

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Chicago-Naperville-Joliet IL Rating Area

Q4 2020

A U.S. Bank District Administrative Assistant spoke with [REDACTED] regarding her comment on 1/7/2021.

The sender's name

[REDACTED]

The sender's email

[REDACTED]

Subject

Local Branch Continually Closed

Message

Hi - - I'm just trying to figure out what is going on with the local branch in Crystal Lake, IL (Congress Parkway address, 60014)? It is hardly ever open and as a personal and commercial customer, it has been very difficult for me to transact business. I can't get my payroll checks deposited on time - - and your mobile banking won't let me deposit because it is from one account to another. I understand COVID, but how can an entire branch be closed for what used to be weeks at a time and then again today when I went to deposit a check? You don't have one person that can keep the drive thru open??? And it's the end of the year. I have to get this check deposited from my business account.

**CRA Public File – Written Comments
Q4 2020
Chicago-Naperville-Joliet IL Rating Area**

Social Media Comment

Facebook and Twitter Comments on December 10, 2020

Is the Oak Lawn branch at 94th and Cicero closed permanently? We received no notice and for my elderly mother, does not do online banking.

U.S. Bank Response on December 10, 2020

Hello [REDACTED], thanks for reaching out. The well-being of our customers, colleagues and communities continues to be our top priority. We've temporarily closed this branch to disinfect and deep clean the site and expect the location to reopen 12/14. You can find a list of nearby locations using the Branch Locator at [usbank.com](https://www.usbank.com) or on the U.S. Bank mobile app. Take care and stay safe. [REDACTED]

From: [REDACTED]

Sent: Thursday, October 15, 2020 11:11:16 AM

To: [REDACTED]

Cc: [REDACTED]
[REDACTED]

Subject: [EXTERNAL] Olympia Fields US Bank Branch Closing.

Good Day Mr. Chairman, Happy Thursday! It is with heavy heart that I compose this letter and make a request for reconsideration of the closing of your US Bank branch located in Olympia Fields.

I am not only the elected Trustee of the village but a lifelong customer of the bank since the 80's. I have personally weathered the storm and stuck in there through many name changes with the bank over the years. At this time doing this unexpected Covid19 pandemic, I understand businesses have taken a beaten and no longer is it business as usual. But on the same token, reducing services is expected but removing valuable branches are not. That branch has safe deposit boxes and as you know, seniors love the idea of having their valuables and documents accessible in a safe place close to home. That is major and is number one on my list for you to take into consideration.

We are a senior community with the median age of 55, whereas you may not know, the familiar is very important to us and our routines are etched in stone. Your bank located at Vollmer road and Governors Highway is in the heart of the community and has become our rock. It is also, within walking distance of several subdivisions for our residence to easily access that branch, along with our restaurants, and grocery store... etc... by foot.

The village president and board of trustee's number one priority are our residents and making them comfortable and safe. Your bank branch located in Olympia Fields completes that circle of life that our residents have come to enjoy.

Mr. Chairmen, I can go on and on about everything that is right about your reconsideration of our request as a village to have that branch remain open and continue to service not only our residents, as well as the surrounding communities, but I think my points are valid and strong. So once again, to uproot a senior community and ask them to forget about the familiar and adapted to an additional change, on top of the Covid19 pandemic, is not fair or showing any appreciation to us for being a long time customer that invited US Bank into our community with open arms.

I thank you in advance for deeply understanding the hardship a closing of this magnitude will cause our residents and community.

I look forward to an open dialogue soon.

, Village Trustee Olympia Fields



usbank.com

October 19, 2020



Re: Your recent correspondence

Dear Ms. [REDACTED]:

Thank you for your email regarding the decision to close the Governors Highway branch in Olympia Fields, Illinois. 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.

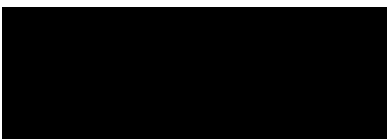
If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **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 Governors Highway branch in Olympia Fields, 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 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