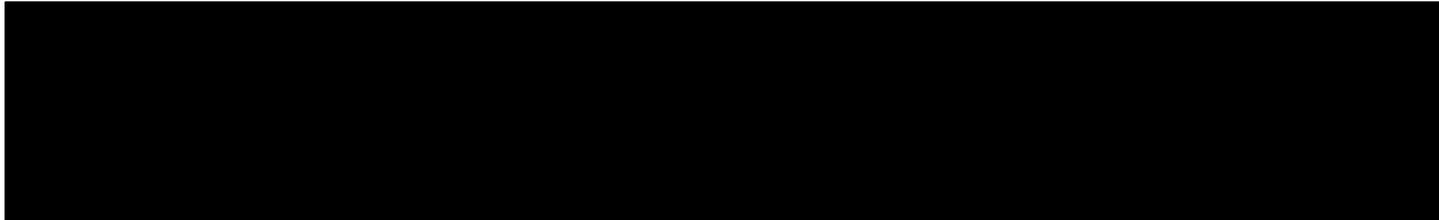


**U.S. Bank  
CRA Public File  
Written Comments and Corporate Responses  
State of Idaho Rating Area  
Q2 2019**



April 26, 2019



Regional Leader  
US Bank  
20 E Fairview Ave  
Meridian, ID 83642

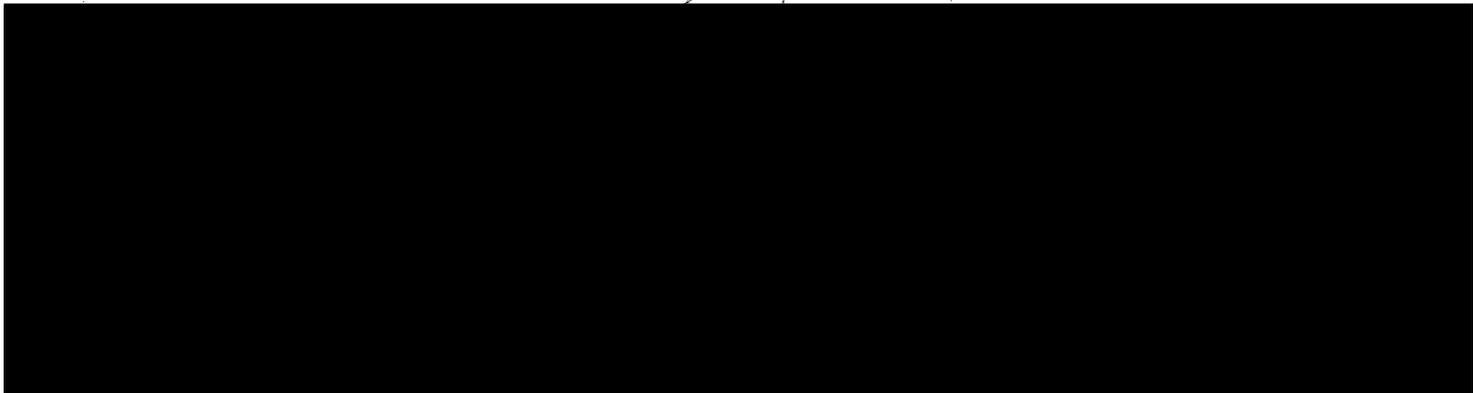
Subject: Closing- Albertsons Branch 20 E Fairview Ave, Meridian, ID

Dear: 

We have been US Bank Customers since it was opened in the Boise/Meridian area. We regret that this branch is closing as it is one of the more accessible options (current location offers a stop light to allow access onto the busy roads) for banking in that area. Access to a bank for US Bank customers from the South side of Meridian, ID is non-existent, requiring a trip to locations between 3-5 miles in Meridian and 8-9 miles to Kuna. Those of us who are current customers appreciated having the Albertsons branch in Meridian because it was a one-stop option versus trying to get in and out of the Cherry Lane Branch with egress {exiting) the facility into heavy traffic on Cherry Lane.

