

U.S. Bank
CRA Public File
Written Comments and Corporate Responses
State of Idaho
Q1 2025

Written comment received on 1/24/2025:

Hello, I don't want to make this a long email so I will get to the point. We NEED the US Bank Malad branch to stay open! We as banking patrons still use PAPER CURRENCY and need a physical location to deposit and withdraw it. I already have to travel 30 miles one way to get to US Bank and now I'll have to travel 45 miles one way to the nearest US Bank location. Our only local bank in my small town closed 2 years ago! This isn't about saving money for the physical banking locations to stay open, but is about forcing American citizens to use digital currency! That's the gist of banks closing their physical locations and it's wrong. With digital currency the US government will have complete control over our financial lives and you're aiding this to happen. (Name redacted)

Corporate response sent on 1/27/2025:

Dear (name redacted):

Thank you for your email regarding our decision to close the Malad City branch in Malad City, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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](https://www.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](https://www.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 Malad City 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,

(Name redacted)

Executive Communications

(Email redacted)

U.S. Bancorp

U.S. Bank Plaza

Written comment received on 1/24/2025:

Hello my name is (name redacted), and I am emailing you in regards to the Blackfoot Idaho closure, I feel this is a terrible idea, I get Blackfoot is a small town, however there are lots of farmers and business owners who bank at this branch, you expect the people to go to Idaho Falls or Pocatello, I'm letting you know most won't be doing that, I was in the branch yesterday, there were at least five ranch owners in there, pulling there money out to go elsewhere, my son's and I will be closing our accounts, and going else where. I spoke with my neighbors who also bank at Us bank and they will be closing their accounts as well moving to Key Bank. The employees at this branch are absolutely amazing, and for this to happen to them is not acceptable. This bank alone will be losing quit a bit of money. I feel you should reconsider and not close this branch. Also, every month I go in and put money toward the principle on my recreational vehicle which I can't do online, this an inconvenience for me to drive 30 minutes to another US bank to do this, I'm not happy!

Thank you

(Name redacted)

(Phone redacted)

Corporate response sent on 02/06/2025:

Dear (name redacted):

Thank you for your email regarding our decision to close the Blackfoot branch in Blackfoot, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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.

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We understand you have concerns with how you will be able to make principal payments on your recreational vehicle outside of visiting a branch. Please know, principal payments can be made through multiple avenues such as, online banking at [usbank.com](https://www.usbank.com), through bill pay, by mail and by phone with an agent. If you wish to do so by phone with an agent, you may call 800-872-2657. Furthermore, if you wish to send in your payment by mail or use the bill pay option, please use the address below:

U.S. Bank
Principal Only Payment – FCPT
PO Box 2426
Oshkosh, WI 54903-2426

We are proud to have served our customers at the Blackfoot 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,

(Name redacted)

Executive Communications

(Email redacted)

U.S. Bancorp

U.S. Bank Plaza

Written comment received 02/03/2025:

I am writing to tell you that I have been a loyal customer of yours for over 30 years. I am extremely upset that you have decided to close the branch here in Blackfoot, Idaho. When I opened my accounts with you, I opened a savings account for each of my 4 children. They have since moved out and still have their accounts with US Bank. I'm sure that a lot of folks like me do their banking online and unless I need a loan, or one on one interaction, I only need an ATM to get cash. I am told you will not be putting or leaving an ATM here in Blackfoot. It sounds like you have already made up your mind about closing quite a few branches here in Idaho, so it would be useless to ask you to leave ours open. I hope that you will consider placing an ATM somewhere in town. If not, I will no longer be able to continue banking with you. If that happens, I hope that whoever made the decision to close the branches will find that the losses were greater than expected. So much for loyalty for long term customers.

(Name redacted)

Blackfoot, Idaho

Corporate response sent on 02/11/2025:

Dear (name redacted):

Thank you for your email regarding our decision to close the Blackfoot branch in Blackfoot, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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](https://www.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.

