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August 10, 2009

Mr. Mike LaFontaine
U.S. Bank
Mail BCMNH21N
800 Nicollette Mall
Minneapolis, MN 55402

Dear Mr. LaFontaine:

The Nebraska Lawyers Trust Account Foundation (NLTA F) would like to present you with a Public Service Statement for your CRA file. The participation of U.S. Bank in the Interest on Lawyers Trust Account (IOLTA) Program is commendable since it is an indirect "community service" that provides legal assistance to indigent people. One sixth of Nebraska's population, or 279,000 individuals, meets the federal poverty guidelines.

The bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTA F website www.nltaf.org for additional information about the IOLTA program.

Cordially,



John B. McDermott
President

Enclosure



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NEBRASKA LAWYERS TRUST ACCOUNT FOUNDATION

**INTEREST ON LAWYERS TRUST ACCOUNTS
PUBLIC SERVICE STATEMENT**

U.S. Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Administered by the Nebraska Lawyers Trust Account Foundation, this program was authorized by the Nebraska Supreme Court in 1984 for the purpose of providing legal services to Nebraska's low-income citizens.

Deposits from law firm clients, which otherwise would not earn interest, have been converted into interest bearing accounts that are maintained by the respective law firms. The interest proceeds are then automatically paid to the Foundation.

A disbursement from the IOLTA fund is disbursed semi-annually and is awarded to Legal Aid of Nebraska serving the poor statewide. As of current date, total disbursements to date have been \$5,393,500. Through this added financial support, the legal service program has been able to assist, advise, and represent a vast number of indigent Nebraskans on a variety of issues. There are over 279,000 poor people in Nebraska who are eligible to receive free legal services, which is one-sixth of the total population.

The availability of these free legal services to low income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for housing the homeless, income maintenance, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law.

The benefits generated by the IOLTA program demonstrate that the legal profession and the banking industry work together to help Nebraska's poor. U.S. Bank's commitment to this program is evidence of that fact.


NLTA President

August 10, 2009