreed to serve as a point of contact for us to the community as we complete our process. Moving forward, if you have additional questions, comments, and/or concerns he will be your reference point for feedback. In addition, he will share information from the bank until we are able to announce a final decision regarding the branch.

This arrangement does not mean you can not consider me a point of contact as well, feel free to reach out to me if you need additional information. However; given I am managing this effort, contacting [REDACTED] will allow for a timelier response as I may not be able to provide feedback in a reasonable timeframe.

Thank you again for your community advocacy, I look forward to continued engagement in the Skyway Community.

Best Regards,

[REDACTED]
Vice President
Community Affairs Manager – WA/ID

U.S. Bank
Seattle Tower
1420 Fifth Ave, Seattle, WA 98101 | [REDACTED] | 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: Thursday, January 21, 2021 6:38:45 PM

Dear leaders at US Bank:

I know you're getting lots of these messages and I just want to say that I fully support this! What a wonderful way to give back to a community in need of more local resources. If you truly believe that Black Lives Matter, you will support this too.

Thank you!

[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.

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: Monday, January 25, 2021 5:39 PM
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]
Officer

Executive Communications | [REDACTED]

U.S. Bank

U.S. Bank Plaza Minneapolis

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 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: Sunday, February 28, 2021 8:30:04 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]

From: [REDACTED] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Seattle Skyway Park Branch
Date: Monday, March 01, 2021 4:09:22 PM

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, January 21, 2021 5:05:24 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.

From: [REDACTED] on behalf of [Executive Communications Unit Shared](#)
To: [REDACTED]
Subject: Seattle Skyway Park Branch
Date: Tuesday, January 26, 2021 12:15:30 PM

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

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, January 21, 2021 5:23:34 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.

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, February 16, 2021 12:55 PM
To: [REDACTED]
Subject: Seattle Skyway Park Branch

Dear [REDACTED]:

First and foremost, we apologize for the delay in responding to 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, January 24, 2021 1:40:08 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. ***

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.

Take care,

[REDACTED]

Subject: Seattle Skyway Park Branch

From: Executive Communications Unit Shared

Sent: Monday, January 25, 2021 7:23 PM

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.

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, January 21, 2021 7:00:58 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.

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 Verizon, Samsung Galaxy smartphone

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Thursday, January 28, 2021 2:36 PM
To: [REDACTED]
Subject: U.S. Bancorp response regarding 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. Bancorp
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, January 21, 2021 5:23:59 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.

Respectfully,
[REDACTED]

[Sent from Yahoo Mail on Android](#)

[REDACTED]

From: [REDACTED] on behalf of Executive Communications Unit Shared
Sent: Tuesday, January 26, 2021 10:44 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.

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington Rating Area

Q2 2021



May 14, 2021

[REDACTED]
Vice President I District Manager
U.S. Bank

Dear [REDACTED]

As concerned citizens, we are writing to petition U.S. Bank to consider the importance of the Harrington branch to its community and outlying members. This bank provides a vital service to our local school district, businesses, farmers, community members and senior citizens, most of whom need to be able to (or are required by law to) make daily deposits. Enclosed you will find a list of such citizens.

With our local bank lobby and night deposit closing last week, there has been a considerable amount of alarm within our community. We had less than a day's notice of the closure. Many U.S. Bank customers were unaware of the closure until they walked up to the door. This includes local patrons as well as those driving from other rural communities (35 to 40 miles away) to our branch because of US Bank closures in Sprague and Ritzville. The nearest US Bank is now over 15 miles away from Harrington and our community has no other banking options.

We understand that there has been a reduction in staff available to service not only the Harrington branch, but also the Davenport and Reardan branches. We worry that this temporary closure and shift of employees will turn into a permanent closure similar to those we have seen in other rural areas.