We ask US Bank to consider\_ locating a branch south of Interstate 84 so that services are more readily accessible to all US Bank customers south of the Freeway. Your map clearly shows all branches located north of the freeway, requiring inconvenient travel time to those locations, especially in the ever-increasing Meridian traffic.

Please consider another location that better serves the needs of customers that live on the south side of Meridian.





101 S Capitol Blvd  
Ste. 1500  
Boise, ID 83702

Date: May 20, 2019



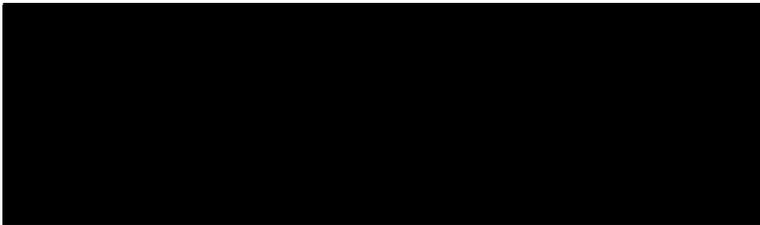
Dear [REDACTED]

Thank you for your letter regarding the decision to close the Meridian Albertsons branch at 20 E. Fairview Ave. in Meridian. We appreciate you taking the time to reach out and share your thoughts.

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 Meridian Albertsons branch necessitated a change in our approach.

We understand that the closure of branch may create an inconvenience but know that we are dedicated to working with our customers to mitigate the inconvenience as best we can. We are proud to have served our customers at the Meridian Albertsons branch, and hope that we can continue to serve the community at one of our other locations in the area, including two U.S. Bank branches that are less than two and a half miles away - the Cherry Lane branch at 220 W. Cherry Lane and the Meridian CentrePoint branch at 3475 N. Eagle Road.

The experience of our customers is a top priority, and we also appreciate you sharing your feedback on the Cherry Lane branch and suggesting a location for a new branch. We hope that you will give us the opportunity to maintain our relationship at a new location. If you have additional questions we might be able to answer, we'd like to encourage you to speak to a branch manager to see how we can assist you with the transition.



Region President

**Written Comment and Corporate Response  
Received through Facebook**

May 23, 2019

██████████: You guys need to keep your Albertsons location open in Emmett Idaho.

May 23, 2019

U.S. Bank Representative: Good afternoon ██████████, I really appreciate your feedback about the branch location in Emmett Idaho. I've forwarded your thoughts about this to management. Please let us know if there's anything else we can assist with. ██████████

**Written Comments and Corporate Response  
Received through Facebook**

June 8, 2019

██████████: Don't do it at U.S. Bank in Emmett, Idaho. We have loved our bank mostly because it is in the Albertson's. But because nobody is using the downtown branch they are now closing not the downtown branch but the Albertson's branch. So here it is a Saturday morning about a week before our Saturday branch closes so I think I'll go to the downtown branch and use the ATM. The ATM doesn't work...Out of service. So not only will we not be able to walk into a bank anytime after banking hours again, but we won't be able to use an ATM either. And we get hit with fees everywhere else. So after seven years with US Bank, we are moving to clarity. They are open until six in the evenings. And They don't hit you with ATM charges for using anyone else's ATM. It blows my mind that you would close the busiest branch you have in our town. And actually we might not jump to clarity just yet. We may wait and see which intelligent bank opens a branch in Albertson's. Someone is going to. For a town of 7000, there are almost as many banks as there are pizza places. The one thing that said U.S. Bank part was that they had a branch that was open outside of normal hours. So they made the brilliant decision to get rid of the one thing that made them better than everybody else. Now you're just one of the many, many banks and we will go somewhere else.

June 8, 2019

██████████: And we have six kids five of Home who have there for savings account so your bank. We will be moving those lifetime customers to another bank as well.

June 8, 2019

U.S. Bank Representative: We are sorry to hear that you have decided to leave US Bank, ██████████. We don't want you to feel as if we don't value your business, but I understand why you are frustrated. We would like the chance to talk with you about all of your concerns. If you would like to discuss this further, please send a private message with your phone number and we will give you a call in 24 business hours. Thank you.