

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of California Rating Area

Q4 2020

Oct. 9, 2020

Dear MR. [REDACTED],

What in the hell are you thinking!
Closing the Colusa branch is like coming
in and severing my right arm for "s.... + biggles"
Perhaps for some people who have smart stuff
devices + computers from which I'm sure they can
perform their banking needs. I'm not one of those
people. I don't have a smart phone, I have a land-
line and while my wife has one + is fluent in
computers, me - not so much. How nice it must be
to think that everyone has fallen into the computerized
world of today. I'm sure there are others like myself
who feel as I do. I have been banking with U.S. bank
for 20 years. The next + nearest branch is in
Yuba City, 28 miles away, what in the h... do you
suggest I do now? Transfer my funds to wells Fargo
or maybe tri-county's bank. Tell the people at the top to
pull their heads out of their a.... and leave this branch
OPEN! IF you are truly grateful for my business +
look forward to being a banking partner
leave this branch OPEN! [REDACTED] Colusa, Ca.

Typed version of handwritten letter:

October 9, 2020

Dear Mr. [REDACTED],

What in the h*** are you thinking! Closing the Colusa branch is like coming in and severing my right arm for "s**** and giggles". Perhaps for some people who have smart stuff devices + computers from which I'm sure they can perform their banking needs. I'm not one of those people. I don't have a smart phone, I have a land-line and while my wife has one + is fluent in computers, me – not so much. How nice it must be to think that everyone has fallen into the computerized world of today. I'm sure there are other's like myself who feel as I do. I have been banking with U.S. bank for 20 years. The next nearest branch is in Yuba City, 28 miles away, what in the h*** do you suggest I do now? Transfer my funds to Wells Fargo or maybe Tri-County's bank. Tell the people at the top to pull their heads out of their a**** and leave this branch OPEN! If you are truly grateful for my bussiness + look forward to being a banking partner leave this branch open!

[REDACTED]

Colusa, Ca



usbank.com

November 4, 2020



Re: Recent correspondence

Dear Mr. [REDACTED]:

Thank you for your letter regarding the decision to close the Colusa branch in Colusa, CA. We appreciate you taking the time to write and share your thoughts.

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.

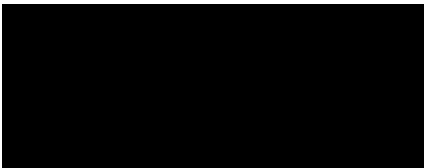
If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **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.
- **Online banking:** visiting 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.

Mr. [REDACTED], we are proud to have served our customers at the Colusa branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

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,



Executive Communications
U.S. Bancorp

[REDACTED]

US Bank
74010 El Paseo
Palm Desert, CA 92260
[REDACTED]

Mr. [REDACTED]

10/9/20

As a customer of US Bank for over 20yrs, I was here when the branch was Pomona First Federal, before US Bank. Here is my opinion on the closing of the El Paseo Bank. This is very BAD for your customers.

Have I not only been a customer, as a bookkeeper I have brought my clients accounts to you as well and the accounts of associations where I treasurer as a volunteer.

First, it was a mistake to close this branch during the pandemic in the first place, because it has a drive-up window that could have been utilized for everyone's safety and more conveniently than traveling several miles to another branch without a drive-up.

Second, by sending your customers out of their way and making this less convenient and more time consuming, it has only made our lives more stressful, during such a staining time to begin with.

Third, there are many more 'commercial' business customers at the other branches, located in shopping malls, that have very time consuming transactions, with several deposits and needing change, etc. But, there is no consideration for individual customers who need less time. In other words, less staff and less concern for the customers in general. There could at least be a separate teller for businesses and one for single transaction customers. As a retired business owner, having banked at many different places, this is a common courtesy, of many banks. None of the people from my branch are here. Gone are the relationships built over the years.

Fourth, using your on-line banking is very convenient, when it works. There have been many times when I have needed to get something done at the last minute, only to find the on-line unavailable. Then a trip to my branch became necessary.... Now it takes much longer and is further away, therefore costing me more money as well.

As you can tell, this decision makes me very unhappy with your bank, and forces me to consider other alternatives.

Sincerely,
[REDACTED]



usbank.com

November 4, 2020



Re: Recent correspondence

Dear Ms. [REDACTED]:

Thank you for your letter regarding the decision to close the Palm Desert El Paseo branch in Palm Desert, CA. We appreciate you taking the time to write and share your thoughts.

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.

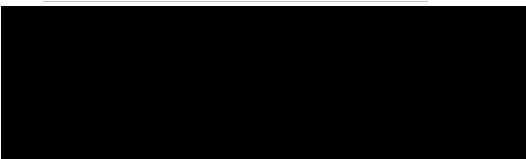
If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **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.
- **Online banking:** visiting 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.

Ms. [REDACTED], we are proud to have served our customers at the Palm Desert El Paseo branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

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,



Executive Communications
U.S. Bancorp

----- Forwarded Message -----

From: [REDACTED] >
To: [REDACTED] >
Sent: Tuesday, December 22, 2020, 06:35:42 PM PST
Subject: Vacaville Branch

Why is the branch closed? No information on the door. I do not want to travel to Fairfield and stand in line. Someone needs to come to the rescue of the customers in Vacaville. ATM has no money
Do I need to change banks? I have been with you for over 45 years

Please reply with what is happening

[REDACTED]
[REDACTED]

Sent from my iPhone



January 6, 2021

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the close branch in Vacaville, CA. We appreciate you taking the time to write and share your thoughts.

Please know, we understand the situation you described in your correspondence was inconvenient and we apologize for any frustration you may have experienced. Please be assured, U.S. Bank places high value on customer's feedback and we will continue to evaluate their needs and suggestions. As such, we want to thank you for being a loyal customer and for contacting us regarding this matter.

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.

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- **Online banking:** visiting 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.

[REDACTED], we are proud to have served our customers at the Vacaville branch, and hope that we can continue to serve the community at one of our other locations in the area. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship at a new location.

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
U.S. Bancorp