

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Kentucky Rating Area

Q1 2023

**CRA Public File – Written Comments  
Q1 2023  
State of Kentucky Rating Area**

**Social Media Comment**

**Facebook Private Comment on January 10, 2023**

I am very disgusted with your bank. Have been with Benton Kentucky branch for 17 years. You closed it ALL. Not even an ATM machine. With the cost of gas this is terrible!!! Social Security check deposited but I need to drive 10 miles to get CASH!! Come on, people put an ATM machine in Benton Kentucky for us old folks. Or you could wave the cost of using another banks ATM machine. Horrible!! Just pisses me off!!!

**U.S. Bank Response on January 10, 2023**

Hello. Thank you for taking the time to share your frustration. We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. To reduce the non-U.S. Bank ATM fees, you are welcome to use a MoneyPass ATM. To locate an ATM in your area, please visit <http://moneypass.com> and enter your zip code. I hope this helps.



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October 12, 2022

Director for Large Bank Licensing, OCC  
Mail Stop 10E-2  
400 7<sup>th</sup> Street SW  
Washington, DC 20219

**REF: US BANK Pinecrest Branch Closure / 120 Pine Crest Rd, Morehead KY**

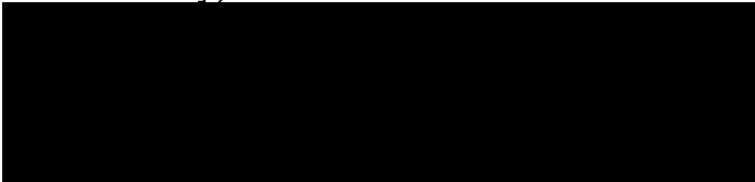
I am sending this letter of concern as a longtime customer of US BANK. Today, I received a letter informing our business that our Pinecrest branch bank office in Morehead Kentucky will be closing on January 26, 2023.

I strongly recommend that much more research is done about the specifics of our community and the importance of this branch location before such a careless decision is finalized. The growth of our community continues to move in the opposite direction of the main bank in downtown Morehead. This branch bank is located right off of the interstate and currently serves a much larger and growing community than the main bank. Thousands of customers will be negatively impacted by this office closure.

Our community has many other branch banking options in this same area where you are planning to close the US Bank Morehead-Pinecrest branch office. Many of your current customers, including my business, will ultimately choose to switch banks due to the convenience of the branch location. I would have to commit an additional 30 minutes in travel time to do my banking at the main downtown location.

I hope and pray that it is not too late to reverse this plan of action. A smarter option would be to close the downtown office and make this branch location your main office. Thank you for your time and consideration on this matter.

Sincerely,



January 5, 2023

[REDACTED]

Re: Branch Closing, Pinecrest Branch  
U.S. Bank National Association, Cincinnati, Ohio - Charter No: 24  
CATS Control No: 2022-LB-BranchClosing-328873

Dear [REDACTED]:

We acknowledge receipt of your letter dated October 12, 2022, regarding U. S. Bank National Association's plan to close its branch office located at Pinecrest Plaza, Morehead, Kentucky 40351 effective on January 09, 2023. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to [REDACTED], U.S. Bank National Association, U.S. Bancorp Center, [REDACTED], Minneapolis, Minnesota 55402. Please pursue further inquiries directly with [REDACTED] and make sure to indicate the name of the branch in all correspondence.

We have forwarded copy of your letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Karen Bellesi, Director, Community Development at [karen.bellesi@occ.treas.gov](mailto:karen.bellesi@occ.treas.gov).

Sincerely,

Malin Fonseca  
Secretary to the Director for Licensing

Cc: Official File



[usbank.com](https://www.usbank.com)

January 11, 2023



Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your correspondence received by the Office of the Comptroller of Currency, regarding our decision to close the Morehead Pinecrest branch, located in Morehead, KY. We appreciate you taking the time to write and share your thoughts with us.

We take the closure of a branch very seriously and consider many factors when making the decision. In this case, the demand for services necessitated a change in our approach. We understand the closure of our branch is a disruption for our customers and our employees; as such, we are working to make the transition as smooth as possible for all involved.

