

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Ohio Rating Area

Q4 2020

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

Social Media Comment

Facebook Private Comment on November 9, 2020

Is the Circleville branch still closed? You did a poor job of notifying your customers!

U.S. Bank Response on November 9, 2020

Good morning [REDACTED]. We've adjusted our operations to promote safety. The branch lobby at this location is temporarily closed, however, the drive thru remains open. You can find a list of nearby locations with open lobbies 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]

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

Social Media Comment

Facebook Private Comment on October 6, 2020

So more Dayton locations closing. So sad what U.S. Bank is becoming. I need to stop payment on a check. Can't go into a branch. Can't do it on line, been on hold for 17 minutes. Yet people walking into the Huntington Bank outside my office windows...banking as normal.

U.S. Bank Response on October 6, 2020

Hello [REDACTED]. I apologize for the long hold time you've experienced. We've temporarily adjusted our operations to promote safety. While some branches are temporarily closed, 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 by using our website and mobile app, or by calling 800.USBANKS. Take care and stay safe.

[REDACTED]

██████████
The sender's name

██████████
The sender's email

██████████
Subject

Closing of the US Bank in Meijer on Sunbury Rd in Delaware Ohio

Message

I am so dissappointed that you have decided to close my US bank in Delaware Ohio in the Meijer store on Sunbury Rd. You have alot of elderly people on the East side of Delaware that used that bank. Now the closest one is on the West side of Delaware in the Kroger store on Houk Rd. Do you have any plans on opening another bank closer to the East side of Delaware??? I am a life long US bank customer. I have been with this bank since they were Star Bank, Household Bank and then US Bank. I hate to have to leave it now.



usbank.com

October 27, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Delaware Meijer branch in Delaware, OH. 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 our network. While we don't have specific information at this time, it will include the opening of new branches, enhancement of others, as well as continued investment in our digital capabilities 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 Delaware 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.

[REDACTED]

[REDACTED]

Executive Communications
U.S. Bancorp



JACKSON CENTER

Village of Jackson Center

Oct. 15, 2020

Regional President, US Bank
US Bank
115 East Court St.
Sidney, OH 45365

Dear [REDACTED],

I write to you on behalf of the many US Bank customers within and around our Village of Jackson Center. It was indeed a shocking and disappointing revelation to receive our letters from US Bank regarding the closing of our local branch. US Bank is the only Bank with a branch in our community. I'm sure you are aware that we do have a branch of a Federally Insured, Savings and Loan and a branch for another Savings and Loan. But neither of these two options offer all the services that we frequently use from US Bank. We have a large amount of industry that needs those services as well as our local churches, school, and small businesses. Wire transfers, ACH payments and receipts, automatic utility bill payments, and local deposits are just a few of the challenges we will face as we try to adapt. Unfortunately, the convenience we lose from a local branch of US Bank may cause many customers to seek other options. A simple example of this is the Village's annual budget of \$10 million (+) that requires us to deposit all collected funds within 24 hours of receipt. We are not looking to drive to Sidney, Anna or Botkins on a daily basis to make those deposits. Neither are the churches that deposit money in the night depository on a Sunday after services.

While we understand this was a business decision to close this branch, we fail to see why we seemed to have been singled out in Shelby County. After all, are there enough transactions in Sidney for a need of three branches? The Anna and Botkins corporation limits are within a few miles of each other so are both of these locations doing that much more business than Jackson Center? You can see why it is difficult for us to understand why other Villages that are smaller than us, or comparable to us, in size are able to keep their branches when they have less industry, employees, and they also have other banking options. If it is only about the number of counter transactions, the ATM here is in constant use and I'm confident there are a great deal of electronic transfers and online banking amounting to large amounts of capital.

Our Village Council met on Oct. 12th and voiced many concerns from our residents and businesses. They have tasked us with trying to find a replacement Bank that offers similar services as US Bank. However, the most obvious choice is retention of a bank that we all currently use. We realize that even if every citizen and business account from Jackson Center is closed and moved to another bank from US Bank, it would be a drop in the bucket of US Bank's \$17.49 billion revenue stream. However, we firmly believe that US Bank was originally built on the backs of small investors and branch locations that chose to do business with you over the years as we grew together.



