

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

State of Ohio Rating Area

Q4 2019



Office of the Comptroller of the Currency

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

October 4, 2019

████████████████████
Project Manager
U.S. Bank National Association
Community Development Risk Management
777 East Wisconsin Avenue (MK-WI-J4N)
Milwaukee, WI 53202

Dear ██████████:

Please find enclosed copy of our response and letter submitted to our office in regards to the closing of the branch located at 3675 East Broad Street, Columbus, Ohio 43213 and known as the Whitehall Kroger branch effective on October 1, 2019. If we may be of further assistance, please contact me at (202) 649-6260. You may also contact us through e-mail at HQ.Licensing@occ.treas.gov.

Sincerely,

David Reilly
Large Bank Licensing Lead Expert

Cc: ██████████ U.S. Bank National Association
Official File



Office of the Comptroller of the Currency

Washington, DC 20219

October 3, 2019

[REDACTED]

Dear [REDACTED]:

We acknowledge receipt of your letter regarding U.S. Bank National Association's plan to close its branch office located at 3675 East Broad Street, Columbus, Ohio 43213 and known as the Whitehall Kroger branch effective on October 1, 2019. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. 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 email to the bank contact listed below. If you wish to pursue this issue further with the bank, the contact person at U.S. Bank National Association is [REDACTED], Project Manager, U.S. Bank National Association, 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.

We have forwarded your comment letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Karen Bellesi, Director, Community Developments at 202-649-6420 or Karen.Bellesi@occ.treas.gov.

Sincerely,

David Reilly
Large Bank Licensing Lead Expert

Cc: [REDACTED], U.S. Bank National Association
Official File

OFFICE OF THE

OCT 03 2019

COMPTROLLER OF THE CURRENCY

Dear The Director for district licensing at Central District, OCC,

One of our community in-store bank branches will be closing Oct. 1st, 2019 if we do not stop it. It is my goal to save the US Bank Whitehall Kroger Office at 3675 East Broad Street inside the Kroger Store on East Broad Street in Columbus, Ohio. This branch has really helped the people of their community reach their financial goals; this branch has a strong lasting relationship with its customers providing them with the financial services and solution they need to meet their financial goals [1].

Having the US Bank inside the Kroger store in Whitehall has improved the convenience of having a bank in a store and has helped entice new customers to US Bank. The extended hours gives customers a chance to access services that they probably would have missed had they went to a traditional bank due to the hours. Also, the presence and accessibility of this particular branch is great for new strip mall being built on East Broad Street near Hamilton Rd. This will create more foot traffic within this branch which is really good for business. Another reason why this in -store bank is important to the community it provides us with the convenience to do our banking, shopping, and pharmacy pickup all in one trip [1] [2].

The US Bank Whitehall Kroger Office also has dynamic staff that really engages the customers and supports them with their banking needs. The best advantage of having this in-store bank is that it is not an app or an online banking service [2].

Online banking service can provide many great services however there is a wait time or an additional fee for some services like cashier checks or money orders. Sometimes, you still have to go into a branch to pick them up [3].

What about notary service what if we need something notarized how do we do that with an app or online service? Notary Service is very important in the world of banking they have to physically verify that we are who we say we are and that the document is legit. I don't know if an app can do that [3].

Overall, I think having Whitehall Kroger Office in-store US Bank is exactly what the customers want and prefer to have in their community, the convenience and accessibility of a face-to- face banking services in a one- stop shop environment.

Sincerely,

[Redacted signature block]

3296237



Reference:

1. <https://www.timesfreepress.com/news/edge/story/2017/jun/01/money-markets/429898/>
2. <https://jobs.citizensbank.com/in-store-branch-opportunities>
3. <https://www.thebalance.com/why-bank-branches-still-matter-315165>

Date: 10/22/2019

[REDACTED]

Dear [REDACTED]

We have received your letter sent to the Office of the Comptroller of the Currency (OCC) regarding the decision to close the Whitehall Kroger branch at 3675 East Broad Street in Columbus. 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 Whitehall Kroger 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 Whitehall Kroger branch, and hope that we can continue to serve the community at one of our other locations in the area, including the Bexley branch at 2970 E Main Street or the Great Eastern branch at 946 S Hamilton Road in Columbus that are both less than 3 miles away.

