

**U.S. Bank**

CRA Public File

Written Comments and Corporate Responses

State of Iowa Rating Area

2021

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State of Iowa

Q1 2021

**CRA Public File – Written Comments**  
**Q1 2021**  
**State of Iowa Rating Area**

**Social Media Comment**

**Facebook Public Comment on March 11, 2021**

You closed the one in braverdale and the one on merle hay rd. is closed here in Des Moines IA. Have to drive all the way to 86 to bank!!!! Can't you open one closer ?? I see why people are leaving.

**U.S. Bank Response on March 11, 2021**

Hello [REDACTED], thanks for sharing. 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) Take care and stay safe. [REDACTED]

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Q3 2021

**From:** [REDACTED]  
**To:** [Community Reinvestment Act Written Comments Shared](#)  
**Subject:** [EXTERNAL] Free safety deposit boxes  
**Date:** Wednesday, September 22, 2021 9:36:48 AM

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

The free safety deposit box for seniors was one perk that has encouraged me to continue my long term relationship with your bank. Being older (not wiser,) I keep way too much money in my accounts, thus making money for you. I s disappointed in the decision to close the boxes at my branch. I have opened a new box at the main branch and will take this “free” year to decide how I want to move forward. I know I will not pay even half cost for a box, and I am considering/checking into opening an account with a different bank or maybe a credit union that will appreciate my business.

When I was at the main branch to open the new box, the “customer service representative” actually told an older couple who walked in to sign some form/get a form for a new business account (the gentleman said they had been in earlier that day and were just trying to finish it up) that they needed an appointment, all appointments were full. The young man wouldn’t even listen - just kept repeating that they needed an appointment. The couple left, saying they probably really didn’t think they wanted to open that business account with your bank if they were treated that way. It made me start thinking! That young man should not be your customer service representative! This new safety deposit box decision makes me feel the same way!

[REDACTED]. Ames, Iowa

Sent from my iPad

**A U.S. Bank branch manager contacted the customer on 9/28/2021 to discuss the concerns outlined in this email note. The situation was resolved and the customer indicated that she was happy with how the conversation went, and now has the branch manager's contact information.**