JACKSON CENTER

Village of Jackson Center

[REDACTED]

[REDACTED]

I realize that you are not necessarily the one making this decision, but it would be extremely appreciated if you could pass along our concerns as a community to whomever might take notice. We would hope that someone, or perhaps some group, may at least re-evaluate our situation here in Jackson Center. While I considered writing to [REDACTED], CEO, I know that he would not necessarily understand or appreciate the plight that we are facing here in Shelby County, OH. The pandemic has certainly affected and accelerated trends in the banking business but, until we become a completely dependent society of online banking, people will still need to deposit and withdraw actual cash. We need facilities that can accommodate those conveniences as well as support various services of electronic banking. For us to have those local capabilities moving forward, we would be forced to have multiple accounts with differ banking institutions. You certainly should understand the inconvenience for anyone to remain with US Bank.

I believe I could continue to explain our needs and express our frustration but I believe you can understand our position. We know that US Bank knows the impact of this decision with their vast experience in the banking industry. However, Jackson Center is not a normal Village for our size. We have multiple industries, churches, and small businesses in addition to doubling the size of our Village every day with over 2,000 employees working here daily. We consider us to be a progressive community that offers investors and businesses opportunities that they cannot get elsewhere. But with the loss of your institution's branch, we lose a valuable asset for those looking to locate here.

Thank you for taking the time to consider our plea to re-evaluate your options in Jackson Center and hopefully you could carry our concerns to whatever level of management that will listen. While we know this is a "Hail Mary" on our part, we wanted US Bank to know how important we believe them to be in our community.

Sincerely,

[REDACTED]
Econ. Development Director

[REDACTED]
Mayor

[REDACTED]
Administrator

Village of Jackson Center, OH

cc. [REDACTED], District Manager, US Bank



usbank.com

November 4, 2020



correspondence

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Jackson Center branch in Jackson Center, OH. 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.

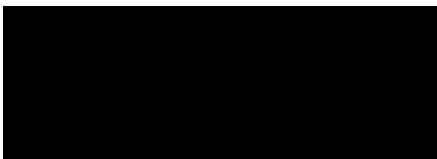
If you are looking for a branch, a full list of U.S. Bank branches, and ATMs, can be found at usbank.com/locations. In addition to our branches, U.S. Bank offers many ways to bank:

- **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 Jackson Center 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

**CRA Public File – Written Comments
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State of Ohio Rating Area**

Social Media Comment

Facebook Public Comment on November 15, 2020

Its closed in New Boston, very aggravated in ohio

U.S. Bank Response on November 15, 2020

Good morning [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). [REDACTED]

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Social Media Comment

Facebook Public Comment on October 25, 2020

They are closing small branches in Ohio! Have yet to open lobby in NW Ohio! Very disappointed with US Bank!

U.S. Bank Response on October 25, 2020

Good morning [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, 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. [REDACTED]

Thursday, October 8, 2020



US Bank
1225 W. Pleasant Valley Rd
Parma, Ohio 44134

Dear ,

I just wanted to take a moment and let you know that I feel the US Bank staff at this branch location inside of the Acme Store are truly great employees, are professional, very customer oriented, respectful, helpful and understanding.

I have had my accounts for checking and savings with US Bank for a little over 25 years. I don't remember if I opened them initially at the Broadview location inside Giant Eagle or at the Independence branch on Brecksville Rd.

I was disappointed when the location you had inside the Giant Eagle on Broadview Rd. was closed. This was a very convenient location for me, as it was close to where I lived, and I grocery shopped at Giant Eagle.

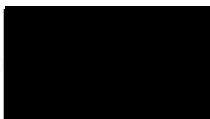
But since you moved this branch to the Acme Store, it wasn't too far. However, I rarely grocery shop at Acme.

Over the years, your staff has helped me with banking questions, mortgage and credit questions, and needs.

Your new location on Snow Rd. (the old Eat N Park) is convenient, but at this point I have not had the opportunity to go inside and meet any of the staff.

I suspect that the closing of this location in the Acme grocery store will be somewhat disruptive for the staff. But I do hope that all of them are retained, simply reallocated to other US Bank branches and locations.

