

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
Cincinnati, OH-KY-IN
Q3 2025

**CRA Public File – Written Comments
Q3 2025
Cincinnati OH-KY-IN Rating Area**

Social Media Comment

Facebook Private Comment on August 21, 2025

Your all's closing of the Augusta Kentucky Branch is insulting to small towns and historic buildings. The fact that elderly people who have to now drive 20 minutes to get to a bank branch is what is exactly wrong with you as a company.

U.S. Bank Response on August 21, 2025

Hello, (name redacted), thanks for reaching out. To enhance our service capabilities, we have consolidated some locations. Customers can manage their account any time through online banking at <http://usbank.com>, our mobile banking app, our Customer Service at 800.872.2657 and at the ATM. A full list of U.S. Bank branches and ATMs can be found at <http://usbank.com/locations>. All the best. (Name redacted)

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Social Media Comment

Facebook Private Comment on August 21, 2025

Closing branches in places like Augusta, Kentucky, where you've got large amounts of deposits...You all lack understanding your customer based on this debacle.

U.S. Bank Response on August 21, 2025

Thank you for taking the time to share your feedback, (name redacted). We understand the changes in operation are a disruption. We're trying to make the transition as smooth as possible. For your convenience, many transactions can be completed digitally, 24 hours a day. This can be done at any of our ATMs, on our website at <http://usbank.com> or the mobile app, or by calling our 24-Hour Customer Service at 800-872-2657. I hope this helps and that you have a great day. (Name redacted)

Written comment received through email on August 22, 2025

This is sent to email addresses of any public facing person. Please forward to your CEO. Information will be forwarded to the press as well.

Your all's decision to close the Augusta US Bank Branch goes beyond the "temporary closure". Your decision to permanently closed the branch based on "how and where we operate" with little transparency to the community shows exactly what type of branch you are.

You do not understand how "clients' banking preferences and behaviors are changing". You have little clue. You negatively affected an entire community of people solely for corporate greed. You affected a school, the city government, and countless mom and pop businesses who need quick access to cash and other banking needs.

What is even more asinine and insulting is that customers received their letters today. That was ALSO the same time you all started removing the name off of the bank. A bank that has served the community since 1930. It has been the only bank in the community since 1958. Talk about blowing a monopoly over where people put their money.

I am pushing for every person who has money in the Augusta Branch to relocate elsewhere. To suggest they travel across the river, via ferry, for their money or 30 minutes east to Maysville is asinine. The millions (and yes, there are at least a couple of million in your Augusta branch), deserve to be pulled. I highly doubt any of you corporate idiots ever stepped foot into this town. You truly do not know your customers and this little stunt proved it.

Hopefully the media has a field day with this as well. Just an example of a big bank who deserves to fail.

Response sent via email on August 27, 2025

Greetings:

Thank you for your email to our executive office regarding our decision to close the Augusta branch in Augusta, KY. We appreciate you taking time to write and share your thoughts with us.

We take the closure of a branch very seriously and consider many factors when making the decision. We understand the closure of a branch is a disruption for our customers and our employees and we assure you we are working to make these transitions as smooth as possible for all involved.

A full list of U.S. Bank branches and ATMs can be found at usbank.com/locations. In addition to our branches, we offer many ways to bank. Customers can also bank via phone by contacting our 24-hour service center at 800-USBANKS (872-2657), as well as through increased options and functionality with online and mobile banking. For example, our mobile and digital banking platforms feature mobile check deposit and peer-to-peer money transfer through Zelle®. You can also speak with a banker live over video by sharing your screen through our co-browse feature, which allows you to navigate online and mobile banking together.

U.S. Bank customers also have access to the MoneyPass® ATM Network, a surcharge-free ATM network, which allows our customers to transact at thousands of additional ATMs across the country. A full list of locations can be found at moneypass.com/atm-locator.html. We also offer checking account options that provide fee-free access to all ATMs.

We are proud to have served our customers at the Augusta branch. It is our hope that we can continue to serve the community at one of our other locations and through our convenient digital and voice offerings. We appreciate and value you as our customer, we hope that you will give us the opportunity to maintain our relationship.

Thank you again for taking the time to share your comments with us. Should you have any additional questions regarding your account or this branch closure, we invite you to contact our dedicated call center at 888-713-9299, we are here to help.

Sincerely,

Executive Communications

(Email redacted)

U.S. Bancorp

U.S. Bank Plaza

(Address redacted)