

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

Letter received January 2, 2025

December 20, 2024

(Name redacted)
District Manager
US Bank

Dear (name redacted),

I am writing this letter to inform you of my displeasure with you and US bank for closing the Pine River, Mn branch office. This a great inconvenience to many of your loyal customers in the Pine River area to have to travel to Brainerd to do our banking. Not only is this bad for me but also the people that lost their jobs. It seems that corporate greed has now reared its ugly head in beautiful downtown Pine River. I think that I just don't want to do business with a bank that doesn't value small towns. US Bank really has gone downhill the last few years with customer service and seems that the online banking changes to a new format every couple of months and is hard to use. My 35 years of banking with US bank will soon be ending and going to a bank that values small town USA.

(Name redacted)

January 14, 2025

(Name redacted)

(Address redacted)

Re: Your recent inquiry

Dear (name redacted):

Thank you for your letter addressed to District Manager, (name redacted), regarding our decision to close the Pine River branch in Pine River, MN. 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 Pine River 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