

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Nevada Rating Area

2022

**From:** [REDACTED]  
**To:** [Community Reinvestment Act Written Comments Shared](#)  
**Subject:** [EXTERNAL] South Carson US bank branch #3787  
**Date:** Thursday, October 13, 2022 4:30:08 PM

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[WARNING] Use caution when opening attachments or links from unknown senders.

My name is [REDACTED] I have come to the US Bank at S. Carson St. inside the save mart for years and years and years it is so convenient it's the only reason I even shop at the store all of my neighbors come here all my family I am begging that the store does not close the US Bank branch.

Sent from my iPhone

[REDACTED]

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**From:** [REDACTED] on behalf of Executive Communications Unit Shared  
**Sent:** Monday, October 17, 2022 12:02 PM  
**To:** [REDACTED]  
**Subject:** Your recent inquiry

Dear [REDACTED]:

We have received your email regarding the decision to close the South Carson City Albertsons branch in Carson City, NV. I have been asked to provide you with additional information regarding this matter to you and appreciate the opportunity to do so.

U.S. Bank takes the closure of a branch very seriously and we take many factors into consideration when making this 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](https://www.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 cobrows 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](https://www.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 South Carson City Albertsons 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.

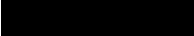
Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888-713-9299, we are here to help.

Sincerely,

[REDACTED]  
Executive Communications  
[REDACTED]

U.S. Bancorp

U.S. Bank Plaza

200 S 6<sup>th</sup> St, Minneapolis, MN 55402 |  [www.usbank.com](http://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.***

Following receipt of our email, the customer sent these additional written comments:

October 18, 2022

Thank you for replying. Myself and many others are still very disappointed in the closure of this branch of US Bank. Many elderly people including my mom bank here, they don't have or know how to use all the updated technology. The nearest branch will now be all the way across town. Very disappointed!

November 3, 2022

Again, I want to express how upset myself and my family and friends are who go to the Savemart South Carson US Bank branch all the time! This will be a huge inconvenience for all of us to close this branch. Not to mention how amazing the employees there are. And so helpful. Please reconsider closing this branch.

Written comment received on 11/20/2022:

I've been so very happy with USbank in south savemart.....but I received your letter that you were terminating that location....I'm VERY upset.....do you realize the bank on Stewart St. Will be an absolute horrid mess...so I'm considering moving my \$\$\$to another bank.....the people at the savemart bank have been so wonderful and helpful...I doubt I'll find that at the Stewart branch...because they'll be much too busy ....so I will close with PLEASE DO NOT CLOSE US BANK IN SAVEMART!!!!!!



usbank.com

December 5, 2022

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Your recent inquiry

Dear [REDACTED]:

Thank you for your email regarding our decision to close the South Carson City Save Mart branch, located in Cason City, Nevada. We appreciate you taking the time to write and share your thoughts.

We take the closure of a branch very seriously and consider many factors when making the decision. In this case, the demand for services necessitated a change in our approach. We understand the closure of our branch is a disruption for our customers and our employees; as such, we are working to make the transition as smooth as possible for all involved.

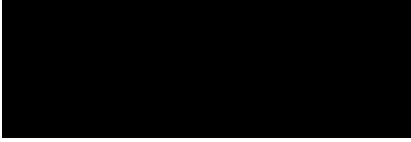
A full list of U.S. Bank branches and ATMs can be found at [usbank.com/locations](https://usbank.com/locations). In addition to our branches, we offer many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), as well as through increased 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 our co-browse feature, 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](https://moneypass.com/atm-locator.html). We also offer checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers at the South Carson City Save Mart 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,



Executive Communications  
U.S. Bancorp



RECEIVED  
11/22/22

ref: Oct 6 22 letter from [REDACTED],

Yes. It will be an interruption in  
services when the Sears

Saw Mart Branch closes in Jan 2023.

It is difficult to get to a branch  
during the week. We need a

Saturday Branch

[REDACTED]

Written comment received through the Office of the Comptroller of the Currency on 11/23/2022:

ref: Oct 6 22 letter from [REDACTED],

Yes. It will be an interruption in services when the S Carson Save Mart Branch closes in Jan 2023. It is difficult to get to a branch during the week. We need a Saturday branch.



December 6, 2022

[REDACTED]  
[REDACTED]  
[REDACTED]

Re: Office of the Comptroller of the Currency case # [REDACTED]

Dear [REDACTED]:

We are responding to your recent request for assistance filed with the Office of the Comptroller of the Currency (OCC). We appreciate the opportunity to respond to your concerns. We are committed to the products and services we offer, but more importantly the customers we serve each and every day.

Our goal is to provide products and services that make managing your finances as easy as possible, and to always create a positive experience for our customers. Please accept our sincere apologies for any inconveniences or frustrations this matter may have caused.

Please consider, as our customers' preferences and behaviors change and pivot toward digital and mobile platforms, we are consolidating a limited number of branch locations in select markets. In order to best research and respond to your concerns, we requested additional information from our South Carson Save Mart branch location. District Manager, [REDACTED], confirmed this branch location will be closing in January 2023. In addition, he confirmed that the Capitol branch location will be open on Saturdays beginning January 7. Please contact this branch directly at 775-687-8001 for additional questions.

We understand this might not be the response you sought but hope you will find this information helpful. If you have further questions, please contact our U.S. Bank 24-Hour Customer Service at 800-USBANKS (872-2657), where representatives are available to assist you 24 hours a day, seven days a week. We accept relay calls.

Sincerely,

[REDACTED]

Senior Customer Care Specialist  
U.S. Bank Customer Service

cc: Office of the Comptroller of the Currency