

**U.S. Bank
CRA Public File
Written Comments and Corporate Responses
Clarksville TN-KY Rating Area
Q2 2019**

() **Office of the Comptroller of the Currency**

Central District
One Financial Place
440 S. LaSalle St., Suite 2700
Chicago, IL 60605

April 17, 2019

[REDACTED]
Project Manager
US Bank, N.A.
Community Development Risk Management
777 East Wisconsin Avenue (MK-W1-J4N)
Milwaukee, WI 53202

Dear [REDACTED]

Please find an enclosed copy of our response and letter submitted to our office in regards to the closing of the branch located at 2300 Wilma Rudolph Boulevard, Clarksville, TN 30704 and known as the Clarksville St. Bethlehem Office effective on May 15, 2019. If we may be of further assistance, please contact me at (202) 649-6260. You may also contact us through e-mail at HO.Licensing@occ.treas.gov.

Sincerely

Sandra Hart

Sandra Hart
Secretary to the Deputy Comptroller
For Licensing

() **Office of the Comptroller of the Currency**

Central District
One Financial Place
440 S. LaSalle St., Suite 2700
Chicago, IL 60605

April 17, 2019



Dear [REDACTED]:

We acknowledge receipt of your letter dated April 15, 2019 regarding US Bank, National Association's, plan to close a branch office located at 2300 Wilma Rudolph Boulevard, Clarksville, TN 30704 and known as the Clarksville St. Bethlehem Office effective on May 15, 2019. The bank's decision to close the branch office is a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

I have sent a copy of your letter to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at US Bank is Project Manager, Community Development Risk Management, 777 East Wisconsin Avenue (MK-WI-J4N), Milwaukee, WI 53202. Please indicate the name of the branch and its present location to the bank contact.

Sincerely

Sandra Hart

Sandra Hart
Secretary to the Deputy Comptroller
For Licensing

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APR 16 2011

**COMPTROLLER OF
FIDELITY**

To Whom it May Concern:

I am writing in reference to the closing of the US Bank Clarksville, St. Bethlehem branch at 2300 Wilma Rudolph Blvd, Clarksville TN.

It saddens me, as well as many of my fellow school bookkeepers, to even think that you are considering this action. I know the 2300 branch is very close in proximity to the branch at 2700 Wilma Rudolph Blvd but the 2700 branch is impossible to get in and out of. It sits at the corner of a very busy intersection and you have to cross 3 lanes of traffic as well as dealing with turning traffic and the gas station on the opposite corner. The customer service at this branch is also quite poor. The ladies can be very rude.

There are 7 schools that use the branch you are closing. Of the 7, five have told me they will not use the 2700 Wilma Rudolph branch. I do not feel comfortable carrying thousands of dollars in deposits to the Walmart branch either. That is way too much money to carry in the parking lot !!

Would you consider opening a new branch on Tiny Town Road in Clarksville? We have seven schools in this area that would truly benefit from having a branch closer to us. This is also a very heavy populated housing area. What a great place for a neighborhood bank!!

Well, anyway, that is my two-cents worth in the matter. I appreciate you taking the time to read my letter. I am hoping you have been hearing from many of the patrons that love using the 2300 Wilma Rudolph branch. I will miss the ladies at this branch. They are an amazing bunch of ladies that truly work well together.

Sincerely

bank

2300 Wilma Rudolph Blvd
Clarksville, TN 37040



(...)

January 31, 2019

Important
changes to
your branch
services.

---Dear [REDACTED]

You have entrusted U.S. Bank with your financial needs for 16 years and we truly appreciate you as a customer.

We are committed to understanding our customers' banking preferences, and evaluating how and where we operate. As a result, we are consolidating some of our physical locations. The U.S. Bank Clarksville St Bethlehem branch at 2300 Wilma Rudolph Blvd, Clarksville, TN will be closing on May 15, 2019.

We understand that closing a branch could be an inconvenience, but we are dedicated to providing you with best-in class service. We wish to continue to provide you with the same level of service through an alternative branch location or service option at U.S. Bank. For your convenience, a local U.S. Bank branch and ATM map can be found on the back of this letter. You can also find a full list of U.S. Bank branches and ATMs at usbank.com/locations.

Your Relationship Manager or Treasury Management consultant will reach out to you shortly to ensure your service needs are being met. If you need assistance regarding this change, please contact your Relationship Manager.

We appreciate your business and your understanding regarding this change.