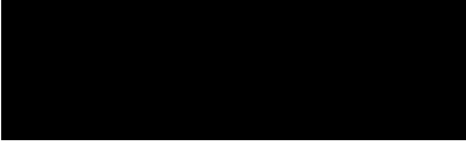
A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://www.usbank.com/locations). In addition to our branches, we offer many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), as well as through increased 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 our co-browse feature, 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 [moneypass.com/atm-locator.html](https://www.moneypass.com/atm-locator.html). We also offer checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers in at the Morehead Pinecrest location 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,



Executive Communications

U.S. Bancorp

**U.S. Bank**

CRA Public File

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Q2 2023

**CRA Public File – Written Comments  
Q2 2023  
State of Kentucky Rating Area**

**Social Media Comment**

**Facebook Public Comment on June 15, 2023**

Are all US Banks in Paducah closing?

**U.S. Bank Response on June 15, 2023**

Hello. We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. For your convenience, many transactions can be completed digitally, 24 hours a day. This can be done at any of our ATMs, on our website at <http://usbank.com> or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657.



**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Kentucky Rating Area

Q3 2023

-----Original Message-----

From: [REDACTED]

Sent: Monday, July 17, 2023 12:01 PM

To: [REDACTED]

Subject: [EXTERNAL] Tell You

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

Dear [REDACTED]:

I live in rural ky county called Rowan and city is Morehead. There was a main us bank office and a branch one . The main office has 3 lanes and atm that stays out service or with new features hasn't been working but they say they're reported it and branch bank was closed. It really was helpful to have cause 2 interstates connect here but either direction probably 45 min to hour drive. I drive my 19 year old autistic/adhd/ grandkid 5 days a week to things he has go to cause he's not allowed to drive yet due to mini stroke and vision issues. The workers at bank are always nice at drive thru but sometimes the one bank is backed up and I don't think it's their faults it's probably they just do lot business and office is located in middle town were theyre actually redoing lot of road and the branch bank was very convenient to have when your days are filled as mine are with my husband in heart failure and my grandkid. Ive been with us bank for as long as i can remember mostly loans and checking but I wish they had left branch bank open honestly I think lot customers wish they had . Anyway have nice week. Thank you for your time

Sent from my iPhone



Customer Care Unit  
PO Box 64991  
St. Paul, MN 55164

[usbank.com](https://www.usbank.com)  
July 28, 2023

[REDACTED]

Re: Your recent concerns

Dear [REDACTED]:

Thank you for choosing U.S. Bank as your financial services provider. We are responding to your recent email addressed to vice president, Public Affairs and Communications, [REDACTED]. I attempted to reach you by phone on July 21 and July 24, 2023; regrettably, I was unable to get into direct contact with you. We appreciate the opportunity to respond to the concerns you shared about your experience at one of our local branches.

Please know that we are committed to the products and services we offer, but more importantly the customers we serve each and every day.

We reached out to the Morehead branch location you referenced in your email. The branch manager did confirm that any issues identified with the ATM at this location are reported as soon as they are made aware. In addition, this location has also hired additional staff to assist with the increase in customer traffic.

We are sorry to hear that changes made to our branch and ATM locations have negatively impacted you. As our customers' preferences and behaviors change and pivot toward digital and mobile banking platforms, we have consolidated a limited number of branch locations in select markets. We regret any inconvenience these changes may have caused for you.

If you have further questions, please contact U.S. Bank 24-Hour Customer Service at 800-USBANKS (872-2657), where representatives are available to assist you 24 hours a day, seven days a week. We accept relay calls.

Sincerely,

[REDACTED]  
Senior Customer Care Specialist  
U.S. Bank Customer Service

cc: Executive Communications, U.S. Bancorp

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Kentucky Rating Area

Q4 2023

**CRA Public File – Written Comments**  
**Q4 2023**  
**State of Kentucky Rating Area**

**Social Media Comment**

**Twitter Public Comment on December 24, 2023**

@usbank I've been a customer for over 30 years. You closed down a branch at Pinecrest in Morehead Kentucky! Clearly you have no clue how much this affected thousands of ppl!! I will be leaving as soon as the new year begins.

**U.S. Bank Response on December 18 2023**

Hello. To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657, and at the ATM. All the best.