

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Nebraska Rating Area

Q4 2020

From:
To:
Cc:
Subject:
Date:

-----Original Message-----

From: [REDACTED]
Sent: 10/7/2020 08:06:47 AM
To: <1800usbanks@usbank.com>
Subject: Email Us

Category: Other

Name: [REDACTED]
SSN: XXXXXXXXXXXXX

[REDACTED]
Email Address: [REDACTED]

User Agent Information: [REDACTED]

Comment Box or Question: [REDACTED], Just want to voice my opinion of your closing of the branch office inside Super Saver on 56th St. Lincoln, NE. I frequent that office often and was one of the main reasons for having a US Bank account as it was so convenient. I would rather you close the bank across the street as it is difficult to get into and out of plus the people over there are not as friendly. I have issues with the staff at that bank. One time they made me send in my ID for depositing \$1,200 cash money. Anyway I am very disappointed with this news. I will also post this on social media and start a write in campaign to keep it open.

[REDACTED]



usbank.com

October 21, 2020



Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the 56 & Highway 2 Super Saver branch in Lincoln, NE. 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.

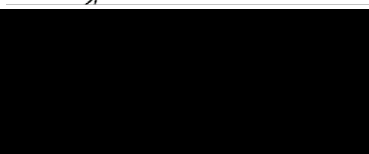
If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **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.

[REDACTED], we are proud to have served our customers at the 56 & Highway 2 Super Saver 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

DEC 14 2020

December 7, 2020


U.S. Bank
U.S. Bancorp Center
800 Nicollet Mall
Minneapolis MN 55402

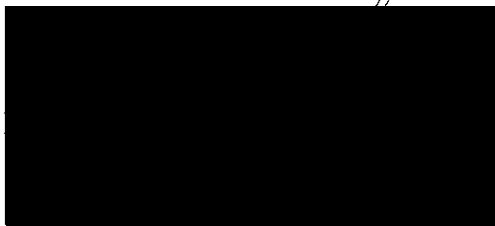
Dear Sir:

I am writing to express my displeasure and disgust at your decision to close many of your smaller banks, especially our bank here in David City NE. It seems all you big corporations care about is big towns, and your bottom line. You don't care about personal service anymore I would have thought you could have downsized our bank to a smaller building and left a couple of people to service your customers. The next closest U.S. Bank is 30 miles away. If you think it's going to make your business more efficient, just take a look at the US Postal Service. Service, costs, and speed of delivery have all gotten worse.

Local, personal service has been forgotten about. Plus you evidently don't care about your employees who work so hard and do such a good job. You think everyone can do their banking online, but not everyone can or cares to. We still appreciate our local bank employees and the caring personal service they provide.

I will be transferring my money and my accounts to another bank where I can have receive personal service from a local person and where I can talk to a real individual in person.

Sincerely,



cc: Office of the Comptroller of the Currency
Director for Large Bank Licensing

cc: 



December 17, 2020

usbank.com

[REDACTED]
[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the David City Branch, in Nebraska. 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.

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.

[REDACTED], we are proud to have served our customers at the the David City Branch, in Nebraska, 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.

[REDACTED]incerely,

[REDACTED]

Executive Communications
U.S. Bancorp

From: [REDACTED]
Sent: Wednesday, October 7, 2020 8:09:39 AM

To: [REDACTED]

Subject: [EXTERNAL] closing

[REDACTED]
Yesterday I received a letter indicating that our local US Bank in David City, NE will be closing. As a long time customer of US Bank I was dismayed to get this news. I will especially miss the personalized service I received from [REDACTED]. Over the years [REDACTED] has not only made a point of greeting me when I entered the bank, she immediately took care of occasional issues I was having. It will not be the same trying to go through the quagmire of phoning US Bank on these occasions. I will miss having a one-on-one personal banker who knows me and cares about my life.
[REDACTED]

From:
Sent: Thursday, October 8, 2020 11:06 AM
To:
Cc:
Subject:

A U.S. Bank Vice President and District Manager spoke with [REDACTED] on October 8, 2020, to discuss his concerns with the closure of the David City, NE branch.

From: [REDACTED]

Sent: Wednesday, October 14, 2020 9:04 AM

To: [REDACTED]

Subject: [EXTERNAL] Re: FW: Re: Re: Bank

I'm not sure what there is to discuss. US Bank is leaving DC. I have business & personal accounts there. I do not drive to Columbus or Lincoln or Omaha every day. I will be forced to find another bank in DC to do daily deposits & banking. Your location in town was a small factor in us moving here 5 years ago.

