

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

Typed version of handwritten letter received on 1/6/2025.

To whom it may concern,

I have just learned on Feb 13<sup>th</sup> my bank will be closing. This is Bad. There are so many older people in McHenry IL. We rely on location now the closest US Bank is Fox Lake or Crystal Lake which is an hour drive. My husband and I are 62 years old and don't own a vehicle. Your branch being here is amazing. We can walk to you to (can't determine word) money for rent, groceries, power bill. It's hard to change banks. The people at US Bank are amazing as well (can't determine word), compassionate, very nice. (Redacted names) – they have all served my husband and I with the highest respect. Please consider having a branch in McHenry IL as I am sure there are many senior citizens in our town that need your bank. The people are wonderful. The location is great. We're older generation but faithful. Please bring bank your bank to our town. Now my husband and I will locate a different bank closer to us as I think others will too. Please reconsider your decisions. We need great people like (names redacted) in our town.

Sincerely,  
(redacted name)

Thank you for great service.

January 14, 2025

(Name redacted)

(Address redacted)

Re: Your recent inquiry

Dear (name redacted):

Thank you for your letter regarding our decision to close the McHenry Meijer branch in McHenry, IL. 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 McHenry Meijer 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

U.S. Bancorp

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**CRA Public File – Written Comments  
Q3 2025  
State of Illinois Rating Area**

**Social Media Comment**

**Facebook Public Comment on August 14, 2025**

HELLO! I AM A MAYOR IN A SMALL TOWN IN ILLINOIS. US BANK TOOK OVER A BUILDING AND HAD A BRANCH IN OUR SMALL TOWN, THEN POOF ONE DAY WITHOUT NOTICE SHUT DOWN...HURT OUR LIL TOWN, THEN FAILED TO EVEN COMMUNICATE WITH US AS PER WE NEED A BANK, THEN THEY POST THE BUILDING UP FOR SALE AND ADD THIS TO THE SALE...RESTRICTION FOR THREE YEARS TO HAVE THE BUILDING USED AS A FINANCIAL USE, WHAT A CRAPPY COMPANY, NOT ONLY CLOSED THE BANK THEN PREVENTED ANOTHER AGENCY OF BANKING TO BUY IT...YOUR A CRAPPY COMPANY...

Facebook Private Comment on August 14, 2025

YOU REALLY (EXPLETIVE REDACTED) ON OUR TOWN. WHAT A BAD COMPANY YOU ARE!

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**Written Comment Received by Email on 12/11/2025**

GOOD DAY MY NAME IS (name redacted), IM MAYOR FROM A SMALLTOWN OF 1200 PEOPLE LOCATED IN (town redacted) ILLINOIS.

FOR YEARS OUR LITTLE TOWN DID WHAT IT COULD TO SUPPORT YOUR BANK BRANCH HERE, LOCATED IN (town redacted), ILLINOIS (zip code redacted)

AT THE START OF THIS YEAR YOUR BANK STARTED DOWN SIZING , THEN ABRUPTLY CLOSED, CASTING A DEATH BURDEN TO MANY OF THE PEOPLE WHO TRUSTED YOUR BANK

AFTER THEY CLOSED THEY HAD A COMPANY COME IN AND LITERLY THROW ALL THINGS AAY DESKS, FILES ETC .LEAVING AN EMPTY SHELL

I TRIED TO CONTACT YOUR PEOPLE SEVERAL TIMES TO SEE WHAT WE COULD DO, FOR THIS WAS THE ONLY FINANCIAL INSTITUTION IN THIS TOWN;;

THEN SOMEONE DECIDED TO HAVE A FIRE SALE ONLINE AUCTION TO SELL THE PROPERTY. I FOUND OUT LATE AND WAS BIDDING , THEN NOTICED THE DISCLOSURE ATTACHED TO THE SALE.

FOR THREE YEARS NO KIND OF BANK, SAVINGS AND LOAN, MONEY TYPE BUSINESS COULD OCCUPY THIS BUILDING OR PROPERTY..

THIS WAS THE AXE BLOW TO THIS LITTLE TOWN THAT FOR YEARS DID ALL IT COULD TO SUPPORT YOU...

THE BANK SOLD ,

I AM ASKING AS THE MAYOR OF THIS LITTLE TOWN THAT SUPPORTED YOU FOR YEAR IF YOU COULD RESCIND THAT , SO I CAN AT LEAST GET A FORM OF MONEY TYPE BUSINESS BACK INSIDE THAT STRUCTURE

I ASK YOU PLEASE , PLEASE GRANT US THE ABILITY TO TRY TO GET ANOTHER TYPE ONF MONEY BUSINESS IN OUR TOWN.

I FELT IT WAS AN UN ACCEPTABLE THING TODO AS YOUR BANK WAS GIVEN SO MUCH TO KEEP THE DOORS OPEN THEN SLAM IT ON US

I AWAIT YOUR EMAIL IN THIS MATTER...

(Name redacted) MAYOR OF (town redacted)

I THINK THIS WAS A BAD CHOICE , FOR A LITTLE TOWN THAT DID ALL THEY COULD TO HELP,, US BANK KILLED THIS TOWN WITH THIS ACT AND LETTER

## Corporate Response Sent by Email on 12/22/2025

Dear (name redacted):

Thank you for your email to president and CEO of U.S. Bancorp (name redacted), regarding our decision to close the branch in (town redacted), IL. 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://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://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 (town redacted) branch and regret any difficulty this may have caused. 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

**CRA Public File – Written Comments  
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**Social Media Comment**

**Instagram Direct Message on December 5, 2025**

Consistency they close the bank location with these signs however the location closed time varies constantly (photo of hand written sign on branch door noting that the branch is closed for lunch from 1:50 to 2:35)

Very inconvenient to conduct business with this location.

Downers grove branch on Ogden avenue

**U.S. Bank Response on December 5, 2025**

Hi (name redacted), thank you for bringing this to our attention. If you would like to share more details, feel free to leave your phone number and we are happy to call you. You may also share your feedback with us by calling 800.872.2657. Thanks again for reaching out, and we hope you have a wonderful weekend. (Name redacted)