

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

Written comment received through the Office of the Comptroller of the Currency on January 27, 2025

While I am sure that this communication will fall on deaf ears, it is imperative that I let you know the closing of this branch is detrimental to US Bank customers in this area. There is not another branch close enough to feasibly continue to do business with US Bank. So not only are the local employees affected, but many of the businesses in our area as well. My company will be moving our account to another bank. I'm sure that whomever made this decision lives in a large city or an area where there are more branch options. To them I say, thank you for closing another business in small town America. Thank you for making this a little harder on the entire town's economy. I'm sure that your profit margin is greatly increased by closing a branch that serves quite a large area and obviously the astronomical savings of three employee salaries.

(Name redacted)

Corporate response sent on February 4, 2025

Dear (name redacted):

Thank you for your email regarding our decision to close the Willow Springs branch in Willow Springs, MO. 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 Willow Springs 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 address redacted)**

U.S. Bancorp

U.S. Bank Plaza

Additional written comment received on February 4, 2025:

(Name redacted),

Thank you for the form email.

Obviously the closure wasn't really looked at in regards to location. The closest US bank to our town is 2 hours away.

It is not feasible to bank over the phone with cash deposits, but thanks for your candor.

We are moving our business to another bank. I'm sure in some areas face to face contact is not required, but in an area where cash is still king, we need to be able to safely deposit it.

Good luck to US Bank.

(Name redacted)

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**Social Media Comment**

**LinkedIn Public Comment on January 31, 2025**

I love banking with US Bank, but you've closed a lot of branches and now my branch in a smaller town on the border of Iowa and Missouri. I now have to drive 45 minutes or more if I need to do any business with my bank in person.

**U.S. Bank Response on January 31, 2025**

Hi, (name redacted). Thank you for taking a moment to provide us with your feedback. 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>. Kind regards, (name redacted).

**Facebook Private Comment on February 3, 2025**

So I'm told that you will close my branch in Memphis, MO (63555) by the end of April. I now have to drive 50 miles to the nearest branch if I want to speak to a teller or banker. To get cash, does my USBank Debit card work fee-free in any other nationwide ATM network?

**U.S. Bank Response on February 3, 2025**

Hello, (name redacted). 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 (including partner ATMs) can be found at <http://usbank.com/locations> and <https://www.moneypass.com/atm-locator.html>. All the best, (name redacted).

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**Social Media Comment**

**Facebook Public Comment on February 12, 2025**

Let me tell you the greatest thing about US Bank – they closed in my town of Marshfield Mo. And I know longer have to look at the sign if you only knew what I went through with your bank OH WAIT!! You do because I've talked to several of your people about it guess you guys just don't care about people just the profit you make from them.

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**Social Media Comment**

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

Why would I go to US Bank you're closing banks all over Missouri where I live, you call it streamlining it looks more like failure.

**U.S. Bank Response on February 14, 2025**

We understand the changes in operation are a disruption, (name redacted). 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 one of our ATMs, on our website at <http://usbank.com> or the mobile banking app, or by calling our 24-Hour Customer Service at 800-872-2657. All the best, (name redacted).

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**Social Media Comment**

**Facebook Public Comment on April 18, 2025**

I'VE been with us bank over 20 years started here in mont. city then it closed, so I went to mexico mo. Got a letter last month they will close 1-29-25 I decided to go with local bank.

**U.S. Bank Response on April 18, 2025**

Hello (name redacted). Thank you for taking a moment to share. We appreciate your long standing relationship and are sorry to hear we're losing your business. We understand that 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 weekend. (Name redacted)

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**Social Media Comment**

**Facebook Public Comment on June 3, 2025**

You shouldn't have closed the U.S. Bank office in Willow Springs, Missouri!

**U.S. Bank Response on June 3, 2025**

Hello 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 24-Hour 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>. We hope you have a great rest of your day. Take care, (name redacted).