Thank you for taking the time to share your positive experiences with our Whitehall Kroger branch team. We pride ourselves on exceptional customer service, and our team in the branch plays a critical role in the delivery of a positive experience. Know that we are committed to making the transition as smooth as possible for our employees, including every effort to help impacted employees find new roles at nearby locations should they wish to stay with U.S. Bank.

Thank you again for taking a moment to reach out, and we thank you for the opportunity to serve you as a customer over the years. We hope that you will give us the opportunity to maintain our relationship at a new location.

[REDACTED]

[REDACTED] District Manager, Columbus InStore & OnSite

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Social Media Comment

Facebook Public Comment on November 24, 2019

U.S. Bank, sigh... for 5 minutes, trying to login, new site design, keep hitting "Log In" and that page's only option is "Enroll Now"... Finally, it starts giving an actual login box, now sitting for a minute with "We're logging you in. It won't take long."... Yet another fail by them on top of closing branches, then saying they are adding ATMs to all 7-Eleven's so we don't have to pay fees at other ATMs (and they charge you for using another ATM, yet keep all but like 3 in greater Akron Area inside of Acme Stores that are not available 24x7.)

U.S. Bank Response on November 24, 2019

As our customers' banking preferences and behaviors change, including rapidly migrating toward digital and mobile banking platforms, we are consolidating a limited number of branch locations in select markets. We understand that the closure of our branches is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. If you have questions about your account or this closure, please contact our dedicated call center at [REDACTED]. In regards to the website issue, please try these troubleshooting steps: clear cache, cookies and history on your browser. Then delete bookmarks/favorites for usbank.com. You can also test another browser. Thank you.

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Social Media Comment

Facebook Private Comment on November 16, 2019

You have closed too many banks in Gallipolis. Now we are all trying to use one! It's packed and the drive through is packed.

Facebook Private Comment on November 16, 2019

And the ATM is outside in the cold and no envelopes to put your money in now. Just thrust your money towards the machine and hope for the best. You are going to lose customers.

U.S. Bank Response on November 16, 2019

Hello [REDACTED]. We understand that the closure of our branch is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. U.S. Bank offers many ways to bank besides branch banking. For example, deposits can be made outside the branch using the U.S. Bank mobile app. We are happy to show you how it works! If you have questions about your account or this closure, please contact our dedicated call center at [REDACTED].

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Social Media Comment

Facebook Public Comment on November 5, 2019

Still wondering why they closed my branch without letting me know So sad I had banked at London Groveport Rd Grove City Ohio 43123. For over 10 years. Now I'm afraid they will close them all without letting anyone know.

Facebook Public Comment on November 5, 2019

I had banked at London Groveport Rd Grove city Ohio 43123. For over 10 years

Facebook Public Comment on November 5, 2019

Was the best bank I have dealt with in 50 years of banking

U.S. Bank Response on November 5, 2019

As our customers' banking preferences and behaviors change, including rapidly migrating to digital and mobile platforms, we are consolidating a limited number of branch locations in select markets. We understand that the closure of our branch is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. We look forward to continuing to serve you at our other branch locations.

Facebook Public Comment on November 5, 2019

U.S. Bank was rude closing and not notifying customers only have them to show up and find out there's no Bank there at all anymore

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Social Media Comment

Twitter Public Comment on October 2, 2019

WTF happened to the US bank in Southgate

U.S. Bank Response on October 2, 2019

Hello, Thx for reaching out. That branch has been closed but there is a branch open in Springfield. You can find all our locations at [usbank.com/locations](https://www.usbank.com/locations) If you have questions about the closure, please call us at our dedicated line 888-713-9299. Thx again.

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Social Media Comment

Facebook Public Comment on October 30, 2019

I am so sad that US bank has decided to close our Jackson Pike Branch in Gallipolis. It is important to many people in our community especially the senior citizens. Many of them don't drive into the Silver Bridge Plaza where the other branch is located.

Additionally, the employees are so efficient and friendly. They always offered great service.

Unfortunately, US bank will be losing accounts from this closing. What looks good on paper, isn't always the best plan.

U.S. Bank Response on October 30, 2019

We understand that the closure of our branch is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. If you have questions about your account or this closure, please contact our dedicated call center at 888.713.9299.