

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

Louisville/Jefferson County, KY-IN MSA Rating Area  
2022

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Q3 2022

Received via email on 7/22/2022:

To whom it may concern, I am sending this letter in regards to the closing of my branch, the Mount Washington branch of US Bank. I have been banking with US Bank for over 20 years and I am extremely disappointed that you have decided to close this branch. That is the only US Bank branch for the whole Bullett county area. Especially Mount Washington and Shepherdsville. I think this is a very poor business decision on your part because it is going to be an inconvenience for your patrons at that branch to have to drive quite a ways to get to the nearest available location. I know there are a lot of people that bank there because every time I go in there it is busy. This is not good customer service for your patrons and I feel it is going to cause a loss of business for US Bank. I don't think many people are going to settle for having to drive that far to the next location to do their banking it is a great inconvenience. Please please please reconsider this decision or at least find another location in the area to relocate to.

Thank you,

**From:** [REDACTED] on behalf of [REDACTED]  
**To:** [REDACTED]  
**Subject:** Your recent inquiry  
**Date:** Wednesday, August 3, 2022 10:29:00 AM

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Dear [REDACTED]:

We have received your email regarding the decision to close the Mt. Washington Kroger branch in Mt. Washington, Kentucky. I have been asked to provide you with additional information regarding this matter to you and appreciate the opportunity to do so.

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

A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://www.usbank.com/locations). In addition to our branches, U.S. Bank offers many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657) as well as through increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle®. You can also speak with a banker live over video by sharing your screen through cobrowse, which allows you to navigate online and mobile banking together.

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

We are proud to have served our customers at the Mt. Washington 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,

[REDACTED]  
Executive Communications  
[REDACTED]

U.S. Bancorp  
U.S. Bank Plaza  
200 S 6<sup>th</sup> St, Minneapolis, MN 55402 | [REDACTED] | [www.usbank.com](https://www.usbank.com)

*In order to comply with privacy requirements, any emails from our office containing*

*confidential information will be sent via secure mail, which will require that you follow the instructions received in your mailbox to retrieve the message content.*

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Q4 2022

**From:** [REDACTED] on behalf of [REDACTED]  
**To:** [Community Reinvestment Act Written Comments Shared](#)  
**Cc:** [REDACTED]  
**Subject:** FW: [EXTERNAL] New Contact Us submission for U.S. Bancorp  
**Date:** Wednesday, October 12, 2022 9:33:03 AM

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Please see below. Thank you.

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**From:** [REDACTED]  
**Sent:** Tuesday, October 11, 2022 4:51 PM  
**To:** [REDACTED] >  
**Subject:** [EXTERNAL] New Contact Us submission for U.S. Bancorp

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

[REDACTED]  
**The sender's name**

[REDACTED]  
**The sender's email**

[REDACTED]  
**Subject**

Another branch closing. :(

**Message**

I received a letter in the mail that another branch of USBank is closing (Charlestown Rd. New Albany Ind.) This makes two within maybe two years that a convenient banking location for me is closing. And this one is at the beginning of 2023. It is very disconcerting to read about this. The next location is in the total opposite direction of my commute to and from work. I know I am not a wealthy customer but I have been a USBank customer for 17years. But I guess longevity / customers isn't a concern with your corporation. I don't understand why you are hurting customers that have been doing business with you on a continual basis. This and the previous bank closing are making banking difficult for many customers (including myself).

[REDACTED]

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**From:** [REDACTED] on behalf of Executive Communications Unit Shared  
**Sent:** Friday, October 14, 2022 9:03 AM  
**To:** [REDACTED]  
**Subject:** Your recent inquiry

Dear [REDACTED]

We received your email addressed to Investor Relations division of U.S. Bancorp, regarding our decision to close the New Albany Meijer location on Charlestown Road in New Albany, IN. Thank you for contacting us again and we appreciate the opportunity to provide you with additional information regarding this matter.

As outlined in our previous response to you on April 13, we take the closure of a branch very seriously and we are aware that the closure of our branch can be a disruption for customers and our employees.

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. Please know, 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 co-browse, which allows you to navigate online and mobile banking together.

Additionally, 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). Please note, we also offer checking account options that provide fee-free access to all ATMs.

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

Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888-713-9299, we are here to help.

Sincerely,

[REDACTED]  
Executive Communications  
[REDACTED]

U.S. Bancorp  
U.S. Bank Plaza  
200 S 6<sup>th</sup> St, Minneapolis, MN 55402 | [REDACTED] | [www.usbank.com](https://www.usbank.com)



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Q4 2022  
Louisville Rating Area**

**Social Media Comment**

**Facebook Private Comment on November 9, 2022**

I would like to know why the drive thru at the Springhurst branch in Louisville, KY has been closed at least for the last week. I was there last Thursday and again yesterday and it was closed, causing me to drive to another branch much further away.

**U.S. Bank Response on November 9, 2022**

Hello. I apologize for the delay in getting back to you. I checked with the branch manager, who let me know the drive up has been closed periodically recently. The closure is due to the branch being short staffed. We are working diligently to resolve staffing issues to ensure we can help customers as quickly and efficiently as possible. We appreciate your patience.