

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Cincinnati-Middletown OH-KY-IN Rating Area

Q4 2020

**CRA Public File – Written Comments  
Q4 2020  
Cincinnati-Middletown OH-KY-IN Rating Area**

**Social Media Comment**

**Facebook Private Comment on November 25, 2020**

We have been long term customers. We live in Eastgate and between business' and personal accounts we have multiple checking accounts, a line of credit, car loans, a joint credit card etc and I have been increasingly disappointed in the service over the last few years. Now for the past 3 days our branch has been closed – no message on the machine to reflect as such, no signage on the doors or anything. This is completely ridiculous. If the employees there are sick and can not work then upper management should be filling in for your customers to make sure people have access to their money without having to drive across town to another location. We just opened an account at Park National and at the credit union and if we find we get better service there I will be switching our business accounts as well.

**U.S. Bank Response on November 25, 2020**

Good morning [REDACTED], thanks for reaching out. We apologize for the inconvenience you've experienced. 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 shortly. 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. Customers can also bank digitally using our website and mobile app, or by calling 800.USBANKS. [REDACTED]

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**Social Media Comment**

**Facebook Public Comment on October 14, 2020**

I'm very disappointed that the Harrison, OH branch has been closed for over a year with no new facility opening up

**U.S. Bank Response on October 14, 2020**

We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at [usbank.com](https://www.usbank.com), the U.S. Bank mobile banking app, our Customer Service at 800.872.2657 and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches and ATMs, can be found at [usbank.com/locations](https://www.usbank.com/locations). [REDACTED]

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**Social Media Comment**

**Facebook Public Comment on October 8, 2020**

Closing the one in remekes in Florence. No help and long lines. They will need more help in Elsmere. Hope that one Does Not get that bad.

**U.S. Bank Response on October 8, 2020**

Good morning [REDACTED], thanks for reaching out. We understand that closing a branch is a disruption, but we are dedicated to helping our customers and employees during this transition. Customers' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Customers can manage their accounts any time through online banking at [usbank.com](https://www.usbank.com), the U.S. Bank mobile banking app, our Customer Service at 800.872.2657 and at the ATM. If you're looking for a branch, a full list of U.S. Bank branches and ATMs, can be found at [usbank.com/locations](https://www.usbank.com/locations). Take care and stay safe. [REDACTED]