

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Omaha-Council Bluffs NE-IA Rating Area

Q4 2020

**CRA Public File – Written Comments
Q4 2020
Omaha-Council Bluffs NE-IA Rating Area**

Social Media Comment

Facebook Public Comment on November 27, 2020

Why did you close so many branches in Mid town and North Omaha?

U.S. Bank Response on November 27, 2020

Hello [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). [REDACTED]

Omaha - [REDACTED] • The customer care at this branch is top notch. I understand you are considering removing safety deposit boxes. I will say this. I have been a customer since 1984. I understand during difficult times, you must make difficult decisions. You have closed the grocery store branches. I used those on the weekends consistently due to my schedule and business. I do not have time to wait in line at your drive thru locations now that your branches are more congested. Non commercial customers are consistently using the commercial lane. By removing the safety deposit boxes, I question if I should stay at your bank. The local credit union offers longer hours, is open inside and is 10 blocks away from my business. I have a safe I can store my safety deposit items in but felt it was safer with you. That being said, if you cut more services, I will be looking elsewhere for full service. It is out there and I just have to decide where to go. You used to be the best option. Not so much anymore. Your end of day now at 4:00 has changed how I

do business also. Your cut hours through the drive through has hurt me also along with the long waits. Now your staff at the Florence location is nothing less than the best. They are top notch professionals. They care about their customers. I love the relationship I have built with them. They got me into my safety deposit box without an appointment the other day when I was in a hurry. I hope that you do not cut more services so I feel justified to stay with you. Like you, it is business. Time is money and you are taking too much of mine.

From: [REDACTED]
To: [Community Reinvestment Act Written Comments Shared](#)
Subject: [EXTERNAL] Underwood, Iowa US Bank location
Date: Tuesday, October 13, 2020 1:29:51 PM

This is in response to correspondence I received regarding the permanent closing of the US Bank location in Underwood, Iowa. Your letter stated this change will not affect my accounts and there will be no interruption of service. In closing this branch you are doing both. This is a rural community and the next closest US Bank branch location to me is in Council Bluffs, Iowa - which is a 30 minute drive (one way) from my home. To utilize a US Bank ATM I would have to drive an hour. I do use online banking to pay bills and transfer money, but that doesn't work if I need cash! There are many locations in Council Bluffs to choose from - how about closing one of them? I live just as close to Treynor, Iowa as I do Underwood - possibly it would be in my best interest to transfer my money to TS Bank. Neola, Iowa is only 5 miles from Underwood and Midstates Bank is located there. The temporary closing of US Bank in Underwood during Covid was inconvenient, but something we adjusted to believing it was just that - temporary! By permanently closing this branch you have crippled a whole community! There are small businesses and farmers that utilize this branch daily. Are they going to drive to Council Bluffs every day to do their banking? Probably not. Neola and Treynor are closer and I'm sure they would be happy to have the business!

I am seriously wondering who makes these decisions and if they truly think of the consequences? I would ask that someone take a closer look and please reconsider closing the Underwood branch of US Bank.

Thank you.

[REDACTED]

Sent from [Outlook](#)



usbank.com

October 22, 2020

[REDACTED]

Re: Recent correspondence

Dear [REDACTED]:

Thank you for your email regarding the decision to close the Underwood branch in Underwood, IA. 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 Underwood 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