

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of California Rating Area

Q1 2020

**CRA Public File – Written Comments
Q1 2020
State of California**

Social Media Comment

Twitter Public Comment on March 3, 2020

@usbank why in the world is your branch in Colfax, CA closed? A LOT of very frustrated customers – me included. Is that even allowed?

U.S. Bank Response on March 3, 2020

Thanks for reaching out [REDACTED]. The branch had to close for an emergency. They are hoping to re-open by 2:30. I apologize for any inconvenience this has caused you, or other customers trying to visit the location. [REDACTED]

Twitter Public Comment on March 3, 2020

Thank you – I didn't have the chance to go back – will try again tomorrow.

U.S. Bank Response on March 3, 2020

You are very welcome, [REDACTED]. Thank you for your understanding. [REDACTED]

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Social Media Comment

Facebook Public Comment on March 3, 2020

Why was the Colfax branch closed today? With a note on the door re-directing customers to the Auburn branch. Inconvenienced myself and many other customers. Open tomorrow? Is corporate aware of this closure? I'm trying to find out who in management to complain to.

U.S. Bank Response on March 3, 2020

Hello [REDACTED], we sincerely apologize for any inconvenience caused by our branch closure. There was an emergency in our Colfax location today, but we are hoping to re-open tomorrow. If you'd like to speak with us about this, please send a private message with your phone number. We will then contact you within one business day. Thank you. [REDACTED]

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Q1 2020
State of California

Social Media Comment

Twitter Public Comment on January 23, 2020

Why [REDACTED] is USBank closing their Gridley branch? Like they really expect me to drive 15-30 mins to find another local branch? Got me [REDACTED] up.

U.S. Bank Response on January 24, 2020

As our customers' banking preferences & behaviors change, including rapidly migrating to digital & mobile banking platforms, we're consolidating a limited # of branches in select markets. If u have ?'s about ur account or this closure, pls call our dedicated # [REDACTED]. [REDACTED]

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Social Media Comment

Twitter Private Message on January 4, 2020

I went to the El Paseo US Bank in San Jose on Thursday, January 2, 2020, just after noon and made a cash deposit to my checking account so I can pay a credit card bill on Friday, January 3, 2020. To my surprise, my cash deposit transaction has not shown up on my account record as of Friday afternoon. I called their 800 number. The representative could not provide a reason for why the deposit has not been recorded to my account when cash deposit should be immediately available. They then connected me with the branch representative [REDACTED], who had no explanation for why the deposit has not been recorded on my account. He said he would look into it and get back to me by the end of the day, but has not. Has anyone experienced anything like this with US Bank and has any suggestion for how I can get their mistake rectify.

U.S. Bank Response on January 4, 2020

Good morning, [REDACTED]. We are sorry to see that there was an issue with the posting of the deposit. This is very concerning to us and we would like to have the matter looked into further. Please PM us with your phone number and we will be happy to give you a call within 1 business day to assist. We look forward to speaking with you and hope to help you reach a quick resolution. Thank you. [REDACTED]

Twitter Private Message on January 6, 2020

Thanks for contacting me [REDACTED]. The issue has been resolved. The deposit was finally credited to my account on Saturday, 01/04/20. I posted the issue to my neighborhood social site. Many people complaint that they have seen a drastic drop in services and efficiency since the closure of the other two local branches. Some of them has taken their business elsewhere.

U.S. Bank Response on January 6, 2020

We understand that the closure of our branch is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. We look forward to continuing to serve you at our other branch locations. [REDACTED]

From: [REDACTED]

Sent: Saturday, January 18, 2020 9:14 PM

To: [REDACTED]
[REDACTED]

Subject: [EXTERNAL] pretty sad track record

Dear [REDACTED],

Apologizes, but you may not be the correct person to contact, but ...

Here in Ukiah, CA we used to have a small US branch in the local Safeway. Am sure it did not bust your budget. I used the bank for several years after moving from SE Asia 11 years ago. Then, your insensitive regional mgr sent a very caustic message to the wonderful clients that the branch was closing and if you needed to speak to a banker could just drive to the nearest open branch down in Santa Rosa - 60 miles away, one hour drive. That's even 60 miles to the next ATM as the one here is often not working.

Anyway, realizing US Bank can't give a hoot to it's customers this article was just in the news:

<https://www.foxnews.com/us/oregon-woman-fired-bank-after-giving-struggling-man-money>

This grand act was in Portland, my home town. Does US Bank have any common sense? These actions don't show it. Guess you don't give a darn about your compassionate employees either. Maybe this regional manager is just exhibiting US Bank attitudes.



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The Universe works in mysterious ways and miracles happen.

[REDACTED]

From: Executive Communications Unit Shared
Sent: Thursday, February 13, 2020 3:25 PM
To: [REDACTED]
Subject: Response to Your Email to U.S. Bank

Dear [REDACTED]:

Thank you for your email to [REDACTED], director of Investor Relations of U.S. Bancorp. We appreciate the opportunity to respond to you.

We have issued the following statement on the matter:

Our recent employment decision in Oregon did not reflect who we are as a company. U.S. Bank fell short of our and others' expectations and sincerely apologizes. Our chairman, president and CEO, Andy Cecere, has personally spoken with both employees and asked them to rejoin the company. [REDACTED] has agreed to return to work as a call center supervisor. We have discussed a new position with [REDACTED] and she is considering it at this time. We are committed to understanding how we can learn from these events and make the right changes so they do not reoccur. We are beginning a re-evaluation of how we administer our policies to be certain they are flexible and put the customer first, while remaining consistent with our obligation to safeguard customer assets and ensure the safety of our employees.

With regard to the branch closure, please know 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. We understand our District Manager, [REDACTED], recently spoke with you regarding this matter and the ATM concern you had brought to our attention.

Thank you again for taking the time to reach out, and we thank you for the opportunity to serve you as a customer.

Sincerely,

[REDACTED]
Office
Executive Communications | [REDACTED]

U.S. Bancorp
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