Again, a customer since 1997 & my wife since 1995 leaving due to not even a drive thru in town. I'm sorry the customers of DC were not that important to US Bank. Obviously we do not have access to profit/loss of this location, but the business decisions made by "smart people" do not appear to be very smart. The eliminations of jobs in a small town of people we get to know well should be enough to make every customer move to another bank in my opinion.

Thank you for at least reaching out.

|
|



usbank.com

October 22, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the David City branch in David City, NE. 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.

[REDACTED], we are proud to have served our customers at the David City 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.

[REDACTED]

[REDACTED]

Executive Communications
U.S. Bancorp

-----Original Message-----

From: [REDACTED]

Sent: Friday, November 13, 2020 1:18 PM

To: [REDACTED]

Subject: [EXTERNAL] Fremont NE banks

I run a business in Fremont, NE and both branches have been closed with no communication to anyone. Can you tell me what is going on having to run deposits into Omaha. Do I need to find a new bank?

Thanks

Sent from my iPhone

From: [REDACTED]
To: [REDACTED]
Subject: Recent correspondence
Date: Friday, November 27, 2020 2:35:00 PM

Dear [REDACTED]:

Thank you again for your email addressed to Director of Investor Relations, [REDACTED]. I appreciate the opportunity to respond on behalf of [REDACTED] and our executive offices.

Let me begin by apologizing for the delay in responding to your concerns regarding the closure of branch locations in Fremont, NE. While I was out of the office unexpectedly, I regret that a response was not sent to you sooner.

I was able to confirm that the Fremont Suburban office located at 1615 E 23rd Street reopened as of November 14; this location was temporarily closed due to concerns of exposure to COVID-19. We sincerely apologize for any inconvenience this may have caused you.

Sincerely,

[REDACTED]
Executive Communications
[REDACTED]

U.S. Bancorp
U.S. Bank Plaza
200 S 6th St., Minneapolis, MN 55402 | [REDACTED] | www.usbank.com

In order to comply with privacy requirements, any emails from our office containing confidential information will be sent via secure mail, which will require that you follow the instructions received in your mailbox to retrieve the message content.

**CRA Public File – Written Comments
Q4 2020
State of Nebraska Rating Area**

Social Media Comment

Facebook Private Comment on December 2, 2020

Very disappointed, went to my local bank branch to pay my mortgage but the branch was closed and the night drop box was taped shut with a note that the night box was temporarily closed, so I went to another branch was also closed and their night drop box was permanently closed, why wasn't there any notice that the bank would be closed, so what are the banking hours for the bank in Grand Island NE???? I don't want to mail my mortgage payment.

U.S. Bank Response on December 2, 2020

Good morning [REDACTED]. I am sorry to hear you're having trouble finding an open branch to make your mortgage payment at. The Grand Island branch is temporarily closed to disinfect and deep clean the site and expect the location to open shortly. I know it is some distance away, but it appears the Hastings location drive up is open. That branch is located at 305 N Hastings Ave. I hope that helps. [REDACTED]

**CRA Public File – Written Comments
Q4 2020
State of Nebraska Rating Area**

Social Media Comment

Facebook Public Comment on December 20, 2020

Why are you closing in Lincoln ne my favorite bank??? Hate this kind of business to do I am 91.

U.S. Bank Response on December 20, 2020

Good morning [REDACTED]. Thank you for sharing your feedback. 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]

From: [REDACTED]
Sent: Monday, November 30, 2020 10:03 AM
To: [REDACTED]
Subject: [EXTERNAL] Branch Closings

Hello [REDACTED],

NTC is very disappointed to learn that US Bank will be closing branches in Lincoln (and around the country). The people who decide these things have obviously not been waiting in a drive-thru line lately.

We still need to make deposits, get cash, use the safe deposit box, and occasionally see someone directly. I personally use the 13 & L drive-thru almost every week. When the Ticonderoga branch was closed this year, 13 & L was the next closest drive-thru, and the lines were very long. Even on a normal day, the drive-thru lines can be long at Ticonderoga. Never mind losing those local jobs.

We will be thinking seriously about moving our banking business in 2021.
Thank you for your assistance in the past.

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



December 2, 2020

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Lincoln branch, in Lincoln Nebraska. 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.