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We are proud to have served our customers at the Blackfoot 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,

(Name redacted)

Executive Communications

(Email redacted)

U.S. Bancorp

U.S. Bank Plaza

Email received on January 30, 2025:

(Name redacted),

I'm not certain whose bright idea this was to include the Orofino, Idaho, US Bank branch in this lovely consolidation. Whoever it was simply does not know their customer base in rural areas, especially in those areas with a high percentage of 65+ citizens. Not everyone has internet access. Not everyone wants it in the first place. The bank, post office, and the grocery store in Orofino serve as main centers for folks to get together as well as doing their business. Orofino has a unique geographic layout as well, being situated along the Clearwater River and up the creek canyon. The nearest towns are approximately 22mi east in Kamiah or 40 miles west in Lewiston. This isn't an easy trip. I have spoken with my good friends and bankers in Orofino and have been informed that the in-person traffic has only increased.

Orofino is the county seat of Clearwater county. They are one of the poorest areas in the state. This is a place that desperately needs to keep all the jobs they can. This NOT a time to consolidate anything. Please reconsider your customers and employees. Don't close the Orofino branch.

Sincerely,

(Names redacted)

(Address redacted)

(Phone redacted)

Email sent on 2/6/2025:

Dear (names redacted):

Thank you for your email regarding our decision to close the Orofino branch in Orofino, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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](https://www.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.

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We are proud to have served our customers at the Orofino 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,

(Name redacted)

Executive Communications

(Email redacted)

U.S. Bancorp

U.S. Bank Plaza

Email received on 2/6/2025:

Thank you for your courteous response, but you're missing the point entirely. The next closest US Bank branch is in Lewiston, ID, which is 40-45 miles away along US 12 which follows the Clearwater River.....a beautiful drive but also dangerous. This section of 12 is the main route for logging trucks who deliver to Clearwater Paper in Lewiston and has winding roads, lots of wildlife, and the truckers who drive their rigs like sportscars. In short, it's a long commute that should be unnecessary just to do some banking business. I know it's popular to be online, but it's not everyone's cup of tea. You have failed to understand your local customer base. The tellers at Orofino tell me that their in-person traffic has actually increased in recent months. But we're just a bunch of small town hicks who value contact with our friends and neighbors. We're not joined at the hip to our computers. Personally, we've been doing phone transactions with Orofino since 2012 when we moved to Alaska, where the US Bancorp has a physical presence of zero.

Email received on 2/15/2025:

Hello ,

I am writing to express my displeasure and amazement at the number of branch closures in Idaho. US Bank routinely sends comment notices after I visit a branch and I know customer service is very important. What I don't understand is why this bank wants to take a step backward in customer service and close essential branches in the smaller and outlying communities in Idaho. Your branches are vital to these towns and doing all our banking digitally is not only counterproductive to customer service but also financially dangerous in the world of cyber hacking. Please don't abandon our towns and smaller cities. I have found the smaller branches are much more willing to work with customers than the larger busier branches.

I wish this decision would be reconsidered. Maybe the stockholders would realize the damage they are doing by closing these branches to the local communities and the staff. I know profits must be realized but should not be at the expense of the hardworking staff and customer service.

Regards,

(Name redacted)

(Address redacted)

(Phone redacted)

Email sent on 2/25/2025:

Dear (name redacted):

Thank you for your email regarding our decision to close U.S. Bank branches. 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. In recent cases, the demand for services necessitated a change in our approach. 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 usbanks.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 closing branches. It is our hope that we can continue to serve these communities 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,

(Name redacted)

Executive Communications

(Email redacted)

Email received on 2/14/2025:

From: (Name redacted)

Why would you close the best location for banking in the snake river valley. Population in Bingham county should be adequate to keep the most complete, effective, customer centered, professional group of Bankers ever. Blackfoot location, accessibility, safety is great. US bank will have no presence in Bingham county if Blackfoot closes. Bingham county has approximately 50,000 people and growing. First Im totally looking for another national bank if Blackfoot closes.