It has always been a pleasant experience when I stopped at this location and I can only speak highly of your staff. Please let them know that one of their customers speaks highly of them and hopes for the best for all of them.





usbank.com

October 22, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your letter regarding the decision to close the Pleasant Valley Acme branch in Parma, OH. 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.

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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 Pleasant Valley Acme 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:
To:
Subject:
Date:

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

From: [REDACTED]
Sent: Tuesday, October 6, 2020 5:14 PM
To: [REDACTED]
Subject: [EXTERNAL] Closing

[REDACTED], I don't know if this is your project or you simply are the messenger.

My husband and I are very upset you plan on closing the branch at Acme on Pleasant Valley in Parma, Ohio. Your letter is so positive, it will be so much more convenient to bank on line. Baloney!! We enjoy the HUMAN INTERACTION of real people, not robots. The staff there knows us and always has answer and suggestions for us. Personalization is leaving for the sake of money. This bank is less than 5 minutes, about 1 mile away. The next bank is a "real" bank that is not even accessible inside.

I'm sure this will fall on deaf ears and will proceed. US Bank has been wonderful, our bank for almost 60 years (through many name changes). Now???

[REDACTED]
Sent from my iPhone



usbank.com

October 21, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Pleasant Valley Acme branch in Parma, OH. 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.

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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 Pleasant Valley Acme 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
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Social Media Comment

Twitter Public Comment on November 14, 2020

@usbank to whom it may concern. Lobby still closed? Why. My main bank has built a new branch and opened to the public while you've been closed. Also, the drive thru at the Sandusky Ohio location shouldn't take 45 minutes to deposit.

U.S. Bank Response on November 14, 2020

We've temporarily adjusted our operations to promote safety. We understand this is a disruption, but we're dedicated to helping our customers during this transition. We apologize for the long wait during your visits. We're trying to help as quickly as possible. ■

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

Social Media Comment

Facebook Private Comment on October 25, 2020

Hi, im not sure who to contact to protest a recent closing of an ATM. I understand there may not be enough to support keeping the Downtown Akron Branch of U.S. Bank but why the ATM. The thing is you are creating a hardship for the low income seniors and Disabled who live a block away. Please find out how we can keep this ATM Open. While there are others in Downtown Akron they're very high priced. The night I discovered US Bank had closed I went down the street it cost \$6 WITHOUT BALANCE INQUIRY ... THANKYOU

U.S. Bank Response on October 25, 2020

Thank you for your message. We understand that closing a branch is a disruption, but we are dedicated to helping our customers during this transition. 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 at the South Main Street branch necessitated a change in our approach. We are proud to have served our customers at the South Main Street branch, and hope that we can continue to serve the community at one of our other locations in the area, including the East Exchange Dave's branch that is appropriately 2.3 miles away. A full list of U.S. Bank branches and ATMs, can be found at usbank.com/locations.

In addition to our nearby branch and ATMs, our customers can bank via phone by contacting our 24-hour service center at 800.USBANKS (872.2657) as well as have increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle. U.S. Bank offers step-by-step online tutorials to utilize these tools which are available at exploreusbank.com. Additionally, staff in our branches are able to assist customers one-on-one to show them how to use these tools and answer any questions they may have. Take care and stay safe. [REDACTED]

CRA Public File – Written Comments
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State of Ohio Rating Area

Social Media Comment

Twitter Public Comment on October 18, 2020

A lot of people in my town are closing there accounts because of the closing of the South Point Ohio branch closing. They are very unhappy with the fact that they have to travel almost 20 minutes.

U.S. Bank Response on October 18, 2020

We understand closing a branch is a disruption. We're dedicated to helping during this transition. Banking preferences & behaviors are changing, influencing how & where we operate. As a result, we're consolidating. To find a branch, please visit usbank.com/locations. ■

**CRA Public File – Written Comments
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Social Media Comment

Facebook Private Comment on November 22, 2020

Be nice if US Bank would open back up in Waverly Ohio. Very inconvenient. Other banks in Waverly are open. The drive through is still closed also. The other banks are dealing with the COVID-19 too. And that seems to be the US Bank excuse??

U.S. Bank Response on November 22, 2020

Good morning [REDACTED]. We've adjusted our operations to promote safety. While this branch is temporarily closed, 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. Take care and stay safe. [REDACTED]