U.S. Bank

CRA Public File
Written Comments and Corporate Responses

State of Arkansas Rating Area
2022

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Q3 2022

Email received on 8/27/2022:

Our local branch in Hot Springs, AR, Airport Road, is scheduled for closure next week, along with the independent atm. We will now have a twenty mile round trip into Hot Springs to get banking and atm service. I am now looking at which one of the other banks located in this area will be the best for us, and then open an account there. At our age, well over 80, we shouldn't have to make long trips to take care of banking business. Your folks have been wonderful and helpful and we will miss them. Losing them all for the almighty dollar.

From: [redacted] on behalf of [redacted]
To: [redacted]
Subject: Your recent inquiry to U.S. Bancorp
Date: Friday, September 9, 2022 9:36:00 AM

Dear [redacted]:

We have received your email regarding the decision to close the Hot Springs branch on Airport Road in Hot Springs, Arkansas. We apologize for the delay in responding to your inquiry and appreciate the opportunity to provide you with additional information regarding this matter.

U.S. Bank takes the closure of a branch very seriously and we take many factors into consideration when making the decision. In this case, the demand for services necessitated a change in our approach. 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.

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. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657) as well as through 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®. You can also speak with a banker live over video by sharing your screen through cobrowse, which allows you to navigate online and mobile banking together.

U.S. Bank customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full list of locations can be found at **moneypass.com/atm-locator.html**. U.S. Bank also offers checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers at the Hot Springs location and hope that we can continue to serve the community at one of our other locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship.

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. 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.

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Social Media Comment

Facebook Public Comment on December 15, 2022
I am making arrangements to quit, cancel my account. Been with them for several name changes. In Hot Springs the Have closed all their branch bank and only use the main bank down town. Only 1 ATM MACHINE works half the time. I needed more than the ATM would allow and I was 10 in line in the street. I decided to go into the bank and draw out a $1000 dollars but a young standing at the door said we're closed. I am 25 miles from home a said loudly I've been looking for the right reason to quit this damn bank and now come hell or high water I am doing it!!!!

U.S. Bank Response on December 15, 2022
Good morning. I am sorry to hear we're losing your business. We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. For your convenience, many transactions can be completed digitally, 24 hours a day. This can be done at any of our ATMs, on our website at usbank.com or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. All the best.

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Social Media Comment

Facebook Private Comment on October 21, 2022
We have banked banked at US Bank for longer than I can remember. Currently, our home bank is 17200 Chenal Parkway, Little Rock, AR. In February, they permanently closed their drive-thru services. This is very inconvenient. Makes no sense that they would close their drive-thru. Is this a decision made by headquarters or by the branch manager? Because of some other issues we had during COVID and trying to use US Bank for the Payment Protection Program Forgiveness Loan but ended up using a different bank because US Bank basically blew us off, we were going to move all our accounts to another bank. The only reason we haven't YET is because we are still working on getting our merchant accounts figured out at a another bank. US Bank is not the same bank it used to be. By closing down the drive-thru service, US Bank is saying they don't care about customer service.

U.S. Bank Response on October 21, 2022
We understand that closing a branch drive-thru 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. 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. Thank you for taking the time to share your experience with us. All the best.