[REDACTED], we are proud to have served our customers at the Lincoln 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

From: [REDACTED]

Sent: Thursday, November 12, 2020 4:04 PM

To: [REDACTED]

Subject: [EXTERNAL] Inquiry

[REDACTED],

You all have a number of locations in Lincoln, Nebraska. I have an account with you; how am I to make a deposit when all but one is closed and the one that is open is difficult for me to get to? Not even the drive ups at the other branches are even open.

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, November 17, 2020 2:03 PM
To: [REDACTED]
Subject: Your recent inquiry key123

Dear [REDACTED]:

Thank you for your email to [REDACTED], director, Investor Relations of U.S. Bancorp. I appreciate the opportunity to respond to your message on behalf of [REDACTED] and our executive offices.

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](https://www.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](https://www.usbank.com/mobile).
- **Online banking:** visiting [usbank.com](https://www.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 branches in Lincoln, Nebraska, 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
[REDACTED]

U.S. Bank
U.S. Bank Plaza
200 S 6th St. Minneapolis, MN 55402 | [REDACTED] | [usbank.com](https://www.usbank.com)

In order to comply with privacy requirements, please know any emails from our office containing confidential information will be sent via Secure Mail, which will require that you follow the instructions received in your mailbox to retrieve the message.

October 9, 2020

Dear [REDACTED]:

Thank you for the notice of the permanent closing of the US Bank at 3930 South Street in Lincoln NE.

As a senior citizen, I was dismayed some months ago by the closing of the branch bank at 27th St. and Hwy 2 (which included moving my safe deposit box downtown), and now, with the above mentioned additional closing, I will be driving to 56th and Hwy 2. This is certainly doable, but much less convenient.

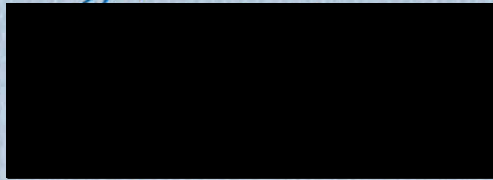
I am well aware of the many

Changes caused by the COVID 19 pandemic and the need to keep bank employees, and the public, as safe as possible. This is much more important than my personal convenience.

I have always been a loyal U.S. Bank customer, and intend to continue. Any contact with bank employees by phone has been helpful and friendly, and I am grateful.

However, the number of branch bank closings has caused some concern about the overall health and sustainability of the bank. I hope my concern is not warranted.

Sincerely,



Typed version of handwritten letter:

October 9, 2020

[REDACTED]

Dear [REDACTED]:

Thank you for the notice of the permanent closing of the US bank at 3930 South Street in Lincoln NE. As a senior citizen, I was dismayed some months ago by the closing of the branch bank at 27th St. and Hwy 2 (which included moving my safe deposit box downtown), and now, with the above mentioned additional closing, I will be driving to 56th and Hwy 2. This is certainly doable, but much less convenient.

I am well aware of the many changes caused by the COVID 19 pandemic and the need to keep bank employees, and the public, as safe as possible. This is much more important than my personal convenience.

I have always been a loyal U.S. Bank customer, and intend to continue. Any contact with bank employees by phone has been helpful and friendly, and I am grateful. However, the number of branch bank closings has caused some concern about the overall health and sustainability of the bank. I hope my concern is not warranted.

Sincerely,

[REDACTED]

October 23, 2020

usbank.com

[REDACTED]

Re: Your recent correspondence

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Lincoln - Southeast branch in Lincoln, NE. 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.

[REDACTED], we are proud to have served our customers at the Hurstbourne Meijer 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

**CRA Public File – Written Comments
Q4 2020
State of Nebraska Rating Area**

Social Media Comment

Facebook Private Comment on October 15, 2020

Want to tell you, you are making a big mistake by closing the bank branch that you chose in Norfolk, NE!!

This is the ONLY branch that has a lobby & a drive thru. The drive thru only branch is a JOKE! You wait forever in line & part of the time both sides are not even open & it says extended hours!?!? The other branch had better hours! The 2 branches are only about 6 blocks apart downtown & very inconvenient to get to!! [REDACTED] the one teller is constantly making mistakes! Just not a good decision! Several people I know will be switching banks bc of this including myself, I will be shopping for a new bank!!

When you call the branches you never get anyone to answer! It just rings & rings!

U.S. Bank Response on October 15, 2020

Thanks for reaching out [REDACTED]. 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). We appreciate your feedback. [REDACTED]