

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of California Rating Area

Q2 2020

From: [REDACTED]

Sent: Thursday, June 04, 2020 6:14 AM

To: [REDACTED]
[REDACTED]

Subject: Fwd: [EXTERNAL] USBank Temporarily Closures

From: [REDACTED]

Sent: Thursday, June 4, 2020 4:59:29 AM

To: [REDACTED]

Subject: [EXTERNAL] USBank Temporarily Closures

I don't know how the decisions are made, but quite frankly they don't seem to be customer oriented.

Your bank closed South San Francisco (1 mile away), San Bruno (1 mile away), Millbrae (6 miles away), and Burlingame (8 miles away). The closest choice for me was in Daly City (4 miles away). I've been there twice - once last month and again on 6/2/20. The first time there were 14 people in front of me and it took me over 30 minutes to get inside. There were two tellers. The second time I went there were 17 people in front of me. The line wasn't moving. I don't know how many tellers were inside. I had to leave. I noticed the Millbrae branch had just been reopened on your website. I had gone there once before last year and found the place empty. I decided to give it a shot. Sure enough I found it just as empty as I had last year. Whomever, is deciding which branches to close isn't deciding on customer satisfaction that's for sure. I certainly hope for the sake of your bank that the Daly City branch doesn't cost you customers with 3 other nearby banks with no lines available within 300 yards.



200 S 6th St
EP-MN-L06C
Minneapolis, MN 55402

usbancorp.com

June 8, 2020



Re: Your Recent Inquiry

Dear 

Thank you for taking the time to reach out. Please know that the well-being of our customers, colleagues and communities continues to be our top priority as we respond to the outbreak of the COVID-19 virus.

Banking has been defined as a service – like healthcare and grocery providers – that is essential to society. And as an essential service, we must strike the right balance between continuing to serve the banking needs of our customers, while supporting public health efforts and ensuring the safety of our employees.

To continue providing this essential service while providing a safer service operation for our customers and colleagues, we have temporarily adjusted the operations for our branches across the country. We will do this by decreasing lobby usage, encouraging drive through use, and consolidating operations, while maintaining access, in markets where we don't have a significant drive through presence.

We cannot begin to express our gratitude to our amazing branch employees for all they have been doing, and continue to do, to care for one another and for our customers during this difficult time.

We appreciate your understanding during this trying time.

Sincerely,



Executive Communications
U.S. Bancorp

Executive Office

APR 20 2020

4/16/20

Dear [REDACTED],

Please reopen IMMEDIATELY
 the US Bank Branch at Ralph's
 4311 Lincoln Blvd, Marina del Rey
 CA 90292 Branch #5913. It is
 superior in customer service to
 Branch #4653 which is ~~to~~ still
 open. Close #4653 + open #5913, it's
 better. [REDACTED]
 are all amazing
 US Bank Customer since 1995.



LOS ANGELES CA 900

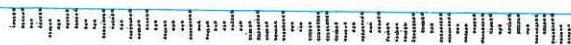
APR 2020 PM 111



US Bank
 800 Nicollet Mall
 Minneapolis, MN

55402

5402-700099



**CRA Public File – Written Comments
Q2 2020
State of California**

Retyped from handwritten text

4/16/20

Dear [REDACTED],

Please reopen immediately the US Bank Branch at Ralph's 4311 Lincoln Blvd, Marina del Ray CA 90292 Branch #5913. It is superior in customer service to Branch #4653 which is still open. Close #4653 + open #5913, it's better. [REDACTED] are all amazing.

[REDACTED]
US Bank Customer since 1990s

April 29, 2020

[REDACTED]

Re: Branch closure

Dear [REDACTED]:

Thank you for your letter addressed to our Chairman President and CEO, Andy Cecere. We appreciate the opportunity to respond to feedback you've shared regarding one of our branch closure. Please know that the well-being of our customers, colleagues and communities continues to be our top priority as we respond to the outbreak of the COVID-19 virus.

Banking has been defined as a service – like healthcare and grocery providers – that is essential to society. And as an essential service, we must strike the right balance between continuing to serve the banking needs of our customers, while supporting public health efforts and ensuring the safety of our employees.

To continue providing this essential service while providing a safer service operation for our customers and colleagues, we have temporarily adjusted the operations for our branches across the country.

We cannot begin to express our gratitude to our amazing branch employees for all they have been doing, and continue to do, to care for one another and for our customers during this difficult time.

Sincerely,

[REDACTED]

Executive Communications
U.S. Bancorp