When broadway IF location was closed no notice was received. Very poor choice to keep 1st Street location. The 1st is not interested in service and I have never had them promote US Bank products in the few times I have used them. Drive through is terrible and does not allow Trucks to fit, the ATM "should not" be walked up to, Parking lot always full after consolidation, a lot of trucks. The 1st location is tight and tricky to get into and out of, 1st street is no longer the route you would choose to use to navigate this part of town. The alley must be crossed to reach the back door and in the winter it fills with water a wheelchair is in trouble. 1st street branch feels like they have no idea how long people have been waiting.

Received the letter that you think Pocatello ID is the place I should frequent after Blackfoot closure, the map was not convincing. I live in Firth which is 14 miles to Blackfoot and Firth to IF is about the same. Pocatello is 35 miles one way, from Firth. Firth may be small, but Shelley is also effected by the Blackfoot closure.

Blackfoot, keeps me informed on CDs which I buy, Smartly account, Savings, was ready to sign up for US bank credit card (on hold). They have the most welcoming environment and people are fabulous. In person and by phone, notary service. During covid they were great. Chairs for old people. Greets everybody. Their presence in Blackfoot has helped me learn about all the great merchants in Blackfoot. I have called the chamber in Blackfoot about US Bank's lack of presence in Blackfoot, Bingham county, What can your customers do to get a review this decision?

The Blackfoot US Bank location started my shopping experiences in Blackfoot. My trips start US Bank, getting money, then usps, Walmart, Schwab, Transfer station, dog groomer, Car Dealership, Insurance agent. Blackfoot needs a US Bank presence.

(Name redacted)

Email sent on 2/24/2025:

Dear (name redacted):

Thank you for your email regarding our decision to close the Blackfoot branch in Blackfoot, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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.

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We are proud to have served our customers at the Blackfoot 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,

(Name redacted)

Executive Communications

(Email redacted)

U.S. Bancorp

U.S. Bank Plaza

Comment received through Consumer Bureau Dispute Handling on 1/28/2025:

Dear Recipient US Bank Corporate

It has come to my attention that US Bank has chosen to shut down the Bank Branch located at 333 Michigan Ave, Orofino Idaho 83544. I, along with many other residents of Orofino, am quite upset about your decision regarding this issue. I moved here last year from California, and this US Bank branch in Orofino undoubtedly offers the best customer service of any banking institution I have ever used. Your staff are professional, helpful, and most importantly, incredibly understanding. Their professionalism is evident every day I visit the branch for banking services or inquiries. As a retired Veteran who has lost all my pharmaceutical benefits in town due to government bureaucracy, it seems to me that US Bank is caught up in some of the same issues. We in Orofino are limited and face inconveniences because we prefer a simpler lifestyle. I hope your corporate decision-makers would thoughtfully select another branch in a more populated area that wouldn't negatively impact your customers here in Orofino. While Wells Fargo Bank is the next best alternative, I will not choose that option. I respectfully ask if US Bank could reconsider its choice to close the Orofino branch. Your employees also face challenges in supporting their families in such a small community. The nearest branch where I could continue banking would be in Lewiston ID or Moscow ID, which can be quite difficult to navigate during winter due to the one-way highway out of Orofino. From what I've observed, most customers from Orofino use the branch in question. Thank you for your attention, and I sincerely hope your bank will reconsider closing this branch; it would be a real shame for your employees to have to relocate or resign, as it's unfortunate that US Bank cannot make an exception for our wonderful community. I believe that maintaining a local branch is not just about financial transactions; it's about fostering relationships and supporting the economic stability of the community. Many residents rely on personal interactions with their bankers, and closure would sever those vital connections. Moreover, small businesses in Orofino depend on accessible banking services to manage their operations effectively. The loss of the bank could hinder their growth and sustainability, ultimately affecting the local economy. I urge you to consider the broader implications of this decision – not only for the employees but for the entire community that has stood by US Bank over the years. In closing, I respectfully request that you take into account the unique circumstances of our town and explore alternatives that would allow this branch to remain open. A compromise could be reached that benefits both the US Bank and the residents of Orofino. I would also like to suggest a community meeting where stakeholders can express their views and brainstorm potential solutions. Engaging with the residents and local businesses might uncover innovative ideas that could enhance the branch's operations or attract new customers. Additionally, it would demonstrate US Bank's commitment to its clientele and the community at large.