Communities like ours rely on face-to-face communication and personal relationships. We have a high demographic of senior citizens who shy away from mobile banking and rely on paper-and-pencil tracking to manage their finances. They feel comfortable and safe in the Harrington branch with employees that they have grown close to. Many of them are concerned with the inability to get into their safety deposit boxes and are unable to travel to the next town over to do their bank business. At this point they are in a state of uncertainty with little to no communication on when or if our branch will re-open.

Our location in rural Washington historically lends itself to farmers, ranchers and multi-generational families. In this last year, we have seen significant increases in home and land prices as well as an increase in population. The ability to work remotely and the trend for people to move out of the city are leading people to our area. Our community is thriving and growing and U.S. Bank is an essential resource for continued growth.

U.S. Bank is a vital part of our community. Many citizens are concerned with the possible loss of your business and/or a temporary closure. We request that US Bank's communication to our community become priority, our concerns are taken into consideration, and most importantly that U.S. Bank remain in Harrington.

Sincerely,

[REDACTED] and community members

Encl: Community members list



June 3, 2021

usbank.com

[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Harrington branch in Harrington, Washington. We appreciate the opportunity to respond to you regarding this matter, as well as other concerns brought to our attention from your correspondence.

Please be assured, 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, we are proud to have served our customers at the Harrington WA branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value our customers, we hope that the community will give us the opportunity to maintain customer relationships at a new location.

It is our hope that this letter provides you with clarification regarding your inquiries. 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.

Sincerely,

[REDACTED]

U.S. Bancorp

**CRA Public File – Written Comments
Q2 2021
State of Washington Rating Area**

Social Media Comment

Facebook Public Comment on May 4, 2021

How dare you close a branch in a one bank town with NO NOTICE TO THE PUBLIC OR EMPLOYEES! We have safety deposit boxes in that branch and no way to access our boxes.

You did this in Sprague, WA, Ritzville, WA and now in Harrington, WA.

I have banked with you for over thirty years, and I have multiple accounts with you. Keep in mind some rural communities with only one bank in town, and closing it makes a hardship for our older generations. For us, it means driving over twenty-five miles one way to the nearest bank.

I'm a very disappointed customer.

U.S. Bank Response on May 4, 2021

Hello [REDACTED], thanks for sharing your feedback. 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: Thursday, May 20, 2021 9:34 AM
To: [REDACTED]
Subject: [EXTERNAL] US Bank Harrington closure

[WARNING] Use caution when opening attachments or links from unknown senders.

A user of the [REDACTED] directory has requested information from you.

Message

Good Morning [REDACTED],

The closure of the Harrington Branch of US Bank does not have a large impact on any of the accounts that we hold this bank. I agree with that this makes sense with in the larger picture. As I'm sure you have heard, it will impact some in our community and that is a sad fact of the reality of small town living and the changes that have come with more convenient means of conducting business via technology.

I do sincerely hope that US Bank will take responsibility for removing the dreadful blue paint that defaced the historic building in Harrington that this branch currently inhabits.

The community of Harrington is making a sincere effort to restore our historic buildings and US Bank needs to make a good faith effort to help in that restoration by returning the building that you intend to vacate to it's original exterior state.

Thank you for taking this request seriously.

[REDACTED]

Contact Information

Name:	[REDACTED]	Contact Pref:	Email
Company:	[REDACTED]	Address:	[REDACTED]
Phone:	[REDACTED]		[REDACTED]
Email:	[REDACTED]		[REDACTED]

Referral generated Thursday, May 20, 2021 11:33:57 AM

Note: Please do not respond directly to this e-mail. The originating e-mail account is not monitored.

This email was sent on behalf of [REDACTED]
If you have questions or comments concerning this email or in general, please contact us by email
at [REDACTED]

To unsubscribe [REDACTED]

[REDACTED]

[REDACTED]

From:

Sent:

[REDACTED]
Friday, June 04, 2021 7:31 AM

To:

[REDACTED]
Your recent inquiry

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Harrington branch in Harrington, Washington. We appreciate the opportunity to respond to you regarding this matter, as well as other concerns brought to our attention from your correspondence.

Please be assured, 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, we offer 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.

