

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Nevada Rating Area

2021

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Q2 2021

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

**Social Media Comment**

**Facebook Public Comment on June 9, 2021**

...they shut down about all the local satellite banks here in Vegas..now you have to go to a main bank and most of the time the atm's are broke down.

**U.S. Bank Response on June 9, 2021**

Hello [REDACTED]. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at usbank.com, the U.S. Bank mobile banking app, our Customer Service at 800.872.2657, and at the ATM. If you are having trouble with our ATM's we'd like to hear about it! Next time you experience an issue, please call our 24 Hour Customer Service to report the outage. They can be reached at 800-872-2657. Thank you. [REDACTED]

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State of Nevada Rating Area

Q4 2021

[REDACTED]

**From:** [REDACTED]  
**Sent:** Wednesday, October 06, 2021 2:37 PM  
**To:** [REDACTED]  
**Subject:** [EXTERNAL] Bank Closure in Henderson, NV

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

Hello [REDACTED],

I'm writing to make you aware of the problems we are having in Henderson, NV (89002) with the recent closure of one of your branches. You closed a branch on Horizon Ridge Pkwy., and ever since it's closure last year, the branch closest on Boulder Hwy. has just gotten worse and worse with too many people banking there.

On Monday I had to wait 25 mins. to get to the bank teller, the line was 11 people deep. It's not the branches fault, we need another branch in this area open. They have too many customers to handle, along with it being in a grocery store, ridiculous.

I truly hope you listen to your customers like myself and open up another branch. We need it desperately and we need it fast. Every Monday is the same thing since they are closed on Sunday's.

Thank you,  
[REDACTED]  
US Bank Customer

[REDACTED]

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**From:** [REDACTED] on behalf of Executive Communications Unit Shared  
**Sent:** Thursday, October 07, 2021 3:03 PM  
**To:** [REDACTED]  
**Subject:** Your recent inquiry to U.S. Bancorp

Dear [REDACTED]

Thank you for your emails received by the executive offices of U.S. Bancorp. We appreciate the opportunity to respond to you regarding the decision to close the Horizon & Horizon Vons branch in Henderson, Nevada.

Your communication expressed concerns regarding the service received while visiting the S Boulder Henderson Smith's branch after the Horizon & Horizon Vons branch closed. We take the closure of a branch very seriously and we appreciate the time you have taken to provide your feedback regarding this matter. Please be assured, your concerns have been forwarded to the appropriate levels of leadership for review and consideration, as customer feedback is vital for improving our products and services.

Please know, 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.

We apologize for any inconvenience this may cause you and the community. 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, we 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.

We are proud to have served our customers at the Horizon & Horizon Vons location. 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, as we are here to help.

Sincerely,

[REDACTED]  
Executive Communications  
[REDACTED]

**U.S. Bank**  
**U.S. Bank Plaza**  
[REDACTED]

*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]

**Sent:** Tuesday, October 12, 2021 11:56 AM

**To:** Executive Communications Unit Shared [REDACTED]

**Subject:** [EXTERNAL] Bank branch

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

To whom it my concern we need another branch to replace the closing of the horizon ridge Vons branch which closed due to Covid19

Thank you

[REDACTED] a loyal US bank customer

**From:** [REDACTED] on behalf of [REDACTED]  
**To:** [REDACTED]  
**Subject:** Your recent inquiry to U.S. Bancorp  
**Date:** Wednesday, October 13, 2021 1:59:17 PM

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Dear [REDACTED]:

Thank you for your email received by the executive offices of U.S. Bancorp. We appreciate the opportunity to respond to you regarding the decision to close the Horizon & Horizon Vons branch in Henderson, Nevada.

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.

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- **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://usbank.com/mobile).
- **Online banking:** visiting [usbank.com](https://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 Horizon & Horizon Vons location. 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  
[REDACTED]

*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.*