The trust and loyalty that the residents of Orofino have placed in US Bank over the years should not be overlooked. By fostering open communication and collaboration, we can work together to create a sustainable future that meets the needs of all parties involved.

Thank you once again for your time and consideration. I remain hopeful that we can find a way to keep the doors of US Bank open in our town and continue to strengthen the bonds within our community.

Thank you for your consideration, and I look forward to your positive response.

Warm regards,

(Name redacted)

Corporate Response sent by mail on 2/7/2025

(Name redacted)

(Address redacted)

Re: Account number ending in (number redacted)

Dear (name redacted):

The Office of the President received your request for assistance. You have entrusted U.S. Bank with your financial needs, and we truly appreciate you as a client.

Clients' banking preferences and behaviors are changing, influencing how and where we operate. As a result, we are consolidating some of our physical locations. Enclosed is an example letter we sent out informing customers the branch located at 333 Michigan Ave Orofino, ID 83544 will be closing in 2025.

We understand closing a branch is an inconvenience, but we are dedicated to helping you and our employees during this transition. Please note: This change will not affect your accounts and there will be no interruption of service. If you have any questions regarding your account or this closure, please contact our dedicated call center at 888-713-9299 - we're available to help.

We've been in contact with the Branch Manager at the Orofino Branch as their team helps with this transition. We're grateful for your business and look forward to continuing as your banking partner.

Thank you for taking the time to make us aware of your concerns, sharing your feedback, and for allowing us to respond. It is our sincere hope that the information detailed within this response is helpful. If you have further questions, please contact U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657), where representatives are available to assist you 24 hours a day, seven days a week (we accept relay calls).

Sincerely,

U.S. Bank
Customer Assurance
Office of the President

Email received through the Office of the Comptroller of the Currency on 2/20/2025:

I am writing to show my opposition of the US Bank branch closing in Mackay, Idaho. I would urge you to take a look at the location of Mackay, Idaho on the map. With the closing of this branch, you are dooming us to an almost 100-mile drive to do banking business in person. During the winter months it can be difficult to get to town with the weather in the area as we are a mountain town. The hwy across the desert gets is often closed in inclement weather. Also, we are a retirement, vacation, senior community and may do not use email or the internet.

I urge you to reconsider your stance on this matter.

(Name redacted), very long time banking customer.

Corporate response sent on 2/25/2025:

Dear (name redacted):

Thank you for your email regarding our decision to close the Mackay branch in Mackay, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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.

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We are proud to have served our customers at the Mackay 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,

(Name redacted)

Executive Communications

(Email redacted)

U.S. Bancorp

Email received on 2/26/2025:

I have since learned you are closing the Blackfoot, Idaho Branch also. That is our next closet branch at approximately 86 miles away, with both branches closing that really puts a hardship on people who don't use online banking. My husband will not touch a computer. Cell phones are not a secure line of communication for banking practices.

(Name redacted)

**CRA Public File – Written Comments
Q1 2025
State of Idaho Rating Area**

Social Media Comment

Facebook Public Comment on February 20, 2025

Why are you closing all the banks in Idaho. Maybe I need to change banks.

U.S. Bank Response on February 20, 2025

Hi there, (name redacted). Thank you for taking the time to leave us a comment. 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>. Best regards, (name redacted).

Email received through the Office of the Comptroller of the Currency on March 7, 2025:

To the Office of the Comptroller of the Currency,

Subject: Formal Complaint Regarding the Closure of US Bank Branch in Mackay, ID

U.S. Bancorp, headquartered at 800 Nicollet Mall in Minneapolis, MN, has issued a closure notice for the local branch located at 202 Main St, Mackay, ID. I am writing to formally express my concerns regarding this closure and to highlight the importance of this branch to our community and economy.

Geographically, the Mackay branch is centrally located in Idaho, providing essential banking services to residents and businesses in the area. The closure of this branch will significantly impact me and other local businesses. Notably, the closure notice lacked details on the district licensing office for filing a complaint.