Thank you taking the time to write and share your thoughts, as customer feedback is a crucial tool, which we use to help improve our products and services. Please know, the building was painted several years ago and is not blue; the only remaining blue is on the existing U.S. Bank sign, which will be sold with the building.

Please know, we are proud to have served our customers at the Harrington WA 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.

It is our hope that this letter provides you with clarification regarding your inquiries. 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.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

U.S. Bancorp
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: Monday, June 7, 2021 6:26:12 PM

[WARNING] Use caution when opening attachments or links from unknown senders.

Dear leaders at US Bank:

*** Maybe Im too late but your support of our summer cinema hasn't been forgotten. Please consider a property donation in lieu of my favorite 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.

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]

[REDACTED]

From: [REDACTED]
Sent: Thursday, June 10, 2021 2:53 PM
To: [REDACTED]
Subject: Your recent inquiry

Dear [REDACTED]:

We received your correspondence regarding our Seattle Skyway 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 we are in the process of working with a neighborhood nonprofit collaborative, as well as King County leadership to finalize a plan that positively supports community needs. At this time, we are unable to share specific details but assure you that once a decision has been made the community will be made aware.

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. We have kept the ATM on the current building active for Skyway residents.

If you are 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). 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](https://www.usbank.com/mobile).
- **Online banking:** visiting [usbank.com](https://www.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 Skyway 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] | [usbank.com](https://www.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.

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington Rating Area

Q3 2021

**CRA Public File – Written Comments
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State of Washington Rating Area**

Social Media Comment

Facebook Public Comment on July 25, 2021

So who really cares. Your bank is never open to do business. Been a member for almost 15 years. Building Contractor. Thinking of moving my funds. Sequim Washington.

U.S. Bank Response on August 26, 2021

Good morning, [REDACTED]. I am sorry to hear you're considering closing your account. 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). All the best, [REDACTED]

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Washington Rating Area

Q4 2021



April 2, 2021



I think it's short sighted & inconsiderate to close the only bank in a town.

Dear [Redacted]

You have entrusted U.S. Bank with your financial needs for 43 years and we truly appreciate you as a customer.

Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. The U.S. Bank Benton City branch at 514 9th St, Benton City, WA will be closing on July 1, 2021.

You may have opened an account at this branch or visited recently, and we felt it was important to inform you personally.

We understand that closing a branch could be an inconvenience, but we are dedicated to helping you and our employees during this transition. For your convenience, a local U.S. Bank branch and ATM map can be found on the back of this letter. You can also find a full list of U.S. Bank branches and ATMs at [usbank.com/locations](https://www.usbank.com/locations).

Please note: This change will not affect your accounts and there will be no interruption of service. If you have any questions regarding your account or this closure, please contact our dedicated call center at 888.713.9299 – we're available to help!

We are grateful for your business and look forward to continuing as your banking partner.

Sincerely,



District Leader



Mobile app

Use your smartphone or mobile device to deposit checks and manage your finances securely. Get more information on mobile use at usbank.com/mobile.



Online banking

Visit usbank.com to check your balances, transfer money, pay bills and view statements.



Bank by phone

Contact our 24-hour service center at 800.USBANKS (872.2657) to manage your accounts or speak to a customer service associate.



Online appointment scheduling

Visit usbank.com/book to schedule a convenient time to meet with a bank representative.

Any person wishing to comment on this proposed branch closing may file comments with Director for Large Bank Licensing, OCC (Office of the Comptroller of the Currency), Mail Stop 10E-2, 400 7th Street SW, Washington, DC 20219. Comments should be received by July 1, 2021. The OCC does not have the authority to approve or prevent the branch closing.



Transcript of handwritten note:

I think it short sighted & inconsiderate to close the only bank in a town.

Corporate response:

A U.S. Bank district manager tried reaching the customer by phone on 12/20/2021. The customer did not answer, so the district manager left a message acknowledging receipt of the comment through the OCC and offering to discuss the comment. The customer has not yet responded.