

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Ohio Rating Area

Q1 2020

CRA Public File – Written Comments
Q1 2020
State of Ohio

Social Media Comment

Twitter Public Message on February 17, 2020

U.S. Bank to close its Brecksville Road Ohio 82 branch in Brecksville
[cleveland.com/business/2020/](https://www.cleveland.com/business/2020/)

From: [REDACTED]
Sent: Tuesday, January 7, 2020 1:48:47 AM
To: [REDACTED]
Subject: [EXTERNAL] branch closures

I am in Highland Heights, Ohio.

When I moved here 12 years from another state (where my husband had been President/CEO of the bank there), I chose the Wilson Mills/Miner Branch, as it was so convenient.

That branch closed, and my safety deposit box was transferred to the Wilson Mills/Richmond Branch, which is **anything but** accessible.

1. I use a walker, and have to walk from the parking lot across a busy drive, to gain access to the door.
2. Once inside, the safety deposit box area is a great distance back from the entrance (again, I am on a walker).
3. There are never more than two tellers on duty, even though there might be ten people in line, standing.

Many employees are at desks, but do not offer to get up and fill in at the teller line (my husband never would have stood for this – no employee, including himself, was above taking over teller-duty and waiting on a customer).

4. The drive-up ATM is a joke. Much of the time, you can't read the screen, due to sun shining on it. There needs to be a cover. And then it dispenses \$50's and \$100's, which are then difficult to use. No one wants to get such large bills from an ATM.

After a year or so of this incompetence, I transferred to the SOM Center Branch at Eastgate, which was perfect. Easy access to the ATM, a drive-up window for customer service, parking at the front door, with convenient SD boxes, and friendly tellers, always there.

Now you have closed that branch, as well. Again, you seem to have no concern for those of us with difficulty walking.

What is a Senior like me supposed to do? The answer is that I will switch to another bank altogether.

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

From: [REDACTED]
To: [REDACTED]
Subject: Re: Your Recent Experience
Date: Wednesday, January 22, 2020 9:03:45 AM

Dear [REDACTED]:

Thank you for your recent email to Chairman, President and CEO, Andy Cecere. We appreciate the opportunity to respond to your concerns on behalf of Mr. Cecere and our executive offices.

We have received your email regarding the decision to close the Eastgate Cleveland branch at 1220 SOM Center Road in Mayfield Heights. We appreciate you taking the time to reach out and share your thoughts.

We sincerely apologize if you feel that you did not receive the level of service in which we pride ourselves. We share your concerns in learning of any instance in which your expectations as a customer were not met. We appreciate the time you have taken to share your experience with us, as we consider your feedback valuable and have shared your feedback with the appropriate departments for review and possible enhancements.

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 at the Eastgate Cleveland branch necessitated a change in our approach.

We understand that the closure of a branch may create an inconvenience but know that we are dedicated to working with our customers to mitigate the inconvenience as best we can. We are proud to have served our customers at the Eastgate Cleveland branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Mayfield Heights Walmart branch at 6594 Mayfield Road that is approximately half a mile away, the Mayfield Heights branch at 6189 Mayfield Road that is a mile and a half away, and the Wilson Mills-Richmond branch at 5154 Wilson Mills Road that is approximately four miles away.

In addition to our nearby branch and ATMs, our customers can bank via phone by contacting our 24-hour service center at 800.USBANKS (872.2657) as well as have 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. U.S. Bank offers step-by-step online tutorials to utilize these tools which are available at exploreusbank.com. Additionally, staff in our branches are able to assist customers one-on-one to show them how to use these tools and answer any questions they may have.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback regarding accessibility at the Wilson Mills-Richmond branch. If you have additional questions we might be able to answer regarding accessibility at nearby branches, we'd like to encourage you to reach out to our District Manager [REDACTED] at [REDACTED] or via phone at [REDACTED].

Thank you again for taking a moment to reach out, and we thank you for the opportunity to serve you as a customer. We hope that you will give us the opportunity to maintain our relationship at a new location.

Sincerely,

[REDACTED]
Customer Care Specialist
[REDACTED]

U.S. Bank

West Side Flats St Paul

60 Livingston Ave, Saint Paul, MN 55107 | EP-MN-WS5D | [usbank.com](https://www.usbank.com)

CC: Executive Communications, U.S. Bancorp