Sincerely,

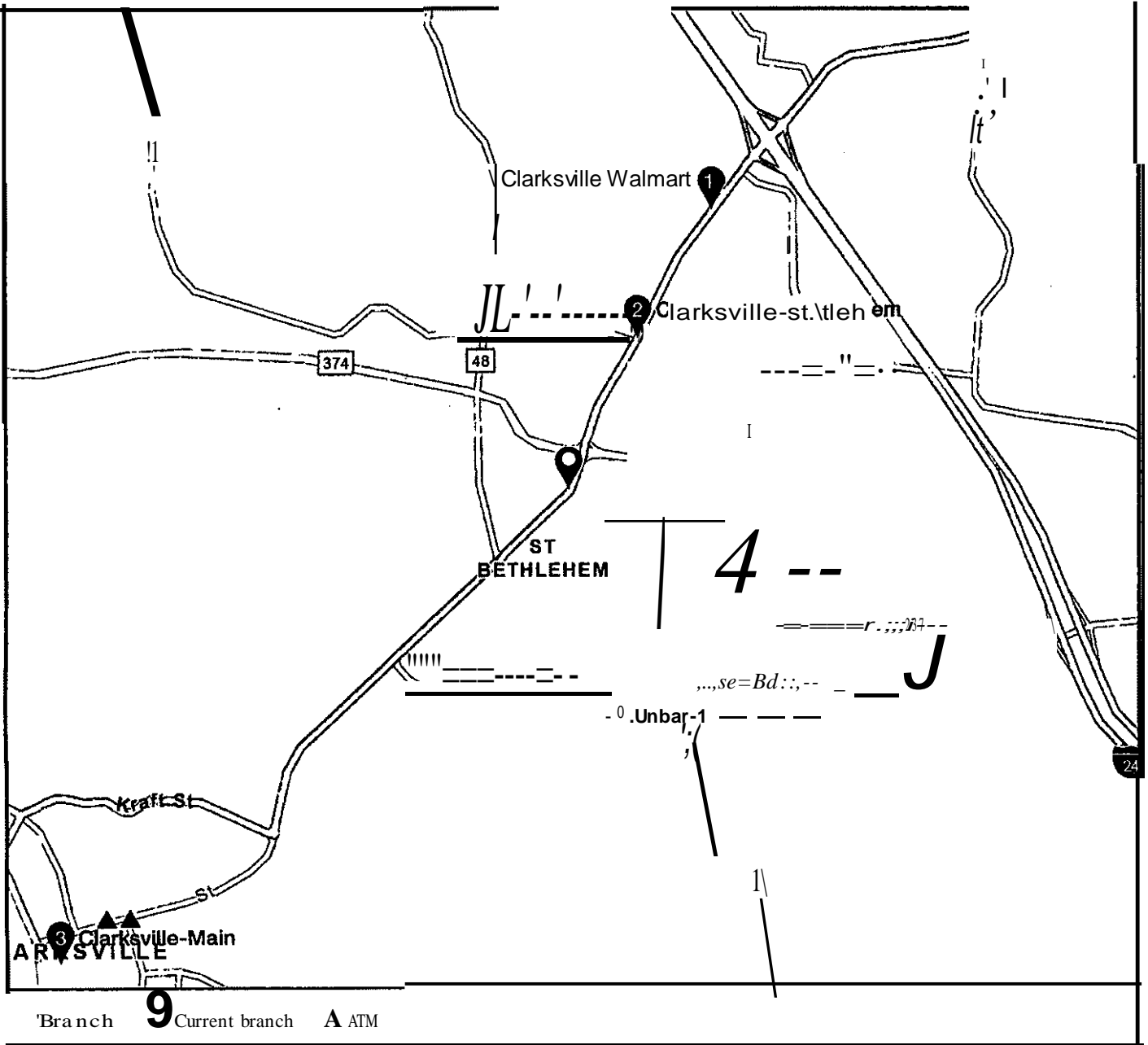
Regional Leader

usbank.com

Any person wishing to comment on this proposed branch closing may file comments with the director for district licensing at Central District, DCC (Office of the Comptroller of the Currency), One Financial Plaza, #2700, 440 So. LaSalle St., Chicago, IL 60605-1073. Comments should be received by May 15, 2019. The DCC does not have the authority to approve or prevent the branch closing.

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Visit one of our nearby locations.



Clarksville Walmart
 3050 Wilma Rudolph Blvd, Clarksville c
 931.221.0141

Clarksville-St. Bethlehem **Ail**
 2700 Wilma Rudolph Blvd, Clarksville
 931.552.8686

Clarksville-Main **A il**
 1 Public Sq, Clarksville
 931.221.4320

way too far away

A Drive thru **i** Safe deposit (Night deposit)



2127 Memorial Blvd
Springfield, TN 37172
615.384.3541
615.382.7285 fax

May 6, 2019



Dear-

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding our closure of the U.S. Bank Branch at 2300 Wilma Rudolph Blvd in Clarksville.

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 at the 2300 Wilma Rudolph Blvd Branch necessitated a change in our approach.

We are proud to have served our customers at the 2300 Wilma Rudolph Blvd Branch, and hope that we can continue to serve the community at the 2700 Wilma Rudolph Blvd Branch and the Clarksville Walmart Branch, both less than a mile and a half away. I understand that the closure of the branch you frequent is a disruption but know that we are committed to making the transition as smooth as possible for our customers.

We appreciate the positive feedback about the 2300 Wilma Rudolph Blvd Branch team. Just as with our customers, we are committed to making the transition as smooth as possible for our employees. We also take the logistical and customer service issues you mention at other nearby locations very seriously. Feedback like yours is essential in letting us know how we might better serve your community. We do hope that you will give us and our dedicated team the opportunity to maintain our relationship at a new location.

We appreciate the business of our customers and the service of our employees and look forward to remaining a part of the Clarksville community into the future.

Sincerely,



Tennessee Regional President