The Mackay branch's location on US Highway 93, a major thoroughfare in Idaho and the Western United States, makes it crucial for local commerce. While it might seem that the Ketchum and Hailey branches are only about 45 miles away, this distance is realistic only if one takes a rugged mountain road accessible solely during the summer months. The more practical route measures approximately 98 miles via well-maintained highways. Additionally, the Blackfoot, ID branch, another viable option, is also closing, leaving us with the nearest available branch over 80 miles away.

It is worth noting that the branches in Hailey and Ketchum, which are merely 11 miles apart and serve the same area, remain open. Although the Mackay location may experience lower foot traffic, it serves a much larger geographical area.

On a personal level, the closure of the Mackay branch directly affects me as I hold multiple accounts with US Bank, including personal checking, savings, credit cards, a line of credit, a new business account, and two loans. I frequently use the ATM for after-hours deposits. I strongly recommend maintaining the ATM in Mackay if it is not feasible to prevent the bank's closure. Placing the ATM at Ivie's Foodliner, Lost River Electric Coop, Sammy's, or Chevron could prevent some customers from switching to another bank.

The closure notice was inadequate for filing a complaint as it failed to provide comprehensive contact information for US Bank or the district licensing office. It merely referenced the Office of the Comptroller of the Currency and provided an email address without any detailed instructions. According to the OCC website, "In addition, a bank proposing to close a branch located in a low- or moderate-income area must include in its notice to customers a statement that customers may direct comments about the proposed

closing to the district licensing office and the address of that licensing office.” This information was conspicuously absent, leaving individuals feeling powerless.

As such, I respectfully urge you to consider halting this branch closure and reflect on the severe consequences it will impose on a critical western thoroughfare and the small rural town of Mackay, Idaho.

Sincerely,

(Name redacted)

Corporate response sent on March 14, 2025:

Dear (name redacted):

Thank you for your email addressed to District Manager, (name redacted), regarding our decision to close the Mackay branch in Mackay, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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](https://www.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.

We are proud to have served our customers at the Mackay 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.

Any person wishing to comment on a branch closing may file their comments with the Director for Large Bank Licensing, Office of the Comptroller of the Currency (OCC), using the address or email address listed below. Please note, the OCC contact information is also located at the bottom of the closure letter.

Office of the Comptroller of the Currency
7 Times Square, 10th Floor Mailroom
New York, New York 10036
LicensingPublicComments@occ.treas.gov

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,

(Name redacted)

Executive Communications

(Email address redacted)

U.S. Bancorp

U.S. Bank Plaza

Written comment received through the Office of the Comptroller of the Currency on March 26, 2025:

Director for Large Bank Licensing, OCC
7 Times Square, 10th Floor Mailroom
New York, New York 10036
March 17, 2025

RE: US Bank planned closing of branch at 9 S Ash St, Blackfoot, Idaho 83221

We received a notice from US Bank that our local branch would be closing on April 30, 2025. We would like some local accommodation to minimize the effect of this closure. We live in a rural community and the nearest branch locations as stated in the notice are in Idaho Falls or Pocatello, both of which are 34-35 miles from our home. Full banking options are available at these distant locations, but daily banking; i.e. deposits, ATM services (limited banking services) are essential for us.

Is it possible for the bank to have a local ATM location in a grocery or other retail location in Blackfoot so these more frequent services can be accessed by local customers? We have been with US Bank or previous incarnations of the Company since October 1973 and would like to continue, but this long-distance banking is not workable for our circumstances.

Can the OCC require the bank to make any accommodations including limited retail ATM access or no-fee ATM access at other local banks?

Regards,
(Names redacted)
(Address redacted)

CC: LicensingPublicComments @occ.treas.gov
US Bank, 9 S Ash St, Blackfoot, Idaho 83221

Corporate response sent on April 2, 2025:

April 2, 2025

(Names redacted)

(Address redacted)

Re: Your recent inquiry

Dear (names redacted):

Thank you for your correspondence regarding our decision to close the Blackfoot branch in Blackfoot, ID. 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. In recent cases, the demand for services necessitated a change in our approach. 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](https://www.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](https://www.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 Blackfoot 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
U.S. Bancorp